

Report on
USE OF CASH SURVEY
(ARUN-3 HYDROPOWER PROJECT)



GOVERNMENT OF NEPAL
OFFICE OF THE INVESTMENT BOARD NEPAL

Report on **USE OF CASH SURVEY** (ARUN-3 HYDROPOWER PROJECT)

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Office of the Investment Board, 2019

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PREFACE

During the process of reviewing the Resettlement Action Plan (RAP) for the 900MW Arun 3 hydropower project in late 2016, the Office of the Investment Board of Nepal (OIBN) was confronted with a dichotomy of whether to allow the developer SAPDC to opt for cash compensation to replace the loss of private assets or to explore the possibility of in-kind compensation.

The reasons for the dichotomy: The census survey conducted in August 2015 revealed that almost all the project affected people desired cash compensation for their impacted assets. It is because most people wanted to use the cash compensation to escape the hardship of life in the remote mountains and instead move to nearby towns or the southern plains to have better access to basic services. On the other hand, some policymakers, alarmed by stories of families displaced by hydropower projects, were reluctant to the idea of cash compensation. The argument put forward was that a majority of the poor, displaced families ended up being destitute, landless and in a worse condition than before mainly due to misuse of the cash compensation they received from the project.

Following intensive consultation with the project affected families and detailed analysis of existing legal provisions, including the Land Acquisition Act 1977 that allows cash compensation, the OIBN permitted the developer to pay out cash compensation in lieu of lost assets. However, the approved RAP included precautionary measures to minimize possible misuse of cash compensation. These measures included structured financial awareness training programs aimed at educating people about managing money and risks, and

investing for the future. Mandatory provisions included the need for cash compensation to be paid directly into a joint account belonging to both husband and wife (where applicable) so as to encourage consultative decision-making on the use of cash within the family, among others.

Moreover, at the time of approving the RAP, OIBN had also planned to conduct a study to monitor the recipients' use of cash after one year of receiving the compensation. As per the plan, the OIBN is now pleased to present its findings. We hope the study, probably the first of its kind in Nepal, will be a good reference for upcoming infrastructure projects that require the acquisition of private land.



Maha Prasad Adhikari
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The study on Use of Cash Compensation given to Project Affected Families (PAFs) of Arun-3 Hydropower Project in lieu of lost assets was done by a team led by Prem Khanal, a consultant hired by Accelerated Private and Public Investment in Infrastructure Component (APPIIC) assigned to work as a Senior Manager of social team at Office of Investment Board of Nepal (OIBN) and Sujita Raut, APPIIC's consultant working as Social Officer at OIBN. The team benefited from suggestions and comments from many, including Smita Biswas, GeSI advisor to APPIIC and Albab Akanda, who was hired by the APPIIC. The study team is grateful to Ganesh Acharya, APPIIC's consultant assigned to work for OIBN, for his remarkable contribution in finalizing the layout and design of the report. The team is also thankful to Tara Bajracharya, who as a peer reviewer, provided editorial support. The

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LIST OF ACRONYMS

APPIIC	Accelerating Private and Public Investment in Infrastructure Component
ATMs	Automated Teller Machine
EIA	Environmental Impact Assessment
FDI	Foreign Direct Investment
FLP	Financial Literacy Program
GoN	Government of Nepal
HPP	Hydropower Project
IBN	Investment Board of Nepal
IDA	International Development Agency
IFC	International Finance Corporation
LAA 1977	Land Acquisition Act, 1977
MRA	Multiple Response Analysis
NHDP	Nepal Hydropower Development Project
PAFs	Project Affected Families
PDA	Power Development Agreement
PPP	Public Private Partnership
PEI	Policy Entrepreneurs Inc
RAP	Resettlement Action Plan
RM	Rural Municipality
SAPDC	SJVN Arun-3 Power Development Company
SD	Standard Deviation
SJVN	Satlaj Jal Vidyut Nigam
SoW	Scope of Work
SPSS	Statistical Package for the Social Sciences
USAID	United State Agency for International Development
VDC	Village Development Committee

EXECUTIVE SUMMARY

The main purpose of the use of cash compensation study was to understand how the Project Affected Families (PAFs) of Arun-3 hydropower project used the cash compensation paid in lieu of their impacted assets. The study also explored the effectiveness of financial awareness training program imparted to the PAFs to educate about the better ways of using cash compensation and the risks associated with cash. The compensation amount was directly deposited in the joint bank account belonging to both husband and wife (where applicable). Apart from minimizing the possible misuse of compensation, the other objective of the joint account was to bring the PAFs into the formal banking system and encourage consultative decision-making on the use of cash within the family. So, the study also tried to investigate banking behaviors of the affected families and the role of women in financial decisions within the project affected households.

Of the PAFs, who used the cash compensation, the report surveyed a sample of 91 PAFs, and found that buying fixed assets, such as land and house, were the most preferred areas of investment, which lured around half of the compensation users. The tendency of moving toward nearby towns was found high, as only over one-fourth of the PAFs opted for procuring land/house in their native areas. Among the PAFs that opted for buying land, an overwhelming majority purchased residential plots. A small number of PAFs also bought agriculture land. Similarly, of nearly half of the PAFs that invested the compensation in fixed assets, 49% bought/constructed houses and almost one-third of them bought/constructed cement structure houses.

After the fixed assets, use of compensation in services such as education and health was found to be the second most preferred area of investment, as 17% used the compensation in education and

health services. Similarly, 15% of the respondents used the compensation in repaying family loans, while almost 11% used it unspecified areas. Surprisingly, only 5% of the respondents used the compensation in businesses.

Despite low participation of PAFs in the financial awareness training program, nearly three-fourth of the participants said that they have used the knowledge acquired in the training program in their normal lives and almost half of the participants said that their decision to buy land was partially influenced by the training. Similarly, nearly one-third of the participants were found using bank checks to make large payments at least once.

Majority of the PAFs had opened bank accounts for the first time and nearly three-fourth had joint bank accounts with their spouses. One year after the completion of compensation payment, 85% PAFs were found still using their bank accounts. Almost all the PAFs reported being satisfied with the joint-bank account arrangement.

The study found that the number of women owning houses has increased. But, it did not notice any change in land ownership pattern in the post-compensation period. It is a positive development that nearly half of the PAFs have invested the cash compensation in buying fixed assets, particularly residential plots and houses. But a worrisome fact is that in the absence of sustainable and regular sources of income to support their daily lives, the livelihoods of the PAFs, who used to have an agriculture-based livelihood in the pre-compensation period, might be affected. Thus, in order to alleviate possible deterioration of livelihoods of the PAFs, the government and the developer of the project should pay due attention in imparting effective skill training to capable PAFs.

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CHAPTER 1

INTRODUCTION

1.1 ARUN-3 HYDROPOWER PROJECT: A BACKGROUND

The Arun river, which originates in central Tibet, is the longest river in the Nepal Himalaya and also one of the major tributaries of the Koshi River in the Sapta Koshi. The Arun-3 hydropower project was identified during a JICA reconnaissance study of the basin in the mid-eighties and was originally designed as a 402-MW run-of-the-river¹. In the second half of the eighties, planning for the construction of the project began. The initial estimated cost of the project was US\$ 764 million, and Nepal started negotiating with a consortium led by the World Bank to fund the project². However, the project came to a halt after Nepal went through a massive political change in the early nineties that toppled the party-less Panchayat regime and restored multiparty democracy.

The proposed project received a fresh drive after a democratically elected government of Nepali Congress came to power following an election held in 1991. The government decided to take up the project and restore negotiations with the World Bank to secure funding for the project³. However, the project soon plunged into an unprecedented debate and controversy. Opponents of the project, which was mainly led by Alliance for Energy and the Arun Concerned Group (ACG), argued that the project was not economically feasible and opposed World Bank's 42 conditionalities tied to

the loan⁴. Amid growing opposition, the World Bank formed an Inspection Panel in 1994 to review all aspects of the project. Following its nine-month long investigation, the panel unveiled a report concluding that it is 'doubtful that the project's mitigatory environmental and social measures can be implemented within the time frame proposed by IDA'⁵. In August 1995, the newly appointed President of the World Bank James Wolfensohn decided to cancel the project but pledged to invest the fund planned for Arun-3 hydropower project to form the Power Development Fund.

Following the cancelation of the project, Nepal's decade-long attempt to harness its hydropower potential through large-scale projects plunged into uncertainties. Meanwhile, Nepal started witnessing Maoist insurgency from 1996 and over the next one decade, the country witnessed a widespread destruction of infrastructures and fatalities estimated 15,000⁶ lives. As a result, investment in the hydropower sector nosedived and the mismatch between the demand and supply of electricity in the country started widening alarmingly (Sovacool 2013). By the time Nepal managed to resolve the Maoist insurgency

1 Rest M, 2012, *Generating Power: Debates on development around the Nepalese Arun-3 hydropower project*, *Contemporary South Asia*, 20 (1); 105-117

2 Forbes Ann Ambrecht, 2010, *The importance of being local: villagers, NGOs and the World Bank in the Arun valley, Nepal*, *Identities Vol 6(2-3)*; 319-344

3 Mahat, R. Sharan, 2005, *In Defense of Democracy: Dynamics and Fault Lines of Nepal's Political Economy*, Adroit Publishers, New Delhi

4 Arun Concerned Group (ACG), 1994, *Arun-III: An introduction and issues of concern*. Kathmandu: Arun Concerned Group.

5 WBIP, 1995. *Proposed Arun III hydroelectric project and credit 2029-NEP: Investigation report*. Washington, DC: International Bank for Reconstruction and Development/International Development Association: The Inspection Panel.

6 Richard A. Bownas (2016): *Dalits and Maoists in Nepal's civil war: between synergy and co-optation*, *Contemporary South Asia*, DOI: 10.1080/09584935.2015.1090952

peacefully in 2007, the average electricity supply was around eight hours per day. Amid worsening power crisis, Nepal declared a 'national energy crisis' in 2008 and unveiled a 38-point Electricity Crisis Resolution Plan⁷.

In order to explore a long-term solution to the power crisis, the government in 2008 went for international competitive bidding under the Build, Own, Operate and Transfer (BOOT) model for big hydropower projects. Global competitive bids were called for Karnali (300 MW), Budhi Gandaki (600 MW) and Arun III (402 MW). Satluj Jal Vidyut Nigam (SJVN). Ltd, an Indian state-owned power developer, won the bidding for Arun-3 hydropower project and the government of Nepal and the SJVN signed an MOU for the development of the project in March 2008⁸ and Karnali was offered to GMR India. Following the signing of the MOU, the SJVN did an extensive feasibility study of the project and found that the installed capacity of Arun-3 could be increased to 900 MW. Following approval from the government on increasing capacity, the SJVN prepared a new Detailed Engineering Report in May 2011.

1.1.1 Signing of the Power Development Agreement

The government in 2011 formed a new institution called the Investment Board of Nepal mainly to promote foreign investment in mega infrastructure projects through Public Private Partnership (PPP) approach, and the Arun-3 hydropower project was handed over to the IBN in May 2012. Thereafter,

⁷ Dixit, A., & Gyawali, D. (2010). *Nepal's Constructive Dialogue on Dams and Development*. *Water Alternatives*, 3(2), 106-123.

⁸ [GoN], Government of Nepal, 2008, MEMORANDUM OF UNDERSTANDING between The Government of Nepal, represented by Ministry of Water Resources and Satluj Jal Vidyut Nigam Limited concerning the Execution of Arun-3 Hydropower Project in Nepal. Kathmandu: Ministry of Energy, Water Resources and Irrigation. http://www.moen.gov.np/pdf_files/MOU%20with%20SJVN%20on%20Arun%203%20HEP.pdf

the IBN and the SJVN started a lengthy negotiation for concession agreement and after around two-year long negotiation, the government and SJVN Arun-3 Power Development Company (SAPDC), a local company promoted by the SJVN and registered in Nepal for the purpose of developing Arun-3 project, signed the Project Development Agreement (PDA) in November 2014, making it the first-ever concession agreement that Nepal signed with foreign investors to develop a mega infrastructure project under the PPP model⁹ (PDA, 2014).

1.1.2 PDA and the Social Performance Standard

Nepal did not have any policy related to social safeguards or performance standard before 2015, except the Land Acquisition Act 1977¹⁰ (LAA 1997), which is still a legal instrument for acquiring private land for development purpose. The act has provisions for compensation to be paid for the impacted private assets, but it talks little about a number of social safeguard measures including provisions for additional short-term and long-term support to project impacted families to help them restore their impacted livelihood at least as much or better than the pre-project level. In 2015, the government brought a policy on Land Acquisition, Resettlement and Rehabilitation for Infrastructure Development Project. But, even before the policy was unveiled, the PDA that the OIBN and the developer of the Arun-3 hydropower project signed in 2014 had incorporated a range of provisions to ensure that the international social performance standards are duly followed. Accordingly, the PDA allowed the developer to prepare Resettlement Action Plan (RAP) in accordance with one of the performance standards among IFC's Performance Standards on environmental and social sustainability, Asian Development Bank's

⁹ [GoN], Government of Nepal. 2014. *Project Development Agreement, Arun-3 Hydropower Project*. Kathmandu: Investment Board of Nepal. [http://ibn.gov.np/uploads/files/Working%20Classification/PDA/Arun-3%20HEP%20PDA%20\(GoN-SAPDC\).pdf](http://ibn.gov.np/uploads/files/Working%20Classification/PDA/Arun-3%20HEP%20PDA%20(GoN-SAPDC).pdf)

¹⁰ [GoN], Government of Nepal. 1977 *Land Acquisition Act 2034 (1977)*. Kathmandu. Nepal Law Commission.

safeguard policy or any other performance standard agreed by both the developer and the government (PDA 2014). In addition to the RAP, the PDA also required development of additional three plans, namely Local Benefit Sharing Plan, Nepal Employment and Skills Training Plan and Industrial Benefits Plan to implement a systematic sharing of both the short-term and long-term benefits that the project will bring to the local community and help project impacted communities to rehabilitate their impacted livelihood.

1.1.3 Arun-3 and Impact Assessment

As per the provision made in the PDA related to social performance standard, the SAPDC decided to opt for Asian Development Bank's ADB-SPS

2009. Accordingly, the SAPDC, in August 2015, conducted a RAP census survey of the households located in the four Village Development Committees (VDCs) of the erstwhile six VDCs identified as Project Affected Areas by the PDA. The survey was conducted in the erstwhile four VDCs from where the project acquired private land. A total of 269 families identified as Project Affected Families (PAFs) residing in the four VDCs of Sankhuwasaba district were interviewed. Following the massive state restructuring process that Nepal implemented in 2016 in line with the new constitution, the erstwhile six Project Affected VDCs have been absorbed into 11 wards of four Rural Municipalities as presented in the table given below.

Table 1.1: Status of erstwhile 6 project affected VDCs in the new state structure

Rural Municipality (RM)	RM Ward No.	Erstwhile VDC	Erstwhile VDC Ward No.	Total Households (HH)	PAF's losing land/house
Makalu	1	Makalu	8-9	231	0
	2	Makalu	1-7	618	0
	3	Pathibhara	1-9	718	45
	4	Pawakhola	4-9	324	0
	5	Num	1-9	772	96
	6	Yaphu	5-8	259	55
Chichila	1	Diding	6	86	0
	2	Diding	1-5	354	0
	3	Diding	7-9	202	73
Silichong	5	Yaphu	1-4, 9	260	0
Bhotkhola	5	Pawakhola	1-3	242	0
Total				4066	269

Source: District Coordination Committee, Khadbari, Sankhuwashaba, April 2018

The PAFs represent those households that either lost residential structure, forcing them to relocate elsewhere, or lost their land fully or partially. According to the RAP survey, of the 269 PAFs, a total of 24 of PAFs were physically displaced. Among the physically displaced 24 PAFs, 15

are from Num VDC, 3 are from Diding VDC and 6 are from Yaphu VDC. Besides the 24 physically displaced, 10 additional PAFs also lost their cowsheds. Demographic glimpses of economically displaced households have been presented in the table given below.

Table 1.2: Project Affected Households of the Arun-3 hydropower project

Erstwhile VDC	Population			Household	
	Male	Female	Total	Total	Average size
Num	216	219	435	96	6.13
Pathibhara	116	109	225	45	5.49
Diding	177	158	335	73	5.98
Yaphu	129	122	251	55	5.85
Total/Ave	638	608	1246	269	5.86

Source: Resettlement Action Plan of Arun-3 hydroelectric project, February 2017

The survey also reckoned that a total of 269 PAFs lost 48.87 hectare of land due to the land acquisition for the project. Of the 4 project-affected VDCs, Num lost 19.35 hectare of the land while Diding was ranked in the second position with the loss of 14.61 hectares of land. Based on the category of land impacted by the project, 16.94 Ha (26.25%) was khet (plane irrigated land),

6.10 Ha (12.48%) was (unirrigated land), 11.96 Ha (24.48%) was Alaichi Bari (cardamom garden), 12.83 Ha (26.25%) was Pakho (unirrigated land low-quality land) and 1.04 Ha (2.13%) was ghaderi (residential plot). The impact on land due to the construction of the project is summarized in the table given below.

Table 1.3: Assessment of Impact on Land

Erstwhile VDC	T. Land (ha)		Census covered			Absentee		
	Area (ha)	Parcel Numbers	HHs	Area (ha)	Parcel Numbers	HHs	Area (ha)	Parcel Numbers
Num	19.35	147	71	17.15	117	25	2.20	30
Pathibhara	6.05	50	41	5.86	47	4	0.20	3
Diding	14.61	112	56	12.05	93	17	2.56	19
Yaphu	8.86	82	45	8.53	76	10	0.33	6
Total	48.87	391	213	43.59	333	56	5.29	58

Source: Resettlement Action Plan of Arun-3 hydroelectric project, February 2017

Based on the analysis of the data collected during the RAP Survey, 87 PAFs of the total affected PAFs have fallen into the vulnerable category.

Table 1.4: Assessment of Impact on the PAFs

Erstwhile VDC	Physically Displaced	Vulnerable	Economical Displaced	Total
Num	19.35	147	71	17.15
Pathibhara	6.05	50	41	5.86
Diding	14.61	112	56	12.05
Yaphu	8.86	82	45	8.53
Total	48.87	391	213	43.59

Source: Resettlement Action Plan of Arun-3 hydroelectric project, February 2017

Definition of categories used¹¹:

- *Physically Displaced Household (24)*: Physically displaced households are those that have lost their houses and land due to the project and were forced to resettle somewhere else.
- *Vulnerable households (87)*: Those households that were characterized by at least one of these five factors- (i) families below the poverty line (earning less than Rs.19,262 per capita income), (ii) female-headed households, (iii) households with equal or more than 3 dependents, (iv) households with at least one elderly, and (v) Dalits households
- *Economically Displaced Household (158)*: Economically displaced households are those that have lost the land on which they depended for their livelihoods. All households belonged to this category.

¹¹ The categorization of affected households was prepared based on the entitlement matrix and the definitions are based on the RAP of Arun-3.

1.2 JUSTIFICATION OF THE STUDY

Land Acquisition Act 1977 was the main legal basis for all the activities that the SAPDC conducted to acquire private land to construct Arun-3 hydropower project. Clause 13 of the Land Acquisition Act 1977 states that the compensation provided to the asset owners will have to be made in cash. However, clause 14 of the same act has made the provision of providing land for land compensation. The clause says that any individual, whose land is fully acquired under this act and wishes to get compensation in the form of land, can be given government-owned land, or any other land as per the law.

One of the questions that was asked to PAFs during the RAP survey was how they wanted their impacted assets to be compensated, for which they were given three options: cash; land-for-land; and house-for-house. However, almost all the PAFs opted for cash compensation. The main reason for wanting cash compensation was that most of the local people wanted to escape the growing hardship of life in the remote mountains due mainly to diminishing young population, who in the lack of employment opportunities, are

increasingly enticed to foreign employment or big cities within the country where they can get either job or continue studies. So, PAFs comprising of either very young or older populations instead wanted to move to nearby towns or the southern plains to have better access to basic services such as health and education. Some of the affected population were also found planning to start small businesses with the compensation amount.

However, there was some debate about the idea of cash compensation. Some policymakers, alarmed by of misuse of cash by families displaced by hydropower projects in the past, and the vulnerability that followed, were reluctant to the idea of cash compensation. The argument put forward was that a majority of the poor, displaced families ended up destitute, landless and in a worse position than before mainly because of the misuse of the cash compensation they received from the project. On the other hand, some studies have shown positive impacts of cash compensation in terms of helping to bring positive changes in the livelihoods of PAFs, by providing the rare possibility for rural families to explore new income opportunities.

Amid this debate around cash and in-kind compensation, the OIBN conducted intensive consultations with the project-affected families on perceptions around cash compensation. Following that, the OIBN permitted the developer to pay out cash compensation in lieu of lost assets, but it came with the following pre-conditions to minimize possible misuse of cash compensation.

1. All PAFs eligible for the compensation had to go through a short orientation session called Financial Awareness Program (FAP) before they received their compensation. The training was intended to create awareness among the affected households on various topics such as risks associated with cash and ways to mitigate such risks, savings, investment, and

expenditure management. It was expected that the awareness program would equip PAFs to make sound financial decisions to improve their livelihood.

2. All the PAFs were required to collect their compensation through a bank account. This was done mainly to ensure security during cash collection. However, the requirement was also intended to ensure that in the longer run, it would open doors for the PAFs to gain financial access, thereby engaging them in the formal economy.
3. It was also required that the developer of the project facilitate all the compensation recipients to open joint bank accounts in the nearest possible locations with joint ownership comprised of two family members (generally, a husband and a wife). The joint account required the signatures of both account holders in order to withdraw money. This requirement was intended to encourage consultations among family members around the decision to use the compensation. It was also intended to promote the inclusion of women of the households in financial decision-making as a gender mainstreaming approach.

As per the conditions of the OIBN, the SAPDC facilitated the opening of bank accounts in one of the banks in Khadbari, and made arrangements to deposit all the compensation amount in the bank accounts. Given the fact that most of the PAFs were having their own bank accounts for the first time in their lives, the OIBN thought it would be interesting to know how the PAFs, who have been exposed to the formal financial system for the first time, would use formal banking facilities in the future. This study was thus undertaken by the OIBN to assess the effectiveness of the cash compensation approach in rehabilitating the lives of the PAFs. The study aims to understand the ways in which PAFs have used cash compensation, and also to analyze other dynamics associated

with cash compensation along with their banking behaviors in year 1.

1.3 OBJECTIVES OF STUDY

The main goal of the study was to determine if the PAFs were able to utilize their cash compensation to improve or restore their livelihoods during the period of one year after compensation. Following are the major objectives of the study.

- To understand the use of cash compensation given to the Project Affected Families (PAFs) in lieu of lost assets;
- To examine the effectiveness of financial awareness program provided to the PAFs in educating them about the risks associated with cash and making them understand the ways of prudent use of cash
- To explore the banking behavior of the PAFs during the post-cash compensation period; and,
- To examine the change in the role of women in the households in financial decision-making with respect to the use of cash compensation

1.4 LIMITATIONS OF THE STUDY

Following are the major limitations of the study

1. The study was conducted among the households that received cash compensation for the loss of their assets. So, any conclusion drawn for this study cannot be generalized among other households of the area that did not receive compensation.
2. The study was conducted after completion of the first year of compensation distribution, and thus, captures the consumption and investment patterns seen in the first year. It cannot be concluded that the 248 households will continue to have similar kind of consumption and investment patterns in the future.
3. Since the study was focused specifically in the context of Nepal, and, more precisely, in the middle hills of Eastern Nepal, the results might have obvious significance for that specific location of the country. That said, a number of findings and recommendations might contribute towards broader theoretical and policy debates in both national and international forums on issues related to cash compensation in large infrastructure projects. However, results drawn from the study may not be fully applicable to other locations that have different socio-economic conditions.
4. As this study was commissioned with specific purposes as stated in the objectives of the study (section 1.4), it doesn't conduct any comparative studies against the RAP survey of 269 PAFs conducted in August 2015 for the purpose preparing the Resettlement Action Plan (RAP).
5. In order to have an in-depth and broad understanding on banking behaviors of the PAFs in the post-compensation period, the study, as stated above, ran a separate survey of the banks where the PAFs have their joint account. The bank survey was in addition to the household survey of 91 sampled households. So, in case of any contradictions of information between the survey done through banks and the household survey, the information abstracted from the household survey will prevail.

CHAPTER 2

LITERATURE REVIEW

Nepal has witnessed thousands of people being forcefully evicted from their original villages due to the acquisition of land for the construction of infrastructure projects, such as roads, hydropower projects, irrigation schemes, and airports. In addition to development-induced displacement, the setting up of conservation sites, such as national parks and wildlife conservation areas, have caused a huge displacement in Nepal. In the absence of a recorded history of forced displacement that happened before the seventies, the actual number of displaced families and their status remains unknown. Until the end of the seventies, development activities, rather than the displacement of local people that it caused, used to get attention among the intellectuals and policy-makers. The situation quickly changed when disturbing stories of around 500 displaced families caused by the construction of Kulekhani-I hydropower project, Nepal's first reservoir project, started surfacing in the mid-eighties. Several studies and investigative reporting found that the living condition of the majority of the displaced households deteriorated alarmingly in the post displacement period. Jagadish Pokharel, an economist by training, was one of the first researchers to make a serious attempt to explore the real impact on the livelihood of the families displaced by the project.

In his study entitled, "Large scale resource development projects and problems of displacement compensation and resettlement,"¹² Pokharel interviewed 47 of the 500 affected

¹² Pokharel, J. C. (1985). *Large Scale Resource Development Projects and the Problem of Displacement Compensation and Resettlement: With Reference to the Kulekhani Hydroelectric Project in Nepal*. University of Hawaii at Manoa.

households of the Kulekhani-I hydropower project in 1989 to have an in-depth study on issues such as displacement, compensation and resettlement. About 500 households from a population of around 5,000 lost their land due to the construction of the project. As the compensation to loss of land, the project offered two options: first, land for land in Bara district, or cash for land. Given the fact that the geographical condition of Bara district was very different from the area where they had been living, many people did not like the land site in Bara district and went for cash compensation option. The study claimed that displaced people were just paid for loss of the property and no resettlement allowance was given. The displaced families had to spend a lot of time and a significant amount of money searching for land, maintaining themselves till the next harvest, and other unproductive activities, said the study.

The Kulekhani experience brought a lot of learnings for the government and other related agencies. As a result, the government decided to provide housing plots to the displaced households of Mid-Marsyangdi HEP and also the amount of compensation paid by the project to affected households was more than what was required by Land Acquisition Act 1977.

Another study entitled, "Displacement, resettlement, and rehabilitation issues in hydropower projects,"¹³ done jointly by Shyam Upadhyaya and Karuna Sharma in 2004 found that most of the Tamang households displaced by Kulekhani-I hydropower project thought that they

¹³ Upadhyaya, S. K., & Sharma, K. (2004). *Displacement, Resettlement, and Rehabilitation Issues in Hydropower Projects (Vol. 4)*. Kathmandu: Winrock International

are actually worse-off after being displaced by the project. According to the report, farming was the main source of livelihood of the displaced, and after relocation to new sites, they became more dependent on waged labor for their livelihood. "Many Tamangs, unaccustomed to having so much ready cash, were unable to use of the money judiciously and blew it on drinking and gambling. Women were victimized even more as they had less control over the compensation money, which was given to male members of households directly," said the study.

Similarly, Magar households resettled in Sikreni near Hetauda also said that they were worse off after the project than before. "One reason for this was that they did not have forests in the resettled location to maintain livestock to supplement grazing in their small land holdings, something they had the advantage of in their earlier location at Kulekhani," said the report. They elaborated that while they could produce enough food from their land at Kulekhani to maintain their families, they were currently dependent on wage labor following resettlement. Tilak Bahadur Rana Magar, holding a pension for fishing, said that he used to earn his living by fishing in the Kulekhani river and supplying it to the palace in Kathmandu.

The part is that the Kulekhani experience brought a lot of learnings for the government and other related agencies. As a result, the government decided to provide housing plots to the displaced households of Mid-Marsyangdi HEP and the example, the level of compensation paid by the project to affected households was more than required by Land Acquisition Act 1977. In short, the Kulekhani displacement saga continued to have a long-term influence on the mode of compensation against private land acquisition and also greatly contributed to build widespread public opinion against cash compensation

However, international experiences on the long-term impact of cash compensation remain mixed.

A paper titled, "Condition of Poverty in Koto Panjang Resettlement Villages of West Sumatra: An Analysis Using Survey Data of Families Receiving Cash Compensation,"¹⁴ published in *International Journal of Water Resources Development*, in 2009 found that majority of the households that received cash compensation witnessed a deterioration in their livelihood condition. According to the study, the Koto Panjang Dam project, which risked the lives of 4886 families from 10 villages of Riau and West Sumatra Provinces, Indonesia, caused the seriously affected families to accept relocation of the entire village. In addition, the resettlement package had planned the development of private housing and public facilities for affected families and planned rubber plantations to restore livelihoods and compensate families for all kinds of property demolished due to dam construction. Since the Koto Panjang Dam construction project had involved involuntary resettlement, it was necessary for the project to benefit affected families. Though, some villages in Riau Province were understood to have experienced livelihood improvement, the resettlement villages in West Sumatra Province, Tanjung Balik and Tanjung Pauh, were considered to be under risk of impoverishment, stated the paper. "More than 60% of families in West Sumatra's Koto Panjang resettlement villages have suffered a worsened livelihood condition," concluded the paper.

However, another paper published in 2012 argued that cash compensation is a better way to secure improved condition of livelihood of those families that have been displaced by the construction of the infrastructure project. The study entitled, "The long-term impacts of resettlement programs resulting from dam construction projects in Indonesia, Japan, Laos, Sri Lanka and Turkey: a comparison of land-for-land and cash

¹⁴ Syafruddin Karimi, Mikiyasu Nakayama & Naruhiko Takesada (2009) *Condition of Poverty in Koto Panjang Resettlement Villages of West Sumatra: An Analysis Using Survey Data of Families Receiving Cash Compensation*, *International Journal of Water Resources Development*, 25:3, 459-466,

compensation schemes"¹⁵ concluded that the cash compensation is a better option than land-for-land option. The study was based on the post-project household surveys conducted in ten resettlement programs, which was launched due to the displacement resulting from dam construction projects in Indonesia, Japan, Laos, Sri Lanka and Turkey. According to the study, six of the programs adopted a cash compensation scheme and the other four were based on a land-for-land compensation scheme. "While the World Bank and the Organization for Economic Co-operation and Development prefer land-for-land compensation, there was no significant difference observed concerning the effectiveness of the two compensation schemes," said the report. Cash compensation demonstrated a small advantage for farmers who wanted to change their occupation; for those who hoped to move into an urban area to secure a better livelihood, cash compensation could be a better option, concluded the report.

15 Ryo Fujikura & Mikiyasu Nakayama (2013) *The long-term impacts of resettlement programmes resulting from dam construction projects in Indonesia, Japan, Laos, Sri Lanka and Turkey: a comparison of land-for-land and cash compensation schemes*, *International Journal of Water Resources Development*, 29:1, 4-13.

CHAPTER 3

METHODOLOGY

Primary data for the study was collected using two rounds of quantitative surveys of PAFs. The first survey comprised 93 households, for which respondents were identified using stratified random sampling, and was focused on studying their use of cash compensation. In the second round of the survey, a separate questionnaire was prepared and sent to the banks where the compensation cash was deposited. The main aim of this survey was to capture banking behavior of the same 93 PAFs so as to analyze their banking transactions post-compensation.

Secondary information was collected through an extensive review of literature including the RAP report, socio-economic survey of 269 PAFs, Environmental Impact Assessment (EIA) Report, National Population and Housing Census 2011, district profile of Sankhuwasabha, policies, acts and rules related to social impacts, status of unemployment, enterprise development and other relevant documents/reports related to the preparation of the RAP. Information was also collected using field observation and consultations with district-level government and non-government officials.

3.1 SAMPLE SIZE DETERMINATION

Based on the nature of impact endured by the PAFs, the Resettlement Action Plan (RAP) divided the entire 269 PAFs into three categories.

1. Physically displaced households: Those households that have been forced to leave their homestead and move to a new location due to land acquisition by the project

2. Vulnerable households: Those households that were characterized by at least one of these five factors- (i) families below the poverty line (earning less than Rs.19,262 per capita income), (ii) female-headed households, (iii) households with equal or more than 3 dependents, (iv) households with at least one elderly, and (v) Dalits households

3. Remaining households: Households that were neither categorized as physically displaced nor vulnerable households but lost entire or a part of their land to the project.

3.2 SAMPLE SIZE CALCULATION

While determining the size of the sample in the initial phase of the study, it was planned that the sample size should be anything over one-third of the population size, something that is generally considered as an acceptable sample size for social research. However, owing to various reasons as explained below, the original population size 269 PAFs was adjusted to 248 PAFs for this specific study.

1. The total number of PAFs was 269, of whom 24 belonged in the physically displaced group, 87 belonged in the vulnerable group, and 158 belonged in the remaining category. Of the 269 PAFs, who were eligible for compensation for their impacted assets, 10 PAFs had not collected the compensation amount due to a number of legal issues. So, interviewing the 10 PAFs, all belonging to the remaining category, about the use of cash compensation was deemed unreasonable. So, the original population size was readjusted to a new population of 259 households, with 148 PAFs

now falling in the remaining category.

2. Of the 87 vulnerable households, 11 households were also a part of 24 displaced households. Since the study was planning for a census survey of all the 24 physically displaced households, it was found not reasonable to include those 11 households in the population size of 87 vulnerable households. The population frame was further adjusted to 248 PAFs, with the vulnerable group now consisting of 76 PAFs.
3. Once the sampling frame was determined from the population of 248 PAFs, the study

team went to the field to conduct stratified sample survey. However, the study team was able to take interviews of only 93 of the 248 population PAFs due to a number of reasons such as a) some of the PAFs who had received compensation had moved out from their original villages, b) some of the PAFs who had received all compensation were found less interested in the interview, and c) the survey team was unable to establish contacts with some of the potential respondents due to poor mobile network in the remote mountains. Of the 93 stratified sample size, 23 PAFs were from displaced category while 34 were vulnerable and 36 from remaining categories.

Table 3.1. Adjusted population size and sample size

Types of impact	Adjusted population size of PAFs	Sample size
Physically displaced households	24	23
Vulnerable households	76	34
Remaining households	148	36
Total	248	93

It was also attempted to justify the sample size of 93 PAFs using statistical method. Under this method, the sample size was determined by considering prevalence of using cash compensation of 90% ($p = \text{proportion of cash compensation users} = 0.90$). Further, by considering 95% confidence interval ($Z = 1.96$), the margin of error (d) was computed to be of 4.83%¹⁶. The sample size of 93 PAFs was allocated across three strata, namely a) physically

displaced, b) vulnerable and c) remaining households using the proportional allocation technique under the stratified random sampling, which has been displayed as follows:

Stratum sample size $n_i = n (N_i/N)$. The stratum sample size is shown in the table given below.

¹⁶ Calculations done using the formula has been presented in Annex 3

Table 3.2: Combination of the three categories of the PAFs

Types of impact	Adjusted population size of PAFs	Stratum Sample size
Physically displaced households	24	9.0
Vulnerable households	76	28.5
Remaining households	148	55.5
Total	248	93.0

However, the stratum sample sizes (Table 3.1) were assumed to be not sufficient to estimate more precise PAFs' indicators (for example, frequency, proportion or mean or standard deviation, among others) to capture the different sensitivity across the three-stratum based on the level of impact of the project. So, without altering the sample size of 93, over sampling was done for physically displaced and vulnerable categories whereas under sampling was done for remaining households. The adjustment has been presented in Table 3.2.

3.3 SURVEY DESIGN

As per the research design adopted for this study, the following set of actions were conducted.

3.1.1 Pilot Survey

Before going to the field, the study team conducted a pilot survey of those PAFs who had migrated within the Kathmandu valley in the first week of April 2018, in order to make the enumerators familiar with the questionnaires and also to test their compatibility with the stated objectives of the study. So, the survey team interviewed three PAFs and based on the impressions of the pilot survey, the questionnaires were slightly modified.

3.1.2 Field Data Collection

The survey team spent ten days for the survey from 14 to 21 April 2018 travelling to project affected villages in Sankhuawasabha district (Khandbari, Num, Parthibhara, and Diding) to meet the PAFs who received compensation and to other districts (Itahari, Dhankuta and Kathmandu) where the PAFs had migrated after receiving their compensation. The survey was tentatively timed a year and a half after the PAFs had received their compensation in line with what was proposed by the project RAP. The team had contacted potential respondents to set interviews and visited the respondents and

conducted face-to-face interviews. Those who were not available during the field visit were later contacted by phone to carry out the survey. The team carried out the surveys in Nepali language, using questionnaires¹⁷ written in Nepali.

3.1.3 Women's Survey

From the initial design of the survey, it was anticipated that there would be more men than women in the survey, as in Nepal, the heads of households are generally men, and they also handle interactions with strangers. Under this circumstance, it was perceived that interviewing just men would not be enough to gauge the changes in women's empowerment brought about by the right to assets through joint bank accounts. The research team, therefore, prepared a separate questionnaire and surveyed only women as it was assumed that women's perspective with respect to their status in the household would be different from that of the men's perspective. In order to conduct women's survey, the survey team prepared separate questionnaires¹⁸ and interviewed 26 women belonging to the 93 PAFs.

3.1.4 Banking Survey

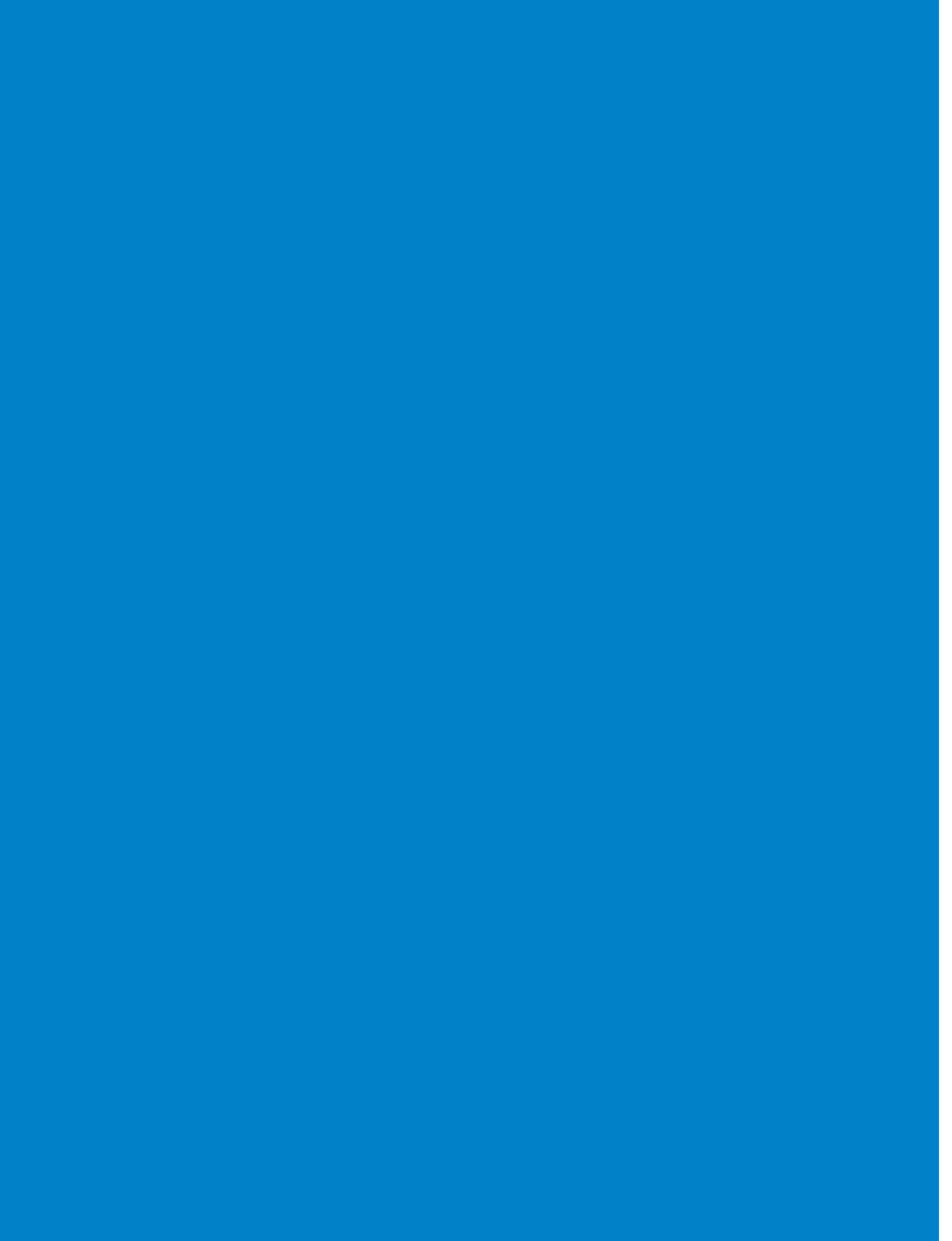
After the completion of the sample survey of 93 PAFs, the study team designed a separate questionnaire, which was focused on understanding their banking transactions during the post compensation period. For this, the survey team took approval from the Nepal Rastra Bank, the central bank of the country, as such approval was mandatory to conduct studies related to individual banking activities. Then the approved questionnaires were sent to respective banks¹⁹ where the compensations were deposited. So, based on the completed questionnaires²⁰ received from the banks, a supplementary analysis was done, and the outcomes of the analysis were blended with the outcomes of sample survey.

¹⁷Questionnaires have been given in the annex 4

¹⁸ Questionnaires have been given in the annex 5

¹⁹ The names of the bank have been given in annex 7

²⁰ Questionnaires have been presented in the annex 6



CHAPTER 4

RESULTS AND DISCUSSIONS

4.1 USE OF CASH BY PROJECT AFFECTED FAMILIES (PAFS)

Objective 1: To understand the use of cash compensation given to the Project Affected Families (PAFs) in lieu of lost assets;

The first question that the study addressed was regarding the purpose for which the cash compensation was used by PAFs. Binomial test²¹ shows that 98% of the PAFs used the cash compensation while 2% PAFs have are yet to use the compensation. So, all upcoming analysis hereafter represents only those 91 PAFs that have used the cash compensation.

The next task was to understand how the PAFs used their cash compensation. Since most of the PAFs have used the cash compensation in one or more than one area, a Multiple Response Analysis (MRA) was used to understand the use of cash. By using the MRA, the study recorded a total of 224 responses from 91 respondents on the various areas of cash usage. The results are as follows:

²¹ Detail binomial test has been presented in Annex 1. In the absence of comparable studies done in the past in the country, the study, as per the general practice, assumed that the proportion of PAFs who used the cash in some way is equal to those that have not used the cash at all.

Table 4.1: Core Areas of the Use of Cash Compensation

Core area		PAFs category			Total response
		Displaced	Vulnerable	Remaining	
In buying land	Number	18	13	20	51
	% within category	22.8%	21.0%	24.1%	
In building/buying house	Number	18	15	16	49
	% within category	22.8%	24.2%	19.3%	
Repaying debt	Number	10	11	12	33
	% within category	12.7%	17.7%	14.5%	
Financing medical treatment	Number	8	4	8	20
	% within category	10.1%	6.5%	9.6%	
Financing education	Number	8	5	7	20
	% within category	10.1%	8.1%	8.4%	
Financing household expenses	Number	7	3	5	15
	% within category	8.9%	4.8%	6.0%	
Financing in unspecified area	Number	6	8	10	24
	% within category	7.6%	12.9%	12.0%	
Financing business	Number	4	3	5	12
	% within category	5.1%	4.8%	6.0%	
Total Responses	Number	79	62	83	224
	% within category	35.3%	27.7%	37.1%	100.0%

Source: Stratified Sample Survey, April 2018

Analysis of the survey results show that the trend of investing in fixed assets is the most prominent for PAFs. According to the results, 100 responses (44.6 percent) of the 224 responses representing 91 PAFs show use of cash compensation in

acquiring fixed assets, such as buying land and buying/building house. Or, to put in other words, of the total 224 responses related to use of cash, 100 responses were related to the investments made in acquiring fixed assets.

Table 4.2: Use of Cash in Buying Fixed Assets

Core area		PAFs category			Total response
		Displaced	Vulnerable	Remaining	
Investment made in fixed assets	Number	36	28	36	100
	% within category	45.6%	45.2%	43.4%	44.6%
	Total number	79	62	83	224
	% Total	35.3%	27.7%	37.1%	100.0%

Source: Stratified Sample Survey, April 2018

The trend of buying land and was found prominent among the displaced PAFs (Table 4.1), as 18 responses (22.8%) of the total 79 responses within the displaced category were found to have invested the compensation cash in buying land. Of the 51 responses from those PFAs who have used the cash in buying land, 18 are from the displaced, 13 from the vulnerable and 20 from the remaining categories.

4.1.1 Use of cash in buying land

The survey results show that of the 91 PAFs who have used the cash in one or more areas, 51 PAFs have invested in buying land. Table 4.3 shows the type and location of land bought by 47 (51.64%) out of the 51 PAFs who provided information on the question. Of 47 PAFs, 40 (85.1 percent) bought residential land while remaining 7 (14.9%) PAFs went for buying agricultural land. It is interesting to note that 14 (60.9%) of the 23 displaced PAFs have invested cash compensation in buying land. Similarly, investing in land was also found lucrative among the vulnerable PAFs, as 31.8% of the vulnerable PAFs have used the cash in buying land.

The average size of land procured by the 40 displaced PAFs 929.3 square meters. It is impressive to note that the average area of residential land bought by the displaced PAFs was 2,211 square meters, which was 7.5 times more than the average land area purchased by

vulnerable and remaining PAFs together and 1.6 times more than the average size of residential land bought by all the 47 PAFs. It shows the displaced PAFs were more inclined toward owning larger residential land. However, the high Standard Deviation (SD) within the displaced category in the residential land reflects a wide range of variation (between minimum and maximum) in terms of size of the land.

Similarly, among the 47 PAFs, only 7, which includes 5 from vulnerable and one each from displaced and remaining categories, have purchased agricultural land and the average size of the land that they procured was 4,214 square meters. Altogether, the average size of land that 47 PAFs bought was 1,418.28 square meters, the displaced PAFs bought larger area of land, averaging 2525.50 square meter, followed by the vulnerable PAFs with 1281.29 square meters and remaining PAFs with 703.37 square meters.

Table 4.3: Types of Land Bought by the PAFs (Area in square meters)

Purpose of buying land	PAFs category	N	Mean	Std. Deviation	Minimum	Maximum
Residential	Displaced	13	2211.00	6393.171	84	23402
	Vulnerable	9	241.78	200.482	72	677
	Remaining	18	346.78	336.271	67	1271
	Total	40	929.03	3667.017	67	23402
Agriculture	Displaced	1	6614.00	.	6614	6614
	Vulnerable	5	3152.40	2340.921	1017	6105
	Remaining	1	7122.00	.	7122	7122
	Total	7	4214.00	2638.531	1017	7122
Total	Displaced	14	2525.50	6254.065	84	23402
	Vulnerable	14	1281.29	1950.774	72	6105
	Remaining	19	703.37	1588.325	67	7122
	Total	47	1418.28	3702.208	67	23402

Source: Stratified Sample Survey, April 2018

Similarly, majority of the remaining PAFs have chosen to buy land in more developed cities in such as Itahari and Dharan in the inner Terai or Terai areas.

Table 4.4: Area of the Land Purchased by the PAFs (in square meter)

Types of land	Location of land bought	N	Mean	Std. Deviation	Minimum	Maximum
Residential	Metro City	2	270.00	179.605	143	397
	Sub-Metro City	10	231.30	159.009	67	610
	Municipality	20	1570.00	5165.733	75	23402
	Rural Municipality	8	363.50	304.757	72	900
	Total	40	929.03	3667.017	67	23402
Agriculture	Municipality	2	6100.50	1444.619	5079	7122
	Rural Municipality	5	3459.40	2725.770	1017	6614
	Total	7	4214.00	2638.531	1017	7122
Total	Metro City	2	270.00	179.605	143	397
	Sub-Metro City	10	231.30	159.009	67	610
	Municipality	22	1981.86	5100.967	75	23402
	Rural Municipality	13	1554.23	2233.467	72	6614
	Total	47	1418.28	3702.208	67	23402

Source: Stratified Sample Survey, April 2018

In terms of choice of location for 47 PAFs (Table 4.4) that have procured land, the study found that 22 (46.8%) procured the land in municipalities while 13 (27.7%) PAFs bought land in the rural municipality but with road connectivity. It is interesting to note that average area of land (1,981.86 square meter) that the 22 PAFs have bought in municipality is bigger than the land (1554.23 square meters) that 13 PAFs bought in rural municipality. Similarly, 10 PAFs procured land in the sub-metropolitan city with average size of 231.30 square meter while 2 PAFs used the cash compensation in purchasing land in the metropolitan city. However, the average size of land purchased in the metropolitan is just 19% of the average size of land for all the 47 PAFs.

4.1.2 Use of cash in buying/building house

The study found that either building or buying house was the second most preferred area of investment for the PAFs. Of the 100 responses

(Table 4.1) which have used the cash in acquiring fixed assets, 49 responses were related to buying/building houses. However, owing to unavailability of the information related to the house bought by one of the PAFs, the following analysis represents the types of houses built/bought by the 48 PAFs.

While exploring the types of house (Table 4.5), it was revealed that more than one third of the 48 PAFs bought/built houses with cemented walls and roof (house type 1) and over 40% of the PAFs opting for such cemented houses are from displaced category. Similarly, 27% of the PAFs chose to build/buy houses with mud and stone walls with corrugated sheet roof (house type 3). Moreover, 18.8% of the 48 PAFs, who bought/built houses, went for house type 2 which is house made up cemented wall with corrugated sheet roof. Similar is the number of the PAFs that built/bought houses with corrugated sheet wall and roof floor (house type 4).

Table 4.5: Types of House Owned by PAFs

PAF Category		House type 1	House type 2	House type 3	House type 4	Total
Displaced	Number	7	3	1	6	17
	% of Total	14.6%	6.3%	2.1%	12.5%	35.4%
Vulnerable	Number	2	4	7	2	15
	% of Total	4.2%	8.3%	14.6%	4.2%	31.3%
Remaining	Number	8	2	5	1	16
	% of Total	16.7%	4.2%	10.4%	2.1%	33.3%
Total	Number	17	9	13	9	48
	% of Total	35.4%	18.8%	27.1%	18.8%	100.0%

Source: Stratified Sample Survey, April 2018

***Note:**

House type 1: Cemented wall with cemented roof

House type 2: Cemented wall with corrugated sheet roof

House type 3: Mud and stone wall with corrugated sheet roof

House type 4: Corrugated sheet wall and roof floor

Similarly, it is interesting to note that almost half of the 48 houses built/bought by the PAFs are of two-story houses, followed by single-story houses, which represented 27.1% (Table 4.6). Based on the number of PAFs opting for two-story

houses, it can be stated that the two-story houses are quite popular among the PAFs, as almost 60% of the displaced PAFs and 48% of all PAFs chose two-story houses.

Table 4.6: Number of Story of Houses of New House

PAFs category		Number of stories of the new houses				Total
		1	2	3	4	
Displaced	Number	7	3	1	6	17
	% of Total	14.6%	6.3%	2.1%	12.5%	35.4%
Vulnerable	Number	2	4	7	2	15
	% of Total	4.2%	8.3%	14.6%	4.2%	31.3%
Remaining	Number	8	2	5	1	16
	% of Total	16.7%	4.2%	10.4%	2.1%	33.3%
Total	Number	17	9	13	9	48
	% of Total	35.4%	18.8%	27.1%	18.8%	100.0%

Source: Stratified Sample Survey, April 2018

Although 48 PAFs bought/built houses, the area measurement of houses was only reported by 37 houses (Table 4.7) as the remaining PAFs were unable to provide area measurement of their houses.

Table 4.7: Area of the House (in square meter)

PAFs category		Number	Mean	Std. Deviation	Median	Minimum	Maximum
Sub-Metro City	Displaced	3	151.7	89.4	118.0	84.0	253.0
	Vulnerable	1	169.0	.	169.0	169.0	169.0
	Remaining	3	238.7	71.8	220.0	178.0	318.0
	Total	7	191.4	79.8	178.0	84.0	318.0
Municipality	Displaced	2	330.0	127.3	330.0	240.0	420.0
	Vulnerable	4	108.3	50.0	107.5	49.0	169.0
	Remaining	7	100.7	144.3	49.0	10.0	418.0
	Total	13	138.3	140.1	95.0	10.0	420.0
Rural Municipality	Displaced	8	158.6	186.2	83.0	36.0	600.0
	Vulnerable	5	86.2	99.3	36.0	25.0	260.0
	Remaining	4	76.5	56.4	57.0	33.0	159.0
	Total	17	118.0	140.8	78.0	25.0	600.0
Total	Displaced	13	183.4	164.8	118.0	36.0	600.0
	Vulnerable	10	103.3	76.6	86.5	25.0	260.0
	Remaining	14	123.4	123.1	68.0	10.0	418.0
	Total	37	139.0	131.0	84.0	10.0	600.0

Source: Stratified Sample Survey, April 2018

Table 4.7 able above shows that the average size of the 37 houses is 139 square meters. While the average size of the house built/bought in

sub-metropolitan cities is bigger than the size of houses built/bought in municipalities and rural

municipalities.

4.1.3 Use of cash in buying basic services

The trend of buying services such as health and education was found to be the second most preferred areas of using the cash compensation (Table 4.1). Of the 224 responses recorded during the survey, 40 responses (17%) were related to using cash in buying health and/or education services. Among the two broad areas of services,

20 displaced responses (8.9%) represents those PAFs who have used the cash compensation in financing medical treatment for family members. Similar is the number of the responses of PAFs which has invested some portion of the cash compensation in education.

Of the 40 (19.9%) responses related to use of cash in buying services, the information given in the table 4.9 shows that 20 responses were related to the use of cash compensation in medical

Table 4.8: Use of Cash Compensation in Buying Basic Services

Core area		PAFs category			Total response
		Displaced	Vulnerable	Remaining	
Buying services	Number	16	9	15	40
	% within category	20.2%	14.5%	18.1%	17.9%
Total	Number	79	62	83	224
	% within category	35.3%	27.7%	37.1%	100.0%

Source: Stratified Sample Survey, April 2018

treatment while the number of responses using the cash for investing in education was also 20.

4.1.4 Use of cash in repaying loan

Using cash compensation in repaying debt was

Table 4.9: Use of Cash Compensation in Buying Service

Core area		PAFs category			Total response
		Displaced	Vulnerable	Remaining	
Medical treatment	Number	8	4	8	20
	% within category	10.1%	6.5%	9.6%	
Education	Number	8	5	7	20
	% within category	10.1%	8.1%	8.4%	
Total	Number	79	62	83	224
		35.3%	27.7%	37.1%	100.0%

Source: Stratified Sample Survey, April 2018

found to be the third preferred option for PAFs (Table 4.1). Apart from using the cash in buying fixed assets and basic services, the survey also revealed that paying back past family debts was the third most favored area of using the cash compensation, as 33 responses (14.7 percent) were related to use of cash in paying the debt. It

is noteworthy that the more vulnerable PAFs used the cash compensation in paying back family debt.

Similarly, the survey results also revealed that 15 responses (6.7%) were related to those PAFs

Table 4.10: Use of Cash in Repaying Debt

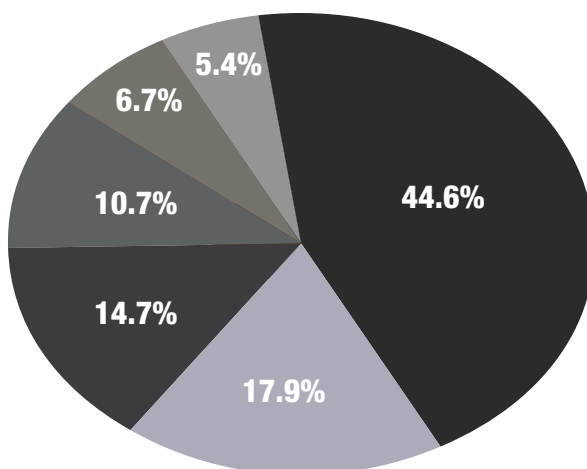
Core area		PAFs category			Total response
		Displaced	Vulnerable	Remaining	
Repaying debt	Number	10	11	12	33
	% within category	12.7%	17.7%	14.5%	14.7%
Total	Number	79	62	83	224
	% within category	35.3%	27.7%	37.1%	100.0%

Source: Stratified Sample Survey, April 2018

which have used the cash compensation in meeting essential household expenses. Moreover, 24 responses (10.7 percent) were related to the use of cash in other areas. Surprisingly, the trend of investing in business was found not popular among the PAFs, as only 12 responses (5.4%) were related to the use of cash in businesses.

4.1.5 Adequacy of cash compensation to buy

Use of Cash Compensation



Fixed Assets
 Basic Services
 Debt Repayment
 Other Areas
 Household Expenses
 Business

replacement assets

Since restoration of livelihood of the PAFs was the core objective of RAP, the study also attempted to explore whether the cash compensation was enough at least to replace the lost assets. The

results are as follows:

In Table 4.11, out of 91 PAFs who had received

Table 4.11 Was the Cash Compensation Money Enough?

		If not enough, how did you manage the additional cost?					Total
		Own savings	Bank loan	Loan from relatives	Cash compensation		
Was the cash compensation money enough?	Yes	Count	0	0	0	61	61
		% within	0.0%	0.0%	0.0%	100.0%	100.0%
	No	Count	11	4	15	0	30
		% within	36.7%	13.3%	50.0%	0.0%	100.0%
Total		Count	11	4	15	61	91
		% within	12.1%	4.4%	16.5%	67.0%	100.0%

Source: Stratified Sample Survey, April 2018

the cash compensation, 61 PAFs said that the compensation was enough for use but 30 did not agree. In total, 30 PAFs who claimed that the cash was not enough seemed to borrow from different sources: own saving, loan from bank, loan from relatives. 50 percent PAFs had taken loan from their relatives, 36.7% used their own savings, and 13.3% took out a loan from the bank.

4.2. EFFECTIVENESS OF FINANCIAL AWARENESS PROGRAM

Objective 2: *To examine the effectiveness of financial awareness program provided to the PAFs in educating them about the risks associated with cash and making them understand the ways of prudent use of cash*

In order to minimize the possibilities of misuse of cash compensation given to the PAFs, the OIBN and the SAPDC jointly organized financial awareness training program for all PAFs. The training was intended to create awareness among PAFs on various topics such as risks associated with cash and ways to mitigate such risks, savings,

investment, and expenditure management. It was expected that the awareness program would equip PAFs so that they would make sound financial decisions and well-informed recipients of the compensation would prudently use their own cash to improve their livelihoods.

In order to achieve the objective of examining the effectiveness of financial awareness program among those who participated the training program, the study first tried to find the number of participants of the training program.

4.2.1. Participation of the PAFs in the financial awareness training program

Table 4.12: Number of Participants of the Financial Awareness Training Program

			PAFs Category			Total
			Displaced	Vulnerable	Remaining	
Did you attend the financial literacy program?	Yes	Count	8	6	16	30
		% within	8.6%	6.5%	17.2%	32.3%
	No	Count	15	28	20	63
		% within	16.1%	30.1%	21.5%	67.7%
Total		Count	23	34	36	93
		% within	24.7%	36.6%	38.7%	100.0%

Source: Stratified Sample Survey, April 2018

The above table shows that only 30 (32.3%) out of the 93 survey respondents took part in the financial awareness training program. Among them, 8.6% people were from displaced category, 6.5% from vulnerable and 17.2% from remaining PAFs.

In order to ensure maximum participation, the OIBN and the developer arranged the program in such a way that PAFs had go through the training before they were able to sign an agreement with the developer on the compensation amount. It is, thus, highly probable that the number of training participants was grossly underreported. As

required by the law, the owners of the property, who were also the heads of the project affected households in most of the cases, had to be present in person to complete the compensation transactions. Hence, it was mainly the heads of the PAFs who went through the training. However, when this survey was done after one and half years, not all of the heads of the affected households were in the village, in which case, other members of the households answered the questionnaire. So, it is possible that some of the respondents were not aware of the financial awareness training program.

4.2.2 Impact of the financial awareness training

Now the important question to ask was how impactful the training was in bringing a change in the financial behaviors among the 30 PAFs who participated in the training program, and to

find out whether the participants used the learnt concepts in their daily lives. The following table highlights the findings:

Table 4.13: Use of skills Learnt in Financial Awareness Training

			PAFs Category			Total
			Displaced	Vulnerable	Remaining	
Did you used the concepts learnt in your daily life?	Yes	Count	6	4	12	22
		% within	20.0%	13.3%	40.0%	73.3%
	No	Count	2	2	4	8
		% within	6.7%	6.7%	13.3%	26.7%
Total		Count	8	6	16	30
		% within	26.7%	20.0%	53.3%	100.0%

Source: Stratified Sample Survey, April 2018

Table 4.13 shows that of the 30 PAF representatives who participated in the financial awareness training, 22 (73.3%) used the concept of modern financial system in their daily lives, while 8 PAFs representatives (30.8%) said that they have not used the concepts. Of the three PAF

categories, over 53% of the remaining PAFs, who have received the training program, used financial skills learnt in the program. Similarly, almost 27 percent of the PAFs belonging to displaced category also used the skills imparted to the participants during the program.

Table 4.14: Impact of Financial Awareness Training on Buying land

			Use of cash compensation in buying land		Total
			Yes	No	
Did you use the concepts of investing on land?	Yes	Count	14	8	22
		% within	46.7%	26.7%	73.3%
	No	Count	3	5	8
		% within	10.0%	16.7%	26.7%
Total		Count	17	13	30
		% within	56.7%	43.3%	100.0%

Source: Stratified Sample Survey, April 2018

One of the core objectives of the financial awareness program was to encourage the PAFs to invest compensation cash in fixed assets and the program included a number of educational materials to demonstrate that investing in fixed assets provides a long-term financial security. As per the crosstabulation analysis (table 4.14),

56.7% (17) of the 30 participants said that they were positively influenced by the training, and of them 46.7% (14) actually bought the land. The data shows that the training has moderate impact in persuading people to invest on fixed assets such as land.

Table 4.15: Impact of Financial Awareness Training on Buying/Building House

			Use of cash compensation in buying/building house		Total
			Yes	No	
Did you use the concepts of investing on land?	Yes	Count	14	8	22
		% within	46.7%	26.7%	73.3%
	No	Count	6	2	8
		% within	20.0%	6.7%	26.7%
Total		Count	20	10	30
		% within	66.7%	33.3%	100.0%

Source: Stratified Sample Survey, April 2018

Similarly, while examining the impact of the training program, which included contents to motivate PAFs to invest in fixed assets such as house, it was found that 22 (73.3%) out of 30 PAFs learnt from training about the importance of investing in fixed assets. Of the 22 PAFs, 14

(46.7%) built/bought houses while remaining 8 PAFs didn't buy such assets. Similarly, table 4.15 also shows that of the 30 PAFs, who participated in the training program, 20 (66.67%) bought/built houses while 10 (33.3 percent) PAFs chose not to invest in houses.

One of the major objectives of imparting financial awareness training to the PAFs was to encourage the compensation recipients to use checks while making payment for goods and services. It was anticipated that by depositing the compensation amount in a joint account and imparting them the financial awareness training, PAFs would use

bank checks in making large payments. However, despite the fact that the PAFs learnt to use bank checks to make large payments in the training program, available data shows that the frequency of using cash in making payments is still much higher than that of checks.

Table 4.16: Mode of Payment in Making Payments

			Cash category		Total
			No cash used	One or more times cash used	
Check category	No check used	Count	0	62	62
		% within	0.0%	68.9%	68.9%
	One or more times check used	Count	5	23	28
		% within	5.6%	25.6%	31.1%
Total		Count	5	85	90
		% within	5.6%	94.4%	100.0%

Source: Stratified Sample Survey, April 2018

The above cross-tabulation analysis²² (table 4.16) demonstrated that of the 90 PAFs, who used either check or cash or both in financial transactions, 62 (68.9%) PAFs did not use check and made all their payments by using cash. However, 28 (31.1%) used bank checks one or more times.

Altogether, there were 85 (94.4%) PAFs that used both check and cash one or more times for various transactions. Only 5 (5.6%) of the vulnerable PAFs did not use cash for making large payments. In addition, 23 (25.6%) PAFs used both cash and check.

²² Due to 50 percent of expected frequency in above cross-tabulation, Fisher's Exact Test was performed in order to examine whether there was association between cash user and check user at 5% level of significance. Since the p-value of this test is less 0.05, there was significant association between two type of users. This implies that cash users will also use checks or vice versa. This means that PAFs preferred to use both cash and check in their financial transactions.

The Results: Fisher's Exact Test: Exact Sig. (2-sided) = 0.002
2 cells (50.0%) have expected count less than 5. The minimum expected count is 1.56.

Table 4.17: Mode of Payment Among Displaced PAFs

			Cash category		Total
			One or more times cash used		
Check category	No check used	Count	12	12	
		% within	52.2%	52.2%	
	One or more times check used	Count	11	11	
		% within	47.8%	47.8%	
Total		Count	23	23	
		% within	100.0%	100.0%	

Source: Stratified Sample Survey, April 2018

However, the use of check among the displaced PAFs was found higher than other categories. Of the 23 displaced PAFs 12 (52.2%) used only cash

for making payments to buy fixed assets while 11 (47.8%) were found have used bank checks at least one time.

4.3 BANKING BEHAVIOR OF THE PAFS

Related to achieving the third objective of the study, namely;

To explore banking behavior of the PAFs during the post cash compensation period

In order to achieve the objective stated above, the study first tried to understand the status of affiliations of the PAFs with formal banking system before they received compensation. Table 4.17 given below shows that of the 91 PAFs, majority of them (62.4%) did not have bank accounts before they received compensation. However, 37.6% of the 91 PAFs reported otherwise.

Table 4.18: Bank Accounts Among PAFs Before Compensation

			Cash category			Total
			Displaced	Vulnerable	Remaining	
Did you have a bank account before the cash compensation?	Yes	Count	12	10	13	35
		% within	12.9%	10.8%	14.0%	37.6%
	No	Count	11	24	23	58
		% within	11.8%	25.8%	24.7%	62.4%
Total		Count	23	34	36	93
		% within	24.7%	36.6%	38.7%	100.0%

Source: Stratified Sample Survey, April 2018

In order to get the compensation amount, the PAFs were required to open a joint bank account (husband and wife as far as possible) and the SJVN facilitated them in the process. Only single/unmarried member families were allowed to open such accounts with other close relatives.

Table 4.19 shows that 67 PAFs (72%) opened joint accounts with their spouses, while 9 (9.7%) opened either with father or mother. Similarly, 8 (8.6%) PAFs opened the joint account with a son or a daughter.

Table 4.19: Joint-account Partnership for Receiving Compensation

			PAFs category			Total	
			Displaced	Vulnerable	Remaining		
Who did you open a joint-account with when receiving compensation?	Husband/wife	Number	20	21	26	67	
		% of Total	21.5%	22.6%	28.0%	72.0%	
	Sister/brother	Number	1	1	1	3	
		% of Total	1.1%	1.1%	1.1%	3.2%	
	Son/daughter	Number	1	3	4	8	
		% of Total	1.1%	3.2%	4.3%	8.6%	
	Father/mother	Number	0	4	5	9	
		% of Total	0.0%	4.3%	5.4%	9.7%	
	Other relatives	Number	1	5	0	6	
		% of Total	1.1%	5.4%	0.0%	6.5%	
	Total		Number	23	34	36	93
			% of Total	24.7%	36.6%	38.7%	100.0%

Source: Stratified Sample Survey, April 2018

Further, the study tried to understand the perception of the PAFs about the provision of opening a joint account and depositing the compensation amount in the account. The survey found that an overwhelming majority of 71 PAFs (77.2%) preferred the provision while only 17 (18.5%) PAFs found that the mechanism was not helpful (table 4.20). One of the prominent reasons for negative perception among some of the PAFs was that both the partners of the joint account had to make a lengthy trip to the bank, which is usually in the district headquarters, to make banking transactions. Given the fact that literacy rate

among women is very low in the region, most of the women use finger print on the check instead of a signature. As per the rules of the banking system in Nepal, those using finger print on the bank check will have to be present in person at the bank while conducting banking transactions.

Table 4.20: Perception of PAFs Toward Joint-account Mechanism

			PAFs category			Total
			Displaced	Vulnerable	Remaining	
Was a joint-account mechanism helpful?	Yes	Number	15	28	28	71
		% of Total	16.3%	30.4%	30.4%	77.2%
	No	Number	6	4	7	17
		% of Total	6.5%	4.3%	7.6%	18.5%
	No Opinion	Number	2	2	0	4
		% of Total	2.2%	2.2%	0.0%	4.3%
Total		Number	23	34	35	92
		% of Total	25.0%	37.0%	38.0%	100.0%

Source: Stratified Sample Survey, April 2018

The study further tried to explore the current status of the joint accounts held by the PAFs. It is impressive to note that 79 PAFs (85%) of the total

93 PAFs have still maintained their joint accounts (table 4.21). Only 15% of the PAFs closed the accounts.

Table 4.21: Current Status of the Joint-account

			PAFs category			Total
			Displaced	Vulnerable	Remaining	
Have you closed the joint-account where the compensation money was deposited?	Yes	Number	3	7	4	14
		% of Total	3.2%	7.5%	4.3%	15.1%
	No	Number	20	27	32	79
		% of Total	21.5%	29.0%	34.4%	84.9%
Total		Number	23	34	36	93
		% of Total	24.7%	36.6%	38.7%	100.0%

Source: Stratified Sample Survey, April 2018

Of the 14 PAFs who have closed their joint accounts, 7 PAFs have put the compensation amount in a single account, and the trend of opening a single

account is high among the 'remaining' category (table 4.21). The remaining 7 PAFs had used up all the compensation amount.

Table 4.22: Status of Those PAFs Which Closed Joint-account

			PAFs category			Total
			Displaced	Vulnerable	Remaining	
Is the compensation money in a single personal account now?	Yes	Number	1	2	4	7
		% of Total	7.1%	14.3%	28.6%	50.0%
	No	Number	3	4	0	7
		% of Total	21.4%	28.6%	0.0%	50.0%
Total		Number	4	6	4	14
		% of Total	28.6%	42.9%	28.6%	100.0%

Source: Stratified Sample Survey, April 2018

The study further attempted to explore ownership of the single account that the 7 PAFs opened after closing the joint account and found that 6 of the 7 new single account were under the ownership of the head of the PAFs, which in most cases were

men. However, one PAF continued with a joint account held by both husband and wife but in a different bank than the one which was opened to receive compensation.

Table 4.23: Owner of the New Bank Account

			PAFs category			Total
			Displaced	Vulnerable	Remaining	
Who is the bank account holder?	Myself	Number	0	2	4	6
		% of Total	0.0%	28.6%	57.1%	85.7%
	Husband/Wife	Number	1	0	0	1
		% of Total	14.3%	0.0%	0.0%	14.3%
Total		Number	1	2	4	7
		% of Total	14.3%	28.6%	57.1%	100.0%

Source: Stratified Sample Survey, April 2018

Of the 91 PAFs who were asked about their level of satisfaction on banking arrangements, the study found that 55.4% were very satisfied, followed by 34.8% who were reasonably satisfied with the arrangement (table 4.24). It is worth

mentioning that the satisfaction level was higher among the 'remaining' PAFs category compared to other categories. Only 6.5% said that they were not satisfied with the banking arrangements.

Table 4.24: Level of Satisfaction with the Banking Arrangement

			PAFs category			Total
			Displaced	Vulnerable	Remaining	
How satisfied were you with the banking arrangements for your compensation money?	Very satisfied	Number	12	17	22	51
		% of Total	13.0%	18.5%	23.9%	55.4%
	Reasonably satisfied	Number	7	13	11	31
		% of Total	7.6%	14.1%	13.0%	34.8%
	Not satisfied	Number	3	2	1	6
		% of Total	3.3%	2.2%	1.1%	6.5%
	No opinion	Number	1	1	1	3
		% of Total	1.1%	1.1%	1.1%	3.3%
	Total	Number	23	33	35	91
		% of Total	25.0%	35.9%	39.1%	100.0%

Source: Stratified Sample Survey, April 2018

4.4 ROLE OF WOMEN IN HOUSEHOLD FINANCIAL DECISION-MAKING

Related to achieving the fourth objective of the study, namely;

To examine the change in the role of women of the household in financial decision-making with respect to use of cash compensation

Apart from minimizing the prospects of possible misuse of cash compensation, the core purpose of joint bank accounts was to contribute towards women's empowerment by encouraging women's access to household assets, chiefly land and house ownerships, and their role in household-level financial decisions. In order to achieve the

stated objectives, the study team first tried to understand the ownership of household assets among the 26 women, belonging to 91 PAFs and selected randomly for this specific study.

Table 4.25: Women Ownership of Household Assets

		Number	Percent
Own land before compensation	Yes	11	42.3
	No	15	57.7
Own land after compensation	Yes	11	42.3
	No	15	57.7
Own a house before compensation	Yes	4	15.4
	No	22	84.6
Own a house after compensation	Yes	9	34.6
	No	17	65.4
Own a business structure before compensation	Yes	1	3.8
	No	25	96.2
Own a business structure after compensation	Yes	1	3.8
	No	25	96.2

Source: Stratified Sample Survey, April 2018

The table given above shows that of the 26 women interviewed, 11 women had land ownership before receiving the compensation. Surprisingly, there was no change in land ownership after the compensation was given to the PAF, as the number of women having land ownership remained the same in the post-compensation period (table 4.25). However, the study traced a change in the pattern of house ownership among women, as just 15.4% of the 26 women used to own house in

the pre-compensation period. However, during the post-compensation period, the number of women having house ownership increased to 34.6%.

With the assumption that the management of household income and expenses can also be one of the indicators to gauge women's role in household financial decisions, the study tried to understand the main person who oversaw household financial transactions.

Table 4.26: Management of Household Income and Expenditures

Who manages household income and expenses?				
Myself	Husband	Other family member	Both husband and wife	Total
10	3	5	8	26
38.5%	11.5%	19.2%	30.8%	100.0%

Source: Stratified Sample Survey, April 2018

The above table demonstrated that of the total 26 women, 38.5 percent women directly oversaw management of household income and expenditure (table 4.26). Similarly, 30.8% of the surveyed women said both husband and wife manage those activities.

Similarly, given the fact that the consultations between husband and wife on managing income and expenditure can also be taken as yardstick in analyzing the level of women's empowerment, the study tried to explore the status of household consultations, as can be seen in Table 4.27.

Table 4.27: Household Consultations on Management of Income and Expenditures

		Number	Percent
Did your spouse consult with you on the use of household income before the compensation?	Yes	12	48.2
	No	14	53.8
Does your spouse consult with you on the use of household income after the compensation?	Yes	22	88.0
	No	3	12.0
Did your spouse consult with you when buying household assets before the compensation?	Yes	15	57.7
	No	11	42.3
Does your spouse consult with you when buying household assets after the compensation?	Yes	20	78.9
	No	6	21.1

Source: Stratified Sample Survey, April 2018

This table revealed that of the 26 women, only 12 women said there used to household consultations on the use of income before the distribution of compensation. However, such consultations were reported to have increased impressively to 90.9 percent in the post compensation period, mainly due to the joint account ownership. Similarly, the level of household consultations on buying household assets also increased in the post-compensation period, as 20 out of the 26

surveyed women said that they were consulted before buying household assets.

Of the 26 women surveyed, almost 85 percent of the women said that they were satisfied with the way the cash compensation was used, whereas only 4 women said that they were not happy with the way the compensation amount was used.

Table 4.28: Satisfaction on Use of Cash

		Number	Percent
Are you satisfied in the way the cash compensation has been used?	Yes	22	84.6
	No	4	15.4
	Total	26	100.0

Source: Stratified Sample Survey, April 2018

CHAPTER 5

SUMMARY OF FINDINGS

The following findings have been outlined on the basis of the results of the study for each of the study objectives:

5.1 PATTERN OF USING CASH COMPENSATION BY THE PAFs

Objective 1: To understand the use of cash compensation given to the Project Affected Families (PAFs) in lieu of lost assets;

- PAFs were inclined towards investing in fixed assets, such as land and house. Based on the Multiple Response Analysis, 44.6% responses were found to have procured either land and procured/built house or both. As expected, the tendency of purchasing fixed assets is higher among the physically displaced PAFs, followed by vulnerable and remaining categories.
- Among the fixed assets, the attraction towards buying land was found the most preferred area of investment, as 56% of sampled PAFs were found to have invested in buying land. Residential plots rather than agricultural land were found very popular among the PAFs, as 85.1 percent of those who bought land opted for residential plots, followed by 14.9% opting for agricultural land.
- The average size of land procured was found to be 929.3 square meters. It is interesting to note that the average size of the land purchased by displaced PAFs was around 2.4 times larger than the average size of land procured by other PAFs who used the cash in buying land. It may have been due to the fact that displaced PAFs received more compensation than PAFs falling under other categories.
- The attraction toward buying agricultural land was found low as just 15% PAFs opted for such land and average size of the land that they bought was 4,214 square meters. Only one of the 23 displaced PAFs was attracted towards buying agricultural land. It reflected the fact that the majority of the PAFs, who originally had agricultural-based livelihoods, are less interested in agricultural activities.
- It was noted that 46.8% of those who opted for investment in land chose municipalities to procure land, while 27.7% still bought land in rural municipalities but connected with roads. Moreover, 10 PAFs chose sub-metropolitan cities to invest on land while 2 PAFs preferred metropolitan cities. It is may be due to the fact people living in the remote and rural hills of Sankhuwashba district wanted to escape the hardship and settle down in more developed areas.

- Buying/building house emerged as the another preferred area of investment for the PAFs, as 49 of the 100 responses, which used the cash in acquiring fixed assets, opted for buying/building houses. Interestingly, 35.4% of the houses built/bought by the PAFs are of cemented structures while 27.1% of the newly built/bought houses are of mud-stone walls with corrugated sheet roofs.
- Two-story houses were found popular among those PAFs that have invested in houses, as nearly half of the PAFs built/bought houses that have two stories while another 27% of the PAFs have single story houses. The average size of the houses was found to be 139 square meters with the average size of house built/bought in sub metropolitan cities to be 191.4 square meters.
- Apart from fixed assets, buying services such as education and health were found to be the second most preferred area of investment for the PAFs. 40 of total 224 responses showed use of cash compensation in paying for education and health, 20 responses opted for paying for education services, while remaining 20 used the cash in paying for medical treatment. 20 responses of the 40 responses which were related to cash used in buying services, are associated with the displaced PAFs.
- Using cash compensation in repaying debt was found as the third favored area for PAFs as 33 (14.7 percent) of the 224 responses showed use of cash compensation in paying debt. It is noteworthy that the more vulnerable PAFs than the other PAFs falling under different categories used the cash compensation in paying back family debt.
- Similarly, 15 responses showed that PAFs used the cash in meeting household expenses while 24 (10.7%) responses could not recall clear areas where the cash was used. Surprisingly, only 12 (5.4%) responses showed

that they invested a part of the compensation in businesses.

- 61 of the 91 PAFs who had received the cash compensation were of the view that compensation was enough to replace lost assets, but 30 respondents did not agree. Half of the 30 PAFs, who said the compensation was not enough, had taken a loan from relatives while 37% used their savings and 13% went to bank for loan.

5.2 FINANCIAL AWARENESS PROGRAM AND ITS EFFECTIVENESS

Objective 2: To examine the effectiveness of financial awareness program provided to the PAFs in educating them about the risks associated with cash and making them understand the ways of prudent use of cash

- The study found that the number of participants (30 out of the 91 sampled PAFs) in the financial awareness training program was less than expected due to a number of reasons as explained in the section 4.2.1.
- While analyzing the impact of the training program among the 30 participants, which also included 6 displaced PAFs, the study found that 73.3% of the participants said that they used the knowledge/skills learnt at the training program and 46.7% of them said that they learnt the importance of investing in land/house to ensure the proper use of compensation.
- Despite the fact that one of the focuses of the training program was to encourage the PAFs to use bank checks to make large payments, the study pointed out that only 30% the PAFs have used the checks at least one time. This indicates that the use of the cash in making

large payments is still predominant among the PAFs.

- 22 (73.3%) of the 30 PAFs who took the training program, used the skills and knowledge learnt in the program. Similarly, of the total 30 participants, the training had positive influence on 14 (46.7%) PAFs who either bought land or bought/built houses.

5.3 BANKING BEHAVIOR OF THE PAFS AFTER CASH COMPENSATION

Objective 3: To explore banking behavior of the PAFs during the post cash compensation period

- Of the 91 PAFs that received cash compensation, majority were not associated with the formal banking system before the distribution of cash compensation. The study reckoned that 35 PAFs (37.6%) had bank accounts prior to the distribution of cash while remaining 58 (62.4%) PAFs did not have bank accounts.
- Majority (72%) of the PAFs opened bank accounts with their spouses while 9% of the them had their new joint accounts with their fathers/mothers. Another interesting finding was that 77.2% of the PAFs were found satisfied with the provision of depositing the compensation amount in a joint bank account.
- 85% of the PAFs were still maintaining the joint accounts post compensation, but 14 PAFs closed the joint account mainly due to the fact that it was difficult for both husband and wife to travel to the district headquarter, where most of the banks are located, to get the cash.
- Of the 14 PAFs who closed the joint bank account, 3 were from the displaced PAFs

whereas 7 were from the vulnerable and 4 were from the remaining categories. Also 7 of the 14 PAFs did not open a new bank account while of the remaining 7, 6 PAFs opened a new single account and one PAF opened a joint account in a new bank.

- The study also tried to explore the satisfaction level of PAFs on the joint account provision and it was found that 51 (55.4%) PAFs were very much satisfied with the arrangement followed by 31 (34.8%) PAFs who were moderately satisfied. However, 3 (3.3%) PAFs said they were not happy with the provision of joint bank account.

5.4 ROLE OF WOMEN IN FINANCIAL DECISION-MAKING IN THE HOUSEHOLD

Objective 4: To examine the change in the role of women of the household in financial decision making with respect to use of cash compensation

- Despite the provision of joint bank accounts, the study found that there was no change in women's ownership of land. Of the 26 female respondents belonging to the 93 PAFs, 11 women had land ownership before the distribution of compensation and the number remained unchanged more than one year after the completion of compensation distribution when the survey was conducted.
- However, there was a change in the ownership of house among the women as 9 women from the PAFs were found having ownership during the post compensation period whereas the number in the pre-compensation period was 4. However, no change in women's ownership in businesses was traced, as only one woman from a PAF had business ownership during pre and post compensation period.

- Of the 26 women belonging to PAFs who were interviewed for the study, 10 (38.5%) women were found managing household income and expenditure whereas 8 (30.8%) women said they, together with their husbands, manage the household finances. Only 3 (11.5%) women said their husbands completely control household income and expenditure.
- One of the purposes of the joint bank account was to encourage consultations between spouses while taking household financial decisions. The study found that the joint account provision contributed in that direction, as 22 women (88%) of the 26 surveyed said that they had consultations with husbands on issues of using cash compensation whereas only 12 (48.2%) women said that they used to have such consultations during the pre-compensation period.
- Most of the women were found satisfied with way the cash compensation was used. Of the 26, 22 (84.6%) women said they were satisfied in the way the cash had been used while 4 (15.4%) said they were not.

CHAPTER 6

CONCLUSION AND RECOMMENDATIONS

6.1 USE OF CASH BY PROJECT AFFECTED FAMILIES (PAFS)

Objective 1: To understand the use of cash compensation given to the Project Affected Families (PAFs) in lieu of lost assets

- Though buying fixed assets was found to be the most preferred area of investment for the PAFs, the number is still not up to a satisfactory level as just 45% of the total responses showed use of cash compensation in buying fixed assets, such as land and house. So, it is recommended that more efforts should be put in persuading the PAFs to invest in fixed assets so as to at least mitigate possible deterioration in livelihood of PAFs in the post-compensation period and to avoid any possibilities of the PAFs becoming landless in the future.
- It is worrisome that only 15% of the total PAFs, which predominantly had agriculture-based livelihoods in the pre-compensation period, were eager to continue their agriculture profession in the post-compensation period. In the absence of other means of sustainable income to substitute foregone income from agriculture, it is feared that majority of the PAFs might see deterioration in their livelihood in the long-run. Therefore, it is recommended that they should be given short-term and middle-term skill trainings so that they can have alternative sustainable sources of income.
- Similar is the problem with some of the PAFs who invested a bulk of the compensation in buying/building houses. With the investment, the PAFs have tangible assets but they might face problems in managing sustainable income to support their daily lives. So, PAFs should be given different types of skill trainings to enable them to make some income.
- Any investment made in medical treatment should not be viewed negatively. However, it is recommended that the developer think about the possibilities of buying affordable health insurance package recently launched by the government.
- It is in fact good that some portion of the cash compensation was used in education, as it will help to build trained human capital, something that can ensure sustainable sources of income for the PAFs in the future. So, it is recommended that the developer, through its Local Benefit Sharing Plan, extend some support to those PAFs which have opted for acquiring technical education.
- Using the cash compensation in repaying past debt is something that cannot be avoided. However, the government, along with the developer, should be watchful on livelihoods of those PAFs that have used the cash in clearing past loans.

6.2 EFFECTIVENESS OF FINANCIAL AWARENESS PROGRAM

Objective 2: To examine the effectiveness of financial awareness program provided to the PAFs in educating them about the risks associated with cash and making them understand the ways of prudent use of cash

- The low number of participants in the financial awareness training program is worrisome and both the IBN/government and the developer should be serious in addressing the weakness seen in the training program and take concrete steps to ensure the higher level of participation in such training programs in the future.
- Though the training program had positive impact in encouraging the PAFs to use cash compensation to buy fixed assets, few people were found using bank checks to make large payments and PAFs were still found taking huge amount of cash from one place to another to make large payments, particularly while buying land or house. Since the PAFs already had access to the banking system, it is recommended that future training programs focus on providing effective training to use banking channels while making large payments. Such training programs can be collaborated with other agencies, such as the Nepal Rastra Bank, which are providing similar types of trainings to the rural population.

6.3 BANKING BEHAVIOR OF THE PAFS

Objective 3: To explore banking behavior of the PAFs during the post cash compensation period

- It is remarkable to note that the majority of the PAFs were brought to formal banking

system through the joint account provision. It is impressive to note that 72% of the PAFs opened joint bank accounts with their spouses, 85% of the PAFs were still operating the joint accounts in the post compensation period, and 90% of the PAFs were either very much satisfied or moderately satisfied by the provision of the joint bank accounts.

- However, the trend of some of the PAFs closing joint accounts, and instead opening single accounts, mainly owned by male household heads, is something to be taken seriously. Though such number not big as of now, but if it increases in the future, it might jeopardize the entire effort of empowering women by enabling women's access to household assets through joint bank accounts. So, the IBN/government and the developer should study the root cause of the trend of closing joint accounts and put efforts into addressing the issues.

6.4 ROLE OF WOMEN IN FINANCIAL DECISION-MAKING IN THE HOUSEHOLD

Objective 4: To examine the change in the role of women of the household in financial decision making with respect to use of cash compensation

- Despite the stated efforts put into increasing women's access to household assets through joint bank accounts, it is troublesome that the number of women owning land did not change in the post-compensation period, although, women's ownership of houses more than doubled in the period. Similarly, almost 40% of the surveyed women were found managing household income and expenditure and that is a good indication of strengthening women's empowerment in the rural areas.

- It is interesting to note that the joint bank accounts had a positive impact on household consultations around managing cash compensation, as 88% of the surveyed women said that they had household consultations on ways to use to the cash compared to 48.2% in the pre-compensation period, another sign of improving women's role in household management. In addition, 84% of women said they were satisfied with the use of compensation amount. However, given the small sample size, it is risky to draw any specific conclusions. Thus, it is recommended to run a separate study to gauge the real impact on the role of women in household financial management in the post-compensation period.

ANNEXES

Annex 1: Result of binomial test

		Category	N	Observed Prop.	Test Prop.	Exact Sig. (2-tailed)
Did you use your cash compensation money?	Group 1	Yes	91	.98	.50	.000
	Group 2	No	2	.02		
	Total		93	1.00		

The test of the binomial test shows that the test is significant to differentiate two groups (Category: Yes or no) ($p < 0.01$). Each group is significantly different from 50 percent of use of cash or not use of cash.

Annex 2: Core areas of the use of cash compensation

Core area		PAFs category			Total
		Displaced	Vulnerable	Remaining	
Use of cash compensation to buy land	Count	18	13	20	51
	% within category	22.8%	21.0%	24.1%	
	% of Total	8.0%	5.8%	8.9%	22.8%
Use of cash compensation to build/buy house	Count	18	15	16	49
	% within category	22.8%	24.2%	19.3%	
	% of Total	8.0%	6.7%	7.1%	21.9%
Use of cash compensation to run a business	Count	4	3	5	12
	% within category	5.1%	4.8%	6.0%	
	% of Total	1.8%	1.3%	2.2%	5.4%
Use of cash compensation in education	Count	8	5	7	20
	% within category	10.1%	8.1%	8.4%	
	% of Total	3.6%	2.2%	3.1%	8.9%
Use of cash compensation for the treatment of family members	Count	8	4	8	20
	% within category	10.1%	6.5%	9.6%	
	% of Total	3.6%	1.8%	3.6%	8.9%
Use of cash compensation to pay debt	Count	10	11	12	33
	% within category	12.7%	17.7%	14.5%	
	% of Total	4.5%	4.9%	5.4%	14.7%
Use of cash compensation in household expenses	Count	7	3	5	15
	% within category	8.9%	4.8%	6.0%	
	% of Total	3.1%	1.3%	2.2%	6.7%
Use of cash compensation in other areas	Count	6	8	10	24
	% within category	7.6%	12.9%	12.0%	
	% of Total	2.7%	3.6%	4.5%	10.7%
Total	Count	79	62	83	224
	% of Total	35.3%	27.7%	37.1%	100.0%

Annex 3: Determination of margin of error

We computed a margin of error (d) from formula of the sample size (n).

$$\text{Margin of Error (d): } d = \sqrt{\frac{Z^2 (N-n) p (1-p)}{(N-1)n}}$$

Calculation:

$$d = \sqrt{\frac{1.96^2(248-93.00163)(0.90)(1-0.90)}{(248-1)(93.00163)}} = \sqrt{\frac{53.58976}{22971.4}}$$

$$d = \sqrt{0.002333} = 0.0483 = 4.83\%$$

Where,

N = 248 = Population size

n = 93 = Predetermined sample size

p = .90 = Assumed proportion of cash user

Z = 1.96 = Critical value of Z at 95% confidence level

Annex 4: Questionnaire for household survey

अरुण-३ जलबिद्युत आयोजना
क्षतिपूर्ति रकमको प्रयोग बारेमा सर्वेक्षण फाराम
वैशाख २०७५

यस प्रश्नावलीमा सोधिएका सबै सूचना तथ्याङ्क ऐन २०१५ अनुसार गोप्य राखिने छ र तथ्याङ्किय प्रयोजनको लागि मात्र प्रयोग गरिने छ ।

घरधूरि कोड नः

प्रश्नकर्ताको नामः

अन्तरवार्ता स्थानः

अन्तरवार्ता मितिः

क्र.सं.	व्यक्तिगत विवरण
१	उत्तरदाताको नामः
२	उमेरः फोन नं.:
३	परिवारको सदस्य संख्याः

क्र.सं.	प्रश्नहरू	कोड	प्रतिक्रियाहरू	कैफियत
४	लिङ्गः	१	पुरुष	
		२	महिला	
५	वैवाहिक अवस्थाः	१	अविवाहित	
		२	विवाहित	
		३	सम्बन्धविच्छेद गरेको	
		४	विदुर/विधवा	
६	के तपाईं यस परिवारको घरमूली हुनुहुन्छ ?	१	हो	↘
		२	होइन	
७	होइन भने, घरमूलीसंग तपाईंको के नाता पर्छ ? घरमूलीको नामः	१	छोरा/छोरी	
		२	श्रीमती	
		३	दिदी/बहिनी/दाजु/भाइ	
		४	बुवा/आमा	
		५	अन्य	



८	तपाईंले कति पढ्नु भएको छ ?	१	निरक्षर	
		२	साक्षर (अनौपचारिक शिक्षा)	
		३	प्राथमिक शिक्षा	
		४	निम्न माध्यमिक शिक्षा	
		५	माध्यमिक शिक्षा	
		६	उच्च माध्यमिक शिक्षा	
		७	उच्च शिक्षा	

९	तपाईंको मुख्य पेशा:	पेशा	मुआब्जा पाउनुभन्दा पहिले	मुआब्जा पाइसकेपछि
		कृषि	१	१
		व्यापार	२	२
		सरकारी सेवा	३	३
		निजी क्षेत्रको कामदार	४	४
		दैनिक ज्याला मजदुरी	५	५
		अन्य	६	६

१० यो आयोजनाको कारणले तपाईंले के-कस्ता भौतिक संरचनाहरू गुमाउनुभयो?

(नोट: एक भन्दा बढी उत्तर हुन सक्ने)

कोड	प्रतिक्रिया	मुआब्जा रकम
१	घर	
२	खेती-योग्य जमिन	
३	खेती गर्न नमिल्ने जमिन	
४	घडेरी	
५	व्यापारिक संरचना	
५	गाईगोठ	
	अन्य.....	
६	
जम्मा मुआब्जा रकम		

क्र.सं.	प्रश्नहरू	कोड	प्रतिक्रियाहरू	कैफियत
११	मुआब्जा रकम पाउनुभन्दा पहिले तपाईं कहाँ बस्नुहुन्थ्यो ? (बडा — नपा/गाँपा)			
१२	मुआब्जा रकम पाइसकेपछि अहिले तपाईं कहाँ बस्नुहुन्छ ?	१	पहिला कै ठाउँमा 	१५
		२	नयाँ ठाउँमा	
१३	अहिलेको ठाउँमा कहिले बसाई सर्नुभयो ?			
१४	तपाईं बसाई सर्नुको मुख्य कारण के होला ?			
१५	तपाईं अहिले आफ्नै घरमा बस्नुहुन्छ कि भाडाको घरमा ?	१	आफ्नै घरमा 	१७
		२	भाडाको घरमा	

१६	यदि भाडामा बस्नुभएको हो भने तपाईंले मासिक भाडा कति तिर्नुहुन्छ ?			
१७	के अहिले बस्नुभएको घर तपाईंले मुआब्जा रकम पाउनु पहिला देखि नै थियो ?	१	थियो	
		२	थिएन	

मुआब्जा रकमको प्रयोग				
१८	के तपाईंले प्राप्त गर्नुभएको मुआब्जा रकम प्रयोग गर्नुभयो ?	१	गरे	
		२	गरेको छैन 	३१

१९	तपाईंले प्राप्त गर्नुभएको मुआब्जा रकम के-के मा खर्च गर्नुभयो ? (नोट: एक भन्दा बढी उत्तर हुन सक्ने)	कोड	प्रतिक्रियाहरू	लागत रकम	चेक वा नगदमा तिर्नुभयो?
		१	जग्गा किन्न		
		२	घर बनाउन/किन्न		
		३	व्यापार		
		४	शिक्षामा खर्च		
		५	उपचार गर्न		

		६	ऋण तिर्न		
		७	घरायसी खर्च (खाना, कपडा, बत्ति.....)		
			अन्य		

२०	के तपाईलाई माथि भन्नुभएको ठाउँ ढहरुमाण मा खर्च गर्न मुआब्जा रकम पर्याप्त भयो त?	१	भयो	↷	३२
		२	भएन		
२१	यदि पर्याप्त नभएको भए, तपाईले बाँकी रकम कताबाट व्यवस्था गर्नु भयो?	१	आफ्नै बचतबाट		
		२	बैंकबाट ऋण लिएर		
		३	नातेदार, साथीसँग ऋण लिएर		
		४	अन्य.....		
२२	माथि उल्लिखित क्षेत्रमा मुआब्जा रकम प्रयोग गर्नुको कारण के होला?				

यदि जग्गा किनेको भए					
२३	तपाईले के प्रयोजनका लागि उक्त जग्गा किन्नुभयो?	१	आवासीय		
		२	कृषिजन्य		
२४	उक्त जग्गाको क्षेत्रफल कति छ?			
२५	उक्त जग्गा कुन ठाउँमा छ?वडानपा/गाँपा			

यदि घरमा लगानी गरेको भए					
२६	के तपाईले मुआब्जा रकमले कुनै घर किन्नु/बनाउनु भएको छ भने उक्त घर कुन ठाउँमा छ?वडानपा/गाँपा			
२७	उक्त घर कस्तो किसिमको हो?	१	पक्की सिमेन्ट गारो र छाना ढलान गरेको		
		२	पक्की सिमेन्ट गारो र छाना जस्ता पाताको		
		३	पक्की माटोको गारो र छाना जस्ता पाताको		

		४	जस्ता पाताको गारो र जस्ता पाताकै छाना
		५	अन्य
२८	उक्त घर कति तल्ले हो?		
२९	उक्त घरको क्षेत्रफल कति छ?		
३०	उक्त घरले कति जग्गा ओगटेको छ?		

यदि व्यापारमा लगानी गरेको भए				
३१	व्यापार		मुआब्जा पाउनुभन्दा पहिले	मुआब्जा पाइसकेपछि
		ठेगाना		
		मासिक आयस्रोत		
		मासिक भाडा		
		अन्य खर्चहरू		

जग्गा, घर र व्यापार बाहेक अन्य टिकाउ घरायसी सामग्री		
३२	टिकाउ घरायसी सामग्रीहरूको मूल्यसहितको सूचि	
	सामग्रीको सुचि	सामग्री मूल्य
	१.....	रु.....
	२.....	रु.....
	३.....	रु.....
	४.....	रु.....
५.....	रु.....	

यदि मुआब्जा रकम बाँकी भएको भए				
३३	के तपाईंले बाँकी रहेको मुआब्जा रकमले भविष्यमा अरु कुनै क्षेत्रमा लगानी गर्ने सोच बनाउनु भएको छ?	१	छ	३२
		२	छैन	
३४	यदि छ भने, के-केमा कति-कति लगानी गर्ने सोच बनाउनुभएको छ?			
	संभावित लगानीका क्षेत्र		लगानी रकम	
	१.....		रु.....	
	२.....		रु.....	

३.....	रु.....
४.....	रु.....
५.....	रु.....

३५	के तपाईको साझेदार/श्रीमान/श्रीमतीसँग कुनै सामान/सामाग्री किन्ने कुरामा सल्लाह हुन्छ/हुन्थ्यो?		मुआब्जा पाउनुभन्दा पहिले	मुआब्जा पाइसकेपछि
		हुन्छ	१	१
		हुँदैन	२	२

३६	के तपाईको साझेदार/श्रीमान/श्रीमतीसँग मुआब्जा रकम प्रयोग गर्ने कुरामा सल्लाह भयो?	१	भयो	
		२	भएन	

बैंकिङ्ग कारोवार सम्बन्धी				
३७	के तपाईको मुआब्जा रकम पाउनुभन्दा पहिला नै बैंक खाता थियो?	१	थियो	
		२	थिएन	
३८	नगद मुआब्जा प्राप्त गर्नका लागि तपाईले कोसँग संयुक्त बैंक खाता खोल्नु भयो?	१	श्रीमान/श्रीमती	
		२	दिदी/बहिनी/दाजु/भाइ	
		३	छोरा/छेरी	
		४	बुवा/आमा	
		५	अन्य नातेदार	

३९	उक्त खाताबाट पैसा झिक्नुपरेमा धेरैजसो पैसा झिक्न बैंकमा को जाने गर्नुभएको छ?	१	आफै	
		२	खाता साझेदार	
		३	दुबै	
		४	अन्य.....	

४०	के तपाईले एटिएम ढक्कण प्रयोग गरेर नगद झिक्नुभएको छ/थियो?		मुआब्जा पाउनुभन्दा पहिले	मुआब्जा पाइसकेपछि
		छ	१	१
		छैन	२	२

४१	के तपाईसँग बैंकले तपाईले आफ्नो खाताबाट रकम झिक्दा कुनै सोधपुछ गर्ने वा यी ठाँउमा लगानी गर्न सक्नुहुन्छ भनेर सल्लाह दियो?	१	गर्यो/दियो	
		२	गरैन/दिइन	
४२	तपाईले मुआब्जा रकमको लागि खाता खोलेदेखि अहिलेसम्म कति पटक जति आफ्नो खाताबाट रकम झिक्नु भयो होला?पटक		
४३	के संयुक्त बैंक खाता उपयोगी भयो?	१	भयो	
		२	भएन	४४
४४	यदि उपयोगी भएको भए, कसरी उपयोगी भयो?			
४५	यदि उपयोगी नभएको भए, के कारणले गर्दा उपयोगी भएन?			
४६	के तपाईले मुआब्जा रकम राखिएको संयुक्त खाता बन्द गर्नु भयो?	१	बन्द गरे	
		२	बन्द गरेको छैन	५२
४७	तपाईले आफ्नो संयुक्त खाता बन्द गर्नुको कारण के होला?			
४८	के तपाईले पाएको मुआब्जा रकम पहिलेको खाता बन्द गरेर अहिले एकल खातामा राख्नुभएको छ?	१	छ	
		२	छैन	४९
४९	एकल खाता कसको नाममा छ?	१	आफ्नै	
		२	श्रीमान/श्रीमती	
		३	दिदी/बहिनी/दाजु/भाइ	
		४	छोरा/छेरी	
		५	बुवा/आमा	
		६	अन्य नातेदार	
५०	के तपाईको पैसा पहिला मुआब्जा रकम राखेकै बैंकमा छ?	१	छ	५२
		२	छैन	

५१	खाता खोलेको नयाँ बैंकको नाम र ठेगाना के होला?		
५२	तपाईंले बैंक किन परिवर्तन गर्नुभयो?		
५३	तपाईंको विचारमा के उक्त बैंकको शाखा तपाईंको बासस्थानबाट नजिकै छ?	१	छ
		२	छैन
५४	मुआब्जा रकम प्राप्त गर्नका लागि बनाइएको बैंकिङ्ग व्यवस्थाप्रति कतिको सन्तुष्ट हुनुहुन्छ?	१	एकदमै सन्तुष्ट छु
		२	ठीकै सन्तुष्ट छु
		३	सन्तुष्ट छैन
		४	कुनै धारणा छैन
५५	मुआब्जा रकम प्राप्त गर्नका लागि बनाइएको बैंकिङ्ग व्यवस्थाप्रति तपाईं सन्तुष्ट हुनु / नहुनु को कारण के होला?		

वित्तीय साक्षरता कार्यक्रम			
५६	के तपाईंले लगानी बोर्डले आयोजना गरेको वित्तीय साक्षरता कार्यक्रममा सहभागी हुनुभएको थियो?	१	थियो
		२	थिएन
५७	तपाईंले उक्त वित्तीय साक्षरता कार्यक्रममा सहभागी नहुनुको कारण के होला?		

५८	के तपाईंलाई निम्न अनुसारका वित्तीय / आर्थिक कुराहरूको बारेमा पहिले देखि नै थाहा थियो?	वित्तीय अवधारणा	मुआब्जा पाउनुभन्दा पहिले		मुआब्जा पाइसकेपछि	
			थियो	थिएन	थियो	थिएन
		बचत	१	२	१	२
		लगानी	१	२	१	२
		पारिवारिक बजेट	१	२	१	२
		आम्दानी बढाउने उपायहरू	१	२	१	२

५९	के तपाईंले उक्त साक्षरता कार्यक्रममा सिकाईएका कुराहरू बुझ्नुभएको थियो?	१	थियो	
		२	थिएन	
		३	म कार्यक्रममा सहभागी नै थिएन	६३
६०	के कारणले गर्दा तपाईंलाई ती कुराहरू बुझ्न गाह्रो भयो?			
६१	के तपाईंले उक्त वित्तीय साक्षरता कार्यक्रममा सिकेका कुराहरू आफ्नो दैनिक जीवनमा प्रयोग गर्नुभयो?	१	गरे	
		२	गरेको छैन	६२
६२	यदि प्रयोग गर्नुभएको भए, कुन-कुन कुराहरू/अवधारणाहरू तपाईंको लागि बढी उपयोगी भए?			
६३	तपाईंले उक्त कुराहरू/अवधारणाहरू प्रयोग गरेका केही उदाहरणहरू बताइदिनुस न ।			

६४	भविष्यमा यदि यस्तै वित्तिय साक्षरता कार्यक्रम सञ्चालन गर्नुपरेमा के के कुरामा ध्यान दिनु पर्छ होलारु तपाईका सुझावहरू के के हुनसक्छन?	
----	--	--

प्रतिक्रियाहरू:

६५	के तपाई मुआब्जापछी खुशी हुनुहुन्छ?	१	छु	
		२	छैन	
६६	यदि हुनुहुन्छ भने, खुशी हुनुका कारणहरू बताइदिन सक्नुहुन्छरु (बढीमा तीनवटा कारणहरू)			
६७	यदि हुनुहुन्न भने, खुशी नहुनुका कारणहरू बताइदिन सक्नुहुन्छरु (बढीमा तीनवटा कारणहरू)			

उत्तरदाताको नाम:

उत्तरदाताको हस्ताक्षर:

मिति:

Annex 5: Questionnaire for women survey

अरुण-३ जलबिद्युत आयोजना
महिला सर्वेक्षण फारम
वैशाख २०७५

यस प्रश्नावलीमा सोधिएका सबै सूचना तथ्याङ्क ऐन २०१५ अनुसार गोप्य राखिने छ र तथ्याङ्किय प्रयोजनको लागि मात्र प्रयोग गरिने छ ।

घरको कोड नं:

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प्रश्नकर्ताको नाम:

क्र.स	व्यक्तिगत विवरण		
१	उत्तरदाताको नाम		
२	उमेर	फोन नं:	
३	तपाईंले कति पढ्नु भएको छ?	१	निरक्षर
		२	साक्षर (अनौपचारिक शिक्षा)
		३	प्राथमिक शिक्षा
		४	निम्न माध्यमिक शिक्षा
		५	माध्यमिक शिक्षा
		६	उच्च माध्यमिक शिक्षा
		७	उच्च शिक्षा
४	श्रीमानको नाम:		

क्र.स.	प्रश्नहरू	कोड	प्रतिक्रियाहरू	चम्बचपक
५	तपाईंको अहिलेको पेशा के हो?	१	कृषि	
		२	व्यापार	
		३	सरकारी सेवा	
		४	निजी क्षेत्रको कामदार	
		५	दैनिक ज्याला मजदुरी	
		६	गृहिणी	
		७	अन्य	

६	के तपाईं नै यो परिवारको घरमूली हो?	१	हो	
		२	होइन	

बैंकिङ्ग कारोवार सम्बन्धी				
७	के तपाईंको मुआब्जा रकम पाउनुभन्दा पहिला नै बैंक खाता थियो?	१	थियो	
		२	थिएन	
८	नगद मुआब्जा प्राप्त गर्नका लागि तपाईंले कोसँग संयुक्त बैंक खाता खोल्नु भयो?	१	श्रीमान/श्रीमती	
		२	दिदी/बहिनी/दाजु/भाइ	
		३	छोरा/छेरी	
		४	बुवा/आमा	
		५	अन्य नातेदार	

९	उक्त खाताबाट पैसा झिक्नुपरेमा धेरैजसो पैसा झिक्न बैंकमा को जाने गर्नुभएको छ?	१	आफै	
		२	खाता साझेदार	
		३	दुबै	
		४	अन्य.....	

१०	के तपाईंले एटिएम (ATM) प्रयोग गरेर नगद झिक्नुभएको छ/थियो?		मुआब्जा पाउनुभन्दा पहिले	मुआब्जा पाइसकेपछि
		छ	१	१
		छैन	२	२

११	के तपाईंलाई बैंक खाता प्रयोग गर्न वा पैसा झिक्न कुनै सिमा तोकिएको थियो?	१	थियो	
		२	थिएन	
१२	के तपाईंसँग बैंकले तपाईंले आफ्नो खाताबाट रकम झिक्दा कुनै सोधपुछ गर्ने वा यी ठाँउमा लगानी गर्न सक्नुहुन्छ भनेर सल्लाह दियो?	१	गर्यो/दियो	
		२	गरेन/दिएन	

१३	तपाईले मुआब्जा रकमको लागि खाता खोलेदेखि अहिलेसम्म कति पटक जति आफ्नो खाताबाट रकम झिक्नु भयो होला?पटक		
१४	के संयुक्त बैंक खाता उपयोगी भयो?	१	भयो	
		२	भएन	१६
१५	यदि उपयोगी भएको भए, कसरी उपयोगी भयो?			
१६	यदि उपयोगी नभएको भए, के कारणले गर्दा उपयोगी भएन?			
१७	के तपाईले मुआब्जा रकम राखिएको संयुक्त खाता बन्द गर्नु भयो?	१	बन्द गरे	
		२	बन्द गरेको छैन	२१
१८	तपाईले आफ्नो संयुक्त खाता बन्द गर्नुको कारण के होला?			
१९	के तपाईले पाएको मुआब्जा रकम पहिलेको खाता बन्द गरेर अहिले एकल खातामा राख्नुभएको छ?	१	छ	
		२	छैन	२१
२०	एकल खाता कसको नाममा छ?	१	आफ्नै	
		२	श्रीमान/श्रीमती	
		३	दिदी/बहिनी/दाजु/भाइ	
		४	छोरा/छेरी	
		५	बुवा/आमा	
		६	अन्य नातेदार	
२१	के तपाईको पैसा पहिला मुआब्जा रकम राखेकै बैंकमा छ?	१	छ	२४
		२	छैन	
२२	खाता खोलेको नयाँ बैंकको नाम र ठेगाना के होला?			

२३	तपाईले बैंक किन परिवर्तन गर्नुभयो?		
२४	तपाईको विचारमा के उक्त बैंकको शाखा तपाईको बासस्थानबाट नजिकै छ?	१	छ
		२	छैन
२५	मुआब्जा रकम प्राप्त गर्नका लागि बनाइएको बैकिङ्ग व्यवस्थाप्रति कतिको सन्तुष्ट हुनुहुन्छ?	१	एकदमै सन्तुष्ट छु
		२	ठीकै सन्तुष्ट छु
		३	सन्तुष्ट छैन
		४	कुनै धारणा छैन
२६	मुआब्जा रकम प्राप्त गर्नका लागि बनाइएको बैकिङ्ग व्यवस्थाप्रति तपाई सन्तुष्ट हुनु / नहुनु को कारण के होला?		

आर्थिक निर्णयमा महिलाको भूमिका			
२७	तपाईको नाममा कुनै सम्पत्ति छ/थियो?		मुआब्जा पाउनुभन्दा पहिले
		छ	१
		छैन	२
२८	तपाईको नाममा के सम्पत्ति छ/थियो?	जग्गा	१
		घर	२
		व्यापारिक संरचना	३
		गाइगोठ	४
		अन्य	५

२९	यदि आफ्नो नाममा नयाँ/थप सम्पत्ति छ भने, यसप्रति तपाईं कतिको सन्तुष्ट हुनुहुन्छ?	१	एकदमै सन्तुष्ट छु	
		२	सन्तुष्ट छैन	
		३	कुनै विचार छैन	
३०	के तपाईंको घरमा आम्दानी र घरखर्चको हिसाबकिताब राख्नुहुन्छ?	१	राख्छौं	
		२	राख्दैनौं	
३१	तपाईंको परिवारमा घरखर्च र आम्दानीको व्यवस्थापन कसले गर्नुहुन्छ?	१	आफै	
		२	श्रीमान	
		३	परिवारको अन्य सदस्य	
३२	किन?			

३३	के तपाईंको श्रीमान्/साझेदारले आयस्रोतको प्रयोग गर्दा तपाईंसँग सल्लाह गर्नुहुन्छ/गर्नुहुन्थ्यो?		मुआब्जा पाउनुभन्दा पहिले	मुआब्जा पाइसकेपछि
		हुन्छ		
		हुँदैन		
३४	के तपाईंको श्रीमान्/साझेदारले घरायसी सर-सामान किन्दा तपाईंसँग सल्लाह गर्नुहुन्छ/गर्नुहुन्थ्यो?	हुन्छ		
		हुँदैन		

३५	के तपाईंको श्रीमान्/साझेदारले मुआब्जा रकम प्रयोग गर्नेबारे तपाईंसँग वा तपाईंको आफन्तसँग कुनै सर-सल्लाह गर्नुभयो?	१	भयो	
		२	भएन	
३६	मुआब्जा रकम प्रयोग गर्दा के तपाईंहरू दुवै जनाको सहमतिमा गर्नुभएको हो?	१	हो	
		२	होइन	

३७	जसरी तपाईले प्राप्त गर्नुभएको मुआब्जा रकमको प्रयोग भयो त्यो प्रति तपाई सन्तुष्ट हुनुहुन्छ?	१	छु	
		२	छैन	
३८	मुआब्जा रकम वितरण सम्बन्धी तपाईका कुनै सुझाव तथा प्रतिक्रिया छन्?			

Annex 6: Questionnaire for bank survey

Use of Cash Study Questionnaire for banks

1. Name of the account holder:
2. Household code:
3. Name of the bank:
4. Account Number:

1. Is the account holder still operating the account?
Yes: No:
2. If no, has the account holder
Closed the account: Opened a new account:
3. If yes, has account holder taken
Check book: ATM card: Both:
4. How many banking transactions the account holder has done since opening of the account?
.....
5. Of that how many were
Deposits: Withdrawals:
6. Of the withdrawals, how many were done through
Checks: ATM: Intra banking transfer:
7. Has the account holder made deposits to the account?
If yes, how many times
8. Has the account holder subscribed e-banking facilities?
Yes: No:

- 9. Has the account holder taken loan from the bank?
Yes: No:
- 10. Has the account holder enquired/applied for loan?
Yes: No:
- 11. Has there been a request to change account operations?
Yes: No:

Annex 7: Name of the Interviewees

S. N.	HH Code	Category	Name	Interviewed date
1	N502941	Displaced	Bishnumaya Khatri Adhakari, Kumar, Nara Kumar	April 14, 2018
2	Y507773	Displaced	Dil Bdr. Rai, Durgamaya Rai	April 15, 2018
3	N503101	Displaced	Harka B Rai, Jani Maya Rai	April 16, 2018
4	N500000	Displaced	Kumar Adhakari, Indra Kumari	April 17, 2018
5	D811708	Displaced	Tek Bdr Rai, Dil Kumari Rai	April 18, 2018
6	Y507485	Displaced	Dil K. Rai, Khadgalachi, Bishnulachi	April 19, 2018
7	D812151	Displaced	Kul Bahadur Rai, Manju Dhimal	April 19, 2018
8	Y507554	Displaced	Tika B, Krishna B. Rai	April 20, 2018
9	N505351	Displaced	Mohan Kumar Khatri, Sima Sapkota	April 1, 2018
10	N503061	Displaced	Jaya Kumari Rai, Bal B. Rai	April 16, 2018
11	N503042	Displaced	Chimala Rai, Megnath Rai	April 17, 2018
12	N506251	Displaced	Manrupa Rai, Bhakta B. Rai	April 16, 2018
13	N506261	Displaced	Animaya Rai, Santi Maya Rai	April 16, 2018
14	N503081	Displaced	Puspa B. Parajuli, Debaka Parajuli	April 17, 2018
15	N505371	Displaced	Bhogendra Rai, Sova Rai	April 17, 2018
16	D811715	Displaced	Tichar B Rai, Srijana Khandka	April 20, 2018
17	N503241	Displaced	Balkumar Rai, Nalina Rai	April 16, 2018
18	N506501	Displaced	Uttar Kumar Rai, Santamaya Rai	April 16, 2018
19	N503072	Displaced	Gangadevi Tamang, Birendra Tamang	April 17, 2018
20	Y507468	Displaced	Take Bdr Rai, Manamaya Rai	April 19, 2018
21	Y507582	Displaced	Kalimaya Rai, Krishnaman, Sokendra, Tilak Rai	May 29, 2018
22	Y507621	Displaced	Degendra K Rai, Chnadra Maya Rai	May 29, 2018
23	N503093	Displaced	Dilli B., Padma Kumari Rai	April 17, 2018
24	D811931	Vulnerable	Hastamaya, Sanchamaya Rai, Phulmaya Rai	May 21, 2018
25	D816381	Vulnerable	Ram Kumar Rai, Sarita Rai	April 20, 2018
26	D806451	Vulnerable	Indra B Rai, Deu Kumari Rai	April 24, 2018
27	N506751	Vulnerable	Balkumar Rai, Rupmaya Rai	April 18, 2018
28	P501661	Vulnerable	Bam Bahadur Rai, Ganga B. Rai	April 17, 2018
29	N602381	Vulnerable	Chimsi Maya Rai, Bibak Rai	April 16, 2018
30	D815932	Vulnerable	Rajuman Rai, Snahaya Rai	April 16, 2018
31	D912211	Vulnerable	Nara B Rai, Jitamaya Rai	April 14, 2018

S. N.	HH Code	Category	Name	Interviewed date
32	D815311	Venerable	Khushi Ram Rai, Dhanamaya Rai	April 19, 2018
33	Y602261	Vulnerable	Jeevan Rai, Ram Kumari Rai	April 20, 2018
34	Y707242	Vulnerable	Parati Bahadur Rai, Jeetmaya Rai	April 19, 2018
35	D805592	Vulnerable	Indra Psd Rai, Fulmaya Rai	April 19, 2018
36	N600221	Vulnerable	Dhan B Biswakarma, Phulmaya Kami	April 18, 2018
37	N506881	Vulnerable	Sila Rai, Jas B. Rai	April 17, 2018
38	N607192	Vulnerable	Dhanalaxmi Tamang, Fulmaya Tamang	April 17, 2018
39	N610081	Vulnerable	Hari Bahadur Rai, Dhana Kumari Rai	April 16, 2018
40	P501631	Vulnerable	Lakhman, Kabiraj, Janak, Debiraj Rai	May 11, 2018
41	P501551	Vulnerable	Lakhman Rai, Kabiraj Rai	April 11, 2018
42	P504411	Vulnerable	Kabiraj Rai, Chandra Maya Rai (Sinjali)	May 7, 2018
43	P403371	Vulnerable	Thepchi maya Rai, Upendra Kumar Rai	May 21, 2018
44	N703013	Vulnerable	Sher Bahadur, Santa, Chhatra Rai	April 23, 2018
45	D816331	Vulnerable	Jeet Bahadur Rai, Kumari Rai	April 19, 2018
46	N606124	Vulnerable	Dhana Bahadur Rai, Indra Kumari Rai	April 16, 2018
47	P406491	Vulnerable	Mina, Achal, Aius Rai	April 17, 2018
48	D916451	Vulnerable	Kumar Rai, Bimala Rai	April 18, 2018
49	D916162	Vulnerable	Shyam K Rai, Sancha laxi Rai	April 19, 2018
50	N502933	Vulnerable	Tulamaya, Chandra Prashad Rai	May 21, 2018
51	D812521	Vulnerable	Purna Kumar Rai, Fulmaya Rai	April 19, 2018
52	Y602281	Vulnerable	Bishnu Kumari Rai, Chan B. Rai	May 21, 2018
53	N702992	Vulnerable	Dhanamaya Rai, Padam B. Rai	May 2, 2018
54	D806381	Vulnerable	Goma maya Rai, Ajaya Rai	May 22, 2018
55	N613331	Vulnerable	Sreemaya Tamang, Mitra B.	April 17, 2018
56	Y509563	Vulnerable	Maheshwoari Rai, Kulman Rai	April 14, 2018
57	P405141	Vulnerable	Sitamaya Rai, Nandalal Rai	April 5, 2018
58	N605912	Remaining	Bhim B Rai, Jitmaya Rai	April 16, 2018
59	N612881	Remaining	Kopila Parajuli, Rajan Parajuli	April 16, 2018
60	P403421	Remaining	Ghanashyam Rai, Renuka Rai	April 17, 2018
61	P403341	Remaining	Lakh Bahadur Rai, Jamuna Rai	April 17, 2018
62	N607211	Remaining	Laxmi Psd Tamang, Kabita Tamang	April 18, 2018
63	Y507801	Remaining	Dal B Rai, Bindra Rai	April 19, 2018

S. N.	HH Code	Category	Name	Interviewed date
64	N606111	Remaining	Khadga Kumari Bista, Hem B. Bista	April 21, 2018
65	N701913	Remaining	PemaLundup Gurung, Kamal Gurung	April 2, 2018
66	N614821	Remaining	Prem Bahadur Rai, Aitimayan Rai	April 17, 2018
67	Y507611	Remaining	Dhana Bahadur Rai, Devimaya Rai	April 15, 2018
68	N600323	Remaining	Kumar Parajuli, Chandrawati Parajuli Ojha	April 16, 2018
69	N607512	Remaining	Manilal Rai, Dipa Rai	April 16, 2018
70	N613931	Remaining	Dhan B Rai, Phulmaya Rai	April 19, 2018
71	P403361	Remaining	Narakumar Rai, Sarala Rai	April 17, 2018
72	P403381	Remaining	Asarae B, Kul B. Rai	April 17, 2018
73	D916461	Remaining	Shreeram Rai, Juna Rai	April 18, 2018
74	D912151	Remaining	Lila B Rai, Purna maya Rai	April 18, 2018
75	Y507601	Remaining	Tikaram Rai, Shyam Kumari Rai	April 21, 2018
76	Y607541	Remaining	Ramesh Raj Rai, Sarada Rai	May 22, 2018
77	N607223	Remaining	Rabin Kumar Rai, Kushum Gurung	May 22, 2018
78	N609261	Remaining	Angsang Rai, Sonimaya Limbu	April 16, 2018
79	N613981	Remaining	Naramaya Parajuli, Suresh Parajuli	April 17, 2018
80	D814761	Remaining	Dhan B Rai, Uttar Bahadur Rai	April 17, 2018
81	N606371	Remaining	Sivaraj Bista, Hem B. Bista	April 15, 2018
82	N614151	Remaining	Biman Parajuli, Durga Parajuli	April 16, 2018
83	N706971	Remaining	Udip Limbu, Tikamaya Limbu	April 16, 2018
84	N705901	Remaining	Doman, Prakash Rai	April 16, 2018
85	P408901	Remaining	Amritamaya Rai, Rajendra Rai	April 17, 2018
86	P408941	Remaining	Jag B Rai, Himali Rai	April 17, 2018
87	P411052	Remaining	Dal B Rai, Bir Dhani maya Rai	April 17, 2018
88	N604665	Remaining	Krihna Bahadur Parajuli, Jaya B.,	April 17, 2018
89	D916441	Remaining	Shreekrishna Rai, Kamala Rai	April 18, 2018
90	D916431	Remaining	Buddi B Rai, Shyam Kumari Rai	April 18, 2018
91	D912042	Remaining	Janasebi Rai, Thagmaya Rai	April 18, 2018
92	D705841	Remaining	Yes B. Rai, Yamuna Devi Karki	April 19, 2018
93	Y608291	Remaining	Chitra B. Rai, Jeetmaya Rai	April 19, 2018

Annex 8: Name of the Surveyed Banks

Name of the Bank	Address
Bank of Kathmandu limited	Khandbari
Nepal investment bank limited	Khandbari
Prime bank limited	Khandbari
Siddhartha bank	Khandbari
Everest Bank	Khandbari
Nabil Bank	Khandbari
Sanima Bank	Khandibari
Century Bank	Khandbari



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