Post-Earthquake Disaster Governance in Nepal: Reflections from Practice and Policy



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1. Introduction

This report summarizes key findings of a workshop entitled **Post-Earthquake Disaster Governance in Nepal: Reflections from Practice and Policy** held on 10 May 2016 in Kathmandu. The workshop was organized by the Southasia Institute of Advanced Studies (SIAS) in collaboration with the University of New South Wales (UNSW) and the Institute of Engineering (IoE) of the Tribhuvan University, Nepal. The workshop provided a platform for more than 20 participants, representing different agencies involved in disaster response, to share and discuss their valuable insights and experiences on post-earthquake disaster risk management in Nepal.

Recurrent natural disasters pose a formidable challenge to human society's survival and prosperity. Developing countries are particularly vulnerable to natural catastrophes because of their low resilience capacity, which is exacerbated by poor governance. The 7.8 magnitude earthquake that struck Nepal on April 25, 2015 is an example of a worse disaster in the history of Nepal. According to the Post Disaster Needs Assessment (PDNA) report 2015, prepared by the National Planning Commission (NPC), the devastating earthquake took the lives of approximately 9,000 and more than 22,000 left injured, while inflicting huge damage on property and infrastrcuture. The earthquake was followed by several aftershocks ranging from 4 to 7.3 magnitudes. The earthquake and thousands of recorded aftershocks have exposed Nepal's vulnerability to chronic seismic risks. The impact was severe because Nepal was ill-prepared for the calamity of such scale. According to the PDNA 2015, the value of the property damage caused by the 2015 earthquakes is estimated to be US\$7.06 billion. Meanwhile, as the PDNA report estimates, the earthquake has pushed back more than 700,000 people below the poverty line (<1.25US\$/day). In addition, the impact of the earthquake was uneven, as in Nepal's highly differentiated society, it is the poor, women and socio-economically marginalized groups who are particularly vulnerable to disasters. Nepal needs to invest substantial resources to build back, and the PDNA report estimates that US\$ 6.7 billion will be required for reconstruction works.

During search and rescue period, the Government of Nepal effectively mobilized its administrative and security machineries including Nepal army, Nepal police, Nepal armed police force and bureaucracy in a short span of time. Moreover, international community lent their support immediately and provided great help. Besides, people to people support was crucial to tackle the situation. The Government of Nepal declared 14 districts as the crisis hit districts. Other 17 districts were considered partially affected for the purpose of prioritizing the rescue, relief and rehabilitation process.

According to the provision made by the government, NRS 15000 was distributed to the "victim card holders" provided by the GON agency. The victim card was provided to the earth quake affected people through assessment. There was also an allocation of NRS 10000 for the victims as warm clothing allowance. However, the government's policy of providing NRS 200000 grant for constructing the damaged house still remains to be fully implemented. Apart from this, based on collective collateral ship demand of affected community, another

300000 NRS can be provided as soft loan. In addition to this, several institutional mechanisms have been established.

The Legislature-Parliament has endorsed "Reconstruction of Earthquake Affected Infrastructures Act, 2015" in order to expedite the reconstruction work of the damaged structures in a sustainable, resilient and planned manner. The act also intends to promote national interests and provide social justice by supporting resettlement and translocation of persons and families displaced by the earthquake. The GoN has also established National Reconstruction Authority (NRA), a national body that has extra-ordinary jurisdiction to accelerate reconstruction and build resilient society under the building back better principle. The authority has a five year term to complete its stipulated task also with an additional one year if deemed necessary. Similarly, Nepal's National Disaster Response Framework (NDRF) 2012 served as a key instrument for coordinating earthquake response, facilitating decisions and instructions from the central government. The comprehensive list of the existing institutional and legal mechanism in relation to disaster risk management in the country is presented in Annex 1.

The reconstruction work couldn't gain any momentum for several months after earthquake due to the delay in establishment of the NRA amid political wrangling and the promulgation of required legislations. With the NRA now established and related legislations and frameworks to carry out post disaster activities in place, the pace of work is likely to increase. However, absence of locally elected representatives at VDC and DDC level add another challenge for the effective execution of the reconstruction activities including the mobilization of the non-government sector. Few months after the devastating earthquake, Nepal faced "unofficial trade blockade" imposed by neighbour country since the promulgation of the long-awaited constitution of Nepal 2015 which severely affected the entire economy bringing the rebuiding work to a grinding halt. In the absence of essential fuel and other supplies, the economy literally stagnated for almost six months dealing a severe blow on the national reconstruction endeavors. Furthermore, the sluggishness of the post disaster activities is also attributed to the lack of obtaining the international financial support pledged during the International Conference on Nepal's Reconstruction (ICNR) in Kathmandu last year where a total of US\$ 4.1billion was commmitted.

In this context, SIAS organized a multi-stakeholder workshop in Kathmandu, where researchers and governance experts working in the field of disaster risk management shared their understanding and analysis of the post disaster recovery scenario and the initiatives to be taken to rebuild the nation.

Highlighting the objective of the workshop, Dr. Chandra Pandey said that the program aimed to promote sharing among key stakeholders working in the field of disaster recovery and reconstruction and provide strategic feedback to the concerned agencies for speedy and effective recovery efforts in Nepal. Moreover, the program also provided an opportunity to pool conceptual innovations, practical insights, policy lessons, and enhance dialogue between policy makers and researchers. The discussion hovered around the following questions.

- What is the existing situation of recovery process?
- What are the challenges that are being faced during the recovery process?
- What are the ways forward?

2. Participants View

The participants working in the field of disaster governance expressed their views in an amicable and congenial manner. Some of the major issues that surfaced in the discussion were:

Weak Institutional Coordination and Synergy

During the interaction, participants opined that there is lack of coordination and synergy among the stakeholders at local level. Various organizations— governmental and non-governmental —are involved in disaster management; however there is lack of clarity in terms of their responsibility, coverage of beneficiaries, coordination with VDCs and accountability. Dr. Keshav Acharya from Local Governance and Community Development Programme (LGCDP) elaborated on the problem of institutional arrangement in dealing with DRR in Nepal. He argued that in the absence of a separate institution with higher authority working in disaster, people haven't been able to get the adequate state support to cope with disaster. Likewise, weak coordination among the institutions working at the community level dealing with a particular disaster has made the government efforts less effective, added Dr. Acharya. Although the role of agencies in dealing with disaster is sprayed across various line agencies at the district level of their respective ministries and departments, with their own mandates, and capacities lack of functional coordination and synergy including improper funding arrangement have posed great challenge in this sector.

Speaking at the program, Mr. Drona Koirala from Community Development Programme (CDP) of Rural Reconstruction Nepal (RRN) who is also a former official under the Ministry of Federal Affairs Local Development (MoFALD) opined that the deployment of two different teams within the same district; one from CDO through DDRC and the other by the municipality as per the provision of LSGA 1999, to assess the loss and damage due to earthquakehas created great confusion about the reliability of data as these two institutions have published contrasting information related to the actual destruction.

Dr. Acharya opined that during post disaster, coordination among district line agencies and I/NGOs working in the field of disaster was lacking. During disaster, do no harm or save the life is the first priority, anyone can involve in the activity but in the post disaster situation, recovery process is becoming challenging and delaying because of weak coordination among the actors who are responsible for build back better society.

Meanwhile, Dr. Bharat Pokharel- country director of the Helvetas Swiss intercooperation Nepal shed light on the problem of clear institutional mandate to respond to the disaster. Without a clear roadmap covering different layers of governance in the absence of local elected government has emerged as a major hindrance for NRA according to Dr. Pokharel.

Fragmented Planning and Implementation

The approach of fragmented planning for similar types of activities from different agencies has been affecting the effectiveness of all socio-economic sectors including disaster management. Reiterating this situation, Ek Raj Sigdel, a governance specialist pointed out that multiple actors working in the field of disaster are functioning with fragmented resources mainly at local level. Overlapping and duplication of work is also common with the existing policies and guidelines prepared in isolation such as Environment Friendly Local Governance (EFLG), Local Adaptation Plan of Action (LAPA), Local Disaster Risk Management Plan (LDRMP), resource mobilization guidelines and Minimum Conditions Performance Measure (MCPM) provisions. Without integrated planning framework, implementing the policy provisions is challenging. Hence, there is a need of integrated planning effort to systematize disaster response. Mr. Sigdel further added that there are many kinds of assets/ capital at the local level but we have not been able to mobilize them in an appropriate manner. At the same time, Mr. Koirala suggested that DDC could be a mechanism to coordinate and synergize the effort among various actors including I/NGOs at the district level.

Absence of Local Elected Government

During disasters, local governments are the first line of response; however the country lacks the elected representatives in the local bodies since 2002. Such context has drastically reduced opportunity for local people to engage in local democracy. Having said that, each ward of VDC/ Municipality comprises of Ward Citizen Forum (WCF) and Citizen Awareness Center (CAC) under Local Governance and Community Development Programme (LGCDP) since 2009.WCFs and CACs provide platform for poor, marginalized and vulnerable groups to voice their grievances. Sharing the work done by WCF, Mr. Koirala stated that it was easier to distribute the immediate relief where WCF was well-functioning, whereas in places where WCF was highly politicized, the relief operation dealt a severe blow. He added that during the time of earthquake the government formulated a four member committee including two from WCF people to provide 0.2 million (US\$ 2000) as immediate relief in each ward of the municipality.

Regarding the functioning of WCF and CAC, adding to Mr. Koirala, Mr. Sigdel said WCF are functioning effectively in some districts e.g. in some wards of Rasuwa. However in other districts and wards, the functioning of WCF is not effective. In such places disaster response became critical.

Similarly, the mechanisms like, local disaster risk management committee (LDRMC) and district disaster management committee (DDMC) have been established respectively at community and district level with funding arrangements. However, their functioning has been in jeopardy in the absence of local elected government, added Mr. Sigdel.

Likewise, Dr. Acharya presented his argument on the limited capacity of local government staff at the VDC to multi task in the absence of local elected government. Dr. Acharya opined that even though at the local level, many institutions of community governance are functioning; the genuine grievances of the most affected people remain still unheard. In many places, WCFs are doing very well however their role is not highly acknowledged added Dr. Acharya.

Poor linkage between disaster and local governance

Highlighting on the status of linkage between disaster management and local governance, Mr. Phaindra Pandey from ICCO- cooperation Nepal expressed his concerns about the lack of effective linkage between these two sectors. He added that linking disaster plan with local plan is challenging.

Emphasizing effective reward and punishment system in public administration, Mr. Prem Dawadi from the United Nations World Food Programme (UN-WFP) spoke on the need of a robust incentive system to motivate employees for better performance.

External Influence in Planning

There is a significant involvement of donor agencies and international organizations in formulating government policies and local plans including Disaster Risk Management Plan. Mr. Dawadi said that most of the policies and plans of Nepal are donor-driven because of extreme financial dependency. While there are some good plans at the local level developed by national planners with international support, the main problem exists at local level delivery. Nevertheless, lack of ownership over the plan not only delays implementation but also derails the overall development planning process. Mr. Dawadi explained the reasons about the poor implementation saying that the plans formulated without cosidering the local need and aspiration often fails. Referring to the DRM plans that are prepared to meet the project need of donors, he presented a real picture of the status of implementation at the local level. Mr. Dawadi suggested that there is a strong need of empirical research to find the gaps between plans and their implementation. Agreeing with Mr. Dawadi, Govinda Pathak of ICIMOD said that international donors work to achieve their own vested interests which often contradict with the local needs and aspirations.

Lack of Preparedness

Preparedness is regarded as one of the crucial phases in disaster risk management. During the recent earthquake, debris management became very challenging for Nepal due to lack of adequate equipments, tools and techniques. Elucidating on the disaster preparedness situation of Nepal, Mr. Koirala said, "At the local level we don't have equipment for removing the debris caused by earthquake inspite of the fact that the government had committed to deliver the same on time. Government needs to be accountable to the local people. If government cannot deliver, it shouldn't promise because it increases people expectations".

Local Resource Mobilization

Dr. Pokharel explained about an opportunity for mobilizing the local resource. He shared his working experience with Helvetas which is carrying the reconstruction activities in Sindhupalchowk district post April earthquake. He said that the organization is facing problem to access timber and stone which is in the vicinity of affected community. Dr. Pokharel added, the new guideline circulated by Department of Forest provides 90% subsidies on timber. But in practice, Community Forest (CF) in the nearby affected community is reluctant to offer. He also criticized the dichotomous provision related to accessing timber at local level. On the one hand, the Community Forest Users Group (CFUG) required us to pay NRs 1500/cubic ft as per market price, on the contrary, NRA bars us from paying to the CFUG. Instead, the government says it will channel the amount to underserved areas, added Dr. Pokharel. There is enough timber in the CF while doing inventory. This is ample opportunity for CF which can show its presence in the local community by providing timber as economic contribution. Dr. Pokharel stressed that in the absence of timber, Helvetas will not be able to construct earth quake resilient houses.

Recovery of Livelihoods Option

Recovery of livelihood is crucial to build resilience in the post disaster situation where people are deprived of their important livelihood assets. According to Dr. Acharya, revival of enterprises or institutions destroyed during earthquake will be instrumental in this regard.

In this context, Mr. Pandey shared an example of restoration of enterprise by ICCO-Cooperation Nepal. The organization spent about three months in planning with indepth research in Piskar-2 Sindhupalchowk for restoring an enterprise of Argeli processing which was destroyed. The hand-made paper using the fiber from the bark of the Argeli plant is used for making the Japanese Yen. The ICCO-Cooperation Nepal mobilized the social capital and local knowledge for restoring the enterprise and linking local and national market using value chain approach. Currently, 60-70 local people are getting regular job with monthly income of NRs 28-30000 and local people are happy with the activities of ICCO-Cooperation according to him.

Data Gap

During the workshop the importance of data and knowledge sharing among institutions and scientific communities for reducing disaster risk was realized profoundly. Significance of research findings for policy planning and implementation to build resilient communities and achieve the sustainable development goal was extensively discussed during the workshop.

In this regard, Dr. Acharya considered lack of adequate and scientific data as one of the challenging factors in the post disaster recovery. Saying that there has been no scientific research on earthquake disaster till date. He pointed out the lack of the practice of applying the research findings to inform policy decisions and facilitate implementation. Meanwhile, he was critical of the trend of producing journal articles by the researchers only to upgrade their CV.

Referring to his own research experience, Bikash Adhikari from ForestAction Nepal discussed the challenge of his research team while obtaining data in a project titled 'Agroecological resilience' in Sindhupalchowk and Dolakha.

Bureaucratic Hurdles

Even after a year of earthquake, many people are still living in temporary shelter in the absence of an effectively functioning bureaucracy and administration in the country. Describing the plight of the victims, Dr. Acharya said that local victims have spent several weeks and months in the hope of getting the government support but to no avail. Explaining the problem of ordinary citizens regarding access to public service, Bikash Adhikari cited an example of a poor Tamang citizen who he met in a hotel. Mr. Adhikari added that this person came to the district headquarter in Dolakha to visit the CDO because he could not see VDC secretary at the village. Knowing about his situation made Mr. Adhikari and his team to ponder upon how such a vulnerable man would be able to gain access to CDO and explain his problem in the absence of appropriate networking channel.

Dr. Acharya opined that bureaucrats do not want to work for NRA because of career risk. Differing with the view of Dr. Acharya, Mr. Adhikari had a separate opinon about the establishment and functioning of NRA. He questioned on the necessity of NRA as it has not been functioning well and failing to coordinate with district.

Of late, many bureaucrats have also been accused of corruption charges by Commission for the Investigation of Abuse of Authority (CIAA).

Mr. Koirala said that during the time of earthquake, MoFALD directed its line agencies at the local level to provide immediate relief to the ward. Further, MoFALD had categorized the VDCs of the affected district and instructed to provide immediate relief of NRs 9 lakh to each ward in the most affected VDCs and NRs 4.5 lakh to each ward of less affected VDCs. In case of municipality a support NRs 2 lakh as immediate relief was decided. However, MoFALD failed to provide the committed budget and instructed the local bodies to manage from other sources. It was difficult to manage the budget because CIAA comes before implementing the activities. The instruction was not clear whether the supporting amount is with transport cost or without, how to manage the resources without technical guidance is challenge for the bureaucrats at the local level further added Mr. Koirala.

Dr. Pokharel said that institutions are reluctant to work because of the CIAA working style. No one can go with perfection because there is no mechanism to deliver the perfection because of the absence of the local government added Dr. Pokharel. However, CIAA doesn't accept the reality and seeks perfection. CIAA is one of the factors of process lapsing added further Dr. Pokharel.

Donor Dependency

In the aftermath of devastating earthquake in Nepal, many agencies have started working in relief material distribution programs. While some of them have supplied seed variety, others have provided food materials. Such practices are still going on at the community level. However, these mechanisms of easy support have made local community donor dependent as even a local level of work that can be managed by community itself has now sought the intervention of international development partners. Validating this logic, Mr. Pathak of ICIMOD explained about the confusion situation at local level which has emerged due to the dillema about whether the I/NGOs are contributing to resilience or making people dependent.

However, Mr. Pandey opined that not all agencies have created the dependency of the local people on easy money. According to Mr. Pandey, people get easily recover in post-disaster situation if the concerned agencies implement activities with proper planning and assessing the local needs.

In this regard, Dr. Pokharel said that some organisations are preaching religions and engaged in politics in the name of humanitarian aid. And the most of the NGOs work seeking political favor and patronage.

In many places society itself is resilient because of the social cohesiveness webbed by social relationships though they have lost their family members and neighbors. For example Mr. Pathak shared his experience from a remote village Dandakharka where people were self-organised and made their houses themselves unlike people in accessible areas waiting for external support. On the other hand in a village of Tanahun where more than 80% HHs has dish antenna for that they are paying NRs 300/month. However at the same time they were seeking for financial assistance to maintain their water taps and fix water leakage. He further added about resource management capacity of the people and questioned those who can pay for entertainment why can't they pay for essential commodity like water.

Mr. Pathak further argued that local leadership and remittance have equally contributed in the post disaster situation. Strong social capitals of Tamang community in Makawanpur have enabled them to establish integrated settlement with basic services including solar system and water supply.

Giving an example of an effectively functioning mother group in Mulbari, Sindhupalchowk, Mr. Pandey said that this group was able to mobilize its savings for the broader welfare of the community even though they did not receive any additional support for few days after great earthquake.

Resettlement

NRA has deputed 1400 engineers for conducting survey of private houses destroyed by quakes. From an engineering point of view the earthquake affected settlements are at risk which needs to be shifted according to an architect who herself was involved in building assessment rating.

On the contrary, Dr. Acharya opined, normally resettlement is too costly and people do not accept resettlement offer, especially when they are offered a distance place. If resettlement is the need of the present context, consequences need to be assessed.

Unproductive Meetings

In the workshop, the representative from NRA was not able to participate because of the emergency meeting elsewhere. Questioning the relevancy of such emergency meetings, Dr. Pokharel expressed his frustration of having repeatedly attended the NRA meetings which remain largely inconclusive.

Similarly, Mr. Koirala stressed the need of quick decision for disaster response and sadly mentioned that DDRC has not able been able to act promptly.

3. Conclusion and Way forward

Foreseeing the future risk of disaster in the country, the workshop concluded that there is a strong need of in-depth assessment and research in the field of disaster governance.

To accomplish this task, a strong political will and commitment to foster institutional synergy and coordination will be the key in the building back the society. At the local level, integrating disaster management plan with the larger development plan would be of great significance. There is a need to link the four priorities of Sendai framework 2015 for Disaster Risk Reduction to achieve the target.

4. Annex

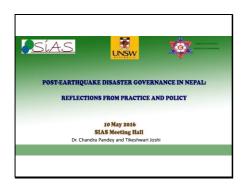
Annex1: Existing institutional and legal mechanism for disaster risk management in Nepal

- Natural Calamity (Relief) Act, 1982, till date two amendments in 1989 and 1992
- Local Self Governance Act, 1999
- Government Work Division Regulation, 2012
- National Strategy for Disaster Risk Management, 2009 with 29 Strategies
- Rescue and Relief Standards, 2007, till date two amendments in 2007 and 2012
- National Disaster Response Framework, 2012 with 49 different actions
- Disaster Preparedness and Response Plan Guideline, 2011
- Local Disaster Risk Management Guideline, 2012
- Prime Minister Disaster Response Fund Guideline 2006, 1st amendment 2007
- Post-Disaster Dead-body management Guideline, 2012
- Decision about Open Space in Kathmandu Valley by Cabinet on 2013
- National Strategic Action Plan on Search and Rescue, 2014
- Guideline for the relief to cold-wave victims, 2012
- National Platform on Disaster Risk Reduction in 2008, now turned as a loose-network from 2012
- National Disaster Management Act, 2014 (in process)

Annex 2: List of participants of the workshop

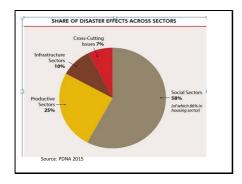
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21	Nagendra Raj Sitaula	Centre for Disaster Studies, IOE, TU		
22	Bharat Pokharel	Helvetas Nepal		
23	Ngamindra Dahal	SIAS		
24	Chandra Pandey	SIAS		
25	Tikeshwari Joshi	SIAS		
26	Kaustuv Neupane	SIAS		
27	Gyanu Maskey	SIAS		
28	Kamal Devkota	SIAS		

Annex 3: Presentation



Estimated Casualties, Loss and Damage (Source: nra.gov.np)

- About 8790 people lost their lives.
- About 22493 people were injured.
- Over a million houses collapsed. In places like Barpak, the entire village collapsed. 498697 houses were completely damaged and 256697 were partially damaged.
- According to PDNA, the property loss and damage estimation was of NRs 7 kharab and 6 arab and for reconstruction about 6 kharab and 69 arab is required.

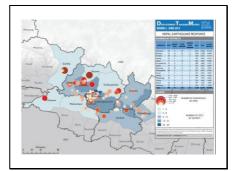


Distribution of Financial Support to Affected

- 1. Based on ID card of 15000 was distributed. Based on ID card of earthquake victim, NRS
- 2. For warm cloth to avoid cold, NRS 10000 has also been distributed.
- NAS 200000 grant. But based on collective collateral ship demand of victim community another 300000 NRS can be provided as soft
- 4. A mechanism has also been developed to support victims of earthquake in need of more money to build earthquake friendly houses. For village 15 lakhs and for city 25 lakhs.

Basic Facts

- The mega earthquake of 7.8 magnitude hit Nepal (Barpak, Gorkha) on 25 of April 2015 at noon.
- It was followed by a major aftershock of 6.3 magnitude on 26 of April 2015.
- Another major aftershock of 7.3 magnitude hit on 12 May 2015.
- · Hundreds of aftershocks. These aftershock still remind us about our vulnerability and embedded risks.



National and International Commitment for Resources

- Immense support from international community during search and rescue period.
- Nepal government also mobilized its all mechanisms including army, police and civil servants.
- People to people support was also outstanding.
- reupie to peopie support was also outstanding.
 International community pledged to support around 4 kharab as grant and loan to Nepal. Out of this only 1 kharab and 60 arab grant and loan assistance has been negotiated and agreed so far.

Existing Institutional Mechanisms

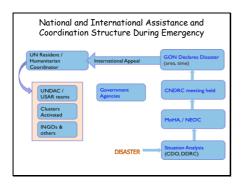
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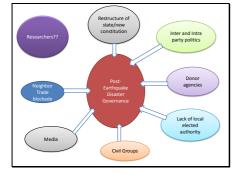
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 Guideline for the relief to cold-wave
 victims, 2012
 National Platform on Disaster Risk
 Reduction in 2008, now turned as a loo
 network from 2012
 National Disaster

- nds
 Prime Ministerial Disaster Relief
 Fund
 Central Natural Disaster Relief Fund
 Line Agencies Disaster Relief Funds
 Local Government Disaster Relief
 Funds
- NRRC/Five Flagship/11 Clusters/NGOs Networks/DRR Platform



- Cecilia Keizer, Oxfam country director in Nepal, said: "Nepal's reconstruction remains an opportunity to rebuild not only a stronger country, but a fairer and more equal one." However, the government is proposed support is too low to rebuild even the smallest of houses, and is dependent on claimants holding certificates of land ownership.

 Tens of thousands of Nepalis are now facing a second monsoon season living in temporary shelter, while \$4.1 billion (£2,9 billion) pledged by donors including the United States, the control of the control



National Reconstruction Authority Nepal

- In order to promptly complete the reconstruction work of the structures affected due to devastating earthquake of 25th April and subsequent aftershocks, in a sustainable, resilient and planned manner, and to promote national interests and provide social justice by making resettlement and translocation of persons and families displaced by the earthquake, the Legistalure-Parliament has made Act Relating Reconstruction of Earthquake Affected Infrastructures Act, 2013 and established National Reconstruction Authority, a national body that has extra-ordinary jurisdiction.

 The Authority is given five years to complete reconstruction works and additional one year if substantial job will be due. However, some of the poorest and most vulnerable people in Nepal are being excluded from the reconstruction process a year after the earthquake (Oxfam.org).
- - Ram Thapaliya, NRA spokesperson said, "We have just started. The people's discontent is so high, they want faster service ... but we have had very difficult circumstances."
 - circumstances."

 The reconstruction body faces stiff criticism as thousands of families have endured adverse weather for a year and homes are unlikely to be built before the rains, owing to delays in aid disbursement. Although the government has announced to provide NRs200,000 to each homeless family besides subsidised loans, there has been little progress in delivering the assistance (The Kathmandu Post, 11 April 2016).

Points for Discussion

- ✓ What is the existing situation of recovery process?
- ✓ What are the challenges that are being faced during the recovery process?
- What are the ways forward?