Cash transfers are increasingly used in urban humanitarian crises. They can stimulate markets and let people choose the help they actually need. But they can also influence gender equality and women's economic empowerment — for good or, potentially, for bad. This briefing reports research in Nepal that examined government and international aid grants distributed after the 2015 earthquake. Cash transfers did not directly empower women, but did shift gender dynamics, for example making men and women more likely to discuss household expenditures. Cash for work programmes also gave women control over spending decisions. All cash transfer programmes should consider gender equality and women's economic empowerment in their design and implementation, and this briefing offers practical recommendations for government, aid agencies and practitioners.

In April 2015, a 7.8 magnitude earthquake hit Nepal. The earthquake killed almost 9,000 people and injured more than 22,000. It affected 31 districts and over half a million people were left homeless. Aftershocks occurred throughout Nepal and another major earthquake struck in May. Urban areas (largely concentrated in Kathmandu Valley) were severely affected, but were largely expected to bounce back quickly because of access of markets. However, recovery in urban Nepal has taken longer than anticipated.1 During the relief and early recovery phases, the Government of Nepal distributed two one-off '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 NPR 15,000 (US$150), given to households whose homes were severely damaged ('red card' households) to help them rebuild. The other was a winter cash grant of NPR 10,000 (US$100) to help people buy clothes, blankets and fuel.2

International and national organisations also ran 'cash for work' programmes during the early recovery phase. Such schemes offer cash payments in exchange for work that is usually on public or community programmes, but can also include home-based and other forms of work. Payment is generally for time worked (often a daily rate). In Nepal, programmes paid people for doing tasks such as clearing rubble and debris (see Box 1 for a summary of one such programme).

Humanitarian efforts around the world are increasingly using cash transfer programming to respond to crises, particularly in urban areas.3 Cash transfers have emerged as a cost-effective way of providing emergency support because the
infusion of cash can stimulate local markets, thus supporting the local economy. They are also efficient and preferred, as they let people decide how to spend the cash on their own immediate needs. Additionally, they can support women's economic empowerment if planned and implemented in a gender-responsive manner.4

This briefing summarises research conducted by Social Development Direct and Nepal Peacebuilding Initiative in urban Kirtipur and peri-urban Bungamati, in Kathmandu Valley. Both sites had ‘red card’ holders and also had cash for work programmes run by international and national organisations. The research explored how emergency cash transfers affected women's likelihood of engaging in decent paid work, their choice and control over decision making, and their unpaid care work. Between December 2016 and February 2017, eight focus group discussions (four with women, four with men) were held, and 36 women and 11 ‘key informants’ from government, international organisations and local NGOs were interviewed.

Why gender matters
Men and women, and boys and girls, all have different needs and experiences. Their distinct vulnerabilities and capacities to respond will alter how any crisis affects them. National governments and humanitarian practitioners need to consider these differences if they are to help all segments of the population and avoid putting anyone — particularly marginalised and vulnerable groups — at risk. For example, emergency cash transfer programmes need to consider how a crisis might affect men and women's livelihood activities differently, how gender, caste, class, age and so on can affect people's access to economic and social resources, and whether gender-based violence or the amount of care work women undertake is likely to change (see Box 2).

In the immediate aftermath of the earthquake, cash grant beneficiaries were selected simply on how badly damaged their houses were. This, however, did not account for survivors' specific gendered needs and vulnerabilities, such as how multiple factors (for example location, and socioeconomic and marital status) might interact to affect people's experiences.

Similarly, although cash for work programmes employed a high proportion of women, they did not always focus on the quality of women's participation, for example whether participation increased their role in household decision making, changed their access to resources or whether the programme's activities might have affected men and women differently. There were, however, examples of good practice, such as Oxfam Nepal's Cash for Work programme (see Box 1).

Put simply, crises can reinforce or increase inequalities between women, girls, boys and men. Responses to a crisis should avoid aggravating that possibility, and ideally should counteract it by accounting for — and addressing — gender and social differences.

Box 1. 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 a priority programme immediately after the earthquake. A 15-day short-term community improvement programme typically offered 7–8 hours work (with a 1-hour lunch). At the time of our interviews, participants received NPR 7,500 (US$75) for this, set to reflect monthly food costs.

An initial needs analysis prioritised projects that also reduced women's exposure to potential violence, focusing on clearing debris, restoring irrigation canals, rebuilding and repairing community infrastructure, and clearing roads.

A gender and care analysis in May/June 2015 asked people about suitable working hours and durations. The programme's flexible working hours accommodated women's unpaid care and domestic responsibilities, with starting times ranging from 6am to 10am. This let women participate and benefit on an equal footing with men.

This programme offered equal wages for men and women. However, most participants were women, as men could often get a similar income elsewhere.

The criteria for participation included being from poor or vulnerable households affected by the earthquake. Participants might have a large family and low or no regular income, or might depend on wage labour. Dalits, marginalised people and single women without property or income got priority.

All participants received safety equipment such as gloves and protective clothing. Additionally, Oxfam Nepal set an age range — nobody under 18 or above 65 could participate. Women who were pregnant or breastfeeding, the elderly, or people living with disabilities, could receive a compassionate grant.

Two weeks after the programme ended in each community, Oxfam monitored how the money was being used and how decisions were made.
Cash transfer programmes can empower women and communities...

As well as helping communities cope with the immediate aftermath of a crisis, cash transfer programmes can empower women and marginalised people in the community.

**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, the decisions were typically about how to rebuild homes and whether to buy winter items.

**Cash for work programmes in post-earthquake Nepal have mostly employed women.** Programmes run by international and national organisations in urban Bungamati and Kirtipur were not explicitly designed to be ‘women-only’, but at both sites 80–90 per cent of participants were women (see Box 1).

The high female participation was in part because women could not find other work in the community, and also because programmes offered equal pay to men and women. Women on these programmes could receive between NPR 7,500 (US$75) and NPR 9,000 (US$90) for 15–20 days of work in a month. Men, on the other hand, were reluctant to participate as they could find other work in the community for similar wages — work that was not dominated by women.

Women also participated because the cash promoted their decision making. Many of the women put their earned money towards savings, and used the emergency cash grants from the government, along with additional household loans, to clear the debris and employ labour to rebuild houses. However, cash transfer programmes often did not offer enough to make long-lasting change to women’s choices or dignity.

...but can also undermine them

Community relations provide the traditional social ‘safety net’ during crises, but can be weakened if cash handouts create new tensions. Issues of inclusion and exclusion need to be considered carefully when programmes decide who should receive a cash grant.

**Damaging social cohesion can be particularly counterproductive in post-disaster contexts,** where reconstruction work is often only possible and sustainable through community engagement.

Focus group discussions 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.

**Failure to recognise different family and non-family arrangements in households can also increase vulnerability.** Cash from the government was only distributed to the owner of a damaged house. This excluded people living in a diverse range of situations, such as female-headed households living in a house owned by an absent man, or families living in damaged rental accommodation.

**Taking a ‘blanket’ approach to setting the level of support is not always fair.** The damage was so extensive that the Government simply said every ‘red card’ holder needed assistance. But they did not consider existing needs or vulnerabilities within households, such as multiple families living under a single roof (either due to cultural norms or because they could not afford to live separately) or households with elderly, ill or disabled members. For example, households headed by disabled people, or single women looking after children, needed more money because they had to pay for labour as well as for buying basic shelter materials. Wealthier families were more able to take on debt in order to

---

**Box 2. Women’s paid and unpaid work after the earthquake, Kathmandu Valley**

Despite the challenges the earthquake brought, women in Bungamati and Kirtipur do a range of income-generating work. They weave carpets, sell tea and alcohol out of their temporary shelters, knit hats and gloves, do sewing, do farm work and some have daily jobs. The first few weeks and months after the earthquake brought with it a change in the distribution of unpaid care and domestic work, with men joining women in domestic and care responsibilities in a communal way — particularly as many families in Bungamati and Kirtipur lived as groups in shared tents. However, in the longer term, women have reverted to doing the bulk of unpaid cooking, cleaning and caring, whether in temporary shelters or in their homes, with only occasional or no help from men in their families.
recover quickly, and then to pay it off with the cash transfer.

**Recommendations**

Government officials, donors, NGOs and on-the-ground practitioners all need to ensure cash transfer and cash for work programmes respond to gender issues during design and implementation.

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. Government officials, donors and humanitarian aid organisations must make clear commitments to gender equality and women's economic empowerment in action plans for cash-based emergency responses.

3. 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.

4. Emergency cash transfer programmes should undertake gender and care analyses starting from the early planning stages:

   a. Before starting any 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. 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. 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.

6. International organisations should work closely with local organisations that have experience and local knowledge (for example, knowledge about cultural norms and specific urban settings) in the relief, recovery and reconstruction phases. This joint working should start at the planning stage of an emergency cash programme and continue throughout its implementation.

7. Emergency cash programmes should ensure active community participation, including by vulnerable and marginalised groups, starting from the early planning stages.

8. Programmes should evaluate how households use emergency cash transfers, and who makes the decisions, so as to inform the design of future programmes.

9. Practitioners should create and share examples of best practice for emergency cash programming, so as to help inform future and long-term interventions.

**Notes**


**Zahrah Nesbitt-Ahmed**

Zahrah Nesbitt-Ahmed is a technical specialist (women's economic empowerment) at Social Development Direct.