

Rapid Integrated Emergency Needs & Markets Assessment

Rasuwa–Bhotekoshi Flood Response
Rasuwa and Nuwakot, Nepal

September 2026

Prepared by:
Oxfam in Nepal

I. Executive Summary

On 26 August 2026, a catastrophic flash flood and debris flow originating in the upper Bhotekoshi river system struck Rasuwa and subsequently propagated downstream through the Trishuli–Narayani river corridor, causing extensive loss of life and destruction across Rasuwa, Nuwakot and several downstream districts. Preliminary scientific analysis indicates that the disaster resulted from a complex cascading process involving a sudden release of water and debris in the upper catchment, potentially associated with glacier and/or landslide-related processes; the precise initiating mechanism remains under investigation. According to the latest National Disaster Risk Reduction and Management Authority figures available as of 12 September, **1,386 bodies had been recovered and 5,130 people remained missing**, while **13,728 people had been rescued**, 339 people remained under treatment, and **3,761 displaced people were staying in 37 holding centres**, including 839 in Rasuwa and 2,587 in Nuwakot.

Rasuwa and Nuwakot were identified among the worst-affected districts, accounting for 185 and 199 recovered bodies respectively. The Government's preliminary national situation report estimated that approximately **1.6 million people were affected in some way** across the wider disaster area, while the UN Flash Appeal subsequently prioritised more than 84,000 people requiring humanitarian assistance. At the time of this assessment, a reliable consolidated figure for the **total number of affected households** across the disaster area was not yet available. The disaster destroyed or severely damaged settlements, houses, roads, bridges, water-supply systems, hydropower infrastructure, agricultural and livelihood assets and major commercial centres, while isolating communities and disrupting the long-established Trishuli–Betrawati–Devighat trading and supply system. These interconnected humanitarian, infrastructure and market impacts provide the context for this rapid assessment of priority needs, WASH and public-health conditions, shelter and displacement, livelihoods, physical access, market functionality, prices, financial services and appropriate response modalities.

The 2026 Rasuwa–Bhotekoshi flood is simultaneously a humanitarian, displacement, infrastructure, livelihoods and market-system crisis. In the most severely affected settlements, households have not only lost homes but also land, crops, livestock, productive equipment, businesses, vehicles, wage employment, savings mechanisms and, in some cases, family members and primary income earners. This concentration of losses substantially reduces households' capacity to recover independently. Immediate relief has temporarily stabilised food consumption and basic needs in some accessible holding centres, but this should not be interpreted as recovery: many households currently have no reliable pathway to secure housing, restore income or meet essential expenditure once communal relief declines.

The assessment was conducted from 4–8 September 2026, with a primary focus on Uttargaya Rural Municipality and the wider market and service systems supporting affected communities in Rasuwa and Nuwakot. It combined community FGDs and KIs, holding-centre observation, rapid market and trader interviews, WASH technical observation, stakeholder consultations and secondary-data review. The team visited accessible holding centres in Uttargaya and Nuwakot, consulted local-government officials and response actors, met Nepal Red Cross Society and People in Need staff supporting the DAO in Dhunche, and assessed Ghumti/Kalikasthan and Battar/Bidur as key markets capable of supplying affected populations. Direct assessment access to Uttargaya Wards 1–3 was not possible, and populations in holding centres were changing rapidly; findings for those areas should therefore remain provisional until field access and additional technical data become available.

The assessment identifies three distinct operational environments. Accessible Uttargaya Wards 4–5 and the Ghumti/Kalikasthan catchment have partial market functionality, digital payments and access to services appear operational, but face elevated transport costs and physical cash-liquidity constraints, with household level feasibility to deploy digital CVA still need to be verified for wider inclusivity. Uttargaya Wards 1–3 and other isolated Rasuwa communities face much weaker physical access, uncertain commodity availability, reported hygiene gaps and limited humanitarian field presence; some locations remain dependent on direct delivery through helicopters, drones, mules or other exceptional logistics. Nuwakot and the Battar/Bidur catchment have comparatively functional markets, banking and supply chains, but significant damage to water systems and a possible transition from school-based holding centres to new temporary settlement sites. These differences are fundamental to response design: MPCA and vouchers are feasible in accessible market catchments, while in-kind assistance and direct services remain necessary where markets cannot be reached or supplied reliably.

Displacement is also highly dispersed. Holding-centre populations represent only part of the affected population: households are staying with relatives, renting rooms, moving between municipalities, travelling for funeral and cremation rituals, or temporarily relocating to towns and cities. In Pahirebesi, for example, approximately 350 affected people and 55 internally displaced households were recorded, with all buildings reported destroyed, but only around one quarter were reported in Bhimsensthan holding centre at the assessment moment. Assistance systems based only on holding-centre lists will therefore miss a significant proportion of affected households. Targeting should distinguish between households that lost housing, households that lost land, households that lost both, and households whose homes remain standing but whose livelihoods and purchasing power have collapsed.

Food availability in some accessible holding centres was adequate at the assessment moment because relief agencies and communities were providing pooled food and communal cooking. Some respondents reported several meals per day and no visible acute malnutrition. However, food security remains fragile because relief is replacing lost wages, agricultural production and household stocks. Once households leave collective accommodation, they will have to purchase food independently while also paying for rent, transport, cooking fuel, schooling, health and household items. Respondents from Khalte/Mailung estimated that own production previously covered only around two to three months of annual food needs for farming households, while many families were already highly market-dependent. Agriculture has also been affected through crop, livestock, seed and machinery losses, including mills, tractors, maize shellers and threshers.

The report's indicative monthly basic food expenses for a five-person household is approximately NPR 11,285 in Battar/Bidur and NPR 11,485 in Ghumti/Kalikasthan. This remains a planning estimate rather than a formal Minimum Expenditure Basket. Respondent-reported pre-crisis expenditure was substantially higher around NPR 50,000 per month for a family of five, including approximately NPR 20,000 for food illustrating the wider household expenditure burden. Market-access costs further reduce effective purchasing power: an illustrative return trip to market can cost around NPR 500 for some Rasuwa households compared with approximately NPR 100–200 around Battar/Bidur. Transfer values should therefore be informed by locally priced expenditure baskets and actual access costs, rather than applying a uniform nominal value without geographic adjustment.

Livelihood loss extends far beyond people whose homes were destroyed. Hydropower employment, construction, driving, tourism and hospitality, agriculture, livestock, wage labour, small businesses and self-employment have all been affected. One key informant reported people had hydropower-related earnings that previously ranged from around NPR 40,000 to NPR 100,000 depending on the role, but much of this employment base has been severely disrupted. At the same time, the affected population retains substantial skills including masons, carpenters, plumbers, drivers, farmers and hospitality workers. The problem is therefore not a lack of skills but the disappearance of employers, demand, infrastructure, productive assets and market links. Livelihood recovery should reconnect people to viable economic opportunities rather than simply replacing tools or assets without considering whether the underlying activity can restart.

Headline Findings

1. **The impact of the floods is highly differentiated by location, accessibility and displacement status.** Needs and response options vary significantly between accessible areas, partially functioning markets and isolated communities.
2. Immediate relief is addressing some basic needs, but households are rapidly moving from emergency survival toward housing, livelihoods and recovery needs. Current relief should therefore not be interpreted as evidence that recovery needs are adequately covered.
3. **WASH needs are highly location-specific.** Basic water and sanitation services remain available in the more accessible holding centres, but water-quality and privacy concerns persist, while hard-to-reach Rasuwa communities face greater hygiene and service-access gaps and Nuwakot has substantial piped-water-system damage requiring rehabilitation.
4. **Market functionality is uneven and remains vulnerable to further disruption.** Battar/Bidur is comparatively functional, while Ghumti/Kalikasthan is partially functional and more exposed to stock depletion, transport disruption and rising restocking costs.
5. **Market access and physical connectivity are major determinants of assistance feasibility.** In isolated areas, physical access and supply constraints may limit the immediate feasibility of cash-based responses.
6. **Cash assistance should therefore be geographically differentiated and linked to continuous market monitoring.** MPCA may be appropriate in functioning markets, while in-kind or mixed modalities may be required where markets or physical access remain constrained.
7. **Housing is both a shelter and recovery issue.** Affected households expressed a preference for rental accommodation in some locations, but limited rental supply, affordability and tenure/security issues require further assessment before scaling rental assistance.
8. **Trader and supply-chain recovery is critical to sustaining market functionality.** Support may need to address transport, supplier linkages, working capital and temporary market/storage arrangements rather than focusing only on household demand.
9. **Response coverage remains difficult to determine at household level.** Government and partner assistance is substantial, but dispatch or organizational presence does not necessarily demonstrate that affected households have received assistance; stronger household-level coverage tracking is required.

For households that have lost housing, shelter planning cannot be reduced to tarpaulins, CGI sheets or reconstruction materials. Some communities have lost viable residential land altogether or consider their former locations unsafe for return. Relocation must therefore begin with safe and habitable land, but safety alone is insufficient. Any relocation area must provide realistic access to roads, schools, health facilities, WASH, markets and livelihood opportunities. Relocating households to technically safe but economically isolated areas could create long-term dependence or encourage secondary migration. Affected people in Uttargaya expressed a preference for affordable and dignified alternatives to makeshift temporary shelter, particularly rental accommodation where available. Respondents associated rental housing with privacy, protection, reliable WASH, storage space and a sense of stability that allows households to divide responsibilities between relief/recovery tasks and livelihood search. However, rental markets are already under pressure. Respondents reported increases in rents around Devighat and Battar, high rental costs in Rasuwa and insufficient available rooms compared with emerging demand.

Humanitarian staff seeking longer-term accommodation may add further pressure. Rental assistance is therefore promising but should be accompanied by active monitoring of rental supply and price inflation. A possible pilot option is conditional support to owners of unfinished houses, using advance rental or completion grants to bring additional units into the rental market, subject to structural safety, minimum WASH standards, tenancy safeguards and agreed rents.

If temporary sites are unavoidable, they should be treated as full settlements rather than collections of tents. Safe tenure, winterisation, insulation, ventilation, heating, privacy, adequate living space, toilets, bathing facilities, drainage, solid-waste management, lighting, safe spaces for women and children and accessibility for older people and persons with disabilities must be established before occupancy. Winter is approaching, and dew, cold, moisture and inadequate insulation will become increasingly important. The report estimates a one-time core NFI expense for a five-person household at approximately NPR 22,020 in Battar/Bidur and NPR 22,925 in Ghumti/Kalikasthan, excluding some clothing and other household-specific items.

In accessible Uttargaya holding centres, water, toilets and health consultation were generally available during the mission, but water quality and women's privacy are key concerns. Piped water is generally untreated, bottled water supplies are temporary, and one holding-centre water source was reportedly found contaminated through one-time testing. Bhimsensthan had inadequate sanitation and bathing facilities to ensure women's privacy. Uttargaya Wards 1–3 require further verification but reportedly face shortages of soap and hygiene materials, weak access and limited public-health outreach.

Nuwakot faces a different challenge: the DWSS assessment reviewed damage to 32 water systems, with preliminary rehabilitation estimates ranging from NPR 500,000 to NPR 20 million. If households are moved from school holding centres into new temporary sites, comprehensive WASH services will be required immediately. Priorities include water-quality management, household treatment where necessary, chlorination, public-health promotion, mobilisation of community health volunteers, comprehensive temporary-site WASH, restoration of damaged systems and strengthened water-quality testing capacity. The assessment's indicative hygiene-kit price in Battar is approximately NPR 4,820 per kit for a family of 5.

The destruction of Trishuli, Betrawati and Devighat represents much more than the loss of individual shops. These were long-established commercial centres connecting Nuwakot, Rasuwa and northern Dhading through generations of businesses, wholesale relationships, transport networks, credit and customer links. They also have historical and religious importance. The disaster removed inventory, commercial premises, storage, equipment, working capital, receivables and established supplier relationships in minutes. The wider loss is therefore economic, social and institutional.

Ghumti/Kalikasthan remains partially functional, with around 100 shops and availability of food, medicines, household items, clothing and hardware. However, stocks are depleting and traders face transport and supplier-credit constraints. Battar/Bidur remains functional and increasingly important as a wholesale, financial-service and logistics hub for both Nuwakot and Rasuwa. The immediate concern is not broad price inflation: Battar/Bidur prices remained largely stable, and Ghumti/Kalikasthan showed only modest upward pressure. Stable retail prices at the time of assessment should not be interpreted as stable market functionality. Existing stocks may be temporarily absorbing higher transport and procurement costs. Stock depletion, restocking time, supplier credit and freight costs are therefore leading indicators of future price pressure. The more important risk is future restocking. Freight reportedly increased from around NPR 3/kg to NPR 7/kg on some routes, while transporters remain reluctant to travel because of poor monsoon road conditions. Planned Bailey bridges and road restoration could ease these constraints, but until access improves, stock levels and restocking time require close monitoring.

Market recovery must support traders as affected economic actors. Businesses that survived physically may still have lost customers and large receivables from businesses in destroyed markets such as Betrawati, Syabrubesi and Timure. Simultaneously, suppliers are reportedly demanding more upfront payment. This creates a working-capital squeeze even for traders whose shops remain open. Humanitarian programming should therefore consider supplier linkages, consolidated transport, temporary storage, order-backed liquidity, limited advances against confirmed orders, temporary market spaces, business-recovery grants and pre-order voucher mechanisms. Large-scale procurement from outside the affected economy

should be avoided where local and regional markets can supply competitively, because repeated external in-kind distributions could undermine the very traders communities will depend on during recovery. Banking and digital-payment systems are functioning, and QR/mobile payments are widely accepted by assessed vendors.

Physical cash liquidity is more constrained in Rasuwa than in Nuwakot. Digital or account-based CVA is therefore operationally feasible in accessible areas, but programme design must verify account ownership, documentation, phone access and control, digital literacy, women's access, disability barriers and merchant settlement capacity.

The emerging response logic is clear: MPCA is appropriate for households with reliable access to Ghumti/Kalikasthan and Battar/Bidur; in-kind assistance and direct services remain necessary for isolated communities; and pre-order or sectoral vouchers can expand as supply chains stabilise. The Cash Coordination Group in Kathmandu is reportedly working toward harmonisation, with field discussions indicating convergence around an NPR 30,000 monthly MPCA value among several agencies. This should remain an operational discussion point until formally confirmed with coordination mechanisms and government counterparts and should be cross-checked against a common MEB, market-access costs, assistance already received and household circumstances.

The assessment did not verify increased GBV or trafficking incidents, but risks are elevated. Children who have lost parents or caregivers, adolescent girls, women, persons with disabilities, older people and people with limited mobility require particular attention. Communal shelter conditions may increase tension over space, sanitation and resources, while women already reported inadequate privacy in bathing and sanitation. Government and humanitarian actors are aware of trafficking concerns given Rasuwa and Nuwakot are prone districts for human trafficking, and some vulnerable children are reportedly staying in supervised hostel arrangements with police and NGO presence.

Cash, vouchers, shelter and livelihood programmes should therefore assess who controls phones and accounts, who makes household expenditure decisions, who can travel safely to markets and who risks exclusion. Safe proxy arrangements, assisted redemption, home delivery, complaints mechanisms, confidential referrals, adequate lighting, women- and child-friendly spaces and accessible WASH facilities should be built into programme design rather than added later. The response remains government-led through DAO/DDMC and local governments. In Rasuwa, Nepal Red Cross Society is playing an important coordination role and PIN is providing information-management and operational support to the DAO. More than 40 organisations were reportedly connected through an emerging coordination network and WhatsApp-based information exchange. In Nuwakot, Health and WASH coordination were more developed than other sectors at the time of assessment, with UNICEF and WASH partners active. The priority now is to move from broad mobilisation toward household-level coverage and gap management, linking official affected-household lists, holding-centre populations, dispersed households, relief dispatched, household receipt and planned agency assistance.

The immediate operational priorities are:

1. **Differentiate response by access and market functionality:** MPCA/conditional cash/vouchers in accessible catchments; in-kind/direct delivery in isolated areas; review modality frequently as roads and markets recover.
2. **Protect the transition out of holding centres:** ensure food continuity, rental/co-hosting support, safe temporary-site alternatives and comprehensive WASH before schools reopen.
3. **Do not separate shelter from livelihoods and services:** relocation and permanent housing decisions must consider safe land, tenure, and roads access to basic services (food, education, WaSH services, health, markets and employment/livelihoods) with approach of safe programming and 'do no harm'.
4. **Strengthen market recovery alongside household assistance:** support trader liquidity, supplier connections, transport, local procurement and pre-order voucher systems while monitoring stocks, prices and humanitarian demand.
5. **Restore livelihoods based on viability:** support agriculture, livestock, small businesses, skilled labour and later cash-for-work only where land, demand, access and safe employment opportunities exist.
6. **Establish frequent market and price monitoring and conduct detailed EMMA** for priority market systems including food, shelter materials, NFIs, rental housing and transport; define clear triggers for revising transfer values or switching modality.
7. Design gender and protection interventions addressing targeted needs and ensure mainstreaming of protection and inclusion across every intervention, with particular attention to women, children, older people, persons with disabilities and people unable to access markets independently.
8. **Restore access to safe water supply** where access has been disrupted, ensuring both reliable supply and water quality management.
9. **Protect public health** through targeting hygiene materials, water treatment, and outbreak prevention in areas at risk due to disrupted market access

10. **Strengthen coordination and information management:** maintain a government-led 4W/5W system for all sectoral clusters, harmonise CVA through the Cash Coordination Group and ensure NDRRMA and district authorities have visibility of planned assistance. Activation of district level sub-clusters is advised.

2. Methodology and Limitations

The scoping mission primarily focused on Uttargaya Rural Municipality, with the objective of developing an initial understanding of priority humanitarian needs, displacement arrangements, coordination mechanisms, and the capacity of surrounding markets to support the affected population. The team visited holding centres in Uttargaya and consulted municipal officials and affected people to understand immediate needs and response priorities.

In Dhunche, the team sought to engage key district-level stakeholders; while a direct meeting with the District Administration Office (DAO) was not possible, consultations were held with People in Need (PIN) staff supporting the DAO with information management, as well as the Nepal Red Cross Society (NRCS), which is playing a key role in response coordination alongside government authorities.

The mission also visited holding centres in Nuwakot, including a site hosting people displaced from Uttargaya, to better understand cross-district displacement and assistance needs. In parallel, rapid market assessments were conducted in Ghumti market in Kalikasthan, Rasuwa, to assess its potential to supply goods required by affected households in Uttargaya; and in the Batar market area of Nuwakot, an important supply hub capable of serving both affected populations in Nuwakot and markets and communities in Rasuwa.

The methodology, therefore, combined stakeholder consultations, direct observation at displacement sites, and rapid market analysis to triangulate findings and inform initial response planning.

Field work was conducted 4–8 September 2026 and combined community FGDs/KIIs, holding-centre observation, trader/market interviews, WASH technical observation, stakeholder meetings and secondary data review. The rapid gender questions, enumerator observation checklist and Oxfam Rapid Assessment Tools informed questioning and analysis.

KII/FGD list:

1. CSRC – partner
2. BWSN – partner
3. 1 woman affected person
4. 1 man affected person
5. 3 male traders in Ghumti
6. 1 female trader in Ghumti
7. 3 male traders in Battar
8. 1 female trader in Battar
9. Uttargaya RM Chairperson
10. 1 Uttargaya municipality engineer
11. People in Need
12. Nepal Red Cross Society
13. Sano Paila
14. Affected population group from Khalte
15. WASH cluster meeting in Nuwakot

Limitations include lack of direct access to Uttargaya Wards 1–3 and changing holding-centre populations. Qualitative findings are therefore presented with location and source context rather than generalised across both districts.

3. Crisis Context and Geographic Differentiation

The assessment route and evidence show three distinct operational contexts rather than one homogeneous disaster zone: (1) accessible Uttargaya Wards 4–5 and the Kalikasthan/Ghumti market catchment; (2) harder-to-reach Uttargaya Wards 1–3 and other isolated Rasuwa communities; and (3) Nuwakot/Battar/Bidur and surrounding affected areas, where markets and financial services are comparatively more accessible but infrastructure and water-system damage are extensive.

Operational context	Main characteristics
Accessible Rasuwa / Wards 4–5 / Ghumti-Kalikasthan catchment	Holding-centre/host accommodation; partial market functionality; digital payments; physical cash-liquidity constraint; road costs elevated.
Hard-to-reach Rasuwa / Wards 1–3	Weak physical access; limited and uncertain stocks/services; hygiene gaps reported; limited field presence; health evidence conflicting.
Nuwakot / Battar-Bidur catchment	Functional market/FSP hub; no reported physical cash-liquidity problem; lower local transport cost; extensive water-system damage; planned shift from holding centers to new temporary shelter sites.

4. Government Response and Relief Coverage

Rasuwa: coordination and one-door relief system

Rasuwa response is organised through the DAO/DDMC and local governments under a one-door relief approach. Field consultations describe humanitarian agencies being expected to register who they are, what they will provide and where they will work. The operational purpose is to reduce geographic and commodity duplication and enable government coordination/dispatch of incoming relief. Broad DDMC participation was reported with regular coordination, WhatsApp-based information exchange and an emerging format to track who is working, in which sector, in which geography and with what coverage.

The coordination challenge is no longer only whether relief is entering the district, but whether the right households are receiving an adequate combination of assistance. Government dispatch records, ward lists, holding-centre lists and community reports represent different layers of information. A consignment recorded as delivered to a location should therefore not be treated automatically as proof of household-level coverage.

Relief materials recorded by DAO Rasuwa

The DAO Rasuwa relief-distribution record through 24 Bhadra provides detailed entries by location, date, item and quantity. It records repeated distributions across Gosainkunda, Uttargaya, Aamachhodingmo, Kalika and Naukunda, as well as operational support to health facilities and rescue/security teams. The record includes food staples and ready-to-eat items (rice, dal, chiura, noodles, biscuits, oil, salt, mixed ration/family packs), drinking water, water-purification products and medicines; shelter/household items (tarpaulins, blankets, mattresses, bedding, utensils and pressure cookers); hygiene/protection items (soap, sanitary pads/dignity kits, diapers and child hygiene items); and energy/communications items such as solar lights/panels, batteries and power banks.

Examples from Gosainkunda include repeated dispatches to Syabrubesi, Dhunche, Timure, Briddim, Thuman, Lingling, Khamjing, Bharkhu and Pangling. Uttargaya entries include Dadagaun, Simle, Bogetitar, Mailung, Nilkantha school, Thulogaun and Gogane. Aamachhodingmo entries include Haku, Grey, Goljung, Gatlang, Chilime, Tatopani, Thambuchet and Nasing. Kalika records include Kalika Himalaya Campus and Ramche, while Naukunda also appears in the district distribution record.

The scale and diversity of recorded relief are important: Rasuwa is not a context where no assistance has arrived. The analytical issue is adequacy, equity, duration and remaining gaps. Bulk entries frequently do not identify the number of households ultimately reached, and dispersed households may not be visible in holding-centre-based tracking. Any new food/NFI intervention should therefore reconcile planned assistance with DAO records while checking actual household receipt.

Response information management remains heavily dependent on manual reporting and consolidation across government, partners and field teams, making it difficult to maintain a timely, consolidated picture of affected households, assistance delivered, remaining gaps and geographic coverage.

Government planning and transition

Local government planning is moving from immediate relief toward relocation and recovery. Uttargaya was reported to be awaiting federal guidance on relocation, while planning a detailed study and a donor meeting for rebuilding. Palikas were also planning to collect affected-household information. School buildings are being used as holding centres, but schools are expected to reopen, creating pressure for rapid decisions on rental housing, safe temporary sites, host arrangements or movement to other towns.

The assessment also identified information-management capacity as a response issue. Field notes describe major damage to palika infrastructure and loss of IT/disaster-management capacity. PIN staff were supporting information management at the DAO in Dhunche. Restoring basic government information-management capacity is therefore part of humanitarian response effectiveness, not an administrative side issue.

Nuwakot: current government response and information gap

The latest Nuwakot DAO update reviewed by the team reports 312 organisations/institutions involved in relief collection and relief distribution across 676 locations by 24 Bhadra. These figures demonstrate a large mobilisation, but the public information reviewed does not provide the same itemised commodity, quantity and household-coverage detail available in the Rasuwa DAO record. The number of distribution locations cannot therefore be used to conclude that needs are covered.

The Nuwakot District Disaster Management Committee (DDMC) decision calls for affected municipalities/wards to collect information, identify relief requirements, coordinate relief collection/distribution and make assistance needs-based and equitable while avoiding duplication. A meeting of the Nuwakot WASH Cluster discussed a CDO directive that affected people would be moved from holding centres to new temporary shelter sites, with ward offices expected to designate sites. At the time of the assessment those sites had not yet been identified, creating a significant WASH, shelter and protection planning risk.

In Nuwakot, one site has reportedly been identified for transitional shelter, enabling the gradual closure of current holding centres. Cash-for-rent is expected to be the preferred option, while temporary tented accommodation may be provided for households unable to secure suitable rental housing. The site and proposed arrangements should be verified and updated.

Government-response analytical implication

The next information-management step should link: (1) official affected-household lists; (2) holding-centre populations; (3) dispersed/hosted households; (4) relief dispatched by item and quantity; (5) household-reported receipt; and (6) planned actor coverage. This would allow the one-door system to shift from dispatch coordination toward gap-based response management.

One-door System functioning for collecting all relief items for Uttargaya R Municipality before allocating to communities. Photo: Santosh Shrestha/Oxfam



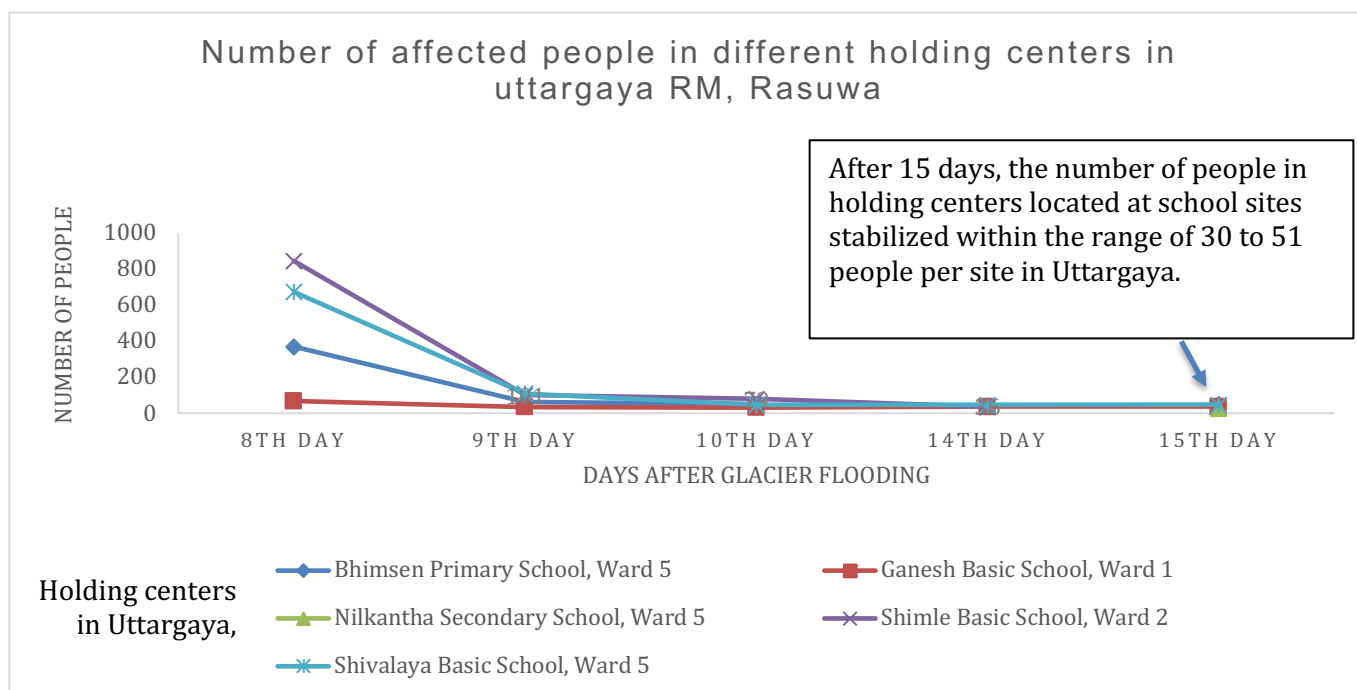
5. Affected Population

The affected population includes households experiencing multiple and overlapping forms of loss. Some families have lost homes, businesses, productive assets and other property directly to the flood, while others have been severely affected by the loss of livelihoods linked to damage along the highway corridor, hydropower facilities and local markets that previously provided employment and income. In the assessed areas, several households were also reported to have lost family members including the primary bread-winners, adding significant social and economic strain to already affected families. Beyond direct physical damage, many households are facing reduced income, disrupted market linkages and constrained access to basic services, food and other essential goods. Reportedly, flood-related fatalities and affected families extend beyond the assessment area to people originating from different districts across Nepal, highlighting the wider geographic reach of the disaster.

The qualitative evidence consistently points to layered loss. Affected people described not only destruction of housing but collapse of the assets and broad range of requirements to resume normal life. In the most affected communities, the distinction between 'relief need' and 'recovery need' is already blurred: households may currently eat through relief while having no viable income, land, productive assets or functioning local market link.

The affected population cannot be understood through a single displacement category. The assessment encountered people in formal holding centres, people staying with relatives, households temporarily outside their home municipality, and people moving repeatedly because of funeral and cremation rituals. This mobility explains the changes in the number of people staying at the holding centres.

In Pahirebesi, the assessment recorded approximately 350 affected people and 55 internally displaced households, with all buildings reported destroyed. Around 25% were reported in Bhimsensthan holding centre and the remainder elsewhere at the assessment moment. One KII described holding-centre numbers changing substantially over short periods. Figure 1 shows the trends of people taking shelter in different holding centers in Uttargaya Rural Municipality.



Qualitative evidence shows a progression in priorities. Immediately after the flood, food, shelter, water, clothing and household goods dominate. In accessible holding centres, some of these needs are temporarily buffered by relief. Respondents then shift quickly toward concerns about land, housing, income, education, health, productive assets and the ability to restart normal life. One affected-community KII explicitly distinguished current relief from the 'next phase', indicating concern about what happens once pooled food and temporary accommodation end.

Women specifically raised concerns around privacy and dignity in shared toilets and bathing facilities, and in some locations their mobility to markets was more restricted than men's. Women also described fewer livelihood opportunities following

displacement and expressed interest in home-based or flexible income-generating activities compatible with childcare and household responsibilities. These findings indicate that shelter, WASH, livelihood and CVA responses should consider mobility, care responsibilities, access to information, digital/financial access and the ability of less visible households to access assistance.

During the conversations, the assessment team observed signs of disorientation and emotional distress among some affected participants. At times, respondents found it difficult to maintain a chronological account, moved between different aspects of the disaster and their losses, or repeatedly returned to concerns about missing or deceased family members, loss of homes, uncertainty about where they would live, and the future of their children. Some displaced women repeatedly asked, “Where is home?”, reflecting the profound uncertainty created by the destruction of their settlement and displacement. These observations should not be interpreted as a clinical diagnosis, but they provide qualitative indications of acute psychosocial distress, grief and uncertainty, reinforcing the importance of continued psychosocial support, psychological first aid and appropriate referral services within the response.

Vulnerability is also shaped by the type of loss. A household that lost a house but retains land, employment and savings has a different recovery pathway from a household that simultaneously lost its house, agricultural land, livestock, machinery, wage employment and family members. Furthermore, there are households who have lost their immediate family members (mostly missing – communities have presumed dead and have already performed last rituals) and households isolated due to the complete damages of accessible roads. The situation demands multipronged and multi-sectoral assistance to support the affected communities and people. The most severely affected households required immediate multi-sector assistance rather than a single shelter or food package.

Sarita Ale Magar: “We need a safe place to live, but we also need a way to support ourselves”

Before the flood, Sarita Ale Magar and her family had an established life in Pahirebesi. She describes owning a two-storey concrete house, three traditional stone-and-mud houses and around seven ropani of farmland. The flood swept all of these assets away. For Sarita, the disaster therefore represents more than the loss of shelter: it has removed the physical and economic foundation on which her family had built its future.

One of her greatest concerns is her children. Before the disaster, they attended schools nearby and their education was progressing well. Displacement has disrupted this stability and left Sarita uncertain about where the family will live and where the children will continue their schooling. Her preferred solution is not prolonged residence in a temporary holding centre, but relocation to a safer area with roads, schools and other basic services. Although the meals and other services provided in holding centre have been of great help, she has greater worries about the future. She hopes the government will support permanent resettlement away from areas exposed to future flooding.

Her account also illustrates how women’s priorities extend beyond immediate relief. At the time of the interview, Sarita said the family was focused on food, shelter and other immediate assistance, but she was already thinking about how they would become self-reliant again. Her husband is a licensed driver, while Sarita hopes to use her own skills to find employment, preferably as a teacher. Rather than seeing assistance as a long-term substitute for income, she emphasised the importance of helping people find work suited to their skills.

Cash assistance is particularly relevant from her perspective. Sarita explained that the family would need money to secure accommodation, pay rent and meet other expenses because employment could take months to recover. With affected neighbours facing the same losses, families cannot simply rely on their previous social networks for financial support.

As a woman and mother, Sarita’s priorities bring together safe housing, children’s education, income and the ability to make choices about recovery. Her story suggests that women should not be treated only as recipients of relief. Recovery assistance should enable them to participate in decisions about relocation, determine how household resources are used and rebuild their own livelihoods. For Sarita, cash can provide important short-term flexibility with dignity, but its value will be greatest when combined with secure housing, access to services and opportunities for women to return to meaningful employment.

5A. Case Study from Bhimsensthan Holding Centre

Location	Description
Bhimsensthan holding centre / Pahirebesi area	Described the settlement as effectively destroyed; holding-centre population fluctuated as families moved for funerals/relatives. Immediate food was available through communal relief, while the

respondent emphasised shelter/land, privacy, sanitation and the 'next phase' of livelihoods and asset recovery.

This case illustrates a recurring analytical point: adequate meals (4 times a day) in a holding centre do not demonstrate household food-security recovery. Relief is temporarily substituting for lost food sources and income. Once households leave collective arrangements, their expenditure burden is likely to increase and only suitable dignified livelihoods and safer housing options can truly support their recovery. The affected population has a relatively diverse skills base, with many people experienced in construction, agriculture, livestock rearing, transportation and hospitality-related work. These skills represent an important foundation for recovery, but the disaster has disrupted the local infrastructure, markets and employment opportunities on which many of these livelihoods depended. Recovery support should therefore look beyond immediate relief and consider how affected households can reconnect with employment, restart small-scale production and services, and use their existing skills to rebuild income sources.

Photo of KII with Sarita Ale Magar, affected person, Bhimsensathan Holding Centre. Photo credit: Santosh Shrestha/Oxfam



5. WASH and Public Health priority needs

Uttargaya Wards 4-5

Current public health conditions appeared comparatively contained during the visit because affected people observed in holding centres had access to permanent toilets, piped water, including for handwashing and bathing, and health consultation. However, this is a fragile situation. Women's privacy and comfort in bathing/sanitation were inadequate in some locations and water quality is unmanaged.

Water supply infrastructure in the flood zone is destroyed. However, this does not presently impact water access as all people from the flooded area have been displaced. Reports to damage to water intakes and other system components were mixed. An initial report from the Uttargaya palika engineer indicated that 10 of 20 water supply systems in the palika are damaged, but this was not validated during a site visit to one system, and disruptions to water supply intake structures may be due to seasonal heavy rainfall landslide and events. All systems are gravity fed, with only a single lift system that has never been put into operation. Water supply was observed to be functional in holding centers and other areas. Further data is available from a recent Department of Water Supply and Sewerage (DWSS) assessment, summarized below, and additional information to be compiled from the Uttargaya palika water supply engineer.

Water quality is the priority concern in relation to water supply. People in holding centers presently drink bottled water, but these supplied will be exhausted, at which point people will shift to drinking the piped water supply. Water supply was reportedly contaminated, at the Shree Shivalaya school holding center site, based on a one-time monitoring by another agency at the site. There is no treatment of piped water in any of the piped water systems, as reported by the palika engineer. A sedimentation treatment system, for the one lift system, was constructed and visited, but was reported to have never been put into operation.

Adequacy of holding center sanitation facilities varies between sites, with adequate privacy and bathing facilities for women being the primary concern. Shree Shivalaya holding center site had four separate toilet facilities. The functional facilities have running water in sinks and soap for handwashing. One of the four toilet facilities was observed to be in poor sanitary condition, and was not in use, with people preferring to use the other gender-segregated facilities. The school site has a disability accessible toilet that was locked at the time of visit. These are currently supporting a site population of 48 displaced users plus humanitarian workers at the site. Bhimsensthan holding center site has insufficient toilets/bathing facilities to ensure women's privacy.

People in holding center sites have access to medical consultation, referral, and healthcare facilities. However, Female Community Health Volunteers (FCHVs) are not mobilized for community level outbreak prevention or hygiene promotion. There are no reports of diarrhea yet until the assessment period. People have access to soap and hygiene materials.

Uttargaya Wards 1-3

Limited data is available on WASH access and needs in Uttargaya Wards 1-3. The wards were not visited in the assessment due to lack of access from Uttargaya Wards 4-5. Further information is required from the DWSS assessment, palika ward reports, and other agency reports. A key informant from partner staff reports no significant damage to water supply infrastructure, however a later DWSS report, summarized below, describes damage to three systems. Gaps exist in water treatment, as in Uttargaya 4-5. There are reports of shortages in soap and hygiene items.

The Uttargaya-2 Health Assistant reports no cases of diarrhea. FCHVs are reportedly not mobilised. Public health risks may be higher in Uttargaya Wards 1-3 due to the following factors: lack of access to soap, hygiene items, and water treatment, with supply difficulties due to lack of market access.

Rasuwa Water Supply Damage Assessment

No.	Project Name	District	Municipality - Ward	Damage Description	Estimated Damage Cost (NPR Lakhs)	Affected Population
1	Ghatte Khola Rasuwagadhi Water Supply Project	Rasuwa	Gosaikunda-2	Completely Damaged	200	100
2	Timure Water Supply Project	Rasuwa	Gosaikunda-2	Completely Damaged	150	100

3	Timure Water Supply Project I to 9	Rasuwa	Gosaikunda-2	Completely Damaged	150	100
4	Chamlung Water Supply Project	Rasuwa	Gosaikunda-5	Completely Damaged	250	150
5	Syaprubesi Water Supply Project	Rasuwa	Gosaikunda-5	Completely Damaged	300	200
6	Choklang Water Supply Project	Rasuwa	Gosaikunda-5	Completely Damaged	200	150
7	Kaidaltar Water Supply Project	Rasuwa	Uttargaya-5	Branch Pipelines and Tapstands Damaged	175	150
8	Simle Source to Betrawati Bazaar Water Supply Project	Rasuwa	Uttargaya-5	Branch Pipelines and Tapstands Damaged	150	100
9	Gosaikunda-I Water Supply Project	Rasuwa	Gosaikunda-I	Pipeline Damaged	150	100
10	Chhahare Khola Water Supply Project	Rasuwa	Uttargaya-4	Completely Damaged	200	116
11	Greater Dandagau Water Supply Project, Uttargaya-3	Rasuwa	Uttargaya-3	Completely Damaged	300	250
12	Basthalsim Source Uri Bhadaure Water Supply Project	Rasuwa	Uttargaya-2	Main Transmission Pipeline and Distribution Pipeline Damaged	150	45
13	Chhahare Khola Lower Karmi Danda Water Supply Project	Rasuwa	Uttargaya-I	Completely Damaged	150	62
	Total				2525	1623

Nuwakot

Significant damage has affected water supply systems in Nuwakot. A recent DWSS assessment investigated damage to 32 water supply systems in the district, with preliminary cost estimates of rehabilitation ranging from NPR 500,000 to 20,000,000. A large number of agencies responding to WASH needs, including UNICEF, which intends to support 50% of the expected caseload for water supply rehabilitation. The focus of UNICEF and Nuwakot District in the WASH sector is in the rehabilitation of piped water infrastructure.

A significant development in Nuwakot is the reported directive of the Nuwakot CDO that holding center sites will be closed to allow school to resume, with people sheltering in holding centers to be relocated to new temporary sites, the locations of which will be determined by ward leadership. These sites, if this plan proceeds, will require comprehensive WASH facilities and services, including piped water supply, toilets, desludging, bathing facilities, and solid waste management. All facilities will need to be designed for gender and disability accessibility. A key informant opined that while the District water supply office will focus on rehabilitation of existing systems, it would be expected that humanitarian WASH partners would respond to these needs in temporary sites (in addition to supporting existing system rehabilitation). Currently, at holding center sites, NRCS is supporting water trucking for water supply.

WASH items price in Battar for a households of 5

#	Item / specification	Qty	Indicative cost (NPR)
1	Cotton bath towel , approx. 30 × 56 in	2	2,000
2	Bathing soap, 100–120 g	4	200
3	Clothes-washing soap, approx. 200 g	4	240
4	Plastic soap case	1	50
5	Children's toothbrush, soft	4	160
6	Adult toothbrush, soft	2	120
7	Toothpaste, 80–100 g	2	215
8	Adult plastic hair comb, approx. 18 cm	2	95
9	Child hair comb, approx. 16 cm	1	180
10	Sanitary pads, 10 pads/pack	2 packs	200
11	Women's cotton underwear, age 13+	2	440
12	Stainless-steel nail cutter	2	320
13	Nylon rope, 10 m	1	90
14	Hygiene kit bag, zipper + strap	1	510
	Total		4,820

A damaged Water Supply system in Majhgaun, Uttargaya. Photo: Suraj Poudel, Uttargaya Palika water supply engineer.



5A. WASH and public-health priorities

1. Soap and hygiene (and other NFI) items supply to Uttargaya wards 1,2,3, noting the limited market access in this area to inform the location specific decision on modality.
2. Ensure treated water meeting standards is supplied in the affected areas. A total approach to water quality management is needed in the whole affected area, which includes water treatment and safety management. Due to limited current technical capacity, point of user water treatment using Piyush can be deployed. When technical capacity is in place, batch or in-line chlorination can be deployed at holding center sites.
3. Deploy public health promotion personnel, in particular to Uttargaya wards 1,2,3, where public health risks are higher. Identify outbreak prevention strategies, possibly activating FCHVs if required.
4. A comprehensive package for establishment of WASH infrastructure and services at new temporary sites should be prepared. This will require equipment, supplies, contractors, and technical supervision and community engagement for piped water supply, sanitation, desludging, bathing, and hygiene services. Include gender and disability accessible design for WASH facilities.
5. Scale up rehabilitation of water supply infrastructure, particularly in Nuwakot based on the recent DWSS assessment. Rasuwa rehabilitation needs require further validation. Prioritize areas with accessed higher public health risks and more severe disruptions to services.
6. Identify scope for meeting WASH needs, such as hygiene items, through multi-sectoral or sectoral cash where market connectivity is adequate.
7. Identify additional WASH needs that can be supported in other areas in Rasuwa, those were not included in this assessment. DWSS data and consultation with other actors, including the emergency coordination cell in Dunche, can inform specific needs.
8. Support water quality testing capacity. Other actors may cover this in Nuwakot but there is a gap in Rasuwa.
9. Apart from major glacial landslide triggered flood events, the risk to water supply systems from annual landslides and flooding are significant. There is an opportunity to make rehabilitations more climate resilient through adaptations.

6. Shelter, Housing and Essential Household Items

Shelter needs differ significantly across affected households and should not be approached through a single standard/blanket approach. Initial categorisation should distinguish, at minimum, households that have lost their houses, those that have lost land, and those that have lost both housing and viable residential land. In Bidur Municipality, affected people reported receiving red and blue cards indicating loss of house and loss of land respectively, although the administrative criteria and implications of these classifications for assistance eligibility still require verification. Finalised household lists and government guidance will therefore be important for determining targeting and the appropriate type and level of shelter assistance.

For households whose original settlements are no longer safe or viable, shelter assistance cannot be limited to the provision of CGI sheets, tarpaulins, tools or other construction materials. Relocation must begin with the identification of safe and habitable land after a detailed feasibility study to ensure comprehensive service package. However, physical safety alone is not sufficient. A relocation site should also enable affected households to rebuild their lives by providing reasonable access to roads, schools, health services, markets and livelihood opportunities appropriate to their existing skills, including construction, agriculture, livestock rearing, transport and hospitality. Relocating households to physically safe but economically isolated locations could create longer-term dependence on assistance or abandonment of the area altogether.

Community identity and social cohesion should also inform relocation decisions. People from Betrawati, for example, have discussed the possibility of relocating collectively rather than dispersing individual households. Given the historical and cultural significance they associate with Betrawati, any relocation process should consider whether the community can maintain its social networks, shared identity and connection to its heritage in a new location. This highlights that relocation is not only a technical land-allocation exercise; it is also a social, cultural and economic process in which affected communities need meaningful participation in decision-making.

In the immediate term, the suitability of temporary shelter requires careful consideration. Holding centres are primarily schools and cannot provide a sustainable accommodation solution as education activities resume. At the same time, affected people interviewed in Uttargaya expressed limited preference for relocation into makeshift temporary shelters, and available open space suitable for temporary sites was observed to be limited. Any proposed temporary settlement therefore needs to demonstrate that it can provide adequate WASH facilities, privacy and dignity, safe spaces for women and children, sufficient living space and access to essential services. The type of temporary shelter also matters. Tent-based, lightweight or

transitional structures have different implications for safety and habitability, particularly as winter approaches. Cold temperatures, dew and moisture, ventilation, insulation, heating, internal space and protection from wind and rain need to be considered before establishing temporary sites that households may have to occupy for several months.

Affected households expressed a clear preference for rental accommodation because it offers greater privacy, protection, safety and more comfortable access to water and sanitation facilities than collective or makeshift temporary shelter. Respondents also linked rental housing to a greater sense of stability and “peace of mind,” allowing families to organise recovery more effectively. In a private rental space, household members can divide responsibilities: for example, one spouse may focus on finding work and restoring income, while the other manages relief assistance, household recovery tasks and care responsibilities. Rental accommodation also provides secure space to store and use relief items such as food, bedding, clothing and household materials, reducing the risk of loss, damage or under-utilisation. In this sense, rental support is not only a shelter intervention; it can also create the conditions for households to resume livelihoods, manage assistance more effectively and begin transitioning from emergency relief toward recovery.

Rental support, sectoral rental vouchers or MPCA could enable families to remain closer to markets, schools and employment opportunities where sufficient housing stock exists. Bidur Municipality has also announced NPR 10,000 per affected family for rental subsidy (however, not clear for how many months). However, rental supply, prevailing rents, accessibility and potential price inflation need to be assessed before scaling assistance. Early indications suggest that rental accommodation is already coming under significant pressure. Respondents reported that rents around Devighat and Battar had increased within a week, while rental prices in Rasuwa were already considered relatively high compared to Nuwakot. At the same time, available rental spaces were reported to be insufficient compared with the emerging demand from displaced households. This pressure may increase further as humanitarian agencies establish a longer-term operational presence and staff also seek accommodation in the same market areas. The resulting competition between affected households, aid workers and other renters could reduce availability and contribute to further rent inflation. Rental assistance therefore remains a potentially important shelter option, but it should not be scaled without regular monitoring of rental supply, prices and accessibility, and consideration of measures to avoid humanitarian demand unintentionally crowding out affected households from affordable accommodation.

Where rental accommodation is scarce, a large cash injection could increase competition for rooms and push up prices. Different pathways may therefore be required simultaneously, including rental support, co-hosting, temporary sites and voluntary movement to larger towns or market centres.

Respondents reported that a number of houses in the affected market areas remain under construction and are not yet habitable, but could potentially be brought into the rental market if owners had access to sufficient upfront financing to complete essential works. This creates a possible opportunity to expand rental supply at a time when available accommodation is already constrained. One option for further feasibility assessment would be a conditional rental-support or completion grant mechanism, whereby a landlord receives an advance equivalent to several months of rent, potentially around five months on the condition that agreed minimum construction works are completed and the accommodation is made available to an affected household for a specified period and at an agreed rental rate. The arrangement could combine support to both the displaced tenant and the property owner, helping households secure accommodation while simultaneously increasing the supply of habitable rental units. However, such an approach would require verification of property ownership, structural safety, minimum shelter and WASH standards, completion costs, fair rental values, duration of tenancy, and safeguards against rent inflation, eviction or diversion of the completed unit to higher-paying tenants. It would therefore be appropriate to test this through a small, closely monitored pilot before considering wider scale-up.

Permanent housing should ultimately be linked to a broader settlement strategy rather than treated as a stand-alone reconstruction activity. Once safe relocation areas are identified, decisions on permanent housing should consider tenure security, road access, WASH, schools, health facilities, markets and livelihood opportunities. Markets appear capable of supplying many shelter materials through surviving and alternative supply chains, although transport, trader working capital and bulk procurement capacity may constrain rapid scale-up. This may make pre-arranged or phased shelter vouchers more appropriate than expecting traders to hold large speculative stocks. Overall, the shelter response should move from safe and dignified interim accommodation toward permanent settlement in locations where affected households can restore livelihoods, services, community networks and long-term resilience, rather than focusing narrowly on replacing the structures that were lost.

Based on the current situation, four main pathways can be considered when developing the shelter and housing response:

- **Scenario 1 – Government identifies safe land for temporary shelter within or close to the affected area.**

The Local Government/Government of Nepal identifies safe and accessible land close to existing communities. This

may allow households to retain social networks and access existing livelihoods and services. However, site suitability, tenure, WASH, road access, winterisation and protection arrangements would need to be established before relocation.

- **Scenario 2 – Temporary shelter outside the affected local government.**

Where suitable land is unavailable locally, affected households may need temporary accommodation in neighbouring municipalities or other locations. This option must consider the consequences of moving people further away from livelihoods, schools, health services, markets and community networks.

- **Scenario 3 – Co-hosting/renting within nearby communities or surrounding local governments.**

Affected households may stay with relatives, host families or rented housing in surrounding areas. This may offer a more dignified and socially integrated alternative to temporary camps, but support may be required for both displaced and hosting households to avoid overstressing household resources, WASH facilities and living space.

- **Scenario 4 – Household migration to Kathmandu or other cities and market centres.**

Some households may independently relocate to Kathmandu, Bidur/Battar, Kalikasthan or other urban and market areas where housing, employment and services are more accessible. This pathway may increase access to livelihoods and services but can also create higher rental, transport and living costs and may weaken community support networks.

- These scenarios are not mutually exclusive. Different households are likely to follow different pathways depending on family circumstances, income, social networks, livelihood opportunities and housing availability.

6A. Shelter priorities

Regardless of which shelter scenario households follow, the following minimum needs should be considered:

- **Safe and adequate shelter space**, with sufficient room for household members and separation where required.
- **Winterisation**, including insulation, protection from wind and moisture, appropriate heating arrangements, ventilation and measures to manage cold temperatures and dew.
- **Bedding materials**, including mattresses, sleeping mats and blankets appropriate for winter conditions.
- **Essential clothing**, including warm clothing and culturally appropriate clothing for women, men and children.
- **Cooking sets and household utensils**, including basic cookware, plates, cups and safe means of food preparation.
- **Safe drinking water** with adequate storage containers and reliable access at household or settlement level.
- **Adequate toilet facilities**, with sufficient numbers of toilets relative to the population.
- Sanitation arrangements considering the needs of women and girls, including menstrual hygiene considerations.
- **Safe and private bathing and washing spaces**, particularly for women and adolescent girls.
- **Handwashing facilities and basic hygiene materials**, including soap and essential personal hygiene items.
- **Drainage, wastewater and solid-waste management** where temporary or collective settlements are established.
- **Lighting and safe access routes**, particularly around toilets, bathing facilities and communal areas.
- Protection measures for women, children, older people and persons with disabilities, including safe access to services.
- **Safe spaces for children and women**, particularly where households are accommodated in collective or temporary settlements.
- **Accessible shelter and WASH facilities** for older people, persons with disabilities and people with limited mobility.
- **Access to schools, health services and markets**, particularly where households are relocated away from their original communities and places where these services were destroyed by the floods.
- **Access to livelihood opportunities**, so that relocation does not separate households from realistic means of earning income.
- **Community participation in site selection and shelter decisions**, including women's participation and representation in decisions affecting household and community relocation.
- **Family re-integration support** to families who are displaced or families who have lost family members or bread winners
- **Support to households who lost family members in the floods but do not hail originally hail from these districts.** Clear approaches should be identified to provide them with assistance.

A house in Devighat destroyed by the floods. Photo: Bibhor Kayastha/Aria Technologies.



NFI prices for a household of five

Item	Assumed quantity	Battar/Bidur (NPR)	Ghumti/Kalikasthan (NPR)
Blanket	3 pieces	5,250	5,500

Local mattress/Dasna – 2 person	3 pieces	2,200	2,500
Pillow	5 pieces	3,000	3,100
Sleeping mat/P-foam	5 metres	750	775
Cooking pot	1	1,200	1,235
Pressure cooker	1	1,350	1,375
Kadai/frying pan	1	1,200	1,260
Serving spoon/ladle	1	130	135
Kitchen knife	1	200	205
Steel plates	5	600	625
Steel bowls	5	350	350
Steel cups/tumblers	5	450	450
Eating spoons	5	150	150
Infrared stove	1	3,500	3,500
Plastic buckets	2	460	470
Plastic mugs	2	200	210
Water containers/jerry cans	2	380	400
Solar lamp – 5 W	1	650	685
Core NFI basket total		NPR 22,020	NPR 22,925

7. Food Security and Livelihoods

Food security needs to be understood at two levels: current food consumption and households' ability to sustain that consumption once emergency relief decreases. At the time of the assessment, food availability in some accessible holding centres appeared relatively adequate because humanitarian assistance, community support and communal kitchens were providing meals. At Bhimsensthan, for example, food was pooled and prepared collectively, with respondents referring to rice, dal, vegetables, noodles and biscuits, while eggs were sometimes prioritised for children. The assessment did not undertake a household-level food security or nutrition survey; therefore, findings on food security and dietary adequacy should be interpreted as qualitative and indicative rather than representative.

No immediate visible signs of malnutrition were reported in the assessed site. However, respondents also described a deterioration in dietary diversity, with adults having less access to eggs and meat and milk available only intermittently. One holding centre coordinator in Nuwakot reported lack of green leafy vegetables in the diet.

This should not be interpreted as restoration of food security. The food being consumed is largely substituting for income, agricultural production and household stocks that have been lost. Once families leave holding centres, move into rental accommodation or relief distributions decline, households will have to purchase and prepare food independently while simultaneously facing new expenditure on rent, transportation, cooking fuel, education, health and household items. The assessment therefore indicates a significant risk of food insecurity emerging or worsening during the transition from collective relief to household-level recovery.

Affected communities were already highly dependent on markets before the flood. Respondents that hailed from Khalte/Mailung indicated that own agricultural production generally covered only around two to three months of household food requirements for those who farmed, while many households had little or no agricultural land. A respondent estimated pre-crisis expenditure for a family of approximately five at around NPR 50,000 per month, with approximately NPR 20,000 spent on food. This provides a useful preliminary indication of the scale of household food expenditure, but it is not yet a Minimum Expenditure Basket or recommended transfer value.

The market price information collected includes key foods such as rice, different types of dal, potatoes, cooking oil, salt, soya chunks, chiura and spices. The Ghumti market (located in Kalikasthan, Rasuwa – close to Uttargaya) prices, for example, recorded a 25 kg sack of rice at approximately NPR 1,785, masoor dal at NPR 135/kg, other dal varieties at approximately NPR 185–205/kg, potatoes at NPR 35/kg and cooking oil at approximately NPR 295/litre. A locally priced food basket should be completed separately for the Ghumti/Kalikasthan and Battar/Bidur catchments and adjusted for household size, assistance already received and transport costs.

Agricultural losses further deepen this food-security problem. Respondents described standing paddy destroyed at an important stage of production, loss of seeds and other agricultural inputs, livestock losses, and destruction of machinery including rice mills, tractors, maize shellers and threshers. Agriculture therefore represents both a food loss and an income loss: households have lost what they would have consumed themselves as well as products, animals and services from which they could generate cash.

7A. Food-security needs differ substantially by location and market access

Households with practical access to Ghumti/Kalikasthan and Battar/Bidur are in a different situation from communities that remain physically isolated. Ghumti/Kalikasthan is partially functional, with food and other essential goods available, although stocks are under pressure and traders face higher transport costs, weaker supplier credit and more difficult restocking. Battar/Bidur remains substantially more functional and has become increasingly important as an alternative regional supply hub. For affected households that can physically reach these markets, cash or vouchers are therefore potentially appropriate because the fundamental constraint is increasingly purchasing power rather than absolute absence of commodities. Access costs nevertheless matter. Field evidence suggests that some Rasuwa households could incur around NPR 500 for a return market journey, compared with approximately NPR 100–200 for local access around Battar/Bidur. Four market trips per month could therefore represent around NPR 2,000 in Rasuwa compared with NPR 400–800 around Battar/Bidur. A uniform transfer amount would consequently provide unequal real purchasing power.

For hard-to-reach or completely cut-off communities, including locations currently reported as dependent on helicopter/drone/mule-delivered food and basic supplies, the immediate problem is fundamentally different. Cash alone has limited value where people cannot physically reach markets or where traders cannot reliably bring commodities into the area. Until regular road, pedestrian or alternative transport links are restored and local commodity availability is verified, continued in-kind food assistance and direct delivery of essential services are likely to remain necessary. Cash could become appropriate

later, but modality should follow restored access rather than precede it. Assessment findings already identify hard-to-reach communities as facing combined constraints around food, market access, safe water, hygiene and health services.

Basic Food Prices

Food item	Assumed monthly quantity (HH of 5)	Battar/Bidur (NPR)	Ghumti/Kalikasthan (NPR)
Rice	60 kg	4,200	4,300
Masoor dal	1.5 kg	195	210
Rahar/Toor dal	1.5 kg	300	310
Moong dal	1.5 kg	270	280
Potatoes	15 kg	525	525
Cooking oil	3.75 litres	1,069	1,106
Iodized salt	0.75 kg	19	19
Soya chunks	3 kg	480	495
Chiura	5 kg	375	375
Onion	5 kg	500	500
Ginger	0.5 kg	50	50
Garlic	0.5 kg	120	130
Turmeric	1 × 100 g packet	45	45
Cumin	1 × 100 g packet	45	45
Coriander	1 × 100 g packet	35	35
Chilli powder	1 × 100 g packet	42	45
Fenugreek	1 × 100 g packet	15	15
Protein sources (milk, meat, eggs) and fresh vegetables	Monthly lump-sum assumption	3,000	3,000
Indicative monthly food expenses		NPR 11,285	NPR 11,485

Basic transportation cost

	Battar/Bidur (NPR)	Ghumti/Kalikasthan (NPR)
Market round trip	200	500
Number of trips per month	4	4
Indicative cost per month	800	2,000

7B. Livelihoods: the crisis extends beyond households that lost their homes

Livelihood targeting should not be restricted to households whose houses were destroyed. A significant category of affected households may still have a standing house but have lost the income system that allowed them to purchase food and meet basic needs. This includes households dependent on hydropower employment, construction, transport, tourism and hospitality, agriculture and livestock, local businesses, wage labour and self-employment.

Hydropower employment was particularly important in parts of Rasuwa. Respondents described working-age people employed as labourers, masons, foremen and other skilled and semi-skilled workers, with one KII reporting pre-crisis earnings ranging approximately from NPR 40,000 to NPR 100,000 depending on position. That respondent described current hydro-related employment income as effectively having collapsed.

The affected population nevertheless retains significant human capital. Masons, carpenters, plumbers, drivers, agricultural workers and people with hospitality and service-sector experience remain skilled even though the demand for their labour

has disappeared or shifted. The livelihood problem is therefore not simply a shortage of skills; it is a simultaneous loss of employers, productive assets, roads, market demand and supply connections. A mason cannot readily recover through a tool distribution if no construction is taking place, just as a farmer cannot restart solely through seeds if land is lost or inaccessible.

Businesses face another form of livelihood shock. Some traders lost premises and stock completely, while surviving businesses face lost receivables, disrupted suppliers and reduced credit. The destruction of Trishuli, Betrawati and Devighat disrupted commercial relationships extending into Rasuwa, while alternative sourcing through Battar and Kathmandu is possible but the demand pressure will be significantly high. Livelihood recovery therefore also requires restoration of the market system itself, rather than focusing exclusively on individual household asset replacement.

7C. Differentiated response by affected population group

For households living near functioning markets, the priority is protecting consumption while allowing families to make their own expenditure decisions. MPCA is potentially suitable where food, essential household goods and services are locally available. Sector-specific food vouchers may be considered where agencies want to guarantee a minimum food allocation, although unrestricted MPCA may better reflect the multiple needs reported by households. Digital or account-based assistance may be particularly relevant in accessible areas because QR/mobile payments were widely accepted among assessed vendors, although Rasuwa's physical cash-liquidity constraints and household inclusion barriers still require monitoring.

For households outside functional market catchments or cut off by destroyed roads, direct food delivery should remain the primary modality until accessibility and trader supply are restored. Where possible, agencies should avoid repeatedly transporting small fragmented consignments and instead coordinate predictable supply pipelines while monitoring household dietary adequacy, particularly for children, pregnant and lactating women, older people and people with specific nutritional needs.

For households whose housing survived but livelihood income collapsed, targeting should recognise economic impact rather than relying exclusively on housing-damage classifications. These households may still face serious food-security risks because wages, businesses, transport work, agriculture or tourism income have disappeared. Their eligibility for food assistance, MPCA and livelihood recovery support should therefore be based on loss of income and ability to meet essential expenditure, not only physical property damage.

For agricultural and livestock-dependent households, recovery should distinguish between households that can restart on existing land and those whose land is lost, unsafe or inaccessible. Where production remains viable, agricultural inputs, livestock support, productive-asset replacement or conditional livelihood grants may be appropriate. Where the underlying land or market no longer exists, simple asset replacement risks financing an activity that households cannot sustainably restart.

7D. Priority food-security and livelihood response needs

- **Continue immediate food assistance** for isolated and inaccessible communities where household market access remains absent or unreliable, including communities dependent on helicopter or other direct relief delivery.
- **Maintain food support during the transition from holding centres**, recognising that household expenditure will increase substantially once communal cooking and pooled relief end.
- **Consider MPCA for households with reliable access to functioning markets**, particularly around Kalikasthan/Ghumti and Battar/Bidur, with geographic adjustment for market-access and transport costs.
- **Consider MPCA for affected households not only where markets for goods are functioning, but also where cash can enable access to essential services and support mobility and dignified self-recovery.** This is particularly relevant for a mobile and dispersed population needing to meet costs such as transportation, medical care, rental accommodation, communications and other essential services, even where local commodity markets remain constrained.
- Consider food or commodity vouchers where markets function but programme objectives require protection of minimum food expenditure, preferably through pre-arranged vendors able to restock.
- Retain in-kind assistance where markets or physical access are severely disrupted, and maintain modality flexibility as roads and supply chains recover.
- **Target households based on livelihood and income loss as well as housing damage**, including families whose houses remain intact but whose hydropower, construction, transport, tourism, agriculture or business income has collapsed.

- **Protect and restore agricultural production** through appropriate seeds, inputs, livestock and productive-asset support where land remains viable, while avoiding blanket replacement where land or market access has been permanently lost.
- **Provide livelihood recovery grants based on viable restart plans**, rather than simply replacing declared asset losses. Grants should assess market demand, access, household skills and whether the activity can realistically generate income.
- **Develop cash-for-work only after sites are technically cleared and safe work is identified.** Potential activities include safe debris removal, drainage, access improvements and suitable labour components of WASH or community infrastructure rehabilitation. Hazardous, engineering-intensive and machine-dependent works should remain with qualified contractors.
- **Match livelihood opportunities to existing skills**, including construction, driving, agriculture, livestock, hospitality and other trades, and ensure that women can access livelihood options compatible with care responsibilities.
- **Support restoration of trader and supply-chain capacity**, including supplier linkages, transport coordination and appropriate order-backed working capital, because household cash assistance will be ineffective if traders cannot replenish stocks.
- Monitor food prices, stocks, restocking times, household transport costs and trader credit weekly during the initial response, allowing programmes to switch between cash, vouchers and in-kind assistance if market conditions deteriorate.

8. Markets, Prices, Supply Chains and Trader Capacity

Oxfam's rapid market assessment examined market functionality in Uttargaya Rural Municipality and across the wider accessible market system serving Rasuwa and Nuwakot. The assessment considered availability of essential goods, supply routes, trader capacity, prices, credit, transport constraints and financial services, with the purpose of determining whether markets can support cash, voucher and locally procured assistance.

The central finding is that the market system has not uniformly collapsed, but it has experienced a major structural shock. Some secondary markets remain operational and can support humanitarian demand, while other market centres and supply relationships have been severely disrupted or destroyed. This means that response decisions should not be based simply on whether shops are open. Market functionality must be understood in terms of the entire chain connecting wholesalers, retailers, transporters, credit providers, customers and affected households.

8A. Destruction of an economic system, not only individual shops

Trishuli, Betrawati and Devghat were not simply local retail centres. They formed an important commercial backbone linking Nuwakot, Rasuwa and parts of northern Dhading. Assessment information describes these as long-established trading centres in which businesses, commercial knowledge, supplier relationships and customer networks had developed across generations. They also have significant historical and religious importance, meaning their destruction represents a social and cultural loss as well as an economic one.

The flood therefore destroyed considerably more than buildings and merchandise. Traders lost shops, inventory, storage space, equipment, customer records and working capital, while established relationships between wholesalers, retailers, transporters and customers were simultaneously disrupted. In many cases, businesses that had been built by families over generations lost their physical and financial base in a very short period.

This is important for recovery planning. Reconstructing market buildings alone will not automatically reconstruct the market system. Commercial networks, supplier confidence, credit arrangements, working capital and customer demand also need to recover.

The impact extends well beyond the physically destroyed market areas. Upstream markets including Ghumti/Kalikasthan and Dhunche depended substantially on the Trishuli–Betrawati corridor for food, household items, hardware, transport connections and credit. With those relationships disrupted, traders have had to establish alternative supply routes, increasingly through Battar/Bidur and Kathmandu. The destruction of upstream markets such as Betrawati, Syabrubesi and Timure has also generated significant secondary losses for traders in Battar/Bidur, many of whom had supplied goods on credit to businesses in these markets. With those businesses destroyed or no longer operating, substantial outstanding receivables may now be difficult or impossible to recover, further weakening the working capital and liquidity of otherwise functioning traders.

8B. Surviving traders are also economically affected

Market-recovery support should not focus only on businesses whose shops were physically destroyed. Many surviving traders have suffered significant indirect financial losses.

Trade credit was an important feature of the pre-crisis market system. Businesses commonly supplied goods to customers or other traders on credit, while also purchasing stock from wholesalers using established credit relationships. The flood has disrupted both sides of this system.

Some traders in surviving markets, including Battar/Bidur, reportedly have outstanding receivables from customers and businesses in severely affected market areas. Where those businesses have been destroyed or households have lost their livelihoods, some of these receivables may be delayed or potentially unrecoverable. At the same time, traders themselves report reduced access to supplier credit and increasing requirements to pay wholesalers upfront.

This creates a working-capital squeeze. A trader may still have a functioning shop, supplier access and customer demand, but insufficient liquidity to place a large replacement order. The visible shop may therefore appear functional while its underlying financial capacity is weakening.

Most of the respondent traders reported decline in the costumers since floods. Surviving traders may also lose customers because affected households have lost income and purchasing power. A household whose home remains standing but whose hydropower job, farm, tourism income or transport business has disappeared is likely to reduce spending. Market recovery therefore depends both on restoring household purchasing power and trader supply capacity.

8C. Ghumti/Kalikasthan: functioning, but under pressure

Ghumti/Kalikasthan is currently an important market for accessible areas of Uttargaya. Field information identified roughly 100 shops offering food, medicine, clothing, hardware and household items. The market therefore has a comparatively broad commodity base and provides an important opportunity for market-based assistance.

However, the market should be classified as partially functional rather than fully recovered. Traders reported depleting stocks, changing supply routes, higher transport pressure and weakening supplier credit. Some businesses reported relatively rapid restocking, while smaller food retailers remained dependent on a limited number of suppliers.

The next replenishment cycles will be particularly important. Limited price increases immediately after the flood may partly reflect traders selling stocks purchased before the disruption. Future prices will increasingly reflect the cost of using alternative routes, paying higher freight charges and purchasing stock under less favourable credit terms. The absence of immediate major price inflation should therefore not be interpreted as evidence that the market is under no stress. However, the collective hope is that the Bailey bridge will ease the transportation, thus, not increasing the prices significantly.

8D. Battar/Bidur: a critical alternative regional supply hub

Battar/Bidur remains comparatively functional and has taken on increased regional importance following the destruction of other trading centres. Its stronger links with Kathmandu and national suppliers mean it can potentially supply both affected households in Nuwakot and traders serving Rasuwa.

It also provides an important financial-services and logistics node. Preliminary evidence did not identify the same physical cash-liquidity constraints observed in Rasuwa. Bidur/Battar may therefore serve simultaneously as a wholesale supply point, humanitarian staging location and financial-services hub.

However, increased regional dependence also creates pressure. Traders may experience higher demand from humanitarian organisations, affected households and smaller upstream retailers at the same time. Some also carry unpaid receivables from affected customers. Warehouse capacity, transport bottlenecks and trader liquidity therefore need continued monitoring rather than assuming Battar has unlimited capacity.

8E. Supporting traders should be part of the humanitarian response

The assessment strongly suggests that CVA should be accompanied by market-system support.

There are two broad groups requiring attention.

The first comprises traders who lost their businesses, stocks or commercial premises. Some of these traders possess years or generations of commercial knowledge, supplier relationships and experience. Where feasible, recovery assistance should explore ways to help these traders re-enter commerce through temporary market space, supplier reconnection, appropriate business-recovery grants or credit, storage arrangements and access to humanitarian procurement opportunities.

The second comprises surviving traders whose businesses remain open but whose financial position has weakened because of lost customers, unpaid receivables, reduced supplier credit, increased transport costs and the need to pay cash upfront for restocking.

Priority market-support mechanisms could therefore include:

- facilitated introductions to alternative wholesalers and suppliers in Battar/Bidur and Kathmandu;
- shared or consolidated transport to reduce individual trader freight costs;
- temporary storage or aggregation points where appropriate;
- order-backed working-capital support;
- advance notification of humanitarian demand so traders can plan stock requirements;
- limited advance payments against confirmed humanitarian orders;
- temporary market space for displaced traders;
- business-recovery grants where viable businesses have lost stock or essential assets; and
- support to rebuild commercial credit and supplier relationships.

A limited advance mechanism against confirmed humanitarian orders was suggested during field discussions. The appropriate percentage should be determined through supplier/trader due diligence, order value, liquidity requirements and risk controls.

A pre-order voucher model may be particularly suitable where trader liquidity is constrained. Beneficiaries could select required items within an agreed value, traders could aggregate confirmed orders, and suppliers could then restock against known demand. This reduces the risk that small traders invest scarce working capital in goods that may not sell.

8F. Risk of humanitarian assistance unintentionally weakening recovering markets

Large-scale in-kind assistance brought from outside the affected market system carries an important economic risk. Where commodities are locally or regionally available, repeated procurement from distant suppliers and free distribution can remove demand from surviving local traders at precisely the time they are struggling to recover. A trader who has borrowed money or used remaining savings to restock may then find that potential customers no longer purchase those goods because similar commodities are being distributed free of charge. One of the hardware vendors in Ghumti was sharp to point this out as the market faced similar challenges during 2015 Earthquake response.

This does not mean in-kind assistance should be avoided everywhere. It remains necessary in isolated communities where market access and supply are inadequate. However, in accessible areas such as the Ghumti/Kalikasthan and Battar/Bidur catchments, agencies should first determine whether existing traders can meet demand with appropriate logistics or working-capital support.

Humanitarian procurement can itself become a market-recovery instrument. Instead of bypassing local businesses, agencies can potentially use competitive local or regional procurement, vouchers, framework agreements and pre-orders to channel humanitarian expenditure through viable traders.

The assessment presentation also recorded concerns about bypassing local construction-material traders through large direct procurement, drawing on experience from previous disaster responses.

The objective should therefore be to meet humanitarian needs without displacing the very businesses that communities will depend on after humanitarian agencies leave.

8G. Geographic market-functionality interpretation

Market/system	Current classification	Response implication
Trishuli–Betrawati–Devghat corridor	Severely disrupted / parts non-functional	Prioritise trader-loss assessment, temporary commercial space, business recovery, restoration of supplier/credit networks and access.
Ghumti/Kalikasthan	Partially functional	CVA/vouchers feasible for accessible households, but pair with trader liquidity, transport and supplier support; monitor stocks and prices frequently.
Battar/Bidur	Functional, with increased regional importance	Use as alternative supply/FSP/logistics hub while monitoring increased demand, receivables, storage and transport capacity.
Upper/isolated Rasuwa	Severely disrupted to partially functional	Continue in-kind/direct delivery where market access remains inadequate; reassess CVA as transport and supply recover.

8H. Prices and availability

The assessment did not identify any significant post-flood increase in retail prices across the main accessible markets. Prices in Battar/Bidur were reported to have remained largely stable, while Ghumti/Kalikasthan showed only limited upward movement, driven mainly by higher transport costs rather than by shortages or speculative pricing. This distinction is important: the immediate concern is not broad inflation, but the growing cost and difficulty of moving goods into Rasuwa. Traders in Ghumti/Kalikasthan reported that freight costs had increased substantially; as an illustration, transport that previously cost around NPR 3 per kg was reported to have risen to around NPR 7 per kg. Even at these higher rates, transporters were reportedly reluctant to serve the route because of poor road conditions, compounded by the monsoon. Also a round trip from Uttargaya to Dhunche was NPR 4,000 on a reserved Electric Vehicle which has increased to NPR 7,000 now.

The greater near-term risk is therefore stock depletion and more difficult replenishment, particularly in Ghumti/Kalikasthan. Current shelf prices may still reflect goods purchased before the full impact of the transport disruption was felt, meaning that price pressure could emerge during subsequent restocking cycles if access remains difficult. This is especially relevant for CVA: stable prices at the time of assessment should not be taken as evidence that the market faces no stress. Monitoring should focus closely on stock levels, restocking times, freight costs and the willingness of transport providers to continue serving the market, as these are likely to provide earlier warning of future price increases than retail prices alone.

At the same time, the outlook may improve if planned road-rehabilitation measures proceed as expected. Traders and communities expressed strong hope that restoration of road connectivity, including the construction of Bailey bridges, could significantly ease current transport constraints within the coming month. Government priorities also appeared to be focused on reopening key road links and restoring access. If these works are completed on schedule, they could reduce freight costs, improve the regularity of supply and lessen the risk of sustained price increases in Ghumti/Kalikasthan. Until then, however, CVA and market-support interventions should remain flexible and be accompanied by frequent price and stock monitoring, support with logistics, particularly in Rasuwa markets where access constraints remain the main source of market pressure.

8H. Priority market-based intervention actions

- **Map affected traders**, distinguishing businesses completely destroyed, temporarily displaced and still functioning but financially stressed.
- **Assess trader losses beyond physical stock**, including receivables, supplier debt, credit exposure, equipment, storage and loss of customer base.
- **Support experienced displaced traders to re-enter the market**, recognising that their business knowledge, commercial networks and skills remain important economic assets.
- **Provide supplier-linkage support** to replace commercial relationships lost through the disruption of Trishuli and Betrawati.
- **Facilitate consolidated transport and logistics**, particularly between Battar/Bidur, Kathmandu and Rasuwa markets.
- **Explore order-backed liquidity or controlled advance mechanisms** for traders selected for humanitarian procurement or voucher programmes.
- **Pilot pre-order vouchers** for food, NFIs and later shelter materials so traders purchase against confirmed demand rather than speculative stock.

- **Use local and regional procurement where markets can supply competitively**, rather than automatically sourcing relief commodities outside the affected economy.
- Avoid large in-kind distributions in functioning market catchments without first assessing potential market impacts, particularly where local traders already hold stock.
- **Maintain in-kind assistance for isolated locations** where markets, transport or trader supply remain insufficient.
- **Establish a structured market and price monitoring system immediately.** Regular monitoring should track prices, stock availability, stock-out frequency, restocking time, transport costs, supplier prices, credit conditions and trader liquidity across key markets such as Ghumti/Kalikasthan and Battar/Bidur, as well as selected upstream markets as access improves.
- **Include price-sensitivity analysis as a core component of CVA design.** Price monitoring should not only identify whether prices are rising, but also assess how sensitive priority commodities are to increased humanitarian demand, transport disruption, fuel costs and trader liquidity constraints. This is particularly important before scaling MPCA, vouchers or large local procurement, as an intervention that is feasible at small scale may create price pressure when expanded.
- **Define trigger points for changing response modality.** Market-monitoring data should be linked directly to programme decisions. Significant price increases, repeated stock-outs, prolonged restocking times or deteriorating trader liquidity should trigger review of transfer values, procurement volumes or modality, including temporary shifts between cash, vouchers and in-kind assistance where necessary.
- **Conduct a more detailed Emergency Market Mapping and Analysis (EMMA) for priority commodities and services.** The rapid assessment provides an initial picture of market functionality, but a detailed EMMA would help identify how specific market systems are functioning, where critical bottlenecks exist and which market actors require support. Priority systems could include staple foods, shelter and construction materials, household NFIs, rental housing and transport.
- **Monitor humanitarian demand as part of market analysis.** Agencies should track not only household demand but also the purchasing behaviour of humanitarian organisations. Large simultaneous procurement by multiple agencies can create shortages, push up prices or crowd out local consumers even where markets initially appear functional.
- **Coordinate market information across agencies.** A shared market-monitoring mechanism would reduce duplication and help agencies use common evidence for price trends, transfer-value revisions, procurement decisions and modality changes. This is especially important where several organisations are implementing CVA or purchasing similar commodities from the same limited group of traders.

KII with a trader in Ghumti market done jointly with representatives from Mission East and ZOA. Photo Credit: Suden Rajbhandari/Mission East



Destroyed Trishuli/Betrawati commercial area. Photo: Santosh Shrestha/Oxfam



9. Financial Services and Digital Payments

Preliminary field information indicates no major outage in banking or digital payment infrastructure. Mobile and internet bankings are functioning, and QR/mobile payments are widely accepted by assessed vendors. The principal constraint reported is physical cash liquidity in Rasuwa, affecting withdrawals from branches and ATMs. No comparable liquidity problem was reported in the Nuwakot/Battar market.

This makes digital/account-based assistance particularly relevant in accessible Rasuwa, but it cannot be assumed to be universally inclusive. Programme design must verify account ownership, phone access/control, KYC/documentation, digital literacy, women's access, disability barriers and whether merchants can settle supplier obligations digitally.

Working Class A commercial-bank mapping

Market area	Class A banks identified in working mapping
Battar/Bidur, Nuwakot	Nabil; Global IME; Prime Commercial; NMB; Laxmi Sunrise; Siddhartha; Everest; NIC ASIA; Kumari; Prabhu; Nepal SBI; Rastriya Baniija.
Kalikasthan/Ghumti, Rasuwa	Rastriya Baniija; Global IME and Prime

10. Transport, Roads, Logistics and Market Access

Physical access is simultaneously a humanitarian and market constraint. Field reporting described more than 40 km of roads/bridges destroyed in the Rasuwa area. The alternative route through Battar/Bidur–Likhure–Chokate–Lechang–Shramthali–Parchyang–Kalikasthan–Dhunchu is operational but includes poor gravel/single-lane sections, seasonal landslide exposure and high travel time.

Wards 4–5 and Dhunchu were accessible to suitable vehicles during the assessment; Wards 1–3 required much longer alternative access. Rasuwa warehouse capacity is limited, making Bidur/Battar a potential staging point. Logistics support to markets—especially consolidated transport—could reduce both humanitarian procurement cost and trader restocking pressure.

There are options of helicopters and drones (~75 kgs capacity) for places without road connectivity to send in-kind relief.

11. Protection, Gender and Inclusion

Protection risks require close attention even though the assessment did not identify verified evidence of increased GBV or trafficking incidents at the time of the mission. The presence of children who have lost parents or caregivers, adolescent girls and other separated or vulnerable children creates particular concern around trafficking, exploitation and unsafe movement, especially as displacement, livelihood loss and prolonged economic insecurity may increase household and individual vulnerability. Communal and temporary living arrangements can also generate additional protection pressures over time as families compete for limited space, water, sanitation and other resources, potentially can increase tension, discrimination, harassment or violence even where these have not yet been reported.

Women and girls already face dignity and privacy concerns related to shared toilets, bathing and washing spaces, while older people, persons with disabilities and people with limited mobility may experience additional barriers to safely accessing services and assistance. Positively, government authorities and humanitarian actors appear aware of trafficking and child-protection risks; children considered particularly vulnerable are reportedly being accommodated in supervised hostel settings with the presence of police and NGO personnel and additional attention to safeguarding. Nevertheless, protection should be mainstreamed across all response modalities. Programme design should assess who participates in household and community decision-making, who controls cash or phones, who can safely reach markets and distribution points, and whether women, children, persons with disabilities and older people can access assistance without dependence on potentially unsafe intermediaries. Shelter, WASH, CVA and livelihood interventions should therefore include safeguarding measures, confidential referral pathways, adequate lighting and privacy, safe bathing and sanitation facilities, child-friendly and women-

friendly spaces where appropriate, accessible facilities for persons with disabilities, and mechanisms for vulnerable people to receive assistance through safe proxy, assisted redemption or home-delivery arrangements when independent access is not possible. Oxfam's safe programming approach remains critical and essential to ensure 'do no harm'.

12. Stakeholder Coordination and Response Coverage

Coordination arrangements observed during the assessment differed considerably between Rasuwa and Nuwakot, although in both districts the response is government-led. This is consistent with the wider national response architecture, under which the 2026 flood response is being implemented under the overall leadership of the National Disaster Risk Reduction and Management Authority (NDRRMA), with humanitarian partners supporting government-identified priorities. At district and municipal level, the DAO/DDMC and local governments remain central to registration of affected households, identification of priority locations, approval and coordination of assistance, and management of the one-door relief system. Humanitarian actors should therefore continue to align beneficiary lists, geographic coverage, assistance packages and planned interventions with these government mechanisms rather than establishing parallel targeting and information systems.

In Rasuwa, coordination was comparatively broad but still evolving during the assessment period. Nepal Red Cross Society was playing an important coordination role alongside government authorities, while People in Need (PIN) was providing information-management and operational support to the DAO in Dhunche. More than 40 organisations were reportedly connected through an informal coordination network, including a WhatsApp group being used to share information, develop an emerging 4W picture and support collection and consolidation of information on affected populations and response activities. This broad participation is a strength, but the large number of actors also creates a significant risk of overlapping assessments, duplication of relief in accessible locations and gaps in more remote wards. The immediate priority should therefore be to convert informal information exchange into a regularly updated operational 4W/5W matrix, recording organisation, sector, municipality/ward, activity, modality, planned and actual caseload, assistance value/package, implementation status, dates and focal contact. The matrix should remain government-owned or government-accessible so that it strengthens rather than substitutes the district information-management system.

In Nuwakot, the coordination architecture appeared narrower at the time of the assessment. Health and WASH coordination mechanisms were active, while other sector coordination structures had not yet been fully activated. WASH coordination had a comparatively stronger institutional base, with UNICEF providing leadership/support and BWSN-Oxfam's partner capacity positioned to support assessment, emergency WASH and rehabilitation of damaged systems. This is particularly important given the scale of damage to water and sanitation infrastructure and the risks associated with overcrowded holding centres; UNICEF subsequently reported substantial WASH needs across flood-affected districts. Education and child-protection activities also need to be integrated into the district coordination picture. Save the Children, for example, has established temporary learning and child-friendly spaces in Nuwakot.

The next coordination challenge is therefore not simply bringing more organisations into meetings, but improving visibility of who is assisting whom, where, with what package and for how long. This is increasingly important as households leave holding centres and disperse into rental accommodation, host communities, temporary sites or other municipalities. Static beneficiary lists tied to holding centres will quickly become outdated. Response tracking should consequently follow households and communities across changing locations and distinguish assistance already received from planned support. Particular attention is required for hard-to-reach areas of Uttargaya and other isolated settlements where agency presence and assessment capacity remain more limited. Sector coordination should also increasingly connect immediate response with recovery planning—for example, linking WASH rehabilitation with settlement decisions, education actors with school reopening and alternative learning arrangements, protection actors with child safeguarding and referral mechanisms, and livelihood/market actors with future cash and market-support programmes.

Cash coordination requires a similarly harmonized approach. The Cash Coordination Group in Kathmandu is working to harmonise approaches among agencies considering MPCA and other forms of cash assistance. Field coordination discussions indicated convergence around an NPR 30,000 MPCA monthly transfer among several responding organisations; however, this should be documented as an agreed operational value only once the relevant coordination mechanism and government counterparts formally confirm its scope, duration and intended expenditure coverage. Organisations should avoid independently selecting transfer values based only on their available budgets. Transfer design should be supported by common market evidence, an updated Minimum Expenditure Basket or expenditure analysis, FSP capacity, household access costs and consideration of assistance already provided. Where possible, agencies implementing MPCA should align transfer values, payment schedules, targeting principles, complaints mechanisms and post-distribution monitoring while retaining flexibility for justified sectoral or geographic top-ups. This is particularly relevant for households in Rasuwa facing higher transport and market-access costs than households close to Battar/Bidur.

Finally, cash interventions need to be visibly integrated into the government-led response so that they are understood as coordinated humanitarian assistance rather than parallel or ad hoc cash distributions. Agencies should continue designing interventions with local governments, cross-check beneficiary lists to minimise duplication, share planned coverage through district coordination mechanisms and ensure that NDRRMA and relevant national coordination structures are informed of the scale, rationale and evidence underpinning cash operations. Nationally, the response is already framed as supporting government leadership rather than operating independently of it. A strengthened Cash Coordination Group can add value by maintaining common guidance on MPCA, market monitoring, MEB/transfer-value analysis, FSP issues, protection and inclusion, while district-level coordination ensures that those national standards are adapted to actual conditions in Rasuwa and Nuwakot. The overall objective should be a single coherent picture of needs, coverage and gaps, allowing government and humanitarian partners to identify duplication early, redirect assistance toward underserved locations, and demonstrate that cash and other response modalities are based on shared evidence and coordinated decision-making.

13. Response Options

Response option	Where / for whom	Feasibility now	Why this option fits	Key conditions / risks before scale-up
Multipurpose Cash Assistance (MPCA)	Affected households with reliable access to Ghumti/Kalikasthan and Battar/Bidur , including households that lost livelihoods even if their homes remain standing	High in Battar/Bidur; Moderate –High in accessible Rasuwa	Markets contain food, NFIs and services; households have multiple simultaneous needs including food, transport, rent, education and household expenses; cash preserves choice	Harmonise transfer value through Cash Coordination Group; verify MEB, household lists, FSP access, phone/account ownership and market-access costs. Rasuwa cash liquidity and transport costs require monitoring
In-kind food and essential supplies	Uttargaya Wards 1–3 and other isolated/cut-off settlements where people cannot reliably reach markets and some supplies depend on helicopter/drone/mule delivery	High priority immediately	Cash has limited utility where commodities cannot physically reach households or households cannot reach markets	Continue only while access/supply constraints persist; reassess regularly so in-kind assistance does not unnecessarily displace recovering markets once access improves
Food cash / food voucher	Accessible households where food is available but purchasing power has collapsed	Moderate –High	Basic food basket can be sourced locally; useful where agencies want to protect minimum food consumption	Update local basket prices; include transport/access cost; monitor dietary diversity, stocks and prices. Voucher should not unnecessarily restrict choice where MPCA is more appropriate
Pre-order commodity vouchers	Food, NFIs and later shelter materials in Ghumti/Kalikasthan and Battar/Bidur catchments	High potential	Allows households to choose items while giving traders confirmed demand before restocking; reduces working-capital risk	Pre-identify capable traders, agree specifications and redemption process, confirm restocking capacity and consider partial advance/order-backed liquidity
One-off NFI assistance / NFI voucher	Households that lost household possessions, especially those moving from holding centres into rentals, host arrangements or temporary housing	High	Bedding, cooking sets, water containers, lighting and other items are available in accessible markets; needs are largely one-off rather than monthly	Check what households have already received through DAO/other agencies to avoid duplication. Use vouchers/cash where markets function; in-kind where access is weak
Clothing / winterisation voucher	Households that lost clothing, particularly women, children and families moving into colder temporary accommodation	Moderate –High in accessible markets	Clothing sizes, gender preferences and culturally appropriate items vary; affected women expressed preference for choosing suitable items	Verify availability of winter and culturally appropriate clothing. Avoid standardised packages dominated by unsuitable items. Use in-kind only where local supply is inadequate

or cash top-up				
Rental assistance / rental cash or voucher	Displaced households able to live in Kalikasthan, Battar/Bidur or nearby settlements	Promising but constrained	Households prefer rentals because of privacy, safety, WASH, storage and greater stability; rental housing can support livelihood recovery better than prolonged collective shelter	Do not scale rapidly without rental-market monitoring. Supply is limited and rents were already reportedly increasing. Risk that humanitarian staff and displaced households compete for the same stock
Conditional landlord / completion grant linked to tenancy	Areas with unfinished but potentially habitable houses that could enter the rental market	Pilot option	Could expand rental supply rather than only subsidising demand; advance equivalent to several months of rent could finance completion while securing accommodation for an affected family	Verify ownership, structural safety, completion cost, WASH standards, fair rent and tenancy duration. Contract must prevent eviction, rent escalation or diversion to higher-paying tenants
Temporary shelter site + direct services	Only where government identifies safe land and rental/co-hosting options are insufficient	Conditional / second-line option	May be unavoidable for some households, but communities expressed limited preference for makeshift shelter and suitable open land in Uttargaya is limited	Site must have safe tenure, adequate toilets, bathing, water, drainage, lighting, privacy, child/women-safe spaces, disability access and winterisation. Tent-only solutions may be inappropriate as winter approaches
Co-hosting / host-family support	Displaced households staying with relatives or surrounding communities	Moderate –High where socially viable	Preserves community networks and may be more dignified than camp-style accommodation	Support should consider the host household as well as the displaced household , particularly food, WASH, space and utility pressure
Permanent housing / reconstruction support	Households with safe land or households relocated to government-approved safe settlements	Later phase – not immediate blanket response	House replacement is appropriate only where land and settlement viability are established	Do not distribute construction materials before land safety, tenure and relocation decisions are clear. Permanent sites must have road, WASH, school, health, market and livelihood access
Shelter-material voucher / supplier agreement	Households repairing/rebuilding where land is confirmed safe	Moderate, increasing as access improves	CGI, cement, steel, plywood, pipes and hardware are available through surviving markets; vouchers can stimulate local recovery	Bulk demand could exceed trader liquidity and transport capacity. Use phased/pre-order procurement and supplier agreements rather than expecting traders to carry speculative stock
Direct WASH infrastructure rehabilitation	Particularly Nuwakot , damaged piped-water systems, and confirmed damaged systems in Rasuwa .	High priority	Damage is infrastructure-based and cannot be solved through household cash alone	Align with DWSS assessments and sector coordination; prioritise high-risk systems; these will be dependent on overall rehabilitation plans that are shaped by the evolving context; include water-quality treatment and climate-resilient rehabilitation
Temporary-site WASH package	Any new temporary settlement established after closure of school holding centres	Essential if sites proceed	New sites would otherwise have no adequate service base	Must include water supply, toilets, bathing, handwashing, menstrual hygiene, desludging, drainage, waste management, including gender and disability accessible design for WASH

				facilities, and technical supervision before occupancy
Hygiene cash/voucher	Accessible households where soap, sanitary materials and containers are stocked locally	Moderate –High	Goods are obtainable in functioning markets and households may prefer choice	Not appropriate as the only response in isolated Wards 1–3 where market access is weak; combine with direct distribution there
Water treatment / direct public-health support	Holding centres, affected settlements and particularly areas without treated piped supply	High priority	Water quality is a more immediate risk than water quantity in several assessed sites	Piyush/household treatment can be immediate; strengthen testing and move toward chlorination/safety planning as technical capacity increases
Livelihood recovery grants	Households with viable pre-crisis businesses, agriculture, livestock or self-employment that can realistically restart	Moderate – after viability assessment	Many affected households retain skills but lost productive assets and working capital	Do not provide blanket asset-replacement grants. Confirm land, demand, access, supply chain and realistic income potential first
Trader/business recovery grants or working-capital support	Traders whose businesses were destroyed and surviving traders weakened by lost receivables, customers and supplier credit	High strategic relevance	Market recovery depends on restoring experienced traders, not only household purchasing power	Map trader losses and viability; use due diligence. Assistance can include temporary commercial space, supplier linkage, storage, order-backed finance and limited advances against confirmed humanitarian demand
Local/regional humanitarian procurement	Ghumti/Kalikasthan, Battar/Bidur and capable surviving suppliers	High where capacity is confirmed	Humanitarian spending can help revive local markets instead of bypassing them with externally sourced goods	Coordinate agency procurement to prevent shortages and inflation. Avoid concentrating large orders among very few vendors
Cash-for-work	Safe debris clearance, drainage, access improvements and suitable community/WASH rehabilitation works	Later / conditional	Can restore income while contributing to recovery infrastructure	Only after engineering and safety assessment. Hazardous, skilled and machine-intensive works must remain with qualified contractors
Skills-to-employment / labour linkage	Masons, carpenters, plumbers, drivers, agricultural workers, hospitality workers and other skilled affected people	Increasingly feasible during recovery	Many people lost jobs rather than skills; reconstruction and infrastructure recovery could create demand	Map skills against actual recovery works and private-sector demand; include women and people with care responsibilities rather than assuming male-only labour
Digital/account-based CVA	Accessible households with accounts/phones and merchants accepting QR/mobile payments	Operationally feasible but not universally inclusive	Digital payment infrastructure remains functional and vendors commonly accept QR/mobile payments	Verify KYC, account ownership, phone control, digital literacy, disability barriers and women's access. Provide alternative payment channels for excluded households
Protection-assisted delivery / home delivery / proxy redemption	Older people, persons with disabilities, people with mobility restrictions and others unable to reach markets/distribution points safely	Required as an inclusion mechanism	A technically functioning market does not mean every person can access it	Establish safe proxy rules, assisted collection/home delivery and complaints/referral systems; monitor control over cash and household decision-making; establish helplines to report safeguarding/protection related cases.

