



Emergency cash transfers and women's economic empowerment in post-earthquake Nepal

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In April 2015, a 7.8 magnitude earthquake hit Nepal, killing almost 9,000 people, injuring more than 22,000, and leaving over half a million people homeless. The government, international and national aid agencies, and NGOs responded through in-kind assistance and cash transfers. As humanitarian cash-based programmes become an increasing focus in urban areas, this paper explores how they can influence gender equality and women's economic empowerment by analysing the different experiences of the beneficiaries and non-beneficiaries of emergency cash transfer programmes in Kathmandu Valley.

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Acronyms

CBT	Cash-based Transfers
CFW	Cash for work
DDRC	District Disaster Relief Committee
FGD	Focus group discussion
GBV	Gender-based violence
KII	Key informant interview
NPC	National Planning Commission
NPI	Nepalese Peacebuilding Initiative
NPR	Nepalese rupee
NRA	National Reconstruction Authority
RHRP	Rural Housing Reconstruction Programme of Nepal
VDC	Village Development Committee
WASH	Water, sanitation and health
WEE	Women's economic empowerment

Currency conversion (as of March 2017)

1US\$ = 100 Nepalese rupees (NPR)

Executive summary

In April 2015, a 7.8 magnitude earthquake hit Nepal, which killed almost 9,000 people, injured more than 22,000, and left over half a million people homeless. A total of 31 districts were affected, including ones in the capital – Kathmandu Valley. Within the first few days and weeks of the earthquake, the government, international and national humanitarian organisations, and NGOs responded through in-kind assistance and cash transfers. However, these cash-based responses in the immediate aftermath of the earthquake were relatively uncoordinated between agencies, and existed in several different forms. These included government grants for immediate relief, shelter and winterisation,¹ unconditional cash transfers by international agencies, voucher programmes providing either food or winter clothing/shelter items through local markets, and cash for work programmes funded by international organisations and implemented by national organisations.

Two years on from the earthquake, this paper explores how humanitarian cash-based programmes can influence gender equality and women's economic empowerment. It does this by analysing the different experiences of the beneficiaries and non-beneficiaries of emergency cash grants provided by the government, as well as cash for work programmes funded by international organisations and implemented by national organisations.

The study adopted a qualitative research approach, and was conducted in two earthquake-affected sites in Kathmandu Valley: peri-urban Bungamati and urban Kirtipur. Both sites received emergency cash transfers from the state and implemented cash for work programmes. Between December 2016 and February 2017, eight focus group discussions (FGDs) (four with women and four with men) were conducted, 36 women (18 beneficiaries and 18 non-beneficiaries of the government cash transfers) and 11 'key informants' from government, international organisations and NGOs were interviewed.

As humanitarian cash-based programmes become an increasing focus in urban areas, this paper explores what lessons can be drawn for women's economic empowerment and cash transfers after

the Nepal earthquake. The paper identifies a series of recommendations to help organisations better implement urban cash-based programmes during humanitarian crises that consider gender equality and women's economic empowerment.

Key findings

Reduced economic opportunities post-earthquake: In the first few weeks and months after the earthquake, all the families interviewed were forced to move out of their destroyed and fragile houses into communal tents. Households also experienced a reduction in economic activities. In both Bungamati and Kirtipur, women discussed displaced clientele, a decline in demand for certain products such as handicrafts, as well as difficulty in finding jobs, inability to work due to injuries caused by the earthquake, and lack of space or equipment to carry out home-based work with the loss of their houses. Even so, women were engaged in some form of (informal or home-based) paid work, such as carpet weaving, selling snacks, tea and alcohol out of their temporary shelters, knitting hats and gloves, sewing, agricultural labour, and daily wage labour. Women often participated in multiple forms of income generating activities to diversify their sources of income and protect themselves during this time of economic vulnerability.

Gendered division of unpaid care and domestic work persisted post-earthquake: Social norms around care work and gender roles are deeply ingrained. The first few months of the earthquake brought with it a change in the distribution of unpaid care and domestic work. People undertook domestic and care responsibilities in a communally, as many families in Bungamati and Kirtipur lived together under a single tent. Under those circumstances, husbands helped with household chores or taking care of the children and elderly. Men were also involved in clearing debris and rebuilding shelters. However, once families moved out of communal tents and either to temporary shelters or back to their houses, the amount of time men spent on household work declined. Women did not report any long-lasting changes to the division of

¹ In emergency or disaster response situations, winterisation activities include the distribution of items such as blankets, quilts, kerosene, heating stoves, jerry cans, as well as thermal floor mats and insulation to make tents warmer and more resistant to harsh winter conditions. See, for example ReliefWeb (20 October 2014).

household and care responsibilities, which was still primarily done by women with occasional help from other family members.

Emergency cash transfers can help ensure men and women jointly discuss household expenditures during emergencies: Most men and women interviewed said they had made joint decisions with their spouses about how to use the emergency cash grants they received from the government. As their most immediate needs were housing and essentials, household decisions were typically about how to rebuild homes and whether to buy winter items. **Cash for work programmes**, on the other hand, gave women more chance to control and make decisions on how to use the money they earned than the emergency cash grants from the government. Many of the women put their earned money towards savings. However, cash transfer programmes often did not offer enough to make long-lasting changes to women's choices or dignity.

Emergency cash transfer programmes can also weaken existing community relations if cash handouts create new tensions: Focus group discussions with non-beneficiaries in Bungamati and Kirtipur revealed significant complaints within communities around how the District Disaster Relief Committees (DDRCs) distributed relief. Non-beneficiaries often expressed their dismay at not receiving any relief. Others cited examples of people with two damaged houses receiving a cash grant, while some who had lost their only house did not get any.

Key recommendations for government and international and national organisations include the following:

1. Cash-based programmes in urban humanitarian contexts must work to be inclusive and minimise tension within communities:
 - a. Due to urban social complexity, programmes should invest substantial time in understanding the communities' social and communal ties and hierarchies.
 - b. Programme officials should identify key stakeholders, such as community-based organisations and formal and informal community leaders, and involve them in ensuring that recipients meet the programme's criteria and that the most vulnerable communities are reached.
2. In the relief, recovery and reconstruction phases, international organisations should work closely with local organisations that have experience and local knowledge of cultural norms and urban settings, as well as a good understanding of the current government systems.
3. Governments and local and international organisations should work with existing social security schemes as an emergency response mechanism, including providing a set of guidelines and objectives to strengthen the social protection systems in Nepal. This could draw on the example of addressing gaps in the registration system by providing support to recently vulnerable groups that were not previously registered on the government's system.
4. Government and humanitarian aid organisations should invest in building staff knowledge on gender issues in urban humanitarian contexts. They should ensure all staff implementing programmes have a clear understanding of 'empowerment' as a concept, and are aware of gender inequalities.
5. Government should support specific cash for work programmes aimed at economically empowering women and vulnerable groups, including promoting women's decent employment in reconstruction, ensuring equal wages between men and women, and providing training to improve skills and capacity.
 - a. Within cash for work programmes, providing flexible working hours for women is encouraging, but empowerment involves more than employment; it must also include training opportunities for women. Training needs to be better designed with a long-term plan, and access needs to be increased so that more women can participate. Training needs to also speak to the local environment and be appropriate to ensure market integration.
- c. Programme officials should ensure there is clear communication with the community within the selected areas on targeting of beneficiaries to avoid exacerbating tensions or existing inequalities.

1

Introduction

The devastating immediate impact of the 2015 earthquake in Nepal was echoed by all the women, men and families from Kathmandu Valley interviewed for this study. On a national level, the 7.8 magnitude earthquake killed almost 9,000 people, injured more than 22,000 people, and left over half a million people homeless (National Planning Commission, 2015), affecting a total of 31 districts. In Bungamati, a peri-urban town at the southern rim of the Kathmandu Valley, a 41-year-old woman stated how she did not “even want to remember” the earthquake and its aftermath because “it was terrifying”. A 28-year-old woman also living in Bungamati explained how tense everyone was during this period, and how overwhelming it was. She lived with her family out in the open where there “was nothing! No shelter, no place to sleep and eat ... we did not even have tents, we stayed in the open crying, it was very scary”.

With more than half a million houses partially or fully destroyed, shelter – or lack of it – was a major problem across the Kathmandu Valley. In Bungamati, women spoke of living in tents for at least two months, staying in fields, and using some tin roofs and bamboos they owned to make temporary shelters. In Kirtipur, an ancient city 5km southwest of Kathmandu Valley, women also spoke about their houses completely collapsing, as well as clothes and food items buried underneath the rubble.

Disaster response in the government of Nepal was assigned to a single agency – the Ministry of Home Affairs (Asia Foundation, 2016). Within the first few days and weeks of the earthquake, the government, as well as international and national humanitarian organisations and NGOs, responded through in-kind assistance and cash transfers.² The cash-based responses to the Nepal earthquake by the government and humanitarian organisations included the initial response to the earthquake through in-kind assistance, such as market-sourced goods or airlifted items and initial cash responses. For example, HelpAge International (HAI) distributed NPR7,500 (US\$75) in cash transfers to 2,999 elderly persons in four districts by May 2015; while Oxfam distributed NPR8,000 (US\$80) to affected households in three districts. By the end of June, CARE had provided NPR7,500 (US\$75) to 15,035 households in three districts (Willits-King and Bryant, 2017).

However, cash-based responses in the immediate aftermath of the earthquake were relatively uncoordinated between agencies, and existed in several different forms (Willits-King and Bryant, 2017). This included government grants for immediate relief, shelter and winterisation, unconditional cash transfers by international agencies, voucher programmes providing either food or winter clothing/shelter items through local markets and cash for work programmes funded by international organisations and implemented by national organisations (ibid.).

² The Inter-Agency Standing Committee (IASC) uses the following phases: i) preparedness: prior to the emergency; ii) phase I: first 72 hours; iii) phase II: 1-2 weeks; iv) phase III: 3-4 weeks; v) phase IV: 5 weeks+; v) recovery/transition: if specifically described as such in included documents; protracted contexts: chronic humanitarian settings; fragile states: based on Country Policy and Institutional Assessment (CPIA) ranking, as described above.

BOX 1: KEY DEFINITIONS

Cash-based transfers (CBT): CBT refers to all programmes where cash (or vouchers for goods or services) is directly provided to beneficiaries. In the context of humanitarian assistance, the term is used to refer to the provision of cash or vouchers given to individuals, households or community recipients; not to governments or other state actors. CBT covers all modalities of cash-based assistance, including vouchers. This excludes remittances and microfinance in humanitarian interventions (although microfinance and money transfer institutions may be used for the actual delivery of cash). **The term can be used interchangeably with cash-based interventions (CBI) and cash transfer programming (CTP).**

Cash transfer: The provision of assistance in the form of money (either physical currency/cash or e-cash) to beneficiaries (individuals, households or communities). Cash transfers as a modality are distinct from both vouchers and in-kind assistance.

Cash for work (CFW): Cash payments provided on the condition of undertaking designated work. This is generally paid according to time worked (eg number of days, daily rate). CFW interventions are usually in public or community work programmes, but can also include home based and other forms of work.

Emergency cash transfers refer to cash-based initiatives in humanitarian responses, ie the provision of money to individuals or households, either as emergency relief intended to meet their basic needs for food and non-food items or services, or to buy assets essential for the recovery of their livelihoods. Emergency cash transfers can span the full range of cash interventions and delivery modalities, as well as one-off assistance or multiple transfers, depending on the programme design (target groups, objectives, etc.).

Source: Cash Learning Partnership (n.d.)

1.1 Government grants and cash for work programmes

In the immediate aftermath of the earthquake, the government of Nepal led field assessments to affected districts and issued a 'red card' to all households whose homes were classified as destroyed or severely damaged. The red card was also a prerequisite to receiving any kind of relief assistance for the approximately 523,000 households registered – which were provided from donor-funded government resources, as well as via international organisations (Ferrie and Gautam, 2016: 10). However, the cash from the government was only distributed to the owner of the damaged house, which was usually the male head of the household.

During the relief and recovery phases, the government distributed two 'emergency cash transfers' to help individuals and households meet their basic needs or buy essential assets to recover their livelihoods.

One was a grant of NPR15,000 (US\$150), given to households whose homes were severely damaged ('red card' holders) to help them rebuild. The other was a winter cash grant of NPR10,000 (US\$100) to help people buy clothes, blankets and fuel.³

There were also cash for work programmes funded by international organisations and implemented by national organisations.

The introduction of emergency cash transfers in Nepal occurred at a point when there was a push to scale up cash responses in humanitarian contexts (Willitts-King and Bryant, 2017), particularly in urban areas (Cross and Johnston, 2011; Smith and Mohiddin, 2015). Cash-based programmes in urban areas, however, are often met with challenges as cash transfers have typically been carried out in rural areas. As such, "the specific features of the urban disaster context and urban vulnerability are anticipated to both open up opportunities and act as constraints to practitioners seeking to respond to urban emergencies through cash transfers" (Smith and Mohiddin, 2015:7).

³The government also distributed NPR30,000 (US\$300) for funeral costs for those households that lost a family member during the earthquake and NPR3,000 (US\$30) for households with 'yellow cards' – those with 'partially damaged' houses, but these groups of beneficiaries were not interviewed for this study and so have not been included in the analysis.

Table 1: Emergency cash transfers from the government of Nepal to red card holders in Bungamati and Kirtipur

TYPE	AMOUNT	DATE DISTRIBUTED	IMPLEMENTED BY
Immediate relief	NPR15,000 (US\$150)	End of April 2015 to June 2015	Ministry of Federal Affairs and Local Development
Winter shelter cash relief	NPR10,000 (US\$100)	October to November 2015	Ministry of Federal Affairs and Local Development

Table 2: Cash for work programmes in Bungamati and Kirtipur

ORGANISATION	PERIOD	AMOUNT	INFORMATION PROVIDED BY
IOM	November 2016 to January 2017	Up to NPR9,000 (US\$90)	Respondents who participated in the cash for work programmes
Oxfam (implemented by local partner organisations, DEPROCS and Home Net Nepal)	July 2015 to December 2016	Up to NPR8,000 (US\$80)	Respondents who participated in the cash for work programmes

The government of Nepal also has experience of providing cash transfers at a small scale through social protection programmes to tackle poverty, promote livelihoods and economic opportunities, and enhance people's access to health care, education and other important basic services (Holmes and Uphadya, 2009). Social protection took on an increasingly important role in the country following the end of an eleven-year conflict in 2006 with schemes in place, including: allowances for single women, the elderly, widows, the disabled and indigenous groups; child grants; scholarships for disadvantaged groups; and various employment programmes.⁴ A Social Security Fund (SSF) was also set up in 2009 and financed through a one per cent tax on the income of formal sector workers to finance an old age allowance; medical, maternity, disability and unemployment benefits; and the needs of other vulnerable groups. These established government social protection schemes providing cash in Nepal to different vulnerable groups including children, the elderly and people with disabilities, also continued to provide support in earthquake-affected areas.

However, neither the government nor major humanitarian organisations in the country were sufficiently prepared to respond rapidly to the earthquake using humanitarian cash responses (Willitts-King and Bryant, 2017). For example, although

the cash transfers were distributed by the government and humanitarian organisations within the first few weeks, not all those who were affected received it in the early phases. Other challenges experienced included the absence of a national policy on cash transfers and the slow scaling up of cash programming in several districts in the country due to factors such as concern over misuse of funds, institutional and political arrangements, coordination structures, and the financial infrastructure (ibid.).

1.2 Study objectives

Two years on from the earthquake, this paper explores how humanitarian cash-based programmes can influence gender equality and women's economic empowerment (WEE). It does this by analysing the different experiences of the beneficiaries and non-beneficiaries of emergency cash grants provided by the government in the immediate aftermath of the earthquake to support the survivors (see Table 1), as well as cash for work programmes funded by international organisations and implemented by national organisations (see Table 2). It explores other aspects, such as urban women's ability to engage in paid work, increased agency, choice and control over decision making; and support for unpaid care work.

⁴ For a list of social protection programmes and policies see Holmes and Uphadya, 2009; Nesbitt-Ahmed and Chopra, 2014; Willitts-King and Bryant, 2017.

BOX 2: WHAT IS WOMEN'S ECONOMIC EMPOWERMENT?

Empowerment refers to “the expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them” (Kabeer, 2001). Women's empowerment is about expanding women's assets and ability to participate in, negotiate with, influence, control and hold accountable the institutions, such as legal and policy structures, economic systems, market structures, marriage, inheritance and education systems that affect their lives (World Bank, 2001).

The study aimed to answer the following three questions:

1. How, and in what ways, do women and their families in urban areas manage their daily life (including paid work and unpaid care work) in post-humanitarian contexts?
2. To what extent and how do humanitarian cash/ voucher-based transfers take women's economic empowerment into account?
3. What lessons can humanitarian interventions draw in terms of improving their practices supporting women's economic empowerment in urban disaster contexts?

While both rural and urban areas in Nepal were severely impacted by the earthquake, the study focused on urban Nepal for two reasons. First, the increasing use of cash and voucher aid programming in urban humanitarian contexts. Second, the very distinct gendered dimensions of cash-based urban economies (Chant and McIlwaine, 2013). Poor women and girls are often engaged in low-paid, menial formal work, for example in the garment industry, and informal work, such as paid domestic work. This, alongside large amounts of unpaid work, including cleaning, cooking, and caring for children, the sick, and the elderly, mean women bear the brunt of a highly unequal labour market (Nesbitt-Ahmed and Chopra, 2016).

Generally, social protection in the form of cash transfers has the potential to create an enabling environment for women's economic empowerment (de la O Campos, 2015). This could involve facilitating women's access to labour markets, increasing their income and ability to own productive assets, and providing them with opportunities to control their incomes (Nesbitt-Ahmed *et al.*, forthcoming; see also Arnold *et al.*, 2011; de la O Campos, 2015; Holmes and Jones, 2010). Beyond economic benefits, cash transfer programmes could also enhance women's self-esteem, increase their involvement in social networks and enable their community and political participation (Nesbitt-Ahmed *et al.*, forthcoming).

Nepal has seen progress in women's rights in the last decade. Key legislative measures aimed at the promotion of gender equality and the elimination of discrimination against women in Nepal include the Domestic Violence (Crime and Punishment) Act 2009, the Human Trafficking (Control) Act 2007, the National Women's Commission Act 2007, and the Gender Equality Act 2006. Despite this, women still face discrimination with limited access to education, few opportunities for economic empowerment, and a rigid gender division of labour (Nesbitt-Ahmed and Chopra, 2014). Violence against women and girls, as well as early marriage persists – almost one in three women experience violence and 41 per cent are married before the age of 18 (Nepal DHS, 2011).⁵

As humanitarian cash-based programmes become an increasing focus in urban areas, this paper explores what lessons can be drawn from women's economic empowerment and cash transfers after the Nepal earthquake. It identifies a series of recommendations to help organisations better implement urban cash-based programmes during humanitarian crises that consider gender equality and women's economic empowerment.

1.3 Structure of the working paper

Following on from this introduction, the working paper is structured as follows: Chapter 2 discusses the methodology used; Chapter 3 discusses the key findings of the study; and Chapters 4 and 5 provide conclusions and recommendations.

⁵The 2011 Nepal Demographic and Health Survey (DHS) found 28 per cent of ever-partnered women aged 15-29 have experienced intimate partner violence (IPV) and/or sexual violence at least once in their lifetime; 14 per cent have experienced physical and/or IPV in the last 12 months; 41 per cent of women aged 20-24 years were first married or in union before age 18.

2

Methodology

The study adopted a qualitative research approach to examine the different experiences of the beneficiaries and non-beneficiaries of cash-based programmes in Kathmandu Valley.

Site selection

The research was conducted in two sites in Kathmandu Valley affected by the earthquake – peri-urban Bungamati in Lalitpur District, which is 10km from the centre of Kathmandu with an estimated population of 38,036, and urban Kirtipur in Kathmandu District, which is 5km from the centre, with an estimated population of 65,602.

Administratively, Kathmandu Valley consists of three districts: Kathmandu, Lalitpur and Bhaktapur – all of which were among the 14 most affected districts categorised by the government of Nepal (see Table 4).⁶ Additionally, a list prepared by the government stated that of the 19,441 houses in Kirtipur, 3,700 (19 per cent) were fully damaged and 2,600 (13 per cent) completely collapsed. In Bungamati, of the total 1,304 houses in the community, 989 (76 per cent) were fully damaged and 263 (20 per cent) partially damaged. As a result, both sites received support from the government and other organisations.

Table 3: Selected districts, municipalities/Village Development Committees (VDCs)

SITE	DISTRICT	MUNICIPALITY	REGION	DISTANCE FROM KATHMANDU METROPOLITAN CITY
Site 1	Kathmandu	Kirtipur (Ward 15 and 16)	Mid-Region	5km southwest of Kathmandu Metropolitan City.
Site 2	Lalitpur	Karyabinayak (Bungamati) (Ward 10 and 12)	Mid-Region	10km from the centre of Kathmandu Metropolitan City.

⁶ A total of 31 of Nepal's 75 districts were affected by the earthquake. Fourteen of them were located in the central and western mountains and hills, including Kathmandu Valley. The seven 'severely hit' districts were Dhading, Dolakha, Gorkha, Nuwakot, Ramechhap, Rasuwa, and Sindhupalchowk; and the seven 'crisis-hit' districts were Bhaktapur, Kathmandu, Kavrepalanchowk, Lalitpur, Makawanpur, Okhaldhunga, and Sindhuli.

Table 4: Impact of the earthquake in Kathmandu Valley

DISTRICT	DAMAGED PUBLIC BUILDINGS	ESTIMATED AFFECTED POPULATION	CURRENT POPULATION (2011 CENSUS)	% AFFECTED POPULATION (14/05/15)
Lalitpur	16,344	69,625	468,132	15
Bhaktapur	18,900	83,916	304,651	28
Kathmandu	16,344	69,625	468,132	15

Source: National Planning Commission, 2015.

Table 5: Emergency cash transfers in Kirtipur and Bungamati

	KIRTIPUR	BUNGAMATI
Type of cash transfer in community	Government emergency cash transfer: NPR15,000 (US\$150) to 'red card holders' and NPR10,000 (US\$100) for winterisation Social protection allowance Organisations: mainly cash for work programmes (approx. NPR8,000 (US\$80))	Government emergency cash transfer: NPR15,000 (US\$150) to 'red card holders' and NPR10,000 (US\$100) for winterisation Social protection allowance Organisations: mainly cash for work programmes (approx. NPR8,000 (US\$80))
Organisations involved in cash transfers	Nepalese government OXFAM (INGO) DEPROSC Nepal (local partner organisation of OXFAM) Home Net Nepal (local partner organisation of OXFAM) IOM (UN agency) Lumanti (local NGO)	Nepalese government OXFAM (INGO) Nepal Red Cross (humanitarian organisation) DEPROSC (local partner organisation of OXFAM) World Vision International Nepal (humanitarian organisation) Friend Service Counsel Nepal (national NGO)
Number of cash transfer beneficiaries (incl. types of cash transfers, eg cash for work)	Government listed beneficiaries: 64 households in ward 16 Cash for Work – OXFAM: May to October 2015: 45 households November 2015 to March 2016: 110 households	Government listed 764 households in Bungamati Cash for Work – OXFAM: May to October 2015: 115 households November 2015 to March 2016: 62 households
Beneficiary payment	Cash	Cash, bank, micro-credit

Table 6: Interviews with beneficiaries and non-beneficiaries of the government's emergency cash transfers

GOVERNMENT DISTRIBUTED EMERGENCY CASH GRANTS	KIRTIPUR	BUNGAMATI	TOTAL
Beneficiaries	9	9	18
Non-beneficiaries	9	9	18
Total	18	18	36

Participant selection

Between December 2016 and February 2017, eight focus group discussions (FGDs) were conducted (four with recipients of the government's emergency cash grant – two FGDs with women and two FGDs with men; and four with non-recipients of the government's emergency cash grant – two FGDs with women and two FGDs with men); and 36 women and 11 'key informants' from government, international organisations and NGOs were interviewed. For the key informant interviews (KIs), organisations were initially selected based on their involvement in emergency cash programmes within the Kathmandu Valley following the earthquake. However, to get insight as to why not all organisations ran programmes in urban areas, key informants were also selected from organisations with programmes outside of the valley.

The interviews and focus group discussions were carried out with a mix of recipients and non-recipients of the government cash transfers of NPR25,000 (ie. the first instalment of NPR15,000 and the second of NPR10,000). Interviewing women and men who had received humanitarian aid with those who had not, enabled an observation of the similarities and differences on how cash transfers may, or may not, influence gender equality and WEE. All interviews were conducted in Nepali and transcribed and translated into English by the Nepal Peacebuilding Initiative (NPI) research team.

It is important to note that of the eighteen beneficiaries of the government-distributed emergency cash grants, five women in Kirtipur also took part in cash for work programmes, while three women in Bungamati took part. Of the eighteen non-beneficiaries, seven women in Kirtipur took part in cash for work, while six women in Bungamati took part.

In terms of selection for the FGDs, the NPI consulted with several organisations and discussed the research objectives. Oxfam Nepal and its local partners, who operated in both sites, were open to the research and provided entry into sites where they operated. Through this, the research team initially visited the site and worked closely with a local coordinator in the community to provide further access to the community and potential interviewees. The FGD participants were selected through 'purposive' sampling drawing on people identified by the local coordinator. These were men and women that were available in the community and willing to give their time to participate. The groups were further divided into male and female with further classification as beneficiaries and non-beneficiaries. Women for interviews were also selected according to the research criteria of the research (ie beneficiaries and non-beneficiaries of the government's emergency cash grant programme). However, a few were selected from the FGDs as they were identified as being able to provide further insights into their experiences.

The one-to-one interviews with women of different ages, castes, and marital status explored areas such as intersections of unpaid care work and paid work in their lives and that of other household members, the types of paid work women undertook and how the earthquake affected this, and the role of cash transfers in the economic activities and agency of women who received them. The FGDs provided further insights into recipients' experiences at the household level, for example changes in gender divisions of labour (positive or negative) that have resulted from receiving emergency cash transfers: i) on the individual (ie the recipient); and ii) at the household level. Finally, the key informant interviews were conducted to better understand the rationale behind the cash transfers in urban Nepal, whether the design and implementation of the transfers recognise and promote gender equality, and particularly women's economic empowerment, and whether they take into consideration women's unpaid care work.

3

Experiences of earthquake survivors in Kathmandu Valley

3.1 Damaged homes and a reduction in economic opportunities

In the first few weeks and months after the earthquake, all the families interviewed were forced to move out of their destroyed and fragile houses into communal tents. One of the major concerns during that period was around rebuilding damaged houses, as was stressed by a 35-year-old female non-beneficiary in Bungamati when she explained how they “did not care about work at all ... we had to survive first”. A 45-year-old female beneficiary in Kirtipur described how hard it was to stay in the temporary shelters made of tarpaulin and zinc sheets, especially during the very cold winters, as “we didn’t own land”. As a result, they had to build temporary shelters on other people’s land and “pay for the land”.

Finding money to pay for rent was extremely difficult in a context where interviewees’ economic opportunities had decreased. In Kirtipur, for example, a 53-year-old female beneficiary discussed staying in a small room that was free “for one year after the earthquake”, and then “charging us NPR700 [US\$100] per month”. This initial reduction in economic activities was common in both Bungamati and Kirtipur, with women discussing displaced clientele, a decline in demand for certain

products such as handicrafts, as well as the difficulty in finding jobs, inability to work due to injuries caused by the earthquake, and lack of space or equipment to carry out home-based work due to destroyed houses.

A 45-year old female beneficiary in Bungamati explained how prior to the earthquake she used to work as a domestic worker in homes. She also ran her husband’s shoe shop. Her family also had a field, which she worked on – for the family’s own subsistence needs. However, after the earthquake she was unable to work for months because, she “was terrified” and “had to take care of my kids”, but also because she was unable to find work in homes as a domestic worker and they had lost the shop. She had no alternative, but to “start working in the field for an income”.

For others, whose shops were not damaged, they still had to be closed as people either did not have money to purchase goods, or had been forced to move to other areas in the aftermath of the earthquake. In Bungamati, a 50-year-old female non-beneficiary, discussed how her business had declined because “people are scattered everywhere”, which means that products bought for the shop “do not sell very well”, and tend to “get old ... and expire”. Similarly, a 40-year-old female non-beneficiary – also in Bungamati – explained how hard it was as they had to close their tailor shop for a few months after the earthquake, because “people didn’t come to sew their clothes like earlier. Our business was down”.

As these two women in Bungamati indicate, formal and informal networks are important to the survival of small-scale informal enterprises (see also for example, Meagher, 2010 on social networks and the informal economy in Nigeria). This loss of income was particularly relevant for these two women in Bungamati who were not 'red card' holders, as their homes – though damaged – were not classified as destroyed or severely damaged by the government. As a result, they did not receive the emergency cash transfers from the government to support rebuilding their home. Women also spoke of the impact the earthquake had on their family members' economic situation: shops owned by sons being destroyed; factories where daughters worked collapsing; and husbands being unemployed for months.

To deal with this drastic loss in income, some families sold their land, such as a 28-year-old woman in Bungamati whose parents had to sell their land for her husband's treatment after he suffered from electric burns as the family "had nothing here" as they ran after the earthquake, and everything in their house that had survived their earthquake had been stolen: "We had earrings and other things upstairs, nothing was there".

Others took out loans, such as a 50-year-old woman living in Kirtipur who "took loans from saving groups" after living in tents for three months to "repair the cracks in the house"; and a 45-year-old female beneficiary in Kirtipur whose family took a high-interest loan of "NPR250,000 (US\$2500) from one of my husband's friends". While they did not have other options – "Government is very slow to provide soft loans and we are desperately waiting for that to happen" – she also explained how stressful it was as they "haven't been able to pay interest" and worry about how they will be able to repay it.

Still, women were engaged in some form of paid work (informal or home-based), such as carpet weaving, selling snacks, tea and alcohol out of their temporary shelters, knitting hats and gloves, sewing, agricultural labour, and daily wage labour. Women often participated in multiple forms of income-generating activities to diversify their sources of income and protect themselves during a time of economic vulnerability. FGDs with male non-beneficiaries in Bungamati also reveal the types of activities men were engaged in following the earthquake, including building temporary shelters, rescue work and clearing of debris from road, masonry work, running shops, as well as training activities, such as masonry training and handicraft training.

The findings indicate that livelihood recovery was more likely in Kirtipur, as there was market integration, with interviewees engaged in informal or home-based work. Interviewees were also more able to respond to rising demands for goods such as knitting hats and gloves for winter, weaving carpets or carrying out domestic chores in other people's houses. In Bungamati, the economic recovery appeared to be slower, particularly as many people interviewed stated they worked more in agricultural fields than in undertaking the informal activities undertaken in Kirtipur. The seasonal nature of work in Bungamati also came up during conversations. There, women primarily divided their time between household work, working in agricultural fields, and occasional ad hoc home-based work. For Care Nepal, key informants suggest that cash also reactivates the market. In their winterisation programme, they only bought from local shops of the districts, so it also helped to revive the local market. The differences between the two sites are critical as most households seem to have resumed their economic activities in Kirtipur since they are more connected to market systems. These differences in market integration can also provide different entry points into the kinds of training and economic opportunities that can be provided to women and their families.

3.2 Temporary shifts in the gender division of unpaid care and domestic work

"There were 18 of us living under the same tent. We shared everything. We cooked and cleaned everything together. We had to cook for so many people, two, three times a day. So, yes it was difficult" [41-year-old female non-beneficiary in Bungamati].

As indicated, the period immediately after the earthquake was an extremely difficult time for the survivors, who experienced difficult daily conditions – including around the domestic work of cooking and cleaning, and unpaid care, such as caring for children, the elderly or ill. In Bungamati, women interviewed discussed living in large numbers in tents and having to cook and clean multiple times in a day for many people, such as a 31-year-old female beneficiary who spoke about the amount of work they had to do, which included "cooking for 35 people ... preparing the food and cooking along with washing utensils took a lot of time" and "looking after everyone's children ... since we all lived collectively".

In both Bungamati and Kirtipur, interviews highlighted the gendered division of unpaid care and domestic responsibilities while living in the tents; these tasks were primarily carried out by women with occasional help from other family members – mostly daughters or daughters-in-law – to enable women to engage in economic activities. While men were more involved in clearing debris, rebuilding shelters and engaging in community work, women did state that the first few weeks and months of the earthquake brought a change in the distribution of unpaid care and domestic work.

Prior to the earthquake, women in both Bungamati and Kirtipur discussed how support from male spouses often only happened when women were sick or unable to work. After the earthquake, particularly as many families lived together under a single tent, people undertook domestic and care responsibilities in a communal way. Under those circumstances, women explained how husbands helped with household chores or taking care of the children and elderly on a more regular basis. A 32-year-old female non-beneficiary in Kirtipur's "husband helped" by taking care of their younger son while she "did the cooking and other household work". Similarly, a 48-year-old female non-beneficiary – also in Kirtipur – "husband [and college-age sons] helped in household work".

This was also echoed by men during the FGDs. In Bungamati, men (both beneficiaries and non-beneficiaries) expressed how the experience of the earthquake increased their feelings of wanting to help women more in undertaking household activities, as everyone was involved in these activities in the immediate aftermath of the earthquake. For instance, men helped in fetching the water while women washed clothes. Men also assisted their wives with household chores such as cooking and cleaning, helped children with homework, dropped children at school, and did general repair and household maintenance. However, all the men admitted that most of the unpaid care work was being done by the women in their household.

Despite this, both female beneficiaries and non-beneficiaries explained that once they moved out of the communal tents and back to temporary shelter and/or their houses, the division of labour went back to how it was prior to the earthquake (ie women undertook most if not all of the household responsibilities). In their own words: "nothing has changed. Women's work is never ending"; "everything is same as before – still doing as much as I did before the earthquake"; "household work has not changed. It has not decreased. It is the same as before. My husband still does not do anything and I need to take care of all the household work alone".

This suggests that social norms around care work and gender roles are deeply ingrained. While men may be prepared to share household tasks for a short period in the aftermath of a disaster, they are often reluctant to abandon their socially constructed gender roles in the longer term. Combining care work with income-generating activities often involved difficult trade-offs for women (both beneficiaries and non-beneficiaries). Some women quit their jobs, others did not take up a job. This was particularly the case for women who had childcare responsibilities and so prioritised their unpaid care work over paid work (or for women in Bungamati, agricultural work).

3.3 A diversity of emergency responses

At the time of the interviews – two years on from the 2015 earthquake – its impact still weighed heavily on the survivors, such as the 45-year-old woman in Kirtipur who took out a loan to rebuild her family home, and is unable to sleep at night thinking about when they will repay the loan. The interviewees whose homes were damaged had either remained in self-constructed temporary shelters or had moved back into their damaged houses.

With many survivors still lacking a permanent home, the government of Nepal set up the Nepal Rural Housing Reconstruction Programme (RHRP) to focus on housing reconstruction in the recovery and reconstruction phase (see Chapter 3.5). However, at the time of the interviews, none of the participants had received this grant. Instead, interviewees who were beneficiaries of government support had received two types of cash transfers: cash grants distributed to earthquake survivors by the government – NPR15,000 (USD\$150) between April and May 2015, as well as NPR10,000 (USD\$100) distributed between October and November 2015.

Key informant interviews provided further insights into the operational aspects of these programmes, with Table 7 detailing examples, such as cash and housing grants.

UNICEF Nepal, for example, provided additional support to ongoing government measures (ie NPR15,000 (US\$150) for rebuilding homes and NPR10,000 (US\$100) for winter supplies) by topping up what targeted households were receiving. While CARE Nepal used a mix of conditional and unconditional cash grants in their shelter and livelihood programmes, CARE

Table 7: Examples of emergency cash transfer programmes implemented by organisations in Nepal

ORGANISATION	TYPE OF CASH PROGRAMME	TARGETED GROUPS	AMOUNT DISTRIBUTED
UNICEF	Phase 1: cash grants	Predefined vulnerable groups affected by earthquake	Top-up of NPR3,000 (US\$30) per beneficiary (one-off payment)
UNICEF	Phase 2: cash grants	Dalit children Non-dalit children	NPR4,000 (US\$40) + child grant NPR4,000 (US\$40)
CARE Nepal	Winterisation programme	Earthquake survivors Vulnerable groups	NPR7,200 (US\$72) per household + utilities NPR7,200 (US\$72) per household + utilities + top-up of NPR1,600 (US\$16)
Lumanti Support Group for Shelter	Housing grants	Communities affected by earthquake	Between NPR65,000 (US\$650) and NPR300,000 (US\$3,000)
National Reconstruction Authority	Housing grants	Earthquake survivors	First instalment – NPR250,000 (US\$2,500)

Source: Key informant interviews

Nepal also had a winterisation programme, where they provided conditional cash grants to earthquake survivors using a blanket approach (ie they helped everyone affected, regardless of different levels of vulnerabilities), but provided additional amounts to vulnerable groups.

There were also cash for work programmes implemented by local and international organisations during the early recovery phase that provided temporary jobs to support livelihood recovery. These jobs often entailed clearing the destruction and damages caused by the earthquake, as well as repairing and maintaining community structures such as water pumps. They were also useful for creating “community, harmony and cohesion in the community” (Oxfam Nepal staff member). Activities under Oxfam Nepal’s cash for work programmes, for example, included debris clearance, irrigation canals and community road maintenance. While under their livelihoods programme, CARE Nepal implemented cash for work programmes targeting the production sector to increase productivity of the area. They employed men and women in the community in the construction of damaged irrigation canals, to build plastic houses for vegetable production, animal shed construction and building rural roads.

In addition, organisations such as Tearfund brought in a response team to work in building the capacity of new and existing partners to respond to the earthquake. They also provided technical expertise in terms of WASH and logistics to support departments in working in a new terrain – the speed and need for humanitarian response versus long-term development, having systems in place to respond appropriately to relief work.

3.4 Kathmandu Valley often left out

“I would never say that there is no need in the valley. I do think there is less in lot of places but there are definitely areas and parts of the valley that requires assistance. Had we been in a position to do it, it would have been the right decision to go there. In the end when you have limited resources you need to put together a package and you need to make a decision” (Key informant),

Despite the national-level response to the earthquake, key informant interviews revealed that only a few organisations worked in Kathmandu Valley. Oxfam Nepal worked in seven districts, including Kathmandu Valley

(Kirtipur and Lalitpur included). While Lumanti Support Group for Shelter (a locally-based NGO) covered 14 communities in Kathmandu Valley immediately after the earthquake to distribute relief materials. In Kathmandu Valley, Lumanti supported between 1,500 and 1,600 families through relief distribution and provided NPR18,000 (US\$180) per household for the temporary shelters. They also worked on constructing model houses for the most vulnerable families in the communities.

There were other organisations that initially did some work in Kathmandu Valley, such as UNICEF Nepal which worked in 19 districts between July and October 2015, including Kathmandu Valley – as part of the government’s mandated blanket approach. Similarly, immediately after the earthquake, CARE Nepal distributed food items and non-food items, such as tarpaulin within the Kathmandu Valley, for about 15 to 20 days. However, in the long term, these organisations focused more on rural areas which were said to have had more destruction, such as CARE Nepal who focused their response programmes activities in Gorkha, Dhading and Sindupalchowk districts.

Yet, Kathmandu Valley was not immune to damage from the earthquake – something key informants revealed when they explained how the “the valley itself ... were highly affected”, particularly areas such as ‘rural’ Lalitpur; and how gaps in urban areas meant that “pockets of people that are worse off” were left behind. Interviews further detailed how Kathmandu Valley was left out due to a large push from the government to focus on rural areas outside of the Valley. Additionally, there were, rural areas in Kathmandu Valley, such as parts of Lalitpur district, which were lumped as urban, and “forgotten in the whole thing.” This indicates that there were pockets of people that were worse off in Kathmandu Valley. It was also harder to determine who was affected, particularly as it was harder to see the damage in Kathmandu, when compared with rural areas where 50 to 90 per cent of houses in rural areas were damaged.

Yet, as raised during key informant interviews the Valley was often left out due to assumptions that it could recover easily because the valley had access to goods. As such, while the cost of living may be higher in urban areas – as detailed during one key informant interview – the presence of a cash economy in urban areas means that people living in these areas would have “much more access to employment” and are also able to “find additional sources of income easier compared to someone who has lost their home and their farm land is in rural areas”. This is in spite of the fact that one key informant did argue that cash transfer programmes

“would not have been too difficult in urban areas, and “would have been easier to reach markets or set up something where people could set up and buy some voucher system”.

3.5 Experiences from emergency cash transfers

3.5.1 Experiences of emergency cash grants and winter relief

Eighteen of the thirty-six interviewees in Kirtipur and Bungamati received NPR25,000 (US\$250) (NPR15,000 and NPR10,000). In Bungamati, female beneficiaries interviewed received a further NPR7,000 (US\$70) from World Vision, which was also used towards rebuilding temporary shelters. Cash grant beneficiaries were identified through damage assessments undertaken by Village Development Committees (VDCs), with support from local teachers, leaders, and residents in the early weeks after the earthquakes (Asia Foundation, 2016). This assessment aimed to inform district and central government officials and agencies about the level of damage while also helping them target and distribute immediate relief. A more formal assessment was then conducted by the District Disaster Relief Committees (DDRCs) to standardise the assessment process to gather more comprehensive and uniform data, prepare beneficiary lists and distribute victim ID cards that would be used for the provision of earthquake assistance (Asia Foundation, 2016).

Yet, as revealed during interviews and FGDs, this assessment was often met with significant complaints within communities, particularly as participants did not have a clear understanding of the eligibility criteria for emergency cash transfers. Even before the FGDs with male non-beneficiaries in Bungamati started, the participants complained about the way the relief was distributed as those who really needed it did not get it, while some who were offered relief refused to take it because there were more needy people.

The eighteen non-beneficiaries of the government’s emergency cash support expressed their dismay at not receiving any relief, citing examples of people with two houses receiving cash grants, while those who lost their house did not get any. In FGDs in both Kirtipur and Bungamati, non-beneficiaries highlighted how party politics and income inequalities were perceived to shape access to cash support. One of the male non-beneficiaries during FGDs in Bungamati explained how during the first round of data collection “the officials

didn't enter the community and stayed at one place and collected the names without visiting the house". He went on to state that while the lists had been "revised three or four times ... few real victims are missing from the lists." For him, "politics [is] everywhere", which benefits those who are 'richer and the ones who are close to the members of political parties" – effectively excluding anyone who did not fit into the category (of rich or politically connected) from receiving cash support

Another area of contention was around the failure to recognise different family arrangements in households. Cash was only distributed to household heads – usually male, without any consideration of the vulnerabilities that could exist within households, as explained below by a 50-year-old female non-beneficiary in Kirtipur who had requested support from political parties in her area for her mother in law, but felt that she was ignored as "we didn't receive anything for my mother-in law ... we didn't even have blankets". Indeed, her mother in law still asks the question, "Why wasn't I provided with any relief cash? Others have received, but why didn't I?"

While these concerns were valid and real, what was clear was for many of the female interviewees was that their source of information was based on conversations with community members and not via an official notification from the VDCs. As such, women were often not informed about the criteria used, or given an official explanation as to why they did not receive any support. FGDs with men (both beneficiaries and non-beneficiaries) in both sites show that men tend to be better informed, or at least more certain and have detail about the information they have on eligibility criteria.

Emerging issues of inclusion and exclusion need to be considered carefully as they can impact on community relations and social cohesion, which can be detrimental in a post-disaster context where reconstruction work will only be possible and sustainable through community engagement. Indeed, the findings revealed that social networks were extremely helpful in enabling people to cope in the aftermath of the earthquake. In some cases, participants moved in with their in-laws until their new houses were built. Participants also relied on their relatives and community members to find out more about different relief support and training schemes. In the immediate aftermath of the earthquake, the sense of community and solidarity could be seen in the way participants lived in communal tents and carried out domestic chores, such as cooking and washing together.

Use of emergency cash grants and winter relief by beneficiaries

"With emergency cash transfer, it was used for building shelter and buying warm clothes as that was our immediate need. With my wages, I can look after my family, feed them, and pay school fees. I also save from my wages" [45-year-old female beneficiary, Kirtipur].

Once the emergency cash transfer had been received, beneficiaries explained that they used it to build temporary shelters and buy food and winter clothes. Interviews with key informants revealed that there were no conditions placed on the cash transfers, but recipients were encouraged to spend the money on rebuilding their homes and purchasing winter clothes and blankets. Although repairing houses was the priority for households, the emergency cash was often spent on items such as zinc sheets or to purchase clothes and blankets.

Findings show that the amount of the emergency cash grants was not enough to rebuild homes, with additional loans taken out to clear the debris and rebuild houses, or recipients using some of their savings. A 57-year-old female beneficiary in Kirtipur further illustrated why the money was not seen as "enough ... to even make shelter, let alone anything else. Not even used for food" when she detailed how much they used to make their temporary shelter. Specifically, tin cost NPR10,000 [US\$100], while "the labour cost [was] so high" – NPR1,000 [US\$10] for each of the eight labourers they hired.

There were also beneficiaries that had additional priorities, but were told by the community how they were meant to use the money, as a 40-year-old female beneficiary from Kirtipur relayed how she was told that "this winterisation cash needs to be used for winter purposes". In explaining how community pressure played a role in how she spent the winterisation cash, she explained how "everyone [in the community] told me I had to use it for winter purposes so I did that". For her being told by the community how to use this cash made her "anxious and overwhelmed ... and afraid", especially as she was "a woman not supported by her husband or in-laws". As a result the NPR10,000 (US\$100) she got she "just used". However, the NPR20,000 (US\$200) and NPR9,000 (US\$90) she got from cash for work, she has saved.

Despite the small amount, the emergency cash was extremely useful in helping households get by in different ways. During FGDs in Bungamati, male beneficiaries spoke about how the emergency cash was useful in the immediate aftermath of the earthquake to help families survive during the period when their economic activities were disrupted. Most of the male participants did not work for up to four months after the earthquake and therefore did not have an income. In general, families used the cash for paying their children's school fees, for food, for materials for building temporary shelter, such as blue prints, and for day-to-day activities.

Emergency cash grants, winter relief and household decision making

"My husband makes all the decisions. He earns so it is up to him. I do not really earn much so there is not much to decide... We don't really have any arguments on the matters of money. It's all up to him. I don't say anything" [41-year-old female non-beneficiary, Bungamati].

When it comes to decision making more broadly, while female interviewees (both beneficiaries and non-beneficiaries) and male FGD participants mentioned making joint decisions with their spouses, this was not always the case. Indeed, the Nepal Demographic and Health Survey Report of 2011 highlighted the fact that one third of Nepalese women are excluded from all types of decision making processes (Nepal DHS, 2011). In several interviews women expressed not being able to make decisions on their own, as indicated in the quote above.

Moreover, if there were conflicting interests or priorities, husbands often had the final say – as "the ultimate decision-making power lies on men" [male non-beneficiary, FGD in Bungamati]. This is echoed by women interviewees who stated that while husbands consulted them, men made the final decisions. Decisions, however, were broken down into big and small ones. Generally, when it comes to 'big decisions' like buying furniture, jewellery or using relatively large amounts of money, husbands tend to be the primary decision makers. However, when it came to deciding day-to-day activities, such as the purchasing of food items for the household, women were usually able to decide on their own.

In the case of larger households, decision making was more dispersed, and primarily concentrated around the father-in-law, mother-in-law and husband – with much of the control over decision making lying with parents. In households where husbands are either abroad for

work or have a form of disability, women made all the decisions. This came out during an interview with a 40-year-old female beneficiary in Kirtipur who stated she always made decisions in the house and does "everything myself" as her husband has a disability (he is visually impaired).

The earthquake shifted these roles slightly. When it came to making decisions on how the emergency cash grants from the government were used all female beneficiaries stated that they made decisions jointly with their husbands – which centred on rebuilding homes and/or buy winter items. The clear need for housing post-earthquake meant that there was usually agreement between husbands and wives on how to use the money. However, the main challenge came at the point of receiving the money, in that government cash grants were all based on household ownership – often male ownership. A 45-year-old female beneficiary in Kirtipur states that those who did not have the victim card (ie red card issued by the government) "didn't receive emergency cash transfer from the government", as showing "our earthquake victim card and citizenship card was a requirement.

As such, most of the time the cash was either collected by the husband or mother-in-law. While husbands and mothers-in-law who participated in FGDs did not mention having issues or facing discrimination when collecting their funds from VDCs, an interview with a 29-year-old female beneficiary in Bungamati (who used to work as a domestic worker) revealed the challenges that female-headed households and younger women faced. As she explains, "it was a little difficult" – her husband is a migrant worker in Malaysia, and she had to show various documents, such as a marriage certificate, to be able to prove that she was who she said she was to be eligible for the cash grant. She believed things "would have been a lot easier if my husband was here. I do not even have in laws so I am just by myself. I had to carry my marriage registration certificate everywhere to give proof of marriage and they kept asking for papers".

Cash or not?

While interviews with beneficiaries indicated that households used the emergency cash grants for what it was intended, there were divergent views among key informant on whether cash was the most appropriate mechanism to support earthquake survivors in restoring their lives and livelihoods.

There was a clear understanding of the value of cash in emergency contexts. As stated by a number of key informant explaining that "there is an increasing

recognition among the humanitarian community and within most agencies that cash is an appropriate response in most cases ... if market is functioning". For this informant, following the earthquake cash was "deemed an appropriate response to give people money to meet their needs to make their choices and promotes choice, dignity and so on". The benefits of cash in emergency contexts was further relayed by another key informant who reiterated that it "enlarges the choice of recipients", but also leads to "less transactional cost for the organisation so becomes cheaper".

Yet, there was also a misconception around the misuse of cash, with a common assumption being that beneficiaries "mostly use that [cash] for purchasing alcohol or use it for other things" (key informant), such as mobile phones instead of food – with the result that some organisations in Nepal used conditional vouchers to prevent the misuse of money. In a number of cases, there was push-back from local partner organisations on cash. This included perceptions that "in-kind is cheaper", concerns around making sure the money does not disappear, and assumptions that "unconditional cash distribution also increased dependency".

Another inherent difficulty faced with cash, in terms of who is included or not as beneficiaries, was the inability of organisations to "distribute cash to each member of the community or each household" (key informant). A key informant interview revealed that up to "7 Lakh [700,000] earthquake victims are meant to receive government entitlements from all the earthquake affected districts". In addition to these 'direct victims', there are also those who were indirectly affected by the earthquake – "livelihood problems due to loss of family members, unemployment after earthquake". As the key informant goes on to explain, adopting a programme centred on cash for numbers this large can "bring social disruption and tensions in the communities ... when we cannot follow a universal approach or blanket distribution" resulting in some people in communities receiving cash.

There were also concerns around the tensions within communities caused by the cash distribution – something raised during interviews with key informants, which echoed interviews with the non-beneficiaries.

In addition to tensions within the community, a key informant interviewed raised the issue of domestic violence – something the interviewee reportedly saw happen in Rasuwa district as the cash was handed over to women as relief by some organisations, and when one refused to provide cash to her husband she was beaten up by him. This, however, was not the case with all organisations interviewed. For one informant,

there were fears "that there might be domestic violence because the money is in the hand of the wife", but they had not faced any cases of domestic violence within their programmes – neither had it been reported.

Beyond cash

Due to these challenges – and particularly because of the concerns of misuse of cash – there has been a shift in focus in the recovery and reconstruction phase, with cash distribution largely discouraged. According to the National Reconstruction Authority (NRA) only certain organisations are granted cash distribution. An example is UNICEF, "involved in nutrition supplies for [all] children under-five years old in certain targeted districts".

With this shift from cash distribution, the NRA is now currently focused on housing and school reconstruction, with support from "182 organisations in reconstruction and recovery" (key informant). Of that, "106 organisations are working on the reconstruction of schools. 26 organisations are meant to work in shelter". This more pronounced focus on rebuilding damaged houses is also echoed by Lumanti, who are partnering with the government in the current reconstruction phase, and are involved in reconstruction projects in the following areas – three in Kathmandu; one in Chitlang and two in VDCs of Rasuwa district. For the reconstruction, Lumanti are working in ten communities and are constructing around 1,300 houses. According to an amount set by the government, constructing one house costs NPR 300,000 (US\$3,000), with Lumanti distributing construction materials to families up to the value of NPR300,000, following government procedures, working closely with cooperatives and groups for monitoring and coordinating with commercial banks in the communities to provide loans to beneficiaries with -9 to 10 per cent interest rates.

As part of this reconstruction phase, model houses – which provide examples of earthquake-proof houses – have been developed with support from Tearfund. Based on key informant interviews, these model houses typically take two to three months to produce and cost between NPR450,000 to NPR500,000 (US\$4500-US\$5,000). Due to the cost, there are only a few households that have been targeted by Tearfund to have model houses built for them, for example a 77-year-old widow with four daughters. For some households with red cards, they are provided grants of NPR250,000 (US\$2500) and are expected to provide their own labour to cover the additional costs.

Interestingly, the government is less opposed to cash for work programmes – although this comes with a caveat as organisations that have implemented cash

for work programmes have taken permission from NRA. The government also “discouraged unconditional cash distribution” and have developed cash for work guidelines – under the District Development Office and the line agency is Ministry of Federal Affairs and Local Development – in coordination with the organisations.

3.5.2 Cash for work programmes

“We went for debris collection. I went to the programme supported by IOM and my mother-in-law went to another one. I think DEPROSC. I worked for 15 days – I think I got NPR500 per day” [32-year-old female beneficiary, Kirtipur].

While emergency cash grants were limited to ‘red card’ holders, the findings indicate that cash for work programmes were open to those in the community that could partake. Cash for work programmes, however, were only available during the early recovery phase. Cash for work programmes in Bungamati and Kirtipur were run by Oxfam Nepal and IOM – according to interviewees.

Oxfam Nepal’s cash for work programme involved up to 20 days of work clearing debris from collapsed buildings, with people who participated paid the minimum wage rate as per the district standards. Oxfam worked closely with its implementing partners, ward citizen forums, and VDCs, to identify people who can be supported through its CFW programme. In Kirtipur, for example, this was through DEPROSC – a local partner organisation specialising in food security and microfinance, and HomeNet – a local partner organisation, focused on supporting home-based workers.

However, interviews with female beneficiaries in Kirtipur indicated that the cash for work programmes they participated in could last from 15 days to 1 month and they could earn between NPR7,500 (US\$75) to NPR9,900 (US\$90) in total, depending on the organisation and the length of the days of work. The work involved lifting and transporting debris or cleaning the bricks and rocks that had fallen. For instance, a 45-year-old female beneficiary in Kirtipur who did debris collection three times explained that she was paid NPR575 (US\$5.75) a day on the first cash for work programme she participated in. The second was around NPR600 (US\$6.00) for a total of NPR9,000 (US\$900) for 15 days, and finally around NPR8,000 (US\$800) (with DEPROSC) for 15 days. A 36-year-old female beneficiary in Bungamati earned a total of NPR9,900 (US\$99) for 20 days’ work to clean up the debris – she worked from 10am to 5pm. Similarly, a 57-year-old female beneficiary in Kirtipur worked from 10am to 5pm, but while she did not mention how much

she earned, she stated getting an hour for lunch break and being paid cash in hand. Women, however, were often not sure which organisation implemented the cash for work programmes, as indicated by a 45-year-old female beneficiary in Kirtipur who did debris collection three times – “I think it was ‘Satya Kendra’ and ‘Lumanti’. I think it was also IOM, DEPROSC. One I did is DEPROSC and the other one I recently did, I forgot the other name.”

Key informant interviews with organisations that ran cash for work programmes, such as CARE Nepal noted that because of their programmes “more women are engaged in agricultural income. From our case studies report of livelihood programme, 50 per cent of women’s livelihood has been changed in better way in a year”.

Cash for work programmes and household decision-making

“I can spend money earned by me without hesitation but it is difficult to spend money earned by my husband” [42-year-old female beneficiary, Bungamati].

Cash for work programmes gave women more chance to control and make decisions on how to use the money they earned than the emergency cash grants from the government. Although women found the debris and rubble collection work physically challenging and strenuous, they also valued having a job – and one that paid well. The programme gave women the opportunity to earn their own money, which many of them used for savings. Women were unanimous in saying they had more control over the income from cash for work. Even being able to collect money earned was discussed in a positive light by women, as explained by a 45-year-old female beneficiary from Kirtipur who “collected that [money] myself” as “the money was given to the person who did the work”.

Women explained that the money was theirs and that they made decisions on how it was spent – something they were unable to do fully with the emergency grants, as this was spent on rebuilding homes. As it was their own money, women also felt a sense of ownership regarding its utilisation – “I don’t have to ask anyone to buy things for myself if I have a source of income. Sometimes you need to recharge card, or some cosmetics, it is difficult to ask every time. There would be no discussion on that” [28-year-old female beneficiary, Bungamati].

Women interviewed also mentioned feeling happy when they saw money they had earned for themselves. Women who did not receive the emergency cash grants from the government, but took part in the cash for work programmes, further revealed how the money they received from the cash for work

programmes helped increase their level of esteem and confidence. A 40-year-old female non-beneficiary in Bungamati believed that “it is really nice when a woman is employed and earns ... it is a great thing from women and for everyone”. She discussed “feeling the difference” when she has money as she is able to “talk more, when I have money” and does not need to ask her husband for money – “sometimes when I ask and he does not have money we get into a fight, so I can avoid that too. If I had enough money myself I would never have to ask from him or say anything.”

This was echoed by a 48-year-old female non-beneficiary in Kirtipur who also expressed how good it felt “to spend and purchase things that we like when it is your earned money”. Similar to the female non-beneficiary in Bungamati, she discussed how it felt having to asking her husband for money – “It is annoying at times”, and having “to ask him before buying and also show him what I bought ... if it is husband’s wages”. As she goes on to explain, if she earns the money herself her husband “doesn’t quarrel with me”, but if she does not earn the money herself “I have to be afraid of him all the time”. Based on her experiences of the cash for work programme, she concluded that “women should work outside the house and earn money. It gives women lots of freedom and choices”.

It is important to emphasise that it is not the work conditionality that is empowering, but rather the cash transfer modality (targeting individual women, rather than households).

3.5.3 Gender in cash programmes

Interviews with key informants revealed that in relation to eligibility criteria, there was a clear focus on targeting vulnerable groups, which often included single women and widows. UNICEF Nepal worked with the five categories of vulnerable groups identified under Nepal’s social security schemes implemented by the Ministry of Foreign Affairs and Local Development (MOFALD) to get cash into their hands: senior citizens, single women and widows, disabled, the Janjati group and the grant for children. CARE Nepal also focused on the government vulnerable groups under the social protection allowance and their identified vulnerable groups, included pregnant women, senior citizens and people living with disabilities. Lumanti worked based on the government’s list of earthquake survivors for the permanent shelters, which included poor households, single household families, low income households, single women, pregnant women and the elderly. Tearfund had no specific gender approach, but a lot of female-headed households were selected as they were often the most vulnerable. Tearfund’s winterisation programme targeted everyone who was holding a ‘red

card’ and a few people fell through the cracks, such as those who were not home when the red cards were distributed. With the cash for clothing, they targeted people living above a certain altitude.

Programmes run by international and national organisations undertook a needs assessment prior to being set up, such as Medair and Lumanti. Lumanti worked closely with staff of cooperatives and board members in coordination with VDC authorities, as well as the community, before preparing a list of beneficiaries. Cooperatives were responsible for purchasing the materials and distributing to the beneficiaries on the list.

Finally, some programmes provided some form of training. For example, CARE Nepal provided training for masons to build earthquake-safe houses and have encouraged women to participate in masonry training to bridge the gender norms around the male-dominated construction sector. CARE Nepal are also currently developing concept notes for the vocational training of women who have participated in masonry training. Medair provided community mobilisation training with the community to gain knowledge and access to safe shelter awareness in an earthquake scenario. It entailed a week of interaction with the community, then a seven-day masonry training complemented by hands-on experience and building model houses.

Although the cash for work programmes analysed in this study were more likely to have more female than male participants, Medair had more male participants than females in their cash for work programme. Interviews suggested that this was as a result of “demolition work being heavy”, as well as “women being in the household all day and so they could not partake in cash for work”. Their solution, as revealed during interviews – “to not include them [women] in the heavy work as much as possible”, but involving them “in small duties like tea serving and time keeping ... and managing those that had fallen and piling up and putting in an organised way”.

There were, however, some good practices identified. Lumanti provided support of a minimum amount of NPR10,000 (US\$100) to home-based workers, particularly women, who lost their work, to support their livelihood. They supported between 800 and 1,000 women in different communities within the Kathmandu Valley between April and October 2015. As a Lumanti staff member explained: “those who were our partners came to us with this idea and we supported them ... we started this project to empower women and the cooperative”. UNICEF Nepal also distributed cash to all caregivers of children under five.

BOX 3: OXFAM NEPAL'S CASH FOR WORK PROGRAMME IN KATHMANDU VALLEY

In Kathmandu Valley, Oxfam Nepal works in seven districts, including Kirtipur. Cash for work was one of Oxfam Nepal's priority programmes in the early recovery phase post-earthquake. The short-term community improvement programme lasted for 15 days in each community and a typical working day was seven to eight hours with a one-hour lunch. At the time of our interviews, participants received NPR7,500 (US\$75) for 15 days of work (this rate was set to reflect the monthly national food basket).

Immediately after the earthquake, and before setting up the programme, Oxfam Nepal **undertook a needs analysis** to identify what was most crucial for the community. Within that analysis, Oxfam prioritised projects that also reduced women's exposure to potential violence. This guided the programme to focus on clearing debris, restoring irrigation canals, rebuilding and repairing community infrastructure, and clearing roads.

Oxfam Nepal also **undertook a gender and care analysis** in May/June 2015. This involved asking people about suitable working times, the duration they could work and the hours they needed for their care responsibilities. The programme's flexible working hours accommodated women's unpaid care and domestic responsibilities, with some participants

starting as early as 6am and others at 10am. This let women participate and benefit on an equal footing with men in cash for work activities.

Oxfam Nepal's cash for work programme offered **equal wages** for men and women. However, most participants were women, as men could often get a similar income for the same kind of work elsewhere.

The **criteria for participation** included being from poor or vulnerable households affected by the earthquake. Participants may have had a large family and low or no regular income, or may depend on wage labour. Dalits, marginalised people and single women who have no property or income were given priority.

All participants received **safety equipment**, such as gloves and protective clothing. Additionally, Oxfam Nepal **set an age range** – only those above 18 or under 65 could participate. Women who were pregnant or breastfeeding, the elderly, or people living with disabilities, were able to receive a compassionate grant.

Two weeks after the programme ended in each community, Oxfam monitored how the money from the cash for work programme was being used and how decisions were made.

A very good example of a cash for work programme that is gender- and care-responsive, came from Oxfam Nepal, who integrated a gender analysis during their rapid assessment, had separate discussions with women and Dalits and had male and female assessment teams (see Box 3). It was implemented through local partners, DEPROSC and HomeNet.

One of the benefits of Oxfam Nepal's programme, which came out during an interview with a 40-year-old female beneficiary in Kirtipur, was the flexibility in terms of the times women could take part in the programme. She contrasted working "from 6am to 10am and then from 3pm to 6pm" on a programme run by DEPROSC with "working from 10am to 5pm" when she worked for IOM. This is extremely useful to enable women to plan their work and their care.

Providing flexible working hours for women is encouraging, but empowerment involves more than

employment; it must also include training opportunities for women. Yet, interviews with women reveal that the training opportunities provided by international organisations post-earthquake have not necessarily spoken to market demand. One of the participants in Kirtipur reported that she invested a significant amount of time participating in market integration through paper box-making training, but complained that there were no economic opportunities afterwards. Such complaints were also heard during FGDs with both women and men, where trainings did not necessarily lead to any substantial opportunities.

Furthermore, in Bungamati, some of the participants complained that despite being interested, they could not participate in trainings as most of them were located far from where they lived. Due to their household, childcare and agricultural work responsibilities, it was not possible for these women to commute far for training.

3.6 Challenges

“So, there is a lot of additional burden put on them [VDC secretaries] and I think in the first round we saw a huge amount of goodwill in terms of going extra mile to deliver cash transfers to people. We saw time and again not just opening distribution in VDC office but they would go up to the far ward knowing someone who is disabled or someone who has mobility problems. They go and make sure they got the money” [Key informant].

While there have been some successes and good practices, the one-on-one interviews, FGDs and KIs revealed that implementing emergency cash transfer programmes in Nepal comes with several challenges. First, while Nepal has experience of social protection programmes, the government had less experience of implementing cash transfer programmes in a humanitarian context, which often meant programming in this area was often done on an ad hoc basis.

Another challenge – raised by key informants – stemmed from working with government policies. For a number of organisations, the blanket approach instituted by the government was a challenge as organisations “had to work differently from our criteria to some extent and it was difficult for us”. In particular, a lot of organisations wanted a targeted approach as they would have reached more people who needed it, such as single women, people living with disabilities, or poorer households. Yet, as indicated during interviews and FGDs, there are also limitations with a targeted approach – particularly when people who feel they are in need – are excluded because of the selection criteria.

There was also the speed at which things happened – “slowly” according to one key informant interviewed, as

well as the limitations of the current registration system, which “doesn't allow registering people that quickly” (eg. new-borns or people who had recently been made vulnerable by turning seventy years old or becoming disabled as a result of the earthquake). However, KIs revealed that there has been a revision in the social security guidelines to allow for flexibility in registering people that have recently been made vulnerable making the system more responsive. As a result, while the old manual system is still in, VDC secretaries now have the authority to register any new beneficiary at any time around the year.

Key informant interviews also raised challenges around the local capacity of VDC secretaries, who “physically have to do a lot”. Specifically, they “have delivered the regular programmes”, but are “also responsible for identifying and distributing the red cards for earthquake victims [and] for registering people for housing grants and “carry cash in their backpacks” for cash transfer programmes. They do all of this while “working in a small office with barely any infrastructure which is often miles from the nearest DDC [District Development Committee]”.

Finally, the cash for work programmes also had some unintended consequences. Namely, it was perceived that some people were hesitant to work in the recovery phase as they had received money during the emergency phase without having to work for it. There were also issues around the impact on the wages of agricultural labourers as it was argued by one key informant that in one of the communities they worked in (outside of Kathmandu Valley) “people were complaining we increased the wage rate of agricultural labour from NPR300 (US\$30) to NPR500 (US\$50) and because of that now they are facing difficulty to hire agricultural labour in NPR300 (US\$30)”.

4

Conclusion

This study has highlighted the role emergency cash grants from the government and cash for work programmes from international organisations have played in supporting survivors of Nepal's earthquake to rebuild their lives. While women, men and their families have been able to buy the necessary material to begin to restore their homes, at the time of interviews many are still living in a state of insecurity. Homes are still cracked or damaged, paid work is limited, and the money from the government cash grants is not enough (for those who received it). At the same time, there are others who felt cheated by the process of determining who was eligible for the cash grants. International organisations also implemented cash for work programmes, which enabled women to make decisions on how the money they earn is spent. Yet, these have been short term and only occurring during the early recovery phase.

Nepal has made commitments to gender equality and women's rights through key legislative measures and examples of good practice in bringing a gender and social inclusion lens to the urban humanitarian cash programmes in post-earthquake Nepal. These include: flexible working hours for women in some cash for work programmes; prioritising vulnerable women (eg single women, pregnant women, and women living with disabilities); and conducting GBV assessments. However, emergency cash transfer programmes could have gone much further in ensuring programmes spoke to the needs and vulnerabilities of survivors of the earthquake.

5

Recommendations

Based on the findings of this research study, the following are recommendations for government and international and national organisations:

1. Cash-based programmes in urban humanitarian contexts must work to be inclusive and minimise tension within communities:
 - a. Due to urban social complexity, programmes should invest substantial time in understanding the communities' social and communal ties and hierarchies.
 - b. Programme officials should identify key stakeholders, such as community-based organisations and formal and informal community leaders, and involve them in ensuring that recipients meet the programme's criteria and that the most vulnerable communities are reached.
 - c. Programme officials should ensure there is clear communication with the community within the selected areas on targeting of beneficiaries to avoid exacerbating tensions or existing inequalities.
2. In the relief, recovery and reconstruction phases, international organisations should work closely with local organisations that have experience and local knowledge of cultural norms and urban settings; as well as a good understanding of the current government systems.
3. Governments and local and international organisations should work with existing social security schemes as an emergency response mechanism, including providing a set of guidelines and objectives to strengthen the social protection systems in Nepal. This could draw on the example of addressing gaps in the registration system by providing support to recently vulnerable groups that were not previously registered on the government's system.
4. Government and humanitarian aid organisations should invest in building staff knowledge on gender issues in urban humanitarian contexts. They should ensure all staff implementing programmes have a clear understanding of 'empowerment' as a concept, and are aware of gender inequalities.
 - a. Before starting any emergency cash transfer programme, undertake an initial needs and vulnerability analysis that considers the different situations that men and women and boys and girls experience in the community. This will ensure that gender needs are integrated into programming, without exacerbating existing inequalities.
 - b. Prior to starting a programme, put in place measures to ensure that unpaid care responsibilities are recognised, reduced and redistributed. Cash for work programmes should offer flexible working hours, or have activities close to childcare facilities.
5. Governments should support specific cash for work programmes aimed at economically empowering women and vulnerable groups, including promoting women's decent employment in reconstruction, ensuring equal wages between men and women and providing training to improve skills and capacity.
 - a. Within cash for work programmes, providing flexible working hours for women is encouraging, but empowerment involves more than employment; it must also include training opportunities for women. Training needs to be better designed with a long-term plan, and access needs to be increased so that more women can participate. Training needs to also speak to the local environment and be appropriate to ensure market integration.

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In April 2015, a 7.8 magnitude earthquake hit Nepal, killing almost 9,000 people, injuring more than 22,000, and leaving over half a million people homeless. The government, international and national aid agencies, and NGOs responded through in-kind assistance and cash transfers. As humanitarian cash-based programmes become an increasing focus in urban areas, this paper explores how they can influence gender equality and women's economic empowerment by analysing the different experiences of the beneficiaries and non-beneficiaries of emergency cash transfer programmes in Kathmandu Valley.

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