

Welcome to the twenty-third issue of **OPEN MIC NEPAL** bulletin. The Open Mic project captures rumours and perceptions on the ground to eliminate information gaps between the media, humanitarian agencies and local people. By providing local media and outreach workers with facts, Open Mic aims to create a better understanding of the needs of the earthquake-affected communities and to debunk rumours before they can do any harm.

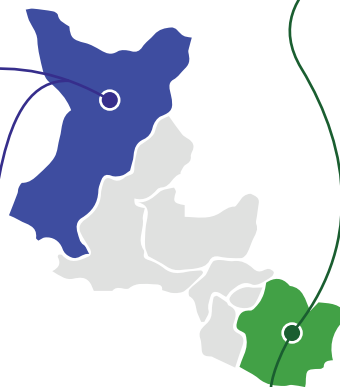
## CONCERNS

### BARPAK, GORKHA

"We have heard that the government will provide us loans and we can only build houses after the government says so."

### KEROUJA, GORKHA

"We have heard that the banks will provide loans even to those who cannot provide collateral, based on their red card."



### SHANKHU, KAVREPALANCHOWK

"The government is apparently giving us Rs 300,000 more on communal guarantee. We hear that Rs 200,000 is a grant and Rs 300,000 a loan. We would like to know more about these two."

### PAANCHKHAAL, KAVREPALANCHOWK

"Most earthquake-affected people want to know more about the loan of Rs 300,000 in communal guarantee."

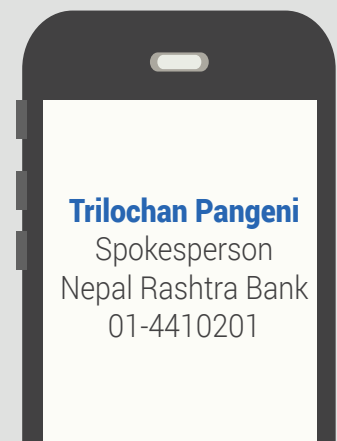
## ANSWERS

The government recently released the new procedure for the distribution of grants and loans, overriding the previous one issued in October.

Households whose houses were completely destroyed in the earthquake and those who do not have an alternative place to live in will qualify for up to Rs 200,000 in grant. If the cost of building a new house exceeds this amount, households have to bear the additional cost.

If a household cannot afford additional costs, it qualifies for a bank credit of up to Rs 300,000 at a subsidised interest rate. The guarantors for this loan will be other earthquake-affected community members. Further details on the process of issuing this loan are not included in the procedure.

But, according to the Nepal Rashtra Bank, microfinance institutions can create groups of beneficiaries and provide the loans. The Rashtra Bank has asked the institutions to keep the interest rate as low as 2 percent.



## CONCERNS

### KEROUJA, GORKHA

"They say we cannot build houses unless a geologist certifies it."

### KALLERI, DHADING

"We are waiting for the government to manage an engineer for us."

### CHHATIWAWN, MAKWANPUR

"There are rumours that the government will release a design for a four-room house here."



### BHIKHORI, KAVREPALCHOWK

"Why is the government dilly dallying to give us additional support? Is it true that we will get the additional support in instalments?"

### BELAPATO GAUN, KAVREPALCHOWK

"The government will probably take its time to give us the grant. The process will be long and might take years."

## ANSWERS

According to the new procedure released last week, the grant of up to Rs 200,000 will be distributed in three instalments.

The first instalment (25%) will be deposited in the bank accounts of affected households. If a household does not have a bank account, it will receive the amount in cash. This fund will have to be spent on building the house up to the plinth level.

The second instalment (50%) will be provided to build the walls and the roof. The third (25%) will be provided to install windows, doors, verandah, toilet and others. Before disbursing each new instalment, a technical team comprising an engineer will assess the construction to ensure that it follows the building guidelines.

The timeline for the disbursement is not yet clear.

A District Programme Implementation Unit will be formed to manage this process and will approve applications collected by the Village Development Committee (VDC) or municipality office.

The government has already released a catalogue of designs for rural houses. The designs are for houses with a number of rooms, including four.

When these designs are available for view at local agencies, an affected household will have to choose from one of these models and build accordingly. Households can add or subtract rooms as they wish.

The procedure does not require a geologist to examine the land on which a household will rebuild its house.

### **Padam Kumar Mainali**

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## CONCERNS

### HARTHUMKI PAKHA GAUN, KAVREPALANCHOWK

"We heard on the radio and read on papers that the Reconstruction Authority could not be formed because the political parties in the government and in opposition were fighting each other. Why would leaders behave like that? Aren't they accountable to people at times like this?"



### MIRGE, DOLAKHA

"They say the delay in disbursing the grant and subsidised loan is due to the delay in the formation of the Authority. Now, that the Authority has been formed, the work will start very soon. Is this true?"

## ANSWERS

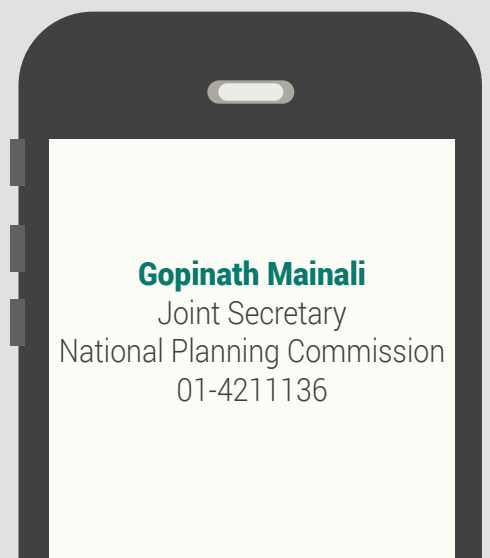
The Parliament passed the National Reconstruction Authority (NRA) bill into an Act last week, based on which the NRA will be formed to reconstruct structures damaged by the earthquake. The tenure of the Authority will be for five years.

The Authority will determine the damage structures sustained in the earthquake, set priorities for reconstruction, draft relevant policies, allocate budget, create work plans, gather resources, approve reconstruction programmes, and coordinate agencies involved in reconstruction, among others.

The Authority, however, is yet to be formed. It is not known when the officials will be appointed and the work will begin. Until then, the NPC will carry out some of the tasks assigned to the NRA.

The Commission has sanctioned programmes related to the reconstruction of private homes and public structures for this fiscal year.

It has also authorised the Ministry of Urban Development and the Ministry of Federal Affairs and Local Development to start the process of disbursing the first instalment of the reconstruction grant of Rs 200,000.



## CONCERNS

### GHYACHCHOK, GORKHA

"We've heard that if an organisation provides us clothes for winter, we won't get Rs 10,000 from the government."

### SALANG, DHADING

"When are they going to distribute Rs 10,000 to help us purchase warm clothes?"

### BELAPATO GAUN, KAVREPALANCHOWK

"Is Rs 10,000 going to be deducted from Rs 200,000 or is it for winter?"

### PHULPINGDANDA, SINDHUPALCHOWK

"When is the government going to distribute Rs 10,000 for winter? Hope getting this amount will not be as frustrating as getting Rs 15,000."

### KUBINDE, SINDHUPALCHOK

"The winter is halfway gone and we are yet to receive Rs 10,000 in winter support."

### BHIMKHORI, KAVREPALANCHOWK

"If Rs 10,000 a part of Rs 200,000? Is the government trying to assure the earthquake affected with hot air?"

## ANSWERS

District Disaster Relief Committees (DDRCs) have begun the process of distributing Rs 10,000 to earthquake-affected households in winter support.

Since the distribution of this amount is based on the earthquake victim ID cards distributed while providing Rs 15,000 earlier, the process is expected to be relatively smoother. Households or individuals who have complaints filed against them will face delay in getting the support.

Although the government had planned to finish the distribution by mid-December, DDRCs have said that it will take a few more days.

Individual VDCs have to submit financial reports on Rs 15,000 distributed earlier before they can get the funds for winter support. The delay in receiving funds might be because of the delay in submitting this report.

Contact your VDC/municipality office or DDRC to find out about when the grant will be distributed in your community.

The DDRC in Gorkha has said that households who received clothes or cash grant from organisations will remain eligible to get Rs 10,000. But, if households receive Rs 10,000 from organisations working in auxiliary with the government, they will not be eligible to receive winter support from the government.

The NPC has said that the winter support grant will not be deducted from the reconstruction grant of Rs 200,000.

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**CONCERNS**

**RAYALE, KAVREPALANCHOWK**

**KAFALDANDA**

"They say those who work in the government, who receive pension and who have a family member abroad will not get any support from the government."

**PURANO BHOTEGAUN**

"No one is providing me any support because they think my husband works abroad and makes money."

**ANSWERS**

Every household affected by the earthquake is eligible to receive government's support based on the extension of damage their house incurred.

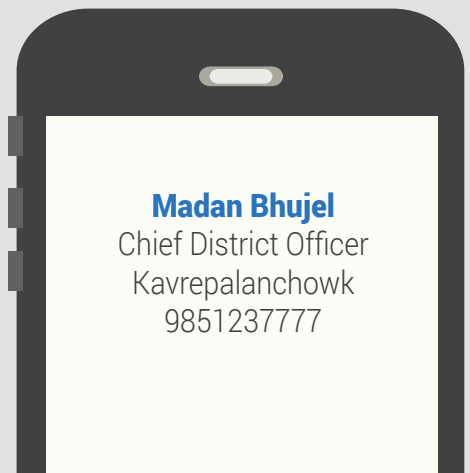
Earthquake-affected households who work in the government, who collect pension and whose members are migrant workers are not barred from receiving the government support.

Currently, those whose houses were completely destroyed are eligible to receive Rs 10,000 in winter support. They are also eligible to receive Rs 200,000 in grant to rebuild houses.

When distributing aid, non-governmental organisations may create a priority list based on a range of factors. These factors could be the level of poverty, whether a household lost a family member in the earthquake, the extent of damage done to their house, sources of income, and others.

Some families might not be on the priority list of some organisations not because they have members abroad but on the basis of their income level.

If you feel that aid distribution has been unfair, you can file a complaint with the organisation or the DDRC.



**The rumours and issues presented here were collected by frontline workers from partner organisations and #quakehelpdesk volunteers based on their face-to-face conversation with around 260 people in 9 districts between 10-17 December. The selection was done on the basis of prevalence and relevance. The information presented here is correct at the time of issue.**

Open Mic Nepal presented by:

