

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

CONCERNS

TASARPU, DHADING

"Is the money for winter going to come in Falgun or Chaitra, just the way the money for CGI sheets came after the monsoon in Bhadra?"

GORKARNESHWOR, KATHMANDU

"They haven't given us the money meant for winter. We don't even know when we will get it."

SHARADA BATASE, KAVREPALANCHOWK

"We heard we would get Rs 10,000 by mid-December, but it's almost January. They say some bill has been passed and now we will get it by mid-January."

PANGRETAR, SINDHUPALCHOK

"We don't know when and how we will get Rs 10,000 for winter. What do we have to do to get the money?"

PHULPINGDADA, SINDHUPALCHOK

"They can give Rs 10,000 in Falgun after the winter is over."

SINGATI, DOLAKHA

"They say that not all affected households with the ID cards will get the money to purchase warm clothes because the government has not sent enough funds for everyone."

ANSWERS

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ANSWERS

The winter support cash grant of Rs 10,000 is for every family whose house was completely destroyed in the earthquake and who does not have an alternative place to live in.

The distribution will be based on the earthquake victim ID card. Households that received Rs 15,000 in immediate relief will get Rs 10,000 unless a complaint has been filed against a household for providing false information to get the card. The District Disaster Relief Committee (DDRC) will determine if such households will get winter support.

The government had pledged to finish distributing the winter grant by mid-December. DDRCs, however, have said that there has been a delay because they only just received the funds and guidelines for distribution.

The DDRC in Dolakha said there was a delay in distribution because they didn't receive sufficient funds from the government. The DDRC said the distribution began on 25 December and they had requested additional funds from the Home Ministry.

The municipality office in Gorkarneshwor said that the distribution would begin in all wards on 31 December. The delay, it said, was caused because the ward secretaries were holding discussions at the community level to prepare for the meeting of the municipality council.

Other DDRCs have said that the distribution has already begun, but it is not clear when it will be completed.



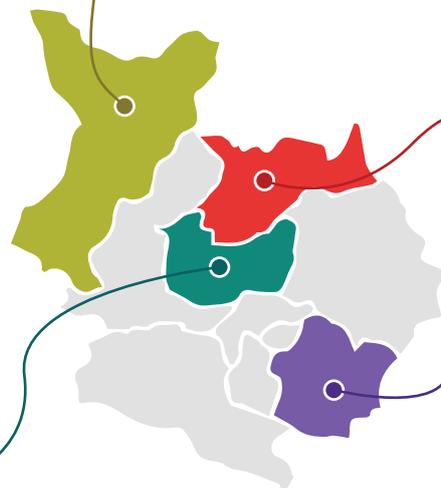
CONCERNS

SIMJUNG, GORKHA

"Can we get loans if we do not own land? If we don't get loans, will the government provide an alternative?"

RATMATE, NUWAKOT

"Some say we will get Rs 200,000. Others say we will get Rs 1.5 million in loan. We have also heard that we have to choose between the grant and the loan."



SARAMTHALI, BHORLE AND THULOGAUN, RASUWA

NITYACHANDESHWOR, KAVREPALANCHOWK

"Where and how will we get the subsidised loan?"

ANSWERS

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ANSWERS

In an earlier procedure regarding the government support for reconstruction of houses released in October, it was stated that households who received Rs 200,000 in grant would not qualify for the loan of up to Rs 1.5 million (in rural areas) or Rs 2.5 million (in urban areas) at 2 percent interest rate.

This procedure has been nullified after a new one was issued in December. The latest procedure does not mention home loans of Rs 1.5 million and 2.5 million.

According to the Ministry of Urban Development, subsidised home loans are designed for those who have assets to use as collateral and can afford to repay the loans.

The assumption is that these people will not apply for Rs 200,000 in grant. Whether they can apply only for either of the two--the loan or the grant--however, is unclear in the new procedure.

The Ministry said that the home loans will be provided based on the criteria set by Nepal Rashtra Bank and individual banks and financial institutions.

The Nepal Rashtra Bank, which issued a directive on subsidised home loans in May, said that the directive could not be implemented because banks and financial institutions were hesitant about high-risk lending.

Instead of home loans of Rs 1.5 million and 2.5 million, a clause on bank credit of up to Rs 300,000 at a subsidised interest rate has been added in the new procedure. This loan targets households that cannot afford the additional cost of building a house.

Details on acquiring this loan are not available in the procedure. According to the Nepal Rashtra Bank, microfinance companies will create groups of affected households and issue the loan with the group members as guarantors.

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The rumours and issues presented here were collected by frontline workers from partner organisations and #quakehelpdesk volunteers based on their face-to-face conversation with around 400 people in 9 districts between 17 - 24 December. The selection was done on the basis of prevalence and relevance. The information presented here is correct at the time of issue.

Open Mic Nepal presented by: