

Working Paper

# Reconstructing Nepal

Dhading – Patchwork Policies and Multiple Structures



Nabin Rawal | Manoj Suji | Bina Limbu  
Prakash Chandra Subedi | Jeevan Baniya

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THE UNIVERSITY OF BRITISH COLUMBIA



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## **Reconstructing Nepal: Scholarly Approaches**

Sara Shneiderman and Deepak Thapa (editors)

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Front cover: A one-room house with an extra floor added to meet the family's needs, Borang, February 2020.  
Photo by Manoj Suji.

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Women mason trainees at an on-the-job training session, Borang, April 2018. Photo by Manoj Suji.

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# ABBREVIATIONS AND ACRONYMS

CBS	Central Bureau of Statistics
CGI	Corrugated Galvanised Iron
CLPIU	Central Level Project Implementation Unit
DCC	District Coordination Committee
DDRC	District Disaster Relief Committee
DLPIU	District Level Project Implementation Unit
GESI	Gender Equality and Social Inclusion
GoN	Government of Nepal
ICNR	International Conference on Nepal's Reconstruction
I/NGO	International/Non-Government Organization
NPC	National Planning Commission
NRA	National Reconstruction Authority
NSET	National Society for Earthquake Technology–Nepal
OJT	On the Job Training
PA	Participation Agreement
RC	Reinforced Concrete
SDO	Social Development Officer
SSHRC	Social Sciences and Humanities Research Council of Canada
ToT	Training of Trainers
VDC	Village Development Committee

# EXECUTIVE SUMMARY

Post-disaster reconstruction is a complex process of social transformation, whereby multiple forms of expertise, knowledge and political-economic relations come into play, reconfiguring relationships between state and citizen as well as local, national and international communities. Following the devastation of Nepal's 2015 earthquake, the Government of Nepal promulgated the Reconstruction Act 2015 and established the National Reconstruction Authority (NRA). The NRA subsequently introduced various reconstruction-related laws and policies with provisions meant to facilitate 'owner-driven' housing reconstruction as well as heritage reconstruction, under the 'Build Back Better' approach. For this purpose, the NRA deployed some 2,700 engineers to assist affected households to build 'earthquake-resistant houses'—a process incentivised by the provision of the Private Housing Reconstruction Grant of NPR 300,000 (ca. USD 2,500) along with subsidised loans for urban reconstruction up to NPR 2.5 million in the Kathmandu Valley and NPR 1.5 million elsewhere.

In this context, our study aimed to explore how different forms of expertise and governance practices intertwined in the overall reconstruction process by inquiring into the three domains of construction, finance and law. To accomplish this objective, ethnographic research was carried out in three earthquake-affected districts: Bhaktapur, Dhading and Sindhupalchowk. This report presents findings from the village of Borang in Dhading district, where the research team conducted ethnographic research in two phases: from 4 to 12 April 2018, and from 1 to 12 December 2018. Further, a short visit was also made from 30 January to 2 February 2020 to Borang and Dhadingbesi for some follow up.

Research included observations and in-depth interviews at the household level as well as key-informant interviews with officials and individuals at the Ruby Valley Rural Municipality, where Borang is located, and in Dhadingbesi with officials from the District Level Project Implementation Unit of the NRA, the National Society for Earthquake Technology–Nepal, the Land Revenue Office of Dhading, Sanima Bank and cooperatives.

Residents of Dhading faced several complexities during the reconstruction of their houses. In most cases, land ownership had not been transferred from the previous generation, creating delays in receiving housing reconstruction grants. Most people also either repaired damaged houses or built new ones with help from neighbours (in the form of loans) and remittances long before the government's formal reconstruction programme began. Consequently, in order to receive the reconstruction grant, homeowners who had already rebuilt their old houses or constructed new structures generally opted for a one-room house.

## Findings

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- **Landownership and Documentation:** Several Tamang households owned abundant land. However, problems related to land ownership arose during the assessment process to identify beneficiary households. Prior to the earthquake, most homeowners had not transferred land ownership titles to their name from the previous generation. Traditionally, informal land transfer for uses of land among brothers was prevalent. Consequently, in the post-earthquake context, a large number



of people had to travel to the District Land Revenue office in Dhadingbesi for land ownership transfer, which was costly in terms of time and money. Before the new local government was established after the 2017 elections, people also had to visit the district headquarters for verification of required documents from the VDC secretary. But after the local government was established, newly-elected representatives sorted out issues of documentation, verification and even reassessment of damages for those left out in the previous assessment, making the reconstruction process more effective.

- **Delay in Formal Reconstruction:** In northern Dhading, including Borang, the government-led reconstruction process commenced only one and a half years after the earthquake when the NRA and NSET deployed their engineers in the field. However, by then people had already built new houses or repaired damaged ones with locally available resources. Since people primarily depended on agriculture, living in a temporary shelter was not feasible because they needed space to store foodgrains harvested from the fields. As a result, they had to have a house ready within one agricultural cycle after the earthquake—that is, before the engineers visited the village. Initially, when there was no government presence in the village, people were busy repairing their old houses, quite oblivious of whether they would have to build another house to claim the housing grant or not.
- **Rise of One-Room Houses:** People began to hear rumours that they would have to return the first tranche of the housing grant, and that their official documents like citizenship and land ownership certificates would be confiscated, or that children would be barred from getting birth certificates if they

did not build a house compliant with government guidelines. Therefore, even if they had already built a new house or repaired an old one, people built a one-room house under the NSET Baliyo Ghar programme in order to receive the second and third tranches of the government grant. Hence, people called the newly built one-room house *sarkar ko ghar* (government house) or *anudaan ko ghar* (grant house) and had less or no sense of ownership. In most cases, these were used as store houses and only a few households used them as a sleeping room or kitchen.

- **Finance:** Informal sources of financing were widely prevalent. People in the village were closely bound by kinship relations. The main source of cash income came from foreign employment remittances. In the neighbourhood, borrowing money or taking loans at a low interest rate or even interest-free was common, depending on the personal relations between lender and borrower. In most cases, borrowing money for three to four months did not require interest to be paid, while the interest rate per annum varied from 24 to 36 per cent if it exceeded that period. Consequently, using such financial practices and networks, people built or rebuilt their houses, investing between NPR 400,000 (ca. USD 3,400) and 800,000. There were no formal financial institutions in the village for people to access loans and people did not benefit from the subsidised loans announced by the government. The loan process was also complicated as banks required a regular and reliable source of income. In such a situation, informal financial institutions played a key role in post-earthquake reconstruction as well as in everyday lives. However, as in the other sites of this study, the post-earthquake situation increased business and investment opportunities in the district, including an increase in the numbers of banks providing service to Dhading residents.

# 1. INTRODUCTION

The 25 April 2015 earthquake in Nepal and its biggest aftershock a few weeks later on 12 May 2015 caused massive losses of human lives, property and infrastructure besides striking a major blow to the country's economy. The earthquake affected 31 of the country's then 75 districts,<sup>1</sup> with 14 in central Nepal severely affected. Nearly 9,000 people lost their lives, and around 800,000 private houses<sup>2</sup> and 6,278 government buildings<sup>3</sup> were completely or partially damaged with a total of USD 7 billion (a third of the country's GDP) in losses. The earthquake also damaged approximately 2,900 historical, cultural and religious monuments and heritage properties, including in and around the seven World Heritage Sites located in the Kathmandu Valley.

Dhading District to the west of Kathmandu was one of the severely-hit districts. According to the National Reconstruction Authority (NRA), 89,121 houses were partially or fully damaged and 81,447 households were identified as eligible for housing grants and 2,423 as retrofitting beneficiaries. At the time of the finalising this report, 79,150 beneficiaries had signed the grant agreement of which 79,276, 73,185, and 67,827 had received the first, second and third tranches of the grant, respectively. In addition, of the 2,423 beneficiaries for retrofitting grants, 2,395 and 28 have received first and second tranches, respectively.<sup>4</sup> For the purpose of this study, the

village of Borang in Ward 4 of Ruby Valley Rural Municipality located in the hills of northern Dhading was chosen. At the time the government conducted damage assessments, Borang was part of the Sertung Village Development Committee.<sup>5</sup>

The International Conference on Nepal's Reconstruction (ICNR) was held on 25 June 2015, where donor countries and development partners pledged USD 4.4 billion as grant and loan assistance for reconstruction. Along these lines, the parliament passed the Act Relating to Reconstruction of the Earthquake Affected Structures, 2072<sup>6</sup> (2015), more commonly referred to as the Reconstruction Act 2015. As per the Act, the National Reconstruction Authority (NRA) was established on 25 December 2015 with extraordinary jurisdiction to oversee overall reconstruction activities, including the disbursement of housing grants to earthquake-affected families, and implement monitoring and quality control to ensure the safety and quality of reconstruction by developing norms and standards. In order to expedite reconstruction activities, the NRA established six Sub-Regional Offices (SRO) in Gorkha, Dolakha, Kavrepalanchowk, Nuwakot, Kathmandu and Lalitpur districts to coordinate between central authorities and local

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1 With the promulgation of the 2015 Constitution, the number of districts in Nepal has gone up to 77.

2 This figure increased over time as the NRA conducted damage assessments in different phases.

3 National Planning Commission, 'Post-Disaster Recovery Framework 2016-2020' (Kathmandu: National Planning Commission, 2016).

4 NRA, Central Level Project Implementation data accessed on 6 April, 2021

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from [http://www.clpiugmali.gov.np/?date=2077-12-24&district=26&#chart\\_box](http://www.clpiugmali.gov.np/?date=2077-12-24&district=26&#chart_box).

5 Village development committees (VDCs) along with municipalities were the smallest administrative units before the reorganisation of the country's administrative structure following adoption of the 2015 Constitution. In the new arrangement, VDCs were merged to form rural municipalities.

6 The official calendar used in Nepal is the Bikram Sambat, which is roughly 57 years ahead of the common era.

bodies in the 14 most affected districts.<sup>7</sup> District Coordination Committees (DCCs) were also established in 31 earthquake-affected districts to coordinate, monitor and appraise reconstruction activities within those districts, with 160 resource centres proposed to support communities in undertaking their own reconstruction.<sup>8</sup> Meanwhile, the NRA enacted various other laws, policies, and guidelines regarding private housing reconstruction with an emphasis on engineering expertise, use of local materials, knowledge, skills, and people's needs to reduce the impact of future disaster risks.<sup>9</sup>

Post-earthquake reconstruction in Borang had its own set of complexities. One of the most pressing issues in Borang was the absence of documentation on the transfer of land ownership to successive generations. According to the NRA's beneficiary guidelines,<sup>10</sup> an earthquake-affected household in the fully damaged category was eligible to receive a Private Housing Reconstruction Grant. In order to access the grant an earthquake-affected household had to enter into a participation agreement (PA) with the local government through the VDC or the ward.<sup>11</sup> However, in most cases, land ownership had not been transferred from the previous generation. After the earthquake, there were long delays in transferring the land title given the high numbers of cases at the district Land Revenue Office in Dhadingbesi, the district headquarters.

If transfer of land titles was one issue, accessing grants posed another challenge to the people of Borang. During the time of the fieldwork, a motorable track was being constructed from Dhadingbesi to Borang. But given the poor condition of the road, especially during the rainy season, people from Borang had to walk for two to three days to reach the district headquarters to access the grant from the designated commercial bank.

Reconstruction activities in Borang had begun with considerable investment before the designated housing designs had been published. But there were rumours that people who had not built according to the official housing designs would have to return the first tranche and also face confiscation of official documents like citizenship cards and land deeds as well as their children being barred from getting birth certificates. Since homeowners in Borang had already invested in rebuilding their old houses, they opted for a housing design that did not add to their financial burden—one-room houses.

In this context, the research project, 'Expertise, Labour, and Mobility in Nepal's Post-Conflict, Post-Earthquake Reconstruction: Construction, Finance, and Law as Domains of Social Transformation', was funded by the Social Sciences and Humanities Research Council (SSHRC) of Canada to undertake research on these themes. The three-year project (2017-2020) intended to develop a comprehensive analytical framework to understand the multidirectional flows of people and the forms of expertise that come and go with them in order to generate new insights about the relationships between and among expertise, labour, and mobility as vectors of social transformation in situations where post-conflict and post-disaster processes of state restructuring and reconstruction intersect. Within the flux of these encounters, this study foregrounded the roles and potential of domestic expertise, and local governance in disaster response, linking the knowledge to scholarly

7 The Kathmandu Post, 'NRA sub-regional offices authorised for rebuilding', *The Kathmandu Post*, June 28, 2016, <https://kathmandupost.com/miscellaneous/2016/06/28/nra-sub-regional-offices-authorized-for-rebuilding>.

8 National Planning Commission, 'Post-Disaster Recovery Framework'; National Planning Commission, *Post-Disaster Needs Assessment Report* (Kathmandu: National Planning Commission 2015).

9 National Planning Commission, 'Post-Disaster Recovery Framework'.

10 Earthquake-affected Private Housing Reconstruction Grant Beneficiary Selection Guidelines, 2072 (2015)

11 All VDCs and municipalities were divided into wards, a practice that continues even after the reorganisation.

literature on international expertise and geopolitics in shaping humanitarian and governmental responses.

The research team sought to understand how the vectors of expertise, labour and mobility were shaping the twin projects of state restructuring and post-earthquake reconstruction in Nepal by inquiring into the three domains of construction, law and finance. In the field of construction, we looked into how reconstruction needs to be understood as a process that is both socio-cultural and technical in nature. We also sought to understand how knowledge produced by construction professionals intersects with community-based knowledge and building practices. Meanwhile, exploration in the law domain focused on how people at the ground level interact with laws and policies of reconstruction, particularly in relation to the documentation required to navigate the reconstruction process. As for finance, we delved into understanding the multiple sources of funding available for reconstruction and rationalities and institutions that influenced financial flows and access to them.

Though the full research project was multi-sited<sup>12</sup> and entailed comparative analysis,<sup>13</sup>

this report presents only the findings from Dhading District. It provides a descriptive account of the damage and impact of the 2015 earthquakes in Dhading, and more specifically of the post-earthquake reconstruction, with an emphasis on private houses.

The report is organised into four sections. The first provides a general introduction to the report combined with an overview of the post-earthquake situation, including that of Dhading. The second section briefly describes the methodology employed, as well as a sketch of the field site, and the damages and impacts caused by the earthquakes. The third presents the overall findings within the specific domains of law, finance, and construction. Finally, the last section summarises and concludes the report.

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*Nepal: Post-Earthquake Experiences from Bhaktapur, Dhading and Sindhupalchowk* (Kathmandu: Social Science Baha, 2019), <https://soscbaha.org/wp-content/uploads/2019/11/reconstructing-nepal.pdf>; Manoj Suji, Bina Limbu, Nabin Rawal, Prakash Chandra Subedi and Jeevan Baniya, *Reconstructing Nepal: Bhaktapur – Heritage and Urban Reconstruction*. (Kathmandu: Social Science Baha, 2020), <https://soscbaha.org/wp-content/uploads/2020/04/reconstructing-nepal-bhaktapur.pdf>; and Sindhupalchowk (Limbu et al 2020, forthcoming) provide detailed findings from each site.

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12 Fieldwork was carried out in Bhaktapur, Dhading and Sindhupalchowk districts.

13 Bina Limbu, Nabin Rawal, Manoj Suji, Prakash Chandra Subedi and Jeevan Baniya, *Reconstructing*



## 2. RESEARCH METHODS AND CONTEXT

Fieldwork in Dhading was conducted in the village of Borang (at the time located within Sertung Village Development Committee) of Ruby Valley Rural Municipality in the northern hills of Dhading district. This particular site was selected as a remote rural counterpart to Bhaktapur—an urban location—and Kartike Bazaar in Sindhupalchowk, a rural market town environment. Dhading was also selected as a field site due to the involvement of the technical assistance programme called Baliyo Ghar<sup>14</sup> being undertaken by the National Society for Earthquake Technology–Nepal (NSET), thus providing an opportunity for comparison with sites that did not have any technical assistance programme like Baliyo Ghar.

Fieldwork for this research was carried out in two phases. The first phase was conducted from 4 to 12 April 2018, and the second from 1 to 12 December 2018. In the first phase, interviews were conducted with interlocutors at the household level, and in the latter with individuals from institutions and government entities closely associated with reconstruction activities. These included elected representative of Ruby Valley Rural Municipality, and officials from NSET, banks, and cooperatives. Some selected household representatives were also interviewed in the second phase. Likewise, from 30 January to

2 February 2020 a short visit was undertaken to Borang and Dhadingbesi for follow up.

Ethical clearance was provided by the University of British Columbia's Behavioural Research Ethics Board. Before receiving ethics approval, the core team members, including all Nepal-based members successfully completed the TCPS2 CORE (Tri-Council Policy Statement: Ethical Conduct for Research Involving Humans Course on Research Ethics) tutorial. All interviewees granted informed consent before the interview began, and consent was also sought for voice recordings. For any interview that could not be recorded, the main points were jotted down, and detailed notes developed immediately afterwards. Additional information was gathered through observations of ongoing reconstruction activities. The team also took reconstruction-related photographs.<sup>15</sup>

TABLE 1  
Interlocutors in Dhading

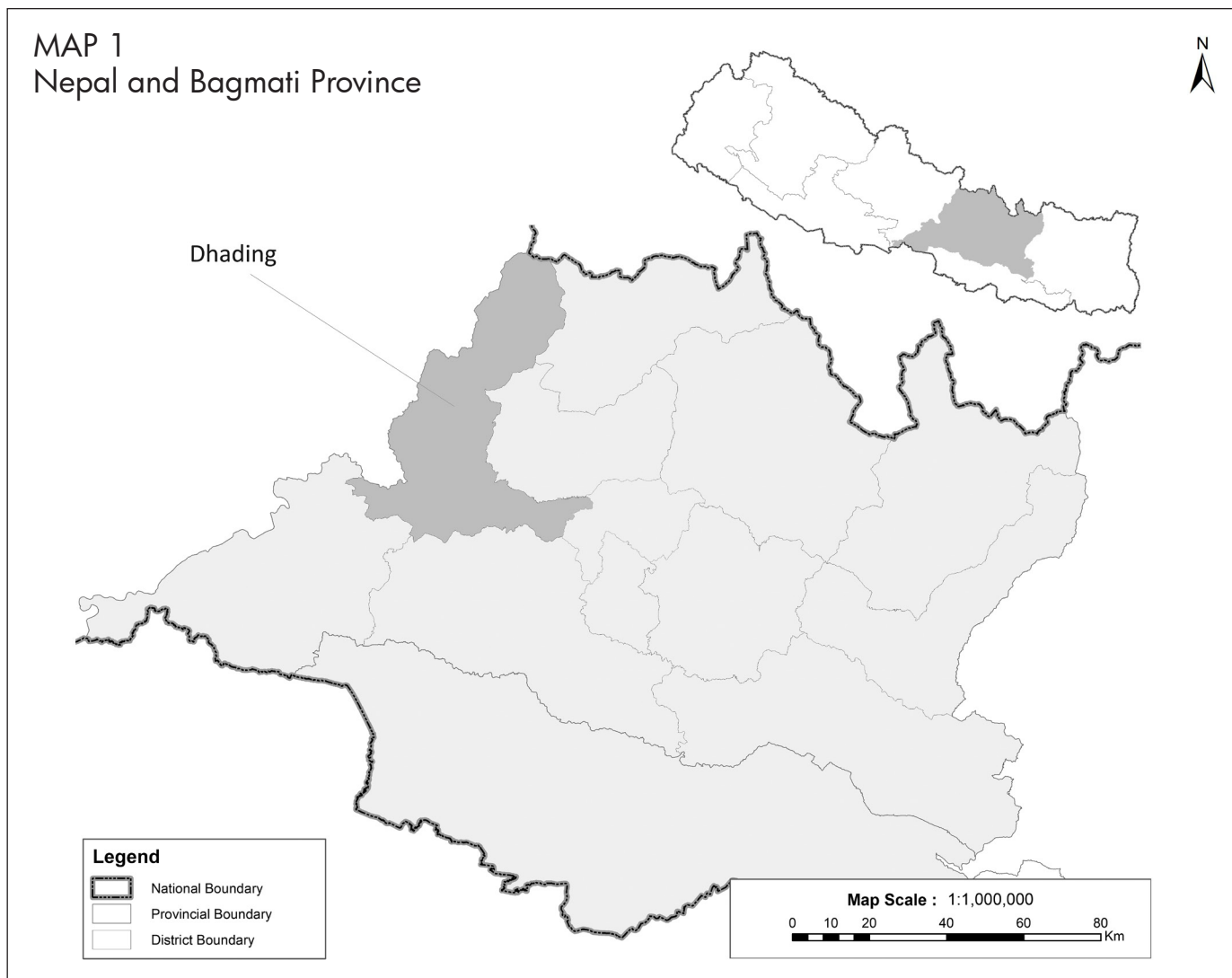
SN	Fieldwork	Male	Female	Total
1.	First Phase	32	20	52
2.	Second Phase	22	4	26
Total		54	24	78

### Borang: The Local Context

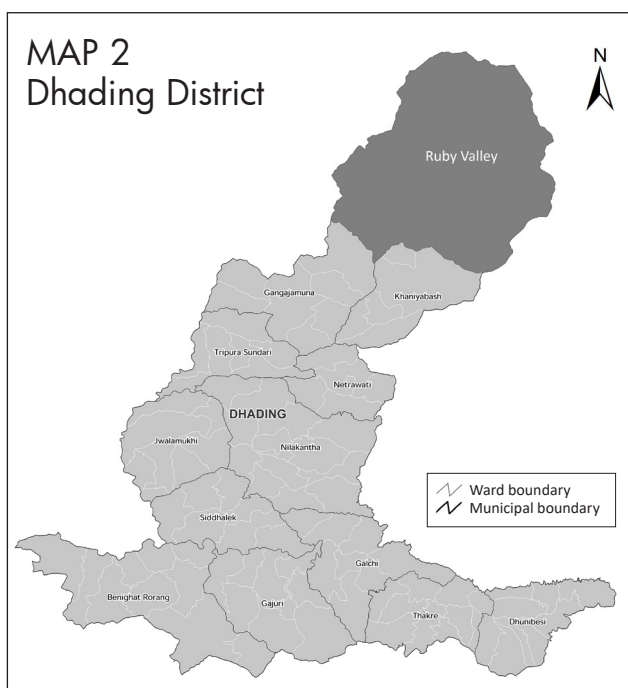
Borang is predominantly a Tamang village with a small Dalit population. The older generation was more comfortable in the Tamang language and did not understand Nepali very well. The younger generation was fluent in Nepali and even well

14 'Baliyo Ghar' means 'strong house' in Nepali. The Baliyo Ghar programme is a Cooperative Agreement for Housing Reconstruction Technical Assistance implemented by the National Society for Earthquake Technology–Nepal, with core funding from the United States Agency for International Development (USAID). For more information, go to: <http://www.nset.org.np/nset2012/index.php/programs/programdetail/programid-93>.

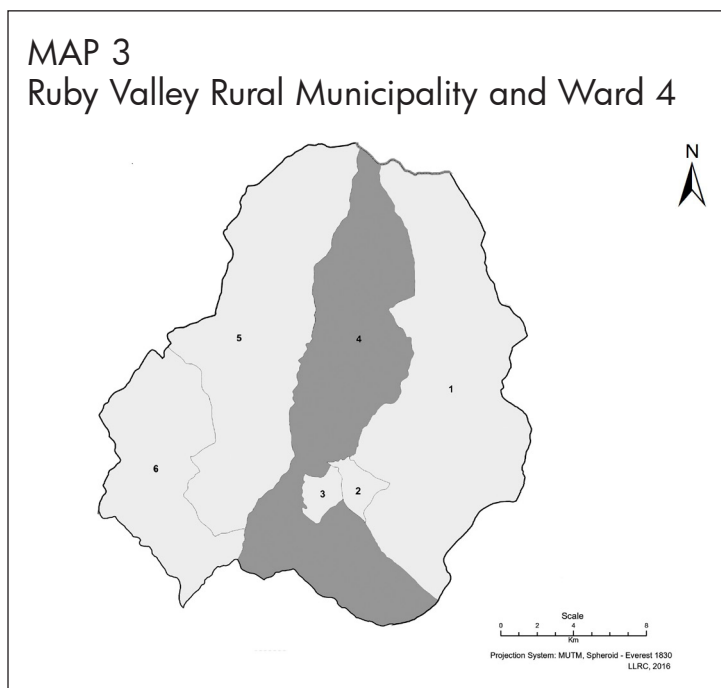
15 Photographs from the research project are available at <https://elmnr.arts.ubc.ca/photo-collection>.



Source: Cartography by Naxa for Social Science Baha.



Source: 'Map & Infographics', Housing Recovery & Reconstruction Platform, <https://www.hrrpnepal.org/maps/administrative-maps>.



<https://www.sthaniya.gov.np/gis>

acquainted with English, as they were mostly educated in private boarding schools in urban areas such as Dhadingbesi and Kathmandu. The majority of the population are Buddhists, but a small number of Dalits also follow Christianity. In the past, Borang used to be a three-day walk up the Aankhu Khola from the district headquarters of Dhadingbesi. Recently, the village has been linked to the district headquarters by an earthen road, functional only in the dry season. During our first and second round of fieldwork, Borang was not accessible by motorable road and all essentials were carried from Dundure, two-three hours' walk from Borang. Borang and adjoining Tamang villages are still considered remote and government officials from Dhadingbesi seldom venture up to these settlements.

The primary source of livelihood in Borang is agriculture, with the main cultivation being potatoes, millet, buckwheat and red rice as well as different vegetables. On the north-eastern edge of the village there are dense forests, from which wood was used for reconstruction. Most villagers, both Tamangs and Dalits, are subsistence farmers. A few Tamang households owned farm land in abundance but lack the human resources to cultivate it extensively and therefore only grow enough to sustain themselves. If they produce excess food, they do not have a market to sell it in. Owing to the lack of income-generating opportunities other than agriculture, most households have at least one member working in a foreign country. Remittances thus supplement household incomes in Borang.

There were not many land transactions going on in the area. Yet, there are reasons to believe that the value of land could increase in future. First, Borang is located on trade routes to other villages, and is also on the trekking route to the Ganesh Himal mountain range. Second, as it is within Ruby Valley Rural Municipality, some of the villagers believe that there is a potential for mining rubies and other semi-precious stones. Third, a hydropower plant is being built in the area.

Borang serves as the gateway to the surrounding villages of Awai, Sertung, Tipling and Lapa. At the centre of the village are a few stores, a post office and two tea shops which also provided lodging to passing travellers. As Borang lies on a trekking route, tourists pass through during the trekking seasons. The owner of the tea house where the research team stayed said he did a daily business of NPR 5,000 (ca. USD 45) or more, especially during the trekking season in spring and fall.

The 40 kW Chhopta Khola Micro Hydro provides power in Borang. There were plans to extend the supply to other villages as well and electricity poles had been put up. But landslides triggered by the earthquakes had swept them away. The availability of electricity in Borang had enabled residents to use electric appliances such as rice cookers, TV sets, and electric kettles. Most households in Borang also had mobile handsets. A mobile phone tower had been erected in the area in 2016.

## **Damage and Impact in Borang**

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According to NSET's Social Development Officer (SDO) in Borang, the earthquake had damaged a total of 298 private houses, cowsheds, and toilets along with public structures such as the Mukrap Devi Higher Secondary School and a monastery located in Borang village.<sup>16</sup> Food grains were buried under the debris. No fatalities were reported by the collapse of house structures as most people were outside working in the fields when the earthquake struck. Unfortunately, there were some people who had gone to work at a road construction site near Lisne river and were caught in landslides triggered by the earthquake with seven people losing their lives there. Many others were injured, including one Dalit girl whose leg had to be amputated. After the earthquake, people lived in temporary shelters or fled to Kathmandu or Dhadingbesi.

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16 KII no. 12, 07 April 2018, Dhading.

Regarding immediate assistance, the flow of relief material to Dhading site was far less compared to the study's other research sites in Sindhupalchowk and Bhaktapur. Due to its inaccessibility, relief was supplied by helicopter. People said that they had received rice, lentils, instant noodles, biscuits, *chiura* (beaten rice), tarpaulins, blankets and CGI (corrugated galvanised iron) sheets. In addition, they received NPR 15,000 (ca. USD 130) in cash assistance immediately after the earthquake and NPR 10,000 for winterisation. Some interlocutors

reported also receiving an extra NPR 7,000 but they were not sure where that money came from. People were also unable to clearly identify the organisations that had provided relief assistance. However, while interviewing the NSET official, a Borang local, some names recurred more than others, namely, the World Food Programme, Focus Nepal and Himalayan Health Care.<sup>17</sup>

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<sup>17</sup> KII no. 12, 7 April 2018, Dhading.



### 3. RESEARCH FINDINGS

Post-earthquake reconstruction is a complex conjunction of legal, political, financial and technical expertise, and governmentality. This section presents an analysis of the research project's findings regarding the reconstruction process in Borang from the perspective of the domains of law, finance and construction, and explores their interplay within the overall process of reconstruction.

#### Law

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Nepal's post-earthquake reconstruction is governed by various institutions such as Nepal Reconstruction Authority (NRA), as well as a series of laws, policies and guidelines promulgated and enacted to facilitate the process. In addition, political upheavals and unstable government (before the constitution was promulgated in September 2015, establishing the present federal structure of governance over 2017-18) resulted in the delayed establishment of NRA. Frequent changes of the Chief Executive Officer (CEO) at the NRA had a significant impact on the progress of reconstruction. These political and policy dynamics had a direct impact on people's everyday lives since they affected how policy guidelines for reconstruction were formulated and implemented. This section explores how various laws and policy guidelines affected the reconstruction activities in Borang of Dhading district and how the people there navigated the reconstruction process.

#### Documentation Issues

The Government of Nepal conducted multiple damage assessment surveys at different time periods. An initial damage assessment was carried out by the then VDCs with the involvement

of local political leaders and local teachers a few days after the earthquake for initial relief distribution. Since that initial assessment was informal, District Disaster Relief Committees (DDRCs) carried out additional standardised damage assessments within a month of the earthquakes. This saw the deployment of expert teams led by engineers in order to gather authentic and comprehensive data to identify victims for housing grants. However, this assessment was also controversial as the survey left out many households largely due to limitations of the technical expert teams in understanding local contexts, and also due to political interference during damage assessment. As a result, the NRA itself carried out a third round of damage assessment in early 2016 with support from the Central Bureau of Statistics (CBS).

The last assessment was considered the definitive earthquake identification process for the disbursement of housing grants to commence reconstruction.<sup>18</sup> However, the beneficiary selection guidelines considered the citizenship certificate and landownership documents as the primary bases for an individual household to get private housing reconstruction grant. In order to receive the housing reconstruction grant, households also had to enter into a participation agreement (PA) with the local government through the VDC or ward.

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18 The Asia Foundation, *Nepal Government Distribution of Earthquake Reconstruction Cash Grants for Private Houses* (Kathmandu: The Asia Foundation, 2016), <https://asiafoundation.org/wp-content/uploads/2016/12/Nepal-Govt-Distribution-ofEarthquake-Reconstruction-Cash-Grants-for-PrivateHouses.pdf>.

In Borang, people did possess essential papers, such as passports or citizenship cards, marriage and death certificates. Since people from this area tend to migrate to work abroad, many had acquired these legal documents in order to process passports and permits for foreign employment. Some women even had single women and disability cards to get access to social security grants. In most cases, however, land ownership had not been transferred from the previous generations to the successive ones as the informal practices of land use practices were prevalent in multiple generation. Formal or legal land ownership rights were transferred only when land transactions were with outsiders.

Kinship relations were also associated with the use of natural resources such as forest-based produce and rocks. There were no formal or informal mechanisms to control the use of natural resources. Instead, families from just two Tamang clans along with a few Dalit households had been using resources without any conflict. The local government had only recently taken the initiative to form a community forest user group (CFUG) at the village level, but the villagers expressed discomfort with the formal regulation of their resources that would come with it.

With regard to land ownership issues, the NSET Social Development Officer (SDO), who was a native of Borang, explained that after the earthquake many people had to transfer land ownership to their names to access reconstruction grants.<sup>19</sup> Due to the high volume of cases at the District Land Revenue Office in Dhadingbesi, he said that it took many people two to three months just to transfer titles. In most cases, property was legally transferred from deceased ancestors to the name of the living elders or grandparents in the household. Often, researchers found people building new houses using written consent (*manjuri nama*) from

their parents and grandparents who continued to own the land.

Most people in Borang generally owned some agricultural land. In contrast to another research site, Bhaktapur, where small plots of land made surveying and documentation very difficult, in Borang, a few inches of land here and there caused by discrepancies between the cadastral map and the field situation did not concern them. A woman said that she had a lot of land, but only a small piece of land was shown on the cadastral map, which affected her eligibility to rebuild her house there. The rest of her land was either in the name of her brothers or her father.<sup>20</sup> However, she was not in a hurry to get her land transferred to her own name, as she usually lived in Kathmandu. Likewise, many of the younger generations were living in Kathmandu or Dhadingbesi, so they had not previously been concerned about the details of landownership.

### Local Government Authority

In Borang, people began the reconstruction process before government assistance arrived. However, according to the NSET SDO, it was only after the formation of the local government, following elections in May 2017, that people became more aware about the government's reconstruction process, plans, policies, and provisions.<sup>21</sup> He believed that was because information was disseminated on time by the local authorities. Multiple interlocutors said that before the elections people had faced difficulties in verifying their names and acquiring the required documentation from the then Sertung VDC office to receive reconstruction funds, which was also attested to by the NSET SDO.<sup>22</sup>

19 KII no. 12, 7 April 2018, Dhading.

20 KII no. 14, 9 April 2018, Dhading.

21 Local-level government elections were held in 2017 in three phases throughout the country: 14 May, 28 June, and 18 September. These were the first local elections after the promulgation of the 2015 Constitution.

22 Interviews no. 44, 7 April, 2018, Dhading; no. 65, 9 April, 2018, Dhading; no. 66, 9 April, 2018, Dhading;

After the reorganisation of local bodies in Nepal that preceded the elections, Borang became part Ward 4 of the Ruby Valley Rural Municipality. The newly elected representatives sorted out problems related to documentation, making the reconstruction process somewhat easier.

Another major benefit of having an elected local government was the regular visits by NRA engineers once a month to oversee construction only after which further tranches of funds would be disbursed. This was because the ward Chairperson had to verify the attendance of the engineers. Elected representatives, too, became accountable to their constituents. Before the elections, however, the engineers did not come to the village on time, thus delaying disbursement of funds. Earlier, the local governments were overseen by government bureaucrats, who themselves would not be present on site all the time. Illustrating the role of local government and elected representatives, an NSET engineer said:

Everyone is in the ward. The engineers are also told to stay in the ward. In the past, we had to go through a long process but now they respond very well. Since they've just been recently elected, they [elected officials] feel like they should do a good job. Since reconstruction is also a major issue, they feel it should be done well. Overall, it has been much easier.<sup>23</sup>

By the second phase of the research the NRA Steering Committee meeting held in September 2018 had already devolved responsibility for monitoring and recommending government grant assistance to local governments.<sup>24</sup> Given this new mandate, the Chairperson of the

Ruby Valley Rural Municipality said that many real victims who had been left out in the previous assessment had later been included.<sup>25</sup> For example, he said, in Sertung village, Ward 3 of the Ruby Valley Rural Municipality, only 30 per cent of homeowners' names had appeared on the government housing grant beneficiary list earlier. Another interlocutor said that his name had been missing from the first beneficiary list but had received the first tranche of the government grant after his grievance was addressed by the NRA.<sup>26</sup> In this way, after the local government became the responsible authority, many earthquake-affected people left out from the previous centrally-mandated assessments could also be recommended as beneficiaries. However, the final decision remained with the NRA.

### Process of Housing Grant Distribution

Before the local elections a total of 678 households were identified as beneficiaries for reconstruction grants in the whole of Sertung VDC, of which Borang was a part. The number of reconstruction grant beneficiaries increased to 806 after beneficiaries for retrofitting grants were added following revision following elections.<sup>27</sup> Houseowners categorised as those whose houses were completely damaged were given a NPR 300,000 (ca. USD 2,500) reconstruction grant each, while NPR 100,000 each was given for retrofitting.<sup>28</sup> The first tranche of NPR 50,000 was provided through the VDC and the subsequent one through banks. Sanima Bank in Dhadingbesi had been assigned by Nepal Rastra Bank, the central bank, for disbursement of the grants in Borang and

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and KII no. 12, 7 April 2018, Dhading.

23 KII no. 24, 12 December 2018, Dhading.

24 Rastriya Samachar Samiti, 'NRA to hand over reconstruction work to local levels,' *The Himalayan Times*, September 6, 2018, <https://thehimalayantimes.com/nepal/nra-to-hand-over-reconstruction-work-to-local-levels>.

25 KII no. 18, 08 December 2018, Dhading.

26 Interview no. 130, 06 December 2018, Dhading.

27 KII no. 24, 12 December 2018, Dhading.

28 National Reconstruction Authority, 'Bhukampabata Prabhavit Niji Aawas Punanirman Anudan Bitaran Karyabidhi 2073' (Grant Disbursement Procedures for Private Houses Affected by the Earthquake 2016)' (in Nepali), <http://nra.gov.np/np/resources/details/ebU-VxZtX4uarwnIddilrr4la7SwaObKpVmXg2wpApCs>.

surrounding areas. Of the procedure that was followed, a bank official said,

The District Coordination Committee [of the NRA] provides a cheque to the District Treasury Controller Office, which gives the cheque to the bank. The bank then transfers the housing grant to a dummy account, and when the beneficiary comes to the bank, the bank provides the cash.<sup>29</sup>

The bank official added that people from Borang and surrounding villages faced language difficulties while negotiating the system, as they primarily spoke Tamang rather than Nepali. However, since their younger relatives live in Kathmandu or Dhadingbesi, they were able to help with communication in Nepali. According to him, the relatives of beneficiary homeowners often played the role of mediating between the banks and the beneficiaries. Local elected representatives also helped beneficiaries in this process. If the actual beneficiary was not able to come to the bank or could not sign the required documents, the bank disbursed the grant amount to another individual authorised by or accompanying them. As the bank official said:

Our responsibility is to provide the housing grant to the actual person by looking at their citizenship card and photo. But if the beneficiary is too old to come to the bank or if the beneficiary is not able to sign and comes with another person with the citizenship card, we also provide the grant to this proxy with the beneficiary's permission.<sup>30</sup>

The bank published public notices at the bank branch about each phase of grant distribution and local representatives and relatives of Borang residents who lived in Dhadingbesi passed the

information to the village and households.<sup>31</sup> The bank official also said that before the election, candidates deliberately helped people as a means to win favour and votes.

### **Delay in Reconstruction Grants**

Many interlocutors had a common complaint about delays in grant distribution. According to NSET's SDO and field-based engineers of the NRA, the slow banking process had caused delays in reconstruction. They also believed that the bank had intentionally slowed the process for their own benefit. People claimed that the bank could invest the withheld government grant elsewhere for interest. According to these officials, after approving all the documents of beneficiary households, the government would immediately transfer the tranches to the private banks. However, it was claimed that the banks held the money for a month or longer, and only then would they publish the beneficiary lists. The engineers also said that the slow banking process had created difficulties for them to work in the community, as community members were unaware about the entire grant disbursement process and thought that it was field engineers who were solely responsible. This same view was echoed by the mayor of the Ruby Valley Rural Municipality. He said that people faced difficulties in receiving housing as the bank caused delays in the grant distribution process.

People had to walk all the way to district headquarters since vehicles could not be driven on the poor roads. So, people had to spend a couple of days to travel, and the bank's delayed grant distribution process forced people to stay about a week in the district headquarters.<sup>32</sup>

But the mayor believed that the delay in grant disbursement was also due to a lack

29 KII no. 20, 10 December 2018, Dhading.

30 KII no. 20, 10 December 2018, Dhading.

31 KII no. 20, 10 December 2018, Dhading.

32 KII no. 18, 8 December 2018, Dhading.



of communication because people were not informed about when or how many households would be provided grants, and by which banks. The NSET SDO also confirmed that the communication process was not community-friendly due to language and literacy issues. Banks posted the notice about grant disbursement on the outside wall of the bank, and did nothing else to inform the larger public in remote villages. Further, he added, even if the villagers from the remote areas had visited the district headquarters, they would not have been able to read the notice due to illiteracy. He believed that the local ward office would have been a more appropriate platform to disseminate the required information to the community.

On the other hand, the official from Sanima Bank had an altogether different view regarding the delays in distribution of grants. He said that it was mainly because of the misunderstanding of the local ward representatives.

After submitting the form for the second or third tranches, the ward Chairperson tells the community members that the grant has been released and to get it from the bank because the ward Chairpersons [elected representatives] also want to avoid the public pressure. The general public does not understand the whole process of grant distribution from the DCC to the District Treasury Controller Office and to the bank. Instead, they come directly to the bank before the grant is transferred to the bank.<sup>33</sup>

The official from Sanima Bank claimed to have always prioritised the beneficiaries of Borang compared to beneficiaries from places nearer to the district headquarters during the grant distribution for the sole reason that it was remote. Bank officials also realised the delay in the grant disbursement process and seemed cognizant of the

travel time needed for residents of these places to come to the district headquarters. However, the bank had its own reasons in choosing the remote villages like Borang (i.e. Sertung VDC at the time) for grant disbursement. During our third field visit, one bank official admitted that since banks were free to choose the villages for grant disbursement, Sanima Bank chose Sertung and Kumpur VDCs.<sup>34</sup> That was because Sertung was far from the district headquarters and it would take a long time for people to come to receive the grant, and this would benefit the bank as a large amount of money would remain deposited in the bank. (Kumpur, on the other hand, was the hometown of one of the bank's officials.)

The involvement of different institutions in house inspection and verification and grant disbursement were other factors for the delay. With the NRA introduction of a new policy in July 2019, houses built before deployment of the technical teams meant to supervise the construction of earthquake-resistant structures also became eligible for housing grants.<sup>35</sup>

### **Reconstruction Grants and Deadlines**

During the first field visit to Borang, all the interviewed earthquake victims had already received the first tranche of NPR 50,000 (ca. USD 425). The NSET SDO said that of the 298 earthquake-affected households, 283 had accessed the first tranche that was meant for laying the foundation of the house.<sup>36</sup> In order to

<sup>34</sup> KII no. 45, 1 February, 2020.

<sup>35</sup> National Reconstruction Authority, 'Procedure for Providing Private Housing Reconstruction Grant Money to Houses Built Prior to Technical Deployment,' <http://www.nra.gov.np/np/resources/details/YeBumdYxrc-zedyohnluwdtRT9nZONbXBIwN-Nq0TM1s>. KII no. 18, 08 December 2018, Dhading.

<sup>36</sup> The initial cash grant of NPR 50,000 was provided either through the VDC-level Relief Distribution Committees (RDCs) or through VDC offices, when RDCs were not formed. This amount was given to fully damaged houses and the household was provided with a red card. In Borang, all the houses were categorised as fully damaged.

<sup>33</sup> KII no. 20, 10 December 2018, Dhading.

receive the subsequent tranches, people had to build new houses according to the designs prescribed by the NRA. During the first phase of fieldwork, in April 2018, only three homeowners had got the second tranche, and only one, the third. The research team noted that all but five homeowners had started reconstruction of their houses. Of the five, three had not been included in the beneficiary list due to the errors in government assessments. The fourth had received the first tranche but said that she could not afford to build her house due to her poor economic situation. The fifth homeowner had abandoned the house and was living away from Borang. One reason for the rapid reconstruction was the fear that if they did not build new houses, they would not only lose the second and third tranches but might have to return the first as well.<sup>37</sup>

The government deadlines, too, affected the pace of reconstruction. The government's deadline for allocating the second tranche was mid-April 2018 and for the overall reconstruction, mid-July of 2018. Since the deadline for the second tranche was looming, many people who lived in Kathmandu or other urban centres had come to the village to reconstruct their houses during the first phase of the fieldwork. The NSET SDO said that it would be difficult to meet the deadlines (especially the mid-July one) for many of the villagers, and it should be extended further.<sup>38</sup>

Most homeowners did not have enough stone or wood for rebuilding nor could they find labourers to complete reconstruction on time. However, the mid-April 2018 deadline had propelled people to finish laying the foundation of their one-room houses, which would qualify them for the second tranche. This required them

to lay a foundation that was roughly four feet high (three feet underground and one foot above the ground). At the foundation level, they also attached a door and a window to the house. After that the house would be eligible for inspection by technicians for approval for the second tranche. Given the shortage of labour, labourer groups worked by turns on houses to finish laying the foundation. It took only two or three days to lay the foundation. However, to receive the third tranche, beneficiaries would have to complete their houses by mid-July. Many participants claimed that if the labour shortage continued, they would not be able to meet the deadline. They hoped that the government would extend the deadline, which it later did.

By the time of the second phase of fieldwork, December 2018, the NRA had extended the deadlines for the second tranche to mid-January 2019 and for the third, to mid-May 2019. NSET officials in Dhadingbesi said they were disseminating this information and acknowledged that the new deadlines had added impetus to people to get on with the reconstruction.<sup>39</sup> An engineer from the NRA's District Level Project Implementation Unit (DLPIU) in Dhadingbesi said that in Sertung, more than 80 per cent of homeowners had taken the second tranche and nearly two thirds had taken the third tranche.<sup>40</sup> An interlocutor in Borang confirmed that the deadlines had sped up reconstruction.

When the mid-April and mid-July deadlines were announced earlier, people even came from Kathmandu to build their houses. Similarly, the mid-January deadline has also put pressure on people for reconstruction.<sup>41</sup>

The NRA also issued a public notice setting 30

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37 Interview no. 54, 8 April 2018, Dhading.

38 The deadline was extended from mid-July 2018 to mid-January 2019 to access the second tranche, and those beneficiaries who had received the second tranche had to collect the third tranche by mid-May 2019.

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39 KII no. 24, 12 December 2018, Dhading.

40 KII no. 23, 12 December 2018, Dhading.

41 KII no. 15, 11 April 2018, Dhading.

December 2018 as the deadline for earthquake victims to return the grant money if they had failed to start building their house after receiving the first tranche. When asked about the process of returning the housing grants, the Chairperson of the Ruby Valley Rural Municipality said people had been informed of the deadline and added that people who had received the first tranche but had not started rebuilding their houses were now starting to do so. He said:

Now, people are worried and are saying that if they do not rebuild a house, they have to return the money. Earlier, people had thought that this was a government grant and there was no reason to rebuild their houses and there would be no consequences if they didn't rebuild. But now people are in a hurry to rebuild and meet the deadline.<sup>42</sup>

### **Gender Equality and Social Inclusion**

Various policies and guidelines developed by the NRA have provisions for gender equality and social inclusion (GESI) to support vulnerable groups such as single women, Dalits, elderly people, and people living with disabilities. For instance, the revised grant disbursement guidelines issued in February 2019 allocated an additional NPR 50,000 to vulnerable homeowners—single and widowed women, Dalits and old-aged people—affected by the earthquakes. Further, the Post-Disaster Recovery Framework has also clearly mentioned programmes for the benefit of vulnerable groups and estimated a budget requirement of USD 40.6 million.<sup>43</sup> The government also encouraged I/NGOs to support members of vulnerable groups in remote villages by providing technical and financial assistance for reconstruction, and livelihood-based programmes as part of the recovery programme.

GESI policies have been implemented in all training and livelihood-based programmes related to rehabilitation and reconstruction.

In Borang, most of the people the research team spoke to were unaware of the GESI policies intended for them. Neither I/NGOs (except for NSET) nor the government had implemented any livelihood-based programmes and reconstruction initiatives targeting the vulnerable groups. NSET, on the other hand had supported single women rebuild their houses under on-the-job training (OJT) in line with the government's GESI policies even though interlocutors believed it was the government that did it. As per a provision in the OJT, an extra NPR 25,000 (ca. USD 210) was provided to the selected beneficiary households to pay for wages and food for masons and labourers. The OJT programme had benefited three single women, including a Dalit woman. Since one of the single women's son was a mason and economically better off than other women, she passed on that opportunity to a woman who was visually impaired and also had an elderly husband.

### **Construction**

With the objective of 'building back better' (BBB),<sup>44</sup> the NRA produced different house design catalogues which were released periodically to promote the construction of earthquake-resistant houses in both rural and urban areas. The BBB approach aimed to restore the social economic condition of the people and create higher levels of resilience to mitigate

<sup>42</sup> KII no. 18, 8 December 2018, Dhading.

<sup>43</sup> National Planning Commission, 'Post-Disaster Recovery Framework'.

<sup>44</sup> The 'Build Back Better' principle was introduced after the 2004 Indian Ocean tsunami and has been used by the international community as a major approach to disaster risk reduction. It can be summed up in the words adopted by the Third UN World Conference on Disaster Risk Reduction in March 2015: '[D]evelop and consolidate actions to build a strong basis to ensure recovery and reconstruction efforts address future disaster risks, [https://www.wcdrr.org/uploads/MRT-one\\_summary.pdf](https://www.wcdrr.org/uploads/MRT-one_summary.pdf).'

future disaster risks. In the context of reconstruction, the government also considered BBB as a tool to emphasise the self-respect and dignity of the people who had been portrayed around the world as poor, helpless victims.<sup>45</sup> Along with various technical institutions, NGOs, individual knowledge holders and homeowners were mobilised to facilitate reconstruction activities. The NRA itself deployed around 2,700 engineers to earthquake-affected districts to provide technical support to homeowners,<sup>46</sup> and they were complemented by many more deployed by NGOs and other agencies. This section explores how these institutional interventions and technical expertise were perceived by the people in Borang, to what extent they were suitable to Borang's social and cultural context, and how the involvement of two different institutions (the NRA and NSET) shaped the overall dynamics of reconstruction in Borang.

### House Designs: Repair and Retrofitting Manual

The Department of Urban Development and Building Construction (DUDBC) published a building catalogue focusing on rural housing reconstruction in October 2015, and subsequently adopted by the NRA after it was established. The catalogue included 17 house designs based on the National Building Code, consisting of variations of stone and mud mortar masonry, brick and mud mortar masonry, stone and cement mortar masonry, and brick and cement mortar masonry designs.<sup>47</sup> Vol II of the catalogue was published

in March 2017, adding 17 more designs 'based on twelve alternative materials and technologies not covered by Nepal National Building Code'.<sup>48</sup> However, an NSET official said that there was still a high number of non-compliant houses, and as a result such homeowners would not qualify for subsequent tranches.<sup>49</sup> Then, around the middle of 2017, the NRA came out with a Corrections/Exception Manual for Masonry Structures and Repair and Retrofitting Manual for Masonry Structures.<sup>50</sup> Based on these new guidelines, NRA engineers could suggest corrective measures for non-complaint stone houses, following which they could qualify for the subsequent tranches. The NRA DLPIU engineer said although the Repair and Retrofitting Manual provided measures for retrofitting houses and the Corrections/Exceptions Manual showed how newly reconstructed houses could be 'corrected', neither did retrofitting take place nor did people make corrections to their newly reconstructed houses since a lot of money would already have been invested.<sup>51</sup> He added that since most houses had stone masonry, they

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Earthquake Resistant Houses Volume I (Kathmandu: Department of Urban Development and Building Construction, 2015), <http://www.dudbc.gov.np/uploads/default/files/0ef9f3598df115407ae9ed4e7bfa b24a.pdf>.

48 Department of Urban Development and Building Construction, Catalogue for Reconstruction of Earthquake Resistant Houses Volume II (Kathmandu: Department of Urban Development and Building Construction, 2017), <https://www.dudbc.gov.np/uploads/default/files/a1efdb9058f9151775d9a-2bae473ac0b.pdf>.

49 KII no. 24, 12 December 2018, Dhading.

50 National Reconstruction Authority, *Correction/Exception Manual for Masonry Structure*, (Kathmandu: National Reconstruction Authority, 2017), <https://www.nepalhousingreconstruction.org/sites/nuh/files/2017-06/correctionManual.pdf>; and National Reconstruction Authority, *Repair and Retrofitting Manual for Masonry Structure* (Kathmandu: National Reconstruction Authority, 2017), <http://www.nra.gov.np/uploads/docs/hK3E3YCz1b170925085057.pdf>.

51 KII no. 23, 12 December 2018, Dhading.

45 National Planning Commission, *Post-Disaster Needs*.

46 NRA's plan was to deploy 3,000 engineers in the field but the actual number was lower. See also, The Kathmandu Post, 'NRA Forwards Proposal to Revise Technicians' Incentives', *The Kathmandu Post*, 18 December 2016, <http://kathmandupost.ekantipur.com.np/printedition/news/2016-12-18/nra-forwards-proposal-to-revisetechnicians-incentives.html>.

47 Department of Urban Development and Building Construction, Design Catalogue for Reconstruction of



were difficult to retrofit as well. Hence, people opted to build one-room houses.

The NSET official felt that the government guidelines were too rigid and did not provide any room for flexibility.<sup>52</sup> It was only when people did not rigidly follow these guidelines while rebuilding that the government brought out the manuals. He said that if the earlier designs had allowed outer dimensions of up to 20 by 13 feet and inner dimensions of roughly 18 by 10 feet, people would not have blamed the government for making them build those small houses. He said: 'It's the government's mistake.'

### **Delayed Reconstruction Effort and its Effect**

According to the engineer from the NRA DLPIU, NRA deployed engineers in the district about year and a half after the earthquake. On the other hand, in northern Dhading, including Borang, engineers from NSET had arrived within eight or nine months after the earthquake to assist the people with reconstruction. However, people did not listen to their advice for about a year because of distrust with the prescribed designs.<sup>53</sup> Another reason for the distrust could be because the earliest NSET official deployed was not from that area and did not speak the Tamang language well enough to be able to communicate properly. It was only around April 2017 that a local from Borang was appointed NSET SDO that things began to change.

By then some beneficiaries had already rebuilt their houses with locally available resources and using their own expertise and skills since their stone and mud mortar houses had been severely damaged and they needed a place to live in. People were not aware that they would have to build certain kinds of houses to claim reconstruction grants. Most interlocutors said that living in a temporary shelter was not feasible as they had to be engaged in different kinds of

economic and agricultural activities. Hence, most of the houses in Borang were rebuilt within one agricultural cycle of the earthquake—before any engineer had arrived in the village.

Before the earthquake, traditional houses in Borang were made of stone with mud mortar and a wooden frame. These houses were two to three storeys high with an attic and roofed with slate. Each floor had two or three rooms. After the earthquake, they decided to repair or rebuild their houses using stone walls on the ground floor and lighter materials like wood or CGI sheets on the upper floor and replace the heavy slate roofs with CGI sheets. These self-repaired/rebuilt houses were usually smaller than the multi-storeyed pre-earthquake houses, but still much bigger than the NRA-prescribed houses. People preferred to live in these houses as they suited their rural lifestyle such as being able to store firewood on the ground floor.

Among the various NRA-prescribed designs of earthquake-resistant structures, the one-room and stone and mud masonry houses were predominant in Borang as stones and wood were locally available. Many interviewees showed a preference for RC frame houses,<sup>54</sup> but the cost of manually transporting materials (aggregate, sand, cement, iron rods, etc) from the nearest market centre, Dundure, was simply too high.

### **NSET's Baliyo Ghar Programme in Borang**

One of the reasons the research team chose Borang as a field site was the presence of the Baliyo Ghar programme of NSET. The NSET SDO had said Borang's progress in reconstruction was better than in other villages.<sup>55</sup> When the Baliyo Ghar programme had been launched, most people had paid no attention. However, the trend to make earthquake-resistant houses had gathered momentum only later, during the

52 KII no. 24, 12 December 2018, Dhading.

53 KII no. 23, 12 December 2018, Dhading.

54 Here, RC (reinforced concrete), also known as RCC (reinforced concrete cement), refers to concrete embedded with iron rods to increase its strength.

55 KII no. 12, 7 April 2018, Dhading.

research team's first field visit in April 2018. One of the major reasons this had happened was that there had been rumours that if people did not build such a house, they would have to return the first tranche of the housing grant. Further, the deadline for the second tranche had been announced for mid-April 2018. According to the NRA's reconstruction guidelines, non-compliant houses repaired or rebuilt without approved technical input would not qualify for the government grant. In order to abide by the housing guidelines, homeowners had to build a new house with an entirely different design from the foundation to the roof.

Given this context, alongside their repaired houses, people were also constructing new 'one-room' stone houses nearby just to receive additional tranches of the housing grant. According to the NSET official, the size of the new one-room houses ranged between 12x12 to 17x14 feet with only one door and one window. Wooden bands were fixed and nailed to wooden pillars at the corners of the building. The wooden pillars were supposed to be two by three inches wide. Some houses used mud to bind the stones, but most of them did not and built houses only with stones and wood. Only a handful of houses had RC bands with iron rods in them. By the time of the first phase of fieldwork, only one or two of these new one-room houses had been completed in the village, and by the time of the second, construction had been completed but only a few were used as a store or kitchen and the rest were either kept locked or remained otherwise empty.

### **Sustainability of the One-Room House**

A majority of the people the researchers spoke with said the houses built with the approved design were stronger than the earlier buildings. However, they doubted how long raw wood used for wooden bands in the middle of the wall would last. They maintained that the wooden band used at the ground level would decay when

it came into contact with water and would hardly last more than four to five years. The same concern was also echoed by the carpenter. The wood most widely used in housing reconstruction in the Borang area was from the *utis* (alder) tree, which is generally used for firewood and to make charcoal as it was not considered strong enough, according to the carpenter. Despite knowing this, homeowners used such wood because they built the one-room house only to secure the additional grant. On the other hand, the research team observed a few households had used a black paint in order to treat the wood.

### **Construction Materials**

People in Borang predominantly used mud, stones, wood, and CGI sheets as construction material, while a few households used cement and steel rods for the damp-proof course (DPC) of their houses. A majority of households in the community had used stones from their damaged houses and if these were not sufficient, they found stones on their land. A dearth of labourers to procure wood was one of the major hindrances to reconstruction. They had to go to the forests at high altitudes (*lekh*) to cut trees. Using wood from the forest was free but the cost of cutting and transporting it to the village was very high. It was time-consuming work, requiring all day and at least two people. When the wooden logs arrived in the village, they were cut into piece 3x4 inches wide and 10x12 feet long using either a sawing machine or hand-held saw.

During the first phase of fieldwork, people said that they could get wood freely from the forests, but by the second phase in December, the municipal Chairperson was concerned that people had been felling trees excessively. Therefore, the municipality decided to regulate the use of wood, especially from endangered trees in the area. It would allow needy people (not only registered earthquake victims) to use dry timber that had fallen in landslides or storms to build their houses. However, by the time the

municipality introduced this policy, much of the reconstruction in Borang village had already been completed.

### **Mason Training**

In 2017, approximately a year before this project's fieldwork began, NSET and USAID had conducted a seven-day training in Borang for around 20 local masons on building earthquake-resistant houses.<sup>56</sup> According to one of the participants, there were no women and Dalit men from Borang included in the training.<sup>57</sup> Realising the lack of enough trained masons for reconstruction, NSET also provided an OJT mason training<sup>58</sup> of around 50 days to both men and women as its provisions were quite strict on the inclusion of women and Dalits.<sup>59</sup> During the first phase of fieldwork, the researchers were told that of 14 trainees in Borang, five were women. The team witnessed three women building houses as trainees during the OJT course. According to several men who took the seven-day NSET mason training (who later trained new trainees, including women), the seven-day training was only given to those with prior experience and since there were no women that qualified, they had been excluded. During the second phase of fieldwork, an NSET official said they had tried to be inclusive about gender composition in the OJT for masons and admitted to facing problems on that score during the seven-day training,

There were problems. There is a belief that women should not or cannot do such work. Women tend to be limited within their homes; that's how it is in the villages. But women also

need to be in the mason training. The Baliyo Ghar programme prioritises this highly. These difficulties were more severe in the case of the seven-day mason training, as experienced women masons could not be found in the villages.<sup>60</sup>

To be trained as a mason came about as something new and unanticipated for the women of Borang. Earlier, people did not believe that women could also work as skilled masons. But after the earthquake there was a shortage of masons and since many men had migrated to foreign countries to work, women had to step in to fulfil the demand. However, working in building houses was not completely new for women. Even before the earthquake, women had carried and placed stones and dug foundations and were also acquainted with the use and types of wood. This could have been one of the reasons why women were interested in mason training. However, the research team did not find any women working as masons after the OJT for masons.

### **Community Perceptions of the One-Room Baliyo Ghar**

In Borang, the one-room houses were known as either *sarkar ko ghar* (government house) or *anudaan ko ghar* (grant house). There seemed to be a lack of sense of ownership for these houses unlike towards the old houses that people had repaired spending as much as NPR 400,000 (ca. USD 3,400) to NPR 800,000, amounts which far exceeded the NPR 300,000 government grant. People were used to living in bigger houses of two or three storeys, with enough space for a kitchen, a granary, firewood storage, and cattle shed. They could only use the one-room houses either as sleeping space or as a kitchen while retaining the old houses they had repaired.

Most of the interlocutors also said that the ongoing reconstruction had led to a loss of the

56 KII no. 12, 07 April 2018, Dhading.

57 Interview no. 62, 09 April 2018, Dhading.

58 The OJT resulted in the reconstruction of a house for one of the beneficiaries and also served as a demonstration house as well as a venue for the training. While NSET bore the cost of the masons as part of the training, the house owner provided the materials.

59 KII no. 12, 07 April 2018, Dhading.

60 KII no. 24, 12 December 2018, Dhading.

socio-cultural identity of the community in terms of house designs. They said that because of deadlines and in order to receive the government's housing grant, they were more focused on rebuilding according to government directives and less concerned about constructing houses that fit with their lifestyle and identity. The Ruby Valley Rural Municipality Chairperson was one among many interlocutors not satisfied with the one-room house design. He described the new houses as too small even for one bed.<sup>61</sup> According to him, the major source of livelihood in the area is agriculture, and people produce potatoes, finger millet, and corn. People needed two-storey houses mainly to store grain on the upper floor, saving them from the cold and insects. The smoke from the kitchen on the ground floor kept the insects away from the grain, especially from the seeds.

One interlocutor said people in rural areas needed bigger houses to accommodate everything from baskets, straw, and grains on the upper floor.<sup>62</sup> Illustrating the uses and implications of one-room houses, another said:

In a rural area, people have many belongings, such as large-sized bamboo baskets and mats, but there is no place to store them. We need a basket to store grain, and we also need a place to store coal [for smithy work] and fuelwood. For us, the main problem is where to store them. When relatives visit where to make them sleep, and where do we sleep? The new house will only be good for a kitchen.<sup>63</sup>

The DLPIU engineer, however, had a different take. He said that the one-room houses could have varied in size.<sup>64</sup> The first catalogue had 17 house designs and this one-room house was only one of them. According to him, the DLPIU

discouraged one-room houses but the people chose it as they had already spent money on repairing their old houses.

It was their choice. That's one reason. Another thing is, the government also gave the deadline and pointed out dates, saying that you have to get the grant by the end of Pus [mid-January 2019] and so on. Moreover, there was a shortage of masons on the ground, and it also takes a lot of money to make two or three rooms. This design was inexpensive and easy to build.

### **Coordination between NSET and NRA Engineers**

NSET was responsible for providing technical assistance during reconstruction in Borang and other villages in northern Dhading district. It had technical teams based in field sites to advise homeowners. Each team had three members: an engineer, the SDO, and a construction technician. NSET also conducted training for masons as well as training of trainers (ToT) to NRA engineers in Dhading district. NRA field engineers, on the other hand, were responsible mainly for inspecting newly reconstructed houses while ensuring that houses were built according to the building codes, and thereafter providing recommendations for subsequent tranches to be released.

Our interlocutors from NSET and NRA-DLPIU stated unanimously that they had coordination at institutional and individual levels for reconstruction activities. The research team also observed that the NRA field engineers and the NSET SDO had an amicable relationship. When NRA engineers came to the village to inspect houses, the SDO took them to every beneficiary household for inspection. The NRA field engineers also expressed gratitude to the SDO for his support.

However, according to villagers, unlike the NSET teams, NRA engineers did not stay in the field sites for long. People were familiar with the

61 KII no. 18, 08 December 2018, Dhading.

62 KII no. 16, 2 December 2018, Dhading.

63 Interview no. 54, 8 April 2018, Dhading.

64 KII no. 23, 12 December 2018, Dhading.

NSET team members, especially the SDO who was also a native of Borang. The Chairperson of the Ruby Valley Rural Municipality felt that NSET officials played a more crucial role than NRA engineers in speeding up reconstruction in the area. He said:

NSET officials deployed in the field are working better than NRA officials and we are observing this from very close. The government officials only appear for one or two days in the village when we [elected representatives] are in the village and ask the ward Chairperson to verify their attendance. I also raised this concern earlier. On the other hand, NSET support has been worthy. For example, when I come to the village, I always see Bijay Tamang [the social development officer of NSET], here in the village helping people.<sup>65</sup>

Due to the active role played by the NSET teams, many people in Borang mistook them for government engineers or NRA engineers,<sup>66</sup> who could provide the recommendations needed for subsequent tranches. This may not be far from the truth, as the NSET SDO said that NRA engineers depended on their suggestions when inspecting houses in the area. In contrast, such coordination between the NSET team and the NRA engineers was said to be lacking in many other areas of the district. The NSET official at Dhadingbesi said that there were many incidents throughout the district when the technical advice of NSET engineers clashed with that of the NRA engineers, which increased the people's sense of confusion about who to trust. In this regard, the NSET official added,

The government technician says one thing, the NSET technician says another thing, and

then political leaders come and say something else.<sup>67</sup>

### **Affinity for the Old House**

For many in Borang, the house is not only a physical structure built with stone and mud. Rather, it has a history and represents the 'biography' of their entire lives. People have a close affinity for their traditional repaired/rebuilt houses where they were born, grew up, and spent almost their entire lives. The houses carried memories, especially for the older generation. This was one of the reasons people invested large amounts of money just to repair or rebuild their traditional houses damaged or destroyed by the earthquake. Even though they built new one-room houses, and even if their children offered for take them to live in Kathmandu or Dhadingbesi, many wanted to live the rest of their lives in their old houses. One such interlocutor said that his soul was not in the new house.

I was born in this [old repaired] house, my parents lived in this house, and my children were also born in the same house. But the earthquake damaged the house. Hence, I repaired the house to live in, rather than in a new [one-room] house.<sup>68</sup>

Another interlocutor, an Indian army veteran, was asked by his son to come and live in the house he had built in Kathmandu, but he refused. He said:

After the earthquake, my sons asked me not to build a house in the village and to come to stay in the Kathmandu house. But I said, I do not live in Kathmandu; instead I want to live in the village where my ancestors lived their entire lives and died.<sup>69</sup>

<sup>65</sup> KII no. 18, 08 December 2018, Dhading.

<sup>66</sup> Most people in Borang did not know about the NRA or DUDBC, so they referred to the NRA field engineers simply as 'government engineers.'

<sup>67</sup> KII no. 24, 12 December 2018, Dhading.

<sup>68</sup> Interview no. 125, 4 December 2018, Dhading.

<sup>69</sup> Interview no. 122, 3 December 2018, Dhading.



The younger generation—those who had lived and studied in the city—preferred to migrate to the cities and have a modern RC house, as long as they could afford it. Some interlocutors said they planned to build a modern RC house in the future when the road comes to the village. The following quote from a young man who was studying agricultural science in Dhadingbesi is indicative of how the younger generation thinks.

I did not want to build another house here, but they [his parents] were born and had lived their entire lives here. We stayed in the city, and we are accustomed to city life, and we also like it. But people like my parents do not want to go anywhere and want to live here until they die.<sup>70</sup>

## Finance

As mentioned in previous sections, the Government of Nepal announced partial financial assistance in the form of grants for earthquake-affected families. Since the grant by itself was not enough to completely rebuild what had been lost, people also came into contact with various formal and informal financial institutions and individuals during reconstruction. In other words, the reconstruction process created opportunities for some as they became involved in construction-related businesses, employment, and money lending, which introduced new forms of financialisation. This section explores the different forms this took and how these shaped the overall reconstruction activities in Borang village of Dhading district.

### Household Reconstruction Finance

The government's reconstruction programme offered financial assistance of NPR 300,000 (ca. USD 2,500) to households whose house was completely damaged and NPR 100,000 for

retrofitting houses that were only partially so.<sup>71</sup> It also promised subsidised reconstruction loans as well as interest-free loans through *samuhik jamani* (social collateral)<sup>72</sup> to members of micro-finance institutions (see Section 3.3.2 for details on reconstruction loans).<sup>73</sup> After the subsidised loans were phased out, the government issued another concessional loan, with the government subsidising the interest. However, most of the people did not benefit substantially from this provision mainly due to lack of information and complicated loan procedures. This was despite the NRA's and the banks' attempts to make loans accessible to everyone through awareness programmes about concessional loan provisions.<sup>74</sup>

The financing of post-earthquake housing reconstruction unfolded differently in Borang than in other research sites. By and large, residents of Borang first repaired or rebuilt the existing structures on their own, using their own financial resources along with the first tranche of the government housing grant. But poor

71 National Reconstruction Authority, 'Bhukampabata Prabhavit Niji Aawas Punanirman Anudan Vitaran Karyavidhi 2073' (Grant Disbursement Procedures for Private Houses Affected by the Earthquake 2016)' (in Nepali), <http://nra.gov.np/np/resources/details/ebU-VxZtX4uarwnIddiIrr4Ia7SwaObKpVmXg2wpApCs>.

72 In the social collateral loan process, a group of people who are usually relatives, neighbours or friends stand guarantee that the loan beneficiary will repay the loan. If the borrower is not able to pay the loan, the guarantors agree to pay the loan on his/her behalf.

73 National Reconstruction Authority, 'Bhukampa Prabhavit Gharpariwarlai Aawasiya Ghar Punanirmanka Lagi Pradan Garine Punarkarja Karyabidhi 2072' (Procedure for Private Housing Reconstruction Subsidised Loan for Earthquake Affected Households 2015)' (in Nepali), [http://nra.gov.np/np/resources/details/IDeFXwDc2J1HIIsAWLIYsyUMVkjWdH9Z0UXk7ZSKmP\\_c](http://nra.gov.np/np/resources/details/IDeFXwDc2J1HIIsAWLIYsyUMVkjWdH9Z0UXk7ZSKmP_c).

74 National Reconstruction Authority, 'Sahuliyatpurna Karjaka Lagi Byaj Anudan Sambandhi Ekikrit Karyabidhi 2075' (Integrated Working Procedures for Subsidised Credit 2018) (in Nepali), National Reconstruction Authority, [http://nra.gov.np/resources/details/zufzZqkcwOgper\\_YSVhL9FZrwZA-ZUPR6p8IVDRonYCw](http://nra.gov.np/resources/details/zufzZqkcwOgper_YSVhL9FZrwZA-ZUPR6p8IVDRonYCw).

70 Interview no. 126, 4 December 2018, Dhading.

households who could not afford the financial resources either borrowed from their friends, relatives or local money-lenders from the village. As detailed above, they later built a new one-room house, fearing rumours that they would have to return the first tranche if they did not build an entirely new house.

Unlike in Bhaktapur, access to capital was not a core issue for reconstructing homes in Dhading district. By the time reconstruction subsidies became available, people had already rebuilt and repaired their houses with their own indigenous knowledge, technology, resources, and finances they could manage at the community level. Interlocutors in Borang said on an average people spent between NPR 400,000 (ca. USD 3,450) and 800,000 to rebuild or repair their old houses.

In a rural setting like Borang, cash income sources are few and far between. That is one reason people had opted for foreign employment. According to the Chairperson of Ruby Valley Rural Municipality, remittances contributed significantly to financing reconstruction.<sup>75</sup> However, it must also be noted that most migrant labourers from the area have relatively low levels of education, and migration destinations have accordingly been limited to countries in the Persian Gulf and Malaysia. As the Chairperson elaborated,

They have mostly migrated to low-paying countries, such as those in [the Persian] Gulf, instead of Japan and Korea. They only earn not more than [NPR] 200,000 to 300,000 during one migration cycle.<sup>76</sup>

In addition to lack of avenues to earn cash income in Borang, as of December 2019, there were no formal financial institutions in the village for

people to access loans. As a part of state restructuring, the Government of Nepal had announced in its budget speech for the fiscal year 2017/18 that it would make arrangements to help establish at least one commercial bank branch in each local unit in the federal system. Thus, the Bank of Kathmandu was instructed to open a branch in Ruby Valley Rural Municipality. However, many banks have yet to comply with the government directive, and the Bank of Kathmandu was no exception. In the absence of banking institutions, informal sources played a crucial role in financing reconstruction in Borang. Most homeowners interviewed said that they had borrowed money from relatives and neighbours for reconstruction.

In Borang, feelings of solidarity ran high during the post-earthquake reconstruction, which assisted people in obtaining financing. Usually, short-term loans borrowed from friends and relatives were free of interest but if it exceeded a certain time, interest would be levied. For instance, borrowing money from relatives and friends for three to four months was interest free, but if the loan exceeded the time limit an interest rate would be charged, varying between 24 and 36 per cent per annum.<sup>77</sup> But borrowing from money-lenders required mandatory interest to be paid at an interest rate of 36 per cent per annum.

### **Government Subsidised Loan Scheme**

The government announced that it would subsidise interest-free loans of up to NPR 300,000 (ca. USD 2,500) with social collateral and of up to NPR 2,500,000 (ca. USD 21,200) and NPR 1,500,000 inside and outside of the Kathmandu Valley respectively at 2 per cent interest.<sup>78</sup> In

<sup>75</sup> KII no. 18, 08 December 2018, Dhading.

<sup>76</sup> For the Persian Gulf countries, the migration cycle usually lasts two years.

<sup>77</sup> KII no. 18, 08 December 2018, Dhading.

<sup>78</sup> National Reconstruction Authority, 'Bhukampa Prabhavit Gharpariwarlai Aawasiya Ghar Punanir-manka Lagi Pradan Garine Punarkarja Karyabidhi 2072 (Procedure for Private Housing Reconstruction Subsidised Loan for Earthquake Affected Households

August 2018 after the subsidised loans were phased out, the government issued another concessional loan of up to NPR 300,000, with the government paying 5 per cent of interest to commercial banks and the rest to be borne by the loanees while banks were allowed to scale up profits by only up to 2 per cent on their base rate.<sup>79</sup> However, most people in Borang were not aware of these government-subsidised loans. Only a few of those living in Kathmandu or Dhadingbesi and who had returned to the village for reconstruction said they had heard about the subsidised loan provision of NPR 300,000. However, they were also not aware of the process or the eligibility criteria for the loan. Besides, they were not particularly interested in such loans either. One 50-year-old woman who had returned to the village from Kathmandu, a week before the first round of the fieldwork, said she was aware of the government loan provisions but was apprehensive of taking one. She said:

The government is not providing that money for free. One day we must repay it. How can we pay back that much money? If we have capacity to pay back that much of a loan, why would we take the loan?<sup>80</sup>

A Sanima Bank official in Dhadingbesi said that despite the provision for subsidised loans, banks had not actually issued loans under the scheme. It had provided loans of NPR 1.5 million to two families and another of NPR 1.4 million to another in Dhadingbesi, but all were paying the normal 13 per cent interest. Of the three loans

from Dhadingbesi, only two beneficiaries' loans proposals were later approved by Nepal Rastra Bank, the central bank, but only after four months and six months. These beneficiaries had to pay 13 per cent interest until the subsidy on the loan was approved. The bank official also said that the loan process was very complicated, and the beneficiary must show a regular and reliable source of income. He said: 'Banks do not provide loans to those who cannot repay it; banks only provide a loan to those who can repay the loan.'<sup>81</sup>

### Increase in Wages

In a rural setting like Borang, where community members had until recently subsisted largely outside of a cash economy, one way of managing labour was through the traditional *parma* system. *Parma* is a social practice of reciprocal labour exchanged among members in the community, particularly during peak planting and harvest seasons but also for non-agricultural activities.<sup>82</sup> In Borang, although the *parma* system was practised during reconstruction most of the interlocutors struggled to exchange labour as there was a shortage of skilled labourers, particularly men, to reciprocate. As one woman explained:

I suggested that people practise parma, but then, no one consented. Women cannot bring wood from such far. But there is a lack of men in the village. Therefore, there are only a few people to bring the wood. Not everyone knows how to do it; you need skills for it. Even after felling the trees, you have to toil a lot with an axe.<sup>83</sup>

While there was a shortage of skilled labour in the village, particularly trained masons,

2015) (in Nepali), [http://nra.gov.np/resources/details/IDeFXwDc2J1HIIsAWliYsyUMVkjWdH9Z0UXk7ZSKmP\\_c](http://nra.gov.np/resources/details/IDeFXwDc2J1HIIsAWliYsyUMVkjWdH9Z0UXk7ZSKmP_c).

79 National Reconstruction Authority, 'Sahuliyatpurna Karjaka Lagi Byaj Anudan Sambandhi Ekikrit Karyabidhi 2075, (Integrated Working Procedures for Subsidised Credit 2018) (in Nepali), [http://nra.gov.np/resources/details/zufzZqkcwOgper\\_YSVhL9FZrwZA-ZUPR6p8IVDRonYCw](http://nra.gov.np/resources/details/zufzZqkcwOgper_YSVhL9FZrwZA-ZUPR6p8IVDRonYCw).

80 Interview no. 72, 10 April 2018, Dhading.

81 Madhu Prakash Khatriwada 10 December, 2018.

82 Cameron, Mary M. 'Transformations of gender and caste divisions of labor in rural Nepal: Land, hierarchy, and the case of untouchable women.' *Journal of Anthropological Research* 51, no. 3 (1995): 215-246.

83 KII no. 14, 9 April 2018, Dhading.

reconstruction was going on in all villages in the region. Since most of the men and women were living outside the village, the remaining men as well as women had to step in to fulfil the demand for labour. Sometimes young children and students would also help. Those living in the cities (Kathmandu and Dhadingbesi) had also returned to the village to build houses within the government's housing grant deadline. The deadline also created a huge demand for construction workers. People went so far as to take the construction tools of the masons from the sites they were working at to their houses, thus forcing masons to come and work for them.

With masons in high demand, a group of masons from Kanchanpur district in south-western Nepal were also working in the village. They had come to the village through a network of labourers with whom they worked in Kathmandu and other cities.<sup>84</sup> The researchers were told that the wage rate had increased in the post-earthquake context. The daily wage of masons was about NPR 1,000 (ca. USD 8.5) for an eight- or nine-hour work shift compared to half that in the past.<sup>85</sup> The homeowners also had to provide them with three to four meals a day and they often demanded chicken, buffalo meat, or dried meat, and drinks like Coke as well as locally brewed alcoholic drinks. Often these expenses doubled the labour costs. But given the labour shortage in the area, the homeowners had no choice but to comply. During the second phase of the fieldwork, local masons trained by NSET said they had a good income during the peak of reconstruction but were worried that opportunities were declining as people finished rebuilding their houses.<sup>86</sup>

## Rise in Number of Banks and Banking Transactions

Although there was an overall increase in the number of banks and banking transactions in the post-earthquake context, rural villages like Borang did not benefit from this phenomenon that was limited mostly to the district headquarters. A loan officer from Srot Parichalan Cooperative in Dhadingbesi said before the earthquake there were only four or five commercial banks in town, but as of December 2018 there were around 15 more banks.<sup>87</sup> There was also an increase in the number of hotels in Dhadingbesi. An official from Sanima Bank said cash flow in the district has increased after the earthquake, also because many I/NGOs had come to work there. Elaborating, he added:

We had total deposit of [NPR] 470,000,000 [ca. USD 4 million) in our bank. But in the post-earthquake rehabilitation phase, many NGOs, INGOs came, and they preferred Sanima Bank for banking transactions. Sanima Bank is the first private bank in Dhadingbesi, and those frustrated with the government banks chose our bank. Except for [INGOs] World vision, Save the Children, and HIMs Nepal [a local NGO], all NGOs and INGOs came to us. So, in six months our deposit increased to [NPR] 1,000,000,000 from [NPR] 470,000,000.<sup>88</sup>

The official added the number of bank staff had also gone up. An official from the Bhairabi Cooperative based in Dhadingbesi corroborated this, saying after the earthquakes many I/NGOs arrived in the district headquarters increasing local business and cash flow.<sup>89</sup>

84 Interview no. 130, 6 December 2018, Dhading.

85 Interview no. 55, 8 April, 2018, Dhading.

86 Interview no. 130, 6 December 2018, Dhading; and Interview no. 132, 7 December 2018, Dhading.

87 KII no. 21, 10 December 2018, Dhading.

88 KII no. 20, 10 December 2018, Dhading.

89 KII no. 20, 10 December 2018, Dhading.

### Post-Earthquake Opportunities

Post-earthquake reconstruction also led to business opportunities in Dhading as in the other research sites in Bhaktapur and Sindhupalchowk. When reconstruction began, some in Borang invested in mules to transport construction materials from the nearest roadhead in Dundure. However, during the second field visit to Borang, almost all reconstruction activities had completed, and a mule owner said that business had slowed down. But since public buildings such as schools as well as some private houses were still under reconstruction in Sertung village, there were still some transport business.

Transportation and construction materials business flourished at the district level. Since reconstruction boomed, people invested in transport business even taking loans from banks and cooperatives. An official at Sanima Bank said after the earthquake commercial loans had increased especially for trucks. The bank also gave loans to construction material businesses that had sprung up in the district headquarters. However, loans for neither trucks nor construction businesses were accessed from cooperatives

since investments for these were high, and cooperatives were not in a position to finance such large amounts, according to an official at a local cooperative.

Post-earthquake reconstruction brought cash inflows in Borang where opportunities for cash income were previously few and far between. This inflow affected the lives of people significantly, as an interlocutor put it:

Those who were living in a hut now have a beautiful house. Also, those who have not seen such amounts of money in their whole life are receiving money from the government and NGOs. Therefore, in the Tamang language, old people say, ‘This not a disaster, it was good fortune for us.’<sup>90</sup>

He said people also received cash and other relief materials multiple times. Another interlocutor said that after the earthquake people who had not seen money at all were now rolling in it.

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90 KII no. 16, 02 December 2018, Dhading.



## 4. CONCLUSION

The 2015 earthquake not only caused damage to physical infrastructure, economy and impacted social and cultural identity, but also created opportunities for the spread of new forms of expertise, knowledge and of institutions at the village level to prepare for future risk. In the wake of post-disaster recovery and reconstruction, the Government of Nepal established various forms of institutions, enacted several laws and policies, implemented new building codes in both rural and urban areas, and deployed technical expertise to scale up and complete reconstruction activities. However, the planned 'build back better' and 'owner-driven' reconstruction did not materialise due to the 'top-down' reconstruction model even though it was claimed to be 'owner-driven' all along.

The delay in setting up the NRA, deployment of its engineers and the publication of house design catalogues and supposed rigidity in designs led to non-compliant houses being built in Dhading.<sup>91</sup> Most of the people from Borang who relied on agriculture and livestock for livelihoods had already built or repaired damaged houses by the time house design catalogues reached the villages. For the villagers, traditionally designed houses were safer and more suitable for their everyday needs, socio-cultural norms and values. People feared they might have to return the first tranche due to rumours of confiscation of official documents like citizenship cards and land deeds, as well as barring of children from getting birth certificates if they did not build a new house as per the house published designs. They later built the one-room houses under the NSET Baliyo Ghar programme and

availed of the second and third tranches.

The top-down model of house design did not consider peoples' needs and the NRA engineers did not adequately inform homeowners about the correction manuals. These one-room houses were emphasised as being safer and 'resilient' or 'earthquake-resistant'<sup>92</sup> but were built within a month, often compromising on the quality or sustainability of the house. People had little sense of ownership towards the newly built one-room house as opposed to the close affinity with their traditional houses where they had been born and raised.

Reconstruction also created huge labour shortages in the village, resulting in an increase in wages from NPR 500-600 to NPR 1,000 per day. Thanks to the GESI policies in mason training, men and a few women were trained as masons. However, women mason trainees could not work as professional masons due to the gendered division of labour within households and non-acceptance of women mason.<sup>93</sup>

The number of banks and financial institutions went up at the district headquarters as reconstruction activities gained momentum but most poor families in remote villagers like Borang had to depend on local money-lenders or relatives for loans. Even though, the government introduced many policies like low-interest and subsidised loans for reconstruction, these were hardly availed of owing to lengthy and inconvenient procedures of commercial banks which required borrowers to have reliable sources of income and land or house as collateral.<sup>94</sup> Even

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91 KII no. 24, 12 December 2018, Dhading.

92 KII no. 24, 12 December 2018, Dhading.

93 KII no. 24, 12 December 2018, Dhading.

94 Le Billon, Philippe, Manoj Suji, Jeevan Baniya, Bina Limbu, Dinesh Paudel, Katharine Rankin, Nabin

bank officials openly admitted that ‘banks seldom provide loans to the poor.’<sup>95</sup>

However, post-earthquake reconstruction created huge business opportunities for banks, construction material traders and transport business owners. Entrepreneurs, mainly from the district headquarters, invested in transport vehicles such as trucks, tippers and construction material businesses and banks provided them loans.<sup>96</sup>

At the beginning of the reconstruction process, most homeowners experienced difficulties in securing documentation to be enlisted as beneficiaries of the government housing grant. The informal land ownership system whereby land had not been officially passed down from one

generation to the next meant many people had to go the district headquarters to sort that out.

The establishment of local government after the May 2017 elections helped beneficiaries resolve reconstruction-related problems. The role of elected representatives was widely appreciated as they were more accountable to the people and played a crucial role in connecting people and government institutions and their representatives.<sup>97</sup> The experience of Borang suggests that community needs, their knowledge and socio-cultural values need to be considered during the planning and implementing disaster risk reduction related policies and the role of local government is effective and crucial in facilitating this.

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Rawal and Sara Shneiderman, ‘Disaster Financialization: Earthquakes, Cashflows and Shifting Household Economies in Nepal,’ *Development and Change* 51, no. 4 (2020): 939-969.

95 KII no. 20, 10 December 2018, Dhading.

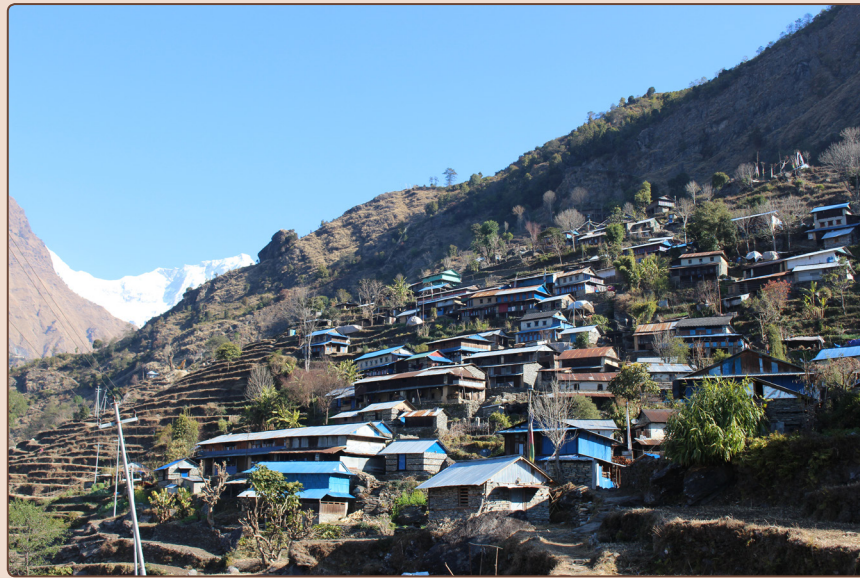
96 KII no. 20, 10 December 2018, Dhading.

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97 KII no. 23, 12 December 2018, Dhading; KII no. 24, 12 December 2018, Dhading.



This working paper is an output of the research project, ‘Expertise, Labour and Mobility in Nepal’s Post-Conflict, Post-Disaster Reconstruction: Construction, Law and Finance as Domains of Social Transformation.’ The project conducted research in three of the districts most affected by the 2015 earthquakes: Bhaktapur, Dhading and Sindhupalchowk. This paper is based on the findings from the field site in Dhading. It looks at the relationship between construction, law and finance as vectors of social transformation during the process of post-earthquake reconstruction in the village of Borang in Dhading.



The reconstructed village of Borang with the Ganesh Himal in the far distance, February 2020. Photo: Sara Shneiderman.