

SURE Programme Strengthening Urban Resilience and Engagement

Economic Security in Two Peri Urban Nepali Municipalities:
Godawari and Kailali



Abstract

Purpose: Assess economic security in (urban, urbanising, federalising) Nepali municipalities for analytical guidance to SURE programme decisions in planning and targeting appropriate advocacy and activities that contribute to decreasing target group vulnerability to disaster risk.

Methodology: Learning process approach, with joint NRCS-BRC assessment teams consulting focus groups and key informants. Data collection, entry, analysis, and reporting conducted by the team.

Findings: Programme target groups are defined by distinct vulnerabilities and specific hazards, some but not all of which relate directly to economic security. A range of municipal services and entitlements is available, but there are financial and informational barriers in access. Credit and insurance are widely available but less affordable for poorer households. Findings are consistent with secondary literature.

Implications: Report suggests entry points for coordination (agency, department, service); activities (networking, advocacy, direct implementation); and targeting (municipalities, groups, gender). Planning and budgeting required in response to recommendations and assessment replication in other municipalities.

Originality: Internally, the report builds on SURE learning to date. Externally, the report contributes to a growing Nepali community of practice in urban resilience and risk reduction. It also reflects on adapting the HES approach to urban environments.

household area target process
planning **government** disaster
month training income nepal
janajati **access** market
female programmes support labour assets
interest information opportunities
analysis **development** rates health
activities loan awareness community
criteria economic men urban
product food land key cash risk own
municipal vulnerable people local
flood resilience programme sources capacity
sales daily microfinance ward youth banks
champions **women** small savings
social labourers cost livestock loans
wealth sure focus wage skill barriers river
gender collateral better women's
available **services** district
production insurance
institutions **households** hazards
members middle protection vendors
priorities gendered municipality security
agriculture **groups** poor
cooperatives financial advocacy

Contents

1. Summary	
1.1 Introduction	5
1.2 Assessment questions	6
1.3 Conclusions	6
2. Godawari, Kathmandu Valley	
2.1 Relative wealth	9
2.2 Food sources	9
2.3 Income sources	10
2.4 Labour market system	10
2.5 Expenditure	10
2.6 Hazards to food and income	11
2.7 Findings	11
2.8 Activities	13
3. Kailali, Far Western	
3.1 Gendered food and income	15
3.2 Findings	15
3.3 Activities	18
4. Recommendations	21
5. Secondary validation	23
6. Afterword: HES approach in peri urban Nepal	27
7. Bibliography	28

Annexes

1. SURE theory of change	32
2. Methodology	33
3. Interagency learning event: DRR and economic security	35
4. Labour market system: Godawari, Kathmandu Valley	36
5. Construction labour market system: Bungamati, Kathmandu Valley	37
6. Godawari seasonality	38
7. Kailali seasonality	39
8. Consultations	40
9. Schedule	41
10. Discussion guide	42
11. Data	45



Acronyms

BRC	British Red Cross
CTEVT	Council for Technical Education and Vocational Training
DADO	District Agriculture Development Office
DFID	Department for International Development
DLSO	District Livestock Service Office
DPC	District Programme Coordinator
DRM	Disaster risk management
DRR	Disaster risk reduction
DWCO	District Woman and Children Office
FGD	Focus group discussion
HEA	Household economy approach
HES	Household economic security
HH	Household
KII	Key informant interview
LSC	Livestock Service Centre
NRCS	Nepal Red Cross Society
PNS	Partner National Society
PWD	People with disabilities
Rs	Rupees (NPR 1 = GBP 0.00686 = EUR 0.00774 = USD 0.00958)
SURE	Strengthening Urban Resilience and Engagement
WASH	Water, sanitation, and hygiene

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1. Summary

1.1 Introduction

The Nepal strengthening urban resilience and engagement (SURE) programme aims to increase citizen and municipal disaster resilience. Municipal governments will be more DRM responsive to active and engaged citizens through the 5 year programme, bolstered by a strengthened and better positioned NRCS supporting them to respond to multi-hazard risks. These outcomes will be achieved through five outputs:

- Citizens and vulnerable groups in target municipalities have increased DRM awareness and are able to advocate to municipal government for actions to increase resilience.
- Citizens and target groups in municipal areas are more resilient to disasters.
- Targeted municipal governments are better engaged with citizens and have greater capacity to prepare for and respond to disasters.
- NRCS has increased capacity to respond and work with municipal government, citizens, and vulnerable groups to build their resilience to disasters.
- NRCS and BRC systematically collect, analyse, disseminate, and apply learning to adapt and strengthen programming on an ongoing basis.

SURE was designed without economic security component, but there was strong demand from community respondents during the inception phase that risk reduction was incomplete without engaging the household economy and its vulnerabilities. SURE's budget was adapted to include economic security activities, and an indicator grafted into Output Two of the logical framework: "Vulnerable groups have knowledge, skills, and opportunities for increased economic security." There was, however, need to define the programmatic implications of these changes.

This assessment provides analytical guidance to support SURE planning and targeting of appropriate economic security activities that contribute to decreasing target group vulnerability in seven municipalities of Nepal's urban and peri urban centres. Our initial objective was to identify target group livelihood systems and coping strategies that contribute to food and economic security in the different urban contexts:

- Identify their reliance or ability to access specific markets, the value added, and the degree this is realised, building a picture of economic assistance tailored to each proposed group.
- Give particular attention to asset protection and risk transfer, and other low cost, sustainable assistance that could strengthen coping mechanisms and primary livelihood activities.
- Consider that only a small budget exists for interventions over a four year period.

The inception process refined these points so that we would concentrate less on normal livelihoods assessment and more on access and availability of information, services, and entitlements related to economic security and disaster vulnerability. The assessment questions are outlined in Section 1.2 below.

Technical terminology varies across sources, and multiple definitions can encourage complementary interpretations. The following guided our assessment and analysis:

- **Resilience:** Resilience is an ecological concept emphasising non-linear dynamics, thresholds, uncertainty and surprise, how periods of gradual change interplay with periods of rapid change and how such dynamics interact across temporal and spatial scales (Folke 2006). DFID (2011) compares three definitions of resilience, below, and gives its own working definition: Disaster resilience is the ability of countries, communities, and households to manage change, by maintaining or transforming living standards in the face of shocks or stresses without compromising their long term prospects.
 - The ability of a system, community or society exposed to hazards to resist, absorb, accommodate to and recover from the effects of a hazard in a timely and efficient manner (United Nations International Strategy for Disaster Reduction).
 - The ability of a social or ecological system to absorb disturbances while retaining the same basic structure and ways of functioning, the capacity for self-organisation, and the capacity to adapt to stress and change (Intergovernmental Panel on Climate Change).
 - The capacity of a system to absorb disturbance and reorganise while undergoing change (The Resilience Alliance).

- **Economic security:** The condition of an individual, household, or community to cover its essential economic needs (including food) and unavoidable expenditures in a sustainable manner, according to its cultural standards (BRC 2014).
- **Vulnerability and economic insecurity:** The extent to which a person, group, or socioeconomic structure is likely to be affected by a hazard – related to their capacity to anticipate, cope, resist and/or recover from its impact (Twigg 2004). Another source is more financially specific: Vulnerability is exposure to economic risks for households just above the poverty line, while economic insecurity relates to risk exposure at any point in the income distribution (Rohde et al 2015).

DFID's definition of vulnerability in Nepal aligns with the above: A multi-layered and multidimensional phenomenon that refers to the risk or exposure of an individual or group of individuals to events that threaten or damage one or more aspects of wellbeing (DFID 2017:8). DFID also categorises different types of poverty (chronic, transient, non), based on frequency and severity of mean poverty scores against a poverty line.¹

SURE documentation highlights that the programme will achieve depth by reaching the most vulnerable and breadth by supporting citizens to raise their voices to local and municipal government. A third dimension is implicit: *time* (scope). SURE embodies a learning approach, its fifth output. This assessment supports SURE learning in its enabling of NRCS to lead design, data collection, analysis, reporting, and planning.

This report explores households differentiated by relative wealth and food/income sources, analysing target group resilience and vulnerabilities. It includes sociopolitical variables like gender, caste, age, ability. It responds to assessment questions, disaggregates municipal findings, and suggests next steps.

1.2 Assessment questions

	Where to find in report
1. How do vulnerabilities differ between target groups in the municipality? How do vulnerabilities differ within each target group? How should these differences influence response options and targeting criteria?	Findings
2. How do target groups compare with existing socioeconomic levels (or wealth groups) in the municipality? How do these structures influence the target group vulnerabilities of (1) above?	Findings
3. How do households in each target group access credit and financial services? Individually or in groups?	Findings
4. What entitlements or social protection programmes are available? What other municipal services? Are target groups accessing these services? Why, why not?	Findings
5. What kinds of assets can be insured? Are households or groups using risk transfer or asset protection schemes, formal or informal?	Findings
6. What activities are realistic with the limited funding available? Should activities target individuals or groups?	Activities
7. Will economic security inputs strengthen risk reduction or disaster mitigation? How? Can this be measured?	Conclusions, recommendations

1.3 Conclusions

Hazards, vulnerability, target groups

1. 'Peri urban' means different things in different municipalities. Godawari is contiguous to Kathmandu, an agricultural fringe well connected to capital goods, services, and markets. Kailali livelihoods are essentially rural (with rural-urban labour flows), with benefit of proximity to a growing urban centre, a gateway to Indian markets and labour demand.
2. Not all hazards prioritised in the urban baseline relate directly with potential economic security initiatives, and only some have immediate links with household food and income sources. Conversely, there are hazards to food and income that are outside SURE, e.g. crop pests, livestock disease, price changes.
3. Hazards (and livelihoods) have seasonal changes that affect planning and targeting, even in peri urban.

¹ DFID does not qualify or quantify its poverty line. As of December 2013 the nationally derived poverty line was drawn at \$225 annual per capita earning (Pokharel 2015).

4. Target groups have different vulnerabilities to different hazards and their impact, e.g. river households and single women are not equally vulnerable to the same hazards, such as flood.
5. Differences in gendered vulnerability are also evident when comparing target groups, or comparing gendered roles within champion cohorts. Examples include differences between female and male labourers, between female and male labour wages, between staff ratios.
6. All target groups have information and access gaps, and all have articulated advocacy priorities.
7. Training and skill development can strengthen existing knowledge and practices related to food, income, savings, and risk transfer. Training and skill development can also strengthen networks and linkages.
8. 'Labourer' as a target group means different things for female and male champions in Godawari. Women are cultivating vegetables sold at the farm gate, but men do daily unskilled casual labour.²
9. The relevance of snakebite in Kailali is questionable. It emerged from the urban baseline as a secondary hazard, yet none of the focus groups or key informants considers it important.

Stakeholders, services, entitlements

10. Affected populations and the humanitarian community have criticised the perceived slow pace of recovery and reconstruction since the 2015 earthquakes. There is a mix of optimism and cynicism whether Nepal's emergent federalisation can enable participatory consultative processes and better access to services and entitlements.
11. Many services are available and well defined. However there are gaps in awareness and access (gender, literacy, information, finance, social and political capital) that are more structural than just the current confusion of transitioning government roles during federalisation.
12. Not everybody is generally aware of available entitlements, which are well established. We nonetheless suspect eligible individuals and households are better informed of specific requirements.
13. There is a growing network of active peer agencies and years of invested experience, including similar exploration of Nepali urban risk reduction and resilience building.
14. Advocacy and networking are vital to engage target group vulnerabilities. These can also increase the efficiency and effectiveness of SURE programming by building on existing processes and capacities that are not yet fully exploited.
15. Advocacy, networking, and awareness raising can also contribute to programme sustainability, with roles and relationships shared and diversified across multiple stakeholders, not concentrated in NRCS alone.

Access to information and finance

16. Access to information varies by municipality, gender, age, ability, target group, relative wealth.
17. There are differences between awareness and access, e.g. knowing about insurance but not its calculus.
18. As relative wealth increases, households have better and cheaper access to credit. Poorer households borrow more from groups and cooperatives at higher interest rates than middle and better off that borrow from banks at lower rates.
19. Women reportedly take more loans than men, particularly from groups and cooperatives. The opposite appears true for bank loans.
20. Collateral is also problematic to individual borrowers, especially from very poor and poor households.

² Labour is also missing from the target group list in the SURE theory of change.

Risk transfer

21. Risk transfer is relevant to SURE municipalities and hazards, but appears to favour comparatively stronger households over poorer households without assets sufficient to insure or available capital to pay, despite 75% government subsidies for premiums.
22. We have not estimated the cost benefit ratio for various types of production insurance, but poorer households suggest it is not financially worthwhile for them. We have not explored the feasibility of group insurance either, or the sustainability of promoting insurance with our own limited funding.
23. There are peer agencies with meaningful Nepali experience in risk transfer and market based programming.

Risk reduction, disaster mitigation

24. We expect that more stakeholders are and will be involved in disaster response and mitigation than risk reduction in Nepal, both urban and rural.
25. Our priority is to strengthen economic security and reduce disaster risk, related to prioritised hazards and others. It is also important to strengthen household coping capacity.
26. Almost all our recommendations engage root causes of vulnerability that exacerbate poverty and disaster risk. Our assumption is that challenging systemic problems can offer a stronger foundation to the household economy and coping capacity. This also applies to advocacy and training.
27. Proposed activities for each municipality are direct and indirect in their potential economic impact, their engagement with key hazards identified through the urban baseline, and their balance of risk reduction and disaster mitigation.
28. Preparedness and risk reduction are more cost beneficial than relief or enhanced coping capacity. Mercy Corps (2010) e.g. calculates that every Euro invested in Kailali flood risk reduction generates 3.5 Euros in economic returns. (Reportedly, however, there are disruptions in the related Kailali sugarcane market chain, reducing household sales and income.)

Assessment, replication, planning

29. We are confident in the assessment data and findings, despite consulting some target groups more or less than others. There is consistency and complementarity across responses from focus groups and key informants, along with the work of peers and what it is documented in the literature.
30. We think our findings are generally representative of what we anticipate from other SURE municipalities, especially with respect to government services, agencies, entitlements, interest rates, etc.
31. We also expect that findings for target groups assessed here will be similar for those same groups in other municipalities, with contextual nuance, with analogous differences in vulnerability between groups.
32. The process can be replicated in other municipalities, using the current tools and discussion guide.
33. Given the diversity and complexity of multiple hazards, municipalities, and target groups, it will be difficult to measure or monitor potential impact of economic security activities or even wider SURE advocacy initiatives in relation to current hazards, vulnerabilities, and target groups – especially with limited funds.



2. Godawari, Kathmandu Valley

Janajati champions

- 12 women
- 7 men

Street vendor champions

- 26 women
- 4 men

Labourer champions

- 14 women
- 16 men

Unemployed youth champions

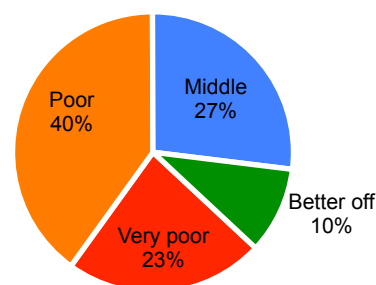
- 13 women
- 17 men

Assessment

- Janajati FGD x 2: Women (8), mixed (7 women, 2 men)
- Street vendors FGD x 2: Women (10), mixed (6 women, 3 men)
- Labourer FGD x 1: Women (9)
- Unemployed youth FGD x 1: Mixed (8 girls, 5 boys)
- Key informants x 19

SURE urban baseline assessment results	
Top 5 hazards	Target groups
Earthquake	Janajati (economic)
Household fire	Street vendors (economic)
Pollution	Labourers (advocacy)
Landslide	Unemployed youth (advocacy)
Flood	

Wealth groups: Kathmandu Valley
peri urban livelihood zone
(Oxfam 2015)



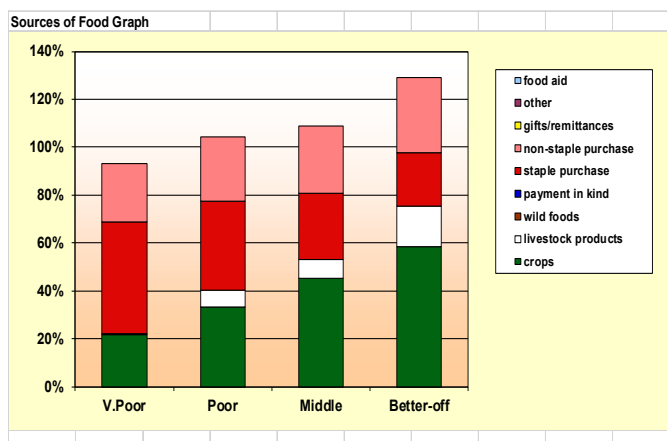
2.1 Relative wealth³

- Janajati in Godawari are poor, middle, and better off.
- Janajati champions are from poor and middle households.
- Team says that the HEA wealth group criteria do not apply to Janajati.
- Street vendors are from very poor and poor households.
- Labourers are very poor and poor.
- Unemployed youth come from all wealth groups.
- Each focus group will need to begin with participant interpretations and criteria for each wealth group. This will help contextualise analysis and guide discussions to concentrate on very poor and poor.

Kathmandu Valley Wealth group characteristics						
		Household size	Productive land owned (ropani)	Productive land cultivated (ropani)	Livestock owned	Other assets
Very Poor	<div><div></div></div>	5-6 (5)	0-1 (1)	0-1 (1)	2 (1-4) goats; 3(2-6) poultry	2 mobile phones, sewing machine, radio
Poor	<div><div></div></div>	4-6 (5)	1-3 (2)	1-3 (2)	1(0-2) cows; 3(2-5) goats; 4 (3-5) poultry	mobile phone, sewing machine,radio, TV
Middle	<div><div></div></div>	4-6 (5)	4-6 (5)	4-6 (5)	2 (1-2) cows and/or buffaloes (most commonly cows); 5 (4-6) goats; 5(4-6)poultry	2 mobile phones, radio, TV
Better-Off	<div><div></div></div>	4-6 (5)	5-10 (8)	5-10 (8)	1 (1-2) cows; 7(6-10) poultry	2 mobile phones, radio, TV
% of households						
0% 10% 20% 30% 40%						

2.2 Food sources

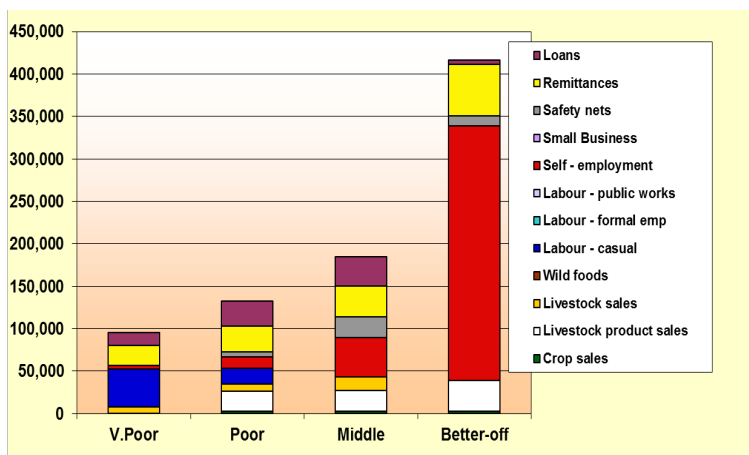
- We are consolidating 'staple' and 'non-staple' simply as market purchase.
- Otherwise the three categories (crops, livestock products, market purchase) appear appropriate and accurate for a normal year.
- Labourers are not paid with food, only cash.
- Very poor have chronic food deficits, while poor essentially meet their minimum food (kilocalorie) requirements.



³ Sections 2.1, 2.2, 2.3, and 2.5 use household economy data (Oxfam 2015) to compare the team's interpretation of Godawari with the livelihood zone baseline and seasonal calendar (see Annex 5).

2.3 Income sources

- Janajati do not sell crops, but some sell seasonal vegetables (spinach, broccoli, cauliflower, mushrooms, potatoes, cabbage, tomatoes, etc). This applies to all wealth groups except better off.
- Some street vendors might also sell seasonal vegetables.
- Livestock products are milk, meat, eggs, yoghurt.
- Livestock sales are normally chickens and goats, sometimes pigs.
- Casual labour can be kilns, quarries, construction, loading. There is also seasonal agricultural labour (e.g. rice, mushrooms). Casual labour is typically within the area, working for better off households.
- Self employment in the HEA baseline is vaguely undefined, especially as it increases by wealth group and therefore does not apply to street vendors for example. We interpret self employment to mean own shops, goods, services, businesses, industries, etc.
- Safety nets are given by the government: Pension and providence fund, social security, old age allowance, single women's allowance, disabled allowance. Amounts will be clarified during fieldwork.
- Remittances are analysed here for cash, but can also include in-kind items (telephones, televisions, etc).
- For credit, very poor and poor do not have access to banks and finance institutions; they borrow from local cooperatives, women's groups, community based organisations, and other households around the community. Middle typically borrow from cooperatives and microfinance; better off typically borrow from banks and microfinance, not cooperatives.
- Different credit sources have different interest rates. Loans from other households can have variable rates contingent on the relationship. Cooperatives have higher rates than banks. These rates need to be quantified with key informants.

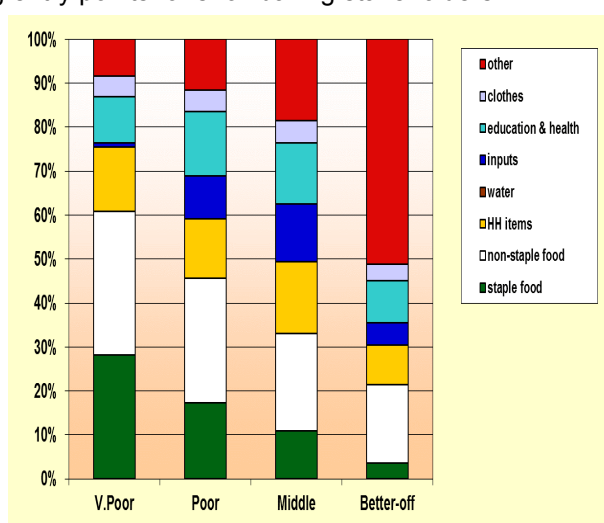


2.4 Labour market system

- Two Kathmandu Valley labour market systems were rapidly assessed in consecutive workshops with the Cash Coordination Group and the Housing Recovery and Reconstruction Platform in June 2017 (Annex 4, 5). They could not be analysed for our assessment but offer insight into labour roles and relationships.
- Findings from these assessments include risk reduction, gender, pay discrepancies, and linkages between market chain actors. Our own findings in Sections 3 and 4 are consistent.
- Market environment and supporting infrastructure data are fewer, but actors in the market maps nonetheless suggest initial advocacy and networking entry points for snowballing stakeholders.

2.5 Expenditure

- Proportion of expenditure on food decreases as wealth group increases, corresponding to the amount of food cultivation.
- Expenditure on production inputs similarly increases by wealth group and the relative importance of agriculture and livestock.
- Expenditure on water is not included in the HEA baseline, however some households are spending money on water for domestic use, agriculture, and livestock. There is government water supply, but insufficient for middle and better off. Private tankers supply water at roughly Rs 4,000 per household per month.
- Social expenditure (festivals, *jatra*, weddings, funerals, etc) is not included in the HEA baseline, but all households have these expenses.
- 'Other' expenditure for middle and especially better off households includes luxury items like alcohol and cigarettes, but more importantly debt service.



2.6 Hazards to food and income

We analysed food and income sources against the top five hazards identified by SURE's Godawari urban baseline. We conducted this exercise informally before commencing fieldwork, from the imagined perspective of a poor household, without specifying a target group. Scores do not suggest many relationships between existing SURE hazards and the household economy. This confirmed our hypothesis that some key hazards might not affect households in ways readily mitigated through economic security programming. For example, household fires and poor health from pollution have economic impact, but suggest little immediate traction for small-scale support to target group champions. Results will also depend on which target group is being assessed, in that certain food and income sources – or hazards – might not apply to that group. Poorer households, for example, might not cultivate crops, in which case landslide will not affect their food sources, only their access to agriculture labour as an income source.

	Hazards				
	Earthquake	Household fire	Pollution	Landslide	Flood
Food sources					
Crop production	0	0		0	0
Vegetable production	0	0		0	0
Chicken production	0	0		0	0
Goat production	0	0		0	0
Total	0	0		0	0
Rank					
Income sources					
Vegetable sales	0	0		0	0
Egg sales	0	0		0	0
Milk sales	0	0		0	0
Goat sales	0	0		0	0
Casual labour sale	3/+	3		2	3
Access to credit	0	3		0	2
Total	3+	6		2	5
Rank	2	4		1	3

0 = no impact, 1 = low impact, 2 = medium impact, 3 = high impact, + = positive impact

2.7 Findings

1. **How do vulnerabilities differ between target groups in the municipality? How do vulnerabilities differ within each target group? How should these differences influence response options and targeting criteria?**
 - a. Labourers and street vendors are more vulnerable than Janajati and unemployed youth because they earn less income, have fewer assets, inhabit more basic homes, and have less access to information and financial services compared with other groups, particularly as many have migrated to Godawari from other areas.
 - b. Between labourers and street vendors, labourers are more vulnerable because they cannot save and live more hand to mouth on a daily basis than other groups, even street vendors who have some capacity to save. Labourers also have less access to information and financial services.
 - c. The challenge in supporting labourers, however, is that most are from outside Godawari municipality. This makes them more difficult to engage in economic security activities. This is why Janajati were prioritised instead, despite being less vulnerable overall than labourers.
 - d. The category of 'labour' is more nuanced than programme documentation suggests. For men this typically means unskilled, daily wage labour outside the home; for women it means cultivating and selling vegetables at home, without street vending (although many vendors grow their own product).
 - e. It is possible that 'labourer' households have both women gardening and men working in daily labour.
 - f. Between Janajati and unemployed youth, the latter have better access to education and fulfilling basic needs through their families, whereas young Janajati often must contribute to the household economy. Nonetheless, youth appeared to have no information about which government services might help them.
 - g. 'Janajati' is not a single homogenous group, there is a range of castes. In Godawari, for example, there are Pahari, Tamang, Newari, Danuwar, et al. Pahari and Tamang are reportedly most vulnerable, with less access to education, services, credit, etc than other Janajati groups, e.g. Newari.
 - h. Within Janajati there is more diversity in relative wealth than compared with street vendor and casual labour households. We believe unemployed youth is equally diverse in its wealth group proportions.
 - i. Within each target group champion cohort, there is a mix of wealth groups but no better off households:

Labourers (VP, P), street vendors (VP, P), Janajati (VP, P, M), unemployed youth (VP, P, M).

- j. Among the four target groups, unemployed youth are more mobile. There is a chance they will have more programme dropouts than the other groups (marriage, employment, migration, etc).
- k. Earthquake affects all target groups, although Janajati might have special concerns related to reconstructing holy sites damaged in the 2015 earthquakes. They might also be more susceptible to household fire because of construction materials and cooking practices, and can have older houses that may be less adherent to building codes.

2. How do target groups compare with existing socioeconomic levels or wealth groups in the municipality? How do these structures influence the target group vulnerabilities of (1) above?

- a. Wealth groups in the HEA baseline are overall consistent with our understanding of relative wealth in Godawari, including the use of four wealth groups.
- b. For very poor and poor households, we believe they own fewer livestock than the baseline suggests. The Nepali social mobilisation guidelines (LGCDP 2009) even suggest that very poor are defined in part by not owning four legged animals, only poultry in small numbers.
- c. For better off, we believe these households are involved in larger agro-production and industry than the baseline criteria suggest.

3. How do households in each target group access credit and financial services? Individually or in groups?

- a. There are many groups and financial service providers throughout the area.
- b. At community level there are saving groups, women groups, mother groups, farmer groups – all of these are based on financial activities and transactions, including savings and credit, usually at 12% per annum to members (and more to non-members).
- c. More group members and borrowers are women than men.
- d. There are many cooperatives throughout the municipality: Agriculture, farmers, irrigation, women's, savings and credit, dairy, livestock, multipurpose, etc.
- e. More cooperative members and borrowers are women than men.
- f. Cooperatives all provide loans, currently at 17-19% per annum. Cooperative loan applications are easier and less time consuming than banks, offer group guarantees, and may not require assets as collateral, depending on the organisation and loan amount.
- g. Microfinance institutions are also common, but less than cooperatives. Loans are made to groups, with group guarantee. Members and borrowers are mostly women and loans are often for agriculture and livestock production.
- h. There are many commercial banks and many types of banks, but fewer households use them, especially very poor and poor. Banks lend at lower interest rates (8-14% per annum) than cooperatives and microfinance, however they require collateral assets and are therefore accessible only to households that can afford bank loans, middle and better off. We are unsure of gendered differences in loan access.
- i. There is also a government bank targeting farmers, providing loans at lower rates (6-14% per annum), and reportedly offering easier application requirements.

4. What entitlements or social protection programmes are available? What other municipal services? Are target groups accessing these services? Why, why not?

- a. Elderly allowance is Rs 2,000/month.
- b. Single women allowance is Rs 1,000/month.
- c. PWD allowance is Rs 600 or 2,000/month, depending on category.
- d. Nutrition grant for pregnant women is Rs 1,000 one off payment.
- e. Cancer and kidney dialysis grant is Rs 25,000 one off payment.
- f. Ambulance grant for unclaimed dead bodies is Rs 5,000 one off payment.
- g. The District Livestock Office provides services in animal health, nutrition, marketing, and artificial insemination. They are currently unsure what services will be provided, and by whom, after decentralisation of authority.
- h. The District Agriculture Office provides services in seeds, inputs, and training. They are currently unsure what services will be provided, and by whom, after decentralisation of authority.
- i. The District Cottage and Small Industry Development Office provides skill based training, concentrating on production. Entrepreneurship development training is from the Division Cooperative Office.

- j. The municipality also provides free water testing services to mitigate public health concerns.
- k. Community infrastructure development is done with 50/50 contribution from community and government.
- l. Godawari is a young municipality, with recent administrative mergers. Timing and planning processes have changed, with little internal or external awareness of what changes will manifest.
- m. Before the current local government changes, access to bottom up planning processes was better understood, even if processes were imperfect. Awareness and access to services in agriculture and livestock were better than at present because of unfolding change.

5. What kinds of assets can be insured? Are households or groups using risk transfer or asset protection schemes, formal or informal? Which households?

- a. Crop and livestock insurance are available from private providers. This information and service might be relevant for target groups having larger landholdings or doing (or interested in doing) commercial agriculture or livestock rearing. This might not be relevant for those with less or no land, or those not into agriculture, but can be correlated with survey of champions findings.
- b. Government subsidies are available for 75% of the insurance premium, with 25% paid by purchaser (based on 5% of total asset value).
- c. Nobody in any focus group reports buying crop or livestock insurance. They are aware of these products, but not specifically how they work and how much they cost. People are aware of government subsidies.
- d. Very poor and poor and households in target groups focus on immediate priorities and cannot invest in risk transfer and generally have fewer productive assets and activities to insure in the first place. Barriers to insurance are both financial and informational. However for Janajati, they are more involved in agriculture than other target groups, and some with more land buy insurance.
- e. Cooperatives giving livestock loans require that borrowers purchase insurance for the duration of the loan period. (This insurance is purchased from the cooperative?) There are reports that people continue buying insurance after repaying their loans, but others trust their own livestock management capacity instead of insurance.
- f. To be insured, crops must be valued within 7 days of planting. Filing a claim and valuing loss are perceived as tedious, and are partly why people are reluctant to buy insurance.
- g. People are more aware of health insurance, which is being piloted by government at Rs 2,500 per year for a family of five. Once mainstreamed, buying health insurance will be nationally mandatory.
- h. Life insurance is purchased by some middle and better off households.

2.8 Activities

What activities are realistic with the limited funding available? Should activities target individuals or groups?

Janajati

Activities	Collaboration, linkages, advocacy
Training in bamboo handicraft production	<ul style="list-style-type: none"> • District Skill Development Centre • District Cottage and Small Industry Development Office • District Woman and Child Office • Council for Technical Education and Vocational Training • Municipality • District Livestock Development Office • District Agriculture Development Office • Tourism Board • Cooperatives • Hotel Association of Nepal • Driving Institute • Transport Management Office
Training in plumbing	
Training in commercial driving	
Training in household wiring	
Training in motorbike maintenance	
Training in beauty parlour	
Training in bakery	
Training in mobile, radio, TV repair	
Training in carpentry, masonry	
Training in poultry for groups	
Training in goat rearing for groups	
Training in tourist guiding for literate youth	
Training in accounting, bookkeeping	
Follow up support to link training to business development	
Advocate insurance uptake related to training inputs	<ul style="list-style-type: none"> • Insurance agents and companies
Advocate for household fire awareness	<ul style="list-style-type: none"> • Municipality • Fire brigade • Security forces
Identify more specific, more targeted activities	<ul style="list-style-type: none"> • NRCS

Street vendors

Activities	Collaboration, linkages, advocacy
Advocate for minimum product prices	<ul style="list-style-type: none"> • Municipality and Chamber of Commerce • Trade unions
Advocate for allocated vendor spaces, legalisation, and ability to pay taxes for job security and legitimacy	<ul style="list-style-type: none"> • Municipality
Advocate for standardised transportation costs	<ul style="list-style-type: none"> • Transport Owner's Association • Municipality
Advocate for lower cooperative interest rates and the opportunity of group collateral	<ul style="list-style-type: none"> • Department of Cooperatives • Municipality
Advocate for access to improve agriculture inputs (seeds) and techniques	<ul style="list-style-type: none"> • District Agriculture Development Office • NGOs
Awareness campaign on road safety and personal health measures	<ul style="list-style-type: none"> • Traffic police • NRCS sub-chapter, youth circles, etc
Training in entrepreneurship development	<ul style="list-style-type: none"> • Division Cooperatives • District Cottage and Small Industry Development Office
Training in floriculture and vegetable cultivation	<ul style="list-style-type: none"> • District Agriculture Development Office • NGOs • Private producers • Floriculture nursery
Vocational training, part of the same activities recommended for Janajati, above.	<ul style="list-style-type: none"> • District Cottage and Small Industry Development Office • District Woman and Child Office • Council for Technical Education and Vocational Training • Municipality • District Livestock Development Office • District Agriculture Development Office • Cooperatives
Identify more specific, more targeted activities	<ul style="list-style-type: none"> • NRCS



3. Kailali, Dhangadhi

SURE urban baseline results	
Top 5 hazards (deaths)	Target groups
Epidemic (59)	Single women (economic)
Flood (27)	River bank HH (economic)
Household fire (17)	Street vendors (advocacy)
Cold wave (2)	PWD (advocacy)
Snakebite (?)	

Single women champions

- 30 widows
- 2 divorced

River bank champions

- 22 women
- 12 men

Street vendor champions

- 24 women
- 8 men

People with disabilities champions

- 13 women
- 18 men

Assessment

- Single women FGD x 4: 28 women
- River bank FGD x 4: 26 Women, 13 men)
- Key informants x 9

3.1 Gendered food and income

- Developed tool to correspond with the hazard matrix used for Godawari, but did not conduct the hazard analysis for Kailali.
- The table obscures roles in more specific tasks. For example, rice production could be disaggregated for preparation, planting, weeding, threshing, etc.
- Men are generally responsible for larger production activities like field crops or draught animals. Women are generally responsible for domestic vegetables, goats, chickens, etc.
- More income sources are controlled by men, and are higher income generating than women's activities.
- "Women in Nepal work hard at a wide range of household tasks. In most cases, women must perform this work by themselves: 92% of women report that they receive no help from men in household work... It is estimated that women in Nepal contribute roughly \$11.25 billion to the economy through their unpaid work" (Shrestha 2008:iv-v).

	Leadership role		
	Mostly women	Mostly men	Both
Food sources			
Rice production		✓	
Wheat production		✓	
Market purchase	✓		
Fishing	✓		
Wild mushrooms			✓
Own poultry	✓		
Own milk	✓		
Own vegetables	✓		
Own pulse production		✓	
Income sources			
Poultry sales		✓	
Egg sales	✓		
Goat sales			✓
Pig sales		✓	
Sugarcane sales		✓	
Rice sales		✓	
Wheat sales		✓	
Vegetable sales	✓		
Mustard seed sales		✓	
Milk products sales	✓		
Meat product sales		✓	
Remittances			✓
Bamboo sales	✓		
Daily labour unskilled			✓
Daily labour skilled			✓
Fixed employment		✓	
Small business			✓
Vending			✓
Savings groups	✓		
Cooperative loans		✓	
Microfinance		✓	
Bank loans		✓	
Bank account		✓	

3.2 Findings

1. How do vulnerabilities differ between target groups in the municipality? How do vulnerabilities differ within each target group? How should these differences influence response options and targeting criteria?

Single women

- a. 'Single women' as a category generally refers to widows, who face significant social stigma in patriarchal Nepal. This category also refers to divorcees, who face similar challenges. Among 32 champions, for example, 30 are widows and 2 are divorced.
- b. Social acceptance of widows is low. They face criticism from society and even their extended family. Widows have less access to services and finance because they are not considered creditworthy and do not have family support as witnesses for loan applications.
- c. Legally, widows can inherit their husband's property, but socially their access is limited by relatives that fear these assets could eventually leave the family.
- d. Property ownership is problematic because relatives claim land they fear could be lost to outside the family. It is difficult to obtain death certificates and identity cards, both of which are required for government services and entitlements, including loan applications and property claims. Property claims can be easier if women have sons, but not if they have daughters only.
- e. The above is contrary to our understanding of Nepali law, but women can have less awareness or limited social or political capital with which to exercise their rights. This is compounded by lower literacy, fewer employable skills, and less mobility (which is accompanied with social judgement of moral misbehaviour as a single woman and the more general social stigma, isolation, and avoidance they can face). They do not always know about potential communication or advocacy channels.
- f. Since some have less economic security, their children are reportedly less well fed and less well educated, which further reduces potential access to information, services, and entitlements. This also demonstrates linkages with WASH and education.
- g. Many single women engage in daily, unskilled, casual labour. Men are routinely paid more than women for the same work and the same number of hours (Rs 500 versus 300-400). Female labourers are also subject to harassment and overtime, and unable to lobby for equitable pay. The 2017 labour market assessment in Godawari reached similar conclusions on pay discrepancies (Annexes 4, 5).
- h. Importantly, single women champions highlight that not all widows or divorcees are inherently vulnerable, and that some enjoy full rights, livelihood security, own shops and businesses, etc.
- i. Female divorcees are distinct from widows, but can face similar judgement of their character. Divorcees are in a comparatively stronger position than widows because they have proper legal documents that ensure their rights to settlement assets, property, etc.

River households

- j. Targeted river households are on the East side of the Mohana and Khutiya confluence. They face annual flooding that affects agricultural land and some livestock. Rice paddy is most affected, with floods causing crop loss. Farm land is also lost to the changing course of the river, which is moving increasingly eastward and consuming more land over time.
- k. Most of these people are former bonded labourers (*mukta kamaiya*), declared free by the government roughly 20 years ago. Five *kattha* of land was allocated to each household, but these have since been subdivided by each family and degraded by river erosion. At the same time, households have also been occupying forest areas, for which they do not have title and for which the government will not want to establish precedent for giving title to occupied land.
- l. Households have limited opportunities to strengthen or diversify what they currently do. Most households are very poor and poor, based on their own analysis of assets and activities. During flood, household access to roads and market centres is disrupted, as are potential services and support.
- m. There is little awareness of government services or entitlements, meaning that households miss opportunities to access existing benefits that could support food, income, risk management.
- n. Similarly, there is no meaningful outreach from government, only election campaign promises that reportedly have yet to be fulfilled. This includes flooding. The municipal government is aware of the problem and has an emergency response and preparedness plan, but has limited financial resources and is thinly spread across a large geographic area.
- o. River household food and income are also affected negatively by cold waves that affect wheat, pulse, and vegetable production, all of which are important food and income sources. Cold waves also increase illness and health expenditure, and decrease labour potential. Elderly and children are also affected.
- p. Risk transfer mechanisms are available and people are generally aware, however they cannot afford premiums despite knowledge of government subsidies. Land holdings are small and people say it is not worthwhile to insure such limited agriculture production.
- q. The relationship between hazards and economic security is most apparent for flood, but there are structural vulnerabilities to insecurity that can be mitigated with advocacy.
- r. Snakebite appears questionable as a shared priority, based on focus groups and key informants.

2. How do target groups compare with existing socioeconomic levels (or wealth groups) in the municipality? How do these structures influence the target group vulnerabilities of (1) above?

- a. Street vendors and people with disabilities are vulnerable to economic insecurity, but on the basis of fieldwork we believe single women and riverbank households can be more vulnerable. The upcoming champion survey might further quantify differences.
- b. River households have limited economic resources (daily, seasonal), but street vendors have more financial liquidity, even if in small levels. Vendors also have better overall access to information and services because they focus on more urban areas for their trade.
- c. Thinking about very poor and poor households in rural areas surrounding Dhangadhi, we think they will be more economically secure compared with households along the river.
- d. Single women are similarly less economically secure than general poverty in the area, because of the vulnerabilities discussed above.
- e. Single women are more economically vulnerable than river bank households, because they can have fewer family members generating income. River households can be more vulnerable to SURE's key hazards, especially flood, but can have more diverse food and income sources.
- f. Government has established specific policies supported PWDs, for which NRCS advocacy would help access. They can also have fewer employable skills or access to training, and most infrastructure is not disability friendly.

3. How do households in each target group access credit and financial services? Individually or in groups?

- a. Single women access financial services in groups, but take loans as individuals. That is, there are no group loans as far as we know.
- b. At community level there are saving women groups, mother groups, farmer groups, cooperatives, microfinance, and rural development banks.
- c. Most interaction and transaction is at the local group level, because groups do not require collateral, witnesses, or guarantees, and are therefore more accessible. Cooperatives and microfinance are used less because financial and administrative barriers are greater. In addition to collateral, male family members are required for consent, which is problematic for widows and divorcees.
- d. Interest rates also vary across financial service providers. Groups charge 12% per annum and cooperatives charge 18-19% per annum. Banks only charge 11% per annum, but their formalities are problematic for poorer households and single women alike, who therefore cannot afford the comparatively cheaper loans. In short, marginalised households pay more for financial services that are more difficult to access.
- e. This generally applies to river households as well, among which the poorer face the same challenges discussed above.
- f. River households similarly rely more on their savings groups than banks or cooperatives, especially very poor and poor.
- g. There appears a general habit of savings among single women and river households alike. Some men said that saving groups are a waste of time, and overall it seems that women are the primary savers, even if regular contributions are small, for example Rs 100/month for single women and Rs 500/month for female saving groups along the river.

4. What entitlements or social protection programmes are available? What other municipal services? Are target groups accessing these services? Why, why not?

- a. Single women are most aware of their own entitlement to Rs 1,000/month, provided they have an identity card that verifies their status as widows, which can be difficult to obtain (discussed above).
- b. Single women are however less aware of other possible entitlements, such as elderly (Rs 2,000) or PWD allowances (Rs 2,000 or Rs 600 depending on colour coded severity).
- c. Single women receive their payments from government as direct deposits to their accounts at the Agriculture Development Bank in Dhangadhi every four months. Some women would prefer to receive direct cash, thereby saving Rs 200 in transportation to the bank.
- d. Among river dwellers there is some awareness of these various entitlements, especially elder allowances as there are more elderly than PWD in communities we consulted.
- e. Ward representatives pay elderly allowances with direct cash at the household every four months,

without requiring a bank account.

- f. There is misunderstanding among some PWD households along the river who are unsure to which allowances they are entitled, along with complaints of inconsistency in severity allocations, i.e. who is labelled red, blue, etc and therefore the amount to which they are eligible.
- g. River households are dissatisfied with government disaster management and relief distributions.
- h. Municipal services are available in agriculture, livestock, skill development, social security, and infrastructure development. However, there are household gaps in awareness of what services are available, how they can be accessed, and the eligibility criteria.
- i. River households seem generally more aware of government services than single women.

5. What kinds of assets can be insured? Are households or groups using risk transfer or asset protection schemes, formal or informal? Which households?

- a. Insurance is commercially available for specific crops and livestock.
- b. Government provides subsidies of 75% of the insurance premium, which is 5% of the total value. Households are responsible for the remaining 25%. Claims are made to the insurance company, which then claims from government.
- c. There is however a combination of limited awareness and limited interest in risk transfer among single women and river households, especially single women.
- d. Among river households, awareness of insurance availability is greater, but not the procedures or cost analysis. Some say that with small land holdings it is not worthwhile to purchase insurance, and others say that they simply cannot afford insurance because of their limited production scale.
- e. There are reports of local government health insurance pilots, however the procedures, costs, and benefits are not yet known.

3.3 Activities

What activities are realistic with the limited funding available? Should activities target individuals or groups?

Single women

Activities	Collaboration, linkages, advocacy
Determine need and interest for literacy training	<ul style="list-style-type: none"> District Woman and Child Office Women for Human Rights District Administration Office Ward and Municipality Office District Education Office District Health Office Financial service providers CBOs, NGOs, INGOs Red Cross sub chapters, youth circle, junior Red Cross circle
Advocate for citizenship and identity cards	
Advocate for relationship verification, death certificates	
Advocate for wage equity in daily unskilled labour	
Awareness campaign for widow and divorcee rights	
Awareness campaign on available government services and entitlements (planning process, allowances, health insurance pilot, cooperative and microfinance lending schemes)	<ul style="list-style-type: none"> Division Cooperative Office of Kailali District Agriculture Office Agriculture Service Centre District Livestock Office Livestock Service Centre Council for Technical Education and Vocational Training District Skill Development Centre NGOs, INGOs Private sector
Agricultural training to strengthen existing practices and potential diversification (e.g. mushroom production)	
Agricultural training in modern agricultural techniques and technology (e.g. tunnel farming, off season vegetables, threshers, drip irrigation, chemical safety)	
Seed promotion, distribution (hybrid, high yielding, indigenous)	
Livestock training (rearing, breeding, feeding, health, insurance, shed management)	
Livestock grant or distribution to very poor and poor (goats, sharing offspring)	
Improve market chains, value chains, profitability	
Vocational training (technical, repair, electronics, cooking, tailoring, beauty, bakery, etc)	<ul style="list-style-type: none"> Council for Technical Education and Vocational Training District Skill Development Centre District Woman and Child Office District Cottage and Small Industries Office NGOs (Oxfam, Mero Job, HomeNet)
Entrepreneurism and business development training	
Seed grants to expand or establish or small businesses (individual or revolving)	
Facilitate connections between training participants and potential employers (e.g. job banks)	

River bank households

Activities	Collaboration, linkages, advocacy
Advocate for bioengineering and gabion structures	<ul style="list-style-type: none"> • District Soil Conservation Office • Department of Water Induced Disaster Prevention • District Agriculture Development Office • Ward and Municipality Office • District Irrigation Office
Advocate for culverts and raised roads	<ul style="list-style-type: none"> • Ward and Municipality Office
Promote alternative (less water-logging) crops along river banks	<ul style="list-style-type: none"> • Division Cooperative Office of Kailali • District Agriculture Office • Agriculture Service Centre • Nepal Agriculture Research Centre • District Livestock Office • Livestock Service Centre • Council for Technical Education and Vocational Training • District Skill Development Centre • NGOs, INGOs • Private sector • Ward and Municipality Office
Promote flood resistant and erosion resistant crops (sugarcane, aloe vera, et al)	
Agricultural training to strengthen existing practices and potential diversification (mushroom production)	
Agricultural training in modern agricultural techniques and technology (tunnel farming, off season vegetables, threshers, drip irrigation, chemical safety)	
Seed promotion, distribution (hybrid, high yielding, indigenous)	
Livestock training (rearing, breeding, feeding, health, insurance, shed management)	
Skill development training for income diversification	
Improve market chains, value chains, profitability	
Awareness campaign on accessing and participating in government services and planning processes	<ul style="list-style-type: none"> • Ward Representative • Local NGOs • Red Cross sub chapters, youth circle, junior Red Cross circle
Advocate for wider and multimedia dissemination of messages outside Dhangadhi at community level	<ul style="list-style-type: none"> • Ward and Municipality Office
Support municipality to advocate for additional funding for their emergency response and preparedness plan	<ul style="list-style-type: none"> • Central and provincial government
Investigate the possibility of group crop insurance instead of individual policies	<ul style="list-style-type: none"> • Farmer groups • Insurance companies
Farmer field schools for flood control and cold wave mitigation	<ul style="list-style-type: none"> • District Agriculture Service Centre • District Livestock Service Centre
Promote savings group membership of champions	<ul style="list-style-type: none"> • Existing savings groups • Village leader (<i>bhalmansa</i>)
Promote raised hand pumps in flood areas to reduce water borne diseases	<ul style="list-style-type: none"> • District Drinking Water Office • Ward and Municipality Office
Advocate for equitable distribution of flood relief	<ul style="list-style-type: none"> • Ward office





4. Recommendations

Replication

1. Utilise existing tools and capacity for economic security assessment and planning in the remaining five municipalities: Semi-structured discussion guide, wealth group table, seasonal calendar, hazard matrix, gendered food and income, and Gantt chart. Venn diagrams and transect walks could be easily added.
2. Each municipal assessment should maintain the learning process approach to district branch mobilisation and ownership, leading their own analysis, reporting, and planning.
3. Before each assessment, each district branch needs to document its rationale and selection criteria for each of the target groups prioritised for advocacy and economic security. Also disaggregate the number of female and male champions per target group. Review relevant data and findings from recent champion survey results and urban baselines. Make a calendar, use the Kailali template.
4. Contextualise tools for each municipality (as we did between assessing Godawari and Kailali), e.g. editing hazard, food, income lists; drafting calendars; mapping networks, services, stakeholders; etc).
5. Integrate secondary data where possible for each assessment, especially from peers and partners.

Planning

6. Start small and radiate outwards:
 - Build on existing groups, relationships.
 - Build on existing assets, capacities, interests.
 - Facilitate existing structures, services, entitlements.
 - Start with champions, branch gradually with wider constituencies.
 - Start with networking and advocacy with all target groups, become more specialised in direct implementation if funding allows, if learning validates.
7. Determine the strategic and financial priority of economic security for SURE and to what scale, clarifying whether inputs are incentives for target group champions or intentions for wider, deeper impact.
8. Revisit activities proposed here for both municipalities, and refocus from training to advocacy and networking, at least for the first year of implementation.
9. Begin in Lalitpur, central to more district branches that can join or learn from the planning process, or who already participated and understand it. Enable social mobilisers to lead fieldwork.
10. Clarify the definition of 'labourer' and how it can differ for women and men (and municipality and target group and season). Female labourer focus group members in Godawari all cultivated vegetables and sold from their homestead. They are working, but it appears they are not 'labourers' as men, employed by others on daily wages.
11. Revisit the current logical framework indicator for economic security as the understanding and intentionality of activities clarify over time. Consider multiple indicators, perspectives.

Coordination, collaboration

12. Optimise the implementation burden and create efficiencies through collaboration and complementarity, with priority to activities other stakeholders implement, using existing systems whenever possible.
13. Prioritise relationships over inputs. (Consider VENN diagrams for additional stakeholder analysis.)
14. Discuss assessment findings and nascent plans with target group champions. Not simply for transparency and accountability, but the prioritisation of retrofitting economic security into SURE is a year 1 outcome of participant advocacy. Enable social mobilisers to facilitate these conversations.

15. Share this report with stakeholders, contributing to emergent urban DRR networks, learning.
16. Advocacy, introductions, connections can address other hazards or expansions of household food and income not targeted in SURE to support further household resilience and risk reduction, with minimal organisational effort, e.g. livestock disease, crop pests, value chain development, etc.

Impact, learning

17. Prioritise reducing risk over mitigating impact. Engage with specific hazards, economic vulnerabilities, and advocacy priorities of each target group.
18. Explore deeper layers of target group vulnerability, especially if these can be engaged through advocacy and networking instead of NRCS direct implementation. Female literacy, wage inequity, and property rights, for example, can each support or undermine economic security and exacerbate disaster risk.
19. Prioritise hazards with proximate economic security outcomes. The all-hazard approach respects SURE's urban baseline results but is so diverse that impact and outcomes will be difficult to measure or attribute, or to suggest a financial common denominator.
20. Further analysis is needed to determine the value and appropriateness of production insurance for individuals or groups, e.g. rice, banana, sugarcane, livestock (oxen, cattle, buffalo, goats). This includes consistently voiced concerns that it is not 'worthwhile' for poorer households to invest in risk transfer, and that insurance favours middle and better off. Cost benefit analysis is complicated, but a simplified version could be informative and involve household and stakeholder participation in the analysis.
21. A standardised metric for cost effectiveness analysis could also assist planning and prioritisation for economic security, especially if funds are limited, by calculating the average cost per unit of effectiveness. Also complicated, this would entail quantifying intended outcomes to an effectiveness measure, divided into the total cost of that activity: $CE = C/E$ (COA 2006).
22. Continue reviewing the secondary literature, of which only a thin slice has been processed. Share literature with branch and field teams. There are complementarities and learning opportunities.
23. Promote female staff. There are many female social mobilisers, SURE's implementation interface. There is outnumbered and underutilised capacity to balance leadership, harmonise with SURE principles, increase net positive outcomes.
24. Capitalise further on SURE's deep pool of primary data, drawing on the learning partner and university linkages for more integrated statistical analysis of regressions, changes, trends. Ensure qualitative analysis in concert with quantitative. Involve social mobilisers and champions with qualitative quantitative interpretation processes.
25. Programme learning is core to SURE's approach. Capitalise on this, on the ethos expressed by a senior member during the final debrief: "We are not doing different things, we are doing things differently." Also consider another member's perspective on our pending assessment, "We'll get what we deserve." And finally, the catchphrase of our workshops, "What do you think?"

Gantt chart template

Activity	2018				2019				2020			
	Jan-Mar	Apr-Jun	Jul-Sep	Oct-Dec	Jan-Mar	Apr-Jun	Jul-Sep	Oct-Dec	Jan-Mar	Apr-Jun	Jul-Sep	Oct-Dec
1.												
2.												
3.												
4.												
5.												
6.												
7.												
8.												
9.												
10.												

5. Secondary validation

This review was conducted rapidly after the report was finished as an opportunity to compare our results with wider literature. Over 200 sources were collected, of which half were skimmed, of which roughly another half was reviewed (or cited above). The review is not comprehensive, akin to an annotated bibliography, shortlisting key sources most directly related to this report and highlighting key themes. It concentrates on sources not already encountered in SURE documentation. Everything applies to Nepal unless specified.

Our work is consistent and complementary with others. We found nothing contradictory.

Context analysis

Country context (World Bank ND:1):

HDI ranking: 144th of 182 countries

Life expectancy: 67 years

Lifetime risk of maternal death: 1 in 31

Under-five mortality rate: 51 per 1,000 live births

Global ranking of stunting prevalence: 10th highest out of 136 countries

Coyle & Boyce (2015) give pertinent context analysis, citing multiple drivers and sources: Eighty per cent of Nepal's 26.5 million people live in rural areas and agriculture provides 70 per cent of people's livelihoods nationally, but the agricultural sector is largely inefficient and only accounts for a little over a third of Nepal's gross domestic product (CIA 2014). While there have been significant improvements in people's access to education (World Bank 2014:7), this has yet to have a positive impact on youth unemployment and the estimated unemployment and underemployment rate in Nepal is 46 per cent (CIA 2014). Recent research into people's security has revealed that unemployment and poverty are perceived to be the greatest source of insecurity in people's lives (Gordon et al 2011:12), and many people believe unemployment and poverty have led to a perceived increase in criminal activities and theft (Shah & Onslow 2013:ix). As a result of this, many families and younger Nepali are migrating to urban areas of Nepal either because they find agricultural work undesirable or insufficient to support themselves – leading to a rapid process of urbanisation even while Nepal remains relatively rural. The lack of domestic growth and high rates of unemployment mean that many young people seek work abroad in migrant economies, which is now thought to exceed 25 per cent of the national economy (World Bank 2014:2). Over two million Nepali are estimated to be working abroad, around 7.5 per cent of the population, and 56 per cent of households in 2011 were found to be receiving remittance money (CBS 2011:78). Most of the remittance money is not invested in economically productive activity but rather is spent on consumption of imported goods, fuelling a large trade deficit, and on the repayment of debt (World Bank 2014:70).

Thapa and Acharya (2017) similarly find that remittance recipient households tend to spend more on consumption, health, and education as compared to remittance non-receiving households.

Although still high, the share of the population working in agriculture has fallen, as has the contribution of agricultural production to Nepal's gross domestic product (Upreti et al 2012).

Hazards, vulnerability, economic security, resilience

Economic security is rich in the Nepali literature. Women developing solutions to biomass air pollution, for example, conclude that the main barriers are financial (Devakumar et al 2018).

A 2015 study on low dietary diversity and micronutrient adequacy among lactating women in peri urban Nepal concluded that mean probability of adequacy was positively associated with energy intake, dietary diversity, women's educational level and socioeconomic status, and was higher in the winter (Henjum et al 2015).

Khatiwada et al (2017) say that understanding household livelihood strategies is pivotal to rural poverty reduction. They conclude that major influencing factors on adopting higher returning livelihood strategies

were land holding, education, agriculture and skill training, access to credit, and proximity to roads and market centres – with a majority 61% of households diversifying their income to non-farm sources.

Social factors are one of the most important causes of vulnerability of exposed communities to disasters (Fatemi et al 2017).

Social norms can effect economic exclusions for those who do not conform to social norms (Chambers 2005 in Coyle & Boyce 2015).

Work in Nepal has highlighted how 'free' markets are inherently embedded within complex and changing formations of cultural politics that are rooted within sociocultural value systems and hierarchies, which are by nature patriarchal and heteronormative... Markets and culture are mutually embedded and influence individual, household, and community socioeconomic livelihoods (Rankin 2010 in Coyle & Boyce 2015).

The capacity of resilience of traditional societies and the concurrent degree of cultural change rely on four factors, namely: The nature of the hazard, the pre disaster sociocultural context and capacity of resilience of the community, the geographical setting, and the rehabilitation policy set up by the authorities. These factors significantly vary in time and space, from one disaster to another (Gaillard 2007).

Analysis [of livelihoods diversification] showed that wellbeing was not associated with diversification per se but rather on a households' involvement in 'high return sectors' such as trade or salaried job. Because involvement in these remunerative sectors is determined by various financial, social, and human capitals, poor households were unable to combat the entry barrier and were prevented from getting access to them. In this way, livelihood diversification was found to have a highly skewed effect leading to inequality of income and wellbeing. This, in turn, is likely to risk depriving the poor households from exploiting new economic opportunities even in the future (Gautam & Andersen 2016).

Results show that household food security was positively affected by the following variables: Male-headed household, household members with both agricultural and allied occupation, age of the household head, percentage of irrigated area, number of livestock owned by the household, and owner operator. Household food security was negatively affected by the variables household size and time taken to reach the nearest market... The findings imply that female-headed households need support in order to improve their food security (Joshi & Joshi 2017).

Mishra et al 2017 establish six factors for building ex ante resilience (of disaster-exposed Nepali mountain communities): Natural resource endowment, physical connectivity, access to external development services, entrepreneurship, social homogeneity, and local economy – combining according to the community context to give five different factor combinations.

Oven and Rigg (2016) highlight that vulnerability is not merely accentuated or ameliorated over time, but is reworked because the causes, dynamics, and nature of vulnerability also change. This... requires further consideration by the development sector seeking to promote both economic growth and the building of societal resilience.

Being poor means having multiple characteristics that deny recognition, share in resources and opportunities, participation in decision making, and influencing the processes that affect themselves which as a result challenges their survival freedom. Empowering poor, disadvantaged, and marginalised and developing their wealth asset including education, health, and employment must be the central agenda of development planning in Nepal in order to achieve sustainable human development (Pokharel 2015).

Landslides are an increasing problem in Nepal's Middle Hills due to both natural and human phenomena: Mainly increasingly intense monsoon rains and a boom in rural road construction... Main findings underscore that coping strategies, mainly seeking external assistance and outmigration, are closely linked to access to resources, ethnicity/social status, and levels of community organisation. Conclusions include the importance of investing in organisational skills, while building on local knowledge about landslide mitigation for reducing landslide risk. There is great potential to increase coping strategies by incorporating skills training on landslide mitigation in existing agricultural outreach and community forest user group training (Sudmeier-Rieux et al 2012).

Information, finance, entitlements

While discussions of social capital often focus on whether people possess certain social ties or not... it is also necessary to consider under what circumstances people can make use of their ties. The use of different kinds of ties varies with context and is not as clearly defined as suggested in the literature. For example families closer to the city are in a better position to take advantage of new opportunities. Using a combination of ties people have engaged in high-input agriculture, business, and paid employment. Diversification of livelihoods has made many people less sensitive to climate change, but this does not translate into decreased vulnerability for the community. Intensive agriculture and lower community cohesion seems unsustainable in the long run. Thus, decreased vulnerability at the household level may come at the price of increased vulnerability at higher levels and negative consequences for the wider social–ecological system (Byg & Herslund 2016).

Results show that access to core information enhances efficiency of response actions and increases coordination throughout the network of responding organisations (Comfort et al 2004).

Economic theory suggests that a well functioning market produces an efficient allocation of resources. Economists... point to the ability of the price system (the market) to economise on the information that people need to make decisions. That is, the market efficiently provides information to support decision making in the form of prices... There are, however, a number of reasons why markets fail to function well. One such failure results from information problems (Marsh et al 2012).

Another way in which community capacity is thought to improve the workings of the market is by reducing the cost of doing business as a result of increased levels of trust and trustworthiness. Economists have long acknowledged the importance of trust as a lubricant of exchange, economising on the cost of gathering information about trading partners (Marsh et al 2012). They cite others' conclusions that community capacity has a significant positive impact on economic performance:

- 10% increase in trust generates a 0.8% increase in economic growth.
- 4% increase in civic norms generates a 1% increase in economic growth.

Norris et al 2008 conclude that community resilience emerges from four primary sets of adaptive capacities — economic development, social capital, information and communication, and community competence — that together provide a strategy for disaster readiness. To build collective resilience, communities must reduce risk and resource inequities, engage local people in mitigation, create organisational linkages, boost and protect social supports, and plan for not having a plan, which requires flexibility, decision-making skills, and trusted sources of information that function in the face of unknowns.

Results from Pandey (2003) show that a higher proportion of women property owners were better educated, had bank accounts, made household financial decisions, had voted in the most recent elections, and were satisfied with their lives compared to women without any property.

Pandey (2010) also reports that property ownership empowers women by increasing their self-confidence, ability to contribute to decisions, control over their reproductive behaviour, ability to borrow, and economic independence... In urban areas of Nepal, however, women's assets holdings have increased dramatically over the last four decades... [and] strategic action by some men and women has given rise to new norms which favour property ownership among women.

About 41 percent of all Nepali households have access to a bank within 30 minutes of their home (Subba et al 2014).

Nepal's financial sector has grown rapidly... The aggregate amount of deposits, credit, branches, and ATMs has been increasing steadily over the past few years. In 2012, the proportion of deposits and credit to national GDP stood at 65 percent and 55 percent of GDP, respectively, which is somewhat higher than average in South Asia. The availability of service delivery points, in general, has improved demonstrably: The number of bank branches per 100,000 adults has increased from 2.6 in 2004 to 8.4 in 2012... Similarly, the number of MFI branches per 100,000 adults has nearly tripled from 3 in 2004 to 8 in 2012... Nonetheless, significant gaps remain in the provision of financial services, both in terms of access and effective use. Access gaps are most acute in the more remote and geographically isolated parts of the country... which are still sparsely covered by formal financial institutions (UNCDF 2014b).

Despite the relatively large deposit base, financial services are concentrated within the urban and male population. Of the urban adult population, 51 percent have a bank account, compared to 22 percent of the rural adult population. Similarly, a persistent gender gap exists: While about 30 percent of Nepali adult males have a bank account, only 21 percent of females do. Moreover, access to deposit accounts does not necessarily mean that use of deposit accounts is to save for future financial needs. People use their account to receive money (salaries, government payments, remittances), but not actually to save money. According to past studies in Nepal, an average of 18 percent of Nepali adults save money, but only 10 percent do so with a formal financial institution. Further, most of those savings are kept for emergencies (UNCDF 2014b).

Nepal's state-run social protection programmes... have been ambitiously described as elements in a nascent social contract between state and society (Koehler 2011), but in reality it is not entirely clear if social transfers are making much of a difference to household wealth and coping, let alone whether they are making positive contributions towards state building processes (Upreti et al 2012).

Disaster risk

Nepal currently has a disaster management policy and legislative framework yet it is perceived as not trickling down effectively to make significant progress in reducing the impact of disasters at the local level... A lack of micro-disaster vulnerability analysis is a problem that remains for effective disaster risk management in Nepal (Aryal 2014).

Jones et al (2013) tentatively conclude that community based disaster risk reduction activities are more successful when they are institutionally embedded in local government structures.

A 2016 evaluation of the [Bangladeshi] Vulnerability to Resilience programme concludes that DRR based on sustainable livelihoods shows positive results, *exactly as development theory suggests* (Ahmed et al 2016, emphasis added).

In the neoliberal climate of reduced responsibility for the state, alongside global platforms established to implement the Hyogo Framework for Action, a new arena opens for a multitude of stakeholders to engage in DRR. The key role that the state can play in instituting effective DRR tends to receive little attention, yet in situations where the state apparatus is weak, such as in Nepal, it becomes evident that integrating DRR into development is a particularly challenging task. Due to the political situation in Nepal, progress has been stalled in providing a legislative context conducive to effective DRR (Jones et al 2014).

Lee (2016) reports barriers to evidence based disaster management in Nepal, such as contextual factors (e.g. poverty), local custom and culture, as well as community-level issues (e.g. level of engagement and understanding). System-level barriers included limited demand for, availability and accessibility of the evidence-base. The implementation of evidence was influenced by the configuration of the disaster management system and system processes. Political ownership and leadership is an essential determinant of practice.

Marsh et al (2012) argue that many of the benefits associated with community capacity are compatible with the notion of economic value, and that further research should be undertaken to estimate the economic value of these benefits.

6. Afterword: HES approach in peri urban Nepal

Introduction

- This assessment contributes to organisational urban learning and ongoing adaptation of the household economic security (HES) approach. Not quite a case study, these are reflexive notes on the approach in peri urban Nepal, learning from previous HES assignments in urban (Syria 2017) and rural environments (Bangladesh 2013, 2014; Lesotho 2012; Malawi 2012; Ethiopia 2011).
- As an approach, the HES components and analytical framework are inherently flexible, with improvisational space responding to context, task, retooling, and individual praxis.

Secondary data

- An immediate head start. In this case finding the Kathmandu Valley HEA report was pivotal, as we could use their analysis without collecting it ourselves, and focus assessment on new information needs. Initial review during fieldwork was affirming that we had found a valid trail.
- Final validation was also important, although at the same time the quantity and quality of pertinent literature is a humbling, healthy reminder that there is forever more to learn.

Ecosystems, seasonality

- Zoning is relevant to the variety of peri urban meanings across municipalities, each a distinct ecosystem.
- Seasonality is relevant and informative. It applies to rural and urban, regardless whether for hazards or livelihood activities, or programme plan.

Relative wealth, livelihood capitals

- Initially, analysing relative wealth appeared contrary to working with target groups, for whom there were already broad categories of differentiation (single women, street vendors, river households, etc).
- But even in urban environments there are differences within groups in assets, access, capital, risk.

Food, income, expenditure

- Backbone of the household economy, they juxtapose well with wealth, age, gender, and seasonality.
- Not having to collect these data allowed us to refocus our approach overnight.
- As capacity building, analysing these data improves team empathy and livelihoods awareness, and provides structure for empirical experience. It initiates learning before fieldwork.

Markets, cash

- Lightly assessed but markets obviously vital to food and income, information, services, response options and advocacy opportunities. (Labour links with age, wealth, gender, income, seasonality.)
- Cash preparedness is contextually and organisationally important. Easier in or near urban centres.

Hazards, risk, coping

- Along with the initial question on wealth groups, this was perhaps the most conceptually challenging aspect, especially initially. SURE's all hazard embrace diversifies the analysis (and disaggregates it by target group and municipality).
- A more direct approach to DRR and economic security could have been to concentrate entirely on hazards to food and income.

Gender, age, ability

- Gender in this case given higher priority, applicable throughout municipalities and target groups more than age or ability. It mainstreamed easily and emerged a core theme.
- Exploring gendered access and control over food and income sources helps link assessment tools, and could have been advanced further. Links with seasonality, planning, targeting.

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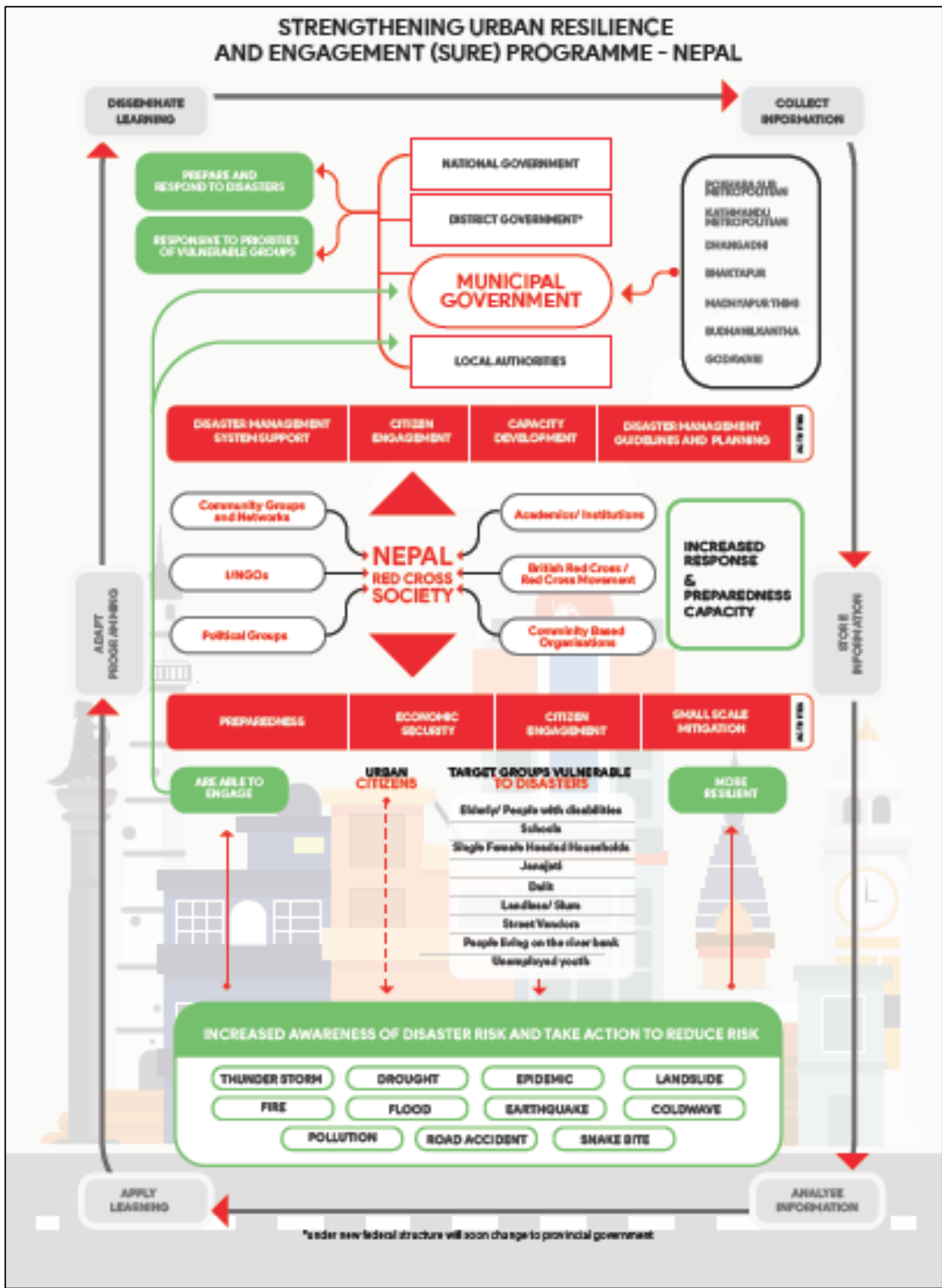
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Annex 1: SURE theory of change



Annex 2: Methodology

Process

- Participatory learning process for all team members.
- Households as the primary unit of analysis, even if activities will include single individuals.
- Capitalise on secondary literature, primary SURE data.
- Social and gender analysis mainstreamed throughout.
- Inception report and feedback, revised approach.
- Purposive selection of two municipalities with differences in rural/urban characteristics and representativeness of mixed livelihoods of other programme areas, without the complications of a purely urban ecosystem like Kathmandu metro.
- Consulted purposively selected focus groups and key informants with a single discussion guide (Annex 10) that combined advocacy and economic security, contrasting vulnerabilities.
- Respondents drawn from champions, local government, civil society.
- Meeting with each target group independently.
- Mixed and women focus groups with target groups having male and female champions. (Overall FGD breakdown is 9 female groups, 2 male, and 3 mixed groups.)
- Leaders consulted in KII, separate from FGDs.
- Local government consulted separately in KII.
- Three days of fieldwork and data entry per municipality.
- Team preparation, analysis, and reporting through workshops before, during, and after fieldwork.
- Learning event with interagency colleagues (Annex 3).
- Discussion draft on facilitator departure, agreed timeline for consolidated feedback and revision.
- Integration of programme, government, academic, practitioner literature to triangulate findings.
- Reflection on contextualised HES approach, case study.

Hypotheses, assumptions

- Linkages between prioritised hazards and economic security will be minimal, not like they would be if the programme focused only on reducing risk to food and income sources.
- Findings from Godawari and Kailali might not corroborate or triangulate each other, reflecting assessment differences in each municipality and the team's emerging clarity of purpose. Findings might be specific to each municipality.
- Findings might also be specific to each target group, even if hazard and municipality are the same.
- Differences between Godawari and Kailali fieldwork approaches might in themselves be interesting to compare, both for the assessment and for HES guideline revision.
- The full assessment process can be conducted transparently and collectively with decentralised roles.
- Institutions, services, practices will be more consistent across municipalities than vulnerabilities across or within target groups.
- We will understand vulnerabilities of different target groups, but are unlikely to understand how these specific groups were targeted initially, or which specific criteria were used.
- Venn diagramming could be integrated at any point.
- Team members will be able to lead this process in the other five municipalities not yet covered.
- Core concepts and analytical frameworks in the HES approach will be contextually relevant.

Tools

- Workshops (design, planning, analysis, reporting, networking)
- Semi-structured discussion guide
- Wealth group table
- Seasonal calendar
- Hazard matrix
- Gendered food and income sources
- Gantt chart

Limitations

- Other sectoral complementarities are evident but could not be integrated: Environment, climate change, WASH, water supply, nutrition, education, shelter, planning, law, etc.
- Teams were large. Team members changed throughout the assessment, with significant attrition of learning from members that participated in fieldwork but not analysis or reporting.
- Time was against us from the outset. Everybody worked far longer days than ideal, and nobody had time to rest or recharge. Fatigue detracted from overall team enthusiasm. There was collective agreement on the assessment rush, but no clear consensus on tempering expectations.
- Many missed opportunities to capitalise further on our own primary data:
 - More hazard analysis, for example, could have probed further into relationships (or lack thereof) with food and income sources, along with identifying other hazards (e.g. crop pests) outside SURE.
 - Additional gender analysis would have been possible, e.g. roles in food and income sources, which would link with hazards and seasonality, potentially helping to target and schedule activities.
 - Seasonality is also under analysed, especially the Kailali seasonal calendar (Annex 7), full of linkages identified by the team but unable to be documented. Both seasonal calendars can nonetheless help planning.
 - With time we could have mined more SURE data.
- From secondary sources, the labour market baselines developed in 2017 workshops (Annex 4, 5) were intended for our analysis but there was no time. Their findings are consistent with ours, but we do not understand well the market chain or even have a clear diagram transposed from the photos.
- Literature could not be reviewed until after completing the rest of this report. While useful to triangulate findings, preliminary review would have helped elaborate the urban ecosystem and suggest assessment information needs (as we did with the HEA baseline, for example).



Risk Reduction and Economic Security in (Peri) Urban Nepal

Date: 22 March 2018
Time: 08:30 – 12:30
Location: British Red Cross, Kalimati, Kathmandu

Guiding questions

1. What are the linkages between economic security and disaster risk reduction in the (peri) urban Nepali context?
2. What programmatic outcomes have been achieved to date, how, with whom?
3. What are the challenges and mitigation measures engaged to date?
4. How could further interagency collaboration contribute to advancing urban and peri urban practice in Nepal?

Agenda

1	08:30 – 09:00	Breakfast
2	09:00 – 09:30	Introductions and guiding questions
3	09:30 – 10:15	Question 1 (plenary)
4	10:15 – 11:45	Questions 2-3 (groups: geographic, thematic)
5	11:45 – 12:15	Question 4 (plenary)
6	12:15 – 12:30	Next steps, thanks, close

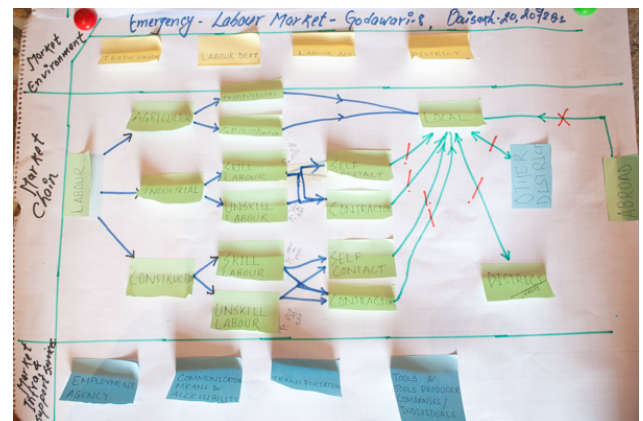
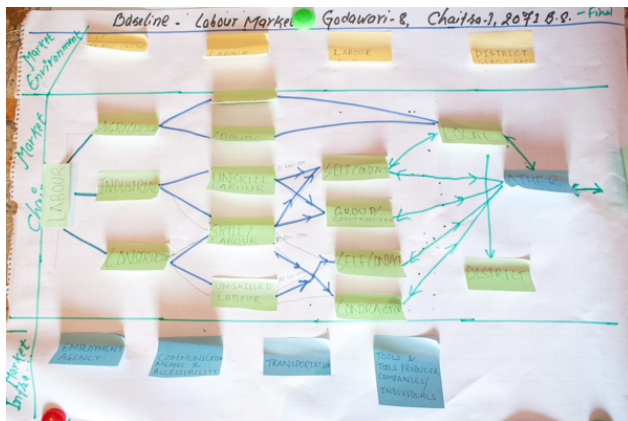
Synthesis

The workshop concluded with a discussion of key actions and themes identified throughout all sessions and work groups, summarised below.

Resilience: Disaster risk reduction and economic security	
Actions	Themes
Coordination	Gender
Training, Skills, Vocational	Literacy
Advocacy, Linkages	Public private partnerships, government
Insurance, risk transfer	Governance
Markets, marketing	Personality
Information, services	Seasonality
Shelter (<i>ghar, pariwar</i>)	Equity
Production	Capacity, coping
Multisectoral	Groups, mobilization
Preparedness, response	Capital: natural, human, financial, social, political

NB: Workshop notes, outputs, and contacts were shared with participants in a separate report.

Annex 4: Labour market system, Godawari⁴



Overall impact

- Increase in skilled labour wages (from 800-1,000 to 1,000-1,500).
- Increase in unskilled labour wages (from 400-600 to 600-800).
- Higher demand for labour, with overall increasing trend.
- Demand trend also increasing.
- Low supply compared with demand.
- Additional labour gap caused by outmigration of labour to higher demand districts (Sinhupal, Chivok).

Competition

- High competition on supply side due to high demand.
- Poor integration because of disparities in wage rates compared with official government minimum wages.

Supply and demand: Market capacity to meet gaps

- Present market system cannot fulfil the gap because: Higher demand in other affected districts; demand on regular development work (recovery and development); youth migration for education and employment; and general migration trend (low coping capacity).

Possible payment methods

- Direct cash.

DRR issues

- Unplanned settlement with narrow streets and no evacuation routes.
- Lack of household level awareness and preparedness.
- No risk sensitive land use planning.
- Building code not implemented.

Gender issues

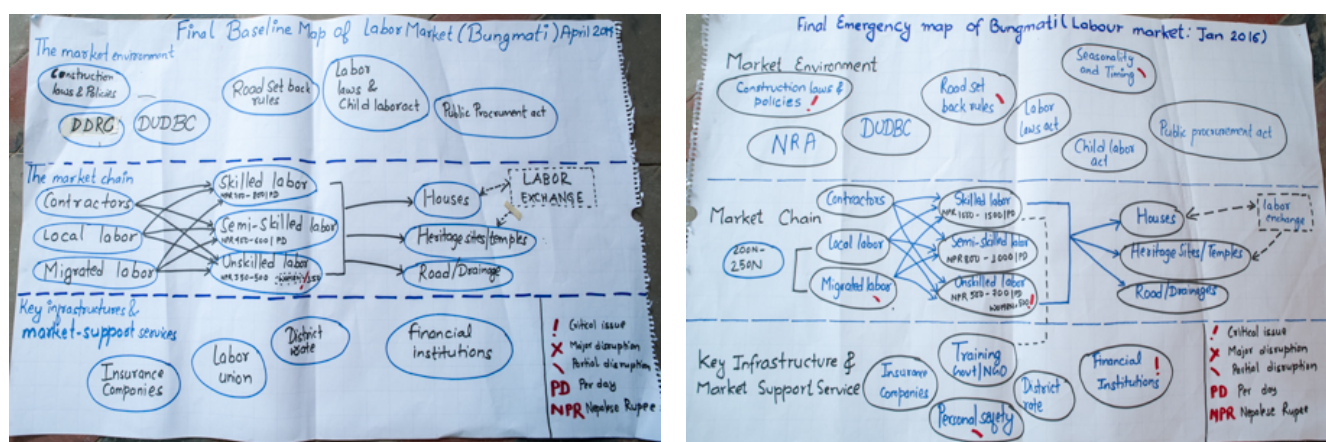
- Inconsistent wage rates in some cases.
- Participation level of women varies: Agriculture (high), construction (low), cultural.

Recommendations

- Training and capacity building of masons (new/full course of 7 days). 100 women and 150 men in construction labour for one month with certification, Rs 1,000 per day.
- Certification for semi-skilled and uncertified skilled labourers, including agricultural tools. 70 women and 30 men, for 2 weeks at Rs 600 per day.
- Tools and materials for safety and security of 250 labourers during work (100 women, 150 men). Includes voucher pack of Rs 7,000.
- Safe demolition of unsafe buildings and debris management, with in-kind distribution of tools.

⁴ June 2017 workshop in cash and markets with the Nepal Cash Coordination Group (Foley et al 2017a).

Annex 5: Construction labour market system, Bungamati, Kathmandu Valley⁵



Overall impact

- No significant impact because reconstruction has not yet started.
- Prices (NPR):

Labour	Baseline	Emergency
Unskilled	350-500	500-700
Semi-skilled	400-600	700-1000
Skilled	700-800	1000-1500

Competition

- Not any effect on integration as every time contractor's price increased the wage of labour also increased.

Supply and demand

- As reconstruction has not been started, there is no supply or demand problem.

Market capacity to meet gaps

- Currently no gaps as few reconstruction has only started. But the market system can respond to the gaps as there will be trainings and skill enhancement programmes.

Possible payment methods

- Cash in hand, bank transfers, cheques.

DRR opportunities

- Increasing reconstruction will lead to exploitation of forest woods and lumbers.
- Demolition of houses and heritage sites without safety equipment.
- No proper disposal of rubble and materials of old houses, resulting in health and safety issues.

Gender opportunities

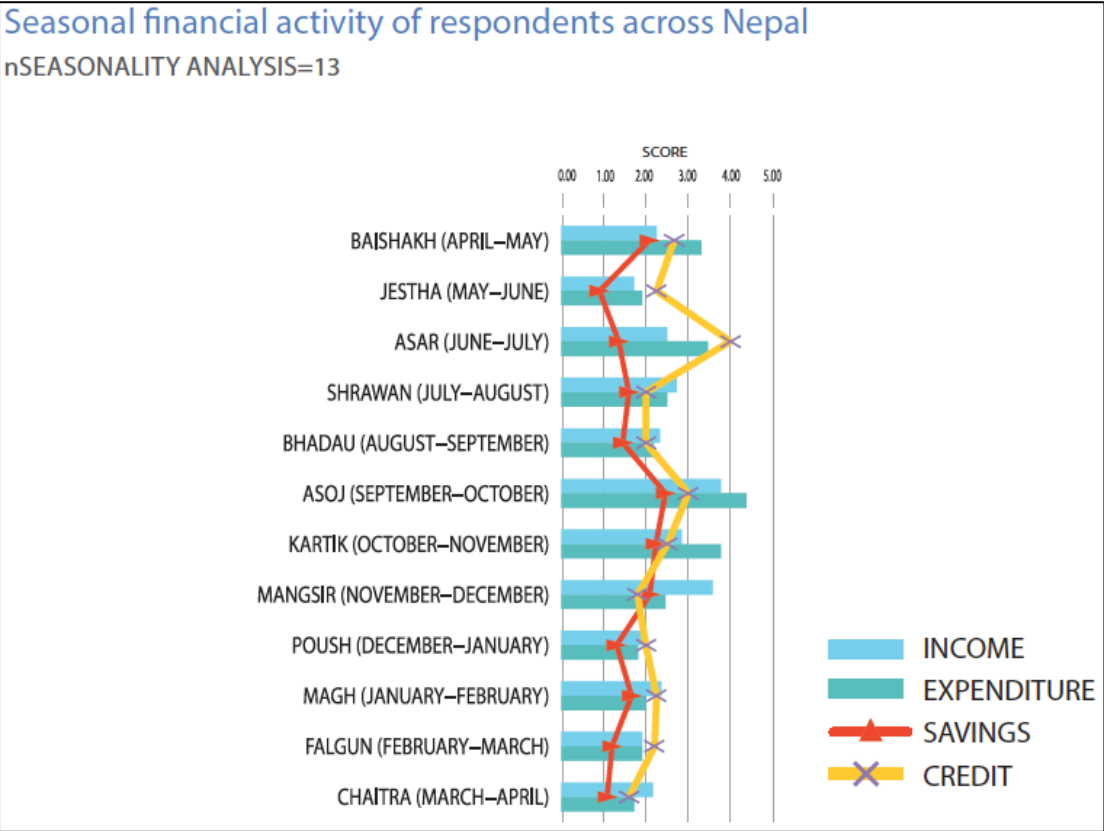
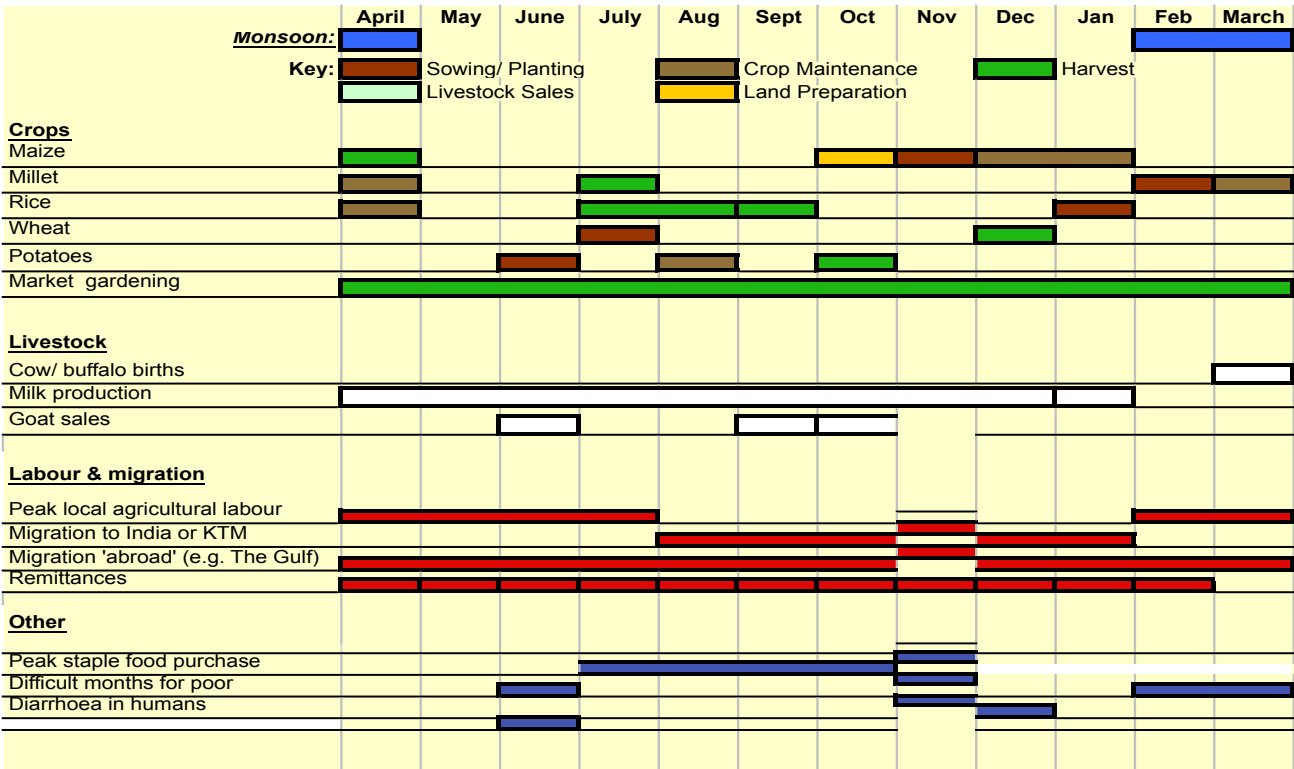
- Issues: Fewer women involved in construction. Differences in wage rates of women compared to men (500 versus 700 Rupees per day).
- Opportunities: Capacity building and skill enhancement trainings to women.
- Advocacy on equal participation.

Recommendations

- Cash for work for 200 labourers for 25 days per month at Rs 800/day.
- Women focused skill based training (mason training for 200 female labourers).
- Advocacy for gender issues (labour rate harmonisation and implementation).
- Training on occupational health and security to construction labourers.

⁵ June 2017 cash and market workshop with Nepal Housing Recovery and Reconstruction Platform (Foley et al 2017b).

Annex 6: Godawari seasonality (and seasonal financial activity across Nepal)



(UNCDF 2014b)

Annex 7: Kailali seasonality

Developed with the NRCS Kailali team, based on data and experience.

Character	Dry			Rain				Cool				Dry		
Season	Basanta ritu (spring)	Grishma ritu (early summer)			Barkha ritu (summer monsoon)		Sharad ritu (early autumn)		Hemanta ritu (late autumn)		Shishir ritu (winter)		Basanta ritu (spring)	
Month Nepali	Bai-shakh	Jestha	Asar	Shra-wan	Bha-dau	Aswin	Kartik	Mansir	Poush	Magh	Falgun	Chaitra		
Month Gregorian	Ap	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Ap	
Festivals							X	X			X	X		
Hazards														
Flood			X	X	X	X								
Epidemics			X	X	X	X				X	X			
Cold wave										X	X			
Snake bite	X	X	X	X	X								X	
Household fire	X	X											X	
Food sources														
Rice production			X	X	X	X	X							
Wheat production									X	X	X	X	X	
Market purchase (rice)	X	X	X	X	X							X	X	
Market purchase (wheat)			X	X	X	X	X	X	X	X	X	X		
Fishing			X	X	X									
Wild mushrooms			X	X										
Own mushrooms			X	X										
Own poultry	X	X	X	X	X	X	X	X	X	X	X	X	X	
Own milk	X	X	X	X	X	X	X	X	X	X	X	X	X	
Own vegetables	X	X					X	X	X	X	X	X	X	
Own pulses									X	X	X	X		
Income sources														
Poultry	X						X	X	X		X			
Eggs	X	X	X	X	X		X	X	X	X	X	X	X	
Goats	X						X	X	X		X			
Pigs	X						X	X	X		X			
Sugarcane	X	X											X	
Rice									X	X	X			
Wheat	X	X												
Vegetables	X	X					X	X	X	X	X	X	X	
Mustard seed									X	X	X			
Milk products	X	X	X	X	X		X	X	X	X	X	X	X	
Meat products	X						X	X	X		X			
Remittances	X	X			X		X	X	X	X	X	X	X	
Bamboo	X	X	X	X	X		X	X	X	X	X	X	X	
Labour migration (India)		X			X				X	X		X	X	
Daily labour, unskilled	X	X			X	X				X	X	X	X	
Daily labour, skilled	X	X	X	X	X	X	X	X	X	X	X	X	X	
Vending (veg)	X	X					X	X	X	X	X	X	X	
Credit: Savings group			X				X	X	X		X			
Credit: Cooperative			X				X	X	X		X			
Credit: Microfinance			X				X	X	X		X			
Credit: Bank			X				X	X	X		X			

Annex 8: Consultations

Kathmandu		
Becky-Jay Harrington	British Red Cross	Urban resilience programme manager
Jill Clements	British Red Cross	Country representative
Lucia Taboada Keller	Danish Red Cross	Livelihoods delegate
Manik Saha	British Red Cross	Livelihoods delegate
Miquel Pujol Verdaguer	Spanish Red Cross	Livelihoods delegate
Ramesh Shrestha	British Red Cross	Senior urban DRR officer
Rudra Adhikari	Nepal Red Cross	SURE programme manager
Shubadra Devkota	Belgian Red Cross	Senior livelihoods officer
Godawari		
Focus group	Janajati	Women
Focus group	Janajati	Mixed
Focus group	Street vendors	Women
Focus group	Street vendors	Mixed
Focus group	Labourers	Women
Focus group	Unemployed youth	Mixed
Anita Bohara	Godawari Municipality	DRR Focal Person
Apsara Dulal	Saraswati Women Development Cooperative	Chairman
Badri Ghimire	Ujyalo Kiran Small Former Cooperative	President
Bal Mukunda Ghimire	Federation of Community Forest User's Groups of Nepal	Chairman
Bashu Karki	Rural Institution for Community Development	Programme Coordinator
Bharat Prasad Devakota	Agriculture Development Office	Agriculture Development Officer
Damodar Neupane	Cottage & Small Industries Development Office	Senior Technical Assistant
Dhan Krishna Pandit	District Livestock Service Office	Senior Office Assistant
Dr Arjun Pandit	District Livestock Service Office	Livestock Development Officer
Gajendra Maharjan	Godawari Municipality	Mayor
Indira Shapkota	Milk Cooperative	Finance Officer
Jeevan Acharya	Agriculture Development Office	Bagabani Officer
Madhukar Kumar	Cottage & Small Industries Development Office	Industries Officer
Ram Hari Ghimire	Rural Institution for Community Development	Director
Rashmi Kumari Shrestha	Cottage & Small Industries Development Office	Office In-Charge
Sangita Shrestha	Saraswati Women Development Cooperative	Manager
Sharada Bijukchhe	Women & Child Development Office	Women Development Officer
Tek Raj Panthi	Godawari Municipality	CEO
Uddhav Ghimire	Milk Cooperative	Manager
Kailali		
Focus group	Single women	Women
Focus group	Single women	Women
Focus group	Single women	Women
Focus group	Single women	Women
Focus group	River households	Women
Focus group	River households	Women
Focus group	River households	Mixed
Focus group	River households	Men
Anupama Sharma	Mercy Corps	District Program Coordinator
Chakra Bahadur Bam	Adventist Development and Relief Agency	Program Manager (Adaptation Program)
Dal Bahadur Oli	Skill Development Centre	Training Coordinator
Dambar Ojha	National Insurance company Ltd	Agriculture and Livestock Technician
Dhanpati Dhungel	Forum for Awareness and Youth Activity	Policy and Partnership Coordinator
Mina Bhandari	Women for Human Rights Single Women Group	Vice Chairperson
Nareesh Chaudhary	District Health Office	Coordinator, Health Insurance Program
Pankada Joshi	District Woman and Children Office	Women Development officer
Suman Sharma	Women for Human Rights Single Women Group	Regional Officer
Tanka Bista	Dhangadhi Sub-Metropolitan City	Social Security Officer
Yagya Raj Joshi	District Agriculture Development Office	Senior Agriculture Development Officer
Interagency learning event		
Chandra Bahadur Karki	Oxfam	EFSVL Team Leader
Dambar Bdr Bohora	Mercy Corps	Program Manager
Diwakar Subedi	Nepal Red Cross Society, Kaski	District Program Coordinator
Himal Ghimire	Rotary Club	Project Manager
Jeff Woods	Danish Red Cross	Disaster Management Delegate
Jill Clements	British Red Cross	Country Director
Lalit Khatiwada	Nepal Red Cross Society, Lalitpur	District Program Coordinator
Man Bahadur Dhana Magar	Oxfam	Project Coordinator
Manik Saha	British Red Cross	Livelihood Delegate
Nilam Karki	Nepal Red Cross Society, Bhaktapur	Social Mobiliser
Pat Foley	British Red Cross	Household Economic Security Analyst
Rakshya Malla Singh	Nepal Red Cross Society, Kailali	Social Mobiliser
Ronish Shakya	WEPCO	Solid Waste Management Expert
Rudra Adhikari	NRCS/SURE	Program Manager
Sabitra Neupane	HomeNet Nepal	Program Manager
Sridhar Thapa	World Food Programme	Program Officer
Sudeep Devkota	Nepal Red Cross Society, SURE	Livelihoods Officer
Umesh Dhungana	Nepal Red Cross Society, SURE	Deputy Program Manager

Annex 9: Schedule

Date	Action	Days
05.03	Contract, inception report outline, secondary literature	0.50
06.03	Visa, primary data and documents	0.25
07.03	Literature, administration	0.25
08.03	Travel	1.00
09.03	Travel	0.00
10.03	Literature review, assessment planning	1.00
11.03	Consultations, planning	1.00
12.03	Consultations, planning	1.00
13.03	Inception, planning	1.00
14.03	Inception, planning	1.00
15.03	Team preparation	1.00
16.03	Team preparation	1.00
17.03	Final inception report, travel Godawari, tool translation, final report outline	1.00
18.03	Fieldwork Godawari, analysis	1.00
19.03	Fieldwork Godawari, analysis	1.00
20.03	Fieldwork Godawari, analysis, travel Kathmandu	1.00
21.03	Godawari analysis	1.00
22.03	Interagency learning event, travel Dhangadhi	1.00
23.03	Team preparation	1.00
24.03	Fieldwork Kailali, analysis	1.00
25.03	Fieldwork Kailali, analysis	1.00
26.03	Fieldwork Kailali, analysis	1.00
27.03	Kailali analysis, travel Kathmandu	1.00
28.03	Team analysis and reporting	1.00
29.03	Team analysis and reporting	1.00
30.03	Team analysis and reporting, presentation, debrief	1.00
31.03	Discussion draft, departure	1.00
01.04	Travel	0.00
09.04	Consolidated feedback on discussion draft	1.00
09-13.04	Incorporate input, revise, review literature, add case study	2.00
15.04	Final report	0.00
Facilitator days = 23 local, 3 remote, 1 travel		27.00*

*Plus 3 days pro bono.

Annex 10: Discussion guide (focus groups and key informants)

छलफल निर्देशिका: आर्थिक सुरक्षा लेखाजोखा

If focus group: समुहमा छलफलको लागि

If key informant: मुख्य सूचना प्रदायक

स्थान: Location
मिति: Date
सहजकर्ताहरू: Facilitators
..... महिला Women, पुरुष Men

नाम: Name(s)
संस्थाको नाम: Organisation
भूमिका: Role(s)
मिति: Date

Group समुह	Type, number of livestock जनावरहरूको संख्या, किसिम	Amount of land cultivated कृषियोग्य जमिनको क्षेत्रफल	Types of income sources आम्दानीका श्रोतहरू	Access to financial services बैंक तथा वित्तिय संस्थामा पहुँच	Assets सम्पत्ति
Very poor अति विपन्न					
Poor विपन्न					
Middle मध्यम					
Better off सम्पन्न					

विषयवस्तु (Theme)	संकेत (Code)	शिर्षक (Topics)
1. Hazards प्रकोपहरू	1.1	बाढी (Flood)
	1.2	माहामारी (Epidemics)
	1.3	सर्पदंश (Snake Bite)
	1.4	शितलहर (Cold Wave)
	1.5	घरायसी आगलागी (Household Fire)
2. Relative wealth सम्पत्ती सम्बन्धी	2.1	अति विपन्न (V) (Very poor criteria)
	2.2	विपन्न (P) (Poor criteria)
	2.3	मध्यम (M) (Middle criteria)
	2.4	सम्पन्न (B) (Better off criteria)
	2.5	सम्पन्नताको आधारमा लैङ्गिक भिन्नता (Gendered differences in relative wealth)
	2.6	उन्नती तर्फ उन्मुख (Upwards transition)
	2.7	अवोन्नती तर्फ उन्मुख (Downwards transition)

विषयवस्तु (Theme)	संकेत (Code)	शिर्षक (Topics)
3. Access to municipal services स्थानीय सरकारको सेवामा पहुँच	3.1	स्थानीय सरकारबाट के के सेवा सुविधाहरु उपलब्ध छ ? (आर्थिक सुरक्षासंग सम्बन्धी) (Which services are available in the area)
	3.2	यि सेवाहरु कसरी प्रदान गर्नु हुन्छ (प्राप्त गर्नु हुन्छ) (How can each service be accessed)
	3.3	स्थानीय सेवाहरु लिनका लागि आर्थिक कठिनाई के के हुन सक्छन् ? (Financial barriers to services)
	3.4	सेवा प्राप्त गर्नका लागि सूचना प्रवाहमा अवरोध (Information barriers to services)
	3.5	लैङ्गिक अवसर र चुनौतीहरु (Gendered opportunities and barriers)
	3.6	पैरवीको प्राथमिकता (Advocacy priorities)
	3.7	स्थानीय सरकारले योजना निर्माणमा लक्षित समुहको सहभागिता कसरी सुनिश्चितता गर्दछ ? (How can municipality involve target group in planning process)
4. Access to social protection सामाजिक सुरक्षामा पहुँच सम्बन्धी	4.1	सामाजिक सुरक्षा सम्बन्धी के कस्ता कार्यक्रमहरु सञ्चालनमा छन् ? (What social protection programmes are available in the area)
	4.2	कस्ता कस्ता व्यक्ति र घरधुरीहरु कार्यक्रमबाट लाभान्वित भई रहेका छन् ? (What types of people/HH are receiving these programmes (V, P, M, B)
	4.3	विभिन्न खालको सामाजिक सुरक्षा भत्ताको रकम के कति छ ? (Amount of different social protection grants)
	4.4	सामाजिक सुरक्षा कार्यक्रममा अन्य व्यक्ति तथा घरधुरीको पहुँच कस्तो छ ? (How can other people/households access these programmes)
	4.5	भुक्तानीको माध्यम कस्तो छ ? (How are payments made)
	4.6	सामाजिक सुरक्षामा पहुँच सम्बन्धी सूचनामा अवरोध (Information barriers)
	4.7	लैङ्गिक अवसर र चुनौतीहरु (Gendered opportunities and barriers)
	4.8	पैरवीको प्राथमिकता (Advocacy priorities)
5. Access to insurance बीमा सेवामा पहुँच	5.1	कस्ता कस्ता बीमा सम्बन्धी सेवा/कार्यक्रमहरु उपलब्ध छन् ? (What kinds of insurance are available in the area)
	5.2	बीमा सम्बन्धी सेवा/कार्यक्रम प्रदायकहरु को को हुन ? (Who is providing these different insurance products)
	5.3	प्रत्येक बीमा सम्बन्धी सेवा/कार्यक्रममा सरकारले कस्तो सुविधा प्रदान गर्छ ? (What government subsidies are available for each insurance product)
	5.4	बीमा सम्बन्धी सेवा/कार्यक्रमहरु प्राप्त गर्न के के प्रकृया पुरा गर्नु पर्छ ? (What is the process to obtain each insurance product)
	5.5	बीमा दावी गर्ने प्रकृया के हो ? (What is the process to make a claim for each insurance product)
	5.6	बीमा सम्बन्धी सेवा/कार्यक्रमहरु कस्ता परिवारको पहुँचमा छ ? (Which households can afford to access each insurance product (V, P, M, B)
	5.7	लैङ्गिक अवसर र चुनौतीहरु (Gendered opportunities and barriers)

विषयवस्तु (Theme)	संकेत (Code)	शिर्षक (Topics)
6. Access to financial services वित्तिय सेवामा पहुँच	6.1	यस क्षेत्रमा कस्ता वित्तिय संस्था र बचत समुहहरु छन् ? (समुदायमा आधारित संघ संस्थाहरु, सहकारी, लघुवित्त र बैंक आदी। (What types of financial institutions are in the area (CBOs, groups, cooperatives, microfinance, banks...))
	6.2	यस्ता बैकिङ्ग तथा वित्तिय सेवाहरु कस्ता घरधुरीहरुको पहुँचमा छन् ? (What types of people or households can access these services (V, P, M, B))
	6.3	अति विपन्न, विपन्न, मध्यम र सम्पन्न घरधुरीहरु मध्ये कस्ता घरधुरीहरुको बैंक, सहकारी लगायत अन्य वित्तिय संस्थाहरुमा खाता छ ? (Which households have bank accounts (V, P, M, B))
	6.4	बैंकिङ्ग तथा वित्तिय सेवा प्राप्त गर्नका लागि आवश्यक मापदण्डहरु के के हुन? (What are the requirements to access each financial service)
	6.5	बैंकिङ्ग तथा वित्तिय संस्थाहरुको ऋण प्रवाह र बचतमा ब्याजदर कस्तो छ ? (What is the interest charged by each financial service)
	6.6	बैंकिङ्ग तथा वित्तिय कारोवारहरुमा के कस्ता अवरोधहरु छन् ? (Financial barriers)
	6.7	बैंकिङ्ग तथा वित्तिय सेवाहरु प्राप्त गर्न सूचना प्रवाहमा अवरोधहरु कस्ता छन् ? (Information barriers)
	6.8	लैङ्गिक अवसर र चुनौतीहरु (Gendered opportunities and barriers)
	6.9	पैरवीको प्राथमिकता (Advocacy priorities)
7. Other अन्य	7.1	
	7.2	
	7.3	
	7.4	
	7.5	

Annex 11: Data

Location: Godawari and Lalitpur, Kathmandu Valley
Target group: Key informants, district and municipal levels (N = 19)

Theme	Code	Topics	Discussion
1. Hazards	1.1	Earthquake	•
	1.2	Household fire	•
	1.3	Pollution	•
	1.4	Landslide	•
	1.5	Flood	•
	1.6	Other	<ul style="list-style-type: none"> Some key informants also discussed epidemics, animal attacks, dog bites, and strong winds. However these did not come out of the baseline assessment, or at least not as priority hazards. Other respondents also discussing climate change, veterinary diseases, and livestock pests – all of which effect household income.
2. Relative wealth	2.1	V: Very poor criteria	<ul style="list-style-type: none"> There are social mobilisation guidelines for Nepal, which include wealth group criteria. Those working as casual labourers, can feed household for 3-6 months from own cultivation, but cannot provide proper health and education.
	2.2	P: Poor criteria	<ul style="list-style-type: none"> Poverty Alleviation Fund, according to one respondent, says the Nepali poverty line is Rs 35,700 per annum. Households headed by women, PWD, landless, without goats/cattle are typically poor. They can feed household up to 8 months from own cultivation, after which they borrow money from neighbours – not financial institutions.
	2.3	M: Middle criteria	•
	2.4	B: Better off criteria	•
	2.5	Gendered differences in relative wealth	<ul style="list-style-type: none"> For Janajati there is active participation in decision making, but in Brahmin and Chettri households women's input is considered less. Women are more active in seeking training and implementing learning. Women typically preferred by government offices for support.
	2.6	Upwards transition	<ul style="list-style-type: none"> Mushroom farming, coffee, milk processing, alcohol production, et al. There are many income earning opportunities, and poverty therefore is reportedly low. Skilled labour is going municipality to urban areas. Wealth status reportedly rising, but not as expected by government. Ward government says there are significant land sales in the area ("80%"). This has positive immediate effect on household income, but there are concerns of negative longer term impact from fallow land and increased urbanisation/construction.
	2.7	Downwards transition	<ul style="list-style-type: none"> Unskilled labourers are staying in the municipality rural areas. Polygamy and consumption of alcohol are negative influences.
3. Access to municipal services	3.1	Which services are available in the area	<ul style="list-style-type: none"> Water testing. Grants to cancer and kidney patients (Rs 25,000). Maternity grant (Rs 1,000). Female community health volunteers (Rs 500/month). District livestock service office has four pillared activities: Animal health, animal nutrition, livestock market promotion, artificial insemination. District agriculture service office offers: Seed production/groups support, seed purchase (if good quality), community irrigation. Small and cottage industries office provides: Skill based, vocational training, interactive meetings, exposure visits, mobilisation, entrepreneurship development training. Social security. Many more, but less directly related to economic security.

Theme	Code	Topics	Discussion
	3.2	How can each service be accessed	<ul style="list-style-type: none"> • Application to municipal office or ward office, with relevant documents. • Group mobilisation, formation. Requests to relevant offices based on demand. • Women's development office: Different groups with different foci, based on demand.
	3.3	Financial barriers to services	<ul style="list-style-type: none"> • Difficult for elderly to visit banks. • Government structures are currently in transition, offices have been merged and moved, but budgets have not been received and there is no financial capacity to implement. • There is also a general lack of clarity on when transition will conclude. • Municipality is reportedly using funds according to own priorities instead of plans of relevant technical offices. • Daily wage labourers miss income opportunities if going for training or meetings (or focus groups!).
	3.4	Information barriers to services	<ul style="list-style-type: none"> • After earthquake the government provided grants, in instalments. After first grant government prescribed technical specifications, but due to lack of related information people are unable to receive other instalments. • Very poor and poor didn't have access to information, but stronger households have better information access and able to receive facilities more readily. • Communication and information sharing within specific target groups cannot be assumed, with reports of withholding or manipulating info.
	3.5	Gendered opportunities and barriers	<ul style="list-style-type: none"> • Patriarchal society. Reports that there are no discrimination, however women don't always have social access to services, training. • Policies and government labour documents discern between skilled and unskilled labour with equal wages, however the reality is that there are wage differences within both between women and men.
	3.6	Advocacy priorities	<ul style="list-style-type: none"> • Very poor and poor need facilitated access to cooperatives for increased financial services. • District agriculture office provides many services, but less demand because of awareness, knowledge, information, etc. Promotion. • Municipal government should provide services at homestead, e.g. livestock vaccinations are centralised with transportation costs, etc.
	3.7	How can municipality involve target group in planning process	<ul style="list-style-type: none"> • People are engaged in meetings, but process is generally top down. • People raise their voices, but these are not always addressed because of top down process. • Key informants consistently report that they are ensuring community participation, but there is apparent disconnect between <i>consultation</i> and <i>participation</i>.
4. Access to social protection	4.1	What social protection programmes are available in the area	<ul style="list-style-type: none"> • Social protection grant. • Women's development office has prioritised one-off grant for very poor households (Rs 7,000). • Other allowances see 3.1. • Dalit, youth, 'single women' have special programmes.
	4.2	What types of people or HH are receiving these programmes (V, P, M, B)	<ul style="list-style-type: none"> •
	4.3	Amount of different social protection grants	<ul style="list-style-type: none"> • Widows, single women over 45 years receive Rs 1,000/month. • Four types of card for people with disabilities (red, blue, yellow, white) according to disability status. Red receives Rs 2,000/month, blue Rs 600/month, yellow and white not eligible. • Elderly Rs 2,000 (1,000 for medicine, 1,000 for allowance).
	4.4	How can other people/households access these programmes	<ul style="list-style-type: none"> • Reported bias in how people access these programmes, based on social/political capital. • Very poor and poor targeted, but based on above point other households sometimes access.
	4.5	How are payments made	<ul style="list-style-type: none"> • Direct deposit to bank accounts for regular or larger payments. Some contradiction between this and focus group participants generalising that only middle/better off use banks. • If smaller or one-off payment, cash.
	4.6	Information barriers	<ul style="list-style-type: none"> • Awareness is prevalent, especially after 2017 elections and related information dissemination.
	4.7	Gendered opportunities and barriers	<ul style="list-style-type: none"> • Agriculture programmes from district must be 33% female. • Groups with higher participation of women are better awarded. • Small cottage industries: If registration is under women's name, there is 35% discount on registration fee (which varies by category and amount of investment).
	4.8	Advocacy priorities	<ul style="list-style-type: none"> • Various NGO/associations can facilitate awareness and information for various services. • Widows/single women must be advocated to receive their entitlements, not all of which are being capitalised upon.

Theme	Code	Topics	Discussion
5. Access to insurance	5.1	What kinds of insurance are available in the area	<ul style="list-style-type: none"> • Crop protection insurance. • Livestock insurance.
	5.2	Who is providing these different insurance products	<ul style="list-style-type: none"> • Private companies, not government. • Local government provides reinsurance for small farmers' cooperative, if members fail to repay loan.
	5.3	What government subsidies are available for each insurance product	<ul style="list-style-type: none"> • Crops: 75% of premium (premium = 5% of estimated harvest value, inspected within 10-12 of planting). • Livestock: 75% of premium (premium = 5% of animal value). Annual insurance. 25% of premium paid by household.
	5.4	What is the process to obtain each insurance product	<ul style="list-style-type: none"> • There is a lag (15 days?) between insurance application and coverage. Losses in that time are not covered. • Insurance payments received are 90% of their value, e.g. cow valued at Rs 100,000 will result in Rs 90,000 payment. • Industries, companies also have access to insurance. • Some cooperatives require that when members take loans for livestock, they must also purchase insurance (at normal rates) for that animal for the duration of the loan period. Reports that some continue with insurance even after repaying loan. • Demand for livestock insurance is reportedly higher than before the earthquake.
	5.5	What is the process to make a claim for each insurance product	<ul style="list-style-type: none"> •
	5.6	Which households can afford to access each insurance product (V, P, M, B)	<ul style="list-style-type: none"> • Middle, better off. • Very poor and poor focus on immediate priorities, and are unable to invest in risk transfer. • Some organisations are giving assets like livestock, which come with obligation to insure???
	5.7	Gendered opportunities and barriers	<ul style="list-style-type: none"> •
6. Access to financial services	6.1	What types of financial institutions are in the area (CBOs, groups, cooperatives, microfinance, banks...)	<ul style="list-style-type: none"> • Banks, cooperative, mother's group, women's group, microfinance.
	6.2	What types of people or households can access these services (V, P, M, B)	<ul style="list-style-type: none"> • Middle, better off have better access to banks. • Very poor, poor have better access to local groups, savings groups, cooperatives. • Some poor also access microfinance, provided on the basis of group collateral.
	6.3	Which households have bank accounts (V, P, M, B)	<ul style="list-style-type: none"> • Generally middle and better off, whose accounts are more active. • Those receiving government grants also have.
	6.4	What are the requirements to access each financial service	<ul style="list-style-type: none"> •
	6.5	What is the interest charged by each financial service	<ul style="list-style-type: none"> • Savings earn 3-5% from bank. Savings interest from cooperatives varies 3-9%. Fixed deposits earn 9-12%. • Bank loans cost 14% interest; cooperatives cost 16-19% interest. • Normally livestock loans charge 9% interest from cooperatives.
	6.6	Financial barriers	<ul style="list-style-type: none"> • High interest rates on loans. • Lengthy process for loan applications and approval from banks, but lower interest charges. • Cooperatives charge more interest, but have easier application procedures. • Local collateral, i.e. fixed assets in municipality, required by banks and cooperatives both. • Individuals can only be members of one cooperative, not multiple. • Cooperative loans disbursed by cheque or cash. • Government must intervene to regulate interest rates across banks and cooperatives.
	6.7	Information barriers	<ul style="list-style-type: none"> • Banks and other financial institutions providing a range of schemes and services, they use local media for information dissemination. • Literacy can nonetheless be a barrier, despite radio being used. This affects information and application processes alike.
	6.8	Gendered opportunities and barriers	<ul style="list-style-type: none"> • Men or more literate than women. • The small farmer cooperative rarely accepts male members, they prefer women. Five people needed to form a group. If there are five groups in a ward, then a coordinating group is established from within those groups. Janajati representation especially high. • Loans are given for productive activities only, not for financial needs like health, funeral, etc.

Theme	Code	Topics	Discussion
	6.9	Advocacy priorities	<ul style="list-style-type: none"> • Livestock loans do not have collateral, up to Rs 200,000. • Information dissemination, awareness, of various insurance and financial services. • This includes awareness and application procedures. • Differences in interest rates across institutions, advocacy could increase consistency. • Bank loans can include fine print that interest is variable. Advocate for fixed interest rates from banks. • Mobilise small groups into cooperatives. • Skill development, especially for labourers, but also access to loans for starting business related to vocational training received. • For street vendors, same priorities for skill development. • Government must implement laws for allocating specific places for vendors to make sales.
7. Other	7.1	Additional key informant recommendations: Labourers	<ul style="list-style-type: none"> • Labourers particularly vulnerable to negative impact of poor health and missed income, along with risk of losing work because of absence. Advocacy could include supporting this, in relation to Nepal Labour Act. • Wage consistency between women and men, skilled and unskilled. Also wage discrimination by age. • Hiring and firing is also at employer discretion, without protection. • All of the above contrary to the Nepal Labour Act.
	7.2	Additional key informant recommendations: Unemployed youth	<ul style="list-style-type: none"> • Wide scope of tourism in the area, which could support additional vocational training.
	7.3	Additional key informant recommendations: Janajati	<ul style="list-style-type: none"> • Locally it is largely Tamang community, with lower school enrolment and home based child employment. • Education is their main priority and gap; advocacy needed for school enrolment and vocational training. • Tamang reportedly largely unskilled labour; these concerns do not apply to Newari.
	7.4	Additional key informant recommendations: Street vendors	<ul style="list-style-type: none"> • Consider establishing activities based on demand, e.g. their willingness to pay tax for legitimacy and assigned sale locations. • Advocacy could relatedly consider establishing demarcated market area.
	7.5	Government	<ul style="list-style-type: none"> • Government services are there, but households lack knowledge of which specific services and which specific providers. Advocacy. • Coordination and collaboration required to ensure complementarity of services and advocacy. • Government grants are available to small farmer cooperatives, which can apply to receive them for providing to members for livestock or agriculture. Such grants do not require repayment.

Location: Godawari, Kathmandu Valley
Target group: Janajati, Female focus group (8) and mixed focus group (7 women, 2 men)

Wealth group analysis: Janajati

	Type, number of livestock	Amount of land cultivated	Types of income sources	Access to financial services	Assets
Very poor (4)	Few chickens	None	Daily wage labour	Local savings groups	Radio, mobile, bicycle, small mud house
Poor (3)	Few chickens, goats, cow	None	Daily wage labour	Cooperatives	Radio, TV, mobile, motorcycle (2 nd hand), CGI roof
Middle (1)	Usually don't have	Small	Employment, small business	Cooperatives, banks, microfinance	Radio, TV, mobile, motorcycle, (cars), freezer, cement home 2-3 stories
Better off (2)	Usually don't have	More	Employment, business, industry	Cooperatives, banks, microfinance	TV, mobile, motorcycle, car, freezer, cement home 2-3 stories, bungalow

Theme	Code	Topics	Discussion
1. Hazards	1.1	Earthquake	•
	1.2	Household fire	•
	1.3	Pollution	•
	1.4	Landslide	•
	1.5	Flood	•
2. Relative wealth	2.1	V: Very poor criteria	•
	2.2	P: Poor criteria	•
	2.3	M: Middle criteria	•
	2.4	B: Better off criteria	•
	2.5	Gendered differences in relative wealth	• Property is in men's name, not women's. • Financial decisions made through mutual consultation, but if large expense women need husband's approval. Newari households.
	2.6	Upwards transition	• Reportedly moving upwards, with improving status year by year, as literacy and employment increase with related skills. • Also increasing industry in the area, with more employment. Same with small businesses.
	2.7	Downwards transition	•
3. Access to municipal services	3.1	Which services are available in the area	• Per other groups. • Health allowance (Rs 5,000)? Not mentioned by other groups.
	3.2	How can each service be accessed	• Everyone is accessing services.
	3.3	Financial barriers to services	• Cannot obtain earthquake reconstruction grant. Unclear why not.
	3.4	Information barriers to services	• Literacy. • People sometimes ignore information, or do not disseminate more widely beyond themselves.
	3.5	Gendered opportunities and barriers	• Literacy, land title, as above. • Barriers based on political parties, interests, and related linkages. Political capital.
	3.6	Advocacy priorities	• Ward office is responsible for information and services. Advocacy can facilitate better linkages and communication.
	3.7	How can municipality involve target group in planning	• Unaware of planning process, despite having a representative involved. • Contribute free labour through public participation in municipal projects (e.g. roads, water works, schools).

Theme	Code	Topics	Discussion
		process	<ul style="list-style-type: none"> Beneficiary contribution is expected to be 20-50% of work, shared between households. All households, including middle and better off. If they do not contribute labour, they are obliged to make financial contribution instead. Applies to all social/target groups too.
4. Access to social protection	4.1	What social protection programmes are available in the area	<ul style="list-style-type: none"> Per other groups. Government employment and education quota for Janajati (and Dalit).
	4.2	What types of people or households are receiving these programmes (V, P, M, B)	<ul style="list-style-type: none"> Access to all.
	4.3	Amount of different social protection grants	<ul style="list-style-type: none"> Per other groups.
	4.4	How can other people/households access these programmes	<ul style="list-style-type: none"> Easy access during election campaigns.
	4.5	How are payments made	<ul style="list-style-type: none"> Bank accounts.
	4.6	Information barriers	<ul style="list-style-type: none">
	4.7	Gendered opportunities and barriers	<ul style="list-style-type: none">
	4.8	Advocacy priorities	<ul style="list-style-type: none">
5. Access to insurance	5.1	What kinds of insurance are available in the area	<ul style="list-style-type: none"> Health, agriculture, livestock, business.
	5.2	Who is providing these different insurance products	<ul style="list-style-type: none"> Private insurance companies and government.
	5.3	What government subsidies are available for each insurance product	<ul style="list-style-type: none"> They do not know.
	5.4	What is the process to obtain each insurance product	<ul style="list-style-type: none"> Nobody has anything other than life insurance.
	5.5	What is the process to make a claim for each insurance product	<ul style="list-style-type: none">
	5.6	Which households can afford to access each insurance product (V, P, M, B)	<ul style="list-style-type: none"> Life insurance among middle and better off. Nepali government is piloting (Rs 2,500/household of five) for health insurance in some parts of Kathmandu Valley (e.g. Bhaktapur), but not yet in Godawari. (Also being piloted in Kailali.)
	5.7	Gendered opportunities and barriers	<ul style="list-style-type: none">
6. Access to financial services	6.1	What types of financial institutions are in the area (CBOs, groups, cooperatives, microfinance, banks...)	<ul style="list-style-type: none"> Per other groups.
	6.2	What types of people or households can access these services (V, P, M, B)	<ul style="list-style-type: none"> Banks: Middle, better off. Cooperatives: Poor (and some very poor, some middle). Groups: Very poor, poor.
	6.3	Which households have bank accounts (V, P, M, B)	<ul style="list-style-type: none"> All wealth groups.
	6.4	What are the requirements to access each financial service	<ul style="list-style-type: none"> Per other groups.
	6.5	What is the interest charged by each financial service	<ul style="list-style-type: none"> Per other groups.

Theme	Code	Topics	Discussion
	6.6	Financial barriers	<ul style="list-style-type: none"> Cooperatives do not trust households with lower economic status, which are not considered creditworthy.
	6.7	Information barriers	<ul style="list-style-type: none"> Literacy prevents reading posters, advertisements. People are busy, unable to follow radio or television promotions.
	6.8	Gendered opportunities and barriers	<ul style="list-style-type: none"> Women considered more trustworthy.
	6.9	Advocacy priorities	<ul style="list-style-type: none"> Pahari have bamboo skills but limited markets. Request support for marketing and minimum prices. Skill based training: Electrician, bakery, beautician, plumber, motorcycle maintenance, driving, improved farming, shoemaking, pickles, etc. Advocacy to reduce cooperative interest rates. Households without land ownership certificates are charged higher interest.
7. Other	7.1	Other hazards	<ul style="list-style-type: none"> Strong winds.
	7.2	Gender roles	<ul style="list-style-type: none"> Women are reportedly strong in certain Janajati communities, namely Tamang, Gurung, Rai, Limbu, Pahari.

Location: Godawari, Kathmandu Valley

Target group: Street vendors, Female focus group (10) and mixed focus group (6 women, 3 men)

Theme	Code	Topics	Discussion
1. Hazards	1.1	Earthquake	•
	1.2	Household fire	•
	1.3	Pollution	•
	1.4	Landslide	•
	1.5	Flood	• Also mentioned road accidents.
2. Relative wealth	2.1	V: Very poor criteria	•
	2.2	P: Poor criteria	• Female group said they are all in this category, based on where they live, limited income sources. • Limited time to learn new skills because they are always engaged in current vending activities to fulfil basic needs. • Limited land for cultivation. Generally have radios but not televisions. • Irregular income and amount from vending.
	2.3	M: Middle criteria	•
	2.4	B: Better off criteria	•
	2.5	Gendered differences in relative wealth	• Women empowered by earning their own incomes, and do not need to beg from their husbands.
	2.6	Upwards transition	• Compared with before becoming vendors, their situation has gradually increased, despite difficulties above. • They are able to use income for their behalf. Managing to educate their children.
	2.7	Downwards transition	• Spending all of their income, without saving. • Lots of competition, so they have narrowed the range of goods each person sells. • No fixed space for their sales. • Local government is not supporting these small business or providing space for them to sell. Sometimes they are cleared by police or even big business owners.
3. Access to municipal services	3.1	Which services are available in the area	• Elderly allowance. • Disabled allowance. • Single woman allowance. • Government grant for earthquake home damage.
	3.2	How can each service be accessed	• Through ward office by presenting necessary documents: ID card, citizenship card, voter card, marriage certificate, etc.
	3.3	Financial barriers to services	• Used to receive services from district agriculture office, but not currently. • Cannot afford to purchase seeds.
	3.4	Information barriers to services	• Female group said there are no barriers. • Mixed group said that they don't have a place to lobby, and that the ward office will not address such issues.
	3.5	Gendered opportunities and barriers	•
	3.6	Advocacy priorities	• With municipality: Enabling vendors, allocating spaces, legalization, and enable vendors to pay taxes (for overall recognition, legitimacy). • Transportation office: Buses charge whatever they want, but this should be monitored and controlled. • Agriculture department: Provide techniques and skills for farming, plus improved seeds.
	3.7	How can municipality involve target group in planning process	• Vendors are not involved, but they need to be invited and allowed to participate in order to address issues.
4. Access to social protection	4.1	What social protection programmes are available in the area	• See 3.1. • Also aware of insurance (agriculture, livestock), and how government pays 75% of premium. • Unaware of what is being provided by other CBOs, NGOs, INGOs.
	4.2	What types of people or	• Everybody is receiving grants, without discrimination.

Theme	Code	Topics	Discussion
		households are receiving these programmes (V, P, M, B)	
	4.3	Amount of different social protection grants	<ul style="list-style-type: none"> Elderly = Rs 2,000/month. Single female = Rs 1,000/month.
	4.4	How can other people/households access these programmes	<ul style="list-style-type: none"> Equal access.
	4.5	How are payments made	<ul style="list-style-type: none"> Cheques.
	4.6	Information barriers	<ul style="list-style-type: none"> Have good information on existing grants because of local and national elections in December 2017 (female focus group). Busy with daily business activities, with limited time to seek or obtain information (mixed focus group).
	4.7	Gendered opportunities and barriers	<ul style="list-style-type: none"> None. Men and women discuss openly and finalize.
	4.8	Advocacy priorities	<ul style="list-style-type: none"> See 3.6.
5. Access to insurance	5.1	What kinds of insurance are available in the area	<ul style="list-style-type: none"> Life insurance. Livestock and agriculture insurance.
	5.2	Who is providing these different insurance products	<ul style="list-style-type: none"> Livestock service office used to facilitate insurance. Now done by private sector.
	5.3	What government subsidies are available for each insurance product	<ul style="list-style-type: none"> Agriculture or livestock insurance (75% of premium). Used to be easier before municipality merger and increased private sector role.
	5.4	What is the process to obtain each insurance product	<ul style="list-style-type: none"> Agents used to come to houses, but not currently.
	5.5	What is the process to make a claim for each insurance product	<ul style="list-style-type: none">
	5.6	Which households can afford to access each insurance product (V, P, M, B)	<ul style="list-style-type: none"> No participants in either focus group had insurance. Middle and better off households have better access to insurance.
	5.7	Gendered opportunities and barriers	<ul style="list-style-type: none">
6. Access to financial services	6.1	What types of financial institutions are in the area (CBOs, groups, cooperatives, microfinance, banks...)	<ul style="list-style-type: none"> Women's agriculture savings group, cooperatives, banks, microfinance, women's group.
	6.2	What types of people or households can access these services (V, P, M, B)	<ul style="list-style-type: none"> Poor, middle, better off (female focus group). Some save with small cooperatives (mixed focus group).
	6.3	Which households have bank accounts (V, P, M, B)	<ul style="list-style-type: none"> Only better off have bank accounts. Other households use cooperatives.
	6.4	What are the requirements to access each financial service	<ul style="list-style-type: none"> They first need to purchase shares and become cooperative member (Rs 4,000).
	6.5	What is the interest charged by each financial service	<ul style="list-style-type: none"> Cooperatives: Savings = 8% and loan = 16-18%
	6.6	Financial barriers	<ul style="list-style-type: none"> Mixed group says cooperatives sometimes do not have money for loans, and that collateral is required (but see 6.8).
	6.7	Information barriers	<ul style="list-style-type: none">
	6.8	Gendered opportunities and barriers	<ul style="list-style-type: none"> Women are considered trustworthy and can therefore receive loans up to Rs 30,000 without collateral.
	6.9	Advocacy priorities	<ul style="list-style-type: none"> Facilitate linkages with banks to provide loans based on group collateral.

Theme	Code	Topics	Discussion
			<ul style="list-style-type: none"> Facilitate reductions of reduced interest rates from cooperatives.
7. Other	7.1	Prices	<ul style="list-style-type: none"> Women fear negative price changes for their products.
	7.2	Market management	<ul style="list-style-type: none"> Demand for skill-based training (e.g. soap, incense, shawls, etc). Also demand supply of hybrid seeds from government.

Location: Godawari, Kathmandu Valley
Target group: Labourers, female focus group (9 women)

Theme	Code	Topics	Discussion
1. Hazards	1.1	Earthquake	•
	1.2	Household fire	•
	1.3	Pollution	•
	1.4	Landslide	•
	1.5	Flood	•
2. Relative wealth	2.1	V: Very poor criteria	• No very poor households.
	2.2	P: Poor criteria	•
	2.3	M: Middle criteria	•
	2.4	B: Better off criteria	• Few better off households.
	2.5	Gendered differences in relative wealth	• All property belongs to men.
	2.6	Upwards transition	• Context is improving. • Lease land for cultivation and increase income. • Community has a collection centre for gathering vegetables for sale, earning more than selling from the homestead by a middleman.
	2.7	Downwards transition	• Low market prices for vegetables. • Pollution and lack of irrigation make farming more difficult. • Vegetables purchased from a middleman at the homestead bring lower prices.
3. Access to municipal services	3.1	Which services are available in the area	• Agriculture service centre used to be there, and would circulate inputs. But the office has now moved to municipal office and is more difficult to access.
	3.2	How can each service be accessed	•
	3.3	Financial barriers to services	• They are not being well paid for their product. • Cannot afford hybrid, quality seeds.
	3.4	Information barriers to services	• No modality for information dissemination. This contrasts what the Mayor told us about using media for information dissemination.
	3.5	Gendered opportunities and barriers	•
	3.6	Advocacy priorities	• Higher yielding varieties with district agriculture office. • Training for seasonal farming.
	3.7	How can municipality involve target group in planning process	• Bottom up planning, with better local community involvement in planning process. They are currently involved in planning, but passively and without authority to contribute.
4. Access to social protection	4.1	What social protection programmes are available in the area	• Dalit children under 5 years used to receive a grant (Rs ?). • Old age allowance (Rs 2,000/month). • People with disability allowance (Rs ?). • Widow allowance (Rs 1,000/month).
	4.2	What types of people or households are receiving these programmes (V, P, M, B)	• Middle and better off have better access to these services, with more literacy. • Also said to enjoy better social favouritism in relation to these services. • Very poor and poor also have access, but it is more complicated for them.
	4.3	Amount of different social protection grants	•
	4.4	How can other	• Per 4.2.

Theme	Code	Topics	Discussion
		people/households access these programmes	
	4.5	How are payments made	<ul style="list-style-type: none"> Cash if small amounts; cheque if larger amounts.
	4.6	Information barriers	<ul style="list-style-type: none"> No proper information dissemination modality.
	4.7	Gendered opportunities and barriers	<ul style="list-style-type: none"> Women have better opportunities for getting government services, but there is no guidance mechanism for accessing allowances.
	4.8	Advocacy priorities	<ul style="list-style-type: none"> Connect local people with local government and institutions.
5. Access to insurance	5.1	What kinds of insurance are available in the area	<ul style="list-style-type: none"> Livestock insurance.
	5.2	Who is providing these different insurance products	<ul style="list-style-type: none"> They do not know. An insurance agent comes to their home.
	5.3	What government subsidies are available for each insurance product	<ul style="list-style-type: none">
	5.4	What is the process to obtain each insurance product	<ul style="list-style-type: none"> Paid Rs 900/year/jersey cow (worth Rs 60,000).
	5.5	What is the process to make a claim for each insurance product	<ul style="list-style-type: none"> They do not know, relying entirely on the insurance agent.
	5.6	Which households can afford to access each insurance product (V, P, M, B)	<ul style="list-style-type: none"> Middle and better off. Only 1 of the 9 women in focus group has insurance (for a cow).
	5.7	Gendered opportunities and barriers	<ul style="list-style-type: none"> Don't know.
6. Access to financial services	6.1	What types of financial institutions are in the area (CBOs, groups, cooperatives, microfinance, banks...)	<ul style="list-style-type: none"> Bank, mother's group, women's agriculture group, savings and credit cooperative.
	6.2	What types of people or households can access these services (V, P, M, B)	<ul style="list-style-type: none"> Middle and better off, because they need collateral.
	6.3	Which households have bank accounts (V, P, M, B)	<ul style="list-style-type: none"> Poor, middle, better off.
	6.4	What are the requirements to access each financial service	<ul style="list-style-type: none"> Collateral. Group guarantee is also possible. Agreement from spouse (men and women both, in either direction). Names of three generations.
	6.5	What is the interest charged by each financial service	<ul style="list-style-type: none"> 10% for group member loans. 18-24% for non-member loans. There is interest earned on savings. Amount unclear.
	6.6	Financial barriers	<ul style="list-style-type: none"> Income for repayment. No assets for collateral. High interest rates.
	6.7	Information barriers	<ul style="list-style-type: none"> Lengthy and complicated process, difficult for very poor and poor households.
	6.8	Gendered opportunities and barriers	<ul style="list-style-type: none"> Women are perceived as more trustworthy than men, more likely to repay. Women also use loans and cash more appropriately. High interest rates nonetheless prohibitive from cooperative and financial institutions, so they avoid them despite difficulties at home.
	6.9	Advocacy priorities	<ul style="list-style-type: none"> Reduce interest rates. Easier process for information and application.

Theme	Code	Topics	Discussion
			<ul style="list-style-type: none"> • Agricultural loans should be promoted, not requiring collateral. • Government should fix vegetable prices.
7. Other	7.1	Irrigation	<ul style="list-style-type: none"> • Advocate government for proper irrigation system.
	7.2	Seeds	<ul style="list-style-type: none"> • Hybrid, high yielding varieties are requested by women.

Location: Godawari, Kathmandu Valley

Target group: Unemployed youth, mixed focus group, (8 girls, 5 boys)

Theme	Code	Topics	Discussion
1. Hazards	1.1	Earthquake	•
	1.2	Household fire	•
	1.3	Pollution	•
	1.4	Landslide	•
	1.5	Flood	•
2. Relative wealth	2.1	V: Very poor criteria	•
	2.2	P: Poor criteria	•
	2.3	M: Middle criteria	•
	2.4	B: Better off criteria	•
	2.5	Gendered differences in relative wealth	•
	2.6	Upwards transition	•
	2.7	Downwards transition	•
3. Access to municipal services	3.1	Which services are available in the area	• Only aware of government disaster relief and temporary residences. • Unaware of other services, including vocational training.
	3.2	How can each service be accessed	•
	3.3	Financial barriers to services	• Say it costs more to access social service grants (including transportation costs) than the value of the grant.
	3.4	Information barriers to services	• See 3.1.
	3.5	Gendered opportunities and barriers	• Local government must be more effective in providing social services.
	3.6	Advocacy priorities	•
	3.7	How can municipality involve target group in planning process	• Many of them are in-migrants in the area, but no apparent awareness of services or planning processes.
4. Access to social protection	4.1	What social protection programmes are available in the area	• Some grandparents receive grants.
	4.2	What types of people or households are receiving these programmes (V, P, M, B)	• Better off have easier access to services, they have better linkages compared to other households.
	4.3	Amount of different social protection grants	• Elderly allowance (Rs 2,000/month).
	4.4	How can other people/households access these programmes	•
	4.5	How are payments made	• Cash or bank cheque.
	4.6	Information barriers	• People are not aware of government services. • Want government to provide more information on available services.
	4.7	Gendered opportunities and barriers	•

Theme	Code	Topics	Discussion
5. Access to insurance	4.8	Advocacy priorities	•
	5.1	What kinds of insurance are available in the area	• Livestock insurance. • Agriculture insurance.
	5.2	Who is providing these different insurance products	• Unknown.
	5.3	What government subsidies are available for each insurance product	•
	5.4	What is the process to obtain each insurance product	• Tedious process.
	5.5	What is the process to make a claim for each insurance product	• Better off households can make claims more easily, with better access and better knowledge. See 4.2.
	5.6	Which households can afford to access each insurance product (V, P, M, B)	•
	5.7	Gendered opportunities and barriers	•
6. Access to financial services	6.1	What types of financial institutions are in the area (CBOs, groups, cooperatives, microfinance, banks...)	• Handicraft producer group. • Women's savings groups. • Microfinance and banks.
	6.2	What types of people or households can access these services (V, P, M, B)	• Middle households engaged in groups, but smaller number of very poor and poor. • Better off use banks.
	6.3	Which households have bank accounts (V, P, M, B)	• See 6.2.
	6.4	What are the requirements to access each financial service	• Collateral, valuation, location of collateral land (rural property and land are less valuable than urban).
	6.5	What is the interest charged by each financial service	• 17% charged by cooperatives. If not paid within stipulated period, increases to 19%. Doubles if not paid within the year.
	6.6	Financial barriers	•
	6.7	Information barriers	•
	6.8	Gendered opportunities and barriers	•
	6.9	Advocacy priorities	• Youth empowerment must be created to provide information on banks and financial services to youth (and general people).

Location: Kailali and Dhangadhi
Target group: Key informants (N = 9)

Theme	Code	Topics	Discussion
1. Hazards	1.1	Flood	•
	1.2	Epidemics	•
	1.3	Snake bites	•
	1.4	Cold wave	•
	1.5	Household fire	•
2. Relative wealth	2.1	V: Very poor criteria	•
	2.2	P: Poor criteria	•
	2.3	M: Middle criteria	•
	2.4	B: Better off criteria	•
	2.5	Gendered differences in relative wealth	<ul style="list-style-type: none"> • Traditional segregation during menstruation, with social and location restrictions. Vulnerable to gender violence, snake bites, cold weather, malnutrition, sanitation, protection. • Gender discrimination in unskilled daily wages. Men earn Rs 500 but women earn Rs 300/400 (rural/urban). This is for the same work and the same number of hours. • For female vendors/businesses, people bargain more with women than with men, reducing profits.
	2.6	Upwards transition	<ul style="list-style-type: none"> • Skill development office used to tell male trainees that they should bring their wives too, in furniture production for example. • Information technology, especially in Chaudhari community, mobility into business and offices from previous agriculture. • Mercy Corps working on DRR and economic security, especially sugarcane and dairy. Reportedly less migration and improved economic status. Also reports of replication in other communities, however uptake is apparently constrained by purchasing problems at sugar factory and other inherent disconnects in the market chain. These programmes are also being replicated by Adventist Development and Relief Agency (ADRA) in some areas.
	2.7	Downwards transition	<ul style="list-style-type: none"> • Problems with land ownership documentation. • This has dual effects: Single women and property rights; certification for insurance and making claims. • Widows are getting more poor and more vulnerable due to inability to access dead husband's property and death certificate.
3. Access to municipal services	3.1	Which services are available in the area	<ul style="list-style-type: none"> • Vocational training: Beauty parlour, driving, furniture production, motorcycle repair, etc. • Skills development office includes 14 short term training (60 hours), 40-50 long term courses (160-390 days), including snacks, transportation. Concludes with certificate. • Certificate courses recognised by Council for Technical Education and Vocational Training (CTEVT), which are also recognised by lending institutions to improve access to credit (at 6% per annum), up to Rs 500,000 if affiliate with office of domestic and small cottage industries. • Loans also require bank account. • DPRP district disaster preparedness and response plan. This is not regularly updated, only annually. Should be updated 2-3 times per year, based on preparedness needs for multiple seasonal hazards. Current updates concentrate only on monsoon floods. • Mercy Corps working on DRR and economic security, especially sugarcane and dairy. Reportedly less migration and improved economic status. Also reports of replication in other communities, however uptake is apparently constrained by purchasing problems at sugar factory and other inherent disconnects in the market chain. These programmes are also being replicated by Adventist Development and Relief Agency (ADRA) in some areas.
	3.2	How can each service be accessed	<ul style="list-style-type: none"> • Community training needs assessment, in coordination with different organisations. • Services from NGOs and Skill Development Centre depend on nature of programme and types of beneficiaries, along with who is offering the services.
	3.3	Financial barriers to services	•
	3.4	Information barriers to services	<ul style="list-style-type: none"> • There are many support provisions from government, but respondents say communities are not consistently aware of which services are available or how they can be accessed. • Different communication channels are used (television, radio, print), but there are still gaps in communication and government staff does

Theme	Code	Topics	Discussion
			<ul style="list-style-type: none"> not have the time to visit each community and ensure dissemination. People are not aware of improvements in livestock and agriculture technologies: Rice intensification, sugarcane production, irrigation, etc. Pregnant and lactating mothers have less access to information.
	3.5	Gendered opportunities and barriers	<ul style="list-style-type: none"> No discrimination, with special priority for women. Different organisations go to community to enhance women's capacity in particular—also Janajati—and many opportunities are available for vulnerable groups (even if awareness is inconsistent). Easy to work with women, who participate more during community activities. However they are not able to participate in activities, awareness programmes, workshops because they are responsible for other household and production responsibilities. Overloaded. Financial (and social) decision making largely controlled by men.
	3.6	Advocacy priorities	<ul style="list-style-type: none"> Advocacy is very important to communicate the range of available services and related target groups. Services are available for vulnerable groups, but awareness and access criteria are not widely known. Access to citizenship and its requirements for application and witnesses, with gendered, patriarchal issues therein (spouse, son approval). This also has implications on rights, access to services, and ownership of property – all of which can further support economic security. Influencing government planning process and budget requires specific advocacy. See 3.7.
	3.7	How can municipality involve target group in planning process	<ul style="list-style-type: none"> There is a special provision from government planning guidelines for Dalit, PWD, et al to participate in planning process, which is mandatory, however in practice these groups are not always invited or participating.
4. Access to social protection	4.1	What social protection programmes are available in the area	<ul style="list-style-type: none"> Social security provision responsibilities are responsibility of District Administration Office; NGOs and civil society are currently responsible of informing communities of their rights, awareness. Primary responsibility is the Ward Office, but civil society must fill the gap. Female candidates receive cards from Women and Children Development Office; PWD receive from same. Relief packages are distributed by District Disaster Management Committee (with agriculture, livestock development offices, respectively).
	4.2	What types of people or households are receiving these programmes (V, P, M, B)	<ul style="list-style-type: none"> Very poor households benefiting less than poor and middle households because of awareness and social/political capital. Very poor and poor households will have to pay less for health insurance. Normal rate is Rs 2,500/year/family of 5 (plus Rs 200/additional family member); discount rate is currently unknown.
	4.3	Amount of different social protection grants	<ul style="list-style-type: none"> Widows Rs 1,000/month. PWDs Rs 600-2,000/month, based on categories (colour coded by degree of disability). Elderly Rs 2,000/month. Dalit with children under 5 Rs 400/month to improve nutrition (up to 2 children per family). Highly vulnerable indigenous groups (facing extinction) receive Rs 2,000/month.
	4.4	How can other people/households access these programmes	<ul style="list-style-type: none"> Eligibility criteria not always known, with people missing current entitlements.
	4.5	How are payments made	<ul style="list-style-type: none"> Social security allowances are cash. Some agencies also providing in-kind at the community.
	4.6	Information barriers	<ul style="list-style-type: none"> Eligibility criteria not always known, with people missing current entitlements.
	4.7	Gendered opportunities and barriers	<ul style="list-style-type: none"> Equal opportunity policy. Skill development office prioritises women, however there are gaps in citizenship, awareness, etc.
	4.8	Advocacy priorities	<ul style="list-style-type: none"> Citizenship Available services and eligibility criteria (agriculture, livestock, skills, social security, relief, etc), especially for women and PWDs.
5. Access to insurance	5.1	What kinds of insurance are available in the area	<ul style="list-style-type: none"> One NGO is promoting rice intensification strategy, which requires less seed, less labour, and less water. This requires less overall investment. Farmers doubt the technology. Promotion strategy therefore includes assurance that reduced production will be compensated by same amount from NGO. Government has initiated health insurance, but coverage is not yet widespread. Life insurance is even more rare. Private insurance is available, but awareness and use appear very rare, even with government subsidies (75% of premium) available. However there are also suggestions that the government is not promoting its subsidies, thereby not spreading awareness.

Theme	Code	Topics	Discussion
			<ul style="list-style-type: none"> Insurance focuses on: Hailstorm, snowfall, cold wave, livestock, agriculture, accident, pest infestation of crops, household fire, earthquake.
	5.2	Who is providing these different insurance products	<ul style="list-style-type: none"> Health insurance: District Public Health Office. Life insurance: Private companies. Livestock and agriculture: Private companies. Annual renewal, except seasonal crops, which have specific periods (rice, sugarcane, vegetables, etc).
	5.3	What government subsidies are available for each insurance product	<ul style="list-style-type: none"> Livestock and agriculture: 75% of premium (based on 5% of value).
	5.4	What is the process to obtain each insurance product	<ul style="list-style-type: none"> Insured livestock are marked with ear tag, which will be verified for payout. This is problematic in case of animal attack. Theft is not covered by insurance. Animal sales include transfer of insurance. Livestock insurance is more common than agriculture. Application form, technical verification and valuation, supporting documents (citizenship, etc), lease agreement copy (if applicable), land ownership document (if applicable), recommendation from Ward office is using unregistered land (verifying non-enclosure).
	5.5	What is the process to make a claim for each insurance product	<ul style="list-style-type: none"> Claims must be submitted within 3 days of loss/damage. Does not cover livestock treatment costs.
	5.6	Which households can afford to access each insurance product (V, P, M, B)	<ul style="list-style-type: none">
	5.7	Gendered opportunities and barriers	<ul style="list-style-type: none"> Equal opportunity policy, but potential differences in access or awareness.
6. Access to financial services	6.1	What types of financial institutions are in the area (CBOs, groups, cooperatives, microfinance, banks...)	<ul style="list-style-type: none"> Savings group (various types, community level, usually organised thematically and/or by gender) Cooperatives Microfinance Banks
	6.2	What types of people or households can access these services (V, P, M, B)	<ul style="list-style-type: none"> Very poor have less access, constrained by minimum balances.
	6.3	Which households have bank accounts (V, P, M, B)	<ul style="list-style-type: none">
	6.4	What are the requirements to access each financial service	<ul style="list-style-type: none">
	6.5	What is the interest charged by each financial service	<ul style="list-style-type: none">
	6.6	Financial barriers	<ul style="list-style-type: none"> Very poor cannot always afford entry requirements or monthly payment requirements, even for community based savings group. Land registration certificates, collateral, citizenship, government documentation, etc. Groups have difficulty accessing loans due to lack of collateral. Also their potential lack of social/political capital.
	6.7	Information barriers	<ul style="list-style-type: none"> Information is centralised in urban areas, with less dissemination to rural, remote, marginalised communities. Value of group mobilisation not consistently known in communities. Loan programmes often target middle and better off households; very poor and poor are unaware of different loan products and schemes. Every institution has its marketing approach, but staff are limited and cannot visit communities who lack full awareness of services. Commercial banks and financial institutions depend primarily on print media for dissemination, restricting literacy and urban posters.
	6.8	Gendered opportunities and barriers	<ul style="list-style-type: none"> Single women barriers to loans, applications, certificates (spouse, son).
	6.9	Advocacy priorities	<ul style="list-style-type: none">
7. Other	7.1	Other hazards	<ul style="list-style-type: none"> Pollution: Solid waste management, plastic bags

Theme	Code	Topics	Discussion
			<ul style="list-style-type: none"> • Thunderstorm: Human losses and fire • Drought: Related to in-migration from mid-hills (<i>chure</i>) • Soil erosion: Related to river • HIV infected population and its causal relationship with migration to India, poverty, seasonality, and vulnerability. • Wild animal attack: Tiger, elephant, porcupine, wild boar. • Crop losses.
	7.2	People with disabilities	<ul style="list-style-type: none"> • PWDs are important, but also need to consider their caretakers.
	7.3	Recommendations from district agriculture development office and district women and children's development office	<ul style="list-style-type: none"> • Focus on agro-based farming. • Livestock management. • Skill based training. • Matching funds to groups (per current NGO practice: 60% community, 40% from organisation). • Fruit plantation (banana) • Sugarcane farming • Women and Children's Development Office is ready to collaborate and provide free technical support.
	7.4	Other recommendations from key informants (for widows)	<ul style="list-style-type: none"> • Mushroom cultivation, vegetables • Mechanic, computer, mobile phone repair • Basket making with bamboo, rattan • Advanced training to further existing skills in sewing, cutting, tailoring • Apiculture, livestock • Other exposure visits to help bring widows out of households

Location: Kailali
Target group: Single women (15 + 13)

	Type, number of livestock	Amount of land cultivated	Types of income sources	Access to financial services	Assets
Very poor	1-3 goats 1 buffalo	Max 1 kattha (limited land)	Daily labour of other farms and get 50% of production as payment	No access and also access to mothers groups / cooperatives	FM radio, TV, own traditional style house
Poor	6-7 goats, 2-3 buffalos, small cattle / cow	2-4 kattha	Migrated to India as daily wage labours (remittances) small shop, vegetable farmer	No access to bank, only cooperative and mothers group	Bicycle, own traditional home,
Middle	13-14 poultry, 6-7 goat, 2-3 buffalo / cow	Max 14 kattha	Selling livestock and vegetables, private /public sector employment (local NGO). Remittances	Access to bank and cooperatives and other CBOs	Ornaments (jewellery), cement brick house, motorcycle
Better off	>15 goats, 5-6 buffalo /cows, livestock in big area for farming. OR 2-5 goat (just for consumption of waste)	>15 kattha, but valuable land (eg. by roadside)	Renting out land / house, cattle management, private public sector employment	Bank and cooperatives access.	Have surplus land and housing. Bank balance, ornaments, motorbike, land ownership in urban centres

Theme	Code	Topics	Discussion
1. Hazards	1.1	Flood	• Agreed
	1.2	Epidemics	• Agreed
	1.3	Snake bites	• Agreed
	1.4	Cold wave	• Agreed
	1.5	Household fire	• Agreed
2. Relative wealth	2.1	V: Very poor criteria	•
	2.2	P: Poor criteria	• 75% Poor ranking self-identified and others medium level of wealth.
	2.3	M: Middle criteria	•
	2.4	B: Better off criteria	•
	2.5	Gendered differences in relative wealth	<ul style="list-style-type: none"> • Discrimination based on gender, father has 2 wives, and son of other wife is claiming and is recognised as the owner of 95% of the father assets / property and fighting to also claim the remaining 5%. • Males are able to work in India, city area, agricultural farming, however women when they go out of the house, might be blamed for bad luck and also questions by community members about their whereabouts and people might also follow them as they are suspicious. • Widows have property in some cases but it is occupied by family members, leaving them without authority to use or claim the land. • If they have daughters but not sons then also difficult to claim land. Relatives fear land will be transferred to a new partner in the future. • Similar reports of relatives claiming widow's entitlement to husband's life insurance, leaving her with no recourse to claim. • Widows must work harder. • Group also highlights that not all widows are automatically vulnerable: Some own shops or businesses and are considered better off. There are also examples of women receiving husband's land title, house, pension, etc. Discrimination is widespread, but not universal.
	2.6	Upwards transition	<ul style="list-style-type: none"> • Initially people don't want to see their face, barred from ceremonies and restricted to be involved in ceremonies and events. But now the scenario is slowly changing and they can go about their lives. Still face challenges about being involved in community groups. • Women's group are slowly helping to upgrade their status in the community.
	2.7	Downwards transition	• Deteriorating because there is no respect from society, family, relatives, law. Widows also have fewer qualifications and recognised skills

Theme	Code	Topics	Discussion
			<ul style="list-style-type: none"> to improve income earning capacity. Must depend on family members, from whom there is often social stigma. Widows report less quality and quantity of food purchased for family and even less consumed by selves (in order to prioritise children). Some women take loans from one group/institution to repay loans from another group/institution.
3. Access to municipal services	3.1	Which services are available in the area	<ul style="list-style-type: none"> Separate single women's group in each ward, DLSO provided 50 pigs for each ward. 1 pig per single women, then when get piglets, they give to other SW. On the next round of piglets, the first SW will get to keep. 30 Goats in similar mechanism to each group from DLSO – within 12 months. No one has made any money yet. Ward office has budget for goat keeping for 1lak (it has not been allocated / spent yet). Single women group buy the goat and give to agreed vulnerable household. Once goat has kid, single women HH keeps all goat and gives 1 goat to another single women household. Women for women's right (NGO) is issuing identification for single women and has a verified by government stamp. Single women are supposed to be able to claim travel and medical services subsidy.
	3.2	How can each service be accessed	<ul style="list-style-type: none"> Electricity provided. Hospital service, very close but not all services provided by hospital.
	3.3	Financial barriers to services	<ul style="list-style-type: none"> When they go to municipal offices for services, transportation costs are a barrier. Difficulties in implementing discount system, bus driver don't want to recognise government subsidy.
	3.4	Information barriers to services	<ul style="list-style-type: none"> Knitting and crafts training has happened for poor households, but participant were from other groups and relatives of government people, so single women were not able to attend. Only aware of widow allowances. Female community health volunteers disseminating information on services do not transmit equally, with allegations of favouritism or concentrating on family members only.
	3.5	Gendered opportunities and barriers	<ul style="list-style-type: none"> Goats and cash for single women are targeted for single women groups. Policy if for single women. Noting that for single mothers, can remarry and assuming their economic opportunities are not hampered by not having a wife.
	3.6	Advocacy priorities	<ul style="list-style-type: none"> Organisation / stakeholder. NRCS (no any other NGO / agency are supporting). Heard Mercy Corps had programme in other area, but not here. No information about other government agencies, but have information about municipal government. Ward chair person (newly elected): <ul style="list-style-type: none"> Single women feel capable and have capacity but when they raise their voice to leaders in the community they are ignored. Need to support with this as they are capable Priorities: <ul style="list-style-type: none"> To support on agricultural farming, livestock Strengthen women's group Skill based training Financial support Health facilities Problem sending children to school Free seeds Opportunity for employment To municipality, ensuring access to social protection entitlements. Community mobilisation to help reduce social stigma.
	3.7	How can municipality involve target group in planning process	<ul style="list-style-type: none"> Government people are manipulating budget so amount suppose to be allocated to single women is being reallocated to other areas. Aware of budget but don't get update on what is happening. No participation in meetings, only chairperson of SW sometimes gets opportunity to attend meeting.
4. Access to social protection	4.1	What social protection programmes are available in the area	<ul style="list-style-type: none"> Government comes to household to provide social security safety net grant (Rs 1,000 per month but paid in cash every 4 months). Reports of high numbers of single women are receiving piglets, from which next generation of piglets will be passed on.
	4.2	What types of people or households are receiving these programmes (V, P, M, B)	<ul style="list-style-type: none"> All 4 categories household.

Theme	Code	Topics	Discussion
	4.3	Amount of different social protection grants	<ul style="list-style-type: none"> Rs 1,000 (SW allowance / per month).
	4.4	How can other people/households access these programmes	<ul style="list-style-type: none"> Every eligible household receives this.
	4.5	How are payments made	<ul style="list-style-type: none"> Compulsory to have bank account for allowance, in Global IME bank, they were notified by government 4 months ago. Previous to this they received cash. However at meetings when cash distributed, if they are not able to attend, a proxy person (e.g. daughter or son) are not able to accept the cash on their behalf. Individuals went to set up bank account in near by Adarsha Chowk, however it's not functioning. Payments transferred to bank accounts at Agriculture Development Bank. However they prefer to receive cash because of Rs 200 transportation cost to access bank account.
	4.6	Information barriers	<ul style="list-style-type: none"> Information mechanism Katuwal system, this is a focal person to disseminate information, compensated with food (6 kg from 1 household). Initially it was a man, and now it is a woman (his wife, as he died). When collecting cash, they would get information to go and collect and if they were late, often there would be no cash left. This was a waste of their productive time. Don't have complete information on government services and social protection services.
	4.7	Gendered opportunities and barriers	<ul style="list-style-type: none"> Nothing specific. Widows have started to receive sympathy from others and government incentives, but divorcees are still criticised, judged, ostracised. Citizenship and identify cards are a problematic issue for rights, access, and advocacy. Difficult to obtain because of no husband or family verification, death certificate, etc.
	4.8	Advocacy priorities	<ul style="list-style-type: none"> Global IME bank to get their accounts functioning.
5. Access to insurance	5.1	What kinds of insurance are available in the area	<ul style="list-style-type: none"> Health insurance from government but to get the service they are not able to access (need to have power in order to access). Life insurance: 2 people have this, they either pay yearly instalment for 15 years or Rs 1 lakh upfront. A teacher in the community recommended this for if they become sick or die. Livestock and agriculture insurance (limited information): A figure was given of 6 instalments of Rs 15,000, viewed as too expensive and not worth the investment (only for better off households).
	5.2	Who is providing these different insurance products	<ul style="list-style-type: none"> Maybe government, but don't know.
	5.3	What government subsidies are available for each insurance product	<ul style="list-style-type: none"> Don't know.
	5.4	What is the process to obtain each insurance product	<ul style="list-style-type: none"> For livestock animals need to be tagged with special tag. For health insurance need 5 photographs and citizenship of household members
	5.5	What is the process to make a claim for each insurance product	<ul style="list-style-type: none"> Don't know.
	5.6	Which households can afford to access each insurance product (V, P, M, B)	<ul style="list-style-type: none"> Only for middle and better off.
	5.7	Gendered opportunities and barriers	<ul style="list-style-type: none">
6. Access to financial services	6.1	What types of financial institutions are in the area (CBOs, groups, cooperatives, microfinance, banks...)	<ul style="list-style-type: none"> Unique Nepal cooperation Property Elimination microfinance Rural Development Bank Ramra Rosham cooperative Forward Institution National Finance Mother's group (supported by District Health office) Farmer's group

Theme	Code	Topics	Discussion
	6.2	What types of people or households can access these services (V, P, M, B)	<ul style="list-style-type: none"> • Medium, Better off (only take loans due to high interest rates – 18-19%. • Women's group – anyone as interest rate is 2%.
	6.3	Which households have bank accounts (V, P, M, B)	<ul style="list-style-type: none"> • All in 1 group and only 2 in other group.
	6.4	What are the requirements to access each financial service	<ul style="list-style-type: none"> • Compulsory to be member of community group, However turned away as SW undesirable and therefore not able to obtain loan. • Women Groups don't need collateral - so VP and P have access to this.
	6.5	What is the interest charged by each financial service	<ul style="list-style-type: none"> • Cooperatives / banks 18-19%. • Women's group –interest rate is 2-3% if non member and 1% if member of group – generally for 1 year. Loans between Rs 1,000-3,000.
	6.6	Financial barriers	<ul style="list-style-type: none"> • Middle, better off go to banks and cooperatives and this requires collateral such as land / house. Some cooperatives can issue loan to group, but interest is very high. • Must rely on family members, who often do not support them to take loans (or enable the required citizenship, identity card, etc).
	6.7	Information barriers	<ul style="list-style-type: none"> • Don't have clear information about what the different loan products are from the banks and cooperatives.
	6.8	Gendered opportunities and barriers	<ul style="list-style-type: none"> • Some banks / cooperatives require son or husband to co-sign the loan, but if don't have, are rejected from loan application. • Nothing to provide as collateral as land and house title and assets registered by male family member names. • Women have more opportunity to get the loan from Forward Institute as they are focusing to the women (but very high interest rate). • Cooperatives do not trust widows' capacity to repay loans, and require family member support, which is problematic, as above.
	6.9	Advocacy priorities	<ul style="list-style-type: none"> • Advocacy to reduce the interest rate. • Must have special provision to support single women. • Change criteria of community group membership, so that single women can meet loan requirements. • Help with providing collateral. • Banks / cooperatives must come in community and promote savings behaviours. • Messages should work with and through local channels to help cooperatives be more viable and accessible to widows. • Traders: To enable access to raw materials for production, income generation. • Some respondents do not even know where the Ward office is located, let alone which services are available or how to access them.
7. Other	7.1	Women's group	<ul style="list-style-type: none"> • Women's group been running for 20 years, minimum of 21 participate, but this ward has 80. They have a loan mechanism. Facilitated by 1 female health community volunteer, with some technical occasionally attending from DPHO.
	7.2	Loan use	<ul style="list-style-type: none"> • Loans are taken and used for daily expenses, livestock purchasing, investment in agricultural / vegetable farming, paying for plane fare for overseas work. Opt to pay back in instalments.
	7.3	Requested skills	<ul style="list-style-type: none"> • Request from single women for support for skill based training, matching fund for kitchen gardening or livestock management, money to send children to school, employment opportunities, have had skill based training before, but do not have funds for toolkit. • Livestock (pig, goat), beauty parlour, fast food, fashion design, sewing/cutting, entrepreneurship, candle making, incense making, pickle making, and training in other ready made food items.
	7.4	Participant recommendations	<ul style="list-style-type: none"> • Women prefer skills and education for themselves and their children more than monthly allowances. • Advocate loans from cooperatives to enable loans with group guarantee. • Advocate reducing loan interest rates for widows. • Advocate to other NGO/INGOs for improved linkages and complementarity. • Skills training and related approaches need to factor for illiteracy in design and delivery, along with selection of technical area. • Widow's groups should be mobilised in every ward, for the solidarity, access, and opportunities they can offer participants.

Location: Kailali

Target group: Households on the river bank (17 women, 9 women, 7 men, 6 men)

	Type, number of livestock	Amount of land cultivated	Types of income sources	Access to financial services	Assets
Very poor	Chickens, 2-4 goats, 1 pig Some HH have oxen	0.5-2 kattha Only enough land for their house	Can feed themselves for up to 3 months. Daily unskilled wage labour in India.	Local groups, microfinance, cooperatives	Agricultural hand tools, radio, mobile, bicycle
Poor	Chickens, 4-6 goats, 2-3 pigs, 1 cow, 1 buffalo	<10 kattha	Can feed themselves for up to 6 months. Daily unskilled wage labour in India.	Local groups, microfinance, cooperatives	Agricultural hand tools, TV, mobile, oxcart, bicycle
Middle	2 male buffalo for ploughing, cart	<2 bigha (20 kattha = 1 bigha)	Salary, business, crop sales, banana sales		Motorcycle
Better off		<10 bigha	Business, crop sales	Can borrow from banks with lower interest rates. Give loans to other households.	Tractor

Theme	Code	Topics	Discussion
1. Hazards	1.1	Flood	<ul style="list-style-type: none"> Course of the river has been shifting over time, gradually eroding agricultural land of those households cultivating directly on the bank. All households can be affected by flood, not just those directly on the bank. Very poor and poor alike, although there are 50 households most directly affected. No skills or awareness in rescue, and suggestion that training would help them preserve livestock, grain storage, etc. Hopes that NRCS can also help establish early warning system, as it has elsewhere in Kailali. Women, children, elderly, and disabled are most vulnerable. Flood isolates communities like islands, difficult to save assets or access services. Flood contaminates drinking water, hand pumps. Local leaders have promised assistance during election campaigns, but nothing has ever been received. People sceptical of government. Flood season is June – September/October, different to riverbank vegetable cultivation January – May. Sand extraction by private contractors is exacerbating bank erosion.
	1.2	Epidemics	<ul style="list-style-type: none"> Typhoid, malaria.
	1.3	Snake bites	<ul style="list-style-type: none"> Baseline says 17% of respondents see this as high risk. No reported snake bites, but two poisonous varieties have been seen.
	1.4	Cold wave	<ul style="list-style-type: none"> Cold wave season is November to January. Affects potato, tomato, riverbank cultivation of vegetables.
	1.5	Household fire	<ul style="list-style-type: none">
2. Relative wealth	2.1	V: Very poor criteria	<ul style="list-style-type: none"> Even those with 10 kattha of land can be very poor, depending on the number of family members and labour force.
	2.2	P: Poor criteria	<ul style="list-style-type: none"> Very poor and poor are growing vegetables, farming, small businesses (tailoring, sewing), some employment.
	2.3	M: Middle criteria	<ul style="list-style-type: none"> Some have power trailer, individually or in groups.
	2.4	B: Better off criteria	<ul style="list-style-type: none">
	2.5	Gendered differences in relative wealth	<ul style="list-style-type: none"> Men control most assets. Women have a higher workload, more generally home based but also through daily wage unskilled labour. Women previously did not have groups, and would work in India or at the border. Now they are more organised and there is more enterprise (sewing, tailoring, small shops).
	2.6	Upwards transition	<ul style="list-style-type: none"> Financial situation is improving from before. Some examples of moving from very poor to poor, but rare (and unmeasured).

Theme	Code	Topics	Discussion
			<ul style="list-style-type: none"> • Small businesses are helpful and desirable, but there is recognition of market saturation and the risk of too much competition. • Group activities are there. • Team leader feels that the situation is improving, with better housing for example.
	2.7	Downwards transition	<ul style="list-style-type: none"> • Reportedly easier to move downwards because of emergency expenses, loans and interest. • Also partition of agricultural land within families. Also erosion along river. • Poor are getting poorer. • River gradually consuming more land. • Focus groups suggest that the situation is deteriorating, with few livelihood options and no diversification opportunities.
3. Access to municipal services	3.1	Which services are available in the area	<ul style="list-style-type: none"> • Birth, marriage, death registration. Referral letter for citizenship, identify card. • Land assessment, taxes. • Skill based training: Tailoring, agriculture (rice, off season vegetable farming), livestock (poultry, goats), computer, mason, integrated pest management. • Also support for inputs, seeds for riverbed farming. • More difficult for PWDs to access services. • Livestock support e.g. receiving goat then being obliged to give kid to the next family. • Huge dissatisfaction with government. Complain that representatives never visit. Blame bureaucrats. • No flood adaption plan has been development, despite reported allocation of Rs 1,200,000 that people don't believe will materialise. • There was an agenda during elections that community resilience would be built, but nothing has happened. They are paid Rs 300 for each tractor trip collecting sand, but this is received by District Development Committee, and nobody knows where this revenue goes. • Agriculture group has been able to access tractor, seeds for riverbed farming, along with training for a few people. • Technical person for livestock vaccination has been sent by District Livestock Service Office. • Soil conversation office has given banana plants for farming. • National climate change support programme (DFID funded, district development committee implements) sometimes provides seeds and training in banana cultivation.
	3.2	How can each service be accessed	<ul style="list-style-type: none"> • Putting their voice in planning processes. • Government announces application for different services, trainings. Can apply based on criteria. • Leaders of each group receive information on announced services. Must apply.
	3.3	Financial barriers to services	<ul style="list-style-type: none"> • To obtain services, some fees can be required, which some households cannot afford. This can include application fees, stamp fees. • Complaints of transportation costs to access services and information.
	3.4	Information barriers to services	<ul style="list-style-type: none"> • Literacy, gender roles, mobility. • Village leader has access to municipality and ward, then passes information to the village guards, who are expected to disseminate widely. • Municipality and ward will post notices in public places, schools, shops, etc.
	3.5	Gendered opportunities and barriers	<ul style="list-style-type: none"> • Equal access to services by women and men. • Women participate less in planning processes, reportedly because of greater workload, but also because of gender dynamics. • 4-6 months of male migration to India, during which they have less access to information and services while women are busier and home, and potentially less access to information in public places. • Agriculture groups are mostly women. • Men and women both doing daily unskilled labour in India.
	3.6	Advocacy priorities	<ul style="list-style-type: none"> • Gabion structures, dam. • Early warning, rescue. • They have heard of other groups promoting solar irrigation. • District agriculture and livestock offices provide crop/vegetable seeds and fodder seeds, but people are unsure how to obtain. • Advocate to municipality to ensure land registration, royalties from sand extraction, flood adaption plan. • Also need to understand what is in the municipal development plan. • Embankment construction. • Skill enhancement training on existing activities that could be strengthened and scaled up.
	3.7	How can municipality involve	<ul style="list-style-type: none"> • Need to involve more women in planning process; currently predominantly male.

Theme	Code	Topics	Discussion
		target group in planning process	<ul style="list-style-type: none"> Women are aware that opportunities exist, but unsure about how to access them, and believe that nepotism and favouritism locations where programmes are implemented. Also report a geographic bias, with implementation closer to municipal offices. Currently no participation of general people, and no awareness of community leader does or advocates, or what information he has heard.
4. Access to social protection	4.1	What social protection programmes are available in the area	<ul style="list-style-type: none"> Allowances to elderly, single women, PWD Relief distributions, for example after crop damage, however uncommon and not widely received. Government once provided flood relief, that included food and non-food items in 2007/2008 (2064).
	4.2	What types of people or households are receiving these programmes (V, P, M, B)	<ul style="list-style-type: none"> All types, based on eligibility.
	4.3	Amount of different social protection grants	<ul style="list-style-type: none"> Elderly Rs 2,000/month Single women Rs 1,000/month
	4.4	How can other people/households access these programmes	<ul style="list-style-type: none">
	4.5	How are payments made	<ul style="list-style-type: none"> Ward pays cash at the office, once every 4 months. (Single women report that bank accounts are now required.) Some wards distribute elderly grants to recipient at the household, not in the ward.
	4.6	Information barriers	<ul style="list-style-type: none"> PWD allowance eligibility criteria are unknown.
	4.7	Gendered opportunities and barriers	<ul style="list-style-type: none">
	4.8	Advocacy priorities	<ul style="list-style-type: none"> PWDs are eligible but do not know how to access their grants. They are NRCS advocacy target group in Kailali.
5. Access to insurance	5.1	What kinds of insurance are available in the area	<ul style="list-style-type: none"> Health insurance is available if taking a loan from microfinance (1%?). Government health insurance pilot, but focus groups unclear on how it will work, how much it will cost, etc. Awareness of livestock and crop insurance, but no experience and no knowledge of the process, requirements, subsidies, cost, etc. People question the cost and the need for insurance. Other respondents said they were confident in preventing livestock loss had not lost crops, and that insurance is therefore unnecessary.
	5.2	Who is providing these different insurance products	<ul style="list-style-type: none"> Health insurance from district health office. Agriculture and livestock insurance has been facilitated by NRCS in past, in nearby village. These insurance products are from private sector.
	5.3	What government subsidies are available for each insurance product	<ul style="list-style-type: none"> 75% of premium (based on 5% of value).
	5.4	What is the process to obtain each insurance product	<ul style="list-style-type: none"> Even health insurance selection criteria are unknown, with some households selected and others not selected.
	5.5	What is the process to make a claim for each insurance product	<ul style="list-style-type: none">
	5.6	Which households can afford to access each insurance product (V, P, M, B)	<ul style="list-style-type: none"> Currently awareness is a greater barrier than cost. Men said that with small agricultural holdings, it is not financially worthwhile to insure.
	5.7	Gendered opportunities and barriers	<ul style="list-style-type: none">
6. Access to financial services	6.1	What types of financial institutions are in the area (CBOs, groups, cooperatives, microfinance, banks...)	<ul style="list-style-type: none"> Mother's group Farmer's group Neighbour's group Kamalari saving's group (previously bonded female labourers) 2 cooperatives

Theme	Code	Topics	Discussion
			<ul style="list-style-type: none"> • 1 microfinance. Geographically closer to households (Phulbari). • 1 development bank • Borrowing from better off households (especially if immediately required for emergencies) • Women's and men's savings groups. • Savings groups save Rs 50-100/month, based on group.
	6.2	What types of people or households can access these services (V, P, M, B)	<ul style="list-style-type: none"> • 40/50 households are members of cooperatives (Phulbari). • 20/22 households are members of microfinance (Phulbari). • All cooperatives and savings group members/borrowers are women (Phulbari). • Middle/better off borrow from banks because interest rates are lower and they have land for collateral. • Very poor/poor borrow from savings groups and microfinance, and occasionally from cooperatives. • Almost all households (Khutiya Tole) belong to savings groups, women and men.
	6.3	Which households have bank accounts (V, P, M, B)	<ul style="list-style-type: none"> • Middle, better off.
	6.4	What are the requirements to access each financial service	<ul style="list-style-type: none"> • Must be local. Must be member and able to make monthly deposits to the group. New members must deposit amount equal to current balance of existing members. This is different from Godawari. • Submit formal loan request with signature/fingerprint and stamp. • Must repay previous loans before accessing new ones from groups. • Available loans increase based on repayment history, e.g. first loan max Rs 50,000 then second max Rs 70,000 (after repaying first loan). • If household loan (instead of agricultural/livestock), then the loan amount is less. Group prefers giving production loans. • Livestock loans do not require insurance for the animals, assuming land is used as collateral. (In Godawari, opposite is true, as households don't always have land as collateral.) • Savings groups can have penalties, e.g. if Rs 100 contribution is missed, they must deposit double the amount next month, Rs 200. • Microfinance provides group guarantee loans; loans require 5 witnesses to vouch for borrower's reliability. Spouse consent also required. • Two people from same household cannot join the same group, only man in men's group and woman in women's group. • All loans require applications and group decisions.
	6.5	What is the interest charged by each financial service	<ul style="list-style-type: none"> • Savings groups 12% per annum. • Cooperatives and microfinance 18% per annum. Used to be 24% but was reduced. • Bank 11% per annum. • Loans from better off households 60% per annum. • In Khutiya Tole the interest charged by men's and women's groups differ: Loans are Rs 20,000-25,000, men charge 24% per annum and women charge 12% per annum. Men charge more to 'discourage' loans and build up reserves. For example women's group has Rs 500,000 but men's group has Rs 250,000. These rates are still cheaper than moneylenders and more convenient than cooperatives, which require monthly payments.
	6.6	Financial barriers	<ul style="list-style-type: none"> • There is no habit of savings, which makes it more difficult for access loans or even to join existing groups.
	6.7	Information barriers	<ul style="list-style-type: none"> •
	6.8	Gendered opportunities and barriers	<ul style="list-style-type: none"> • Women are primary members of savings groups, cooperatives, microfinance. • Different interest rates between men's and women's groups, presenting different opportunities and barriers.
	6.9	Advocacy priorities	<ul style="list-style-type: none"> • Savings promotion (both for awareness and for countering negative perceptions of savings groups as a waste of time). • Insurance for crops, animals. • Little apparent interest in engaging with large financial service providers, with more immediate needs and limited land registration now.
7. Other	7.1	Recommendations from focus groups	<ul style="list-style-type: none"> • Rescue training, evacuation routes. • Skill development, entrepreneurship, business development. • Land registration, flood control. • Training to strengthen existing skills, interest, expertise for more income generation. • Related training in sewing, cutting, knitting, etc can benefit from cheaper materials available at nearby Indian border. • Raised pumps to protect water sources from contamination. • Link with district agriculture development office to development seasonal farming on riverbanks.