Agricultural Inputs Sector in Nepal: Rapid Post Earthquake Market Analysis

Emergency Context and the Importance of Markets

On 25 April 2015, at 11:56 local time, a 7.8 magnitude earthquake struck Nepal with its epicentre located 81 km northwest of Kathmandu. As at June 1, 8,698 people are estimated to have died and 22,487 people to have been injured[1]. Furthermore 489,000 homes have been destroyed and 260,000 homes damaged across 14 districts[2]. The degree of destruction varies across and within these districts with six districts (Dhading, Dolokha, Gorkha, Nuwakot, Rusuwa and Sindhupalchok) considered to be the most seriously affected[3]

The international humanitarian response began quickly, with $302.5 million funds raised to June 01 2015[4], coupled with a surge of human resources and logistical support across all clusters of assistance. The Government of Nepal (GoN) is coordinating the response, notably through the system of Chief District Officers, in collaboration with the army. The GoN has initiated early recovery discussions, and the Ministry of Finance will launch a Reconstruction Fund for the affected areas. In parallel to this, the aid community is planning both conditional and unconditional cash transfers to affected households imminently.

Markets are important for providing income, employment, goods and services to poor people in Nepal. Following a disaster such as the recent earthquakes, it is therefore important that aid transfers avoid undermining markets, and help them recover so that they can continue to service the needs of vulnerable communities. In practice this means:

a) Understanding, and assisting market players to understand, the impact of the emergency upon key markets that are important for livelihoods, and potentially for early recovery.

b) Working with and through market players to deliver relief where feasible so that they remain in place for recovery.

c) Assisting affected markets to recover so that they can return to normality as quickly as possible to ensure affected households can purchase what they need, and return to their normal income-generating activities.

To assist and contribute to this process, the UK aid-funded Samarth- Nepal Market Development Programme (Samarth-NMDP) initiated a rapid market analysis (RAM) of three of its pre-existing sectors: vegetables, dairy and agri-inputs which are important for affected communities.

These RAMs were designed to assess quickly and pragmatically the degree of market functioning in these sectors following the quake, and assist in rapid decision making by relief and development agencies, government and – importantly - market actors in the field. However, it is recognised that understanding of the markets will be an iterative process in the months following the earthquakes and that further research will be necessary in designing responses within the sectors.

In approaching this task, Samarth-NMDP has worked with, and through, key market actors that represent their respective industries including the Federation of Fruits and Vegetable Entrepreneurs

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[1] Source: Nepal Ministry of Home Affairs and Nepali Police (2015) Nepal: Official figures for casualties and damage at June 01 2015. Retrieved from: https://data.hdx.rwlabs.org/dataset/official-figures-for-casualties-and-damage

[2] Compounding this is a further magnitude 7.4 at 12:50 on 12 May with its epicenter 76km east-northeast of Kathmandu and a magnitude 6.3 located 83km east of Kathmandu.

[3] Source: Nepal Food Security Cluster (2015) Nepal Earthquake: Agricultural Livelihood Impact Appraisal of the Six Most Affected Districts, Draft, 30 May 2015

[4] Financial Tracking Services (2015) FTS summary data, 01 June 2015: https://data.hdx.rwlabs.org/group/nepal-earthquake

Nepal (FEFVEN) for vegetables, the Pesticide Entrepreneurs' Association of Nepal (PEAN) for agri-inputs and the Central Dairy Cooperative Association Ltd. Nepal (CDCAM) for dairy. These actors not only have extensive networks in their respective industries, but also have an important role to play in both delivering and coordinating efforts in early recovery. In partnering with these organisations, Samarth-NMDP has also sought to build their capacity as well as to provide important early warning of market shocks, and indications of recovery afterwards.

Methodology

Objectives

This Rapid Market Analysis (RAM) sought to understand the impact of the earthquake upon the functioning of input supply systems in affected areas, particularly agro-vet businesses. This analysis was necessary in order to support existing interventions in the sector and ensure support to market recovery in the short and medium-terms through preventing a dependence on aid, hindering progress toward systemic change and possibly even reversing some of the gains made to date in the agri-input sector.

Agro-vets (input retailers) and input importer/wholesalers are pivotal players in driving a market-based approach to the recovery process and in developing the agricultural inputs sector more generally. Samarth-NMDP, therefore, collaborated with the Pesticide Association of Nepal (PEAN) who represents these entities to conduct a rapid market assessment in order to investigate the way in which agro-vets and their poor smallholder customers have been affected by the disaster, and to assess the need for interventions to support them in returning to their pivotal role in the market system. PEAN's wide network of importers, distributors and retailers in badly affected areas makes them an ideal partner in this exercise. The analysis used some principals from the Emergency Market Mapping and Analysis (EMMA) Toolkit and is built on the premise of using market players to assess the market.

Samarth-NMDP worked with PEAN to design a questionnaire (Annex 2) covering the following areas of investigation:

a) Damage to agro-vet stores, stock, personnel, and their status, and impacts upon their will and skill to continue the business;

b) The impact of the earthquake on pesticide and seed markets, including price, demand, availability and supply;

c) Demand from affected farmers for new products or services, such as storage bags, that wouldn't ordinarily be stocked;

d) Market distortions from direct aid modalities;

e) The ability of the poor to buy inputs and any additional demands for informal credit from agro-vets; and,

f) Assessment of immediate actions required to prevent further distortion of market, and to help respond to additional demand.

Data Collection

PEAN led the research process with support from Samarth-NMDP and an external researcher. Field work was conducted from 25 to 29 May, 2015 in 10 districts: Lamjung, Gorkha, Dhading, Nuwakot, Rasuwa, Bhaktapur, Lalitpur, Kathmandu, Kavre and Sindhupalchowk. Table 1, outlines those that were most badly affected by the earthquake.

Information was collected through structured questionnaires, checklists, discussions, telephone interviews and visits with key informants – around 40% of all agro-vets in total. A team of PEAN Board Members accompanied the researcher on field visits. Secondary sources, including third party reports and analyses, were also used. A full summary of raw survey data appears in Annex 3.

Table 1: Sampling regime for agro-vet survey, areas visited and numbers interviewed in each location in comparison with the total present.

District	District HQ	Outside district HQ	Agro-vets	
			Total	Interviewed
Bhaktapur	✔		18	10
Dhading	✔	✔	15	6
Gorkha	✔	✔	12	5
Kathmandu	✔	✔	25	10
Kavrepalanchok	✔	✔	32	5
Lalitpur	✔		23	10
Lamjung	✔	✔	10	3
Nuwakot	✔	✔	10	5
Rasuwa	✔	✔	4	2
Sinddhupalchok	✔		4	4
		Total	**153**	**60**

Overview of the Agricultural Inputs Sector in Nepal

Eight-and-a-half million Nepalese live below the official poverty line[5] and the majority of these people work in agriculture. Agricultural inputs - seeds, fertilisers, pesticides, basic agricultural equipment - are imported by national level enterprises and distributed through their regional re-sellers then retailed to producers through the agro-vet network. Issues around misuse of inputs are directly linked to the limited capacity of retailers and agro-vets on disease diagnosis and product recommendations. Sales commissions offered by the importers strongly influence what products are promoted and sold to producers, while little is invested in outreach to the distribution, retail and producer communities they supply. In 2014, 2.92MT and 145,000MT of improved seeds and fertilisers, respectively, were sold in Nepal, with around 21% of vegetable producers using improved seed and 6% using fertiliser.

In hill regions, where input availability is more problematic, smallholders may practice collective seed purchase from suppliers in the Terai, often through local shop owners who make the journey in order to purchase other stocks. Stock that is imported across the Indian border may be of poor standard.

Crop protection inputs follow a similar route, and similar issues. Among farmers, 17% over-use crop protection inputs where as 83% do not use or under-use them. Most of those in the former group are concentrated in commercial pockets in the areas surrounding the Kathmandu valley, whereas the latter tend to be smallholders. Farmers often have very limited knowledge of crop husbandry issues and rely heavily on the products and advice offered by the retailers or do not perform any treatment at all, resulting loss rates of up to 30%.

Earthquake Implications

Of the 14 most affected Nepalese districts, three are located in the Kathmandu valley and, being easily accessible, have been subject to considerable support and attention to date. Of the remaining 11 districts that require urgent assistance, 90% of agricultural impacts have occurred in six of them. Therefore, much of the available secondary analysis (e.g. the Nepal Food Security Cluster's Draft Agricultural Livelihood Impact Appraisal) focuses chiefly upon these districts. Samarth-NMDP has a presence in these areas and on-going relationships with members of their agro-vet input retailer network.

The monsoon planting season begins in mid-May to early-June (see Annex 1). It is critical that this season be captured because the degree to which farmers plant crops determines whether they have food stocks for the dry season (October – April). Many affected districts are important suppliers of cereals and vegetables to Kathmandu as well. They therefore determine the availability and price of

[5] The poverty line in Nepal is based on the Cost of Basic Needs (CBN) – the level of capital expense needed to meet basic needs which is far below 1.25 USD/d. Also the calorie requirement is set at 2,144/d (CBS (2004). Nepal Living Standards Survey) 2003/04, Central Bureau of Statistics, National Planning Commission, Kathmandu))

these products in this, and other urban areas. Thus, this is a crucial time for access to the inputs required for planting, whose supply has been disrupted by the earthquake.

The initial disaster response to these issues in the short-term will inevitably have a distorting effect through direct, free of charge distribution of inputs in affected areas. However, it is important that this be minimised, and that efforts are made to help the input supply-chain recover since it is this that will aid the overall recovery process for farmers.

Results and Analysis

Market system functioning

Figure 1 illustrates, in summary form, the way in which key market system functions have been affected by the earthquake. The most critical effects are at the downstream end of the input supply chain – the links between wholesaling functions, retailing functions and producer end users. The chain has been seriously disrupted, with missing storage functions and degraded physical retail infrastructure, with labour redirected to rebuilding and other tasks.

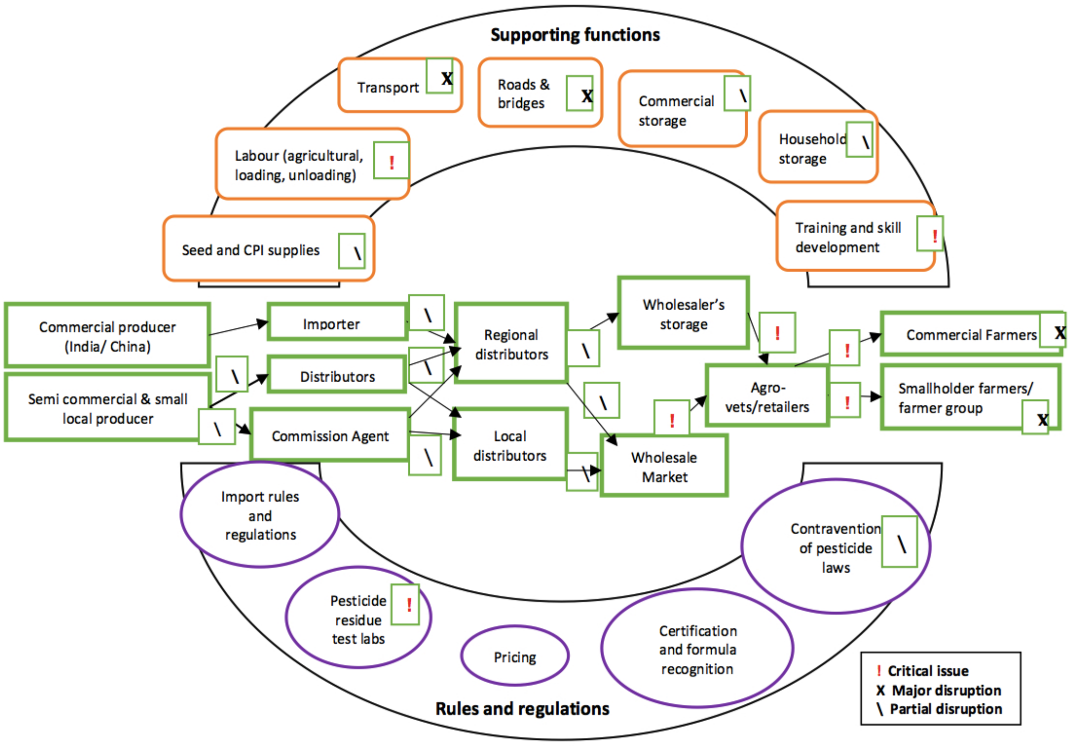

Figure 1. Agricultural inputs market system diagram annotated with post-disaster issues in key functions.

Effects on agro-vets

The market is semi-functional and, in some districts, not operational at all. From the survey sample it is clear that the value of **physical losses** has been considerable, and varies among the most badly affected regions (Table 2). Loss of, and damage to, physical outlets (and, in some cases, the dwelling, where these were the same building) has interrupted input supply. However, these effects have been ameliorated to some extent from the producers' point of view by the erection of temporary trading and storage structures.

Moreover, a **sharp decline in demand from farmers for inputs** was reported. The loss of sales for functioning outlets is clearly a concern for the traders. For respondents who reported a slump in demand, it ranged from around 5-10% in Lamjung to 95% in Lalitpur, with an average of around 45%.

Table 2: Degree and approximate value of outlet loss for agro-vet dealers in the survey sample

District	Losses by agro-vet stores			Approximate loss value, NPR (USD)	
	Interviewed	Partial	Total		
Bhaktapur	10	10	0	6,000,000	(60,100)
Dhading	6	4	0	2,500,000	(25,000)
Gorkha	5	7	0	1,400,000	(14,000)
Kathmandu	10	4	6	7,000,000	(70,100)
Kavrepalanchok	5	3	0	15,000,000	(150,200)
Lalitpur	10	6	0	6,500,000	(65,100)
Lamjung	3	10	0	200,000	(2,000)
Nuwakot	5	0	1	1,000,000	(10,000)
Rasuwa	2	2	0	300,000	(3,000)
Sinddhupalchok	4	0	4	1,000,000	(10,000)
Total	**60**	**46**	**11**	**40,900,000**	**(409,500)**

Source: PEAN survey data

Another major impact relates to the functioning of credit markets across the supply chain. Pre-earthquake, most of the rural agriculture economy (especially, wholesalers, retailers and agro-vets) relied on credit where wholesalers provided credit to retailers and retailers to farmers. Farmers typically repaid the credit after harvest and retailers would then repay to wholesalers. The earthquake has now disrupted the credit landscape. Agro-vets have experienced **default by farmers and retailers** (in the case of input wholesalers) on credit advanced (cash or stock), for example where standing crops have been destroyed, stock or infrastructure has been lost or planting seasons have passed. Wholesalers in Chitwan, for instance, are concerned that they will not receive payment from retailers in Gorkha, Lamjung and Dhading for the products sold to them. In addition to defaults, many agro-vets have also sent their stock back to wholesalers to recoup their saved stocks and negate the credit risk. For example, many outlets sent back maize seed as **storage facilities were destroyed** and/or **demand was greatly reduced**. Where they did not experience physical loss of stock, farmers have also been reported to be returning stock to agro-vets, which they had initially received on credit, as they have either missed the planting season or received seeds distributed as part of the emergency response.

Thus sales in the Kathmandu valley will likely be severely disrupted in the upcoming season, given the reduced demand and the decrease in stock levels due to return to wholesalers. If the agro-vets do not stock for the next season, supply will be further hindered by the upcoming monsoon. The Nepal Food Security Cluster's Agricultural Livelihood Impact Appraisal (and the associated stakeholder engagement meeting) places heavy emphasis upon direct distribution of seeds, tools and fertilisers for the monsoon planting season, moving to distribution through cash and voucher-based schemes in winter 2015 and summer 2016. It is vital that in parallel, the supply-side of inputs currently disrupted is restored so that they are appropriately stocked with the items that farmers will need to buy with their cash. This will involve addressing storage problems and the breakdown in credit relationships across the supply chain.

Farmer-supplier relationships are on-going and even where producers have defaulted in the current season due to crop losses, or will not plant crops at all, they will need the services and products of agro-vets in coming seasons, and retailers will continue to rely upon producers for their market. In the short-term, agro-vets voiced their need for affordable credit solutions to enable them to remain in business through the emergency and recovery, particularly where market distortions have taken place.

Effects on poor households

The main priority for producers in affected area is to build houses before the monsoon season, and those who lost relatives are more involved in social activities associated with mourning. Farming is of lesser importance at present and this is manifest in the large declines in demand for inputs noted above, as well as the effects of distributions by aid agencies.

Storage facilities have been lost, along with the large proportions of the crops within them (

Table 3) both in terms of preserving crops for marketing and for on-going seed provision. However, the survey reported that storage bags are not in high demand because producers are not currently storing seed to a great extent

Table 3: Households reporting a stored crop loss of more than 50% in the six and 11 affected districts defined by the Nepal Food Security Cluster.

Crop	6 districts	11 districts
Rice	77%	59%
Maize	73%	43%
Wheat	72%	63%
Barley	56%	49%
Potato	66%	53%
Millet	74%	66%

Source: Nepal Food Security Cluster Draft Agricultural Livelihood Impact Appraisal

Seed availability on the market is greatly reduced and much of the stored seed has been destroyed (Table 4). However, the rice and maize planting windows are now almost over and limited, respectively, and therefore, support activities are likely to focus upon readiness for the next season's crops. The Food Security Cluster report emphasises the crucial importance of known, preferred and adapted local varieties for productivity, which have become scarcer.

Table 4. Seed losses in households in the six most affected districts defined by the Nepal Food Security Cluster.

Degree of losses	Rice	Maize	Wheat	Barley	Potato	Millet
<25%	20%	24%	20%	28%	25%	18%
25-50%	5%	9%	6%	15%	14%	6%
50-75%	14%	12%	17%	21%	21%	14%
>75%	61%	56%	58%	40%	40%	63%
%HHs storing crop	79%	34%	32%	18%	45%	81%

Source: Nepal Food Security Cluster Draft Agricultural Livelihood Impact Appraisal

Agricultural **labour availability has been reduced** by the need for those affected to find shelter for themselves and their livestock, through psychological and health impacts and through direct injury and death[6]. Consequently, wage rates have increased.

There has been widespread **loss of chemical inputs** stored in or near houses, and livestock losses have led to a decline in the availability of manure. Fertilisers are reported to be unavailable in some areas due to direct impacts upon agro-vets (see above). In addition, those chemicals that were released have polluted the immediate environment with negative health effects.

Loss and diversion of cash resources, including lost sales of destroyed crops, means that producers are unable to repay loans and input supply on credit. Finances are being used to rebuild homes, also meaning that **damaged and destroyed equipment** cannot be replaced.

Incidence of disease and pests has increased, partly due to the preponderance of dead livestock on farms, thereby creating greatly increased demand for pesticides.

Recommendations for Intervention Areas in the Agri-Inputs Market

The agri-inputs market requires short and medium-term responses to enable market actors to recover and return to a point where the market system is functioning again. Possible areas for support are covered, in brief, below. Further analysis would be needed to assess the feasibility and exact mechanisms behind these interventions prior to uptake. Consultation with those coordinating

[6] Agricultural Livelihood Impact Appraisal in Six Most Affected Districts. Nepal Food Security Cluster draft report, May 2015.

the emergency response (including Government) is important when considering implementing interventions related directly to the emergency response (primarily those at the producer and collection centre level). Furthermore, both PEAN and Samarth-NMDP are available to make introductions to potential partners, if required.

1. Input suppliers are enabled to access credit in order to restock in readiness to supply smallholder input and tool requirements for the next planting season

Vision	Input wholesalers, distributors and retailers recover from direct and indirect losses, and are resilient to shocks from market distortions and defaults on the credit they have extended, through short-term support with affordable credit for rebuilding and restocking.
Strategy & Partnerships	**Initial strategy/options:** a) Temporary interest rate subsidy/buy down to make restocking affordable, either administered directly to agro-vets or through wholesalers b) Validate need and assess emergency credit options on market, possibly including 'branchless banking' agency-based models c) Support in development of suitable products and brokering of products to agro-vets

Interventions	***Indicative Activities***
	a) Financial needs assessment with input supplier network b) Scope emergency credit products from financial service providers and support organisations c) Technical support in product development where required d) Identification of suitable credit brokers and support for the brokerage process

2. Farmers are able to access a comprehensive package of inputs, credit, technical support and facilitated market channels, once their immediate social and physical needs are met.

Vision	Once farmers' needs for shelter and psychological recovery have been met, they are assisted to access inputs and services required for the upcoming crop seasons in the recovery phase *through the market* by the provision of affordable credit options, tailored technical support and facilitated access to input and output markets. This will encourage them to meet their needs through market channels rather than via distorting parallel aid provisions.
Strategy & Partnerships	**Initial strategy/options:** a) Validate need in producer and agro-vets communities and appropriateness of proposed strategies b) Establish partnerships among producers, agro-vets, financial service providers and traders and interested support organisations to deliver a subsidised, comprehensive support package for the resumption of farming activities. c) Support in implementation
Interventions	***Indicative Activities***

	a) Scope producer needs and potential partners b) Facilitate establishment of partnerships c) Support implementation with subsidies and technical inputs as appropriate

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Annex 1: Seasonal Calendar

Zone	Crop	Dec/Jan	Jan/Feb	Feb/Mar	Mar/Apr	Apr/May	May/Jun	June/Jul	Jul/Aug	Aug/Sep	Sep/Oct	Oct/Nov	Nov/Dec
Foothills and river basins	Maize		Planting				Harvest		Millet				H
	Maize 2						Planting				Harvest		
	Millet								Transplanting				Harvest
	Early Paddy	H		Nursery	Planting		Harvest	Main paddy			H	Potato	Potato
	Main Paddy							Nursery			Harvest		
	Veg	Harvest	Sum.veg	Planting		Harvest	Harvest	Harvest	W.Veg			Harvest	
	Potato		Harvest	Maize								Planting	
Mid-hills	Maize	H			Planting			Harvest		Veg			
	Wheat				Harvest	Maize							Planting
	Potato		H									Planting	
	Paddy	H		Nursery	Planting		Harvest		Transplanting		Harvest	Potato	Potato
High hills	Buckwheat								Planting			Harvest	
	Wheat	Planting					Harvest						Planting
	Black Soya	Wheat						Planting				Harvest	Wheat
	Barley	Planting					Harvest		Planting			Harvest	Planting
	Potato		Planting				Harvest						

Colour Indication/legends

Direct planting

Nursery

Transplanting seedling

Annex 2: Rapid market assessment questionnaire

Name of Agro-vet/Company: Registration: Y/N Date:
Address of enterprise: Type: Importer/Exporter/W/S/RT/Producer/Consumer
Membership: PEAN/SEAN/Others PEAN: Y/N VAT: Y/N Date:
Name of respondent: Store:
Address: Age:
Phone number: Gender:
Insurance: Y/N Date:
Losses by earthquake:

Sn.	Your loss	Quantity	Price	Remarks
A	Seed			
	Vegetable OP			
	Vegetable HB			
	Cereals OP			
	Cereals HB			
B	Insecticides			
C	Pesticides			
D	Infrastructure			
E	Vehicles			
F	Processing unit			
G	Personal			
H	Others			

Your estimation of other's losses (indirect):

Sn.	Affected	Loss quantity	Price
A	Farmers (your buyers)		
B	Local agro businessman		
C	Transportation		
D	Agro product sales		
E	Consumers		

Your business transaction (average) before and after the recent earthquake:
Your activities after the earthquake:
a. Opened shop
b. Partially opened shop
c. Closed shop
What is your thinking after the earthquake and will you continue this business?
6. What was the impact of earthquake on price, demand, availability/ supply of pesticide and seed market?
7. Is market distorted by larger aids?
8. Were your buyers asked about any new products and services after earthquake? (Storage bags)
9. Were poor buyers of pesticides and producers asked about their will to opt for credit and anything other?
10. How are you planning to manage your recent losses?
a. Short term:
b. Mid-term:
c. long term:
11. Are you expecting compensation on your losses? (Cash/kind/others/ No)
12. Your future plan to take precautions on further losses by natural calamities:
13. Your suggestions:
a. Preventing further market distortion and to help respond to additional demand:
b. Recommendation for follow up:
14. Your commitments:
15. Any other comments

Annex 3. Raw data and survey notes

District	Enterprise	Type of loss	Business impact	Affected infrastructure	Survey notes: actor issues
Sindhupalchowk	Dhital Agro Center	Partial	Reduction in business transactions by 25%	Retail outlet	Importer: No problem in supply chain
	Choulasaie Agro-vet	Severe	Reduction in business transactions by 25%	House and shop damaged	Dealer/wholesaler: Unsold products and those sold on credit are not being paid for by retailers.
	Rosan Agro-vet	Partial	Reduction in business transactions by 25%	Retail outlet	Retailers: Farmers are their main customers and they have not paid for the products sold on credit and farmers are not demanding crop protection inputs as of now as their main priority have shifted from farming to building houses.
Lamjung	Prafulla Agro-vet	Partial	5-10% damage in the district	House partially damaged	Farmers: Their main priority is building houses before this monsoon season. Farming is not in their priority right now and as many of their family members and relatives have died so they are more involved in social activities rather than in their occupation.
	Sumera Agro-vet	Partial		House partially damaged	i) Request for counselling services for farmers in order to set their mental state to do farming again along with some training to motivate them .ii) Farmers see the need for subsidy in inputs, seed, tools and to make green houses, tunnel house, plastic houses. iii) Agro-vets demand interest free or subsided interest in loans and credit. iv) Wholesalers and big scale retailers are demanding storage/go-down facilities) Storage bags are not much in demand as farmers are not storing seed. v) Small scale business demand for soft loan and large-scale business demand for
	Shrestha Agro-vet	Partial		House partially damaged	
	Janachetana Agro-vet	Partial		House partially damaged	
	Amrit Veterinary	Partial		House partially damaged	
	Adarsha Agro-vet	Partial		House partially damaged	
	Sapkota Agro-vet	Partial		House partially damaged	

<table>
<tr><td rowspan="3"></td><td>Sisir Agro-vet</td><td>Partial</td><td rowspan="3"></td><td>House partially damaged</td><td rowspan="18">revolving fund.

A case in Chitwan: Wholesalers in Chitwan are worried that they will not get any money from their retailers located in Gorkha, Lamjung, Dhading for the products sold to them. As the retailers are focused on building houses rather then selling products and also the farmers are not demanding products as of now. Other similar cases can be felt in Narayangath, Birgunj, Kathmandu, Bhaktapur, and Lalitpur where there are big wholesalers and importers. The effect could be felt in the main corridors of entry where there are large importers and wholesalers and it ripples down to other districts at various level of supply chain as well. A case inside valley in commercial farming areas: It was seen in Kathmandu valley that earthquake affected people while searching for safe areas and open land, they would also go to commercial farms and specially use tunnels built for tomato farming for shelter. This has resulted to tomatoes being destroyed and price hike for tomatoes in the market.</td></tr>
<tr><td>Rajan Veterinary</td><td>Partial</td><td>House partially damaged</td></tr>
<tr><td>Krishak Sahayog Kendra</td><td>Partial</td><td>House partially damaged</td></tr>
<tr><td rowspan="13">Gorkha</td><td>Parmeshwor Agro-vet</td><td>Severe</td><td></td><td>House and shop damaged</td></tr>
<tr><td>Manakamana Agro-vet</td><td>Severe</td><td></td><td>House and shop damaged</td></tr>
<tr><td>Ramhari Agro-vet</td><td>Severe</td><td></td><td>House and shop damaged</td></tr>
<tr><td>Shakya Agro-vet</td><td>Severe</td><td></td><td>House and shop damaged</td></tr>
<tr><td>Shresth Agro-vet</td><td>Severe</td><td></td><td>House and shop damaged</td></tr>
<tr><td>Dahal Agro concern</td><td>Severe</td><td></td><td>House and shop damaged</td></tr>
<tr><td>Pokharel Agro concern</td><td>Partial</td><td></td><td>Shop partially damaged</td></tr>
<tr><td>Anita Agro Center</td><td>Partial</td><td></td><td>House and shop damaged</td></tr>
<tr><td>Amrit Agro Concern</td><td>Partial</td><td></td><td>Shop partially damaged</td></tr>
<tr><td>Subhakamana Agro-vet</td><td>Partial</td><td></td><td>Shop partially damaged</td></tr>
<tr><td>Bindra Wasiki</td><td>Partial</td><td></td><td>Shop partially damaged</td></tr>
<tr><td>Dawadi Agro Concern</td><td>Severe</td><td>Reduction in business transactions by 60%</td><td>House and shop damaged</td></tr>
<tr><td rowspan="2">Lalitpur</td><td>Kathmandu Agro concern</td><td>Severe</td><td>Reduction in business transactions by 90-95%</td><td>House and storage damaged</td></tr>
<tr><td>Dalal Agro Concern</td><td>Partial</td><td>Less business</td><td>House damaged</td></tr>
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Kathmandu	RKB Vet	Partial	Reduction in business transactions by 25%		
	Everest Seed Company	Partial	Reduction in business transactions by 50%	Storage damaged	
	ATC	Partial	Reduction in business transactions by 50%	House damaged	
	Haripal Seed Company	Partial	Reduction in business transactions by 50%	House damaged	
	Budathoki Seed Store	Partial	Reduction in business transactions by 50%	House damaged	
	Kisan Sahayog Kendra	Partial	Less business	House damaged	
	Manish Agro-vet	Partial	Reduction in business transactions by 50%	House damaged	
Bhaktapur	Bhaktapur Beej Bhandar	Partial		House damaged	
	Pragati Agro Center	Partial		Seeds and storage damaged	
	Bhaktapur Krishi Smagri Suppliers	No loss			
	Pench Agro Center	Partial		House damaged	
	Pushpa agro center	Partial		House damaged	
	Chuma Ganesh Agro	Severe	Reduction in business	House and shop damaged	

			transactions by 25%		
Kavre	Panchkhal Beej Bhandar	Partial	Reduction in business transactions by 25%	1st floor damaged	
	Bidari Veterinary Center	Partial	No effect	Shop partially damaged	