

Research Paper

Earthquake: Impact on Nepalese economy and women

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ABSTRACT

Nepal is one of the 20 most disaster-prone countries in the world. More people are killed by disasters in Nepal than in any other country in South Asia, making Nepal extremely vulnerable to different types of natural disasters like earthquakes, floods, landslides, fire, drought and others. Hence, people faces big or small impact on overall. The aim of the article is to identify the impact of recent earthquake of 25th April and May 12th, 2015 on Nepalese economy and women in Nepal. The article is based on secondary information as published by different sources and further the article updates on economic loss of Nepal due to earthquake and it impact on Nepalese economy and women. It traces the historical background of the earthquake, which occurred in Nepal and follows to identify the impact of recent earthquake on people and properties (damaged by partially and fully). It also presents the loss on various sectors like social, productive, infrastructure and cross cutting sectors, which are indicator of Nepalese economy before and after earthquake. The article also further focuses on the requirement of resources to reconstruct and recover the damaged and lost sectors, concluding that the recent earthquake has greatly impact on Nepalese economy and women.

1. Introduction

Natural disaster unexpected events which occurs without any signal exposing people to face it in least prepared way. Nepal is extremely vulnerable to different types of natural disasters such as earthquakes, floods, landslides, fire, drought and epidemics. These disasters are taking hundreds of lives bringing huge loss in life and properties every year (DWIDP, 2011). Nepal is one of the 20 most disaster-prone countries in the world. More people are killed by disasters in Nepal than in any other country in South Asia. As we trace back the history of earthquake in Nepal. It has brought great loss of lives, properties and infrastructures affecting the development pace of the country.

The paper concludes that huge damaged and loss on Nepalese economy, economical lost to repair, reconstruct and recover of the situation.

This paper focuses on physical and social impact of historical earthquakes and details of recent earthquakes, of April 25, and May 12, 2015. Further, it presents the impact of recent earthquake on Nepalese economy and Nepalese women.

2. Historical earthquakes in Nepal

The history of earthquakes dates back to 1255 A.D. and the earthquake of 1934 A.D. which was 7.7 Richter scales and 8.4 Richter scales respectively. Both devastating earthquakes in the past have caused havoc

of lives, properties including damages of numerous physical infrastructures (**Table 1**).

Similarly, another two destructive earthquakes resulted in the landslides. For example, two moderate earthquakes were on July 29, 1980 and 21 August, 1988 hit the country in Far Western Region and Eastern Region. It causes many landslides in hilly region and a death toll of 178 people and 721 people respectively.

The landslides and debris flow during 1993 was a nightmare that had taken lives of 1259 people affecting 44 districts and damaging many bridges and dams as well bringing loss of more than 47194 Million Nepalese Rupees.

The history of earthquake has shown that Nepal has long experienced big earthquakes and a very recent, 7.8 magnitude massive earthquake that occurred on 25 April 2015. Immediately after 18 days of huge earthquake, Nepal faced big aftershock of a 7.3 magnitude on 12 May, 2015. These two earthquake and big aftershock caused severe loss of life and property in Nepal (**Table 2**).

3. Impact of recent earthquake

Physical and social disturbances were major impact that stroked our community. Physical impacts comprise casualties (deaths, injuries, and illnesses) and damage to agriculture, cultural heritage, infrastructure, and the natural environment. Social impacts comprises psychological impacts, demographic impacts, economic impacts and political impacts.

3.1 Physical impact

Fourteen district out of thirty-three districts were heavily damaged from the recent earthquakes, like Dolakha, Sindhupalchowk, Gorkha, Nuwakot, Rasuwa, Dhading, Kavrepalanchowk, Ramechhap, Bhaktapur, Okhaldhunga, Sindhuli, Lalitpur, Kathmandu and Makwanpur (karuna-shechen.org/wp-content/uploads/.../list-of-affected-districts.pdf).

Table 2 shows that the number of people killed 8,659 and number of people injured 21,150 by two earthquakes in Nepal. Total persons, 3,887 males and 4,772 females had loss their life due to earthquake. It shows that more than 55 % dead were females.

Table 2 also shows that the fully damaged households are more than partially damaged households. It can be observed that only half percentage of government houses are fully damaged, and more than 99 % of private houses are fully damaged. The partially damaged houses, were 1.32 % and 98.68 % government house and private house respectively. In total of 14

affected districts, less than 1 % is government houses and 99.3 % is private houses are damaged, whether it is fully or partial and government or private houses. Once again, in total Nepal, 90.76 % houses are fully damaged and 65.49 % of houses are partially damaged occurred in 14 severely affected districts only.

A brief condition of 14 worst affected districts are as follows:

- a. Gorkha - the epicenter of the 25 April 2015 earthquake. 88 % of houses destroyed, 448 human casualties, and all 495 government schools destroyed.
- b. Dhading - widespread destruction. 85 % of houses destroyed, 733 human casualties, and 587 of 608 government schools destroyed.
- c. Nuwakot - another district that has suffered extensive damage. 88 % of houses destroyed, 448 human casualties, and all 495 government schools destroyed.
- d. Rasuwa - an avalanche, triggered by the earthquake, obliterated a village completely. 96 % of houses destroyed, 652 human casualties, and all 98 schools destroyed.
- e. Kathmandu - many concrete buildings in the city survived the earthquake but old houses, houses built in unstable areas, medieval monuments, temples and monasteries, mostly built of clay, are all damaged or destroyed. Most homes in rural villages in the district have been badly damaged. Ancient Newari town of Sankhu totally destroyed. 20 % of houses destroyed, 1222 human casualties, and 250 of 299 government schools destroyed.
- f. Lalitpur - many rural homes damaged but concrete urban buildings fared better. Patan Durbar Square, a UNESCO World Heritage site, suffered extensive damage. 24 % of houses destroyed, 177 human casualties, and 149 of 200 government schools destroyed.
- g. Bhaktapur - all houses made from mud totally destroyed in the city. In many areas, it is still unsafe to venture inside the city. Many local people are living in tents. Bhaktapur Durbar Square, another UNESCO World Heritage site, suffered extensive damage. 41 % of houses destroyed, 333 human casualties, and 126 of 137 government schools destroyed.
- h. Makwanpur - many villages in northern areas of the district badly damaged. There is less or no damage in the southern region of the district. 37 % of houses destroyed, 33 human casualties, and 361 of 533 government schools destroyed.
- i. Kavrepalanchowk - most rural homes badly damaged and people are forced to live in tents. 91 %

of houses destroyed, 318 human casualties, and 548 of 594 government schools destroyed.

- j. Sindupalchowk - the worst affected district. The district has most number of deaths and injuries. Many villagers have had to be rehabilitated in other areas as landslides threaten to bury their whole village. Landslides are also complicating relief operations. 100 % of houses destroyed, 3440 human casualties, and all 557 government schools destroyed.
- k. Dolakha - the district suffered very little damage in the first earthquake, but the 12 May quake destroyed many homes. 100 % of houses destroyed, 170 human casualties, and all 396 government schools destroyed. Ramechhap - like Dolakha, the district didn't suffer major damage in the first quake, but the second severely damaged or destroyed most homes. 91 % of houses destroyed, 39 human casualties, and all 151 of 469 government schools destroyed.
- l. Solukhumbu - the western part of the district is badly damaged, while the eastern region has suffered less or very little damage. 46 % of houses destroyed and 20 human casualties.
- m. Okhaldunga - same situation as Solukhumbu. 41 % of houses destroyed, 20 human casualties, and 228 of 331 government schools destroyed.
- n. Sindhuli - the second earthquake caused extensive damage in the northwest part of the district. 50 % of houses destroyed, 15 human casualties, and 451 of 557 government schools destroyed.

In addition, **Table 2** shows that Sindhupalchowk is the most damaged district than 13 others, where 40% of people died, and about 100 % of buildings in Sindhupalchowk district were damaged due to the devastating earthquake which struck Nepal on April 25. Hence, the physical damaged is directly linkages with economical loss of the nation and the Nepalese economy.

3.2 Social impact

Socio and economic sectors specially focus on women and children. Some 3 million people, including women and children have been displaced. Of the total damaged houses 41 % belongs to Dalits and Indigenous communities and 23 % to senior citizens. About 26 % of the total damaged houses were headed by female members. Women, people living with disabilities and other economically backward communities have been facing even more hardships as they try to cope in the post-earthquake situation.

Poor living conditions, disruptions in economic activities and loss of income have impacted women and

Table 1. Major Earthquakes in Nepal, 1255-2015.

S. N.	Year	Place	Magnitude
1	1255	Kathmandu	7.8
2	1260	Sagarmatha	7.1
3	1344	Mechi	7.9
4	1408	Near Nepal-Tibet Border, Bagmati zone	8.2
5	1505	Near Saldang, Karnali zone	8.8
6	1681	Northern Kosi zone	8.0
7	1767	Northern Bagmati zone	7.9
8	1833	Kathmandu/Bihar	8.0
9	1869	Kathmandu	6.5
10	1916	Nepal/Tibet	7.7
11	1934	Nepal/India/Tibet	8.4
12	1966	Nepal/India border	6.3
13	1980	Nepal/Pithoragarh	6.5
14	1988	Kathmandu/Bihar	6.6
15	2011	Sikkim, India	6.9
16	2015	Kathmandu/India/Tibet	7.8
17	2015	Nepal/China/India	7.3

Source: https://en.wikipedia.org/wiki/List_of_earthquakes_in_Nepal

Table 2. Impact of earthquake by severely affected 14 districts.

Districts	Dead F/M	Injuries F/M	Damaged Houses	
			Govt Full/Part	Pvt Full/Part
Okhaldhunga	10/9	31/30	1/191	10031/3107
Kathmandu	595/622	1218/3431	0/0	36973/50753
Bhaktapur	214/118	332/1075	0/0	18900/9090
Lalitpur	109/73	182/1475	168/136	16526/5851
Nuwakot	609/452	274/248	14/15	57943/4200
Dhading	393/339	433/302	93/58	43741/18720
Rasuwa	310/286	394/377	0/0	7040/2410
Kavrepalanchowk	189/129	631/548	0/0	49933/23714
Sindhupalchowk	1938/1491	724/844	0/0	63885/2751
Dolakha	85/83	310/333	28/0	48880/3120
Ramechhap	23/16	66/67	54/56	26743/13173
Sindhuli	9/5	113/115	60/216	18197/10028
Makawanpur	17/16	137/92	46/177	15012/17042
Gorkha	228/212	489/463	228/37	44650/13430
Total Column Total of 14 districts	4729/3851	5,334/9,400	692/886	458,454/177,389
%	(99.09)	(69.66)	1586	632,843
Nepal	8659	21150	(37.49)	(82.20)
			4231	769,907

Source: MoHA (2015), Earthquake in Gorkha, Nepal

F=Female, M=Male, Govt=Government, Pvt=Private

Note: Fully Damaged House= 456,146/502,906 (90.76 %)

Partially Damaged House=178,275/272,232 (65.49 %)

girls in Nepal. As a result of which some have resorted to child labor, exposed to human trafficking and early marriage as a way to make ends meet. Adding disruptions in policing, justice systems and loss of family protection and exposing vulnerable groups at greater risk of violence, abuse and exploitation.

In addition, the survivors were preyed upon by human traffickers involved in the supply of girls and women to the brothels of South Asia. These traffickers took advantage of the chaos that resulted from the aftermath of the earthquake. The most affected were women from poor communities who lost their homes (https://en.wikipedia.org/wiki/April_2015_Nepal_earthquake).

This situation is particularly worry some for single women – often widows and divorcees-who are commonly isolated within their communities. They also find it harder

to access loans and compensation without the backing of a male guarantor. UN Women estimates that there are approximately 327,000 female-headed households in the 14 worst-affected districts of Nepal. (<http://reliefweb.int/report/nepal/women-are-living-fear-their-safety-three-months-nepal-earthquake-oxfam-says>).

Women and children are often the most vulnerable and most affected in such disasters. Looking at the condition of Haiti, after the 2010 earthquake, there were several cases of children trafficking through fake adoptions, which proves that traffickers will take maximum advantage of the on-going chaos to recruit people. This is not unlikely to happen in Nepal, since, Nepal has always been a country of migration and government does little to facilitate these migrations. Hence, we can clearly see why women and children are more vulnerable in a situation of national crisis such like an earthquake, particularly, in the case of Nepal.

Post-earthquake has encouraged people to migrate to South Asia. Thus, the UN Women representative also focused on "Ensuring women's meaningful participation in the post-earthquake recovery and reconstruction process has enormous potential to contribute to building a stronger Nepal. "It is crucial that women are provided the space and the opportunities to utilize their skills, knowledge and experience to contribute to post-earthquake recovery and reconstruction efforts, and that they are provided the required support to carry out this work" (<http://www.unwomen.org/en/news/stories/2015/9/nepal-post-earthquake-migration>).

To this end, an estimated 57,300 households in Nepal have already benefitted from safe demolition and debris removal, where 42 % of people engaged in debris management are women. In addition, gender-based violence responders have increased prevention and response activities, including establishing women's security committees in several displacement sites. Eleven trainings on gender-based violence in eight different districts have reached nearly 300 participants. The bulletin also details how a multipurpose women's centre set up in the Sindhupalchowk district of Nepal is helping women cope with gender-based violence. (<http://www.unwomen.org/en/news/stories/2015/8/nepal-gender-equality-update-4>).

4. Impact of earthquakes on Nepalese economy

The country's economic growth slumped back eight-year due to the catastrophic earthquake of April 25 and poor monsoon. The government scaled back GDP growth forecasts. According to the Central Bureau of Statistics (CBS, 2015), the GDP growth is at 3.04 % for the current

fiscal. The revised GDP growth projection is 5 % from the targeted 6 % due to poor monsoon. This is the slowest annual growth since fiscal year 2006-07 when the country's GDP grew by 2.75 %.

4.1 Scenario of industrial economic sectors before and after the quake

Poor monsoon, lack irrigation by the earthquake has given less time to plant crops before the onset of the monsoon rain. This consequences resulted in loss of harvest and further downfall of GDP growth.

Table 3 shows the current scenario of Nepalese economic sectors before and after earthquake. The major sources of livelihoods like agriculture, financial sector, mining, manufactures, industry, construction, real-estate, commerce, tourism hotel and restaurants, and home-based micro-enterprises are in fragile condition after earthquake. The CBS has made downward revision of almost all sectors following the quake in comparison to its pre-quake projection. In addition, the wholesale and retail, fishery, transportation and electricity also follow a downward curve.

There has been sharp decline in the number of internal and foreign tourists as a consequence to damages in infrastructure, the hotel and restaurant sector. It is expected to see drop to 3.98 % from 6.6 % anticipated before the quake.

As a result of damage to industries, lack of manpower and low demand of industrial goods, the manufacturing sector is expected to experience growth of 2.21 % against expected growth of 4.55 %. Apart from the health and social sectors, all the other sectors have seen a major downfall.

Thus, the earthquake is a major reason of downward economy. As consequences, the expenditure in inputs to produce goods and services is expected to decline by NRs 20 billion and the gross domestic product by NRs 36 billion against the projection before the earthquake, according to the CBS.

The impact of the quake has already been seen in revenue collection as the Finance Ministry projected a maximum revenue collection this year was NRs 390 billion against the target of NRs 422 billion (MoF, 2015).

The per-capital income growth has been downgraded to \$762 from \$785. Although the per-capital income is still higher than last year's \$717, the quake has caused reduction in income of the people. However, in the recent past, remittance income has significantly contributed to family income.

Thus, the slowdown in growth has resulted in great setback to country's plan of graduating to a developing country by 2022 from the current least developed status.

Table 3. Industrial Classification of Economic Sector's before and after Earthquake, 2015.

Sectors	Before Earthquake	After Earthquake
Agriculture and Forestry	2.17	1.79
Fishing	6.32	6.31
Mining and Quarrying	4.28	0.86
Manufacturing	4.55	2.21
Electricity, Gas and Water	1.17	1.16
Construction	5.89	3.56
Whole and retail trade	5.93	3.43
Hotels and Restaurants	6.60	3.98
Transport, storage and Communication	7.88	5.23
Financial Intermediation	2.01	1.37
Real Estate, Renting and Business Activities	4.86	0.77
Public Administration and Defense	5.76	5.76
Education	6.47	4.97
Health and Social Work	9.82	10.04
Community, Social and Personal Service Activities	6.07	5.33

Source: Central Bureau of Statistics, 2015

Table 4. Loss Incurred from Earthquake (NRs in Million)

Sector	Damage	Loss
Social Sector	355,028	535,970
Housing and Human Settlement		
Health		
Education		
Cultural Heritage		
Productive Sector	58,074	120,046
Agriculture		
Irrigation		
Commerce		
Industry		
Tourism		
Finance		
Infrastructure	52,460	14,323
Electricity		
Communication		
Community Infrastructure		
Transport		
Water and Sewerage		
Cross Cutting	51,872	1,061
Governance		
Natural Disaster Risk Reduction		
Forest and Environment		
Total	517,434	189,027

Source: Ministry of Finance, 2015, NPC: PDNA-2015

4.2 Cost of damage and loss of different sectors

The impact of earthquake is not only issue on industrial sectors and its poor production, but it has included the loss and missing issue of different sectors with its valuation of cost of damaged and lost physical goods as mentioned above in **Table 2**.

The U.S. Geological Survey initially estimated economic losses from the tremor at 9 % to 50 % of gross domestic product, with a best guess of 35 %. It impact directly on Nepalese economy. In fact, "It's too hard for now to tell the extent of the damage and the effect on Nepal's GDP", according to Hun Kim, an Asian Development Bank (ADB) official.

Hence, the economic losses could be as much as \$10bn, according to an estimate from US Geological Survey of the devastating earthquakes in 2015. The cost of rebuilding is \$5bn. All this is in a country with economic growth that was already expected to slow, with an unemployment rate of more than 40 %, and a reliance on agriculture, tourism and remittances to support its \$19bn economy.

The estimated Rs. 706.5 billion damaged and loss in different sectors was found by the earthquake, such as 57.8 % in social sector, 25.2 % in productive sector, 9.5 % in infrastructure and 7.5 % in cross cutting sector can be seen in **Table 4**.

Damaged is more than loss in sectors. It was due to 90 % and above was fully damaged houses (**Table 2**). Similarly, the infrastructure has also more damaged than loss.

However, in the production sector, loss is more than doubled compared to damage, so the productions sector loss is more serious than others. It was due to lack of infrastructure, lack of irrigation for the production sectors like agriculture, tourism, industry will make it less possible to increase the production. In addition, the loss is the highest in the production sector than all sectors (**Table 4**). Therefore, it will further impact on the level of employment and will tend to increase migration.

Thus, the damage and loss of all sectors indicate the huge damage and loss by economically to reconstruct and recover to the Nepalese economy. In addition, the poor condition of Nepalese economy is reflected by the affected Nepalese women's status after the earthquake. The following section presents the impact of earthquake on Nepalese women.

5. Impact of earthquake on Nepalese women

According to UN Women estimates, the 14 most affected districts include approximately 318,000 female-headed households, 38,000 women with disabilities, 157,000 women over the age of 65 years, 738,000 girls aged 14 or under, and 765,000 women and girls who are illiterate. Approximately 40,000 women are at immediate risk of gender-based violence.

UN Women has also pointed out that most deeply affected are the poor people living in rural areas, who are the elderly, and disabled women as well as those from female-headed households which is shown on the website (<http://www.spotlightnepal.com/News/Article/UN-Women-distributes-dignity-kits-earthquake-Nepal>).

There is a significant proportion of the Nepali population that subsidies just above the US\$ 1.25 line but below \$ 2. The vulnerability of this group, especially

female-headed families and those with a high-dependency rate is a serious concern.

Thus, women are disadvantaged group adversely affected by the earthquake. Shakya (2013) mentioned that female are always behind than male in all productive sector and in addition the majority of women work in agriculture sector only (CBS, 2014). Since the agriculture production has been hugely damaged and loss, female are bound to poor and jobless. Therefore, female farmers may take longer to recover than their male counterparts, who are more reliant on nonagricultural sector activities as well.

Hence, Nepalese women are more vulnerable because of earthquakes. UN-Women also have been reported on the impacts of earthquake to Nepalese women:

- a. There has been an increase in the number of migrant workers, including women, leaving the country after the earthquake. It is due to "People's homes have been destroyed, they are in debt and they need to rebuild, which means they need money. With scarcity of jobs here in Nepal, the option is to migrate."
- b. Further, those migrant workers, especially women, may be more vulnerable to trafficking, exploitation and abuse as a consequence of the earthquake.

6. Total costs to reconstruct and recover

After long discussion of the status of earthquake and its impact on Nepalese economy and women, this section presents the recovery costs, which is required to reconstruct and restore of all sectors. According to PDNA (2015) report, **Table 5** has shown the allocation of costs as per requirement by sectors.

It has been noticed that more than 60 % of budget is required to reconstruct and renovate buildings, temples, educational institutes, health institutes and others under social sector.

There is no categorization of gender and social inclusion issue in damaged and loss sector, however, the cost allocated in this issue is very nominal (0.2 %) of total costs (NPC, 2015).

7. Conclusions and recommendations

7.1 Conclusions

The impact of earthquake in Nepal has slowed down from long-term poverty alleviation and broader economic development of the entire country.

Table 5. Sources Required for Reconstruction and Recovery. (NRs. In million).

Sector	Amount Required	Share (%)
<i>Social Sector</i>	407,747	60.90
Housing and Human Settlement		
Health		
Education		
Cultural Heritage		
<i>Productive Sector</i>	115,618	17.30
Agriculture		
Irrigation		
Commerce		
Industry		
Tourism		
Finance		
<i>Infrastructure</i>	742,660	11.10
Electricity		
Communication		
Community Infrastructure		
Transport		
Water and Sewerage		
<i>Cross Cutting</i>	718,730	10.70
Governance		
Natural Disaster Risk Reduction		
Forest and Environment		
<i>Employment and Living Standard</i>		
<i>Social Security</i>		
<i>Gender and Social Inclusion</i>		
Total	669,505	100.00

Source: Ministry of Finance, 2015, NPC: PDNA-2015

(Italics are additional in cross cutting issues than PDNA-2015.)

- a. Devastative earthquakes on April 25 and aftershock on May 12, 2015 added more loss physically and economically. Therefore, it has been reported that the annual economic growth in 2014-2015 is expected to be the lowest in eight years at 3 %.
- b. Total damage to existing stock of assets has been estimated at over NRs 500 billion, with economic losses that flow from this destruction at NRs 200 billion –representing one third of Nepal's GDP.
- c. The earthquakes will end up pushing an additional 2.5 to 3.5 % Nepalese into poverty 2015-2016 which translates into at least 700,000 additional poor by FY 2015/16.
- d. The estimated total value of damages and loss in agriculture sector is about NRs28.3 billion, where majority of women is involved.

7.2 Recommendations to promote women's activities

Some suggestions and activities are made by international organizations and others to recovery and reconstructions as follows to uplift the household economy and reconstruct the damaged houses:

- a. Increase women entrepreneurship programs by providing training, loan and produce goods.
- b. Cooperate to find the international market of the products.

- c. Increase awareness program to discourage migration and use their human resources and their skill in own country.
- d. UN Women and partners also have intensified awareness programmes and economic empowerment efforts in affected districts.
- e. Government can cancel their loans, charging no interest or lowering the interest rate to rebuild the damaged or destroyed houses.
- f. UN Women has partnered with the private sector to promote gender-responsive investment. Some companies have signed the Women's Empowerment Principles, committing to increase the number of women in their workplace, and even creating an award for the use of remittances for sustainable development.
- g. As immediate post-earthquake humanitarian support, UN Women established information centers and multipurpose women centers, which provided information about available relief in the aftermath of the earthquakes as well as referrals for cash-for-work and other income opportunities.
- h. The recovery program presents an opportunity to reduce the vulnerability of women and increase gender equality. Women's role as income earners and entrepreneurs would be recognized in livelihood recovery interventions.
- i. The workforce is trained in safer practices that follow government building codes; disaster and climate risk reduction is integrated into design and construction, and quality control takes place to ensure the reconstruction is in line with national standards.
- j. On June 25, 2015, U.S. Secretary of State John Kerry announced \$130 million to support Nepal's earthquake relief and recovery needs. This contribution builds upon USAID's investments on disaster preparedness to Nepal's earthquake recovery, which will span multiple years. Current efforts on earthquake recovery include with different sector's activities, however, regarding the housing and infrastructure are as follows:
 - i. Nearly 300 masons trained on building earthquake-resistant shelters in four districts to help people get back into their homes and reduce the risk of similar damage in future disasters. Over the next five years, new and expanded USAID programs will train an estimated 13,500 local masons, hundreds of carpenters and engineers, and orient over 285,000 affected homeowners on building earthquake-resistant homes.
 - ii. USAID's resilience program expanded to nine districts in the earthquake zone and has already

supported 600 hard-hit families through cash-for-work infrastructure development activities in five districts. This program will also train local masons in Sindhupalchok and Kavrepalanchok districts.

- iii. USAID's contribution to the World Bank Nepal Earthquake Reconstruction Multi-Donor Trust Fund will directly support the Government-led beneficiary survey in the 14 most-affected districts, as well as the provision of housing reconstruction cash grants to affected homeowners.

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Symbols and abbreviations

CBS	Central Bureau of Statistics
DWIDP	Department of Water Induced Disaster Prevention
GDP	Gross Domestic Product
MoHA	Ministry of Home Affairs
MoF	Ministry of Finance
NPC	National Planning Commission
NRs	Nepalese Currency in Rupees
PDNA	Post-Disaster Need Assessment
UN	United Nations
UNDP	United National Development Program