NEPAL EARTHQUAKE HOUSING RECONSTRUCTION

PROGRESS REPORT
August, 2016 – May 2018

MULTI-DONOR TRUST FUND
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Abbreviations

CAD  Canadian Dollar
CLPIU  Central Level Program Implementation Unit
DFID  Department for International Development
DLPIU  District Level Program Implementation Unit
DP  Development Partner
DPDS  Development Project Design & Services
EHDC  Earthquake Housing Damages and Characteristics Survey
EHRP  Earthquake Housing Reconstruction Project
ESMF  Environmental and Social Management Framework
GESI  Gender Equality and Social Inclusion
GFDRR  Global Facility for Disaster Reduction and Recovery
GMALI  Grant Management and Local Infrastructure
GoN  Government of Nepal
HRP  Housing Reconstruction Program
HRRP  Housing Recovery and Reconstruction Platform
JICA  Japan International Cooperation Agency
MDTF  Multi-Donor Trust Fund
MIS  Management Information System
MOF  Ministry of Finance
MOFAGA  Ministry of Federal Affairs and General Administration
MOFALD  Ministry of Federal Affairs and Local Development
MOUD  Ministry of Urban Development
NBC  National Building Code
NGO  Non-Governmental Organization
NPR  Nepali Rupees
NRA  National Reconstruction Authority
PA  Participation Agreement
PDNA  Post - Disaster Needs Assessment
PDRF  Post-Disaster Recovery Framework
PFMSP  Public Financial Management Strengthening Project
PIU  Program Implementation Unit
RETF  Recipient Executed Trust Fund
SDC  Swiss Agency for Development and Cooperation
TPMA  Third Party Monitoring Agent
UNDP  United Nations Development Program
UNOPS  United Nations Office for Project Services
USAID  United States Agency for International Development
USD  United States Dollar
VCDF  Vulnerable Community Development Framework
VDC  Village Development Committee
Acknowledgement

This report is prepared by the World Bank’s EHRP Task team comprising of Kamran Akbar, Hemang Karelia, Avani Mani Dixit, Ojeswee Pande, Arjun Kumal, Sulochana Nepali, Durgesh Pradhan, Lalita Rai, Ashish Acharya, Jyoti Khanal, Rajendra Malla and Sujit Maharjan. Valuable inputs were received from Bigyan Pradhan, Rekha Shreesh, Caroline Sage, Richa Bhattarai and Rajib Upadhyya from the World Bank team in Nepal. The NRA’s Yam Lal Bhoosal, Manohar Ghimire and Ram Kumar Yadav facilitated the preparation of the report with official data inputs. The report benefited from a review by the MDTF donor representatives Myriam Pierre-Louis (Canada), Leonard Tedd and Magnus Wolfe Murray (DFID), Stefan Fuerst (SDC) and Laureen Reagan (USAID). Loren Lockwood contributed a factsheet on HRRP. The preparation of this report was funded by the EHRP MDTF.
NEPAL EARTHQUAKE HOUSING RECONSTRUCTION MDTF PROGRESS REPORT: AUGUST 2016 - MAY 2018
Foreword

We just commemorated the third anniversary of the devastating earthquakes in 2015 that disrupted Nepal’s progress towards its development goals. Despite the series of challenges that followed the earthquakes, the Nepalese people have shown remarkable resilience in the face of adversity. The Government of Nepal also showed able leadership in laying out the legal and institutional framework to undertake a large-scale reconstruction program by creating the National Reconstruction Authority (NRA). The NRA has played a pivotal role in bringing together the development partners and organizations on the ground to take the reconstruction process forward.

One of the key mandates of NRA is to design and implement the housing reconstruction program (HRP) that comprises homeowner-driven reconstruction of about 650,000 houses to earthquake-resistant standards with continuous socio-technical facilitation. This is one of the largest post-disaster housing reconstruction programs with various challenges in implementation due to mountainous terrain, weak connectivity, lack of skilled construction workers and material supplies, and frequent changes in leadership and key staffing at the implementing agencies. These inherent challenges have caused delays in delivering recovery benefits to all of the affected population, and have led to a less-than-desired pace of reconstruction during the first two years.

With the contributions from the governments of Canada, Switzerland, United Kingdom and United States, the World Bank administered Multi Donor Trust Fund (MDTF) is providing crucial support to the housing reconstruction program.

The MDTF has helped the NRA establish a sound implementation framework for HRP. A few key elements of this framework are: enrollment of eligible beneficiaries based on the housing damage survey; a management information system with a multi-tier grievance redressal system; mass awareness programs and trainings for masons and artisans, and communication campaigns for safer construction practices and government-approved design specifications; a house quality inspection regime to ensure earthquake-resistant construction at several construction stages with guidelines for corrective actions; and above all, an accountable housing grant disbursement system with digital recordkeeping and direct payment of housing subsidy into the beneficiaries’ designated bank accounts.

The World Bank Group remains committed to this coalition of major development partners that is pooling resources to help the communities most affected by the earthquakes, and to help build a resilient Nepal.

Qimiao Fan
Country Director for Bangladesh, Bhutan and Nepal
The World Bank
A Statement by the National Reconstruction Authority

The multi-sector recovery and reconstruction process following the 2015 earthquake and aftershocks has been an unprecedented task for the Government of Nepal. Due to its wide scope, geographic coverage and mountainous terrain, Nepal’s reconstruction program is considered one of the largest and most challenging reconstruction efforts in the world. Nepalis have demonstrated incredible strength and endurance throughout the past three years and the coming year promises to be a year of building back with more resilience.

Private housing was the most impacted sector, with almost a million houses either destroyed or damaged to varying degrees in 32 districts, causing widespread distress among the affected population. In response, the NRA designed the Housing Reconstruction Program (HRP), with primary focus on providing subsidies and socio-technical assistance in the most affected districts, for rebuilding earthquake-resistant houses using an owner-driven reconstruction approach. Based on a comprehensive damage assessment, the NRA has identified about 667,000 household beneficiaries in the 14 most-affected districts.

As Nepal approaches the third anniversary of the devastating earthquakes of 2015, I would like to note that the HRP of the Government of Nepal is now well on track. Housing reconstruction has gained momentum under the program and I am confident that more than 450,000 houses will be completely reconstructed by this time next year.

The NRA recognizes the importance of the continued technical and financial assistance from the governments of Canada, Switzerland (Swiss Development Cooperation), United States (U.S. Agency for International Development) and United Kingdom (Department for International Development). The MDTF-supported activities have helped bridge the resource gaps, in both financing and capacity, in the housing reconstruction program and provide continued support towards program implementation.

I also recognize that besides the MDTF, USAID, DFID, Canada and SDC are helping Nepal ‘build back better’ with more than USD200 million in grants. Their generous and timely support in training masons and engineers and for community-centric communications campaigns have complemented the umbrella Housing Reconstruction Program. The combination of deep commitment on both sides—the Government of Nepal and international development partners—has been effective in moving the rebuilding and recovery process forward.

There are still huge challenges ahead of us - financial, technical and logistical. These include providing tailored assistance to the most vulnerable population - the landless, women-headed households, Dalits and Janajatis; enhancing socio-technical facilitation to the homeowners; improving construction material supply chains and strengthening the house inspection regime. This calls for scaled-up support from the development partners. I remain hopeful that more development partners will channel their support through the MDTF for Nepal Housing Reconstruction and exceed the MDTF target of raising USD50 million.

Going forward, the NRA remains committed to further our collaboration with the development partners, with the shared goal of building a more resilient Nepal.

Thank you.

Yuba Raj Bhusal
Chief Executive Officer
National Reconstruction Authority
Government of Nepal

1 The number of earthquake affected districts is revised from 31 to 32 due to the bifurcation of Nawalparasi district.
An Overview of the MDTF

The World Bank-supported Earthquake Housing Reconstruction Project (EHRP) with total financing assistance of USD500 million (USD200 million original financing; USD300 million additional financing) is one of the largest contributors to the Government of Nepal’s Housing Reconstruction Program (HRP). This contribution is further scaled-up through the World Bank-administered MDTF (USD34.54 million) that plays a pivotal role in supporting the implementation of EHRP, as well as the HRP that aims at rebuilding earthquake-resistant core housing units for more than 650,000 eligible beneficiaries in 14 most-affected districts by the 2015 earthquakes. The HRP has adopted owner-driven housing reconstruction approach that is premised on the homeowners constructing earthquake-resistant houses under continued socio-technical facilitation provided by the government and development partners. This approach aims at improving long-term resilience through a culture of safer and sustainable housing. Safer construction is ensured by providing the housing grants in three tranches where second and third tranche are contingent upon satisfactory compliance to construction guidelines approved by the NRA. The MDTF support has been crucial in bridging capacity gaps, scaling-up housing subsidies, and providing just-in-time technical assistance and advisory support to NRA on a range of topics.

The MDTF’s value-add

- Harmonization among the development partners by pooling financial and technical resources to support the Government’s umbrella program.
- A coordination platform for the development partners leading to complementarity within their individual post-earthquake assistance.
- Reducing transaction costs by working through a single and scalable funding facility.
- Quick mobilization of experts and services reducing administrative burden on NRA.
- Enhanced transparency and accountability under World Bank procedures, whereby the World Bank undertakes the due diligence checks on financial management of the MDTF executed by the Government of Nepal on behalf of contributing partners.

Key Contributions

- A comprehensive census of the earthquake-affected areas surveying over 800,000 households to collect housing damage and socioeconomic information to determine program eligibility.
- A robust MIS and a multi-tier grievance redressal system in place that has registered more than 200,000 grievances with more than 98% cases reviewed.
- Qualified engineers deployed in the project districts to oversee and facilitate reconstruction.
- Mass awareness programs, trainings, and communication campaigns for safer construction practices and government-approved design specifications.
- House quality inspection regime in place to ensure earthquake-resistant construction at several construction stages and guidelines for corrective (remedial) actions.
- Deploying Third-party Monitoring Agent for quality audit of reconstruction.
- A streamlined fund flow with digital recordkeeping and direct payment of housing subsidy into the beneficiaries’ designated bank accounts.
- On-demand technical assistance and advisory support to implementing agencies.
**Progress Summary**

The World Bank-administered Multi-Donor Trust Fund (MDTF) has helped channel the financial assistance from Nepal’s main development partners for housing reconstruction. To date, it has secured USD 34.54 million in contributions from the Government of Canada, DFID, SDC and USAID. The MDTF has financed foundational activities for the design and implementation of the GoN’s Housing Reconstruction Program (HRP) in general with specific focus on the World Bank-supported EHRP that covers the reconstruction of 55,000 houses in Dolakha, Dhading and Nuwakot districts. The World Bank board has approved an additional financing of USD300 million to the EHRP that will cover 96,000 additional beneficiaries in the districts most affected by 2015 earthquakes.

Among the range of activities supported by MDTF, USD 10 million recipient-executed grant is aimed to provide housing subsidies to approximately 3,200 beneficiary households. The remaining funds are allocated to conduct damage assessment and beneficiary registration covering all affected districts, provide technical and advisory support to NRA for program management and implementation support, deploy third-party monitoring agent for quality assurance, and strengthen communication and outreach to beneficiaries on safer housing reconstruction and related policy guidelines. JICA is providing parallel financing of USD100 million and Government of India is providing USD250 million in grant toward housing reconstruction and USD750 million in concessional credit toward overall reconstruction. The Bank’s EHRP follows the four tenets of the Government’s housing reconstruction program derived from international experience and best practices of other housing reconstruction programs: owner-driven construction, equity, safer construction, and transparency and accountability.

<table>
<thead>
<tr>
<th>MDTF Donor</th>
<th>Country currency</th>
<th>Amount in country currency</th>
<th>Amount in USD</th>
<th>Paid in Country Currency</th>
<th>Paid in USD</th>
</tr>
</thead>
<tbody>
<tr>
<td>USAID</td>
<td>USD</td>
<td>9.60</td>
<td>$9.60</td>
<td>9.60</td>
<td>$9.60</td>
</tr>
<tr>
<td>SDC</td>
<td>CHF</td>
<td>7.00</td>
<td>$7.29</td>
<td>5.50*</td>
<td>$5.69</td>
</tr>
<tr>
<td>Canada</td>
<td>CAD</td>
<td>14.70</td>
<td>$11.61</td>
<td>14.70</td>
<td>$11.61</td>
</tr>
<tr>
<td>DFID</td>
<td>GBP</td>
<td>4.80</td>
<td>$6.04</td>
<td>4.80</td>
<td>$6.05</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>34.54</strong></td>
<td><strong>32.95</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* SDC’s balance fund transfer of CHF 1.5 million (approx. USD 1.6 million) is scheduled in June, 2018 and is under process.

In addition to co-financing the World Bank’s Earthquake Housing Reconstruction Project (EHRP), the MDTF supports the implementation of the entire housing reconstruction program led by the Government of Nepal. The EHRP follows the four tenets of the Government’s housing reconstruction program derived from international experience and best practices of other housing reconstruction programs: owner-driven construction, equity, safer construction, and transparency and accountability.
Fund Allocation

- Earthquake Housing Damage and Characteristics Survey (EHDC) and Beneficiary Registration for the HRP: $7.90 million
- Housing Reconstruction Grant: $10 million
- Implementation Support: $4.0 million
- Communication and Outreach: $0.20 million
- Third-Party Monitoring: $0.70 million
- Program Administration and Management: $0.30 million
There are five stages to the housing reconstruction program:
- The household-level damage survey
- Identification and validation of the beneficiaries
- Enrollment of the beneficiaries to the housing reconstruction program
- Housing grants in installments for reconstruction of the housing units
- Completion of the reconstruction

The first three have already been completed and the last two are underway.
And the five stages are supported by five pillars:
- Technical assistance and support,
- Communication and Outreach,
- Grievance Redress System,
- Monitoring and Evaluation, and
- Management Information System (MIS)

Restructuring in GoN ministries and the NRA

The new constitution of Nepal adopted in September 2015 defined Nepal as a federal democratic republic. Nepal is transitioning to a federal state structure with autonomous sub-national governments in new administrative structure that has 7 provinces and 753 local bodies.

As part of the transition, several Ministries have been reorganized with new mandates. This includes one of the EHRP Project’s Implementation Agencies Ministry of Federal Affairs and Local Development (MoFALD) now reorganized as the Ministry of Federal Affairs and General Administration (MoFAGA), respectively. Since the government had to adjust organizational structure at various levels with the new federal structure and with the majority of district level offices closing down from April 11 as per the Local Government Management Act 2074, the government decided to place the Central and District Level Project Implementation Units under NRA. This has resulted in MoUD and MoFALD (now MoFAGA) CLPIUs and DLPIUs placed under the administrative control of the NRA effective from April 12, 2018.

Furthermore, the new organizational structure also includes three different CLPIU and DLPIU offices to handle the reconstruction activities. The Grant Management and Local Infrastructure (GMALI) office will carry out grant distribution and reconstruction of local infrastructures. Education office will take care of rebuilding educational institutions and the Building unit will be in charge of reconstruction of private housing and public buildings.

For the sake of continuity, this progress report maintains the references to erstwhile CLPIU names while also introduces the new names such as GMALI and Building. The EHRP and MDTF legal agreements will be formally updated to reflect these changes by August 2018.
Progress Update

Earthquake Housing Damage and Characteristics Survey (EHDC) and Beneficiary Registration

The Earthquake Housing Damage and Characteristics Survey (EHDC) was coordinated by the Government of Nepal’s Central Bureau of Statistics (CBS) and the National Reconstruction Authority, with technical and logistical support from the United Nations Office of Project Services (UNOPS). This was a vital input to the entire reconstruction effort of the Government of Nepal. The survey was conducted in three phases: for 11 severely affected rural districts during January to June 2016, for 3 Kathmandu Valley districts - Kathmandu, Lalitpur, Bhaktapur during July-September 2016; and for 17 moderately affected districts during November 2016-April 2017. The EHDC documented the earthquake damage information of 996,582 households and identified 726,738 potential program beneficiaries from the 32 districts. The assessment classified a total of 1,052,930 houses into five categories, ranging from ‘completely damaged’ to ‘negligible damage’. The process of registering the beneficiaries into the HRP was carried out using the EHDC information.

Housing Grants

The MDTF has allocated a USD 10 million recipient-executed grant to co-finance the housing reconstruction component of the EHRP. This allocation will provide housing grants to 3,200 households for rebuilding their houses with multi-hazard resistant features in Dhading, Nuwakot and Dolakha - three of the worst-affected districts with a substantial number of affected people. The World Bank and the Government of Nepal signed an agreement for this grant in September 2017 and the funds were transferred to the Government’s Designated Account in March 2018. The grant will follow the same due diligence procedures in place for the EHRP and reimburse the housing grants provided to 3,200 reconstructed houses completed and verified to be hazard-resistant.

Technical Assistance and Implementation Support

The MDTF has allocated USD 4 million to provide expanded implementation support and technical assistance to the NRA and provide socio-technical facilitation to homeowners. This support is channeled through individual consultants and firms. The assistance provided so far includes 17 individual and two firm consultants in the fields of communications and outreach, website development and maintenance, Management Information System, Financial Management, procurement, project operations, inspection regime and structural/earthquake engineering.

Figure 1

Damage Grade 14 Districts

Source: NRA MIS

The EHDC was largely funded by the MDTF grant with co-financing from the Global Facility for Disaster Reduction and Recovery (GFDRR)
Management Information System (MIS)
The EHDC survey has been instrumental in setting up the NRA’s Management Information System (MIS), a crucial system for monitoring the physical and financial progress of the project. The MIS hosts and manages information on various elements of the housing reconstruction program through the modules on survey, enrollment, payment, grievance, inspection, training, vulnerability and resettlement. The MIS helps the NRA leadership in informed decision making on the HRP and contributes to transparency and accountability among various stakeholders. A summary of the overall reconstruction progress update generated from the MIS is regularly published on the NRA website (www.nra.gov.np).

Since July 2016 the system has seen many developments through close consultation and coordination with NRA, the MIS Firm and World Bank MIS team. With the constraint in MIS support staffing, the project hired three consultants for the development, coordination and management of the MIS and other project related data. The team also developed the inspection application and facilitated the deployment of the application at the field level to expedite the inspection digitization. The MIS also aims to have up-to-date digitized records of each Participation Agreement (PA) signed between a beneficiary and GoN, and house inspection forms. To date, 79 percent of all the PAs have been digitized and uploaded in the MIS.

Table 3: Key statistics from the MIS (14 districts)

<table>
<thead>
<tr>
<th>Category</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>No. of households surveyed</td>
<td>823,640</td>
</tr>
<tr>
<td>No. of eligible beneficiaries</td>
<td>667,662</td>
</tr>
<tr>
<td>No. of beneficiary households enrolled in HRP</td>
<td>624,308</td>
</tr>
<tr>
<td>No. of Participation Agreements (PA) digitized and uploaded</td>
<td>493,879</td>
</tr>
<tr>
<td>No. of Inspection forms digitized and uploaded</td>
<td>294,386</td>
</tr>
<tr>
<td>No. of Bank transactions uploaded</td>
<td>720,742</td>
</tr>
<tr>
<td>1st installment:</td>
<td>535,902;</td>
</tr>
<tr>
<td>2nd installment:</td>
<td>145,307;</td>
</tr>
<tr>
<td>3rd installment:</td>
<td>39,533;</td>
</tr>
<tr>
<td>No. of beneficiary households for retrofitting</td>
<td>24,368</td>
</tr>
<tr>
<td>No. of beneficiary households identified for resettlement</td>
<td>2,518</td>
</tr>
</tbody>
</table>
Financial Management
The NRA recognizes the importance of sound financial management to achieve its goals and the need to enhance the capacity of human resources engaged in the financial management. The FM consultants supported by the MDTF have been actively supporting the NRA in building FM capacities and helping with EHRP related accounting and reporting. The NRA’s finance team prepared a Financial Management Improvement Action Plan with technical support from USAID Nepal Public Financial Management Strengthening Project (PFMSP), European Union and World Bank FM Consultants. The plan serves as a tool to guide the implementation of reform activities to strengthen its financial management system. The development partners and NRA meet monthly to discuss on the work plan and other fiduciary related concerns.

Communication and Outreach
Effective communication and outreach to homeowners on safer reconstruction guidelines and tranche-based payments linked with compliance are crucial elements in a homeowner driven housing reconstruction program. Inadequate understanding among the beneficiaries on housing grants and corresponding program requirements was observed as one of the reasons behind slow progress in housing reconstruction in the initial stages. The MDTF allocated USD 200,000 toward the communication and outreach campaign to promote safer housing reconstruction and raise awareness on the EHRP’s design and development objectives. The activities carried out include hiring communication consultants to support the NRA and EHRP team on awareness generation activities on safer housing reconstruction, developing and managing EHRP website (https://www.nepalhousingreconstruction.org/), produce EHRP and MDTF related progress updates and reports.

There remains a continued need to expand the beneficiary outreach with technical and policy requirements for completing safer reconstruction with compliance. At this advanced stage of the reconstruction process, streamlined communication on policies and guidelines related to non-compliance issues and corrective measures will further help avoiding delays and successfully completing the construction.
NRA Helpline

Based on the field observations during the initial phase of the program, the NRA recognized the importance to make beneficiary communities fully aware about the processes involved in distributing housing grants and managing inspections. To help the earthquake affected population connect directly to the government and voice their queries and grievances related to the reconstruction process, the NRA launched a 24x7 toll-free Helpline (16600172000/9801572111) in May 2017. This helpline was also promoted through an SMS campaign conducted by the NRA’s Communications Committee where a series of SMSs on HRP guidelines were sent bi-weekly during May-September 2017 to more than 450,000 beneficiaries in the 14 severely-affected districts.

The Helpline is handled by a three-member team who provide timely and accurate guidance to homeowners regarding safe building practices and guidelines developed by the NRA and clarify queries related to the HRP program requirements and process to be followed. Two full-time engineers receive calls to record the beneficiaries’ queries and related details and resolves the query under the supervision of a Helpline coordinator and after consulting relevant NRA section teams, as needed. The Helpline team maintains the call records meticulously and follows up with beneficiaries when their queries have been addressed.

The Helpline received about 10,000 calls during May 2017-April 2018. The table below illustrates the type of issues raised by the beneficiaries.

<table>
<thead>
<tr>
<th>Issues</th>
<th>Solved</th>
<th>Unsolved</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grievance</td>
<td>2501</td>
<td>441</td>
<td>2,942</td>
</tr>
<tr>
<td>Construction and technical issue</td>
<td>1,931</td>
<td>573</td>
<td>2,504</td>
</tr>
<tr>
<td>Tranches</td>
<td>1,566</td>
<td>400</td>
<td>1966</td>
</tr>
<tr>
<td>Banking system</td>
<td>0</td>
<td>548</td>
<td>548</td>
</tr>
<tr>
<td>Land problem</td>
<td>295</td>
<td>242</td>
<td>537</td>
</tr>
<tr>
<td>Agreement/documentation problem</td>
<td>1093</td>
<td>100</td>
<td>1193</td>
</tr>
<tr>
<td>Change of location</td>
<td>0</td>
<td>548</td>
<td>548</td>
</tr>
</tbody>
</table>

Third-party Monitoring Agent (TPMA)

An international third-party monitoring firm, Development Project Design & Services (DPDS), Bangladesh in joint venture with Devtec Nepal Private Limited, has been brought on board since October 2017. The firm is conducting independent monitoring and evaluation of the inspection and financial progress in three districts i.e. Dhading, Dolakha and Nuwakot. As per the scope of work in addition of monitoring the inspections carried out by MoUD (now Building CLPIU) at various stages of construction, the firm also provides technical advice to field inspection teams as needed. For monitoring purpose, the firm is carrying out spot checks of around 5 percent of the houses being constructed under the EHRP.

Inception Report: The firm prepared an inception report based on their discussions with the implementing agencies and the World Bank. The report includes a detailed work plan for the first year along with structural elements of a data management information system to be developed for the assignment.

Pilot phase: The firm piloted the proposed methodology and tools in a sample of 312 houses identified. Based on the findings of the pilot phase, the methodology and tools were revised and rolled
out to formally begin the TPM function with monthly and quarterly reporting.

**Summary of findings:** The firm carried out the spot checks of 2,582 HH during February-April 2018 reporting period covering total 267 wards of 10 rural/urban municipalities in Nuwakot, 10 rural/urban municipalities in Dolakha (59 former VDCs). These independent spot checks were conducted at various stage of construction, mainly at the Plinth level and Roof band level – which are associated with the release of second and third tranche of the housing subsidy. The spot checks found that around 4.18 percent (108 houses) houses are noncompliant to the housing reconstruction standards set by the NRA with major deviations from the minimum requirements. Most of the major deviations have been observed at the Roof band level with about 77% of these houses i) adding excess story and attic ii) absence or discontinuity of horizontal band iii) roof not connected properly with roof band.

### TPMA Summary (February – April 2018)

<table>
<thead>
<tr>
<th>No. of houses surveyed</th>
<th>Deviations</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Major</td>
</tr>
<tr>
<td>Plinth Level</td>
<td>1,436</td>
</tr>
<tr>
<td>Roof Band Level</td>
<td>1,146</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>2,582</strong></td>
</tr>
</tbody>
</table>

### Type of Major Deviations (number of houses)

- Construction of More storey and attic
- Absence or Discontinuity Horizontal Bands including gable
- Absence of Plinth band
- Roof not connected properly with roof band
- Noncompliance of hybrid & Mixed type structure
- Span of wall more than MRs
- Absence of vertical member
TPMA Observations and Recommendations

- The most common noncompliance or mistakes by house owner are related to absence or lack of proper horizontal bands and construction of excess story than specified in technical inspection guidelines.
- Lack of clear policy on minimum dwelling size is leading to single room structures. In the sample of 754 houses, 23 single room houses were found where most of the owners claimed having done so upon the technical or administrative official’s suggestion.
- Some beneficiaries tend to add a second story in houses built using stone masonry with mud mortar (SMM) which increases the vulnerability. Similarly, adding verandahs or extending rooms has adverse impact on the structural integrity of the house. These issues need to be considered during the output verification and regular scrutiny should be conducted by local administration to discourage such practices and to ensure that the additional story is constructed in compliance with minimum requirements of hybrid manual.
- Inadequate technical support to the homeowners during reconstruction due to frequent turnover of technical staff has led to deviations from compliance requirements. An urgent need exists to expand socio-technical assistance with continuity of field ensured.
- Special HRP orientation sessions should be organised for newly local government representatives. Targeted training should be conducted for the local metal workers and carpenters since several deviations found in connections, joints and frame due to lack of adequate know-how.
- Conduction of series of awareness campaign on basics of earthquake resistant building to the beneficiaries; leadership and monitoring from local bodies for caution and control of mistakes by beneficiaries; continued presence of field technician in field; refresher training to the field technicians specially on rectification of common mistakes occurred during housing reconstruction; intensive skill development training to mason and compulsion of their involvement in construction; and improvement in inspection and payment procedure are crucial requirements for the improvement of construction quality and expedite the works.
- Similarly, i) improvement in proper recording, filing and documentation of inspection sheets; ii) conduction of regular review and planning meeting in ward /municipality level to find out gaps, issues and constraints; and iii) formation and mobilization of special team for rectification/correction work are also vital matters necessary for improvement of reconstruction quality.
Gender Mainstreaming in Housing Reconstruction

The EHRP has integrated gender-sensitive approach to resilient reconstruction through various activities from the outset. The Environment and Social Management Framework (ESMF), which includes Resettlement Policy Framework (RPF) and Vulnerable Community Development Framework (VCDF), prepared as part of World Bank safeguard policy requirement underlines gender sensitive approach. RPF provides a detailed planning procedure that guides the resettlement planning, impact mitigation measures and provisions for additional measures which specially target women community members who are affected directly and indirectly. The VCDF entails that the project fully respects the dignity, human rights, economies and culture of vulnerable groups, including women.

As required by the ESMF, the project has been carrying out social screenings in EHRP districts, from which Environmental and Social Management Plans (ESMPs) are being prepared. During environment and social screening at the settlement level, information on vulnerable groups including women is collected and special provisions are identified like facilitating opening bank accounts, target them in training opportunities (masonry, plumbing, etc.), and accord priority in employment and other livelihood support opportunities. VCDF also identifies the need to have a targeted communication and awareness campaign for women, especially since literacy rates are lower in the affected areas and there’s a higher share of women-headed households due to men working abroad. This calls for organizing consultations during the times when women are not usually busy with their household chores and at locations accessible to women. The EHRP is likely to be restructured this year where the revised ESMF will further prioritize gender mainstreaming.

Besides the safeguard provisions, the EHRP and technical assistance provided under the MDTF have supported the NRA in developing housing reconstruction policy and guidelines on eligibility and land issues that adopt gender sensitive approach. For example, guidelines for buying land for the program beneficiaries promotes joint ownership of both husband and wife. Similarly, the training facilitation and management guideline prepared for the project clearly states that priority be given to female headed households. In line with this, the project specially targets women in training opportunities like masonry, plumbing, carpentry, etc. Additionally, houses belonging to the most vulnerable household in the community (most often single women-headed) have been built as part of on-the-job training exercise.

Furthermore, the NRA has established a Livelihood and Gender and Social Inclusion (GESI) division on June 2017 and started intervention with collaboration with agencies like UNWOMEN, Action AID, USAID and other partners working on Livelihood and GESI. The NRA is collecting feedback from experts to add GESI perspective in the Act, Policy and Work Procedures of earthquake affected infrastructure reconstruction. The NRA maintains gender disaggregated data in the project MIS and is continuously updating database on housing grant disbursement, skill training, grant for landless among others. NRA has started publishing bi-monthly newsletter of GESI & Livelihood and has allocated budget for GESI activities. NRA has also developed specific criteria for identifying the vulnerable from based on the following vulnerability criteria: household with elderly (above 70 years of age), household with single women (above 65 years of age), household with a disabled person (Red or Blue card holders) and minor headed households. The criteria will be used to provide additional benefits for the vulnerable as per the GoN policy.
Performance Against Indicators

The MDTF assistance plays a crucial role for World Bank-financed EHRP as well as for the GoN’s umbrella HRP. While the direct housing subsidies and focused technical facilitation are directed at the 58,200 EHRP beneficiary households in three target districts, the technical assistance provided to the NRA on range of topics has benefited the overall HRP management and implementation.

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Target</th>
<th>Actual</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of direct project beneficiaries</td>
<td>250,000&lt;sup&gt;3&lt;/sup&gt;</td>
<td>250,000</td>
<td>Met or exceeded</td>
</tr>
<tr>
<td>Percent of female beneficiaries</td>
<td>50%</td>
<td>50%</td>
<td>Met</td>
</tr>
<tr>
<td>Percent of intended beneficiaries aware of project information and project investments</td>
<td>100</td>
<td>100</td>
<td>Met</td>
</tr>
<tr>
<td>Number of female intended beneficiaries aware of project information and project investments</td>
<td>125,000</td>
<td>125,000</td>
<td>Met</td>
</tr>
<tr>
<td>Number of artisans trained in multi-hazard-resistant construction</td>
<td>15,000</td>
<td>64,698&lt;sup&gt;4&lt;/sup&gt;</td>
<td>Total HRP: Short Term Training: 46,494 On the Job Training: 18,204 (Source: NRA)</td>
</tr>
<tr>
<td>Percent of registered grievances related to delivery of project benefits addressed</td>
<td>90%</td>
<td>62&lt;sup&gt;5&lt;/sup&gt;%</td>
<td>Met</td>
</tr>
<tr>
<td>Improved houses reconstructed under the project</td>
<td>58,200</td>
<td>54,453&lt;sup&gt;6&lt;/sup&gt;</td>
<td>The number of completed houses in three districts.</td>
</tr>
<tr>
<td>Technical studies on disaster risk management completed</td>
<td>3</td>
<td>0</td>
<td>Technical studies yet to begin</td>
</tr>
</tbody>
</table>

<sup>3</sup> This is the number of households in Dhading, Dolakha, and Nuwakot (58,200) that will be covered under the EHRP original financing (55,000) and MDTF grant (3,200) multiplied by 4.3 (average household size).

<sup>4</sup> The precise contribution of EHRP and MDTF assistance to the total number of artisans trained is yet to be determined.

<sup>5</sup> The project GRM has received 208,478 grievances in 14 districts out of which 205,584 have been reviewed. As per the GRM update presented in this report, 62% of the reviewed grievances have been resolved. The same percent ratio is assumed for the grievance redressal in three target districts.

<sup>6</sup> To be able to get reimbursed for the completed houses by the EHRP and MDTF RETF grant funds, the NRA is required to conduct output verification and submit a report satisfactory to the World Bank.
Workshop on Accelerating Housing Reconstruction (July 2017)

The World Bank team organized a workshop involving a range of stakeholders to discuss the challenges and opportunities relating to post-earthquake housing reconstruction and formulate an action plan to accelerate the pace of housing reconstruction. The workshop was attended by NRA, MoUD (now Building) and MoFALD CLPIU (now GMALI) and key development partners such as DFID, India, JICA and USAID.

The priority action areas that emerged during the discussion were:

- Strengthen inspection regime
- Scale-up technical assistance for owner-driven reconstruction with special focus on vulnerable communities
- Expand communication and outreach including citizen feedback, and improve community mobilization
- Review and revise the policies and regulations, as found necessary, and improve overall program management for housing reconstruction

The participants discussed the policy and operational solutions to improve program implementation, and examined new ideas and innovations to expedite housing reconstruction and expand support to most vulnerable beneficiaries. The NRA leadership helped build consensus on policy and administrative adjustments required to expedite the reconstruction process.

- Expand the use of MIS for informed and timely decision making
- Improve availability of construction materials at fixed prices

To facilitate the priority actions above, the NRA agreed to establish multi-disciplinary Housing Reconstruction Teams (HRT) at Gaunpalika/ Nagarpalika-level. It was decided to contract service providers and deploy the HRTs on priority basis in the three districts (Dhading, Dolakha, Nuwakot) supported under the EHRP. A procurement process was initiated in October 2017 but was cancelled later on by the NRA management.

The World Bank’s Additional Financing to EHRP

The World Bank’s Board approved USD300 million in additional financing to the Earthquake Housing Reconstruction Project. The objective of the project is to restore affected houses with multi-hazard resistant core housing units in target areas and to enhance the government’s ability to improve long-term disaster resilience.

The additional financing (AF) scales up the EHRP activities with the components remaining the same. The first component with an allocation of USD 287.5 million finances housing grants to approximately 96,000 participating household beneficiaries and the second component with USD 5 million provides support to enable the establishment of disaster risk management systems. The third component with the allocation of USD7.5 million focuses on supporting the implementing agencies for project implementation. The fourth component on Contingent Emergency Response with zero funds allocated allows to use uncommitted project funds for immediate response to an eligible crisis or emergency as needed.
NEPAL EARTHQUAKE HOUSING RECONSTRUCTION MDTF PROGRESS REPORT:
AUGUST 2016 - MAY 2018
Progress of the Housing Reconstruction Program

The implementation of the Government’s umbrella HRP gained significant momentum this year. The program has enrolled 93 percent of the eligible beneficiaries out of which almost 98 percent have received the first tranche. The pace of construction activities accelerated during the fall 2017 construction season along with continued training of masons and engineers in earthquake-safer construction, concluding the beneficiary enrollment and disbursement of first tranche of the housing subsidy, and systemizing house quality inspection regime.

Beneficiaries who have started construction

![Progress in Housing Reconstruction Program](image-url)
As of May 2018, 416,735 beneficiaries’ plinth level construction have been inspected for compliance and applications approved for the second tranche of NPR 150,000. Similarly, 163,001 beneficiaries’ roof-level construction have been inspected and approved for third tranche of NPR 100,000. Overall, 160,530 beneficiaries have been reported for completed construction for which the NRA will conduct final output verification.

Grievance Redressal Mechanism
The NRA has established a multi-tier GRM for the program as required by the EHRP. Grievance registration occurs at three levels: ward, municipality and central. At the ward and municipality levels, a three-member complaint management committee has been formed under the chairmanship of ward and municipality chief. The ward and municipality levels are authorized to resolve the issues within local jurisdiction such as reflecting change in ownership and updating beneficiary information upon verification. At the central level, an executive committee member led team reviews the grievances of those who were not listed in the beneficiary list, potential reconstruction and retrofitting beneficiaries, and potential beneficiaries whose houses were not assessed during the initial survey.

Based on the GRM reports, the Cabinet announced a decision to re-survey and re-verify the data for two groups: those who were identified as non-beneficiaries from the grievance cases, and those who claimed they were missed during the initial survey. In August 2017, a total of 332 engineers were deployed in the 14 districts to re-survey around 128,000 complaints. The survey was carried out in coordination with the CBS and funded by DFID.

The NRA has reviewed 205,580 grievances so far and the findings are in the table below. The review process has recognized 40,967 applicant households as eligible beneficiaries and enrolled them in the HRP and has deemed 72,693 applicant households to be non-eligible as per the HRP policy. 14,012 applicant households have been found eligible for retrofitting assistance and remaining grievances are either referred for field observation, data verification or to be resolved by local authorities.

### Indicator

<table>
<thead>
<tr>
<th>Indicator</th>
<th>GoN Housing Reconstruction Program (14 Districts)</th>
<th>EHRP and MDTF (Dolakha, Dhading, Nuwakot Districts)</th>
</tr>
</thead>
<tbody>
<tr>
<td>No. of eligible beneficiaries</td>
<td>667,662</td>
<td>205,462</td>
</tr>
<tr>
<td>No. of enrolled beneficiaries</td>
<td>624,308</td>
<td>197,200</td>
</tr>
<tr>
<td>First tranche received</td>
<td>619,611</td>
<td>194,638</td>
</tr>
<tr>
<td>Construction started</td>
<td>455,724</td>
<td>164,724</td>
</tr>
</tbody>
</table>

#### Second Tranche

| Application                        | 424,428                                          | 152,487                                          |
| Approved                           | 416,735                                          | 149,460                                          |
| Not approved                       | 4,403                                            | 1,534                                            |

#### Third Tranche

| Application                        | 169,959                                          | 57,853                                           |
| Approved                           | 163,001                                          | 55,032                                           |
| Not approved                       | 1,686                                            | 215                                              |
| Construction Completed             | 160,530                                          | 54,453                                           |

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7 As per the EHRP agreement, the World Bank (USD 200 million) and MDTF financing (USD 10 million) would cover the reconstruction of 55,000 and 3,200 houses respectively in the three districts that are found fully compliant to safer reconstruction standards. The World Bank’s additional financing of USD 300 million to the EHRP would cover additional 96,000 compliant houses in all 14 highly affected districts.
### Grievances Reviewed

<table>
<thead>
<tr>
<th>Category</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Beneficiary</strong></td>
<td></td>
</tr>
<tr>
<td>Potential beneficiary (multiple owners)</td>
<td>36,941</td>
</tr>
<tr>
<td>Recommended probable beneficiary (Grade update)</td>
<td>4,026</td>
</tr>
<tr>
<td>Total</td>
<td>40,967</td>
</tr>
<tr>
<td><strong>Non-beneficiary</strong></td>
<td></td>
</tr>
<tr>
<td>Habitable house at another place</td>
<td>11,473</td>
</tr>
<tr>
<td>Habitable house at the permanent address</td>
<td>59,329</td>
</tr>
<tr>
<td>Grade changed from beneficiary to non-beneficiary</td>
<td>1,891</td>
</tr>
<tr>
<td>Total</td>
<td>72,693</td>
</tr>
<tr>
<td>Retrofitting/maintenance beneficiary</td>
<td>14,012</td>
</tr>
<tr>
<td>Field observation required (incomplete or unclear data)</td>
<td>13,190</td>
</tr>
<tr>
<td>Data not found</td>
<td>54,995</td>
</tr>
<tr>
<td>Other grievances (addressable at local level)</td>
<td>9,723</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>205,580</td>
</tr>
</tbody>
</table>

### Housing Recovery and Reconstruction Platform (HRRP)

**The coordination mechanism for the partners supporting post-earthquake housing reconstruction**

The HRRP (http://www.hrrpnepal.org/) was established after the 2015 earthquakes to support the Government of Nepal, donors, and Partner Organizations (POs) with coordination of the post-earthquake housing reconstruction. Its primary functions are:

- Improving the quality and coverage of Socio-Technical Assistance
- Addressing gaps and duplications in reconstruction process
- Promoting a harmonized response through multi-agency coordination
- Research, advocacy and communication with partners

The HRRP, led by a network of NGOs, provides analysis, data and maps for the reconstruction actors and extends information management support to the NRA. HRRP has continued to be one of the leading sources of housing reconstruction information, which has also benefitted the EHRP implementation and has complemented the MDTF activities. It has recently started to conduct field visits in moderately affected districts and has provided support for training and orientation for GoN staff in these districts. As part of the NRA technical committee, the HRRP has played an important role in linking partners with the work of the committee and supporting dissemination of latest guidance, particularly through orientations at district and municipal level, as well as supporting training for GoN reconstruction staff. The HRRP also helps collecting technical issues at district level which are reviewed and addressed at national level. HRRP advocacy and coordination has resulted in gaps being filled in several districts in reconstruction process. For example, the Gorkha HRRP worked with the Department of Urban Development and Building Construction to request partners (NGOs and GoN) to take on missing components of the technical assistance package. This resulted in high levels of coverage throughout the district.
Challenges and Way forward

Nepal’s Housing Reconstruction Project is one of the largest post-disaster housing reconstruction programs. The challenges in its implementation have been further compounded by the mountainous terrain with weak connectivity, lack of skilled construction workers and material supplies, and frequent changes in leadership and key staffing at the implementing agencies.

The NRA, established as a special purpose vehicle to manage the reconstruction, has been able to provide a policy framework for implementing a large-scale housing reconstruction program but has struggled to mobilise the essential human resource, administrative and technical. These challenges caused delays in kickstarting the housing reconstruction program and led to less-than-desired pace of reconstruction during first two years.

While the pace of reconstruction has accelerated over last year, there are critical areas that needs sharper focus and scaled-up support. These include providing expanded support to most vulnerable beneficiaries, ensuring continued socio-technical assistance at local level, strengthen the inspection regime with adequate staffing and equipment, and bridge the manpower deficit at key implementing agencies. Below is a summary of main challenges observed over three years of reconstruction and recommendations to address them:

- **Trained masons and artisans**: Many development partners have supported the NRA and local communities on creating a cadre of masons and artisans trained in earthquake-resistant construction techniques. These efforts must be scaled-up with additional support from the government resources. Training of engineers and masons should be expanded beyond the earthquake-affected areas so that there is an adequate supply of skilled human resource for reconstruction.

- **Construction material supply**: The poor availability of the construction materials with implications on the cost has also been a major constraint for the beneficiaries to complete their house reconstruction within a timeline and under a budget. This has added to the perennial problems in Nepal, which are: scattered settlements in remote areas, difficult terrain, thin all-weather road network, thin markets for construction materials, and inoperable road conditions during monsoon period. In addition to promote collective procurement among communities, the private sector should be engaged meaningfully to address the shortage of construction materials.

- **Federal set-up as an opportunity**: In the new federal set-up of the government with elections at all levels successfully conducted, the local authorities will play a pivotal role in taking the reconstruction process forward. The NRA’s program implementation structure has also been restructured to align with the new administrative set-up. However, the new local authorities will need significant capacity augmentation to undertake the reconstruction program. Improving communication and providing resources and training for local officials, as well as additional human resources, would simplify and expedite the reconstruction process.

- **Socio-technical facilitation**: Providing hands-on socio-technical facilitation is at the core of a homeowner driven housing reconstruction program. While there have been significant efforts by the development partners, there remains an acute need to expand the socio-technical facilitation to homeowners with special focus on the most vulnerable groups. The plan to deploy housing reconstruction teams at local levels has been severely delayed and it should be executed urgently.

- **Capacity constraints**: The NRA has not been able to fully mobilize the core staffing that has resulted in critical delays in decision making and overall implementation. The sustained capacity constraints can be met by procuring the
services of expert consultancies to assist with program management, structural engineering, socio-technical mobilization, and monitoring & evaluation.

- Reconstruction deadlines: The NRA’s announcement of the deadlines to claim the second and the third tranches did help speed up reconstruction. However, homeowners scrambling en-masse to finish reconstruction can adversely impact the construction quality and overburden the house inspection teams. Adequate planning and manpower is critical to ensure the compliance at this stage of reconstruction. The hard deadlines may also have led to indebtedness among beneficiaries, often at high rates of interest. This may lead to negative coping mechanisms where households have taken on unsustainable debt. Moreover, the pressure from the deadlines and the lack of continuous socio-technical facilitation may also have led some homeowners to build small one-room homes, not habitable for their large families.

- Most vulnerable groups: Chronic vulnerability of the beneficiaries is a major challenge to the resilient reconstruction. While the housing subsidy is meant to encourage homeowners to rebuild their houses with multi-hazard resilient features, the most vulnerable communities have struggled to mobilize enough resources, financial and technical, to meet the resilient standards. The NRA needs to finalize the extended assistance package for the most vulnerable groups.
Annex 1. NRA Process Flow for Housing Grant Disbursement
1. Department of Central Registration (DoCR) of MOFALD (now MOFAGA) delivers the survey data of earthquake affected households to NRA after receiving it from Central Bureau of Statistics (CBS).

2. NRA delivers authorization/allocation to MOFALD (now GMALI) CLPIU.

3. MOFALD (now GMALI) CLPIU delivers authorization/allocation to DLPIU/DCC.

4. MOFALD (now GMALI) DLPIU requests to DTCO for the payment with the list of beneficiaries and corresponding bank.

5. DTCO verifies the list with the list received through LMBIS and issues cheque. The cheque then forwarded to Banks through DLPIU/DCC for the payment to the respective beneficiaries.

6. Banks verifies the beneficiary with the list received from NRA through head office and deposit grant amount after activating accounts of the respective beneficiary.

7. NRA provides the list of beneficiaries with unique PA number to MOF for entering in LMBIS then this data will be forwarded to FCGO and then further to DTCO.

8. NRA provides list of beneficiaries to NBA then this data will be forwarded to the respective Bank Head office which will then forward the list to concern branch office.

9. Branch Bank sends the payment details to the Head Office then Head Office further sends it to NRA.

10. MOFALD (now GMALI)/DLPIU informs payment details to NRA through MOFALD (now GMALI)/CLPIU.

11. MOUD (now Building)/DLPIU provides approved beneficiaries list after the inspection for the 2nd and 3rd instalment payment.

12. NRA uploads the bank payment data to MIS which are reconcile with the original list.

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All documents available on:
www.nepalhousingreconstruction.org