

Construction materials

35,617 victims have received the second tranche while 9,033 have claimed the final tranche, according to the National Reconstruction Authority (NRA).

Another major hurdle for the quake victims is the lack of access to banks at the local levels. There is not a single banking service in northern parts of Dhadhing, including Ruby Valley, Khaniyabas, Netrawati and Ganga Jamuna rural municipalities. Victims of the rural areas are forced to travel to the district headquarters to claim the housing grant.

Although the district headquarters has two government banks and over a dozen private banks, those banks have not been able to expand their services to

rural areas of the district, resulting in great inconvenience to the locals residing in those areas.

"Just to claim the housing grant, we have to spend tens of thousands of rupees, resulting in little value of the quake grant," said Narsingh. "For many of us, those extra expenses just to receive the quake grants have resulted in heavy debts," he added.

Elsewhere in Khotang district, many victims are yet to get the second tranche of the quake grant, resulting in a halt in the reconstruction works. According to Bhim Kumar Budhathoki, a local of Rupakot Majhuwagadhi Municipality-7 of the district, the NRA is delaying in providing the second tranche, resulting in dismal

progress of the construction works.

"The farming season about to start but construction of our house has not yet been completed. If we wait further for the grant, I do not think we'll be able to protect ourselves from incessant monsoon rain," he said.

According to Chanchal Pokharel, ward secretary of Halesi Tuwachung Municipality-9, technical delays have prevented even those meeting the requirements from claiming the second tranche of the grant.

Khotang has 8,443 beneficiary families, out of which 8,062 of them have received the first tranche of the grant. As many as 381 households are yet to claim the first tranche of the grant.