

HUMANITARIAN INNOVATION FUND
Final Report

- Please try not to exceed 5 pages (Arial, 12pts) excluding attachments –

Organization Name	Practical Action
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Project Title	Understanding the role of remittances in reducing risk to earthquakes
Problem Addressed / Thematic Focus	Identifying the links between remittances and Haphazard construction practices in Nepal that is increasing vulnerability to earthquakes.
Location	Kathmandu, Nepal
Start Date	1 February 2014
Duration	8 months
Total Funding Requested	£19,917

Partner(s)	£9,348 (NRRC and Practical Action)
Total Funding	£ 29,265

Innovation Stage	Recognition
Type of Innovation	Process and Position Innovation: Targeting a new group of actors that was not considered before in DRR context and utilising the remittance investment to promote earthquake resilient construction.
Project Impact Summary	

Reporting Period	1 February 2014 – 30 September 2014
Total Spent	£ 29,265

ACTIVITIES CARRIED OUT

1. Literature review

Before determining the full scope and requirements of the proposed research study, the project team conducted a detailed literature review. This review allowed the project team to understand current knowledge and gaps in knowledge related to remittances and disaster risk reduction. Some of the key points drawn from the literature review are as follows:

- Remittance income through formal banking alone makes over 29.1 per cent of total GDP¹ in Nepal. According to the World Bank² and the IMF³, if remittances sent in developing countries through informal channels are included, total remittances could be as much as 50 per cent higher than the official record. According to the Nepal Living Standard Survey, approximately 79 per cent of remittances in Nepal are used for daily consumption while another 7 per cent utilised for loan repayments⁴. Additional uses include acquisition of land, education, construction and establishment of businesses.
- Globally, remittance is an important contributor to the acquisition of land and housing construction. With increased disposable income, households receiving remittances have demonstrated higher likelihood of investing in housing construction or expanding current accommodations⁵. For example, a study in Amman revealed that 44 per cent of remittance receiving households was involved in either building a new house or extending current living arrangements⁶. Brendan (2007)⁷ revealed that remittance in El Salvador was a vital source of income to fund housing improvements.
- The last decade has not only seen a significant increase in remittance flows to Nepal; there has also been a tremendous growth of urban areas. Nepal is the fastest urbanising country in South Asia, with many urban centres, including Kathmandu Valley, achieving annual growth rates of 4 per cent (World Bank, 2013)⁸. This growth, being unplanned and haphazard has resulted into an increased level of earthquake vulnerability.

2. Identification of stakeholder and consultation workshop

Based on the literature review, stakeholders and experts in foreign employment and migration sector were identified, listed and contacted for bilateral consultations. During this, stakeholders were oriented on the objective and scope of the project, and jointly identified linkage with their area of work. On this forum, the stakeholders provided key

¹ MoF, 2014. Economic survey Fiscal year 2013/14. Ministry of finance, Government of Nepal, Kathmandu (*Based on Data for the first 8 months of the current fiscal year*)

² World Bank 2010, Outlook for remittances flows 2010-2011, Migration and Development Brief, World Bank, Washington D.C.

³ IMF, 2009, Do workers remittances promote economic growth? International Monetary Fund working paper, WP/09/153, Washington, DC.

⁴ CBS, 2011. Nepal Living Standard Survey, Central Bureau of Statistics, Kathmandu, Nepal

⁵ Nepal R, 2012. Remittance and livelihood strategies: A case study in Eastern Nepal. Kassel University Press

⁶ Findlay Allan, Samha Musa, 1985. The impact of international migration on the urban structure of Amman. In: Espace, populations, sociétés, 1985-1. Migrations et urbanization - Migrations and cities. pp. 93-99.

⁷ Brendan C. McBride, 2007. Building capital: the role of migrant remittances in housing improvement and construction in El Salvador, Master's Thesis in Urban Management and Development, Rotterdam.

⁸ World Bank, 2013. Urban growth and spatial transition in Nepal. Washington D.C. World Bank.

inputs on the research scope. Following this, the project held a half day multilateral stakeholder consultation workshop on 27 March 2014, where 25 members from various international and national organisations participated. The objective of this workshop was to discuss the research methodology and finalise questionnaire for target study groups.

3. Research tool finalisation

Consultation with experts working in the migration field and researchers supported the project team to finalise two sets of questionnaire (Annex I): (i) questionnaire focused on remittance senders, and (ii) head of remittance dependent and non-dependent households. Each questionnaire included the questions related to personnel details, remittance utilisation, information on building construction/building code, awareness on earthquake and sources of information.

4. Identification of respondents

Based on the consultation with organisations working on safer migration and foreign employment (mainly Migrants' Centre, Paurakhi Nepal, Ankur, Qatar and Korea returnee), potential respondents in Jhapa and Kathmandu were identified. In each destination, consultation with district-wide volunteer/social organisations was done. Similarly, national/district associations of various ethnic groups (who also have the record of migrants from their ethnic groups), Nepalese International Employment Organisation-Qatar, and Non Resident Nepalese were contacted.

5. Questionnaire Survey

Household questionnaire survey in Kathmandu Valley (Kathmandu, Lalitpur and Bhaktapur District) was conducted from 28 April to 5 May 2014 and in Jhapa District, survey was conducted from 18 to 25 May 2014 with the help of 7 experienced volunteers. Questionnaire survey with migrant workers in South Korea (Seoul, Bussan, Ghimae) was conducted with the help of Migrant Centre between May and Mid June 2014. Similarly, questionnaire survey with migrant workers in Qatar (Doha) was conducted from early May to second week of June 2014.

6. Data entry and analysis

Data collected from 1208 questionnaire surveys were entered into SPSS version 16. The outputs generated by the SPSS was then analysed against the research hypothesis and research questions.

Investment of remittance in construction related practices: Remittance receiving households in Jhapa and Kathmandu allocated 22 per cent and 18 per cent of remittance income received in last 12 months for construction practices. Migrant worker in South Korea and Qatar allocated a total of 18.1 per cent and 7 per cent of remittances sent home in the last 12 month for construction practices.

Use of Engineer for building construction and awareness on building code for safe construction: Of those surveyed, 31 per cent and 53 per cent of remittance non-receiving households and 35 per cent and 58 per cent of remittance receiving households in Kathmandu and Jhapa respectively did not use an engineer while

constructing their home. Awareness on the existence of building codes remains low among over 50 per cent of households in Kathmandu and Jhapa.

Intention to build a new house by migrant worker from South Korea and Qatar: Of the migrant workers surveyed in South Korea and Qatar, 66 per cent and 38 per cent respectively stated that they intend to build a new home in the next two to five years. This highlights the significant difference between the intention of two cohort groups to build a new house where chi square test statistic (chi square=40.456) was $p = .000$, less than the alpha level of significance of 0.005, with medium income earners in South Korea displaying a higher likelihood of utilising remittances for construction practices.

Intention to build a new house by remittance receiving household and remittance non receiving households: The intention to build a new house is significantly higher for remittance receiving households than remittance non-receiving households, where 59 per cent and 52 per cent of households receiving remittances, and 35 per cent and 41 per cent of remittance non receiving households in Kathmandu and Jhapa respectively expressed their intention to build a new house in the next two to five years. With chi square test statistic (chi square=24.670) was $p = .000$, less than the alpha level of significance of 0.005 which shows evidence of significant difference on the intention to build a new house by remittance receiving and remittance non-receiving households.

7. Sharing of Research

Following data analysis, the research team drafted a research report to share with stakeholders for comment and critique. A dissemination workshop was organised on the 21 October 2014. The workshop was participated by 35 individuals representing various like-minded organisations including National Planning Commission, Ministry of Home Affairs, and Nepal Rastra Bank, Foreign Employment Promotion Board, Department of Foreign Employment-EPS section, Ministry of Urban Development, Red Cross Alliance, IOM, British Red Cross, BBC Media Action, CESLAM, Migrant Center, NSET and students from University. Similarly, the research team is in contact with the reputed journals: International Migration Review and Journal on Disaster Risk Reduction for their consideration to publish the research findings.

ACHIEVEMENTS

The research findings will support the government and other relevant stakeholders in developing strategies and programmes that can influence remittances for risk reduction and construction safety. In addition, the research results (which will be made public) will serve as an invaluable source of information that can be used for further research and actions on understanding the role and process of remittance use, and communications used by the migrant workers.

This result has produced the following results:

- A significant portion of remittances, particularly sent by the medium income earners (2nd cohort of the study - Annex II), is invested in construction works

mainly the construction of a new house, adding storey to the existing building, and maintenance of existing infrastructure.

- Migrant workers of 2nd Cohort group and households receiving remittances are more likely to build a new house in the next 2 to 5 years. With overall low awareness of building codes or earthquake safety practice, the use of remittances in construction activities is very likely to contribute to earthquake risk.
- The research findings highlights the need to focus communication efforts towards migrant workers in the 2nd and 3rd cohort (medium to high income earners) as well as households receiving remittances. Raising awareness on the building codes of these target groups could support efforts to generate and promote demand for building code implementation. The research study also includes detailed information on current sources of receiving information, preferred sources of receiving information, access to information, favorite media programme and trusted sources of information among migrant workers and remittance receiving households. As migrant workers indicated high influence in decision making on the use of remittances, it is important to target communication efforts to this group.

METHODOLOGY⁹

The project followed the following methodology for the accomplishment of the research project:

- **Questionnaire Survey for remittance dependent and remittance non-dependent households:** A total of 798 surveys were conducted within this group (204 remittance dependents and 198 remittance non dependents in Kathmandu; 203 remittance dependents and 193 remittance non-dependents in Jhapa).
- **Questionnaire Survey for migrant workers:** Another questionnaire survey with 407 migrant workers was conducted in target migrant destination countries i.e., 203 in Qatar and 204 in South Korea.
- **Key Informants Survey:** In order to supplement questionnaire and triangulate information received from the questionnaire survey, Key Informants Survey with 7 experts on migrant issues was conducted (Annex III and IV).

⁹ Refer Annex VII

MAJOR OBSTACLES

Conducting surveys

In order to complete surveys in Qatar, the research team in Nepal identified several possible partners in Qatar who were interested in the research objectives. However, the partners identified were unable to complete the survey due to logistic difficulties and the research topic being identified to be sensitive with regard to migrant worker's safety in Qatar. However, utilising networks developed through stakeholder consultations, the research team identified a suitable team to complete the work. The busy schedule of migrant workers in both of the destination countries was another challenge for collecting required data. To overcome this particular challenge, the research team requested for a no-cost extension of the project for two months, which was approved by the HIF team.

Information Gap

Upon entering data and reviewing responses to the questionnaire, the research team identified some information gaps, such as disaggregated data on the expenditure of remittances (particularly from migrant workers). In order to fill this gap, the research team conducted Key Informants Survey with experts in migrant and remittances issues. This provided the research team some key insights to fill in the information gap while also contextualising some information received from the surveys.

BENEFICIARIES/HUMANITARIAN INTERVENTIONS IMPACTED

The result of this research will have the following beneficiary/humanitarian impact:

- **Government:** For the government, this research provides critical information that can support the formulation of strategies and policies directed at migrant workers to support safer investment of remittances.
- **DRR Partners:** This research will have a tremendous impact on DRR organisations, particularly those working on building code implementation. The result of this research will allow these organisations to target remittance receiving households and migrant workers to ensure that investments on infrastructure are earthquake safety. By targeting this particular group, DRR organisations can more efficiently effectively use resources to impact building code implementation.
- **Humanitarian Partners:** For humanitarian partners, the results of this research, particularly how migrant workers communicate with households, send money back to households and receive information can support humanitarian action in a post-disaster response (which could include communications with affected communities).

Additionally, the amount of data collected from the research will be instrumental for organisations working on migrant related issues. This data will be made available for organisations to use and inform in the development of strategies and programmes.

PARTNERSHIPS AND COLLABORATION

The partnership has not been changed and further collaboration has increased. The project team has consulted with the ICIMOD study team on 'Labour migration and Remittances'. Discussions to form a consortium of Practical Action, NRRC, ICIMOD, WWF, NRRC and CESLAM with the objective of developing common agenda in the sector of migration and disaster are ongoing.

The project team signed partnership agreement with Asian Human Rights and Culture Development Forum (AHRCDF Migrants' Centre) for conducting questionnaire survey with migrant workers in South Korea.

DISSEMINATION

The following approaches were used to disseminate project findings to outside stakeholders:

- Monthly blogs on HIF website (Annex V) was regularly shared with stakeholders via email and social media;
- At the end of the project, a dissemination workshop was conducted to share the results and recommendations of the research with government, international and national stakeholders;
- The research study will be shared to wider people by publishing it in academic journals, and sharing it among various information networks (Active Learning Network for Accountability and Performance (ALNAP), Prevention Web, Relief Web, IRIN) and respective partner organisations' website to reach a wider audience.

TRANSFERABILITY

The outcomes of the research will be made available to the general public, academia, research institutions and other relevant stakeholders to allow for further exploration and analysis. Access to this data can lead to innumerable studies looking at migrant and remittance related issues beyond the scope of this study. In addition, there remains potential for other academics and organisations to review this research and build on the scope of the project to provide more in-depth and complementing research into this complex and important issue.

Annex

Annex I: Questionnaire(s)

Finalised questionnaire

Confidential, information to be used for research purposes only

Understanding the role of remittances in reducing risk to earthquake
Questionnaire for Head of Dependent and Non Dependent Household

Questionnaire number:

Date:

Time:

Name of Enumerator:

Location:

This paragraph has to be read before each interview. At the beginning of the interview, take the time to present yourself and the aim of the questionnaire to establish trust with the respondent. If necessary, take the time to answer to the respondent's own questions. Clearly, ask if respondent agree to answer these questions. If it is the case, then pursue. If it is not the case, leave the respondent politely and move to a replacement household.

I am a surveyor hired to carry a survey in your town, the survey is part of a research project to better understand the role of remittances in reducing risk to earthquake. Your household has been selected randomly. I will ask you several questions. The total time of the questionnaire will not be more than 1 hours. All your answers will be kept private, and your name will not appear in any data that is made publicly available. The information you provide will only serve for research purposes.

1.Full Name of the Household head :	
2. Age:	
3. Gender: M/F/Third Gender	
4. Current Address	5. Permanent Address if different form the current address
4.1 District.....	5.1. District.....
4.2 Name of VDC/municipality	5.2 Name of VDC/municipality
4. 3 Ward Number	5.3 Ward Number
4.4 Name of town/village	5.4 Name of town/village.....
4.6 Household Number.	5.6 Household Number.

Section 1: Family background information			
Q. #	Question	Response Options	Note/ Go To Q.#
101	Level of education completed	1.Primary level (1-5) Grade 2.Lower secondary (6-8) grade 3.Secondary level (9-10) 4. CTEVT Diploma / Vocational Training 5.+2 Level6.Bachelor Degree 7. Master Degree and above	
102	Family Type	1.Nuclear 2.Joint	
103	How many members are in your household, who had eaten and stayed together in last 6 months? (without counting theno of individuals (Male Female.....)	

	remittance earner)																										
104	Are there any members of the household currently living abroad for foreign employment?	1. Yes 2. No			--- if no go to Q #106																						
105	How many member of the household are currently living abroad for foreign employment Individual																									
106	Number of earning member in family. no of individuals																									
107	What are your main sources of income (rank by importance)?	<table border="1"> <thead> <tr> <th>Source</th> <th>Rank</th> </tr> </thead> <tbody> <tr><td>1. Own Agriculture</td><td></td></tr> <tr><td>2. Cottage industry</td><td></td></tr> <tr><td>3. Business</td><td></td></tr> <tr><td>4. Casual Labour (Agriculture)</td><td></td></tr> <tr><td>5. Casual Labour (Non Agriculture)</td><td></td></tr> <tr><td>6. Service</td><td></td></tr> <tr><td>7. Remittance</td><td></td></tr> <tr><td>8. Pension, allowances, interest, etc)</td><td></td></tr> <tr><td>9. Remittance</td><td></td></tr> <tr><td>10. House rent</td><td></td></tr> </tbody> </table>	Source	Rank	1. Own Agriculture		2. Cottage industry		3. Business		4. Casual Labour (Agriculture)		5. Casual Labour (Non Agriculture)		6. Service		7. Remittance		8. Pension, allowances, interest, etc)		9. Remittance		10. House rent				
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108	Please list current monthly expenses for the household	<table border="1"> <thead> <tr> <th>Expense</th> <th>Percent</th> </tr> </thead> <tbody> <tr><td>1. Food</td><td></td></tr> <tr><td>2. Education</td><td></td></tr> <tr><td>3. Health</td><td></td></tr> <tr><td>4. Loan Payment</td><td></td></tr> <tr><td>5. Housing (rent)</td><td></td></tr> <tr><td>6. Communication /internet/tv/electricity</td><td></td></tr> <tr><td>7. Water</td><td></td></tr> <tr><td>8. Other</td><td></td></tr> </tbody> </table>	Expense	Percent	1. Food		2. Education		3. Health		4. Loan Payment		5. Housing (rent)		6. Communication /internet/tv/electricity		7. Water		8. Other								
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109	How long has the member(s) of the household been living abroad for foreign employment?	<table border="1"> <thead> <tr> <th>Member 1</th> <th>Member 2</th> <th>Member 3</th> <th>Member 4</th> </tr> </thead> <tbody> <tr> <td>1.1. Less than 6 months</td> <td>2.1 Less than 6 months</td> <td>3.1 Less than 6 months</td> <td>4.1 Less than 6 months</td> </tr> <tr> <td>1.2. 6-12 month</td> <td>2.2. 6-12 month</td> <td>3.2. 6 -12 month</td> <td>4.2. 6 -12 month</td> </tr> <tr> <td>1.3. 1 – 2 years</td> <td>2.3. 1 – 2 years</td> <td>3.3. 1 – 2 years</td> <td>4.3. 1 – 2 years</td> </tr> <tr> <td>1.4. More than 2 years</td> <td>2.4. More than 2 years</td> <td>3.4. More than 2 years</td> <td>4.4. More than 2 years</td> </tr> </tbody> </table>	Member 1	Member 2	Member 3	Member 4	1.1. Less than 6 months	2.1 Less than 6 months	3.1 Less than 6 months	4.1 Less than 6 months	1.2. 6-12 month	2.2. 6-12 month	3.2. 6 -12 month	4.2. 6 -12 month	1.3. 1 – 2 years	2.3. 1 – 2 years	3.3. 1 – 2 years	4.3. 1 – 2 years	1.4. More than 2 years	2.4. More than 2 years	3.4. More than 2 years	4.4. More than 2 years		Not applicable to Nondependent family go to Q 119			
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110	How long has your household been	1. Less than 6 months 2. 6 -12 month																									

	receiving remittances?	3.1-2 years 4.More than 2 years	
111	How your family get the money (remittance)?	1.Financial Institution 2.Hundi 3.Friends 4.Self 5.Family members/other relatives 6.Other specify	
112	How many times did your family receive remittance from the last 12 month period? number of times received	
113	How much money does your family receive in a year? Rupees	
114	How are you informed by your family member abroad when they remit money?	1.Mobile phone/lane-line phone 2.Mobile SMS 3.Facebook / Skype / Email 4.Written Letter 5.Other (please specify): _____	Multiple choice are available
115	How involved is the family member in deciding how to spend the remittance received?	1.Very Involved 2.Somewhat involved 3.Moderately involved 4.Less involvement 5.No involvement	
116	Who makes the final decision on how money received from remittance is to spent?	1.Mother 2.Father 3.Spouse 4. Both (Husband and Wife) 5.Family Decision 6. Grandfather 7. Grand mother 8.Household Member sending money 9. Other specify	
117	During the past 12 months, what amount of the remittances that your household has investment on the following items and services? [Fill in approximate percentage. Put "0" if not applicable. Proceed until it adds up to 100%.]	Item	Percent
		1.Food	
		2.Housing (Constructed new home)	
		3.Housing (Addition of floor to current home)	
		4.Housing (repairing current home)	
		5.Renting a home	
		6.Communication	
		7.Travel/visit	
		8.Consumer Goods	
		9.Agriculture	
	10.Education		

		11. Health 12. Business venture 13. Savings 14. Repaid Loans 15. Sponsored another migrant worker 16. Community activities (festivals, marriage, party) 17. Disaster preparedness 18. Other (specify) Total		
118	Would you save part of remittances into a fund where you do not have access for a couple of months or years but could receive a higher amount after?	1. I would do this 2. I will not do this 3. Does not receive enough money to do this		
Section 2: Building Information / Building Codes				
119	Do you own or rent your home?	1. Rent 2. Own 3. Other specify		---If rent, go to Q#135
120	Do you think if remittance is being spent in house construction, it should be spending on building safe houses?	1. Strongly disagree 2. Disagree 3. Neither disagree nor agree 4. Agree 5. Strongly agree		
121	Was an engineer used for the design of your building?	1. Yes 2. No 3. Unknown house was constructed before I bought		
122	Was an engineer used for the construction of your building?	1. Yes 2. No 3. Unknown house was constructed before I bought		
123	Was it necessary to get a building permit to construct your	1. Yes 2. No 3. Unknown house was constructed before I bought		

	building?																
124	Are you aware of building codes for earthquake safety?	1.Yes 2.No 3.I don't Know															
125	How important is it to follow building codes?	1.Very Important 2.Somewhat Important 3.Not Important 4.I don't know															
126	Rank Importance (1 as very important, 5 as not important): What did you consider before constructing your building?	<table border="1"> <thead> <tr> <th>Item</th> <th>Rank</th> </tr> </thead> <tbody> <tr> <td>1.Cost of land</td> <td></td> </tr> <tr> <td>2.Access to market</td> <td></td> </tr> <tr> <td>3.Environmental suitability/safety</td> <td></td> </tr> <tr> <td>4.Access to road</td> <td></td> </tr> <tr> <td>5.Earthquake Safety</td> <td></td> </tr> <tr> <td>6.Other (specify)</td> <td></td> </tr> </tbody> </table>	Item	Rank	1.Cost of land		2.Access to market		3.Environmental suitability/safety		4.Access to road		5.Earthquake Safety		6.Other (specify)		
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127	How did you select the mason for constructing your home?	1.Friend 2.Relative 3.Mason trained in earthquake safety 4.Most Affordable 5.Other: please specify	Rank 1 as most priority and 5 as least														
128	How was the building construction financed?	1.Remittance 2.Bank Loan 3.Loan from relatives or friends 4.Loan from local money lender 5.Other	Rank 1 as more share and 5 as least share														
129	Have you added additional floors to your building?	1.Yes 2.No	---If no, go to Q# 134														
130	How many floors have you added to your building?no. of floors															
131	Was a permit required to add additional floors to your building?	1.Yes 2.No															
132	Was it necessary to follow building codes when constructing addition of	1.Yes 2.No															

	floor in your home?		
133	What were the barriers to prevent following building codes when constructing addition of floor your home?	<ol style="list-style-type: none"> 1. Cost 2. Lack of technical Support 3. Time Consuming 4. Not a Priority 5. Don't Know 	
134	What is the foundation of your house?	<ol style="list-style-type: none"> 1. Pillar/cement bonded 2. Stone bounded 3. Mud bonded 4. Wooden pillar 5. Other specify 	
135	What is the main material roof is made of?	<ol style="list-style-type: none"> 1. Straw/thatch 2. Earth/mud 3. Wood/planks 4. Galvanized iron 5. Concrete/cement 6. Tile/slate 7. Other specify 	
136	What is the main material of the walls of your building?	<ol style="list-style-type: none"> 1. Bamboo 2. Wood planks 3. Cement/brick 4. Cement blocks 5. Other specify 	
137	Do you believe your home is safe from earthquake?	<ol style="list-style-type: none"> 1. Yes 2. No 3. Don't Know 	
138	Do you intend to build a new house?	<ol style="list-style-type: none"> 1. Yes, in the next 2 years 2. Yes, in the next 5 years 3. No 	
139	What incentives would motivate you to build a home that is safe from earthquake?	<ol style="list-style-type: none"> 1. Reduced cost for building materials 2. Provision of insurance for home 3. Discount on building permit 4. Reduce labour cost 5. Other specify 	
Section 3: Earthquake Awareness			
140	What is the earthquake risk in Nepal?	<ol style="list-style-type: none"> 1. High Risk 2. Moderate Risk 3. Low Risk 4. No Risk 5. Don't Know 	
141	What causes earthquakes?	<ol style="list-style-type: none"> 1. Natural occurrence 2. Divine intervention 3. Other specify 	
142	Preparing for earthquake is	<ol style="list-style-type: none"> 1. Agree 2. Disagree 	

	important even if it requires small investment from the family.	3.Don't know	
143	Do you feel confident in what to do when an earthquake strikes?	1.Yes 2.No 3.Don't Know	
144	Have you ever received messages for earthquake preparedness?	1.Yes 2.No	If no go to Q#146
145	Where have you received messages for earthquake preparedness	1.Radio 2.Newspaper/magazines 3.Internet 4.From Government or NGOs 5.Billboards 6.Mobile Phone 7.TV 8.At work 9.At school 10.From friends 11.Other (specify)	
146	What would you do if an earthquake happened?	1.Run to open space 2.Stay in the home 3.Drop, Cover, Hold On 4.Don't know 5.Other: specify	
147	How do earthquakes harm or kill people?	1.Falling items 2.Collapsing homes 3.Fire 4.None 5.Don't know 6. Falling from height / on ground when running out	
148	Do you have an earthquake plan that outlines where to meet family after an earthquake?	1.Yes 2.No	If no go to Q 150
149	Where did you learn to make an earthquake plan?	1.Radio 2.Newspaper/magazines 3.Internet 4.From Government or NGOs 5.Billboards 6.Mobile Phone 7.TV 8.At work 9.At school 10.From friends	

		11.Other	
150	Have you prepared an emergency bag with essential items for after an earthquake?	1.Yes 2.No	If no go to Q 152
151	How did you learn to make an emergency bag?	1.Radio 2.Newspaper/magazines 3.Internet 4.From Government or NGOs 5.Billboards 6.Mobile Phone 7.TV 8.At work 9.At school 10.From friends 11.Other	
152	Have you secured items in your home from falling due to an earthquake?	1.Yes 2.No	If no go to 154
153	How did you learn to secure items in your home?	1.Radio 2.Newspaper/magazines 3.Internet 4.From Government or NGOs 5.Billboards 6.Mobile Phone 7.TV 8.At work 9.At school 10.From friends 11.Other	
154	Have you been informed of Drop, Cover, and Hold On for earthquake safety?	1.Yes 2.No	If no go to Q156
155	Where did you hear about Drop, Cover, and Hold On?	1.Radio 2.Newspaper/magazines 3.Internet 4.From Government or NGOs 5.Billboards 6.Mobile Phone 7.TV 8.At work 9.At school 10.From friends 11.Other	

156	Do you carry a whistle with you for earthquake safety?	1.Yes 2.No	If no go to Q 158																														
157	Where did you learn to carry a whistle for earthquake safety?	1.Radio 2.Newspaper/magazines 3.Internet 4.From Government or NGOs 5.Billboards 6.Mobile Phone 7.TV 8.At work 9.At school 10.From friends 11.Other																															
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160	What time of day do you	1.Early morning-Before 7:30 am 2.Morning – 7:31am to 11:00am	Multiple choice are																														

	prefer to receive information?	3.Noon – 11:01am to 12pm 4.Afternoon – 12:01pm to 2:30pm 5.Late afternoon – 2:31 to 5:30pm 6.Evening: 5:31 to 8:00pm 7.Night: 8:01 to 10:00pm 8.Late night: 10:01 pm onwards	allowed																																																	
161	How often do you have access to the following sources of information?	<table border="1"> <thead> <tr> <th>Source</th> <th>3 hrs interval</th> <th>6 hrs interval</th> <th>24 hours interval</th> <th>Once a week</th> <th>On Holidays</th> <th>Never</th> </tr> </thead> <tbody> <tr> <td>1.TV</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>2.Radio</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>3.Newspaper</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>4.Internet</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>5.Mobile Phone</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>6.Other</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Source	3 hrs interval	6 hrs interval	24 hours interval	Once a week	On Holidays	Never	1.TV							2.Radio							3.Newspaper							4.Internet							5.Mobile Phone							6.Other							
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162	What is your favourite kind of media program?	1.TV Drama 2.TV News 3.TV Comedy 4.Theatre 5.Street Drama 6.Radio News 7.Radio Comedy 8.Radio Talk Program 9.Newspaper / Magazine 10.Internet News 11.Facebook 12.Twitter 13.Music / Live Bands 14.Other: please specify	Rank 1 as most favourite and so on																																																	
163	Who is your most trusted source of information?	1.Family 2.Government 3.Friends 4.Community Leaders 5.Volunteers / Social Mobilizers 6.Work Colleagues 7.NGOs 8.Journalist 9. Family member living abroad 10.Other specify	Rank 1 as most trust and 9 as least trust																																																	
164	How often do you communicate with family member in foreign employment?	1.Daily 2.Twice a week 3.Once a week 3.Twice a month 4.Once a month	Relevant for only household with migrant																																																	
165	What is the	1.Health	Relevant																																																	

	main topic of conversation when speaking with family member in foreign employment?	2.Education 3.Gossip 4.Recent incidents in Nepal 5.Recent incidents in another country 6.How to spend remittance Other (specify)	for only household with migrant Multiple choice are allowed
166	Do you discuss earthquake safety when speaking with the household?	1.Yes 2.No	Relevant for only household with migrant

Confidential, information to be used for research purposes only

Understanding the role of remittances in reducing risk to earthquake
Questionnaire for Remittance Sender

Draft Questionnaire

Questionnaire number: Date: Time:

Name of Enumerator: Location:

This paragraph has to be read before each interview. At the beginning of the interview, take the time to present yourself and the aim of the questionnaire to establish trust with the respondent. If necessary, take the time to answer to the respondent’s own questions. Clearly, ask if respondent agree to answer these questions. If it is the case, then pursue. If it is not the case, leave the respondent politely and move to a replacement household.

I am a surveyor hired to carry a survey in your town, the survey is part of a research project to better understand the role of remittances in reducing risk to earthquake. Your household has been selected randomly. I will ask you several questions. The total time of the questionnaire will not be more than 1 hours. All your answers will be kept private, and your name will not appear in any data that is made publicly available. The information you provide will also serve for research purposes.

Personnel details

1.Full Name :	
2. Age:	
1. (16-18)	
2.(19-24)	
3.(25-30)	
4. (30-35)	
5.(36-40) 6.>40	
3. Gender:	
1.Male	
2. Female	
3. Third Gender	
4. Current Address in Destination	5. Address in Nepal
4.1 State.....	5.1. District.....
4.2 Province	5.2 Name of VDC/municipality
4.3 Street /Ward no.....	5.3 Ward no
4.5 Name of town.....	5.5 Name of town/village.....
4.6 Household Number.	5.6 Household Number.

Q#	Question	Response Options	Go to Q#
Section 1: Respondent Information / Foreign Employment			
101	Level of education	1.Primary level (1-5) Grade 2.Lower secondary (6-8) grade 3.Secondary level (9-10) 4. CTEVT Diploma / Vocational Training 5.+2 Level 6.Bachelor Degree 7. Master Degree and above	

102	Marital Status	1.Single 2.Married 3.Divorced 4.Widow											
103	Family Type	1.Nuclear 2.Joint											
104	Level of skill required for your occupation	1.Unskilled 2.Semi Skilled 3.Skilled 4.Professional											
105	How much did it cost for you to pursue foreign employment?	1.Less than 50000 2.50001-80000 3.80001-100,000 4.100,001 to 120,000 5.120,001 to 150,000 6.More than 150,000											
106	How did you pay to pursue foreign employment?	1.Personal saving 2. Family savings 3. Borrowed from close family member 4.Sale / collateral of land 5.Sale of physical assets 6.Sale of livestock 7.Loan from local money lender 8. Bank loan 9.Other specify	Multiple choice are allowed										
107	Whom did you consult to decide to go for foreign employment?	1.No one 2.Non-migrant member of family 3.Another migrant member of family 4.Friends 5.Another migrant from another family 6. Employment office (manpower company) 7. Government 8. Other specify	Multiple choice are allowed										
108	How many times have you been for foreign employment?	1.First time 2.Second time 3.Third time 4.More than three times											
109	How long have you been in this current foreign employment?	1.Less than six months 2.More than six months but less than one year 3.More than one year but less than two years 4.More than two years but less than three years 5. More than three years											
110	Please list your monthly expenses while working in foreign employment	<table border="1"> <thead> <tr> <th>Expense</th> <th>Rupees</th> </tr> </thead> <tbody> <tr> <td>1.Food</td> <td></td> </tr> <tr> <td>2.Health</td> <td></td> </tr> <tr> <td>3.Entertainment</td> <td></td> </tr> <tr> <td>4.Accommodation</td> <td></td> </tr> </tbody> </table>	Expense	Rupees	1.Food		2.Health		3.Entertainment		4.Accommodation		
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		5. Communication																
		6. Saving																
		7. Other																
Section 2: Use of Remittances																		
111	How do you send money back home to Nepal?	1. Money transfer through bank 2. HUNDI 3. Friends 4. Self 5. Relatives 6. Other specify		If informal means is mentioned go to Q .112.														
112	What makes migrant send money back home informally?	1. High exchange rate 2. Take less time 3. Low cost for transfer 4. Reliable 5. Other specific		Rank 1 as most favourite reason and soon on														
113	How often did you send money back home within the last 12 months?	1. Once a year 2. twice a year 3. thrice a year 4. Four times a year 5. Six times a year 6. 12 times a year (monthly)																
114	How much money does you send home at a time?	1. Less than 30,000 2. 30,001 - 50,000 3. 50,001 – 100,000 4. 100,001 – 150,000 5. 150,001 – 200,000 6. 200,001-250,000 7. More than 250,000																
115	How do you communicate with your household when working in foreign employment?	1. Mobile cell 2. Mobile SMS 3. Facebook / Skype / email 4. Letter 5. Other (specify)		Rank as priority 1 for most use and 5 for least use														
116	Why do you send money back home when in foreign employment?	1. Fulfill basic needs of the family members 2. Pay back loan 3. Pay for education / health of family members 4. Deposit money in home (Want to live a better life in Nepal) 5. Build/repair house 6. Buy land 7. Other specify		Multiple choice are allowed														
117	Whom do you mostly send money (rank 1 as most sent to and 7 as least to)	<table border="1"> <thead> <tr> <th>Member</th> <th>Rank</th> </tr> </thead> <tbody> <tr> <td>1. Father</td> <td></td> </tr> <tr> <td>2. Mother</td> <td></td> </tr> <tr> <td>3. Spouse</td> <td></td> </tr> <tr> <td>4. Children</td> <td></td> </tr> <tr> <td>5. Brother /Sister</td> <td></td> </tr> <tr> <td>6. Friends</td> <td></td> </tr> </tbody> </table>	Member	Rank	1. Father		2. Mother		3. Spouse		4. Children		5. Brother /Sister		6. Friends			
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		7. Grandfather																																								
		8. Grand mother																																								
		9..Other																																								
118	How involved are you in deciding how the remittance income will be used?	1.Very Involved 2.Somewhat involved 3.Moderately involved 4.Less involvement 5.No involvement																																								
119	Who will make the final decision in how the remittance money will be used?	1.Myself 2.Spouse 3.Both (husband and wife) 4.Father 5.Mother 6.Family decision 7. Grandmother 8. Grand father 9..Other																																								
120	During the past 12 months, what percentage of the remittances that your household has been invests on the following items and services? [Fill in approximate percentage. Put "0" if not applicable. Proceed until it adds up to 100%.]	<table border="1"> <thead> <tr> <th>Item</th> <th>Percent</th> </tr> </thead> <tbody> <tr><td>1.Food</td><td></td></tr> <tr><td>2.Housing (Constructed new home)</td><td></td></tr> <tr><td>3.Housing (Addition of floor to current home)</td><td></td></tr> <tr><td>4.Housing (repairing current home)</td><td></td></tr> <tr><td>5.Renting a home</td><td></td></tr> <tr><td>6.Communication</td><td></td></tr> <tr><td>7.Transport</td><td></td></tr> <tr><td>8.Consumer Goods</td><td></td></tr> <tr><td>9.Agriculture</td><td></td></tr> <tr><td>10.Education</td><td></td></tr> <tr><td>11. Health</td><td></td></tr> <tr><td>12.Business venture</td><td></td></tr> <tr><td>13.Savings</td><td></td></tr> <tr><td>14.Repaid Loans</td><td></td></tr> <tr><td>15.Sponsored another migrant worker</td><td></td></tr> <tr><td>16.Community activities (festivals, sporting)</td><td></td></tr> <tr><td>17. Disaster Preparedness</td><td></td></tr> </tbody> </table>				Item	Percent	1.Food		2.Housing (Constructed new home)		3.Housing (Addition of floor to current home)		4.Housing (repairing current home)		5.Renting a home		6.Communication		7.Transport		8.Consumer Goods		9.Agriculture		10.Education		11. Health		12.Business venture		13.Savings		14.Repaid Loans		15.Sponsored another migrant worker		16.Community activities (festivals, sporting)		17. Disaster Preparedness		
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		18.Other (specify)																
		Total	100%															
Section 3: Building Information/ Building Codes																		
121	Do you own or rent your home in Nepal?	1.Rent 2.Own 3. Other specify		If rent go to Q #136														
122	Was an engineer used for the design and construction of your building?	1.Yes 2.No 3. Unknown (House was constructed before I bought)																
123	Do you observe any changes in your knowledge, attitude about need of safe house after coming for foreign employment?	1. Yes 2. No 3. I do not know																
124	Do you know it is necessary to get a building permit to construct your building?	1.Yes 2.No																
125	Rank Importance (1 as very important, 6 as not important): What did you consider before constructing your building?	<table border="1"> <thead> <tr> <th>Item</th> <th>Rank</th> </tr> </thead> <tbody> <tr> <td>1.Cost of land</td> <td></td> </tr> <tr> <td>2.Access to market</td> <td></td> </tr> <tr> <td>3.Environmental suitability/safety</td> <td></td> </tr> <tr> <td>4.Access to road</td> <td></td> </tr> <tr> <td>5.Earthquake Safety</td> <td></td> </tr> <tr> <td>6.Other (specify)</td> <td></td> </tr> </tbody> </table>	Item	Rank	1.Cost of land		2.Access to market		3.Environmental suitability/safety		4.Access to road		5.Earthquake Safety		6.Other (specify)			
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126	How would you suggest selecting the mason for constructing your home?	1.Friend 2.Relative 3.Mason trained in earthquake safety 4.Most Affordable 5.Other: please specify		Rank 1 as most preferred and 5 as least														
127	How was the building construction financed?	1.Remittance 2.Bank Loan 3.Loan from relatives or friends 4.Loan from local money lender 5.Other		Rank 1 with a large share and 5 as least share														
128	Do you know Nepal has building codes for earthquake safety?	1.Yes 2.No 3.Don't Know																
129	How important is it to follow building codes?	1.Very Important 2.Somewhat Important 3.Not Important																

		4. Don't Know	
130	Have your family added additional floors to your building?	1. Yes 2. No	If no go to Q 136
131	How many floors have been added to your building?number of floor	
132	Was a permit required to add additional floors to your building?	1. Yes 2. No	
133	Do they follow the building codes when adding new floor?	1. Yes 2. No 3. Don't know	If yes go to Q 135
134	What were the barriers to prevent following building codes when adding floors/construction of building?	1. Cost 2. Technical Support 3. Time 4. Not a Priority 5. Don't Know	
135	What is the foundation of your house?	6. Pillar/cement bonded 7. Cement/stone bounded 8. Mud bonded 9. Wooden pillar 10. Other specify	
136	What is the main material roof is made of?	8. Straw/thatch 9. Earth/mud 10. Wood/planks 11. Galvanized iron 12. Concrete/cement 13. Tile/slate 14. Other specify	
137	What is the main material of the walls of your building?	1. Bamboo 2. Wood Planks 3. Cement/brick 4. Cement blocks 5 Other specify	
138	Do you believe your home is safe from earthquake?	1. Yes 2. No 3. Don't Know	
139	Do you intend to build a new house?	1. Yes, in the next 2 years 2. Yes, in the next 5 years 3. No	
140	What incentives would motivate you to build a home that is safe from earthquake?	1. Reduced cost for building materials 2. Provision of insurance for home 3. Discount on building permit 4. Reduce labour cost 5.. Feeling of Safety 6.. Other: please specify	
Section 4 Earthquake Awareness			
141	What is the earthquake risk in Nepal?	1. High Risk 2. Moderate Risk 3. Low Risk 4. No Risk 5. Don't Know	
142	What causes earthquakes?	1. Natural occurrence 2. Divine intervention	

		3.Other (specify)	
143	Preparing for earthquake is important even if it requires small investment from the family.	1.Agree 2.Disagree 3.Don't know	
144	Do you feel confident in what to do when an earthquake strikes?	1.Yes 2.No 3.Don't Know	
145	Have you ever received messages for earthquake preparedness?	1.Yes 2.No	If no go to Q147
146	Where have you received messages for earthquake preparedness?	1.Radio 2.Newspaper/magazines 3.Internet 4.From Government or NGOs 5.Billboards 6.Mobile Phone 7.TV 8.At work 9.At school 10.From friends 11. Another Family member living in abroad 12.Other	Multiple choice are allowed
147	What would you do if an earthquake happened?	1.Run to open space 2.Stay in the home 3.Drop, Cover, Hold On 4.Don't know 5.Other: specify	
148	How do earthquakes harm or kill people?	1.Falling items 2.Collapsing homes 3.Fire 5.None 6.Don't know 7. Falling from height /on ground when running out	
149	Do you have an earthquake plan that outlines where to meet family after an earthquake?	1.Yes 2.No	If no go to Q151
150	Where did you learn or heard to make an earthquake plan?	1.Radio 2.Newspaper/magazines 3.Internet 4.From Government or NGOs 5.Billboards 6.Mobile Phone 7.TV 8.At work 9.At school 10.From friends 11.Other	
151	Have you prepared an emergency bag with essential items for after an earthquake?	1.Yes 2.No	If no go to Q153
152	How did you learn to make an emergency bag?	1.Radio 2.Newspaper/magazines	Multiple choice

		3.Internet 4.From Government or NGOs 5.Billboards 6.Mobile Phone 7.TV 8.At work 9.At school 10.From friends 11.Other	are allowed						
153	Have you secured items in your home from falling due to an earthquake?	1.Yes 2.No	If no go to Q155						
154	How did you learn to secure items in your home?	1.Radio 2.Newspaper/magazines 3.Internet 4.From Government or NGOs 5.Billboards 6.Mobile Phone 7.TV 8.At work 9.At school 10.From friends 11.Other	Multiple choice are allowed						
155	Have you been informed of Drop, Cover, and Hold On for earthquake safety?	1.Yes 2.No	If no go to Q157						
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6.Twitter																																														
7.YouTube																																														
8.Mobile Phone																																														
9.At work																																														
10.From friends																																														
11.From family																																														
12. Another family member living abroad																																														
13. Bill board																																														
13. Other specify																																														
161	What time of day do you prefer to receive information?	<ol style="list-style-type: none"> 1.Early morning-Before 6:00 till 7:30 am 2.Morning – 7:31am to 11:00am 3.Noon – 11:01am to 12pm 4.Afternoon – 12:01pm to 2:30pm 5.Late afternoon – 2:31 to 5:30pm 6.Evening: 5:31 to 8:00pm 7.Night: 8:01 to 10:00pm 8.Late night: 10:01 pm onwards 		Multiple choice are allowed																																										
162	How often do you have access to the following sources of information?	<table border="1"> <thead> <tr> <th>Source</th> <th>3 hrs interval</th> <th>6 hrs interval</th> <th>Once a day</th> <th>Once a week</th> <th>On Holidays</th> <th>Never</th> </tr> </thead> <tbody> <tr><td>1.TV</td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>2.Radio</td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>3.Newspaper</td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>4.Internet</td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>5.Mobile</td><td></td><td></td><td></td><td></td><td></td><td></td></tr> </tbody> </table>	Source	3 hrs interval	6 hrs interval	Once a day	Once a week	On Holidays	Never	1.TV							2.Radio							3.Newspaper							4.Internet							5.Mobile								
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5.Mobile																																														

		Phone																																											
		6.Billboard																																											
		7.Other																																											
163	What is your favourite kind of media program?	1.TV Drama 2.TV News 3.TV Comedy 4.Theatre 5.Street Drama 6.Radio News 7.Radio Comedy 8.Radio Talk Program 9.Newspaper / Magazine 10.Internet News 11.Facebook 12.Twitter 13.Music / Live Bands 14.Other: please specify							Rank 1 as most favourite																																				
164	Who is your most trusted source of information?	1.Family 2.Government 3.Friends 4.Community Leaders 5.Volunteers / Social Mobilizers 6.Work Colleagues 7.NGOs 8.Journalist 9.Another family member living abroad 10.Other specify							Rank 1 as most trusted and 9 as least																																				
165	How often do you communicate with your family members?	<table border="1"> <thead> <tr> <th>Member</th> <th>Daily</th> <th>Once a week</th> <th>Twice a week</th> </tr> </thead> <tbody> <tr> <td>1.Father</td> <td></td> <td></td> <td></td> </tr> <tr> <td>2.Mother</td> <td></td> <td></td> <td></td> </tr> <tr> <td>3.Spouse</td> <td></td> <td></td> <td></td> </tr> <tr> <td>4.Children</td> <td></td> <td></td> <td></td> </tr> <tr> <td>5.Brother</td> <td></td> <td></td> <td></td> </tr> <tr> <td>6.Sister</td> <td></td> <td></td> <td></td> </tr> <tr> <td>7.Friend</td> <td></td> <td></td> <td></td> </tr> <tr> <td>8.Other</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>							Member	Daily	Once a week	Twice a week	1.Father				2.Mother				3.Spouse				4.Children				5.Brother				6.Sister				7.Friend				8.Other				Blank for not applicable
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6.Sister																																													
7.Friend																																													
8.Other																																													
166	What is the main topic of conversation when speaking with your household?	1.Health 2.Education 3.Gossip 4.Recent incidents in Nepal 5.Recent incidents in another country 6.How to spend remittance							Multiple choice are allowed																																				
167	Do you discuss earthquake safety when speaking with your household in Nepal?	1.Yes 2.No																																											
168	Do you receive information from the Nepal Embassy or non-resident network?	1.Yes 2.No																																											

Annex II: Cohort Overview

Assessing typical groups of migrant worker earning potential, nature of jobs, and likely investments they would make

Drawing on available documentation and official statistics, and inputs from Nepali professionals interviewed, the team developed the following rough categorisation of migrant groups to enable focusing on specific groups. The average length of stay overseas for many migrants is estimated at 3-5 years.

Earning level	A: Those departing	B: Those with 2+ years
<p>1. High earners</p> <p>E.g.: South Korea</p> <p>High skilled workers with tertiary qualifications and experience,</p> <p>Manufacturing and services,</p> <p>Highly likely to invest earnings in housing or other construction in urban areas of Nepal</p> <p><i>Gender Consideration: females likely to be employed in similar professions at this level)</i></p>	<p>Likely easiest group to establish & maintain contact with.</p> <p>Possible articulate opinion leaders / champion role to influence others</p> <p>Priority 1 for contacting (through sending agencies) and tracking over project duration</p>	<p>Contact through non-residents' associations in destination country</p> <p>May already have made investments, begun construction: therefore may need support on rethinking / retrofitting</p> <p>Possible priority group for future work beyond this project</p>
<p>2. Medium earners</p> <p>E.g.: Gulf states – Qatar</p> <p>Skilled and experienced workers with largely vocational qualifications</p> <p>Welders, heavy equipment or vehicle operators, skilled masons</p> <p>Highly likely to invest in housing in home area or small urban plots</p> <p>Gender Consideration: females like to be employed in clerical/secretarial positions.</p>	<p>May be challenging to maintain regular contact depending on access to communications.</p> <p>As with the above, given their more senior/supervisory roles over others, individuals could be suitable for influencing others</p> <p>Priority 1 for contacting (through sending agencies) and tracking over project duration</p>	<p>Contact through sending agencies or companies in destination country</p> <p>May already have purchased land, begun construction: therefore may need support on retrofitting</p> <p>Possible priority group for future work beyond this project</p>

<p>3. Low earners</p> <p>E.g.: Gulf States – Qatar</p> <p>Manual workers (at most semi-skilled) contracted for large construction projects</p> <p>Most likely to invest in housing construction in home village or Districts over a long period of time</p> <p>Gender Consideration: females likely to be employed as domestic workers</p>	<p>Less easy to maintain distance contact with</p> <p>Priority 1 for contacting (through sending agencies) and tracking over project duration.</p> <p>The group that would need most support and effort in maintaining contact</p> <p>Heavy reliance on local masons for decision making</p>	<p>Likely most difficult to contact and track over time</p> <p>Possibly already have made investments: therefore may need support on retrofitting</p> <p>Would be a priority group for work beyond the project</p>
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Annex III: Key Informant Survey Checklist

Confidential, information to be used for research purposes only

'Understanding the role of remittances in reducing risk to earthquake'

Checklist for Key Informant Survey

Background and remittance

1. Level of education of migrant worker?
2. Age of migrant worker?
3. Marital status of migrant worker?
4. Type of skill required for migrant worker?
5. Monthly expense of migrant worker

Expenses	Percentage
Food	
Health	
Entertainment/travel	
Accommodation	
Communication	
Saving	
Repayment of debts	
Other specify	

6. How does migrant worker send money back home?
7. How often does migrant worker send money back home within the 12 months?
.....
8. How much money does migrant worker send home within the 12 months?
 1. Unskilled.....
 2. Semi skilled.....
 3. Skilled.....
9. Why does the migrant worker send money back home when in foreign employment?
10. Whom does the migrant worker send money home to?

Item	Percent
1. Food	
2. Housing (Constructed new home)	
3. Housing (Addition of floor to current home)	
4. Housing (repairing current home)	
5. Renting a home	
6. Communication	
7. Transport	
8. Consumer Goods	
9. Agriculture	
10. Education	
11. Health	
12. Business venture	
13. Savings	
14. Repay Loans/Debts	
15. Sponsored another migrant worker	
16. Community activities (festivals, party, marriage)	
17. Disaster Preparedness	
18. Other (specify)	
Total	100%

11. What percentage of the remittances does the migrant household invest in the following items and services within the past 12 months? *[Fill in approximate percentage. Put "0" if not applicable. Proceed until it adds up to 100%.]*

Building information/Building codes

12. Do you observe any changes in knowledge or attitude about the necessity of safe houses among the migrant worker after coming from foreign employment?

13. When does the migrant worker intend to build a house or renovate after going for foreign employment?

1. After 2 years of foreign employment
2. After 5 years of foreign employment
3. After 8 years of foreign employment
4. After 10 years of foreign employment
5. Not applicable

14. Do you think the migrant worker is aware of the necessity of getting a building permit to construct a new house/addition of floor in Nepal?

15. What does migrant worker consider before constructing a building?

Items	Rank	1 for first priority and 6 for least preferred
Cost of land		
Access to market		
Environmental suitability		
Access to road		
Earthquake safety		
Other (specify)		

16. What is the role of a local mason in the construction of a migrant worker house?

17. Does the migrant worker use an engineer for the design and construction of their building?

18. How is the building construction for a migrant worker financed in Nepal? (Rank 1 for high contribution and so on)

Source of finance	Rank
Remittance	
Bank loan	
Loan from relatives or friends	
Loan from local money lender	
Other	

19. Are migrant workers aware of building codes for earthquake safety in Nepal?

20. How important is it to follow building codes?

21. What might be the barrier to prevent following building codes when addition of floor/construction of new house for migrant worker?

22. What incentives would motivate the migrant worker to build a home that is safe from earthquake? (Tick the appropriate options)

1. Reduce cost for building materials
2. Provision of insurance
3. Discount on building permit
4. Reduced labour cost
5. Other (specify)

23. Do you think the migrant worker and their family consider earthquake safety while constructing a new house in Nepal?

Earthquake awareness

- 24. Are migrant worker confident about what to do when an earthquake strikes?
- 25. Does the migrant worker ever receive messages for earthquake preparedness?
- 26. From where does the migrant worker receive messages for earthquake preparedness?
(Tick the appropriate options)

S.N	Source
1	Radio
2	Newspaper
3	Facebook
4	YouTube
5	Twitter
6	Email
7	Websites
8	From Govt/NGOs
9	Billboard
10	Mobile
11	TV
12	Work place
13	School
14	Friends
15	Family members living abroad
16	Other specify.....

- 27. Is the migrant worker aware of what to do if an earthquake happened?

.....
(If yes, tick the appropriate options)

1	Run to open space
2	Stay in the home
3	Drop, cover and hold on
4	Do not know
5	Other specify.....

- 28. Is the migrant worker aware of how earthquakes harm or kill people?

.....
(If yes, tick the appropriate options)

1	Falling items
2	Collapsing homes
3	Fire
4	Do not know
5	Other

29. Is the migrant worker aware of Earthquake plans (that outline where to meet family after an earthquake), Emergency bag (with essential items for after an earthquake), Whistle, etc. for earthquake safety? If yes, please tick the appropriate options from where they learn about these.

	Earthquake plan		Emergency bag		Whistle
1	Radio	1	Radio	1	Radio
2	Newspaper	2	Newspaper	2	Newspaper
3	Facebook	3	Facebook	3	Facebook
4	YouTube	4	YouTube	4	YouTube
5	Twitter	5	Twitter	5	Twitter
6	Email	6	Email	6	Email
7	Websites	7	Websites	7	Websites
8	From Govt/NGOs	8	From Govt/NGOs	8	From Govt/NGOs
9	Billboard	9	Billboard	9	Billboard
10	Mobile	10	Mobile	10	Mobile
11	TV	11	TV	11	TV
12	Work place	12	Work place	12	Work place
13	School	13	School	13	School
14	Friends	14	Friends	14	Friends
15	Family members living abroad	15	Family members living abroad	15	Family members living abroad
16	Other specify.....	16	Other specify.....	16	Other specify.....

30. Is the migrant worker aware about securing items from falling during earthquake, Drop, cover and hold on for earthquake safety? If yes, please tick the appropriate options from where they learn about these.

	Secure items from falling		Drop cover and hold on
1	Radio	1	Radio
2	Newspaper	2	Newspaper
3	Facebook	3	Facebook
4	YouTube	4	YouTube
5	Twitter	5	Twitter
6	Email	6	Email
7	Websites	7	Websites
8	From Govt/NGOs	8	From Govt/NGOs
9	Billboard	9	Billboard
10	Mobile	10	Mobile
11	TV	11	TV
12	Work place	12	Work place
13	School	13	School
14	Friends	14	Friends

15	Family members living abroad	15	Family members living abroad
16	Other specify.....	16	Other specify.....

Source of information

31. How does the migrant worker receive information (Rank 1 as most important source and so on)?

	Secure items from falling	Rank
1	TV	
2	Radio	
3	Newspaper	
3	Facebook	
4	YouTube	
5	Twitter	
6	Email	
7	Websites	
8	From Govt/NGOs	
9	Billboard	
10	Mobile	
11	TV	
12	Work place	
13	School	
14	Friends	
15	Family members living abroad	

32. Which medium will be most appropriate (preferred) to receive information for the migrant worker (Rank 1 as most important source and so on)?

	Secure items from falling	Rank
1	TV	
2	Radio	
3	Newspaper	
3	Facebook	
4	YouTube	
5	Twitter	
6	Email	
7	Websites	
8	From Govt/NGOs	
9	Billboard	
10	Mobile	
11	TV	
12	Work place	
13	School	
14	Friends	
15	Family members living	

	abroad	
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33. What time does the migrant worker prefer to receive information? (Tick the appropriate options)

1. Early morning 6:00am -7:30 am
2. Morning-7:31 am to 11:00 am
3. Noon-11:01 am to 12:00 pm
4. Afternoon-12:01 pm-2:30 pm
5. Late afternoon-2:31pm-5:30pm
6. Evening-5:31 pm-8:00pm
7. Night-8:01 pm – 10:00 pm
8. Late night-10:01 pm onwards

34. How often does migrant worker have access to the following sources of information?

Source	3 hrs interval	6 hrs interval	Once a day	Once a week	On Holidays	Never
1. TV						
2. Radio						
3. Newspaper						
4. Facebook						
5. Email						
6. Other Internet						
7. Mobile Phone						
8. Billboard						
8. Other (specify)						

35. What is the favorite media program of the migrant worker? (Rank 1 for most favorite and so on)

Program	Rank
TV Drama	
TV News	
TV Comedy	
Theatre	
Street drama	
Radio news	
Radio comedy	
Radio Talk Program	
Newspaper/Magazine	
Internet news	
Facebook	
Twitter	
Music/Live Bands	

Other (specify)	
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36. What is the most trusted source of information for the migrant worker? (Rank 1 for most trusted and so on)

Source	Rank
Family	
Government	
Friends	
Community leaders	
Volunteers/Social mobilizers	
Work colleagues	
NGOs	
Journalist	
Other (specify)	

37. How often does the migrant worker communicate with family members?

Member	Daily	Once a week	Twice a week
1.Father			
2.Mother			
3.Spouse			
4.Children			
5.Brother			
6.Sister			
7.Friend			
8.Other (specify)			

38. What are the major topics of conversation of the migrant worker when speaking with family members?

39. Does the migrant worker discuss earthquake safety when speaking with family members?

40. Does the migrant worker receive information from the Nepal Embassy or Nonresident network?

Annex IV: List of Key Informant Surveys Conducted

S.n	Name	Organization	Date	Place	Method
1	Dr. Anita Ghimire	Nepal Center for Contemporary Research	July 3 2014	Kathmandu	email
2	Binod Bista	Nepal Remitter Association	July 24 2014	Kathmandu	email
3	Chandan Sapkota	Economist	Aug 21 2014	Kathmandu	email
Qatar					
1	Binod Shrestha	Migrant worker	July 5 2014	Qatar	Facebook
2	Binod Bhattarai	NRNA NCC Qatar	July 30, 2014	Qatar	email
3	Mohammad Ramadan Ali Miya	Nepalese International Employment Organization	Aug 18, 2014	Kathmandu	Face to face
4.	Pete Pattisson	Journalist	Aug 21, 2014	Kathmandu	Face to face

Annex V: Blog Updates

HIF Blog#1 Setting the Foundations

With support from the Humanitarian Innovation Fund, a programme managed by ELRHA, the earthquake risk and remittances research project from Practical Action and the Nepal Risk Reduction Consortium (NRRC) began in February 2014. This research project will look at the possible links between migrant remittances and earthquake risk, particularly through building construction practices. Within this, the research project will also identify how migrant workers receive information and communicate with their households. Most research that has been done in the area of migrants and disasters has focused on post-disaster response. This research project will look at the relationship between migrant workers, remittances and disaster risk reduction. The aim of this research will be to determine whether there is a link between remittances and unsafe building practices and how organizations can best communicate with migrant workers on risk reduction issues.

The first month of the project has been focused on setting the foundations for the research. This includes the recruitment of a qualified research officer, which has been completed. With the research officer in place, the team began to outline the key steps moving forward. In those discussions, the following steps were identified:

Literature review

Research material preparation (draft questionnaire, stakeholder review and checklist

Consultation with stakeholders and workshop

Amendment questionnaire based on stakeholder consultation

Identification of respondents for pre-testing of questionnaire

Finalisation of questionnaire based on pre-test

Field preparation

Field Work

Study analysis

Preparation of draft report

Finalisation of draft report (based on stakeholder comments)

Dissemination workshop

Thus far, a draft questionnaire (for migrant workers, households receiving remittances and households not receiving remittances) has been completed and stakeholder consultations have begun. Identified stakeholders include Government, national agencies, NGOs, UN and INGOs. Several stakeholders have expressed interest in the research topic and requested bi-lateral discussions on how they can support the process. In the 3rd week of March, a stakeholder consultation will be held. The purpose of this consultation is to share the draft questionnaire and get input from stakeholders on what information is most pertinent (this includes identifying what previous studies have been done). Based on this consultation, a questionnaire for pre-testing can begin.

HIF Blog#2 Finalizing the Questionnaire

With support from the Humanitarian Innovation Fund, a programme managed by ELRHA, the Earthquake risk and remittances research project from Practical Action and the Nepal Risk Reduction Consortium (NRRC) began in February 2014. This research project will look at the possible links between migrant remittances and earthquake risk, particularly through building construction practices. Within

this, the research project will also identify how migrant workers receive information and communicate with their households. Most research that has been done in the area of migrants and disasters has focused on post-disaster response. This research project will look at the relationship between migrant workers, remittances and disaster risk reduction. The aim of this research will be to determine whether there is a link between remittances and unsafe building practices and how organizations can best communicate with migrant workers on risk reduction issues.

After weeks of bi-lateral stakeholder consultations to discuss the research project and draft questionnaire, we conducted a workshop with key partners to share and discuss the draft questionnaire. In this workshop, we heard from experts in migrant worker and remittance issues in Nepal. With participants ranging in background, from migrant workers issues to research officers, we split into 3 groups. Each group was given a questionnaire (questionnaire for migrant workers, for households receiving remittances and households not receiving remittances). In these groups, participants went through each question to determine if the question was appropriate and relevant for the objectives of this research. The feedback attained from this exercise was invaluable and has allowed us to revise the questionnaire in both substance and structure.

With a final draft for the questionnaire in place, we can begin pre-testing. The pre-testing stage is critical to ensure our target audience understands the questions being asked and will help us finalize the questionnaire for the research. In addition, we are working with the Department of Foreign Employment to attain a list of current migrant workers for random selection. With a selected list of respondents and pre-testing completed, we can then begin the survey process. At the moment, we are exploring options for surveying current migrant workers. This will likely include a combination of traditional questionnaire delivery and the use of technology, such as online surveys. With limited time for the research, the use of online surveys may help speed up the process.

We expect to complete the pre-testing of the questionnaire and begin the research for this project in the coming month.

HIF Blog #3: The Survey Work Begins

With support from the Humanitarian Innovation Fund, a programme managed by ELRHA, the earthquake risk and remittances research project from Practical Action and the Nepal Risk Reduction Consortium (NRRC) began in February 2014. This research project will look at the possible links between migrant remittances and earthquake risk, particularly through building construction practices. Within this, the research project will also identify how migrant workers receive information and communicate with their households. Most research that has been done in the area of migrants and disasters has focused on post-disaster response. This research project will look at the relationship between migrant workers, remittances and disaster risk reduction. The aim of this research will be to determine whether there is a link between remittances and unsafe building practices and how organizations can best communicate with migrant workers on risk reduction issues.

The questionnaire has been finalized through multiple rounds of stakeholder consultations. Based on the valuable inputs from our partners, we have made the revisions and completed pre-testing of the questionnaire in Nepal. With the questionnaire finalized and ready to go, we got in contact with a group of university students to support in surveying and data collection. With a team of 7 surveyors, we managed to complete 400 surveys in Kathmandu (using random sampling) in just 8 days. Now, we are looking to send the same team out to Jhapa district in Nepal to conduct surveys in emerging cities in

that district. By focusing on an established city, like Kathmandu, and emerging cities in Jhapa, we would to gather a wide spectrum of information to understand the role of remittances in earthquake preparedness.

In addition to conducting the surveys in Nepal, we have been in contact with organizations in Qatar and South Korea to conduct surveys with migrant workers in the respective countries. This task has been more challenging. Finding the suitable organizations and individuals required utilising professional networks established by NGOs and partners in Nepal. However, once in contact with organizations interested in conducting surveys, we were made aware of the logistical difficulties in each of the countries. For example, in both countries (especially in Qatar), migrant workers work long hours (up to 16 hours a day) and live in compounds. Finding the time to reach these migrants to do the survey is a challenge. In addition, there are certain sensitivities in conducting research with migrants in these countries. We are now working with our partners in Qatar and South Korea to identify the best way forward in reaching migrants in an efficient and effective manner that maintains confidentiality.

With surveying in Nepal expected to be completed in the next 2 weeks, we hope to begin surveying in Qatar and South Korea by 16 May with completion be the first week of June. From there, the focus will be on data analysis and drafting a report.

HIF Blog #4: Ready, Set, Data Entry!

With support from the Humanitarian Innovation Fund, a programme managed by ELRHA, the earthquake risk and remittances research project from Practical Action and the Nepal Risk Reduction Consortium (NRRC) began in February 2014. This research project will look at the possible links between migrant remittances and earthquake risk, particularly through building construction practices. Within this, the research project will also identify how migrant workers receive information and communicate with their households. Most research that has been done in the area of migrants and disasters has focused on post-disaster response. This research project will look at the relationship between migrant workers, remittances and disaster risk reduction. The aim of this research will be to determine whether there is a link between remittances and unsafe building practices and how organizations can best communicate with migrant workers on risk reduction issues.

The survey work has been completed! With a small team in Nepal, we have managed to complete 800 questionnaires in both Kathmandu and Jhapa. The random sample group were broken into the following categories:

- 1) Households receiving remittances (200 surveys in Kathmandu and Jhapa for a total of 400)
- 2) Households not receiving remittances (200 surveys in Kathmandu and Jhapa for a total of 400)

We chose Kathmandu because it is Nepal's largest city and also considered to be one of the most at risk cities in the world to earthquakes. But we also wanted to capture the link of remittances and earthquake risk in emerging cities. So, we went to Jhapa which has high urbanization rates along with a large influx of remittances.

In addition, we conducted surveys of migrant workers in Qatar and South Korea. This was a more challenging task given the difficulty to get in contact with migrant workers in these countries. However, we were able to utilize professional relationships and contacts that have been developed by Practical Action and other partners. With these contacts, we identified suitable partners in both countries to carry out the survey (200 migrant workers in each country). We expect to receive the surveys in the next 10 days.

With surveys completed, we are now focused on data entry; a critically important but very tedious task. In order to speed up the process, we have brought in 2 interns (both Master students with experience in SPSS data entry) to help out. We expect to complete data entry by the end of June. From there, the analysis will begin with results to be shared with our partners.

HIF Blog #5: Data Entry and Initial Findings

With support from the Humanitarian Innovation Fund, a programme managed by ELRHA, the earthquake risk and remittances research project from Practical Action and the Nepal Risk Reduction Consortium (NRRC) began in February 2014. This research project will look at the possible links between migrant remittances - where migrants send the majority of their salary to their families in their home country - and earthquake risk, particularly through building construction practices, and how organizations can best communicate with migrant workers on risk reduction issues.

We have received surveys from South Korea (200 in total) and data entry has been completed for all surveys in Nepal and South Korea (1000 in total). However, we have only just received surveys from Qatar due to a delay in transferring the hard copies to Nepal. However, data entry on this should be completed within the next week. During the data entry process, the research officer has made the following observations:

1. The survey responses from migrant workers highlight the important use of Facebook for keeping in touch with families and friends and receiving updates – the use of Facebook could be an important aspect in reaching migrant workers.
2. Migrant workers highlighted their high (or very high) influence in making decisions on the use of remittances at the household.

One respondent (household receiving remittance) stated:

'I speak to my husband daily for at least ten minutes a day in Facebook/Skype. We both had received only secondary education but he wants children to be better educated than us. So, we had sent them to boarding, whenever, he call ask about homework, coaching, exam of the children. Besides these also we share news of earthquake events at occurrence either in Nepal or destination country. I remember he informs us about the latest earthquake event occurred in Sep 2011, they get the information earlier than we knew about the event. He also tells us about the Drop Cover and Hold on for Earthquake safety'
It will be interesting to analyze the data fully and explore the above findings.

An issue we have come across with the survey data is missing information surrounding expenditure of households. There are 2 reasons for this missing information: migrant workers who have been abroad for more than a year simply may not have detailed information on expenditure at the household; and respondents were reluctant to provide expenditure information.

In order to address this missing information, we have decided to conduct Key Informant Surveys with experts on migration in Nepal. This survey will allow us to fill in the gaps, particularly around expenditure information, which will be completed in 3 weeks.

With this information in place, we will be able to proceed with analyzing the data with a list of research questions agreed by the project team.

HIF Blog #6: Remittances in Reducing Risk to Earthquakes - Analysing Results

All of the survey data has been inputted into SPSS and frequency analysis has been completed. We are now at the stage of comparative analysis to identify key issues and interesting information related to our research. Our comparative analysis will mainly focus on unskilled and semi-skilled migrant workers in both Qatar and South Korea and remittance dependent and non-dependent households. In the frequency analysis, we can already see that migrant workers in South Korea (semi-skilled) have a far higher likelihood of utilising remittances for household construction. We will explore and present this data in our final report with some key recommendations on what actions can be done with the available information.

In a previous blog post, we highlighted that some information on expenditure of migrant workers was incomplete. As a result, we have conducted Key Informant Surveys with experts in migrant issues to get a better understanding of these issues. Thus far, 4 KIS have been completed and they have been incredibly useful to gain a fuller picture of migrant issues, particularly in Qatar. This KIS will be an invaluable source to complement the survey data.

As we complete the analysis and look to draft a final report, the research team has also been in contact with several academic journals to publish the findings from this research. From a list of about 10 academic journals, the research team has selected 2 journals to focus on initially and submit a research article for consideration. In addition, the research team has agreed to make the raw data from the survey open for public use as the information obtained from this survey could be very useful for other organizations or academic institutions.

In the next few weeks, we will begin drafting the final report and will share with stakeholders for comment and critique before submission. This will be followed by a dissemination workshop whereby the results of the study will be widely shared and a discussion can be held on what actions can be taken based on the results of the research.

With support from the Humanitarian Innovation Fund, a programme managed by ELRHA, the earthquake risk and remittances research project from Practical Action and the Nepal Risk Reduction Consortium (NRRC) began in February 2014. This research project will look at the possible links between migrant remittances - where migrants send the majority of their salary to their families in their home country - and earthquake risk, particularly through building construction practices, and how organizations can best communicate with migrant workers on risk reduction issues.

Annex VI: Photos



Photos: Participants engaged in group works



Photos: Household survey in progress



Photos: Building under construction (left), newly constructed building of a remittance earning

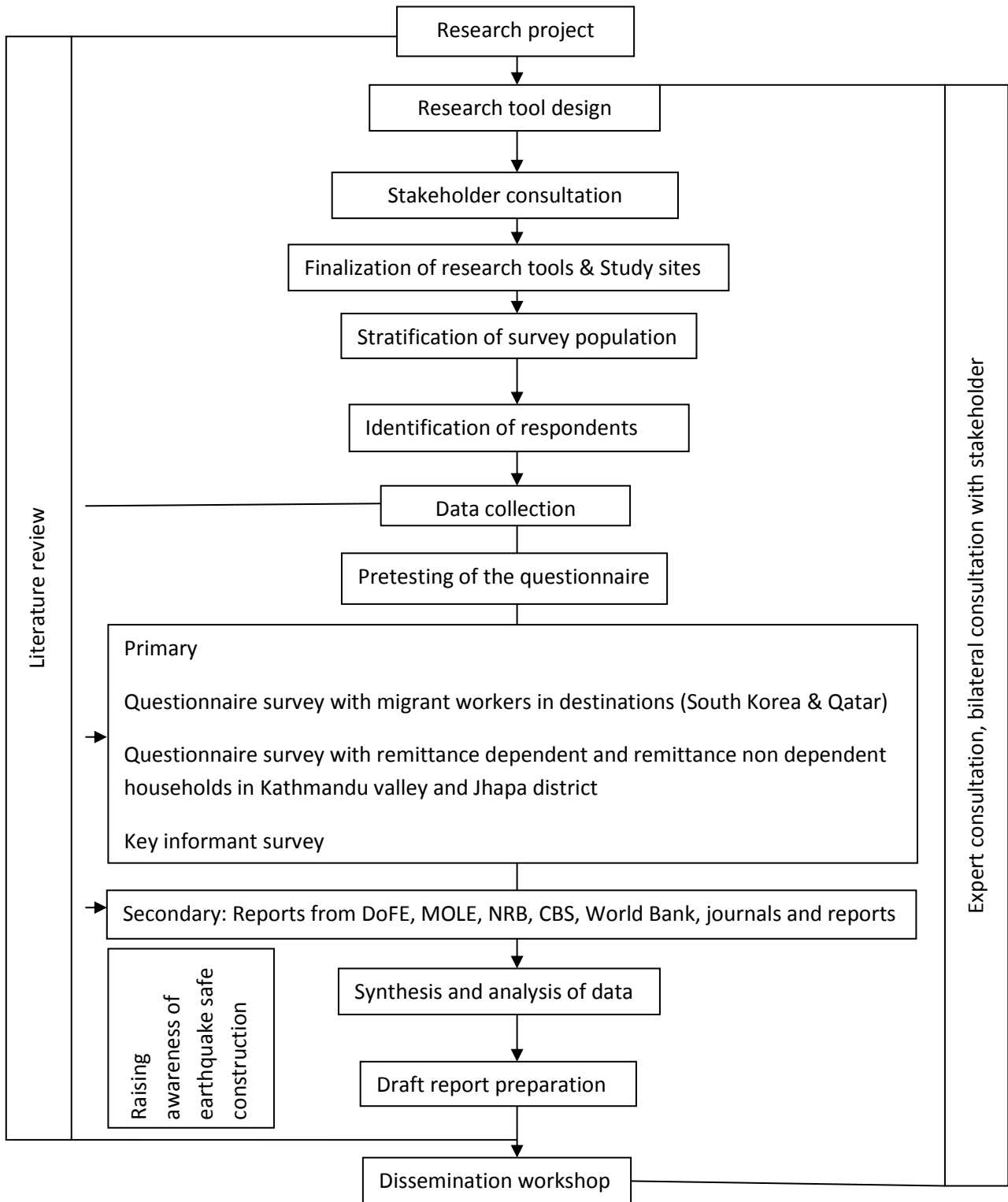


Photo: Storey being added to the existing infrastructure



Photo: Haphazardly urbanising Kathmandu City

Annex VII: Methodological Framework



Methodological flow chart of the research project