Reframing Shelter Self-Recovery

Women's Experiences of Post-Disaster Reconstruction in Machhegaun, Nepal, after the 2015 Earthquake

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To Ana, you taught me to question the givens and pursue alternatives.

To Anton, you bring light to my life; and to your generation.

I, Lucila Carbonell Jaramillo, confirm that the work presented in this thesis is my own. Where information has been derived from other sources, I confirm that this has been indicated in the thesis.

Acknowledgments

Abstract

The 2015 Gorkha earthquake in Nepal had a devastating effect on human well-being, claiming nearly 8,800 lives and destroying the built environment. Governmental and humanitarian agencies put policies and programmes in place to support shelter self-recovery, enable disaster survivors to be primary decision-makers, and encourage safer reconstruction. While these agencies recognised the importance of prioritising the needs of women and other groups in vulnerable situations, reports show the support they implemented did not reach these groups. Many found themselves left in situations far worse than those in which they had lived prior to the disaster; some, such as elderly, low-income single women with no formal land tenure, were left homeless.

This research finds that part of the problem lies in how the shelter sector defines and uses the term 'shelter self-recovery'. Very similar to 'owner-driven reconstruction', it refers to how people themselves recover, and at the same time, to the approaches taken by agencies to support disaster survivors. The research analyses how the term is used, drawing on the precedents of 'self-help housing' and 'gender in post-disaster reconstruction' literature, to find it is a technical approach that prioritises the distribution of resources to individual households and omits in-depth consideration of the gendered and intersectional character of recovery. This research aims to reframe the term 'shelter self-recovery' from women's experiences using a social justice analytical framework. With a single case study and qualitative methods, it explores - through thematic analysis - in-depth data on the recovery experiences of thirty-three women and four men, six focus group discussions, and twenty additional key informant interviews.

The research maps the complexity of the 'shelter self-recovery' process and highlights how, while systemic social inequalities constrain women's access to land and tenure, to finance and livelihoods and to administrative knowledge, collective groups in the area were taking actions that successfully addressed these constraints. These observations lead to a reframing of 'shelter self-recovery' as an integrated approach that acknowledges the simultaneity of multiple social identities, partners with women-led local initiatives to define shelter needs, participate in formulating policies and programmes, and enable women to lead on decision-making.

Impact Statement

This research develops an in-depth case study that considers the multiple and simultaneous intersections of gender, class, caste, ethnicity, and age; and, how they play out in relation to vulnerability to loss of home and capacity to rebuild in a peri urban ward in the Kathmandu Valley, Nepal, after the April 2015 earthquake. It contributes to the literature at the intersection of gender, shelter and disaster by reframing shelter self-recovery through a social justice lens.

Presented in their early stages at the United Kingdom Alliance for Disaster Research (UKADR) 1st Annual Conference, research findings have also been shared in a class on shelter self-recovery after disasters delivered in the Post Disaster Recovery: Policies, Practices and Alternatives Module in the Development Planning Unit (DPU) MSc at UCL, for three years. The author is preparing to disseminate the outputs of this investigation in scholarly journals, and is currently contributing to an entry titled "Gender Dimensions of Policy and Programming for Shelter Reconstruction and Support to Shelter 'Self-Recovery' After Disasters" in the Oxford Research Encyclopaedia of Natural Hazard Science and a Contributing Paper for the UN Global Assessment Report on Disaster Risk Reduction (GAR) 2022.

Non-academic benefits of the research include inputs into the humanitarian shelter team at CARE international UK, and the contribution to forums and presentations with practitioners and academics, both in Nepal and the UK. An EngD has practical dimensions that can be applied to industry, and this case, the humanitarian shelter team at CARE International UK has been the industry partner. With the research embedded in the interests of the organisation, there have been multiple occasions when findings have been shared with the team, informing their work and parallel research on shelter self-recovery. After the data collection, initial findings were shared at CARE Nepal, at the Housing Recovery and Reconstruction Platform (HRRP), at Martin Chautari, and at the Department for International Development (DfID) in Nepal.

Half-way through the writing process, funding was secured to invite three of the female participants in the research from Nepal to London to present at UCL Centre for Urban Sustainability and Resilience Centre UCL, and at the UK Shelter Forum 24 in Bath - a community of practice for individuals and organisations

involved in shelter and settlement reconstruction activities after disasters. The women shared their stories and participated in workshops; their presence in a forum dominated by western actors was generated interesting conversations on the importance of listening to and including other voices. This was document in a blog entry with CARE UK.

This thesis contributes to understanding how the owner-driven reconstruction approach in Nepal, which is part of a series of approaches to disaster, excluded women and more vulnerable groups. It documents the constraints that women in vulnerable situations faced in accessing the housing reconstruction grant, and provides evidence of women's collective initiatives that allowed them to overcome the constraints and rebuild their houses. This has implications for the policy makers and the international aid community, who seek to learn from previous experiences to adapt future interventions to the realities of the disaster survivors. A policy brief, published in the DPU, was prepared on request from the DfID Nepal interest in the research findings.

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List of Abbreviations and Acronyms

ACHR	Asian Coalition of Housing Rights
BBC	Beyond Beijing Committee
CBO	Community-Based Organisation
CBS	Central Bureau of Statistics
CEO	Chief Executive Officer
CGI	Corrugated Galvanised Iron
CNDRC	Central Natural Disaster Relief Committee
CSO	Civil Society Organisation
CSRC	Community Self-Reliance Centre
CWF	Community Women's Forum
DDR	Donor Driven Reconstruction
DDRC	District Disaster Relief Committees
DfID	Department for International Development
DPU	Development Planning Unit
DUDBC	Department of Urban Development and Building Construction
EngD	Doctorate in Engineering
EPSRC	Engineering and Physical Sciences Research Council
EU	European Union
GAD	Gender and Development
GDI	Gender Development Index
GESI	Gender and Social Inclusion
GII	Gender Inequality Index
GoN	Government of Nepal
HDI	Human Development Index
HFA	Hyogo Framework for Action
HPG	Humanitarian Policy Group
HRRP	Housing Recovery and Reconstruction Platform
IASC	Inter-Agency Standing Committee
ICNR	International Conference on Nepal's Reconstruction
IFRC	International Federation of Red Cross and Red Crescent Societies
INGO	International Non-Governmental Organisation
IOM	International Organization for Migration
KV	Kathmandu Valley
LAS	Land Administration System
LRRD	Linking Relief, Rehabilitation and Development
MDG	Millennium Development Goal
MDTF	Multi-Donor Trust Fund
MRes	Master in Research
MSWG	Machhegaun Single Women Group
NBC	Nepalese Building Code

NC	Nepali Congress
NEPAN	Nepal Participatory Action Network
NFI	Non-Food Items
NGO	Non-Governmental Organisation
NMES	Nepal Mahila Ekata Samaj - Nepal Women's Unity Society
NPC	National Planning Commission
NRA	National Reconstruction Authority
NST	Nepal Standard Time
OCHA	United Nations Office for the Coordination of Humanitarian Affairs
ODA	Overseas Development Assistance
ODI	Overseas Development Institute
ODR	Owner Driven Reconstruction
PDNA	Post Disaster Needs Assessment
PDRF	Post Disaster Reconstruction Framework
PO	Partner Organisations
RCC	Reinforced Cement Concrete
RHRP	Rural Housing Reconstruction Program
SAR	Search and Rescue
SDC	Swiss Agency for Development and Cooperation
SDG	Sustainable Development Goal
SFDRR	Sendai Framework for Disaster Risk Reduction
S&S	Shelter and Settlement
UCL	University College London
UKADR	United Kingdom Alliance for Disaster Research
UN	United Nations
UNESCO	United Nations Educational, Scientific and Cultural Organization
UNDP	United Nations Development Program
UNDRR	United Nations Office for Disaster Risk Reduction
UNHCR	United Nations High Commissioner for Refugees
UNISDR	United Nations International Strategy for Disaster Risk Reduction
UNOPS	United Nations Office for Project Services
USAID	United States Agency for International Development
USAR	Urban Sustainability and Resilience
UTC	Coordinate Universal Time
VDC	Village Development Committee
WHR	Women for Human Rights
WID	Women in Development

Background and Motivation

This research originates in the summer of 2015 from a small group of experienced humanitarian practitioners based at prominent Non-Governmental Organisation (NGO) CARE International UK (CARE) and academics from University College London's (UCL) Centre for Urban Sustainability and Resilience (USAR) asking the following questions:

> *What is shelter self-recovery? How do communities and individuals self-build their homes after a disaster, and how does the international community support this process?*

The group, which included the humanitarian shelter Team Leader at CARE and the Co-Director of the Centre for USAR, was interested in understanding 'shelter self-recovery' better in order to inform and improve practice. The term referred to a relatively new approach[1] to supporting post-disaster housing reconstruction that was becoming popular in the humanitarian shelter sector yet lacked a precise definition. The group felt that while the shelter sector did well in promoting a 'build-back safer'[2] approach, this approach was externally driven and failed to understand people's recovery processes. How could humanitarians support the process as it happened rather than design solutions from the outside? Shelter self-recovery had the potential to address this, and research into the topic was necessary to provide insights.

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[1] By 2015, the term had been in use for a decade,

[2] 'Build-back safer' is the approach taken by humanitarians to support the reconstruction of houses after a disaster where the structural safety of these houses prevails (Kennedy et al., 2008).

The Centre for USAR together with the Engineering and Physical Sciences Research Council (EPSRC) approved funding for a student to conduct a four-year investigation on shelter self-recovery through a Doctorate in Engineering (EngD) at UCL. The EngD included CARE as an industry partner in a collaboration that consisted of the student working part-time at their London offices with the humanitarian shelter team; receiving support from CARE during the fieldwork stages; and, sharing the research findings with the team. The humanitarian team leader would also act as Industrial Supervisor to the research. I was particularly drawn to this opportunity due to the team's commitment to advancing their practice through research and focus on recovery.

After ten years working as an architect in commercial practice, I was finishing an MSc programme in Urban Development Planning at The Bartlett Development Planning Unit (DPU), UCL which was giving me a broader perspective of my professional field. The analytical and critical framing of social justice issues in the context of urban development planning and humanitarian aid expanded my worldview. I became aware of the legacy of interdisciplinary knowledge consolidated over generations by academics and practitioners, its influence on planning practice and its impact on people's lives. The possibility of being a part of this academic world and contributing to the production of knowledge while gaining professional experience at CARE led me to apply for this position.

The MSc experience, in particular the people-centred approach to development and an interest in gender, informed my application for the EngD research position. My dissertation looked at the Federations of Urban Poor[3] as a model for development. The notion of change driven from the bottom up; of enabling women and men to take charge of their process of transformation, resonated strongly with my experience of the world. In my application and interview for the position, I demonstrated interest in investigating shelter self-recovery from a people-centred perspective, with a focus on gender and social justice, rather than from a technical perspective. The proposal aligned with CARE's gender mandate and interested the panel, and I began the EngD research in September of 2015.

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[3] "Representative organizations formed by the urban poor and homeless, specifically to seek to work with (local and national) governments to address their needs" (d'Cruz and Satterthwaite, 2005, p. 11).

The first year of the EngD consisted of a Master in Research (MRes), which included taught modules on disaster risk and resilience as well a research project that would inform the primary investigation but could not cover the same topic. I was interested in participatory action research as a methodology[4] for the main EngD and took the opportunity to test it while investigating the links between gender and reconstruction. As initial discussions on where to conduct the research unfolded, my supervisors and I decided to focus on Nepal given that a significant earthquake with numerous aftershocks had occurred five months previously in April 2015. The choice was opportune on several levels; there was already an established CARE office there, which meant that the project could contribute to CARE's work in Nepal by providing a longitudinal view of the post-disaster reconstruction process. At the same time, local staff could provide insights and logistical support during the fieldwork phase.

During the MRes year, I went to Nepal twice, in November of 2015 and April of 2016. There I established relationships and conducted multiple interviews with local actors involved in reconstruction including field staff at CARE Nepal; gender activists from the Beyond Beijing Committee (BBC); members of the Nepal Participatory Action Network (NEPAN); and, staff from local NGO Lumanti. I tested participatory action research and concluded it would not be a feasible methodology to use within the timeframe of a doctoral research project. It required long-term fieldwork, and arriving with predetermined questions was contrary to the philosophical foundations of action research, which require an open approach to listen to the needs of participants and have them shape the research. I also considered the risks of generating expectations that could not be met or could result in unexpected consequences.

Throughout the MRes year, as I considered how to explore the concept of shelter self-recovery further, my experiences in Nepal were critical to defining my approach to the EngD. As well as the initial interviews with reconstruction actors, I conducted interviews with women who had lost their homes in Barpak, the epicentre of the earthquake, and Sankhu, a peri-urban location in the Kathmandu Valley. Having seen how, despite being proactive and extremely hard working,

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[4] This methodology was developed by activists and researchers in the 1970s to generate knowledge for action in order to, in addition to describing or analysing social reality, help change it (Hay, 2010). I was considering using it for the EngD as a way of having an impact beyond generating academic knowedge.

women were facing obstacles to rebuild, I decided to focus the EngD research on how women engaged in shelter self-recovery initiatives. I observed the difficulties they faced as a result of their gender within their environment and decided to find out, directly from the women themselves, how they experienced the recovery process, to include their perspectives into the shelter self-recovery discourse.

The three-year EngD research began with a theoretical component grounded in a literature review that led to the upgrade. An empirical component followed, with fieldwork conducted in Nepal for three months, from September to November of 2017. This period was intense and rich in interactions that provided the primary data for the study. Women from varied backgrounds shared their recovery stories in the context of their homes, front porches or kitchen-gardens. The research builds on these meaningful conversations and seeks to capture the nuances of their experiences. The final period involved London-based analysis and writing up, and took longer than expected due to the impact of Covid-19 on both my care duties and access to workspaces and libraries.

The whole process of conducting research has reinforced how important listening to women's experiences and giving a platform to their experiences is, especially in the context of recovery where the difference between being able to recover or not is life changing. Half-way through the writing process, I was able to invite three of the women from Nepal who had taken aprt in the research to London to present at UCL and the UK Shelter Forum[5] in Bath. The women shared their stories and participated in workshops, their presence in a forum dominated by western actors was well received, and generated interesting dialogue on who is represented in these events. The women experienced it as an important experience and were grateful to participate and represent their groups and communities.

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[5] Twice a year, the UK Shelter Forum gathers shelter after disaster practitioners, academics and policy makers.

Introduction

> Work with us, not for us; don't tell us what to do to change our lives but
> expand our knowledge and skills so we can make those choices; help us
> eradicate the poverty of our ideas and dreams, show us new ways of
> understanding the world. Help us be heard by those who don't listen to us.
> At first, when we are still looking for the path we wish to tread, walk in front
> of us, help us find the way; then, as we grow surer, walk beside us; and
> finally, when we are truly strong, you must learn to walk behind us. We will
> still need you, in case we stumble and fall – but you must learn to walk
> behind us.
>
> Sundarama (community leader) cited in Batliwala (2013, p. 299)

On the 25th April 2015, an earthquake of magnitude 7.8 on the Richter scale that had a devastating effect on the population and caused severe damage to the built environment hit Nepal. Like in other disasters, the earthquake affected women more than men, who also found it more difficult to recover and rebuild their houses (GoN National Planning Commission, 2015a). Furthermore, and although women are major users of housing, they were excluded from policymaking. The main policy rolled out by the National Reconstruction Authority (NRA) to support housing reconstruction through an Owner-Driven Reconstruction (ODR) approach focused on technical aspects, – the Rural Housing Reconstruction Program (RHRP) - failing to recognise women's different realities and needs, entrenching existing inequalities. Creating the NRA took eight months. In the meantime, citizens responded to the earthquake, with women's groups mobilising to support their communities. However, women's perspectives experiences and first-hand accounts tend to be missing or forgotten in research; this study brings them into the debates (Fernando, 1987; Moser, 1987; Shah, 2012).

This research is set in the context of a ward where there was local collective action for reconstruction, with women as protagonists. The research questions how shelter self-recovery is currently defined and used in a way that does not include women, by examining the post-disaster reconstruction through a social justice lens. The chapter shows how disaster literature talks repeatedly about the importance of participation, of including communities and of bottom-up approaches, yet this narrative appears difficult to implement in practice. In Machhegaun, to varying degrees, disaster survivors started their reconstruction procedures, which included mobilising together to support the reconstruction. These processes, however, are rarely heard of or documented in the disaster setting. Rather, dominant narratives of owner-driven reconstruction, with a cash grant distributed to households through a centralised reconstruction body prevail.

This chapter starts by discussing the scope, argument and research questions of this investigation, which looks at how women in vulnerable situations engaged in shelter self-recovery initiatives in Machhegaun, a peri urban ward in the Kathmandu Valley. It starts with an introduction into the humanitarian sector and then situates shelter self-recovery as a research topic within the field of international aid and post-disaster reconstruction. It maps how issues of temporality of the shelter and participation underlie the shift from donor-driven reconstruction (DDR) to owner-driven reconstruction (ODR). It also discusses how shelter self-recovery as an approach to post-disaster reconstruction emerges and where it sits. It then discusses how and why shelter self-recovery emerges; how the focus continues to be on structural safety, with a top-down approach with gender or collective action barely appearing in the discussions.

The chapter then discusses the research approach in relation to two critical debates in the field: the social constructionism and the vulnerability approach to disasters. This understanding frames the approach to the research, which also extends to the methodology that will be discussed in Chapter Three. To conclude, a chapter-by-chapter outline of the thesis introduces guides the reader through the structure of the thesis.

1.1 Scope, argument and research questions

This research sets out to reframe the term shelter self-recovery by examining how women in vulnerable situations engaged in shelter self-recovery initiatives in Machhegaun, a peri urban ward in the capital city of Nepal, Kathmandu, after the April 2015 earthquake. The inclusion of women's experiences of recovery is central to the underlying spirit of the thesis, positioned in a field dominated by male-driven narratives. This research incorporates women's voices through semi-structured interviews and focus group discussions that bring their diverse realities to light. It recognises that being a woman does not necessarily equate to being in a vulnerable situation, and considers the multiple and simultaneous intersections of gender, class, caste and ethnicity, and age, and how they play out in relation to vulnerability to loss of home and capacity to recover in the post-disaster context. Given the rich history and diversity of Nepal and the recent political struggles, a focus on issues of identity is relevant and timely.

This thesis maps the complexity of the shelter self-recovery process and highlights the multiple points throughout the process – referred to as nodes of exclusion – where necessary actions or resources are inaccessible to women in vulnerable situations. The nodes of exclusion result from systemic social inequalities that limit women's access to three conditions they identify as being key for recovery. These are access to land and tenure; access to financial resources; and, access to knowledge[6]. Depending on each woman's intersection of identities, she is more or less vulnerable to losing her home.

The thesis argues that top-down approaches taken by the formal shelter recovery system, in this case the owner-driven approach taken by the government of Nepal,[7] focused on the distribution of a conditional grant and technical training but were blind to social realities and therefore not successful in reaching the most vulnerable. Actions taken by local collectives such as Community-Based

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[6] The term 'knowledge' refers to knowledge of the Nepali language, literacy, understanding of administrative processes and construction skills, all of which are necessary in shelter reconstruction. Chapter Eight develops these in depth.

[7] The government of Nepal, through the Rural Housing Reconstruction Program (RHRP), put in place a conditional cash grant to support the more than 500,000 households with damaged and destroyed homes. This thesis did not set out to evaluate this programme; however, given how important it was to research participants, it became a central component of this thesis.

Organisations (CBOs) and NGOs[8] that identified and unblocked these nodes of exclusion allowed women and men in vulnerable situations to engage more successfully in shelter self-recovery initiatives. Examples of actions taken by local collectives are giving loans to women without collateral, providing engineers to prepare technical drawings and paperwork for lower-income disaster survivors, or advocating for exceptions in restrictive municipal byelaws.

The main research question,

> *How do women in vulnerable situations engage in shelter self-recovery initiatives?*

leads the research and shapes the data collection. It is framed by four subsidiary questions. Subsidiary question one was designed to establish the context of the research:

> *What was the socio-political context in which the recovery was happening?*

Subsidiary question two was intended to provide a definition rooted in local meaning from the point of view of the research participant to the two core terms in the main research question:

> *What do the concepts 'being in a vulnerable situation' and 'shelter self-recovery initiatives' mean in the local context?*

The third and fourth subsidiary questions inform the main one. Subsidiary question three,

> *What are the key conditions that enable shelter self-recovery?*

looks at the conditions that make shelter self-recovery possible. It examines how accessible the conditions are to women and how access to these affects women's ability to recover.

Subsidiary question four,

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[8] There were no large local NGOs present and active in the area where the research study took place, so this thesis does not dwell in depth on the activities of larger NGOs in Nepal or Kathmandu.

What is the role of collectives in shelter self-recovery processes?

looks at collective actions, and how they enabled women's recovery.

The research questions developed from the literature review and the analytical framework. They relate to each other and are answered throughout the thesis, as explained in depth in section 3.2 of the methodology chapter.

1.2 Positioning shelter self-recovery within the humanitarian system

Shelter self-recovery is a term used by the shelter sector in post-disaster reconstruction. Figure 1-1 shows where it is located within the humanitarian system as part of the field of international aid. The humanitarian system[9] was created to respond to disasters by providing independent and neutral relief to those in danger (ibid). A series of organisations structure and deliver the flow of money and assistance:

> The formal international humanitarian system is made up of providers (donor governments, foundations and individual givers) and implementers (Red Cross and Red Crescent Movement, [I]NGOs, UN Agencies, IOM and national and regional NGOs and civil society) (Simmons et al., 2011, p. 3).

The field of international assistance has a long-term 'developmental' arm and a short-term 'humanitarian' arm. Development practice was built on the notion "that technical assistance would assist the countries of the so-called third-world to catch up with the societies of Europe and North America" (Davey et al., 2013, p. 26). The development and humanitarian arms of international aid draw from each other theoretically and methodologically, with best-practice crossing over from one to the other.

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[9] While some authors question whether there is a humanitarian system at all, see Bamforth (2017) it is used in this thesis as per Simmons et al.'s definition.

Figure 1-1 | Situating 'shelter self-recovery'

Source: Author

The Western origins of the humanitarian system can be traced to the mid-nineteenth century as colonial powers established support for crises within their colonies (Bennett and Pantuliano, 2016). The League of Nations and the High Commissioner for Refugees were established after the First World War, and with the League of Red Cross Societies (now International Federation), and the Save the Children Fund, constituted the beginnings of a formal humanitarian architecture (ibid). In the aftermath of the Second World War, the United Nations and hundreds of NGOs appeared and gradually shifted attention towards citizens of the former colonies[10]. The humanitarian system has grown to a prominent global position, assists millions of people in need and moves tens of billions of US$ every year (OCHA, 2019)[11].

The UK is a major actor in the humanitarian system. In absolute terms, it is the third-largest donor after the US and Germany (Urquhart, 2019). In the 1970s, developed countries agreed to contribute at least 0.7% of their gross national income to aid developing countries. In 2015, the UK committed to legislation to

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[10] See *The New International* (Barnett, 2011), *A History of the Humanitarian System, Western Origins and Foundations* (Davey et al., 2013) and *Time to let go remaking humanitarian action for the modern era* (Bennett and Pantuliano, 2016) for detailed accounts of the humanitarian system from various perspectives.

[11] Funding for humanitarian sector calculated by OCHA needed in 2019 was $29.7 bn to assist the estimated $166.5 million people in need. Funding received was $15.96 bn, providing coverage of 54% (OCHA, 2019)

contribute this amount every year and has kept the commitment since[12]. The Department for International Development[13] (DfID) managed the Overseas Development Assistance (ODA), and there were £842.5m in active disaster relief projects in 2019 (UK Government, 2020). In 2018, 14% (£2.5bn) of the total (£14.6bn) bilateral ODA was awarded for disaster relief (DFID, UKaid, 2019).

Critics of the humanitarian system highlight its post-colonial nature and that it ultimately serves the interests of Western powers (Davey et al., 2013). Barnett (2011) argues while the discourse of humanity and the language of neutrality employed by humanitarians aims to create distance from politics and power relations, the practice remains paternalistic with humanitarianism beng done 'for' and 'to' others, not 'with' others. Actors from within the humanitarian system also question how help is focused and who benefits, and argue that the system is facing a crisis in capacity, legitimacy, accountability, and means (Bennett and Pantuliano, 2016; Simmons et al., 2011). There are calls to promote local-led responses where the 'beneficiaries'[14] have more control over the resources such as the *Charter for Change* or the *Grand Bargain* ("Charter 4 Change," 2018; IASC Inter-Agency Standing Committee, 2020). There are also invitations for people-centred and supportive humanitarian responses (International Federation of Red Cross and Red Crescent Societies et al., 2018; OCHA, 2019).

However, beyond these smaller changes, there is a need for a change of paradigm acknowledging that the system is a product of its time; "the outcome of a particular period of Western economic and political hegemony" (Bennett and Pantuliano, 2016, p. 9). As Anderson et al. (2012) said:

> People conclude that without genuine engagement of both recipients and providers in changing the aid system as it now works, international assistance will continue to save some lives (greatly appreciated!); provide some useful infrastructure as well as much that is not useful or sustainable; benefit some people and marginalize others (often reinforcing pre-existing social and economic inequalities); weaken local structures, and undermine

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[12] This changed at the end of November 2020, when "the Chancellor of the Exchequer has announced, as part of the Spending Review, a temporary reduction in the UK's aid budget from 0.7% to 0.5% of our national income" (Government of United Kingdom, 2020a).

[13] The Foreign & Commonwealth Office (FCO) and the Department for International Development (DfID) merged on 1 September 2020 to form the Foreign, Commonwealth & Development Office (FCO) (Government of United Kingdom, 2020b)

[14] This term is in commas because it portrays participants as passive recipients. In this thesis the term 'beneficiaries' will only be used if it refers to literature where it was used like this.

> local creativity; and simply waste a great deal of money and time contributed
> by both external and internal actors (p. 32).

The formal humanitarian system has also moved to integrate and mainstream gender, although objectives in gender equality are not being achieved (Ginige et al., 2009; IASC Inter-Agency Standing Committee, 2017, 2006; Simmons et al., 2011; UNISDR, 2014; Yumarni and Amaratunga, 2018). In the past five years, in attempting to address the realities of the more vulnerable groups through their interventions, the humanitarian sector has adopted the concept of 'Leaving No One Behind' (International Federation of Red Cross and Red Crescent Societies et al., 2018). This is a useful concept that recognises the importance of acknowledging diversity within disaster survivors and the need to keep on working to ensure that no one – generally those in vulnerable situations – is left behind. Overall, however, while the narratives keep evolving, the shift from narrative to practice is proving challenging.

1.3 Shelter in post-disaster reconstruction

This research is set in the field of post-disaster reconstruction, which, with specific reference to shelter, seeks to support disaster survivors in rebuilding their houses after disasters. Supporting shelter reconstruction is a difficult task, and although shelter projects and programmes have been ongoing since the 1970s, shelter reconstruction remains understudied and not well understood (Peacock et al., 2007; Schilderman and Lyons, 2011). As the *Humanitarian Emergency Response Review* states: "providing adequate shelter is one of the most intractable problems in international humanitarian response" (Simmons et al., 2011, p. 25). This section provides insights into the complexity of the field and gives an overview of the two main trends post-disaster shelter reconstruction over the past 50 years.

There are various ways of classifying post-disaster reconstruction approaches[15] and it is important to note that every reconstruction project is unique, with a combination of approaches often being most adequate (Chang et al., 2011; Jha et al., 2010). For the purposes of this research, post-disaster shelter reconstruction approaches have been broadly divided into two: donor-driven (DDR) and owner-

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[15] See (Chang et al., 2011; Duyne Barenstein, 2012).

driven (ODR). This categorisation serves to add clarity and focus to the main points that are relevant to this thesis. These points become visible in the exploration of the differences between DDR and ODR which are rooted in issues of participation, and the temporality - short term versus long-term – of the interventions. The shift from DDR to ODR mirrors how the broader humanitarian sector has evolved towards localisation and aligns with debates that have been present in the field for over five decades and remain central today.

Before starting, it is important to acknowledge that the use of the term 'shelter' as opposed to 'housing' is contentious in the field of post-disaster reconstruction. The use of the term 'shelter' responds to how the humanitarian sector initially focused on the immediate needs of disaster survivors, supplying temporary structures such as tents, and thus has a connotation of temporality. The way the cluster system uses shelter is an example of how dominant actors refer to the term. The cluster system was introduced in 2015 to manage and organise international humanitarian crisis coordination; allow information to be shared; and support the efficient deployment of resources (Davis, 2019; UN OCHA, 2018). As shown in Figure 1-2 below, shelter[16] is one of eleven sectors in the cluster system and covers the "recovery" part of the response, implying a short-term intervention.
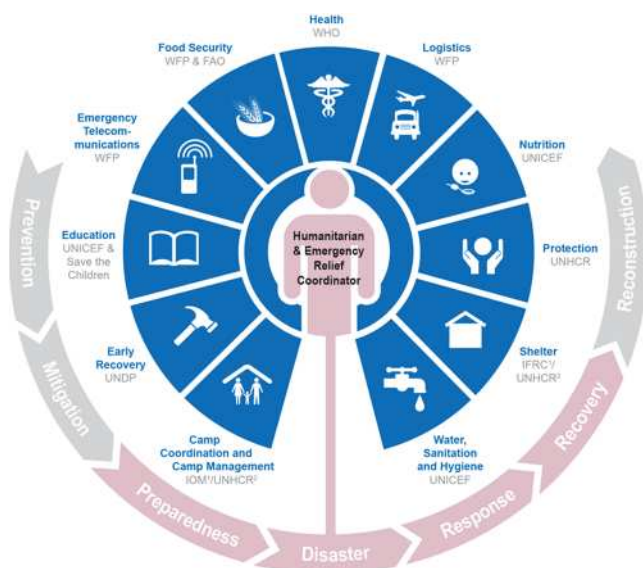
Figure 1-2 | Cluster approach

Source: (UN OCHA, 2018)

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[16] The International Federation of Red Cross and Red Crescent Societies (IFRC) and the United Nations High Commissioner for Refugees (UNHCR) lead the Shelter Cluster.

However, although many use the term shelter to refer to short-term interventions, the field is moving towards recognising that post-disaster housing needs to entail longer-term and broader interventions. As it became apparent that disaster survivors stayed in these homes for longer period times, agencies provided better shelters – transitional shelters - designed with a lifespan of three to five years (Burnell and Sanderson, 2011, p. 189)[17]. The consensus now is on supporting reconstruction of houses for the long-term, rather than shelters for the short term (Clermont et al., 2011). Therefore, it is becoming increasingly common for publications and reports to use the term 'housing' instead of 'shelter' with from 2015 onwards increasingly use 'housing' when referring to rebuilding after a disaster (Arroyo and Åstrand, 2019; Barenstein, 2016; Hendriks et al., 2016; Maly, 2017). Approaches that focus on closer integration of relief and development work, also known as Linking Relief, Rehabilitation and Development (LRRD), are particularly relevant in the shelter sector, given the complexity of rebuilding and how these projects inevitably extend over time (Davis and Alexander, 2016; Kennedy et al., 2008; Simmons et al., 2011)[18].

Broader conceptions of shelter recognise the importance of not working with shelter as a silo, as opposed to water and sanitation or livelihoods, but rather, working with more holistic approaches. Shelter interventions are referred to as "shelter & settlements", to emphasise the importance of a broader approach (Global Shelter Cluster, 2018). The following definition gathers this:

> Shelter is far more than a roof and four walls. Adequate space and physical conditions are important, but buildings should not be considered the only or even main dynamic in shelter, nor should building improvements be the only criteria for shelter interventions... As a result, humanitarian S&S [Shelter and Settlement] interventions should go beyond simply distributing tents and tarpaulins. ... Humanitarian S&S actions could focus on addressing people's shelter needs holistically, rather than simply delivering a product or cash subsidy for shelter (European Civil Protection and Humanitarian Aid Operations, 2017, p. 2).

However, longer-term conceptions raise the philosophical and ethical discussion of whether humanitarian work should go beyond its immediate remit of saving lives and its principles of neutrality. Bennett and Pantuliano (2016) argue that "the vast majority of humanitarian organisations accept a wider interpretation of

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[17] See (Wagemann, 2017) for detailed discussion on temporary and transitional shelters.
[18] However, development can be questioned too as a system that maintains itself, and ultimately, when it continues without significant changes, is it also failing? These are essential and ongoing debates in the context of Nepal.

their life-saving remit that includes addressing the causes of crises, as well as their effects" (p5). Anderson (1996) also welcomes these debates, as "to remain silent about areas where there are differences of values is to show disrespect for the other's ability to join in the debate and the mutual search for common ground" (p12).

This thesis uses the term shelter because the initial research question was on shelter self-recovery and because the term is widely used in reference to self-recovery, see, for example, Maynard et al. (2017). However, the thesis recognises the importance of supporting the reconstruction of long-term housing, and that housing is more than shelter, as per the definition above. Shelter is the whole process of being housed: location, secure tenure, the shelter materials, access to water and sanitation, and how it addresses the needs of women and men in the household[19].

Donor driven reconstruction

In DDR initiatives "donors – including governments, multilateral or bilateral agencies or humanitarian agencies – decide how and what to build and construct this directly or through contractors" (Lyons et al., 2010, p. 26). DDR approaches were used in the first significant external support for post-disaster reconstruction after large earthquakes in Peru and Turkey in 1970 (Schilderman and Lyons, 2011). Also known as Agency-Driven approaches, the agency would either relocate the disaster survivors to new houses on a new site or build houses for them in the same location (Jha et al., 2010). However, these approaches have often been inadequate for those affected by the disasters because the houses were constructed 'for' rather than 'with' people, with problems such as an inadequate site, construction quality, building technologies that are not local, and reduced community participation (Duyne Barenstein, 2012). This led to changes in how shelter reconstruction was approached, and to ODR, the second broad trend.

Ian Davis, one of the key figures in the field of post-disaster reconstruction, reflects on the broad trends in Table 1-1 below. Three points stand out, the shift from delivering a focus on product versus an understanding of housing as a

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[19] There is extensive literature on the meaning of house and home, both from within the 'geographies of home' as well as in post-disaster reconstruction, see for example (Blunt and Varley, n.d.; Brun and Lund, 2008; Lombard, 2015).

process; the increasing focus on vulnerability, and the shift from seeing the disaster survivors as passive recipients to seeing them as active beneficiaries. The first point is discussed in detail in 2.1.1, the second in 1.5 and throughout this thesis. The third point draws on participatory approaches in development by practitioners and authors such as Robert Chambers[20] (1994). The aim is for those affected by the disasters to have a say and participate with an active lead in taking decisions throughout the housing process (Lyons et al., 2010). The importance of participation has long been recognised in the field of post-disaster reconstruction, with books and reports from the late 1970s and early 1980s and remains at the core of debates today, as will be discussed in the next section on ODR (Davis, 1978).

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[20] Participatory approaches emerged as governments began to recognise the failure of early 'top-down' development initiatives: large state-led projects from the 1950s to the 1970s were not addressing the housing needs of the population (Agrawal, 1995; Anderson, 1996). Practitioners in various locations, for example, Freire in Latin America, or Chambers in Asia, called for a bottom-up model that promoted the participation of different actors. The participatory work of Chambers (1994), published in English and widely-read, describes "a family of approaches and methods to enable rural people to share, enhance and analyse their knowledge of life and conditions, to plan and to act" (p. 953).

Chambers talked about the need to put the last first, and questioned - whose reality counts? This questioned power relations that are at the heart of international aid and the structures that are in place to deliver it. Participatory approaches advocated for a bottom-up approach, where participants identified needs then designed and implemented projects based on their own interpretations of reality (Satterthwaite, 2001). These approaches sought to empower the participants through the development process itself; the aim was to enable participants to challenge deeply embedded social power inequities, and effect positive structural change.

As participatory practice became widespread, critics challenged how meaningful the participation was, asking if it served simply as a way of legitimising an intervention, or if it made projects vulnerable to elite capture (Cooke and Kothari, 2001; Mosse, 2004). Often, critics said, participation was not ensuring that the voices or knowledge of the weaker more marginalised participants were also heard or their needs taken into account. These critiques have been countered by others that, without refuting them, highlight other advantages of participatory approaches such as how they give people access to government officials (Cornwall and Coelho, 2007). However, these different understandings of development and participation still live in parallel, in different places and contexts, and critiques on participation continue to be valid today.

Table 1-1 | Broad trends in post-disaster reconstruction

Broad trends, 1970-80	Broad trends, 2010-17
Strong confidence by assisting groups in their ability to satisfy needs and to solve problems	A more cynical and less confident approach prevails with regard to problem-solving by authorities
A 'donor-driven' approach to aid delivery	A more 'survivor-driven' approach to assistance
Disaster shelters: product focus	Disaster sheltering: process focus—rent support; cash grants; self-provided via cash remittances received by survivors; stay with host families
Assumption that universally applicable solutions to shelter were possible	Recognition of the need to devise sheltering solutions based on local cultural, economic, and climatic patterns
A confident assumption of the possibility of 'preventing' disasters	An attitude to 'live with or adapt to' disaster threats and events
Populations affected by disasters were often called and perceived as 'passive victims'	Populations affected by disasters were often called and perceived as 'active survivors'
A strong 'control' emphasis	A greater emphasis on 'trust'
No 'downward accountability' to beneficiaries	Still no 'downward accountability' to beneficiaries
Most senior decision-makers in government or NGOs had no academic education or professional qualifications in disaster planning or development issues	Most senior positions in government occupied by personnel with good academic qualifications
With limited research available, there was a tacit assumption among many aid officials that 'good intentions would automatically produce good results'	With extensive research now available, there is greater respect for evidence-based policies by aid officials
Problems and challenges were perceived as being relatively simple in scale. Simplistic assumptions flourished	Awareness has grown of the vast scale of problems as well as their complexity and multidisciplinary nature
Focus on disaster relief, with a gradually developing interest in mitigation and minimal attention to long-term recovery	Focus on disaster response, risk reduction/management, resilience, and climate change adaptation. Long-term recovery remains neglected
The predominant interest was in hazards and 'natural' disasters	The focus of attention is now the relationship between hazards and vulnerability, with belated awareness that disasters are not natural events and may result from criminality owing to failings to observe safety regulations when building

Source: (Davis, 2019, p. 72)

Owner driven reconstruction

This thesis brings participatory approaches that seek to include disaster survivors in the decision-making and reconstruction of their houses - as opposed to handing them a finished house - together under the term ODR. The following two definitions from experts in the field show firstly, how humanitarian agencies support these processes by delivering all or a mix of material, technical and financial resources to people who are rebuilding their homes after disasters. Secondly how the emphasis is on building safer – that is, with construction systems than can ensure the house will be earthquake resistant in the future, and thirdly, the importance of recognising and supporting disaster survivors in their processes of reconstruction.

> ODR: Conditional financial assistance is given [by Agencies], accompanied by regulations and technical support aimed at ensuring that houses are built back better (Jha et al., 2010, p. 93).

> ODR requires that donors support people in the process of constructing their own housing in accordance with their personal needs and requirements (Burnell and Sanderson, 2011, p. 191).

ODR gained support among practitioners, became institutionalised within the structures of the humanitarian system, and is used by agencies and governments alike. In 2010, IFRC published a handbook to guide practitioners *Owner-Driven Housing Reconstruction Guidelines*. In another publication of the same year, the World Bank (WB) with the Global Facility for Disaster Reduction and Poverty advocate for ODR approaches (Jha et al., 2010). ODR approaches have been used following the earthquake in Gujarat in 2001 by local Government; after the tsunami in Thailand and Sri Lanka in 2004 by the WB, United Nations (UN) and Red Cross and the Government of Sri Lanka; and, by government after the earthquake in northern Pakistan in 2005 and in Nepal in 2015 (Aysan, 2008; Duyne Barenstein, 2006; GoN National Reconstruction Authority, 2016; Jha et al., 2010; Skat consultancy, 2009).

While implementing agencies and independent evaluators have considered ODR approaches to be effective, they have also been found to have limitations. In terms of benefits, they have been found to empower and build confidence and skills; increase accountability and cost-effectiveness; and increase both speed and flexibility: increase safety and security, dignity and self-reliance; and, maintain

local identity (Cronin and Guthrie, 2011; Davis, 2006; Duyne Barenstein, 2006; Hendriks et al., 2016; IFRC, 2010; Maynard et al., 2017; Skat consultancy, 2009). They are more successful when participants are actively involved in decision-making and resource allocation (Davidson et al., 2007).

The limitations of ODR approaches include the need for prerequisites being in place, difficulties in achieving meaningful participation, and people benefiting unequally from the interventions. Firstly, Aysan (2008) identified the following prerequisites for the success of ODR approaches: a supply chain for materials, local construction skills and functioning lending structures, which are not always in place. Secondly, with regards to participation, higher levels are rarely reached even when participatory approaches are taken people on the ground consistently did not feel included in a meaningful way (Daly and Brassard, 2011; Davidson et al., 2007). Some of the problems identified were that when consultations took place, community leaders would speak in the name of the community; there was no information about the processes after the consultation; expectations were not well managed; and, the quality of the housing tended to be poor as participants were not included in any parts of the decision making or building processes (Daly and Brassard, 2011).

Thirdly, with regards to who benefits, it has been established that homeowners and the lower middle classes benefit more than housing tenants and lower-income, landless or migrant disaster survivors (Duyne Barenstein, 2006; Skat consultancy, 2009). Other studies document the shortcoming of reconstruction in reaching the most vulnerable, pointing towards women-headed households, single women and the lower-income households being unable to recover or needing to compromise with less than adequate solutions (Barakat and Zyck, 2011; Maastricht Graduate School of Governance and Samuel Hall, 2012; Skat consultancy, 2009).

The scale of these findings highlights that these reconstruction processes, as they are delivered on the ground, are not always achieving their objectives. Many housing programmes measure success using the number of houses built as criteria, rather than whether those houses were adequate for the population (Duyne Barenstein, 2006). This way of measuring success is embedded in the nature of the humanitarian systems, where upward accountability to donors is important to maintain access to funds, however, does not necessarily allow the

flexibility required to adequately support disaster survivors. Furthermore, recent research has shown that there are large gaps between how ODR approaches are conceptualised and presented and how they are implemented in reality and perceived by beneficiaries.

ODR approaches also have a collective dimension - community-driven reconstruction approaches - where the community is organised with various degrees of control over the reconstruction project, and complemented by the assistance of an agency (Jha et al., 2010). Agencies support the reconstruction collectively, and the support ranges from projects where participation is limited to those that are truly community-led, with an emphasis on the importance of social capital (Carcellar et al., 2011; Chamlee-Wright and Storr, 2011; Satterthwaite, 2011). Community-driven approaches to post-disaster reconstruction tend to work at a small scale, for example the case of 176 houses rebuilt in flood locations over time in strong association between community based groups and NGOs that support them (Cronin and Guthrie, 2011). Other community-driven interventions focus more on the roles of communities in disaster mitigation and disaster risk reduction (Arup International Development, 2011; IFRC, 2010; Murphy, 2007; Schilderman, 2004; SEEDS Project Team, 2009).

While ODR is a positive evolution from a product-based approach to post-disaster reconstruction, where finished housing units are handed over to the beneficiaries, ODR remains for the most part supply-driven and focused on distribution (Schilderman and Lyons, 2011). At a more general level, the participatory approach to disaster-recovery has received similar critiques to those levelled at development practice as a whole. Although different authors and practitioners use different terms, have diverse agendas and employ distinct terminology, the more recent work on shelter in post-disaster reconstruction shares the same focus, which is on the long-term development of local communities, ensuring the empowerment of the disaster survivors and broader support of livelihoods and health needs.

1.4 The emergence of shelter self-recovery - re-inventing the wheel?

Why does the term shelter self-recovery emerge, and how is it different from previous iterations of participatory, developmental, people-centred post-disaster reconstruction approaches? This question has been challenging to answer as there is limited literature which derives mainly from practice. While the shelter cluster has integrated shelter self-recovery into its *Strategy 2018-2022* as one of its strategic approaches, there is no single formal definition of the term yet, and its meaning is evolving (Global Shelter Cluster, 2018; Twigg et al., 2017). Academic research and literature to theorise and conceptualise the use of shelter self-recovery further have been slower to evolve, although they are gathering momentum. The next paragraphs discuss different publications and meanings given to the term.

The first documented use of the term shelter self-recovery can be traced back to 2007, during the response to Cyclone Sidr in Bangladesh (Maynard et al., 2017). This initial use of self-recovery referred to how disaster survivors rebuilt without assistance from government or donors and to the construction of model houses as an approach that supports self-recovery (Kabir, 2007). From then on, self-recovery has been increasingly used by practitioners in disaster responses in 2008, 2009 and 2011 (Maynard et al., 2017). In 2013, it became a mainstream response to Typhoon Haiyan in the Philippines. The shelter cluster's second objective after Haiyan was:

> Shelter Cluster partners will provide support for household self-recovery through incremental housing solutions using consultative, participatory processes (Shelter Cluster, 2013, p. 8).

The first academic literature on shelter self-recovery emerges in 2014 from within 'build-back safer' debates and the need for safer reconstruction, with a paper that defines shelter self-recovery as a process whereby "households rebuild or repair damaged or destroyed households using their own assets" and identifies the need "to communicate building safety to a much wider audience... as more can be done to support the process of safer reconstruction among self-builders" (Parrack et al., 2014, p. 47). The authors argue that as shelter self-recovery is going to happen anyway, regardless of external assistance, humanitarian agencies and donors

need to find ways to ensure that it is done as safely as possible. The emphasis is on supporting the process of shelter self-recovery so that houses rebuilt and repaired are safer than before and can withstand future hazards. Other arguments are based on the need to support people-led initiatives and on criticism of the dependency that is created by delivery-based approaches (ibid).

This exploration of the implications of supporting a shelter self-recovery approach is explored further by Maynard et al. (2017) in their *Humanitarian Evidence Synthesis Report*. This report was the first thorough review of shelter self-recovery literature and shaped how the term has been discussed since. The authors analyse publications that adhere to their understanding of projects and programmes that support shelter self-recovery. The criteria for the selection of interventions were:

> Material, financial and/or technical assistance (is) provided during the relief and/or recovery phase to enable affected households to repair, build or rebuild their own shelters themselves – either alone or with the assistance of local industry (Maynard et al., 2017, p. i).

The report identifies a relationship between the inputs (material, financial and technical assistance) and the outputs (social and economic recovery of affected households). They find there is not enough evidence that supporting shelter self-recovery has a positive effect on "household incomes, livelihoods, assets, debts, mental health and knowledge of safer construction techniques" (ibid, p. iii).

However, they identify two positive effects of supporting shelter self-recovery: dignity and self-reliance, and perceptions of safety and security:

> The majority of studies included in the synthesis note positive effects on 1) dignity and self-reliance, which increased as a result of households living in their own homes and taking ownership of the construction process and 2) perceptions of safety and security, which increased as a result of reduced overcrowding; integration or reintegration into host communities; household awareness of the material and construction quality of their homes and the incorporation of safer building techniques (Maynard et al., 2017, p. iii).

These positive effects on dignity, self-reliance, and perceptions of safety and security reinforce Parrack et al.'s (2014) case for supporting shelter self-recovery.

Other academic research highlights self-recovery as an efficient option for supporting reconstruction. This includes Hendriks et al.'s (2016) analysis of three

disaster reconstruction cases (Sri Lanka - tsunami in 2004, Pakistan - floods in 2010, Philippines - typhoon in 2013) where they consider that shelter self-recovery had been the primary strategy followed by humanitarian agencies. The authors found this approach could lead to reductions in cost and time, and that it supported the maintenance of local traditions. Other authors also reflect on how shelter self-recovery is cost-efficient, reduces rusk ad transfers the risk of construction from the agency to the owner (Flinn et al., 2017; Parrack et al., 2014).

While the literature discussed so far focuses on shelter self-recovery, the concept of self-recovery on its own has also been the object of research. This research is undertaken from a position of seeking to understand how people recover without the help of humanitarian agencies, rather than documenting how humanitarian sector interventions have supported self-recovery processes. This interest also stems from humanitarian shelter practitioners, for whom a better understanding of how people recover on their own can inform their interventions. Associations between these practitioners and academia are the driving force behind current research in self-recovery. An example of this is a recent publication on pilot research, conducted by a multidisciplinary group, also focuses on the broader concept of self-recovery (Twigg et al., 2017).

The aim of this multidisciplinary group was "to understand shelter self-recovery processes, and how supporting self-recovery can lead to safer shelter reconstruction (Twigg et al., 2017, p. 5). The research looked at "how disaster-affected households in low- and middle-income countries rebuild their homes in situations where little or no support is available from humanitarian agencies" (ibid, p. 5). While no further definition for self-recovery is proposed, the paper highlights the importance of context in shaping the self-recovery process (governmental, economic, environmental and socio-cultural). It also identifies the drivers and barriers to self-recovery, which "include households' changing needs and priorities, livelihood pressures, psycho-social reactions to the disaster and the level of technical skills and knowledge available" (ibid, p. 5). This broader understanding of self-recovery is similar to discussions on recovery, which has an extensive literature and several models to operationalise it (Davis and Alexander, 2016).

More recent literature on shelter self-recovery emphasizes the affected people as the primary decision-makers in the reconstruction process: "humanitarian shelter programmes support shelter self-recovery if beneficiaries have the capacity to make meaningful choices about the construction of their homes" (Harriss et al., 2020, p. 310). This emphasis, as we have seen in this section and the previous section, is not new. Furthermore, it is still combined with arguments that are also mostly technical and focusing on safer rebuilding, with unresolved tensions between ownership of the rebuilding process and building back safer.

Arguments used in shelter self-recovery are very similar to those on ODR. Ultimately, we can see that ODR was used before shelter self-recovery, but they are very similar in practice[21] see Table 1-2. Indeed some of the literature on self-recovery has included projects that were conceptualised as ODR prior to the use of the term self-recovery, and there are overlaps in the cases that are considered one or the other approach. By including the word 'owner', ODR appears to leave out others such as renters; however, in the shelter self-recovery approach, participants are also mainly owners.

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[21] This realisation posed a critical pivot moment for this study. It opened up the potential to revise the term shelter self-recovery, and imbue it with meaning and in doing so rescue it from its fate as just another 'buzz word' for ODR.

Table 1-2 | Comparison between owner-driven reconstruction and shelter self-recovery

	Owner-driven reconstruction	Shelter self-recovery
First used in	2001	2007
Applies to	Shelter after disaster	Shelter after disaster
Targeted at	Owners	Owners, possibly renters?
Scale	Household / some grouped households, some community	Household / some grouped households, some community
External agent	Support / enable	Support/ enable
Participation	(theoretically) high – decision making in the hands of participants	(theoretically) high – decision making in the hands of participants
Agent supplies	Material, financial and technical resources	Material, financial and technical resources
Led by	WB/Govt/UN	WB/Govt
Implemented by	International and local NGOs, governments	International and local NGOs, governments
Used in	Gujarat earthquake 2001, Thailand and Sri Lanka tsunami 2004, Pakistan earthquake 2005	Sri Lanka tsunami 2004*, Bangladesh, Cyclone Sidr 2007, Pakistan floods 2010, Philippines Typhoon Haiyan 2013

Source: Author from different sources (Aysan, 2008; Duyne Barenstein, 2006; Hendriks et al., 2016; Jha et al., 2010; Maynard et al., 2017; Skat consultancy, 2009; van Leersum and Arora, 2011)

This research will consider ODR and shelter self-recovery as the same thing, and as authors do, they will be used interchangeably throughout[22]. However, by the end of the thesis, in section 10.2 this thesis will reframe the term drawing on the findings from this investigation to imbue it with new meaning and offer a new direction for future research and practice.

The previous section covered two broad trends in post-disaster reconstruction, and the main points in the shift from one to the other. This section described the emergence of shelter self-recovery within these approaches and problematizing how the concept of is at risk of becoming another buzzword. This thesis sets out

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[22] This is most notable in the case of the government of Nepal who advocated and implemented what they called an ODR approach. In the context of this research it will be deemed equivalent to a shelter self-recovery approach

to reframe shelter self-recovery; it is useful to elaborate on the research approach. The next section will explore social construction of disasters and vulnerability

1.5 Research approach: the social construction of disasters and vulnerability

At this point, it is necessary to be explicit about the research approach in relation to the broader debates around the understanding of the term disaster and its evolution, and how this relates to vulnerability. There has been an evolution in how disasters have been explained and the meaning attached to them over time (Furedi, 2007; Oliver-Smith, 1998). This section briefly outlines the history and status of the debate, the importance of root causes and the vulnerability approach to disasters, and how the research relates to these.

Disasters occur when a natural hazard, such as an earthquake hits an area where a human settlement exists, and there is extensive damage to property and loss of life. Disasters are disruptive phenomena that take a heavy toll on human life and well-being, as well as a significant economic impact. According to statistics, in 2015, there were 22,765 deaths, 110.3 million victims, and economic losses of US$ 70.3 billion as a result of disasters worldwide (Guha-Sapir et al., 2015). The UN estimates the economic losses amount to US $250 to US $300 billion a year (UN Department of Economic and Social Affairs, 2017).

It is now widely acknowledged that disasters are socially created and therefore, political (Cannon, 2008; Ginige et al., 2009; Oliver-Smith, 1998; Tierney and Oliver-Smith, 2012). As phenomena that have always been present in the life of humans, disasters were initially seen as supernatural events. Etymologically, the word disaster refers to the stars not being aligned. This understanding of disasters continued through the Middle Ages when they were seen as 'Acts of God'. With the Renaissance, science was used to explain phenomena that could be observed, and the focus and explanation were on disasters as 'Acts of Nature'. The earthquake in Lisbon in 1755 with a high death toll in a dense urban context led to philosophers questioning the role of humans in the occurrence of disasters, and to disasters being understood as 'Acts of Men and Women' (Quarantelli, 2000). This understanding of disaster as 'Acts of Men and Women' implies that

something can be done about them, and has framed subsequent research in the field.

Social constructionism and feminist theory question 'what is natural' as opposed to 'what is socially constructed' (Haslanger, 2012). This argument against accepting a dominant status quo and looking beyond what is pervasively accepted as 'the truth' is similarly used in the social constructionism approach to disaster, where disasters are understood as socially constructed phenomena. Developed by practitioners and academics for over two decades, social constructionism theories are widely accepted and argue that disasters are not natural but human-made (Cannon, 2008; Tierney and Oliver-Smith, 2012). This approach "assumes that the effects of natural disasters are socially constructed and reflective of regional and global distributions of power" (Banford and Froude, 2015, p. 171). It is the social and material structures of a society that determine whether a disaster occurs when it interacts with a natural phenomenon or hazard, such as an earthquake (Oliver-Smith, 1998). This approach to disaster questions their inevitability and places them "within the broader patterns of society" (Wisner et al., 2003, p. 4).

This research recognises the importance of root causes and underlying issues that create unequal circumstances and lead to some being more affected than others are by disasters. People in low- and middle-income countries are more affected than people in high-income countries, and they are increasingly more vulnerable and more exposed (IDMC and Norwegian Refugee Council, 2015; UNISDR, 2015). Urban and economic growth are critical drivers of this increased vulnerability and exposure (ibid). The majority of disasters occur in less developed countries, which are the destination of vast amounts of aid: "in 2013, 78% of humanitarian funding went to countries with high levels of poverty, low government spending, and limited domestic capacity" (Bennett and Pantuliano, 2016, p. 35). This is corroborated by a study which found that over ninety-five per cent of casualties and population affected by natural disasters were from countries of the global south (Kusumasari, 2015).

In a country like Nepal, where poverty and inequality are high, a natural phenomenon such as an earthquake of magnitude 7.8 on the Richter scale quickly becomes a disaster. The earthquake of April 2015, despite having its epicentre 77 km north-west of Kathmandu, greatly impacted the capital's built environment.

The toll was of 8,800 deaths, over 22,300 injured and approximately 500,000 houses destroyed (GoN National Planning Commission, 2015a). From an engineering perspective, the high levels of damage were attributed to lack of maintenance, buildings being old and the lack of enforceable building codes and regulations (Shrestha et al., 2016). However, as the Post Disaster Needs Assessment (PDNA) stated, the impact of the earthquake was more severe on women and girls, and households that were poor or vulnerable, and therefore it is necessary to also consider the root causes of the disaster (GoN National Planning Commission, 2015a).

The social vulnerability approach to disasters is an extension of the social constructionism approach to disasters. With the same underlying understanding that while the hazard itself may be an earthquake, tsunami, flooding etc., the impact of the hazard on a human settlement is conditioned by the settlement's vulnerability; therefore vulnerability is the cause of disasters ((Cannon, 2008; Schilderman, 2004). As a result of differential vulnerabilities, identifying and supporting the more vulnerable groups is a priority in humanitarian action, and tackling disasters has to address their existing condition in order to change their situation of risk (GFDRR et al., 2015; International Federation of Red Cross and Red Crescent Societies et al., 2018; Wisner et al., 2003).

However, what exactly do practitioners and academics mean by vulnerability in this context? There is extensive literature on the topic from different fields but no agreement on a single conceptualisation (Palliyaguru et al., 2014). One leading author on the field defines vulnerability as "the propensity or predisposition to suffer damage and loss, including life, livelihood and property" (Oliver-Smith et al., n.d., p. 18). The United Nations International Strategy for Disaster Risk Reduction (UNISDR) defines it as "the conditions determined by physical, social, economic and environmental factors or processes which increase the susceptibility of a community to the impacts of hazards" (2004, p. 16). Other authors state that vulnerability is increased when people cannot access resources such as income, education or social networks that would allow them to cope with the hazard as well as physical, politic, technologic aspects (Bradshaw and Fordham, 2015; McEntire, 2001). Other authors argue for a holistic and integrated approach to understanding vulnerability through multiple dimensions

and including other schools of thought[23]. This thesis focuses on vulnerability to loss of home; how disasters affect women[24] and some social groups more than others and how those groups find it more difficult to recover and rebuild.

Being in a vulnerable situation to loss of home in a disaster context is directly linked to gender and intersectional social relations. The vulnerability approach to disasters recognises that some social groups are more affected than others are by a disaster. Similarly, there is a recognition that pre-existing situations affect the capacity of certain social groups to recover with existing social and economic conditions shaping the path to recovery (Smith and Wenger, 2007). One social group that literature points to is women, and this is central to this thesis and will be discussed in depth in section 2.2.2 (International Federation of Red Cross and Red Crescent Societies et al., 2018). However, women are not a homogenous category, and intersectional identities are relevant in understanding vulnerability. It is the intersection of gender with class, caste, age or disability, that may determine who and how is more affected by a disaster.

Considering underlying root causes and how they shape vulnerability is important and necessary. Nonetheless, the literature on vulnerability has been critiqued for equating femaleness with vulnerability while ignoring women's strengths and capacities. "Capacity can be defined as the means, resources, and strengths that exist in communities, properties, and households and which enable them to cope with, withstand, prepare for, prevent, mitigate, or recover quickly from a disaster" (Khan, Vasilescu and Khan, 2008 in Palliyaguru). It has also been critiqued for treating all vulnerable groups in the same way (for example women and children) focusing on the vulnerable instead of on other groups in power who can lead to change; and, for, in pinning an adjective such as vulnerable, assuming it is a static or permanent characteristic of a person (Anderson, 1996).

To conclude, this research takes a social constructivist understanding of disasters, which leads to the necessary consideration of the social dimensions of the disaster, and vulnerability. It explores shelter self-recovery from the perspective of women in vulnerable situations, and refers to the women as being in vulnerable

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[23] McEntire et al., (2010) point to an integrated perspective to reducing vulnerability that includes approaches from other schools of thought such as physical science, engineering, structural and organizational. (Cannon (2008) highlights five components of vulnerability: livelihood strength and resilience; wellbeing and base-line status, self-protection, social protection and governance.
[24] The links between vulnerability and gender are explored in section 2.2.

situations rather than being vulnerable women, to emphasise the contextual and temporal nature of their status and to reiterate that vulnerability is extrinsic to their identity. Furthermore, this research poses the question of how women in vulnerable situations interact with shelter self-recovery initiatives to indicate agency on their side. It looks at the contextual socio-political circumstances to reflect on the root causes and understand how they condition vulnerability and defines vulnerability in the local context from the women's accounts. The focus on collective work also refers to the strengths and capacities of women.

1.6 Thesis outline

Chapter One, 'Introduction', presents the research, positions the topic within its field and explains how the research is approached in relation to debates on disasters and vulnerability.

Chapter Two, 'Shelter Self-recovery through a Social Justice Lens', reviews two bodies of literature – 'self-help housing' and 'gender in post disaster reconstruction' to identify a research gap: shelter self-recovery as currently used and conceptualised is technical, market-based and focuses on the distribution of resources with an emphasis on individual households and tends to be gender-blind (Bredenoord and van Lindert, 2010; Brown et al., 2019; Delaney and Shrader, 2000; Enarson and Meyreles, 2004; Fiori and Ramirez, 1992; Harms, 1982). The chapter then introduces 'social justice' to offer an analytical framework used to question what socially-just shelter self-recovery could look like, if it were to include aspects of the distribution of resources, but also of recognition of gender and difference, and the relationship between civil society and the state (Fraser, 2008, 1996; Young, 1990a, 1990b).

Chapter Three, 'Methodology' presents the methods used in this research, which is approached from a constructivist ontology that believes social realities are constructed and reconstructed, and therefore can be questioned and changed (Blaikie and Priest, 2017; Merriam and Tisdell, 2016). From a constructivist epistemological standpoint, the research seeks to construct academic and practitioner knowledge from the women's accounts. This recognises the engagement of different household members and household types in recovery. A feminist lens informs the research, which is critical and emancipatory, women-

centred, reflexive and self-reflexive, and conducted with accountability and sensitivity (Jupp, 2006; Kaldis, 2013; Maslak, 2003; Morley, 1996; Sarantakos, 2013; Stanley, 1990). The research uses a single case study and qualitative research methods to collect data in order to provide a deep understanding of women's' experiences of recovery (Creswell, 1994; Flyvbjerg, 2006; Payne and Payne, 2004; Yin, 2018). Semi-structured interviews with thirty-three women and four men, conducted in their homes provide the core body of data, which is complemented by contextual data from twenty key informant interviews and six focus group discussions.

Chapter Four, 'Setting the scene: Diversity, Nation-making and the April 2015 Earthquake' introduces the context of Nepal using literature and data from key informant interviews. It answers the subsidiary research question: *'what was the socio-political context in which the recovery was happening?'* and discusses how Nepal is a very diverse country with a highly unequal society where political elites institutionalised a discriminatory social structure around class caste and gender over time, which still informs social processes (Lecours, 2014; Riedinger, 1993). Characterised by male-dominated Hindu rule, higher caste Nepali-speaking groups legitimised their power by portraying Nepal as a homogenous country (Gellner, 2016; Pigg, 1992; Shrestha, 1993; Snellinger, 2018; Tamang, 2000) . Political turmoil and claims on the basis of recognition of diversity led to the civil war and ensuing declaration of Nepal as a secular, federal republic (Dixit, 2015a; Lecours, 2014; Mawby and Applebaum, 2018; Snellinger, 2018). Against this backdrop, the earthquake of 2015 had a huge impact on the built environment in both rural and urban settings, heavily affecting women, the poor and more vulnerable (Amnesty International, 2017; GoN National Planning Commission, 2015a; OXFAM and Women for Human Rights, 2016).

Chapter Five, 'Response to the Earthquake - Government, NGOs, CBOs and Citizens' discusses the institutional framework at the time of the earthquake and the response. It documents how the centralised government reconstruction body, the National Reconstruction Authority (NRA), took time to set up as a result of political turmoil, and decided to support the reconstruction of housing with an ODR approach that entailed a conditional cash grant with strict access criteria (GoN and NRA, 2015; Sharma et al., 2018; USAID et al., 2016). The chapter discusses the international NGOs present in Nepal and their main approaches

CHAPTER 1 | Introduction

and focuses on a local NGO and two CBOs who were present in the case study area. The last section looks at citizen response, detailing how the process of shelter self-recovery was experienced by the research participants.

Chapter Six, 'Access to Land and Tenure in Post-Disaster Reconstruction' is the first of three that answer the subsidiary research question: *'what are the key conditions that enable shelter self-recovery?'* It reviews the importance of land and tenure in Nepal- the different tenure types and the unequal distribution of land - along the axes of gender, class, caste, ethnicity and geography. It explores how the participants identified access to land and tenure as a critical condition that enabled reconstruction and identifies the land ownership status of study participants. The chapter then presents three ways in which reduced access to land and tenure impacted on women's shelter recovery processes: the exclusion of women from accessing the RHRP grant; women's loss of their pre-existing informal right to property; and the long-term impact of land loss on women's livelihoods and income-earning capacity. It closes with a discussion on the ways in which, because of the intersecting social identities of the participants and subordinating ideologies, women had increased difficulties to engage in shelter self-recovery initiatives.

Chapter Seven, 'Access to Finance and Livelihoods in Post-Disaster Reconstruction' looks at the importance of women's access to external sources of financing for post-disaster reconstruction elaborating on the relationship between income and gender equality. In the context of gender, land tenure and economic status intertwine for the women in question: their gender denies them formal access to land, this undermines their ability to generate an income, which further inhibits both their willingness and ability to access financing for the reconstruction process. For women with no access to collateral, this means they would not be able to rebuild at all, and for others who may have a household member with formal title to land they are still affected when they need to dispose of land to provide the cash resources to rebuild. The chapter concludes with a discussion on the significance of an intersectional approach to finance and livelihoods.

Chapter Eight, 'Access to Knowledge in Post-Disaster Reconstruction' shows how, underlying land and tenure, and finance and livelihoods, there is a question of the

gendered nature of access to education and to the knowledge required to be an effective actor in the public domain. Various types of knowledge, including language and literacy, administrative knowledge, rights related knowledge or construction knowledge, are unequally accessible to women in relationships with men; single women; and women with different identities. This is the result of a system where women have traditionally been less educated than men in a patriarchal state that has invested less in the education of women. The chapter discusses how knowledge in relation to intersectional gender relations affected women's reconstruction processes.

Chapter Nine, 'Collectives and the Quest for Justice in Post-Disaster Reconstruction' advances the discussion from individual self-recovery actions to those undertaken collectively by groups seeking to support the reconstruction process. It focuses on the collective responses that were present in Machhegaun at the time of the research and discusses to what extent the collective responses were able to support the women in vulnerable situations, and how. This leads to a reflection on the importance of an integrated response to shelter self-recovery through a social justice lens. Because of power relations in each of the collective actions, and in the overall context, there is an intertwining of distribution, recognition and representation, which enabled women in vulnerable situations to engage more successfully in shelter self-recovery initiatives.

Chapter Ten, 'Shelter Self-Recovery Reframed; Discussion and Conclusions' concludes this thesis answering the main research question, *'how do women in vulnerable situations engage in shelter self-recovery initiatives?'* The research finds that women recover in different ways, which are conditioned by the underlying power structures that inform their social realities. As a result, the research argues, shelter self-recovery as it is currently conceptualised and operationalised is an exclusionary practice that is not accessible to all in the same way. A summary of the shelter recovery process shows how full of complexity recovery is, and how it can be stalled at different points when there is no access to the three critical conditions described in the previous chapters, which relate to issues of distribution but also of reciprocal recognition and representation. The chapter offers a reframing and operationalisation of shelter self-recovery and concludes by discussing how the thesis contributes to literature and avenues for further research.

Shelter Self-Recovery through a Social Justice Lens

Introduction

Chapter One introduced the term shelter self-recovery as it is used by humanitarians to describe an approach to supporting post-disaster reconstruction. It described how, as a relatively new, under-theorised concept, contextualised in the broader literature on post-disaster reconstruction, it is analogous to owner-driven reconstruction (ODR). This research project is designed to understand the term shelter self-recovery better - both in theory and in its practical applications. It aims to reframe it and add depth to on-going debates by including women's perspectives. This section contributes to the conceptual foundation of the term through a literature review of three bodies of literature: 'self-help housing'; 'gender in post-disaster reconstruction'; and 'social justice theory'. The shelter self-recovery literature is analysed through the lens of these three bodies of literature.

Self-help housing[25] is a relevant precedent[26] from the urban planning literature that encompasses decades of housing practice and research and emphasises the importance of the dweller-builder by incorporating the notion of 'self' in a housing approach. The term originates in the 1960s from a group of architects and urban development practitioners in Latin America who gave value to self-built squatter settlements in a context of rapid urbanisation (d'Cruz and Satterthwaite, 2005; Mangin, 1967; Turner, 1976). As shown in Figure 2-1, the review of the self-help housing literature leads to the identification of six characteristics that are used to analyse current approaches to shelter self-recovery, and to the identification of a significant gap of a social justice nature in how these approaches are being conceptualised and applied. The six characteristics are: technical, efficiency-focused, supply-driven, market-based and rely on the distribution of resources such as monetary grants and materials to individual households.
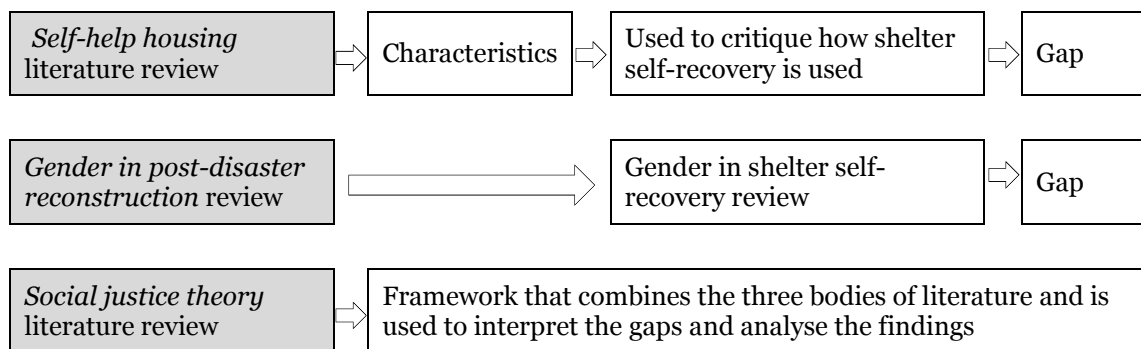
Figure 2-1 | Chapter structure

Source: Author

The review of the literature on gender in post-disaster reconstruction reveals that practitioners and academics recognise the gendered and increasingly the intersectional character of recovery (Enarson and Morrow, 1998a). The literature

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[25] This thesis focuses on self-help housing programmes, as opposed to self-build, understood as the efforts people to do build their homes themselves or with support from contractors. Indeed as Burgess points out, self-build has been the normal way of housing until the last two centuries (Burgess, 1978). The rise of capitalist modes of production and the division of labour, together with the commoditisation of housing, meant that people did not have to build their own houses any more (ibid). However with the rapid growth of cities and rural to urban migration, governments in low and middle income countries from the 1950s onwards found they could not satisfy the demand for housing, and dwellers built their own houses incrementally in squatter settlements (Koenigsberger, 1986; Ward, 1982).

[26] The post-disaster recovery literature repeatedly mentions the failure in absorbing and building on existing knowledge and previous practice, with young new practitioners not taking previous knowledge in. See for example Pantuliano et al. (2012) or Davis (2019).

also shows key findings that apply in any recovery context around the unit which is used for policymaking, the assignation of help and support, or the gendered division of labour and how policies do not take into account the triple role of women in policies (Bradshaw and Fordham, 2015; Moser and Peake, 1987). However, the research on shelter self-recovery published from 2014 to date tends to be gender- and difference-blind and to focus on the technical aspects of recovery. This reveals another gap of a social justice nature in how shelter self-recovery is understood and operationalised.

Social justice literature and specifically the theories of Iris Marion Young (1990a, 1990b) and Nancy Fraser (2008, 1996; Fraser and Honneth, 2003) are used to explore these gaps and build an analytical framework for this thesis. Young and Fraser's (ibid) understanding of social justice as parity participation where all members of society can interact as peers, has three dimensions – distribution, recognition and representation. These three dimensions provide a useful framework to interpret both the review of self-help housing literature and the gender and intersectionality in post-disaster reconstruction literature. The analytical framework combines them to frame the following gap in knowledge: what would an understanding of shelter self-recovery that aims to be socially just rather than technical and difference-blind look like? The framework connects all three bodies of literature, and provides a structure for the analysis of the data in this investigation.

2.1 Self-help housing, a relevant precedent through which to study shelter self-recovery

> When presenting what one believes to be a new solution, it is an elementary precaution to start with a review of earlier ideas, which have preceded the solution one is discussing. Otherwise one risks being accused of reinventing the wheel
>
> Koenigsberger, 1986, p. 27

2.1.1 Self-help housing as a precedent

The core of self-help housing work occurred from the mid-1960s to the mid-1980s, in three broad waves. The first wave recognised the importance and value

of those who built their own houses, and as a result, self-help housing became an alternative to the provision of conventional social housing (Mangin, 1967; Turner, 1972). The second wave critiqued this approach as the World Bank (WB), and then governments adopted it for urban housing at scale (Burgess, 1978; Harms, 1982). The third wave reflected on the need to seek consensus between those from below and those from above (Fiori and Ramirez, 1992; Mathey, 1992a; Turner, 1992). As shown in Figure 2-2 below, this review identifies six characteristics from the self-help housing literature.

Self-help housing	
	1 – Originates from valuing the housing efforts of the urban poor
	2 – *Housing as a verb*
	3 - Political, not just technical (focuses on structures of power)
	Initially understood as a bottom-up social process
	Focused on collective action
	4 - Eventually came to refer to top-down policies too
	5 - Emphasised the space for negotiation between civil society and state
	6 - Critical of building codes and regulations that excluded the majority

Figure 2-2 | Characteristics of self-help housing

Source: Author from (Burgess, 1978; Chant, 1987; Cohen, 2015; d'Cruz and Satterthwaite, 2005; Fiori and Ramirez, 1992; Harms, 1982; Koenigsberger, 1986; Mangin, 1967; Mathey, n.d.; Mitlin, 2012; Turner and Fichter, 1972; Ward, 1982)

The first characteristic is how the conceptual origin of self-help housing derived from the work of the urban poor. Governments in low and middle-income countries from the 1950s onwards could not satisfy the demand for housing triggered by industrialisation and rural to urban migration. Building in informal settlements, often in hazardous locations, was the only alternative for residents who could not afford market prices (Chant, 1987; Koenigsberger, 1986; Ward, 1982). Governments perceived these illegal settlements as a problem for the city and responded with evictions and eradication of the settlements (Cohen, 2015; Mitlin, 2012). Architect John Turner, anthropologist William Mangin, and urban planner Charles Abrams were working in illegal settlements in Latin America such as the *barriadas* in Lima, Peru. This group of practitioners gave value to the

work of the urban poor and argued that self-help housing could be understood as a solution to rapid urbanisation rather than a problem (d'Cruz and Satterthwaite, 2005; Mangin, 1967; Turner, 1976). This changed the way these settlements were seen and thought about forever.

The second characteristic is how these practitioners developed the notion of housing as a verb by emphasising the process of housing and what the house allowed users to do (Mangin, 1967; Turner, 1972). Without intending to romanticise the squatters' situation, they sought to understand and document the composition of the informal settlements (Turner, 1976). They documented how the process of housing was complex and incremental in response to dweller's needs and available means. Informal jobs did not come with regular incomes, and families grew and changed over time. By understanding housing as process, they also recognised the possibilities that having a house gave to the new arrivals to the city in terms of protection, safety, community networks, and what this did for them.

Seeing housing as a process contrasts with seeing housing in a market-based approach where a house has value as an object and a commodity rather than because it is a fundamental right (Cohen, 2015). Traditionally, governments provided conventional social housing, either building or outsourcing houses to private companies which made the finished product available on the market. The self-help housing work questioned this paradigm with its underlying objective of maximisation of profit and opened the way to other approaches.

The third characteristic, that self-help housing was political - meaning it focused on structures of power - rather than technical, has various implications. Self-help housing was initially understood as a bottom-up social process; an element of class struggle from below. It questioned the power relations that led to the inequality within the city where some have less access to housing and resources than others. Harms (1982) emphasized the collective aspect of this class struggle from below and identified two forms of self-help with distinct implications and argued that self-help responses had been used in times of crisis for control of the population:

> Self-help that is initiated and controlled by the workers (..) under specific political circumstances and especially as collective self-help, can be a tool in the class struggle from below (...), while self-help schemes that are initiated

and controlled by the state, or by external international agencies or fractions of capital, (…) is a tool in the class struggle from above that attempts to increase integration into the existing social order and to perpetuate capitalist accumulation and domination (p. 20).

The fourth characteristic is how 'bottom-up' self-help housing led to 'top-down' self-help housing approaches, see Figure 2-3 below. The bottom-up approach to self-help housing and the idea that people could be part of the solution led to a change in housing policies. The WB's urban policy changed in 1972, from supporting states in providing social housing, to promoting a self-help approach through sites-and-services and slum upgrading projects and programs, in ten years, the WB had approved these in more than thirty countries (Arroyo, 2013; Cohen, 2015; Stein, 1991). "Sites and services were much cheaper than public housing programmes because no house is built; legal tenure is provided for a residential plot together with access to basic services (Mitlin, 2012, p. 579).

Top-down: Policy

Bottom-up: Social process
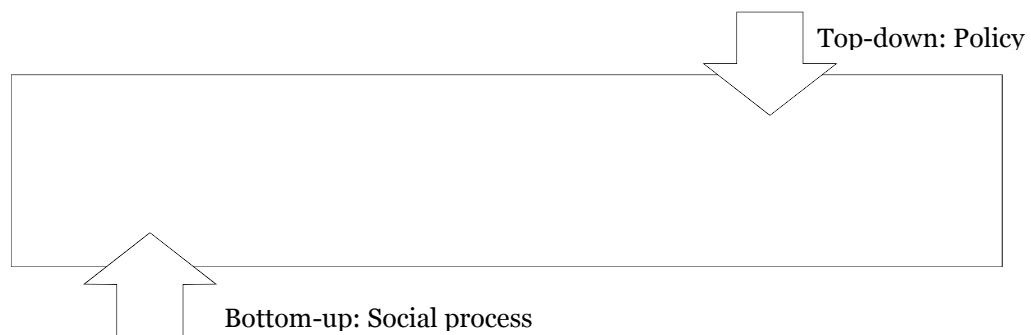
Figure 2-3 | Top-down and bottom-up self-help housing

Source: Author

Governments that were taking loans from the WB for sites and services projects then took an approach as enablers of markets, when "in the early 1980s sites and services and upgrading programmes were replaced by housing finance and policy interventions" (Mitlin, 2012, p. 582). Critics asserted self-help programs were seen as an opportunity for the state to cut back on their responsibilities and to transfer the responsibility for housing to the users (Moser and Peake, 1994). In promoting a self-build approach, governments no longer had to provide site services or even housing to the expanding urban population.

This shift in the approach to the provision of housing leads to the fifth characteristic, developed in the third wave of literature on self-help housing in the early 1990s. It reflects on these debates and argues that self-help housing

should be used as a space for negotiation between the urban poor and the government in the struggle for social change (Mathey, 1992b). This pointed to the 'space between', as shown in Figure 2-4, and argued that the key to the discussion was the potential that self-help had in finding entry points for spaces for negotiation between the urban poor and the ruling elites (Fiori and Ramirez, 1992; Mathey, 1992a; Turner, 1992).

> Self-help housing strategies and policies are now understood to be an entry point for the poor to enter into the 'negotiation' processes with the ruling classes, and not just a political claim possible to be traded in against electoral vote (Mathey, 1992a, p. 2).

> The wide variety of self-help methods are seen and understood as tools for social and institutional change – as a means to further ends, not as ends in themselves or for the reinforcement of state or market hegemonies (Turner, 1992, p. xi).

> It would appear that today, as before, we are facing a very old challenge: how to provide urgent solutions to the often desperate housing needs of the poor, creating at the same time solutions that might, in the long term, change the social context from which those needs originate – or at least not contribute to the consolidation of that context (Fiori and Ramirez, 1992, p. 23).

Policy

Entry point into *the space between*: negotiation between state and civil society; tools for social and institutional change

Social process

Figure 2-4 | The *space between* in self-help housing

Source: Author

The sixth and final characteristic is how self-help housing was critical of building codes and regulations that excluded the majority or that a large part of the population could not implement (Turner, 1972). In his analysis of how urban squatter settlements were built, Turner (1972) identified that the urban poor could not meet regulations, construction codes and standards imposed by local governments. These six characteristics are summarised in Table 2-1 below.

Table 2-1 | Self-help housing characteristics

	Self-help housing	Characteristic
1	Originates from valuing the housing efforts of the urban poor	Origin
2	Housing as a verb / process	Approach
3	Political; focuses on structures of power	Framing (political / technical / social)
4	Eventually came to refer to top-down policies too	Direction (top-down / bottom-up)
5	Emphasised the space for negotiation between civil society and state	Purpose (provide shelter / open spaces for negotiation and change)
6	Critical of building codes and regulations that excluded the majority	Relates to regulations and codes

Source: Author from (Burgess, 1978; Chant, 1987; Cohen, 2015; d'Cruz and Satterthwaite, 2005; Fiori and Ramirez, 1992; Harms, 1982; Koenigsberger, 1986; Mangin, 1967; Mathey, n.d.; Mitlin, 2012; Turner and Fichter, 1972; Ward, 1982)

The work on self-help housing left a critical legacy and has continued to influence significant housing projects led by Federations of Urban Poor across Latin America, Asia and Africa. The urban poor mobilised into civil society groups that put their knowledge and capacity at the centre of their actions (Appadurai, 2002). These groups federated into larger associations, which channelled the power of numbers to redress issues of social injustice. They were run directly and managed by the urban poor, without representation from external groups (d'Cruz and Satterthwaite, 2005). Federations had a specific model of working, which includes saving groups, co-producing knowledge through community mapping and enumerations, and horizontal learning across cities and exchange visits (Mitlin, 2001).

Further legacies are around "community-driven initiatives to upgrade slums and squatter settlements, develop new housing that low-income households can afford, and improve provisions for infrastructure and services" (ibid, p.1). Working collectively around housing development is a way in which the urban poor seek to meet their individual needs together (Boonyabancha and Kerr, 2016). Working with local government and at the city scale is necessary for structural change (ibid). From the understanding of self-help as policy and as people-led, there were a series of housing programs at scale that supported self-help from people-led initiatives such as the Million Houses Programme in Sri Lanka (Koenigsberger, 1986). This program, conceived and implemented at the

national scale, saw the government as an enabler, trained officials to support the process and devolved responsibility for the construction to the participants (ibid). Other examples are the Baan Mankong Housing project in Thailand, with a target of "improving housing, living and security of tenure for 300,000 households" (Boonyabancha, 2005, p. 22) mostly through collective housing initiatives. These community-driven initiatives have also permeated into the field of post-disaster reconstruction (Burnell and Sanderson, 2011; Cronin and Guthrie, 2011; Duyne Barenstein, 2012).

One of the tools these housing initiatives use is land pooling projects, initially implemented in Holland and Germany in the 1890s but now familiar worldwide (Mathur, 2013). In land pooling projects "a public agency pools together multiple privately held land parcels. Next, the agency takes a part of the pooled land to provide infrastructure and public facilities and returns the original land to the original landowners in proportion to the sizes of their original landholdings" (Mathur, 2013, p. 200).

A body of literature calling for the need to learn from the self-help housing approaches started re-emerging in 2010. The critique that the valuable lessons learnt since the 50s from self-help approaches are not being used today applies to governments, to development agencies and also to humanitarian practice (Joshi and Sohail Khan, 2010). Other authors (Arroyo, 2013) also call for the need to understand self-help housing in developing countries.

The work by mutual aid cooperatives in Latin America has a similar approach, in relying on collective ownership and work to secure safe, long-term housing. In the case of Uruguay, mutual aid cooperatives were institutionalised as a legal figure in the late 1960s and were based on the principles of self-help construction by cooperative members with loans from government and technical support (Di Paula, 2008). With units assigned at the end of the construction process, the community self-managed the units, which could be inherited but not sold. United through federations, this form of social housing production did not reach a central role due to economic and political context (ibid).

A comparative study of mutual-aid housing and market housing highlights how the former was better for residents in the long-term (Nahoum et al., 2018). Characterised by putting dwellers at the centre of the construction process, as

inhabitants who were involved in the project from the beginning and were part of the decision-making process, the study fund they took responsibility for decisions, built more efficiently and were more satisfied (ibid). Another study analysing two cases of mutual aid housing in a context of gentrification in Uruguay and Argentina found that while the low-income residents involved in the projects were not displaced, these were small scale projects and not representative of larger urban trends (Diaz Parra and Rabasco Pozuelo, 2013). Elements that contributed to the success, were starting in the earlier stages of gentrification, before land value had increased excessively, and having politically supportive contexts (ibid).

Moser and Peake (1994) discuss the role of women in self-help housing, reflecting on how women's role in community participation is mostly absent at policy level. Section 2.2 of this chapter explores gender in post-disaster reconstruction and includes an in-depth review of this literature on gender and self-help housing.

2.1.2 Analysing shelter self-recovery through the characteristics of self-help housing

Before starting this section, it is essential to acknowledge the profound legacy of self-help housing to post-disaster reconstruction literature and practice in general. This legacy is present in reports such as *Responding to shelter needs in post-earthquake Pakistan: a self-help approach* (Causton and Saunders, 2006); and papers such as *Truths and myths about community participation in disaster housing* (Davidson et al., 2007). It can also be observed in books such as *Building Back Better, Delivering people-centred housing reconstruction at scale (*Lyons et al., 2010) or more recently *Urban Planning for Disaster Recovery (*March and Kornakova, 2017). This section will dwell on how explicit these are in the self-recovery literature, and in order to push the conceptualisation of the term forward, identify the concepts that are relevant but that are not made explicit and question why this is happening. As shown in Table 2-2, this section reviews the literature on shelter self-recovery in light of the characteristics of self-help housing.

Table 2-2 | Analysis of shelter self-recovery in relation to characteristics of self-help housing

	Characteristics (drawn from self-help housing)	Shelter self-recovery
1	Origin	From humanitarian practitioners
2	Approach	*Housing as a process* also used in theory but in practice mainly *s*upply-driven
3	Framing (political / technical / social)	Technical and social, focus mostly on individual households
4	Direction (top-down / bottom-up)	Top-down
5	Purpose (provide shelter / open spaces for negotiation and change)	Provide shelter
6	Relate to regulations and codes	Not critical of those that exclude more vulnerable

Source: Author from

The first characteristic relates to the origins of the term shelter self-recovery, rooted in humanitarian practitioners' desire to support the reconstruction of structurally safer houses in a way that is more inclusive of the disaster survivors themselves, as discussed in 0. These origins seek to recognise the importance of understanding how people recover on their own to support them better, rather than arriving with an external solution. These two claims, however, have an element of contradiction: the support for structurally safer houses implies that the humanitarian agencies have already decided that this is the best way to support reconstruction. This element of contradiction makes the unequal power relations between intended beneficiaries and agencies implicit to the humanitarian system's architecture apparent[27]. In contrast to self-help housing, shelter self-recovery is not emerging from below; it is conceptually a top-down approach.

In addition to this, a claim that arises in the shelter self-recovery literature is that shelter self-recovery is necessary and relevant to post-disaster reconstruction approaches because it responds to the humanitarian shelter sector's limitations to cover the needs of the disaster-affected population (Parrack et al., 2014). With figures ranging from single numbers to up to 30%, shelter self-recovery, they

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[27] These unequal power relations are at the heart of the calls for a change of paradigm in the humanitarian system, as discussed in 1.2.

argue, could be a way of reaching more people with the same resources (ibid). However, this does not take into account other forms of assistance, such as government grants or loans, remittances, loans from family or friends etc. Defining self-recovery solely in terms of aid from humanitarian agencies is not considering the reality of the recovery processes. A broader understanding of shelter self-recovery beyond the humanitarian sector is necessary.

The second characteristic of self-help housing, 'housing as a verb' is rarely mentioned in the self-recovery literature, but it has transferred as an underlying concept that informs the post-disaster literature (Davis, 2019; Maly, 2017). Section 1.3 discusses changes in the post-disaster reconstruction approaches from donor-driven (DDR) to ODR approaches and how this was driven by intentions of including end-users, so they are in charge and leading the housing reconstruction process. However, the implementation seems to be less effective than the intent with numerous accounts of projects that, however, do not reflect success in the opinion of beneficiaries (Daly and Brassard, 2011).

The third characteristic of self-help housing refers to how it is political, challenges power relations and builds on collective action. The theory and practice of shelter self-recovery theory and practice tend to do none of those things. As discussed in 1.2, humanitarian work is built on principles of neutrality. Shelter self-recovery interventions tend to focus on providing resources or homes to individual families, but do not generally support collectives. While individualised processes have some benefits - such as making it easier to allocate resources - they depoliticise the recovery as people focus on their own individual interests rather than on trying to engage with others facing the same struggles.

The fourth characteristic from self-help housing relates to how the WB and governments adopted it as a policy for housing provision. Shelter self-recovery is primarily a top-down approach that describes initiatives taken by NGOs (Non-Governmental Organisations) and governments to support disaster survivors. However, the literature also describes shelter self-recovery as the ways in which people rebuild by themselves after a disaster. The difference is that there is no advocacy component to shelter self-recovery, as it is something that is described by NGOs, but there is no ownership of the disaster victims themselves of the term, nor do they use it to claim rights.

The fifth characteristic of self-help housing discusses 'the space between' civil society and the state that are opened up by citizen claims for housing and infrastructure. Neither the shelter self-recovery literature nor its practitioner documents focus on this engagement between top-down and bottom-up. This is perhaps the most critical point that can be applied in post-disaster reconstruction and has the potential of informing and changing shelter self-recovery.

The sixth characteristic, how codes and regulations that exclude the majority are not adequate when "housing is too expensive for those who need it" (Davidson et al., 2007, p. 100) is considered on in the shelter self-recovery literature. Clearly, codes and regulations are important, indeed "the 'earthquake problem' is also a building and infrastructure problem since as many as 95 % of all earthquake-related deaths are caused by collapsing buildings" (Davis, 2019, p. S70). However, various authors state there is a need to question what is appropriate when the majority of reconstruction happens informally, and argue for realistic building byelaws (Davis, 2007; Parrack et al., 2014). It is also important to note that the architects, contractors, and building control officers may also not have the specialist knowledge required to implement and enforce certain codes and regulations(Schilderman, 2004).

This analysis exposes a gap in the research on shelter self-recovery: while there is an underlying intent to enable disaster survivors to be the primary decision-makers in their reconstruction processes, the operationalisation of shelter self-recovery continues to be led by agencies that are ultimately in control of the resources. Their operationalisation is technical, efficiency-focused and market-based and relies on the distribution of resources such as monetary grants and materials to individual households. This research asks, *what would an alternative operationalisation of shelter self-recovery based on the self-help housing characteristics look like?*

2.2 Gender in 'shelter and disaster', and in shelter self-recovery

This section reviews the literature on gender, shelter and disaster to trace how gender has been integrated into post-disaster shelter reconstruction efforts. This

section will focus first on the gender and shelter and then on gender and disaster literature. Before developing these sections, however, a brief introduction on how attempts to promote gender equality in development planning that inform both bodies of literature and how they have evolved over time is needed. There are different theoretical positions in relation to gender among practitioners and academics in the fields of gender and shelter and gender and disaster. A basic common understanding and starting point is that gender relations result in gender roles, which are socially constructed based on historical interactions. In patriarchal societies, these gender roles tend to discriminate against women.

> The social interactions between men and women in society result in socially constructed roles, responsibilities and identities for men, women, girls and boys. Gender relations in society are broadly reflected in *gendered identities*: a combination of physical and behavioural characteristics which set apart boys from girls, men from women; *perceptions*: views as to how they are differentiated in their roles as men and women; *attitudes*: actions guided by the perceptions and *status*; the place occupied by men and women in family, community and society (Ariyabandu, 2009, p. 5).

Gender-aware approaches to planning and development are concerned with how gender roles, are temporarily and spatially specific and are constructed (Moser, 1989).

There are two fundamental positions in terms of policy that sought to promote gender equality and integrate women into development, each with their own specificities: Women in Development (WID) and Gender and Development (GAD). Moser and Peake (1994) describe the two policy approaches as follows:

> WID research tends to focus on women as a separate category in their own right, to identify the issues important to women, to provide solutions that will assist them to participate more effectively in development processes. In contrast, the emphasis of GAD research is on gender relations between men and women, the specific manner in which these are temporally and spatially constructed, and the ways in which women are subordinate to men within such asymmetrical relationships, with less access to or control over resources. Solutions are less focused on women in isolation as on the means by which the balance in such asymmetrical relations can be shifted or changed (p. 2).

Going beyond gender relations to include other identities, intersectionality theory has developed for the past 30 years and has become as relevant within policymaking. Intersectionality refers to multiple forms of oppression that simultaneously burden a person and Crenshaw (1989) came up with the term intersectionality to address the gaps in the law to tackle the conditions of African-

American women (Schuller, 2015). She saw there were policies for women and policies for African-Americans people but not for African-American women.

Intersectionality not only refers to how the combination of identities shape our experience, but to how "interlocking systems of power impact us through patterns of privilege and oppression" (Twist et al., 2020, p. 17). Intersectionality recognises the simultaneity of identities with each identity potentially adding to the vulnerability – or mediating it in some cases-, for example, in the difference between poor women and poor men. Both are vulnerable but one more than the other because of the simultaneity of gender and class. Considerations of intersectionality are increasingly included in work on shelter and disaster, for example with publications such as 'Leaving No One Behind' (International Federation of Red Cross and Red Crescent Societies et al., 2018), and are important to this thesis.

2.2.1 Gender and shelter

This section looks at gender and shelter literature. Although women spend more time in their houses and are major users of housing, even if this is a consequence of their accepted childbearing and rearing gender roles, they are frequently excluded from the planning, design and construction of housing (Fernando, 1987; Moser, 1987; Shah, 2012). As opposed to self-help housing, which emerged in the 1960s and 1970s, gender and shelter studies emerge later on, in the 1980s (Moser and Peake, 1987). The main points covered in this literature refer to the gendered issues that affected housing policy, namely assumptions around household structure and organisation. The 'gender politics of shelter' points to underlying inequalities that lead to an increased difficulty for women in securing safe housing (Chant, 1987).

The book *Women, Human Settlements and Housing* offers a detailed analysis and understanding of the gendered issues affecting housing in the 70s and early 80s. With a focus on housing policy around sites and services and settlement upgrade projects, the book highlights how underlying assumptions influence policy-makers, resulting in policy which is biased against women (Moser and Peake, 1987). The main assumptions are around the unit used for policymaking and assigning help and support. Understood as the 'family unit', assumptions are made about how it is structured and the division of labour within it. Women-

headed households and extended families are common in low-income settlements. Yet policy caters mainly for the nuclear household, with a male head-of-household, who is the main breadwinner in the productive role, and a female partner in the reproductive role.

For example, specific problems for women-headed households in securing land or shelter are the assumption of a steady minimum income or requesting proof of employment. This excludes women who do not have formal jobs or regular incomes, but who could contribute with payments based on different earning patterns. Other policies that assume literacy to fill in forms exclude women who are illiterate. Barriers to securing loans due to lack of collateral, inflexible payment models and lack of construction training, are all more difficult for women to access than men in patriarchal societies are other examples of how assumptions limit women's access to housing.

Chant (1987) identifies additional assumptions and the consequences these have for women. For example, associating income with the standard of the dwelling is a common economic-focused approach to policy on housing and settlements. In this context of insecurity and informal settlement, beyond the income or level of employment, what determines the willingness to improve the housing is, in fact, the structure of the household and the division of labour within it. Where women have a major say in household decisions, houses are better looked after. Chant finds that involvement in household affairs depends on the structure of the household and the attitudes of the household members. Nuclear male-headed households were found to be the most restrictive in allowing women's participation, while extended households with different income-earning adults, the least restrictive (ibid).

2.2.2 Gender and disaster

This section discusses the literature on gender and disaster, which appeared two decades after the literature on gender and shelter (Enarson and Meyreles, 2004). Key points in this literature are that disasters do not affect everyone equally nor are they in an equal position to engage in by a disaster, with women being more affected than men (Enarson and Meyreles, 2004; Juran, 2012; Ni Aolain, 2011). The literature also discusses how prevailing gender inequalities are translated into policy and programs that further entrench this inequality (Bradshaw and

Fordham, 2015; Moser, 1987; Ni Aolain, 2011). The literature on gender and disaster also finds that women's perspectives, experiences and first-hand accounts tend to be missing or forgotten in research (Brown et al., 2019).

The literature identifies the way socially constructed gender norms affect the capacity of women to respond to the disaster as the main reason for the increased impact on women (Bradshaw and Fordham, 2015). Biological reasons, such as maternity or lactation, as well as the location of homes, also had an impact (Enarson and Fordham, 2001). Recovering after disasters was also more difficult for women and girls than for men and boys: post-disaster policies in patriarchal societies entrenched existing inequalities between women and men (Bradshaw, 2015; Moser, 1987). For example, the need for regular income, literacy or proof of employment to access grants or funding excluded women (Moser and Peake, 1987).

Various authors identify the lack of recognition of women's experiences, knowledge and resources as a valuable asset in the face of disaster as a major problem:

> Despite the impact of natural disaster on women, the social science literature renders women, especially elders and women of colour, virtually silent in the face of natural disaster. This silence serves to privilege other discourses over those of women (Banford and Froude, 2015, p. 182).

This extends to individuals and local groups and women responders who are also missed out because local groups are often not consulted, and if they are, women participate less than men (Delaney and Shrader, 2000). Beyond this, other authors highlight the disconnect between international aid workers and local women organisations, specifically "cultural, social and linguistic barriers need to be addressed" (Scharffscher, 2011, p. 63).

The literature also documents how women are systematically excluded from policy-making spheres. As Ni Aolain puts it:

> Moreover as experts and policy makers calculate how best national and international communities should respond to such emergencies, women are frequently substantively and procedurally side-lined. This follows from the dual effects of a dearth of women decision makers in the relevant high-level fora and the failure of these bodies to meaningfully imagine and include solutions to the particular issues affecting women in communities and societies emerging from emergencies (2011, p. 2).

These problems are directly linked back to the lack of real participation of women, in spite of policy and norms that call for it (ibid). This runs the gamut from how teams are structured within organisations, to whose voices are heard. Shah (2012), discussing the rebuilding of homes after a flood in Sindh, Pakistan, explains how, although participatory methods were used, women were not included. Cost-sharing was also a problem – some weaker older women could not afford the minimum amounts requested. Vernacular architectural design, such as the use of verandas, was not replicated due to the exclusion of women from the design process. On the positive side, efforts to build for disabled people were made without additional cost. Women also participated in the building of homes, and although it was a significant burden on their time, the recognition and pride they associated with it compensated for this.

Issues of participation link with the 'feminisation of responsibility', as "how women are included in risk reduction and response can also raise concerns" (Bradshaw and Fordham, 2015, p. 233). This discussion relates to the increased burden on women when they have to increase their community roles in the face of disaster, on top of the reproductive and productive roles. Looking out for strategic gender needs as well as practical ones is a way of avoiding this feminisation. Ultimately, focusing on gender issues in disasters is political as it dwells on relations of power. Because of this, "to reduce disaster risk for women demands an explicit focus on reducing gender inequalities" (Bradshaw and Fordham, 2015, p. 234).

Given this scenario, mainstreaming gender in shelter after disaster policy has become necessary. This is a part of the general trend to mainstream gender into disaster management generally. NGOs are playing a role in documenting best practice, for example, CARE, which has a strong gender mandate, has developed numerous documents such as gender and shelter guidelines and leads the discussion on the practical ways to conduct gender-sensitive and gender-transformational programming (Emergency Shelter Team, n.d.). The *Gender Handbook for Humanitarian Action* includes an extensive section on Gender and Shelter (IASC Inter-Agency Standing Committee, 2017). Table 2-3 below summarises the main points from the gender in post-disaster reconstruction literature.

Table 2-3 | Gender in post-disaster reconstruction

	Main points
Gender and shelter	Underlying assumptions around the use of 'family unit'
	Triple role of women not taken into account / division of labour
	Associating income with standard of dwelling when household structure and attitudes of members are more important
Gender and disaster	Women are affected more than men
	Women's perspectives and experiences are missing, lack of disaggregation
	Women are systematically excluded from policy-making spheres
	Policy and programmes are discriminatory
	Feminisation of responsibility

Source: Author

An approach that does not recognise that women, men, girls and boys in an emergency situation have different needs and are exposed to different types of risk will in the best case be bad quality programming, in the worst case it can cause harm. Projects that are gender blind risk missing out on the most vulnerable individuals and also may provide inappropriate response due to lack of analysis and limited understanding of what the gender specific needs are. (Simmons et al., 2011, p. 29)

2.2.3 Gender and shelter self-recovery

Gender discussions have permeated the documents of humanitarian organisation such as the International Federation of Red Cross and Red Crescent Societies (IFRC) *Owner-driven Housing Reconstruction Guidelines* (2010), but the new work on shelter self-recovery tends to be gender-blind. The IFRC's Guidelines notes the importance of including diverse teams (gender, religious and ethnic balance) as part of the field teams and discusses vulnerable groups and the need to identify them and hear their needs concerns and priorities and presents a framework of the risks for vulnerable groups and mitigation initiatives. Maynard et al. (2017) highlight that where structures are built with heavy materials such as stones, there are vulnerable segments of the population that may not be able to self-recover, as well as other disadvantages for women:

> Examples of disadvantages for vulnerable households such as those comprising single elderly people, those with family members with

disabilities, female-headed households and those on low incomes include: less access to skilled and unskilled labour, greater vulnerability to inflation, challenges managing funds. Specific disadvantages reported for female headed households include: access to tools based on prior ownership, increased costs associated with paying for additional labour, poor quality materials and construction, training is not inclusive of women (p. iv).

The majority of other publications on shelter self-recovery do not mention gender or intersectionality. Parrack et al. (2014) in their paper on self-recovery, which focuses on safer building, do not dwell on the gendered nature of reconstruction, or the role of varying identities. This is also the case in the paper by Flinn et al., (2017) where the arguments are gender- and difference-blind:

> A self-recovery approach also reconciles choice and control with an emphasis on safer building methods through training and community accompaniment… By training local builders in build back better techniques there is a legacy of better building practice and long-term disaster risk reduction (p.12).

This lack of awareness on gender issues repeats itself in other shelter self-recovery publications such as in a paper that dwells on building safer (Harriss et al., 2020), a paper on knowledge adoption around safer reconstruction (Hendriks and Opdyke, 2020), a paper on the physical aspects that impact recovery (Sargeant et al., 2020) or (Duyne Barenstein, 2012).

Other authors identify the importance of gender, but state that it is not in the scope of their research. Twigg et al., (2017) identify gender as an issue to be explored but have not broached it in their own research. They mention vulnerable populations were left out of reconstruction as they could not comply with the emphasis on structural safety, as well as the need for more research on gender and class and status difference. Davis (2007) in a paper on learning from disaster recovery states that

> There are other important aspects of recovery that are equally applicable in wider development principles such as gender equity, widespread public participation, the need for adequate human, material and financial resources, sustainability and ongoing monitoring an evaluation of accomplishment As important as they are, not being specific to recovery processes, they are not dwelt upon in this report (p. 6).

Literature that is specific to the reconstruction in Nepal has called for "adopting a proactive gender-responsive approach to disaster management" in Nepal (van der Leest, 2016, p. 2). Other papers on reconstruction in Nepal recognise the

existence of vulnerable population as reconstruction challenges, it does not go into depth beyond naming these groups (Bothara et al., 2016)

Overlooking women in the conceptualisation of shelter self-recovery weakens the analysis leaving a clear gap for gender-aware research (Hertzog, 2011). Schuller refers to the term *gender aftershocks* borrowed from the Haitian post-disaster reconstruction experience, to describe how the systems in place flatten complexity.

2.3 Social-justice

Sections 2.1 and 2.2 identified two important gaps in how shelter self-recovery is being conceptualised and applied, indicating the need for a model that provides solid conceptual backing to how shelter self-recovery is thought about and used. This thesis uses the concept of social justice to articulate the analysis and fill the gaps. The perspective of social justice in disaster studies has been part of the research agenda for years, with newer literature emerging that seeks to translate and interpret ideas of justice into disaster recovery and disaster risk management (Jerolleman, 2019; Shrestha et al., 2019).

The concept of social justice has been subject to much thought and writing, with theories evolving from a focus on just distribution (Harvey, 2009; Rawls, 1971) to a focus on addressing broader, nonmaterial forms of oppression and broader conceptions where basic elements of justice are democracy, equity and diversity (Fainstein, 2010). The capabilities approach also goes beyond the material aspects of wellbeing and defines capabilities as "the substantive freedoms a person has to choose a life one has reason to value" (Sen, 1999, p. 74). This research adopts Nancy Fraser's (2008) and Iris Marion Young's (1990a) understanding of social justice as parity of participation, because it addresses the gaps identified in the literature review.

> In my view, the most general meaning of social justice is parity of participation. According to this radical-democratic interpretation of the principle of moral worth, *justice requires social arrangements that permit all to participate as peers in social life.* Overcoming injustice means dismantling institutionalised obstacles that prevent some people from participating on a par with others, as full partners in social interaction."
> (Fraser, 2008, p. 277)

This section will develop this definition in more depth, and section 2.4 will rationalise the gaps identified in the literature review using this social justice lens.

Young and Fraser, in a series of texts and conversations, develop the concept of social justice based on a tripartite framework which includes distribution, but also recognition and participation. The development of this framework starts from a critique of distributive theories of social justice that equate distribution with justice, such as that proposed by Rawl's (1971), who in his foundational text on social justice, states:

> the principles of social justice provide a way of assigning rights and duties in the basic institutions of society and they define the appropriate distribution of the benefits and burdens of social co-operation (p. 4).

This theory is limited in its one-dimensional perspective, with authors such as Harvey (2009) starting to emphasise that just distribution also needs to be "justly arrived at" (p. 98). Young (1990a) argues that distributive theories ignore the underlying structures and institutional context that create distributive patterns. Furthermore, by extending this distributive paradigm to non-tangible things such as power or opportunity, these are represented in a static form. This does not correspond to her relational understanding of power. Ultimately, Young argues that humans should be thought of as agents within structures of society that mediate relations rather than just as possessors of goods.

While distribution refers to the economic dimension of justice, recognition refers to the cultural dimension and representation to the political dimension of social justice (Fraser, 2008). Young recognises three intimately-linked social injustices, of which distribution is one. Fraser (2008) relates distribution to the economic dimension of social justice and conceptualises it in terms of distributive injustices. The class structure of society prevents people from interacting in terms of participatory parity by economic structures that deny them the resources they need (Fraser 2008). Fraser (1996) continues the conversation by developing two additional dimensions to social justice that Young (1990b) already identified.

Fraser (1996) compares distribution and recognition and finds that recognition is a necessary component of social justice and often intertwined with distribution. This relates to the cultural dimension of social justice and in particular to status inequality or misrecognition. Taken to the extreme for the purpose of developing

theory, she argues the problem is rooted in the class structure of society, and people are prevented from interacting in terms of participatory parity by institutionalised hierarchies of cultural value that deny them the requisite standing (Fraser 2008). Levy (2016) develops the notion of reciprocal recognition to go beyond Fraser's notions of institutionalised patterns of interpretation and evaluation. While earlier conceptions of recognition refer to how institutions, policies and daily urban practices recognise difference, she sees recognition as a two-way relationship. She includes changes in women's own consciousness about their oppression and how they mobilise collectively around this to make recognition claims.

Fraser (1996) refers to 'collectivities' as groups that come together under the same identity. She says that what differentiates a collective are institutionalised patterns of interpretation and evaluation. She then describes a number of ways through which this can be done. Relevant to our discussion, we can look at those of non-recognition and those of disrespect. Fraser describes them as follows:

> Cultural domination (being subjected to patterns of interpretation and communication that are associated with another culture), Non recognition (being rendered invisible via the authoritative representational, communicative and interpretive practices of one's own culture), Disrespect (being routinely maligned or disparaged in stereotypic public representations and / or in everyday life interactions

What do injustices of recognition mean? What differentiates women as a collective are the "institutionalised patterns of interpretation and evaluation" (Fraser, 1996).

> What makes misrecognition morally wrong is that it denies some individuals and groups the possibility of participating on a par with others in social interaction. It is unjust that some individuals and groups are denied the status of full partners in social interaction simply as a consequence of the institutionalised patterns of interpretation and evaluation in whose construction they have not equally participated and that disparage their distinctive characteristics or the distinctive characteristics assigned to them (Fraser 1996).

The injustice of recognition relates to androcentrism.

> Androcentrism is a major feature of gender injustice: the authoritative construction of norms that privilege traits associated with masculinity and the pervasive devaluation and disparagement of things coded feminine (Fraser, 1996).

Representation is the third dimension of social justice. Fraser (2008) ultimately talks not only about what happens within political spaces but also about the boundaries of political spaces and who makes them and how. This relates to the political dimension of social justice and in particular to the injustice of misrepresentation. The problem is rooted in the political constitution of society, and people are prevented from interacting in terms of participatory parity by political boundaries and/ or decision rules (membership and procedure).

> The characteristic political injustice is misrepresentation. Misrepresentation occurs when political boundaries and/or decision rules function to deny some people, wrongly, the possibility of participating on a par with others in social interaction – including, but not only, in political arenas. (The problem is the political constitution of society. Centred on issues of membership and procedure, the political dimension of justice is concerned chiefly with representation) (Fraser 2008).

Fraser (2008) argues that most groups that face oppression are bivalent, that is they are facing distributive and recognition injustice. She uses gender as an example of bivalent collectivity.

> Gender in sum is a bivalent mode of collectivity. It contains both an economic face that brings it within the ambit of recognition and a cultural face that brings it simultaneously within the ambit of recognition (Fraser, 1996, p. 17).

> On the one hand, people can be impeded from full participation by economic structures that deny them the resources they need in order to interact with others as peers; in that case they suffer from distributive injustice or maldistribution. On the other hand, people can also be prevented from interacting in terms of participatory parity by institutionalized hierarchies of cultural value that deny them the requisite standing; in that case they suffer from status inequality or misrecognition. In the first case, the problem is the class structure of society, which corresponds to the economic dimension of justice. In the second case, the problem is the status order, which corresponds to its cultural dimension (ibid).

The three dimensions of social justice are represented in Figure 2-5 below. While this is a rigid scheme for the conceptualisation, the distinctions between these become less rigid when thinking of bivalent collectivities. For example, gender and other social relations intersect with class and have powerful impacts on distribution.

DISTRIBUTION

Economic dimension

Distributive injustice / mal distribution: economic structures of society deny them resources needed to interact with others as peers

Problem rooted in class structure of society

RECOGNITION

Cultural dimension

Status inequality / misrecognition: institutionalised hierarchies of cultural value deny them requisite standing to interact with others as peers

A problem of status order of society

REPRESENTATION

Political dimension

Misrepresentation: political boundaries and/or decision rules function to deny some people the possibility of participating on a par with others

Figure 2-5 | Social justice as *parity participation*

Source: Author from Fraser (Fraser, 2008, p. 277)

2.4 Analytical framework

The analytical framework combines the gaps identified in the literature with the tri-partite social justice lens (see sections 2.1, 2.2 and 2.3 above). Given the complexity of integrating multiple elements, the framework is developed in two steps. Firstly, the three components of social justice are contextualised within the post-disaster reconstruction (PDR) setting. This is done by posing questions that are relevant to the context, alongside each of the social justice dimensions, see Figure 2-6, and provides a contextualised setting within which the gaps identified around self-help housing and gender can be framed. Secondly, each of the three themes from the literature review (self-help housing, shelter self-recovery, and gender) are examined through this social justice framework. This is done in three stages, one for each of the three themes, and is described in detail below.

Table 2-4

DEMAND-DRIVEN DISTRIBUTION

What part or how much of the approach is supply-driven?

Are there assumptions on the needs of disaster survivors?

RECIPROCAL RECOGNITION

Does the approach give value to the work of those rebuilding their homes?

Does the approach taken recognise diversity?

Does the disaster-affected population recognise their housing rights?

Does the approach question the status quo and focus on structures of power?

INCLUSIVE REPRESENTATION

Who is included in the decision-making for policy?

Are political spaces of participation open to disaster-affected population?

Figure 2-6 | Contextualisation of social justice in PDR

Source: Author from Fraser (2008)

To start the second step of the analytical framework, the characteristics identified for self-help housing are examined to see how they fit within the three dimensions of social justice. In reviewing self-help housing through a social justice lens, self-help housing is found to be strong on issues of reciprocal recognition, and representation, as well as having components of distribution, see Table 2-4. In terms of reciprocal recognition, self-help housing values the work and realities of those who were building their homes incrementally. In recognising this and arguing for a change in approach from evicting them and demolishing their homes, they are integrating them as part of the solution. In supporting an incremental approach to construction, there is recognition of the diverse realities of dwellers and the means that are available to them at different stages of the

housing process. In terms of the reciprocal aspects of recognition, squatter dwellers recognise their rights and needs and fight for them collectively.

Table 2-4 | Self-help housing through a social justice lens

Self-help housing characteristic	Distribution	Recognition	Representation
Origin		Giving value to the work of people who were of a lower status; From evict and demolish to integrate them into the solution	Starts to touch on representation, as they become part of the system (collective) (possibly a consequence that came later or part from the beginning?)
Approach	House not an object to sell for profit on the market / maximisation of profit vs as basic need /right	Responds to the reality of the people in terms of the means they have available; Dignity – what having a house allows you to do. Housing as a right	
Framing		Land rights; Focus on structures of power / questioning status quo	Struggle from below, claiming rights (infrastructure, water, land rights), Focus on structures of power
Direction	Minimising the role of state in provision of housing services; Efficiency and cost recovery approach Followed an economic logic led to state as enabler of market	Taken into account but not done in the best way / failed because of location Shift in paradigm	
Purpose		Recognition that the lowers can / need to be part of the discussions with the uppers	Entry point into the space between, dialogue between civil society and state Tools for social and institutional change
Relates to codes		Codes that do not serve the majority, not adequate for majority of urban dwellers need to be adapted	

Source: Author

Other elements of recognition in self-helps housing approaches are how it focuses on structures of power and questions the status quo. Finally, the claims that codes

and regulations that are not accessible to everyone can be revised are also claims of recognition. Self-help housing is also strong in representation. The approach argues for increased spaces of negotiation and an entry point for dialogue between civil society and the state. Self-help housing also focuses on issues of distribution, but to a lesser extent. The approach does not focus on supplying items for housing or entering the market; rather, housing is seen as a basic need and supported as it happens. One effect that self-help housing had on distribution was how, in influencing housing policies, the state redistributed fewer resources towards housing that led to the state as an enabler of the market, rather than an agent of redistribution.

The third step is examining shelter self-recovery through a social justice lens, which shows that it is strong on distribution, but there is less focus on the recognition and representation dimension of social justice. The supply-driven focus of shelter self-recovery on distributing items and financial resources and technical training shows an intention of reaching more people, and of being more efficient with resources. In terms of recognition, there is an intent of seeking to understand how people recover in order to support them better, and there is recognition of the right to a safe home. However, the implementation is not coming fro a place of equal power relations and the shelter self-recovery, when framed a priori as a technical problem is dismissing other needs or realities that cannot be reached with technical support.

The final step is analysing the gender-related problems identified in post-disaster reconstruction literature through a social justice lens. This reveals there are problems of distribution, recognition and representation, as women are a bivalent collectivity were all three injustices are intertwined. In the category of misdistribution lie the assumptions over the division of labour and women's care responsibilities. In the category of misrecognition lie how women's perspectives and experiences are missing, and how policies and programmes are discriminatory to women. In the categories of misrepresentation, are how women are systematically excluded from policy-making spheres.

Closing comments

This chapter has combined three bodies of literature to propose an original analytical framework through which to analyse and interpret the data collected for this research. With the literature on shelter self-recovery being relatively scarce, the research includes the important and relevant precedent of self-help housing, drawing on the decades-long work of dedicated practitioners to identify key characteristics that can serve to provide conceptual backing to the term shelter self-recovery. This review of self-help housing is combined with the review of literature on gender, shelter, and disaster, to bring out the main points identified by researchers in relation to gender-aware policy-making and practice in post-disaster reconstruction and to identify significant gaps of a social justice in the work on shelter self-recovery. The concept of social justice is then used to bring the different points from the self-help housing, the gender and post-disaster reconstruction and the shelter self-recovery literature together.

The analytical framework informs the research questions by highlighting the importance of gender and diversity, which lead to the formulation of subsidiary questions on the political and economic context in Nepal and the meaning of shelter self-recovery and vulnerability in the local setting. It also informs subsidiary question four, on the role of collectives, as a collective action is identified as a fundamental way of addressing issues of reciprocal recognition and representation in gender-aware post-disaster reconstruction.

The analytical framework and its three dimensions are then used throughout the thesis. The notion of reciprocal recognition becomes important in understanding diversity in the historical context in Nepal and how social norms as well as legislation, institutionalised gender, class and caste inequality over time, leading to a decade of civil war from 1996 to 2006. The three dimensions of the framework – reciprocal recognition, demand-driven distribution, and inclusive representation - are useful to evaluate the approach undertaken by the government of Nepal to support housing reconstruction with a conditional cash grant, which was supply-driven, difference-blind and not inclusive in the processes of formulation.

In Chapters Six to Eight, the analytical framework brings the findings together to understand and articulate how the simultaneity of social identities led to multiple oppressions in relation to access to land and tenure, financial resources and knowledge, and, in turn, to shelter self-recovery initiatives for women in Machhegaun. In Chapter Nine, the framework is used to elaborate how collective initiatives which did have the three elements of social justice had the potential to make shelter self-recovery more accessible to women in vulnerable situations. Chapter Ten refers back to this chapter and the analytical framework to offer a reframing and operationalisation of the term shelter self-recovery.

Methodology

Introduction

The previous chapters introduced the research; positioned it within the key debates in post disaster reconstruction; and reviewed the literature to present the analytical framework based on the three dimensions of social justice. This chapter discusses the research methods used to investigate how women in vulnerable situations in Machhegaun engage in shelter self-recovery initiatives. Central to the research are the women's experiences and perspectives as well as how they give meaning to their process of recovery, and this chapter reflects on how the methods include these experiences and perspectives.

The initial section of this chapter reflects on the philosophical standpoint that informs the research process and discusses the researcher's positionality, reflexivity and ethics. The standpoint is fundamentally social constructivist and feminist and seeks to create academic knowledge from the women's perspectives. The second section discusses the research questions and introduces the argument for this thesis. The chapter then dwells on the practical aspects of the methodology, discussing the research design and methods, which adopt a qualitative mode of enquiry to address the research questions. It explains the use of a single case study and the criteria for selection of the study location. It describes the process of data collection and analysis; the use of semi-structured interviews to gather rich and multi-layered accounts of the women's recovery process; and the application of thematic analysis. It also details the use of focus group discussions and key informant interviews to triangulate data and provide contextual information.

3.1 Positioning the research: social constructivist and feminist

This section describes the worldview, ontology, and epistemology of the research and the researcher. It also explains how these inform the research project design and demonstrates consistency between the philosophical and practical aspects of the methodology (Danermark et al., 2002). The concept of positionality reflects the dynamic interplay of how identities influence the approach to the field, impacting how reality is experienced. This section will discuss how positionality works mutually between interlocutors and researchers, describing how on the one hand, the researcher arrives with a predetermined interpretation, and on the other, the identity of participants influences how they respond and interact with researchers (Timmermans and Tavory, 2012).

This section will discuss the worldview, ontology and epistemology in turn. Worldviews relate to how each individual believes the world to exist and function and an interpretive worldview sees social reality as something that is "produced and reproduced by its members" (Blaikie and Priest, 2017, p. 100). This is opposed to a positivist worldview, which sees it as a "pre-given universe of objects" (ibid). This research study is approached with an interpretive worldview:

through the production and reproduction of social reality, its members already interpret social worlds, allowing the social scientist to study social life from within (Blaikie and Priest, 2017; Sarantakos, 2013).

Worldviews are characterised by their ontology (nature of reality) and epistemology (nature of knowledge). The ontological and epistemological assumptions behind this research are social constructivist (Berger and Luckmann, 1991; Hacking, 1999; Merriam and Tisdell, 2016).

> Social constructivism with respect to a given phenomenon is the view that the latter does not possess an independent existence but is "constructed" - that is, generated and maintained through collective human action, thought, discourse, or other social practices (Kaldis, 2013, p. 894).

The ontological assumption is that individuals socially construct reality as they interact with their world (Merriam and Tisdell, 2016). Similarly, the epistemological premise is that researchers create knowledge; they do not find it (ibid).

Social constructivist ontology and epistemology have developed since Berger and Luckman's seminal text *The Social Construction of Reality* (Berger and Luckmann, 1991). There are different arguments and trends of social constructivists (Kaldis, 2013), but their original view applies to the social realm as opposed to the material or physical realm. "Berger and Luckmann did not claim that everything is socially constructed or that everything is a social construct – that is, they did not embrace universal social constructionism" (Kaldis, 2013, p. 892).

Social constructivism is aligned with the critical feminist lens employed for this research. Four traits of feminist research are laid out below: it is critical and emancipatory, women-centred and reflexive and pays attention to the process. These traits align with the worldview, ontology and epistemology discussed in the previous paragraphs.

3.1.1 Critical and emancipatory

Feminist research is critical and emancipatory insofar as it assumes that "the powerful dominate social life and ideology" (Sarantakos, 2013, p. 66). Essentially, in line with social constructionism, the status quo is questioned, allowing the researcher to question what is presented as inevitable (Hacking, 1999). "The main

implications of this position as described by Hacking are "that a certain phenomenon is 'constructed' implying that the latter part is not part of 'the natural order of things'; it is not eternal and immutable, let alone necessary. Hence such claims are often realised in connection with efforts to effect societal changes" (Kaldis, 2013, p. 894).

Understanding reality as something that is socially constructed and reconstructed gives rise to a belief that the processes that occur around housing after a disaster do not have to be accepted. This is reflected in my research study in the following ways: firstly, through the framing of disasters as socially constructed, secondly, by questioning the underlying power relations that create vulnerability. Thirdly, by adopting an analytical framework that incorporates social justice; and fourthly, by giving visibility to the structures, power relations, and social norms that have created and institutionalised inequality in Nepal over time and in the post-disaster reconstruction.

3.1.2 Women-centred

Feminist research is women-centred, working with women as the object of study, as is the case in this research (Sarantakos, 2013, p. 116). Women's knowledge is seen as a "generating force that leads and guides our studies of the causes of women's oppression" (Maslak, 2003, p. 116). Having women as the object of the study has been criticised for 'essentialising' women and categorising all women as a homogenous group (Hertzog, 2011). This research seeks to recognise difference within the group and to acknowledge the invisible intersections of discrimination.

This thesis seeks to legitimise women's knowledge and listens to their voices. By setting out to understand shelter self-recovery from the women's perspective, the objective is to construct knowledge, not to find the truth. From a social constructivist perspective that recognises the externality of institutional reality, the research completes the picture by including men's voices. Four men were interviewed as part of the primary data collection, and additional key informant interviews with both women and men were conducted to provide contextual information to the broader process of shelter self-recovery.

3.1.3 Reflexive and self-reflexive

Feminist research is reflexive and self-reflexive (Stanley, 1990) and necessitates an exploration of how personal realities, focusing on family, ethnicity and class, and language have impacted the research process. Much has been written about positivist knowledge creation that assumes neutrality in the research process. Both feminist and constructivist researchers acknowledge that research occurs in a context where power relations matter, shaping the concept of reflexivity.

> Reflexivity demands a type of emotional literacy on the part of the researcher who can sensitively engage with the research study while/because she is aware of her own responses, values, beliefs and prejudices (Morley 1995, cited in Morley, 1996, p. 139).

It is necessary to recognise and make explicit how identity and power are present in the process of researching and writing and how this can affect the researcher – researched relationship (Merriam and Tisdell, 2016, Timmermans and Tavory, 2012).

My position as a mother impacted the research process. Giving birth three months into the research, and taking maternity leave meant my young son and his needs became part of this process. The ineluctable needs of a small child meant that time management became essential to the research process. Arriving in Nepal with a baby and no father raised questions from men and women alike. Where is your husband? When is he coming? Everyone seemed satisfied when he arrived for three weeks and became a visible part of our reality. In the field, I felt that my identity as a woman and mother helped create a sense of commonality with the Nepali women I was interviewing.

In spite of the privilege of being white and middle class, my ethnicity and positioning within a class system were not previously salient aspects of my identity and seemed to be of only secondary importance in the research process. My perception is that in Kathmandu, I was mainly seen as a foreigner and associated with donors and humanitarian agencies. This association could have impacted the participants in terms of agreeing to talk to me and expecting me to be seeking a specific type of response, or in portraying situations where money was lacking. Interviews always began with a clarification of my independence from any NGO or other organisation as a researcher. This positioning lent credibility to claims that I could take their message beyond, having access to other

platforms to which the women in vulnerable situations could not necessarily have access.

Working in English, which is not my first language, or the first language of Nepal was an issue. Some of the key informants did speak and wanted to have conversations in English; however, the majority of the research was conducted in local languages. The research assistants[28] who accompanied me throughout the data collection period asked the questions and led the interviews. The area had many Newari residents, and the elderly seldom spoke Nepali, so the fact that Silu, one of the research assistants, was Newari was invaluable. She also lived in the neighbouring town of Kirtipur and was very skilled in building rapport with interviewees on the basis of their commonalities, and adapting to their local language.

Cultural and linguistic differences between the women and men who participated in the research and this UK-based research project also presented unequal power relations. The impact of this was possibly reflected in the answers received. One man understood how this research would be a support and progress in the researcher's career and mentioned this explicitly. No women, on the other hand, said this and they were generally interested and willing to contribute their stories, often extending gifts as we left.

3.1.4 Accountability and sensitivity

Feminist research aims to be conducted with accountability and sensitivity (Morley, 1996). This analysis of throwing light on the relationship between the researcher and the researched is central to debates on the ethics of social research (Jupp, 2006, p. 96). Respect, doing no harm, informed consent, explaining the purpose and expectations, confidentiality and anonymity, destruction of data – all these have to be addressed. This is in line with the requirements from the University College London (UCL) Ethics Department, which approved this research study. I also looked for a Nepali ethical code of practice but did not find one.

Consent was formally requested to every interviewee, see Annexe 1 and Annexe 2, with forms prepared in Nepali and in English. As it was foreseen that literacy

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[28] Section 3.4 details the recruitment and work of the research assistants

could be an issue, or Nepali not the mother language of participants, provision was made to record consent verbally. For semi-structured interview and focus group participants, consent was recorded; for key informants, it was generally signed. This was preceded by an explanation of what the research was about, how long the interview would take, what we would do with the data collected, who would have access to it and the explanation that their details would be anonymised, see Annexe 1 and Annexe 3 Data were anonymised for the semi-structured interviews, although some key aspects such as age and gender were documented, whereas, for key informant interviews, data was not anonymised. Permission was always requested to record interviews and to take photographs, but photographs have not been used publicly or posted online.

One ethics consideration initially included in the information sheets was to offer women access to psychological support if they became very distressed during the interviews. Upon arrival in Nepal, the possibility of providing this was discussed with different employees at CARE Nepal to see how their teams managed the provision of this support when they conducted sensitive research. The gender and social inclusion advisor and the humanitarian lead advised this would be complex to arrange.

Surviving an earthquake is a traumatic experience, and this was taken in the interviews with the women, conducted sensitively. When women became visibly distressed by their recollections, they were always asked if they wanted to stop the interview or take a break. However, they all wanted to continue. They made comments such as "it helps to talk about it". The presence of local research assistants was key in establishing connections with the women and being able to empathise and understand what was appropriate. Two women who were perceived to be more vulnerable as they were single and elderly were revisited after the interviews to follow up on their well-being.

The results of this research have been shared with the participants, who are another prominent actor in the research, through on-site focus group discussions in 2018 and more recently, in 2020, through a two-page summary. In this way, the study acknowledged and included the women who generously contributed their time and lived experiences.

3.2 Research Questions

As discussed in Chapter One, 'Introduction', this research study started with a group of practitioners from the humanitarian shelter team at CARE International UK and UCL academics. The broader thematic question they had – *'what is shelter self-recovery?'* - evolved as a result of the research conducted during the Master in Research (MRes) year of this study, and in light of the literature review and analytical framework developed during the first year of the Doctorate in Engineering (EngD). It became apparent that to understand and reframe the concept of shelter self-recovery, it was necessary to understand women's recovery processes first and to ground them in the context in which they were happening. Four subsidiary questions support the main research questions, and while there are insights into shelter self-recovery and vulnerability throughout the thesis, Table 3-1 indicates which chapters address the research questions more specifically.

Table 3-1 | Research questions

	Research question	Answered in	Data
SUBSIDIARY	What was the socio-political context in which the recovery was happening?	Chapter 4	LR, KII
	What do the concepts 'being in a vulnerable situation' and 'shelter self-recovery initiatives' mean in the local context?	Chapter 5	FGD, SSI, KII
	What are the key conditions that enable shelter recovery?	Chapter 6	FGD, SSI, KII, LR
		Chapter 7	
		Chapter 8	
	What is the role of collectives in shelter recovery processes?	Chapter 9	KII, SSI
MAIN	How do women in vulnerable situations engage in shelter self-recovery initiatives in Machhegaun, after the 2015 earthquake?	Chapter 10	FGD, SSI, KII

FGD: Focus group discussion, SSI: Semi-structured interviews, KII: Key informant interviews, LR: Literature review

Source: Author

With the main research question, I seek to understand the interaction between the women and the shelter self-recovery initiatives. The focus on shelter self-

recovery, dictated by the initial question, is informed by the literature on self-help housing, as discussed in the literature review. The choice of focusing on women in vulnerable situations is threefold. Firstly, from the literature on post-disaster reconstruction, which consistently finds the most vulnerable groups are impacted the most and excluded from accessing support. Secondly, from the political choice of choosing to understand a minority group that is often invisible in research and bringing their voices into an arena to which they may have reduced access. Thirdly, to identify the capacities of women to recover and explore the ways in which they are first responders.

The context in post-disaster reconstruction is fundamental, and the first subsidiary question documents the dominance of how privileged social groups have institutionalised inequality, discriminating against women and other vulnerable groups over time, was relevant to the analysis of the findings. The second and third subsidiary questions seek to capture women's realities concerning their experiences of vulnerability and reconstruction in the local context. Through the semi-structured interviews, I seek to understand how they experienced their process of recovery. Understanding the key conditions and how they had or did not have, access to them allows me to paint a picture of the complex recovery process. It also lends insights into where and at which points the women stop having access to the shelter programmes. How accessible are they to women in vulnerable situations? How does access affect their ability to recover?

The fourth subsidiary question responds to the literature on self-help housing, as discussed in 2.1, where collective efforts are identified as a vital component of the struggle from below; the importance of the relationship between civil society and the state, and how this could be mediated through collective action. As detailed in section 1.1, the question seeks to identify the existing collectives and the role they had in enabling women and men in the processes of reconstruction.

3.3 Design, method, and case study location

3.3.1 Qualitative mode of enquiry and abductive research logic

There are different approaches to doing research; Creswell (1994) names four: deductive, inductive, abductive and reproductive. The main distinctions are how knowledge is created.

> For the deductive method, a conclusion necessarily derives from a hypothesis. Researchers are expected first to develop a hypothesis, use prior theory, and anticipate conclusions; then to collect data appropriate to the anticipated conclusions; and, finally, to analyze the data numerically (Creswell, 1994)

> The deductive method is where the investigator starts with reasoning or explanation (hypothesis) and then proceeds to consequences (Poon, 2005, p. 767)

> The abductive method begins with consequences and then searches for reasons and explanations (Pierce 1955).

This study adopts an abductive research logic which "generates social scientific accounts from everyday accounts of social life" (Blaikie and Priest, 2017, p. 12). This research logic requires the researcher to be open to understanding and documenting not only how the social actors being researched give meaning to their lives, but also what the motives are for their actions (ibid). Abductive logic was considered by its founder to be the only means by which new ideas had been introduced (Psillos, 2011). This is relevant to this study as one of the objectives is generating new ideas on the concept of shelter 'self-recovery' from the lived experiences of women in vulnerable situations.

This research study is based on the qualitative mode of enquiry. The distinction between quantitative and qualitative is made by many researchers. "What is designated quantitative method often rests on a logical positivist metatheoretical foundation" although not always (Danermark et al., 2002, p. 154). Qualitative research is descriptive, and the researcher is interested in meaning (Merriam and Tisdell, 2016) and in "how ordinary people observe and describe their lives" (Payne and Payne, 2004, p. 175). The starting point for this research paradigm is "a social phenomenon that needs to be better understood" (Blaikie and Priest, 2017, p. 26). This social phenomenon can be, for example, a particular interaction

(Creswell, 1994). A vital concern of the qualitative research paradigm is understanding the point of view from the participant's perspective, not the researcher's (Merriam and Tisdell, 2016). Thus, the interaction needs to be understood by observing how people construct their worlds and how they interpret and give meaning to their experiences. Mason (2002:52) adds that method in qualitative research is more than a practical technique or procedure for gaining data. It also implies a data generation process involving activities that are intellectual, analytical and interpretive.

3.3.2 Single case study as a research method

This investigation uses the case study research method which is defined by Yin (2018) as "an empirical method that investigates a contemporary phenomenon (the "case") in depth within its real-world context, especially when the boundaries between phenomenon and context may not be clear" (p. 15). Case studies are considered adequate for 'how' questions in a setting that cannot be controlled by the researcher (ibid). Single case studies have been criticised for not contributing to scientific development, but Flyvbjerg (2006) argues that this conventional wisdom can be misleading and case studies are in fact a necessary and sufficient method for specific essential research tasks in the social sciences. He argues for the need for context-dependent knowledge and experience as a critical aspect of the learning process (ibid).

Single case studies have also been criticised for not allowing generalisation. Flyvbjerg (2006), however, refutes this. He argues "that knowledge cannot be formally generalised does not mean it cannot enter into the collective process of knowledge accumulation in a given field or in a society" (Flyvbjerg, 2006, p. 10). He also says that case studies are useful for generalising using falsifications. The black swan example is clarifying: all swans are white, but the observation of a single black swan would falsify this proposition. This relates to the critical feminist stance and abundant social norms that are taken for granted as being natural, especially in a disaster recovery setting. Through the in-depth case study, this research looks for propositions that can lead to a questioning of assumptions.

3.3.3 Study location

The location of the research was determined by a confluence of two factors: the recent earthquake that had hit Nepal in April 2015 leaving a devastated population in its wake, and the practicalities of having a well-established shelter team in the CARE Kathmandu office[29] at the time. Prior to going to Nepal, I developed criteria for the precise selection of the study location from the literature review, research questions and knowledge of the areas from the trips conducted during the MRes year - see Table 3-2.

Table 3-2 | Criteria for settlement selection within Nepal

Criteria for settlement selection
Urban or peri urban location in Nepal
High level of damage
Relatively diverse population
Existence of a gatekeeper who could provide access
Presence of an ongoing collective housing reconstruction process

Source: Author

The rationale for working in an urban or peri urban location flowed from a personal interest in the housing processes of the urban poor. Another reason to work in an urban area was the limited urban humanitarian aid interventions despite the fact that approximately 33% of damaged households were in urban areas (Shrestha et al., 2016). Perhaps as a result of this, the Interagency Common Feedback Project reported higher levels of dissatisfaction among urban vs rural population (Inter Agency Common Feedback Project, 2015). Finally, as I was travelling with my one-year-old son, collecting data in the Kathmandu Valley was a practical choice. This allowed my mother to stay with us comfortably as well as quick access to the hospital in the case of an emergency. The second criteria of working in a settlement with a high level of damage are logical in post-disaster reconstruction research. The criterion for a settlement with a relatively diverse population in terms of the caste and ethnicity of the inhabitants was necessary to

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[29] The CARE Federation has had an office there since 1978 with longstanding relationships with the CARE UK Humanitarian Shelter Team.

provide depth to the study. The criterion for a gatekeeper was necessary to gain access.

In previous visits to Kathmandu, I had been in touch with a local Non-Governmental Organisation (NGO) – 'Lumanti' and as soon as I arrived in Kathmandu, I went to meet Lumanti staff in their central offices and explained my research project. They were helpful, supportive and generous with their time, contacts and knowledge and together we identified different potential settlements. They were all in urban and peri urban areas where there had been high levels of damage and Lumanti was present in three of them, working on a housing reconstruction project called 'Community Managed Post Earthquake Reconstruction in Urban Poor Communities in Nepal' (Lumanti Support Group for Shelter, 2018). I visited five of them with my research assistant, Silu, and had informal conversations with residents there who had lost their homes in the earthquake. I finally decided on Machhegaun, a peri urban ward in the northwest of Kathmandu, the capital of Nepal, as shown in Figure 3-1, which fit all of the requirements.
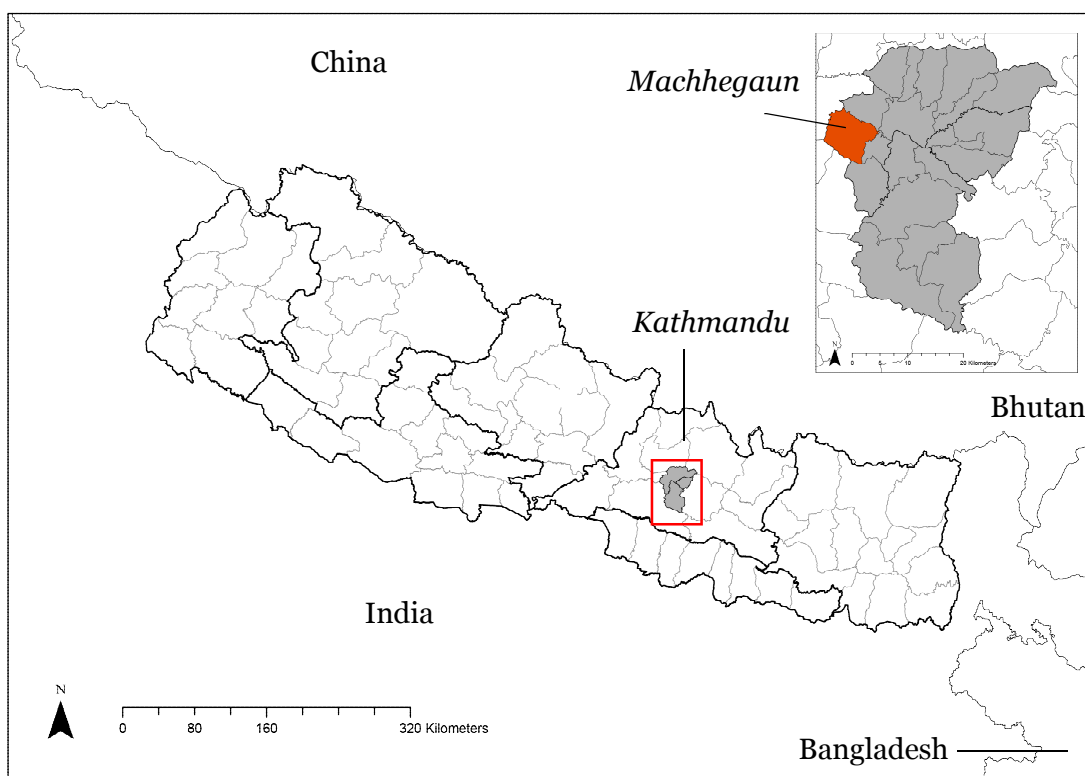
Figure 3-1 | Nepal, Kathmandu and Machhegaun

Source: Author

Peri urban location

Machhegaun is a peri urban ward in Kathmandu, characteristic of a country like Nepal which, despite being the least urbanised country in South Asia, with only 17% of its population living in urban areas, as shown in Figure 3-2 and Figure 3-3, has high urban growth with estimates of 6% per year since 1970[30] (Muzzini and Aparicio, 2013; van Steekelenburg et al., 2010). While there are other urban centres, mainly in the southern Terai region close to the Indian border, and Pokhara, Kathmandu is the largest with about one-third of the country's urban population (Muzzini and Aparicio, 2013). With neighbouring districts Lalitpur and Bhaktapur, the Kathmandu Valley holds one-third of the country's urban population (Muzzini and Aparicio, 2013).

Map 2.2 Development Regions, Corridors, and Urban Centers, 2011 Population
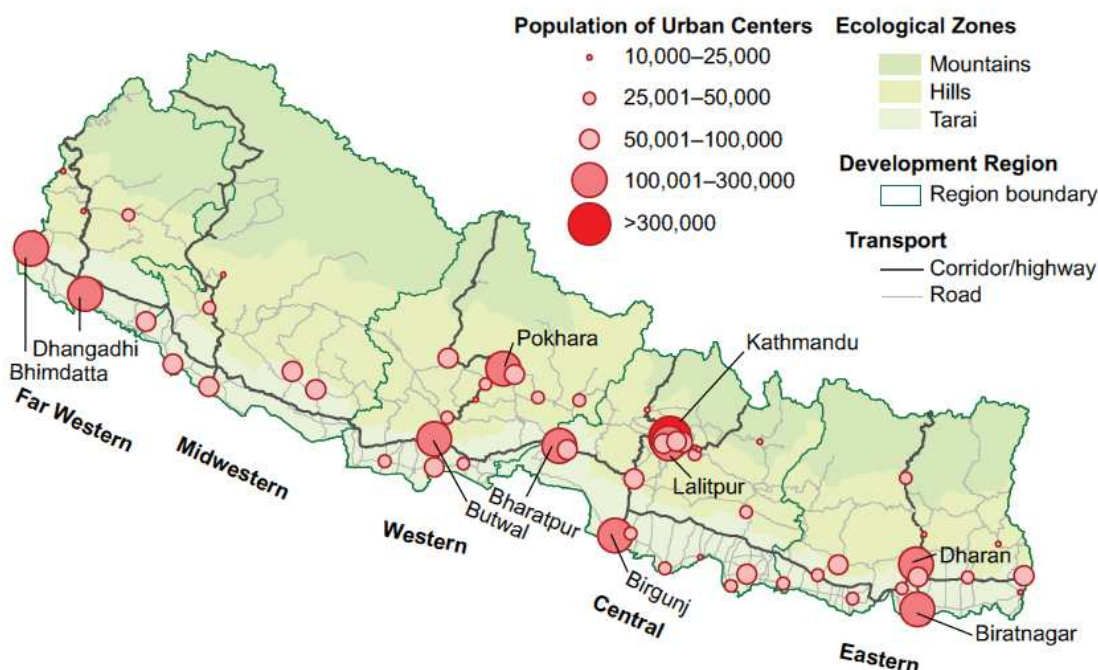
Source: Based on 2011 population census data (CBS 2012).
Note: Kathmandu refers to Kathmandu Metropolitan City; Biratnagar, Birgunj, Lalitpur, and Pokhara refer to the submetropolitan cities; and all other urban local governments are referred to as municipalities.

Figure 3-2 | Urban Centres, 2011 Population

Source: (Muzzini and Aparicio, 2013, p. 32)

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[30] Urban growth in Nepal relates to new areas being reclassified as "urban" and to rural to urban migration (van Steekelenburg et al., 2010)

Figure 2.2 Population and Annual Population Growth Rate of the Largest Medium and Small Cities, 2001 and 2011
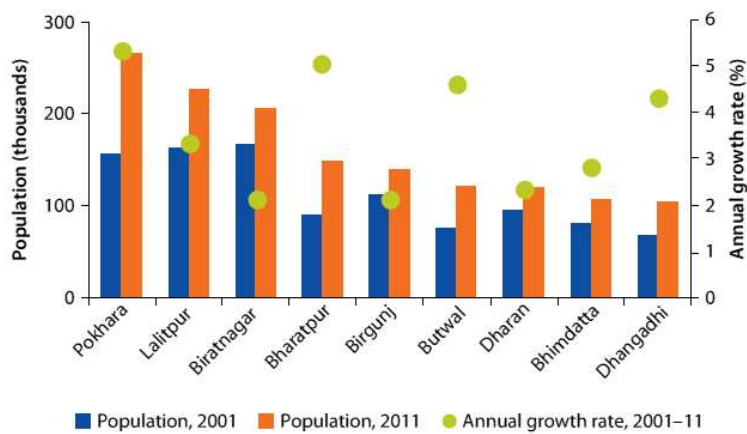
Sources: Based on 2001 and 2011 population census data (CBS 2001, 2012).
Note: Kathmandu excluded; Biratnagar, Birgunj, Lalitpur, and Pokhara refer to the submetropolitan cities; and all other urban local governments are referred to as municipalities.

Figure 3-3 | Population and Annual Population Growth Rate of the Largest and Medium Small Cities, 2001 and 2011

Source: (Muzzini and Aparicio, 2013, p. 33)

Located in the Kathmandu District, Machhegaun is approximately 12 kilometres southwest of the city centre and takes its name from an ancient Newari settlement. One of a belt of satellite towns that formed an urban corridor in the former kingdoms of the valley, dating as far back as the 5th century, it has become linked to the city by the rapid urbanisation of the past decades (Shrestha et al., 2016). Today, Machhegaun is ward number nine of 15 in the Chandragiri Municipality, covers 1,595 km² and is home to approximately 4,000 inhabitants. Located at the border of the forest and towards the bottom of the foothills, as shown in Figure 3-4, Machhegaun
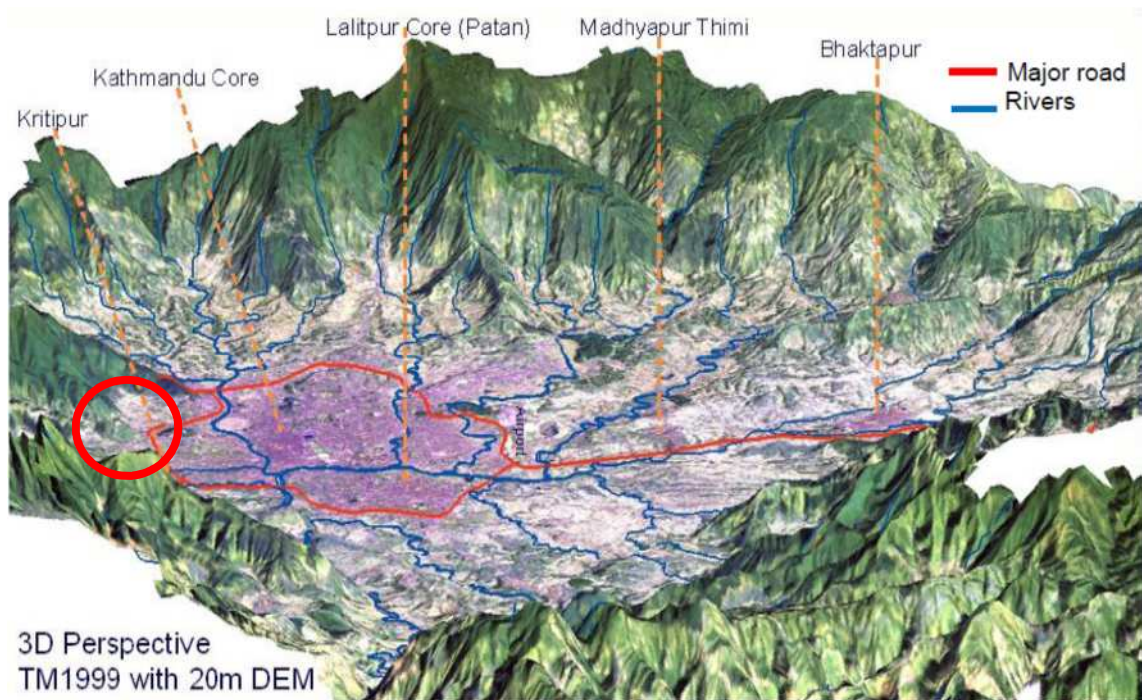
Figure 3-4 | The Kathmandu Valley, study area in a red circle

Source (Thapa and Murayama, 2009, p. 537)

Damage caused by the earthquake

The ward of Machhegaun has three distinctive settlements, all of which had been impacted by the earthquake as 70% of houses in the ward were destroyed (Lumanti Support Group for Shelter, 2017). Official data shared by the Housing Recovery and Reconstruction Platform (HRRP) showed 416 households, distributed among the three settlements, had identified as beneficiaries by the government (HRRP, 2018a).

A broader impact of the earthquake was on how the municipality and ward operated - there was also a ban on buying and selling land and "all municipalities and VDCs in earthquake affected districts stopped issuing building permits for some months after the earthquake to avoid the risk of occurring more aftershocks and their possible impact on new buildings" (Shrestha et al., 2016, p. 35).

Diversity

Machhegaun was a diverse area, as the last census shows - see Table 3-3 and Table 3-4. Around half of the population was Newar. Four other groups, Chetree;

Brahman – Hill; Magar; and, Tamang, were well represented, and others such as Kami, Rai, Gurung and Sarki were also present in smaller numbers[31].

Table 3-3 | Population in Machhegaun ward by mother tongue and sex

Mother tongue	Total	Male	Female
All	3,849	1,884	1,965
Nepali	1,909	971	992
Newar	1,708	835	873
Tamang	149	84	65
Magar	42	23	19
Rai	11	4	7
Others	30	21	9

Source: (Central Bureau of Statistics, 2012)

Table 3-4 | Population in Machhegaun ward by caste/ethnicity and sex

Caste/ethnicity	Total	Male	Female
All	3849	1884	1965
Chhetree	522	258	264
Brahman – Hill	555	273	282
Magar	495	236	259
Tamang	238	129	109
Newar	1761	854	907
Kami	118	54	64
Rai	19	7	12
Gurung	12	5	7
Sarki	68	36	32
Others	61	32	29

Source: (Central Bureau of Statistics, 2012)

The ratio of homeowners to renters was high in Machhegaun; the 2011 census shows 81% of households had ownership of the housing unit, see Table 3-5. It was difficult to find renters in the area. Indeed, as per another reconstruction report, "identifying poor renters is a very difficult task in urban areas due to unavailability of proper data and information. Municipalities do not have a good

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[31] See p. 93 for further details

system to record the renters in the city" (Shrestha et al., 2016, p. 50). The renters identified through snowball sampling[32] lived in houses that had not been structurally affected by the earthquake and hence not included in the research.

Table 3-5 | Household by ownership of house/housing unit in use in Machhegaun ward

Owned	Rented	Institutional	Others	Total
705	159	3	0	872

Source: Author from (Central Bureau of Statistics, 2012)

The population in Chundevi had changed over time; one key informant shared how the Magar community had moved there from the western central area of Nepal; indeed, they nicknamed the place 'Magar town' (B4). In the area of Chundevi, the population is more of a Thapa Magar caste who traditionally rear livestock. They have relatively lower incomes but did have land ownership.

Presence of an ongoing collective process

In Machhegaun, there was an ongoing collective housing reconstruction process, the Taukhel Land Pooling Program. Initiated by Lumanti as part of their program of 115 households to rebuild their homes, it had become independent. This program is discussed in detail in sections 5.2 and 9.2 of this thesis.

3.4 Data collection and Analysis

The initial period of this research consisted of reading and reviewing the literature, formulating the analytical framework and preparing the research questions and data collection design. The empirical components took place in Nepal, during the months of September, October and November of 2018.

Given that my knowledge of Nepali was insufficient to conduct research alone, and the relatively short time I would spend collecting data, I planned to work with two research assistants. I was fortunate to receive an additional fieldwork scholarship from the Urban Sustainability and Resilience Centre (USAR), which enabled me to cover their salaries. CARE Nepal supported me by hiring the

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[32] A few respondents are chosen and asked to recommend others (Sarantakos, 2013)

assistants with the contractual conditions they apply to CARE Nepal researchers. This ensured ethical hiring and adequate employment conditions for the assistants. To recruit these research assistants, I asked colleagues with research experience in Nepal for recommendations. One of my contacts introduced me to Silu Shrestha, a young researcher who had worked with him on previous occasions. After several Skype conversations with Silu, we agreed to work together. On arrival in Nepal, I went to Tribhuvan University to ask for suggestions for research assistants and talked to other contacts to try to recruit a second research assistant. However, these proved unfruitful, and Silu introduced me to Susma Panta, with whom she had worked before, and who was a strong candidate.

Both Silu and Susma were excellent research assistants. Their role included conducting the interviews with participants and key informants who were not comfortable talking to me in English. Silu, as a Newar from Kirtipur, a settlement close to Machhegaun, spoke Newari and engaged with interviewees in this language. The research assistants also translated and transcribed the data. The first days in the field were spent doing pilot interviews, after which we started conducting the focus group discussions, semi-structured, and key informant interviews.

3.4.1 Data collection and study population

The main research tools for data collection were semi-structured interviews. These were supported by key informant interviews. Focus group discussions were conducted at the beginning and at the end of the research period. There were also workshops to share initial findings with the main participants.

Merriam and Tisdell (2016) point out that "qualitative research requires a data collection instrument that is sensitive to underlying meaning when gathering and interpreting data" (p.2). From previous experience conducting research in Nepal, I felt these research instruments would be adequate for this purpose. Women had in the past welcomed me to their homes and encouraged me to sit down and listen to their experiences of the earthquake. The interview setting was one where participants were comfortable, conducted mostly in their own home or in a public space within the neighbourhood. I also kept a diary to take field notes in the evening, see Figure 3-5.

Figure 3-5 | Research notebooks, diary, fieldwork recollections

Source: Author

I had initially considered conducting in-depth and walking interviews, as well as focus group discussions with the main participants. In-depth interviews would follow a life narrative model where participants were encouraged to talk freely about their lives (Sarantakos, 2013). The walking interviews were similar to transect walks – systematic walks along a defined path to talk about housing and recovery - however, there would not be a fixed route, rather participants would point out areas of interest and associate them to the research question. On my previous trips to Nepal, I found women wanted to show me their homes and discuss the problems they were facing as we walked. Focus group discussions were useful, not only because I could see how issues of power played out within participants, but also because they are good ways of stimulating discussion (Bergold and Thomas, 2012). A drawback of using focus groups was that people might have felt they had to hide their real opinions.

The initial days on the field, however, made me change the strategy. The life stories and walking interviews were not successful, as the women were not talking freely. Rather, they responded well to specific open questions, and we modified the formats of the interviews accordingly. As most of the interviews were taking place in their homes, there was again no need for the walking interviews. Talking to the women in their homes was difficult and emotional. Their experiences had been challenging, and they conveyed this with strong emotions, expressions and words.

The visits to the area were marked by fresh air and steep slopes. Raised above the valley and with sloping terrain, Machhegaun's proximity to the forest and lying outside the ring road contribute to it having cleaner fresh air than in the highly polluted central areas of the valley. Each interview lasted between one and two hours and was recorded after the approval of the participant. Generally conducted with Silu, Susma would then be in charge of transcribing and translating. We created a transcript/photo document for each of the interviews and printed them and used them throughout the data analysis period. In qualitative research, it is useful to have small and purposeful research samples (Merriam and Tisdell, 2016). The initial objective was to conduct 32 in-depth interviews, 24 walking interviews and eight focus groups with five participants in each, see Annexe 4. Data would be triangulated by 'member checking', where the main findings are presented to participants to see if they are accurate (Stake, 1995).

As shown in Table 3-7 and Table 3-8, there were a total of 63 data collection events spread out through the three months in Nepal. Local holidays dictated the organisation of the time, as during the festive season we did not visit people's homes. For ease of organising, transcribing and translating, codes were assigned for each of the data collection tools as follows: 'A' for Focus Group Discussions, 'B' for Key Informant Interviews and 'C' for Semi-Structured Household Interviews. These codes are used throughout the thesis to refer to participants' quotes.

Table 3-6 | Data collection tools

Research tool	Number	Details
Initial Focus Group Discussions (A1 - A3)	3	5 F participants, age range 37 to 48, 4 married and 1 widow 5 F participants, age range 27 to 39, 4 married and 1 widow 6 F participants, age range 26 to 51, all married
Semi-Structured Interviews (C1- C37)	37	24 women, 4 men 22 married, 15 single (12 widowed, 3 separated) age range 25 to 73, average age 47.
Key Informant Interviews (B1 – B20)	20	11 women, 9 men; 7 local NGOs, 5 local government, 3 international NGOs, 2 national government, 1 local land association, 1 mixed reconstruction entity
Final Focus Group Discussions (A4 – A6)	3	Chundevi residents, participants, age range, married and widowed Machhegaun residents Old Town residents
Total	63	

Source: Author

Table 3-7 | Calendar of data collection activities in Nepal

Month	Week 1	Week 2	Week 3	Week 4	Week 5
September	3 to 9	10 to 16	17 to 23	24 to 30	
	Pilots	1 B, Pilots	3 B, 3 A	1 B, 4 C	
October	1 to 7	8 to 14	15 to 21	22 to 28	
	4 C, 2 B	4 C, 1 B	1 B	9 C, 1 B	
November	29 to 4	5 to 11	12 to 18	19 to 25	26 to 1
	6 C, 1		6 C, 1 B	3 C, 7 B	1 C, 1 B, 3 A

A: Focus group discussion, B: Key informant interviews, C: Semi-structured household interviews, LR: Literature review

Source: Author

The primary study population were women in vulnerable situations who were affected by the disaster and living in Machhegaun at the time of the earthquake. Men who were in intimate relations of power with these women were also interviewed as there could be aspects of the relationship that happen in spaces to which the women do not have access and are not visible to women.

The study population was initially identified through the gatekeepers to the neighbourhood and then through snowball sampling. The second group of the study population were other key informants, including people from local and national government, large and small NGOs and other stakeholders. These were identified through purposive sampling, where the researcher identified them directly (ibid). See Annexe 5 for a detailed list of the participants. As shown in Table 3-8, the majority of participants were married women. The other women were single, and four married men were also interviewed. The age had a wide range. The houses of all the participants in the research had either collapsed completely or been partially damaged, and they were at various stages of reconstruction, as shown in Figure 3-6 and Figure 3-7.

Table 3-8 | Study participant details

Total	37
Sex	Female: 33 / Male: 4
Marital status	Married: 22 / Single 15 (Separated 3; widowed 12)
Age range	Between 25 and 73

Source: Author from data

Damaged old home: 8%

Rented room: 11%

Multifamily house: 8%

Temporary shelter: 35%

Single family house: 35%
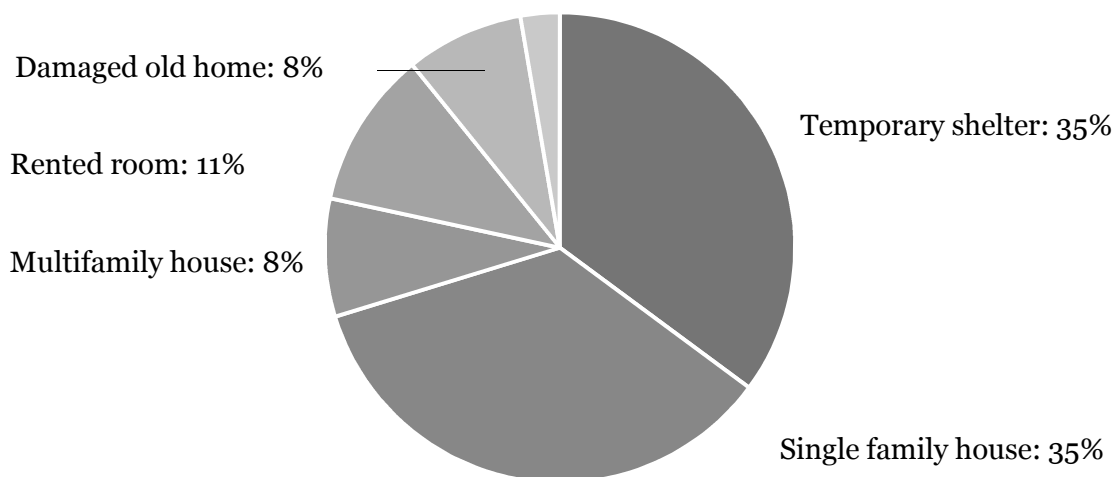
Figure 3-6 | Participants' types of accommodation

Source: Author from data

Retrofitted and moved
into new house: 3%

Not started rebuilding: 27%

Rebuilt and moved
into new house: 41%

Started rebuilding: 30%
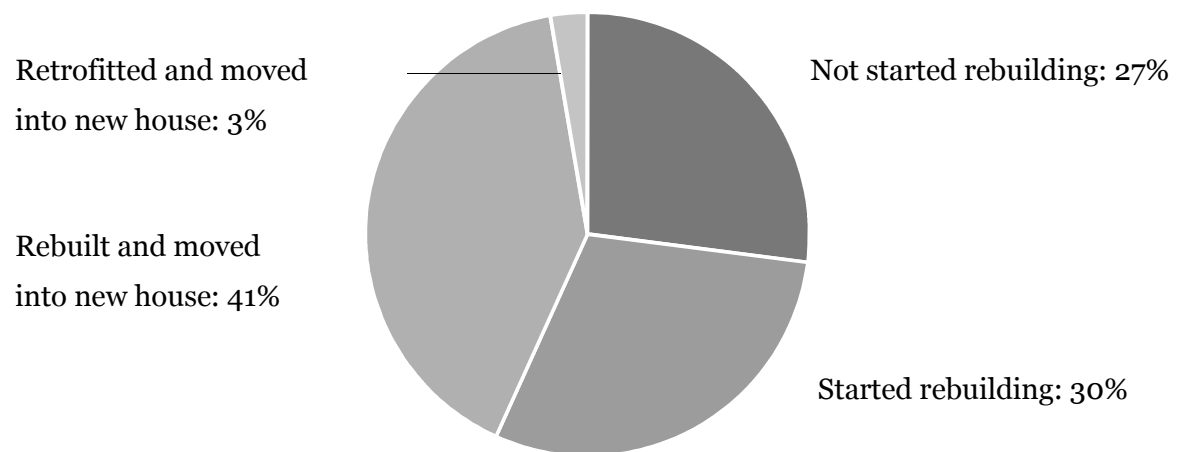
Figure 3-7 | Participants' reconstruction status

Source: Author from data

The focus groups were used to test and find out more about some of the main patterns and themes that emerge with the details of each discussion shown in Table 3-9. Figure 3-8 shows an initial focus group discussion in the Cooperative's offices; Figure 3-9 shows a final focus group discussion in the same offices, while Figure 3-10 is an example of how the summary of the data collection process was explained graphically in one of the final discussions.

Table 3-9 | Focus group discussions

A 1	5 women, 4 married 1 single (widowed), age 37-48, all Newar
A 2	5 women, 4 married 1 single (widowed), age 27-39, all Newar
A 3	6 women, all married, age 26 – 51, all Magar
A 4	6 women, 2 men
A 5	7 women
A 6	6 women

Source: Author

Figure 3-8 | Initial focus group discussion

Source: Author

Figure 3-9 | Final focus group discussion
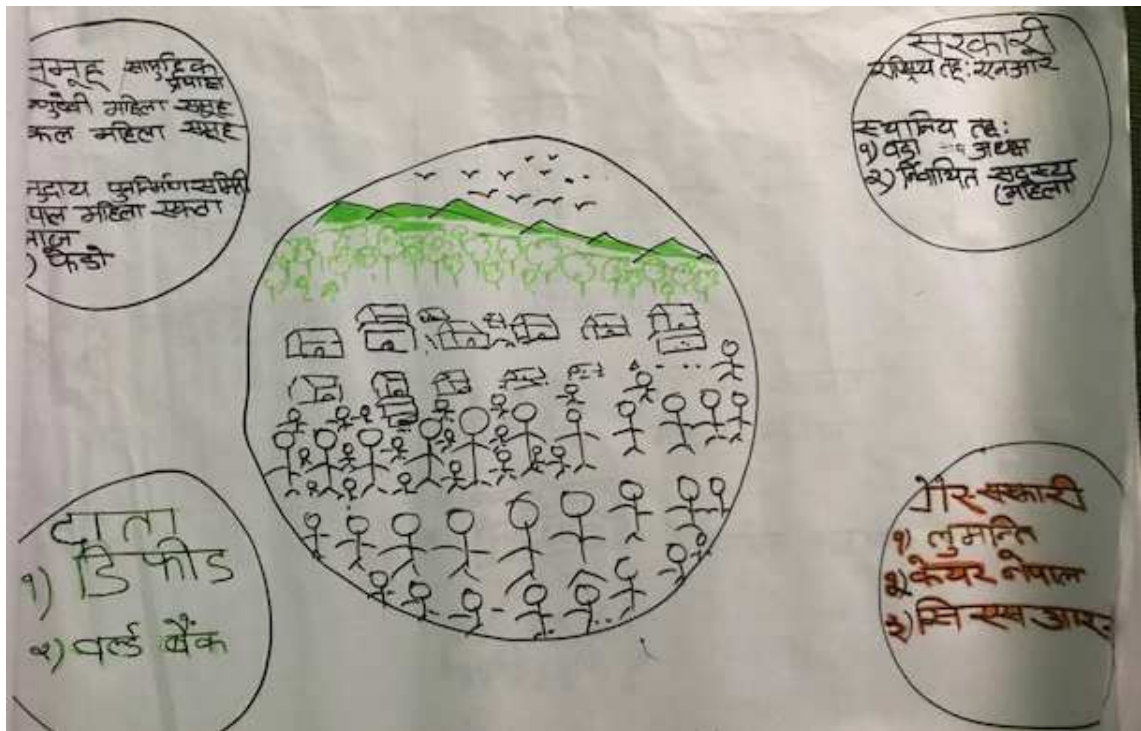
Source: Author

Figure 3-10 | Feedback presented to the women

Source: Author

Data with key informants were generated through semi-structured interviews articulated around questions that related to the key themes of the research, which could be delivered in a flexible order according to the flow of the conversation (Gibson and Brown, 2009). In total, interviews were conducted with 20 key informants, see Table 3-10, to understand the institutional setting and context beyond the realities of the main participants.

Table 3-10 | List of Key Informants

	Institution	Sex	
B1	Bishnudevi Cooperative leader	Female	Local NGO
B2	NRA Municipality Engineer	Female	Local Government
B3	Lumanti Engineer	Male	Local NGO
B4	Ward chairman	Male	Local Government
B5	Feminist Dalit Organisation	Female	Local NGO
B6	Lumanti Machhegaun	Female	Local NGO
B7	Community Reconstruction Committee	Male	Local Association
B8	Ward member	Female	Local Government
B9	Community Self-Reliance Centre	Male	Local NGO
B10	Nepal Women Unity Society	Female	Local NGO
B11	CARE Nepal Country director	Female	International NGO
B12	HRRP	Male	Mixed entity*
B13	NRA GESI	Female	National Government
B14	DfID	Male	International NGO
B15	Lutheran World Federation	Male	International NGO
B16	NRA	Male	National Government
B17	Guthi Machhegaun	Male	Local land trust
B18	Single women group	Female	Local NGO
B19	Poor women group	Female	Local Government
B20	Deputy Major Municipality	Female	Local Government

*Funded by donors and International NGOs, seconds staff into local and national government

Source: Author

3.4.2 Data analysis

The data analysis occurred in three stages and was iterative rather than linear. A first stage occurred in Kathmandu, where analysis of the interviews was ongoing to review the structure and focus of the questions. The second stage occurred in London, from January to June of 2019, as the interviews were transcribed and translated. The third stage has been through the writing-up process.

During the first two weeks, three pilot interviews were conducted. In this period, the realisations that the interviews worked better at that stage were semi-

structured, which led to a change of plans, from life stories to these. A model of the interview was developed, see Annexe 6 for the questions used. During these initial weeks, the first contact with the community and initial focus group discussion took place. As Susma transcribed and translated interviews while I was out with Silu collecting more data, I could read over the interviews in the evenings and revise the structure of the question and focus. I also reviewed the interviews with Silu and Susma to identify and talk over "subtle matters of connotation and meaning" with the intent of limiting the possible influence of the interpreter on the data (Marshall and Rossman, 2016, p. 210). In this way, the analysis was on-going and iterative.

From January to June 2019, the second stage of data analysis occurred. Data analysis in this research study was thematic analysis, which comprised of "locating meaning in the data with forethought, tools and systematic planning. Substantive contribution to our collective understanding of the world we live in" (Guest et al. 2012 p.2). Thematic analysis is based on "identifying commonalities, relationships and differences across a data set, searching for aggregated themes within data" and taking everyday concepts in the language of participants (Blaikie and Priest, 2017; Gibson and Brown, 2009, p. 127). Upon returning to London, and after having all the interviews transcribed and translated, I began the coding process.

Codes were identified in accordance with commonalities within the data set, as shown in Figure 3-11. I kept a code log as an "index of all the coding decisions that are made in a project" (ibid, p. 137). The next stage was working out the relationships between code categories and the significance of such relationships for the development of theoretical conceptions and statements. In the initial round, 102 codes were identified. These were then grouped into 16 themes. The themes were then grouped to answer research questions, see Annexe 7. The coding and analysis process took six months and was not a linear process.

Figure 3-11 | Example of manual coding on post-it notes grouped by themes

Source: Author

The third stage of analysis includes how the researcher gives meaning to the findings. This meaning was influenced by the analytical framework and how the findings were interpreted. For example, in order to answer the second research question, *'what are the key conditions that enable shelter recovery?',* the various elements that emerged from the coding were narrowed down to the three that emerged most often and could be clustered. These were land and tenure; finance and livelihoods; and knowledge. Others such as livelihoods, health, or social networks that were mentioned once or twice were not chosen as there was less information. This could have been due to the topics covered and emphasised by the semi-structured interviews. Participants did not directly state that 'knowledge' was a key requirement for shelter recovery. However, issues related to knowledge, such as language barriers, literacy levels, access to information and access to processes, appeared in the interviews repeatedly and I have clustered these into the theme 'knowledge'.

3.4.3 Methodological Limitations

This section discusses the limitations concerning the empirical data gathering process. There are four main areas of limitations: time spent in the field, language, reliance on gatekeepers and effect of the researcher on the data analysis (Marshall and Rossman, 2016).

The first limitation, time spent in Kathmandu gathering data, was a result of my personal conditions. I decided to spend three months in Nepal, gathering data because of my family situation and being a new mother. I would take my son with me, but his father worked in London, so this limited the number of months we wanted to be away. The rainy season in Nepal also limited the window for which the best climatological conditions for doing research – i.e. the winter, not the rainy season. This also influenced my decision of focusing on a single case study as I did not have time to go to various settlements and study them in-depth.

To respond to this limitation, I factored in that I had already been to Nepal twice in 2015 and 2016, during the MRes year, and in the time there, I had acquired a sense of the setting. I had also tested a research methodology, seen how interviews and interactions with women could unfold and tested the type of data I could collect. Another way I responded to this limitation was by establishing contacts from London and being extremely organised with my interviews. I worked fully from the moment I arrived in Nepal. This was possible because my mother kindly agreed to accompany us for the first months and stay with my son while I was out doing interviews. I considered taking him with me to Machhegaun but felt it would have been too much of a distraction for me.

Despite the efforts to offset this limitation, the relatively short time spent in Nepal gathering data limited the depth of engagement with the study population. The research was restricted in the time and capacity to create meaningful connections with the local community to establish trust and be able to gain deeper insights (Creswell, 1994). Spending more time in the community with the women would no doubt have led to a more nuanced and deeper understanding of their experiences, and possible different data and conclusions.

The second limitation was language; I was learning Nepali as I had enrolled in classes in 2015 and 2016, and had a basic understanding, which was enough for

informal conversations, but not enough to carry out the research. So I had to work with research assistants which limited my grasp of the participants' experiences and made the interviews slower as I waited for each answer to be translated. Translating specific terms in preparing the interviews was another limitation we found with language; Silu, Susma and I found that it was not easy to translate 'recovery' or 'successful recovery', and 'vulnerability', into Nepali or Newari in a way that the women and men would understand what we were referring to. As the data collection progressed, we found that asking about 'the more important things that helped people go back to a normal state' was relatable to asking about the key factors for recovery. Similarly, for questions around vulnerability, we asked *'for who was it more difficult to return to a normal state?'*, or *'who suffered the most?'*[33]

The third limitation was the reliance on gatekeepers to contact the sample population. Although the sample was never intended to be arbitrary, towards the later stages, we noticed that the participants had similar profiles. To offset this, we were more proactive and asked different people for details on who could fit our criteria and used snowball sampling. However, a larger, more arbitrary sample may have given different results. This possibly limited the themes that were identified in the thematic analysis process. For example, the work did not dwell on disability in-depth or gender-based violence. The research was not able to identify renters, although we actively looked for them. This is a group that is recognised as under-researched, as well as being vulnerable and living in unsafe buildings (Shrestha et al., 2016). Given the presence of local NGO Lumanti, many of the participants received help from them Lumanti. The findings relating especially to what self-recovery without any help looks like would probably have been different in an area where Lumanti was not working.

In relation to the fourth limitation, the effect of the researcher on the data was considered; the same data analysed by another researcher could have produced other results (Guest et al., 2012). To compensate for this effect, the research has documented and described its consequences.

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[33] The literature on disaster recovery points to the importance of building back to a better standard than the one the participants' houses were in prior to the disaster, when pertinent. In the context of this research, we found that participants related well to the idea of going back to 'normal' and discussions of building back with structurally safer construction could be accommodated within their notion of 'returning to normal'.

Closing comments

This chapter has discussed how the research is approached from a constructivist ontological and epistemological standpoint that seeks to question the status quo and construct academic and practitioner knowledge from women's accounts of their experiences after the April 2015 earthquake. The chapter has explored the main argument and research questions and developed how the research design and method uses a single case study and qualitative research methods. It has presented the criterion for the case study location, and discussed how the peri urban ward of Machhegaun, located in the Kathmandu Valley, fit the criterion.

The research aims to explore how women in vulnerable situations engage in shelter recovery experiences by examining the recovery process from the women's perspective, putting their stories at the centre of the analysis. The final section has developed the data collection processes and details of the study population, detailing how semi-structured interviews were conducted with thirty-three women and four men, conducted in their homes provide the core body of data, which is analysed through thematic analysis to identify codes and themes to build findings and answer the research questions. These interviews are complemented by contextual data from twenty key informant interviews and six focus group discussions.

Setting the Scene: Diversity, Nation-Making and the April 2015 earthquake

Historically, Nepal has been an exclusionary state based on structural discrimination dominated by high-caste, hill-origin, male elites, despite a very heterogeneous population (Amnesty International, 2017, p. 13).

Introduction

The previous chapters have introduced the research, reviewed the literature to present an analytical framework, and discussed the methodology used for this research. This chapter introduces the delicate socio-political context in April 2015, when the earthquakes hit Nepal. After centuries of social inequality fuelled by a feudal system and institutionalised caste and gender norms, the Maoist revolution and civil war that spanned from 1996 to 2006 led to the first ever elections in its history in 2008, and to Nepal being declared a secular state. These events are an important contextual dimension to the lived recovery experiences

of the disaster survivors as they influenced the way post-disaster reconstruction policies were rolled out, and inevitably, who could and could not access them.

This chapter maps the diversity in Nepal and the inequality and vulnerability in relation to class caste and gender. It documents how the earthquake occurred in a time of political instability, which impacted the recovery, for example, with the main reconstruction body taking eight months to be set up due to political infighting, and delaying the support that reached those who needed to rebuild. The chapter 'sets the scene' in which the earthquake of April 2015 occurred and answers the first subsidiary research question:

> *What was the socio-political context in which the recovery was happening?*

This chapter has five sections, and starts by documenting how diversity and inequality have been two constants in Nepali history. Then it discusses how recognition claims led to a civil war, the subsequent making of a 'New Nepal' and how the earthquake occurred during this post-conflict era. It reflects on how political instability, the approval of the constitution, decentralisation and rapid urbanisation intertwined with the aftermath of the earthquake and closes with a discussion on social justice in the context of contemporary Nepali politics. This chapter draws on literature and key informant interviews.

4.1 Nepal, constant in its heterogeneity over time

Considered one of the most demographically diverse states in the world, extreme diversity has been continuous over time within the 147,181 km² that constitute Nepal today (Lecours, 2014). As shown in Figure 4-1 below, among a total population of 26.6 million in 2011, there were over 125 castes/ethnic groups, 123 mother tongue languages and ten religious categories (Central Bureau of Statistics, 2012). Long and narrow, and landlocked between its larger neighbours China and India, the physiography also varies significantly as shown in Figure 4-2, Figure 4-3 and Figure 4-4. Three distinct geographical zones extend from 65m to 8,848m above sea level and encompass the world's highest mountain range in the north borders the Tibetan region of China, the tropical flatlands or Terai to the south border with India across an open 800km-long boundary and

the foothills in the centre (Mawby and Applebaum, 2018; van Steekelenburg et al., 2010). These three distinct geographies have shaped socioeconomic and political development over time (Khadka, 1992).

Other 31.2%

Chhetri 16.6%

Brahman-Hill 12.2%

Rai 2.3%

Yadav 4%

Magar 7.1%

Musalman 4%

Tharu 6.6%

Kami 4.8%

Tamang 5.8%

Newar 5%

Urdu 12.09%

Doteli 2.97%

Magar 2.98%

Bajjika 2.99%

Newar 3.2%

Nepali 44.6%

Tamang 5.11%

Tharu 5.77%

Bhojpuri 5.98%

Maithili 11.7%

Other 0.3%

Prakriti 0.5%

Christianity 1.4%

Kirat 3.1%

Islam 4.4%

Buddhism 9%

Hindu 81.3%
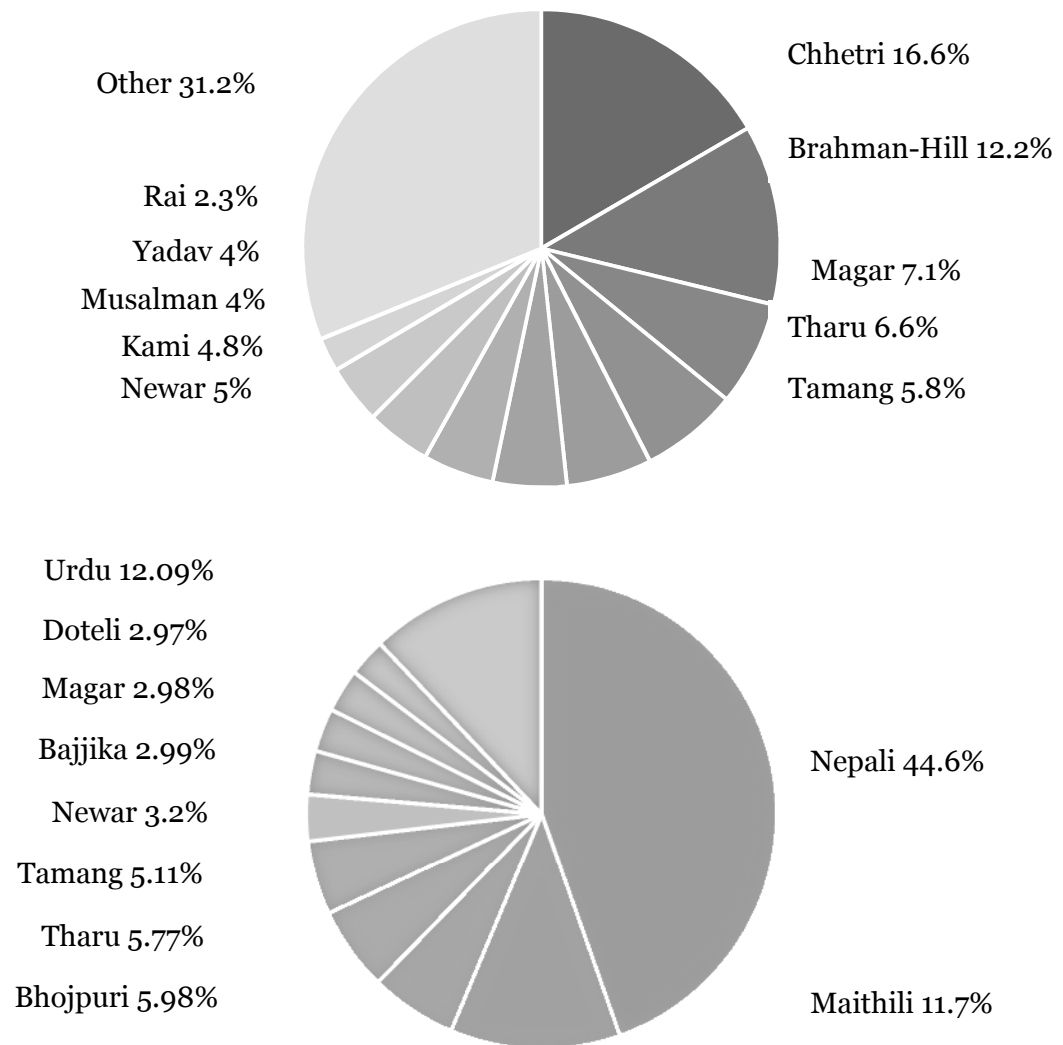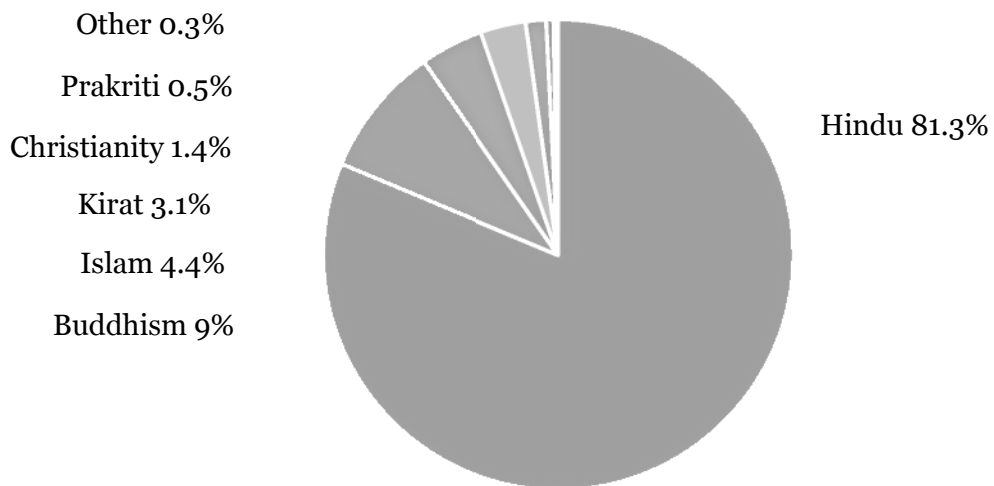
Figure 4-1 | Caste/ethnicity in Nepal, by percentages; Mother tongue among Nepali population by percentage; Religion categories in percentages

Source: Author from CBS 2012
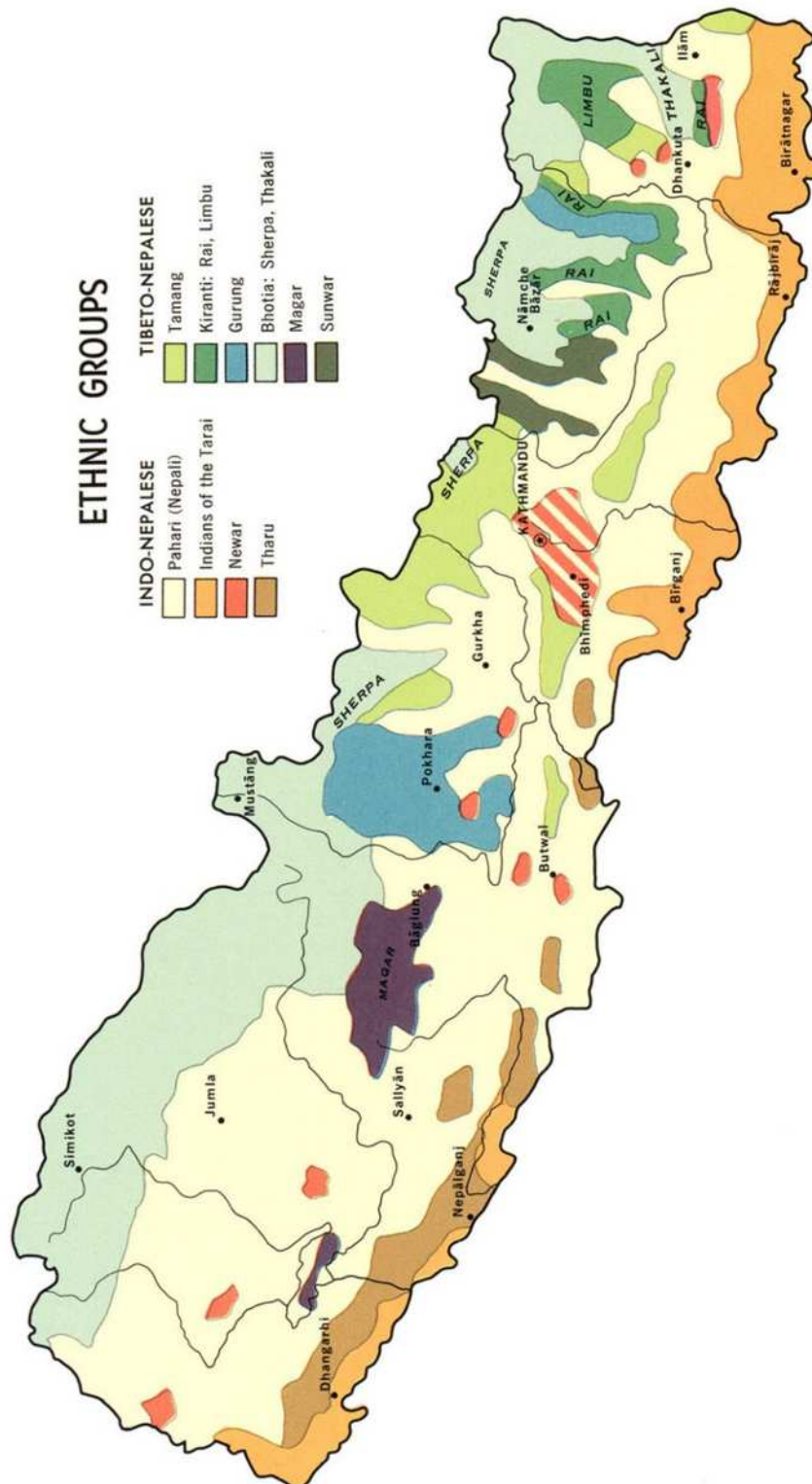
Figure 4-2 | Detailed ethnic groups of Nepal 1968

Source Mapsland, 2020)
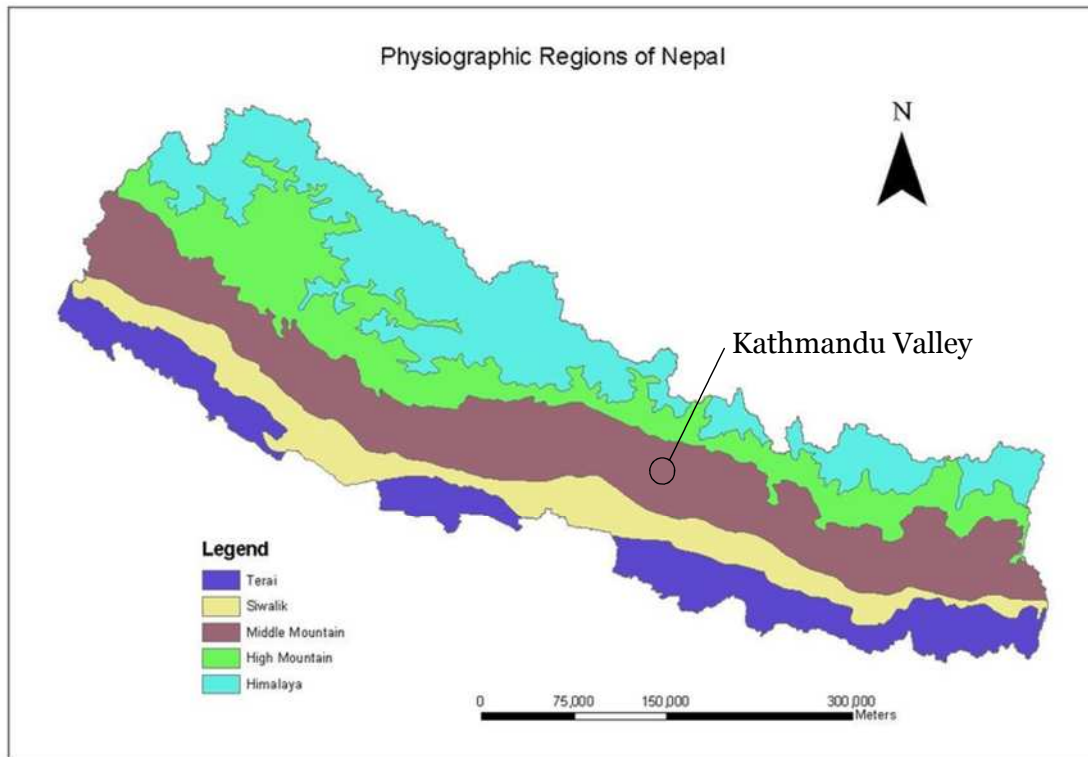
Figure 4-3 | Physiographic regions of Nepal

Source: Yogacharya and Gautam, 2008
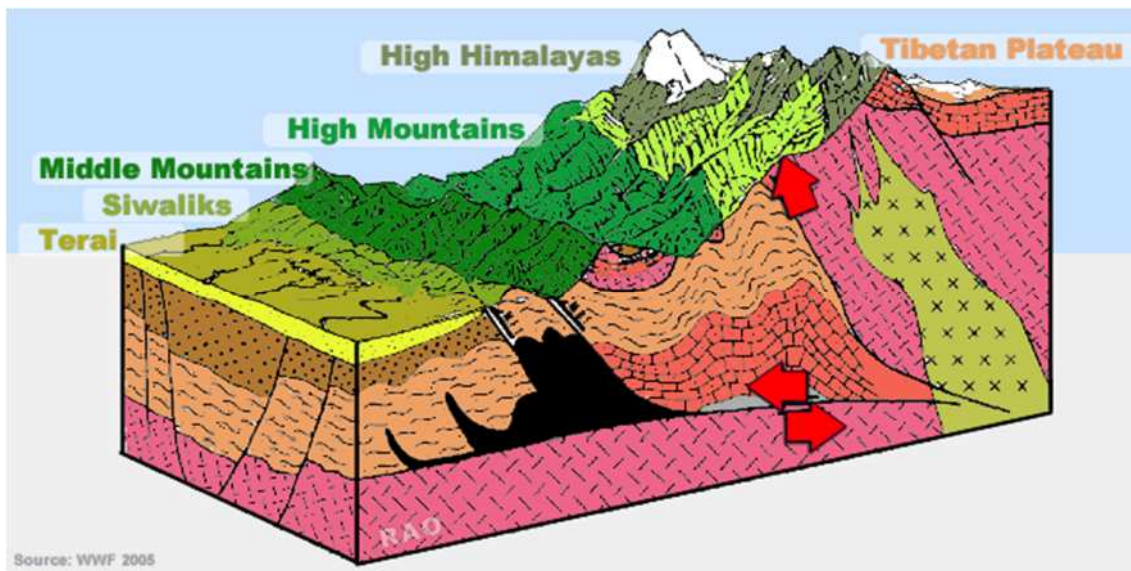
Figure 4-4 | Geological formation of Nepal

Source: Yogacharya and Gautam, 2008

The mountainous regions are difficult to access, have a harsh climate with little agricultural land and are home to indigenous nationalities that practise Buddhism and use Tibeto-Burman languages (Lecours, 2014; van Steekelenburg et al., 2010). The Terai and Siwalik, with plains that are often flooded and prone to high levels of malaria, had a low population until the 1950s when the disease became controllable, and the country opened up (Mathema, 1999). Two factors led to the formation of large cities in the terai: the increase in agricultural opportunities and the proximity to India, and they now hold 45% of the country's population, mainly Madheshi[34], Hindu caste groups and other indigenous groups (Khadka, 1992; van Steekelenburg et al., 2010). The middle mountains and valleys were more accessible and with better climates, and as a result, they were the preferred areas for ancient settlements. Dominant groups with the Hindu religion, the Nepali language and a caste structure in common settled in the fertile alluvial plain of the Kathmandu Valley (Khadka, 1992; Lecours, 2014).

As shown in Figure 4-1, the dominant language is Nepali, and the dominant religion is Hinduism. Hinduism "is followed by more than 80% of the population (Buddhism and Islam are other common religions) but is comprised of many castes and subcastes" (Aryal, 2014).

4.2 Nation making and Hinduism: the way forward for political elites

The concentration of power in the hands of elite minorities over time is as characteristic to Nepal as its high diversity (Riedinger, 1993). Before territorial unification, authority was in the hands of aristocrats from ancient Himalayan principalities and kingdoms who used a semi-feudal system based on difference and inequality (ibid). In 1769, Gorkha King Prithi Narayan Shah united these territories into Greater Nepal, however keeping the country together proved a challenge (van Steekelenburg et al., 2010). Eventually, with the signing of the treaty of Sugauli in 1816[35] Nepal was consolidated into the present-day territory and - although Nepal was never officially a British colony - the British maintained

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[34] Madhesis are dwellers on the Terai. Comprise 3 groups Tarai Janajati, Hindu caste, and Muslims

[35] This treaty established an autonomous boundary between the Gorkhali Empire's territory and British East India's occupied land to the south.

control over it and British culture was internalised, particularly during the Rana regime (Shrestha, 1993). The Shah King wanted to distinguish Nepal from Muslim kingdoms in India and create a uniting identity for his new realm, and leaders since have drawn on Hindu ideology to maintain and legitimise power (Gellner, 2016; Lecours, 2014; Maslak, 2003; Shneiderman et al., 2016; Snellinger, 2018).

It follows then that the high-caste hill-based Hindus of the same groups as the Shah Kings, namely Brahmins and Chettris, became the 'dominant ethnicity'[36] that maintained power through different political stages (Lecours, 2014). This prevalence of a caste-based order over time or 'Brahmanocracy' was partially shared with the local indigenous group to the Kathmandu Valley, the Newars[37] (Shneiderman et al., 2016, p. 2051). Culturally rich and able to maintain their identity over time,[38] despite the Shahs settling in their territory, high-caste Newars had access to the capital's circles of influence. As shown in Table 4-1, the Shah Kings ruled until 1846, relying on "local elites for governing and administrative purposes" that collected revenue for them (Tamang, 2000, p. 14). From then until 1951, the Rana hereditary prime ministership also relied on Hindu ideology to legitimise their rule, and it was during this period, in 1854, that they institutionalised Hindu social hierarchy via the Muluki Ain (Civil Code).

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[36] Used to refer to a case 'where the multi-ethnic character of society is excluded from political power and representations of the nation in favour of a historically dominant group'(Lecours, 2014, p. 371).

[37] "Newars are mixed Mongoloid and Indo-Aryan: 84% are Hindu and they practice their own hierarchic caste system" (Wily et al., 2008, p. 53).

[38] An anthropological study from the 1970s documents how Kirtipur, to the east of the valley and close to Machhegaun, still only had Newari residents in 1979 (Davies et al., 1979, p. 14)

Table 4-1 | Political events in Nepal, 1768 - 1962

Date	Event
1768	Unification by Gorkhali Empire, Shah absolute monarchy (until 1846)
1814-1816	Anglo- Nepali war, ends with Treaty of Sugauli
1846	Rana regime hereditary prime ministership established
1854	*Muluki Ain* (Civil code)
1951	End of Rana regime hereditary prime ministership
1951 - 1959	King Tribhuvan Shah in power (after he allied with exiled Nepali democracy activists and led successful revolution)
1959	King Mahendra (son of Tribhuvan) appointed by a commission.
1959	Parliamentary elections, Nepal's first constitution drafted and promulgated.
1960,12	Royal coup King uses authority to employ direct rule
1962	New constitution, Panchayat democracy

Source: Author from various including Shneiderman et al. (2016); (Donini and Sharma, 2008; Mawby and Applebaum, 2018; Snellinger, 2018)

The political elite embedded social, political and economic forms of domination and oppression into the everyday functions of the country, which enabled them to maintain power and govern over time (Lecours, 2014; Snellinger, 2018). "Under their rule, the countryside was drawn into a national political-economy through the extraction of resources, tribute, and corvee labour" (Pigg, 1992, p. 497). This system continued until the 1950s when identity claims came to the core of political instability. Identity remains central to the current analysis of vulnerability in Nepal (Dhakal, 2016; United Nations, 2012).

As shown in Table 4-2, the caste system specified in the *Muluki Ain* categorised every Nepali into a finite group with specific entitlements and prohibitions (Maslak, 2003). These entitlements and prohibitions related to land ownership and employment types, ultimately ensuring dominant groups maintained access to and control over resources. This version of public life not only marginalised citizens by class, caste and ethnicity but also by gender as patriarchy was legalised during this period.

> Patriarchy shifted away from the domestic sphere to the legal sphere, wherein women's rights and roles as daughters, wives and mothers became legally prescribed…. In Nepal, gendered citizenship must be understood… in the maintenance of masculinized Hindu rule; the attempted homogenization of Nepal's diverse population and creation of 'the Nepali woman' (legally and otherwise) as a chief instrument (Tamang, 2000, p. 152).

The caste system intersects ethnicity, and case patriarchal aspects were legalised at this time continue to have a strong impact to this present day.

Table 4-2 | Castes in the Muluki Ain

Number	Caste and description
1	Wearers of the holy cord: Brahmins, Thakuris, Chhetris and Newars
2	Non-enslaveable alcohol drinkers: Magars, Gurungs, Sunwars and some Newar castes
3	Enslavable alcohol drinkers: Lama (Tibetan) Chepang and Tharu, low caste Hindu Kumal (potter), Haya and Gharti(descendants of free slaves)
4	Impure, but touchable castes: Kasai (butchers), Kusle (Newar musicians), Dhobi (washermen), Kulu (Newar tanners) as well as Muslims and Europeans
5	Impure and untouchable castes low-caste Hindus such as Kami (blacksmiths). Sarki (tanner and shoemaker), Kadara, Damai, Gaine, Badi, Pore and Cyame.

Source: Maslak (2003, p. 136)

Political elites used the portrayal of Nepal as a culturally homogenous nation to maintain their legitimacy and rule. The subsequent episode in Nepali politics to the end of the Rana regime, a short democratic period in the 1950s supported by India ended when King Tribhuwan overthrew the government and established the partyless *panchayat* system in 1960, to be succeeded after ten years by King Mahendra (Snellinger, 2018). The first constitution of Nepal, promulgated in 1962, codified three principles as normative national ideals: Hinduism, the monarchy and the Nepali language again normalising the dominance of the higher-caste Nepali speaking groups and legitimising an autocratic government (Pigg, 1992; Tamang, 2000). It did not reflect the nation's diversity. Instead, it "reinforced a particular ethno-cultural version of public and political life that continued to allow elites who have historically thrived to maintain their status within the state" (Snellinger, 2018, p. 146).

4.3 Making New Nepal: civil war, elections and the constitution

In 1990, the People's Movement (*Jana Andolan*) undid *panchayat,* and in 1991 Nepal became a constitutional Monarchy, as shown in Table 4-3 below. Democratic elections were held, but a series of weak and short-term governments were marked with political in-fighting and corruption (ref). Maoist insurgents mobilised other social groups with claims of diversity and started a civil war -The People's War- in 1996 when diverse groups came together:

Ethno-linguistic minorities in the Terai—the lowlands along the border with India—and elsewhere in Nepal were raising increasing, and often, violent demands for recognition and representation in a political system that seemed increasingly to be the preserve of a Kathmandu-based elite (Donini and Sharma, 2008, p. 4)

The civil war reflected the discontent resulting from high inequality in Nepal, with issues regarding land rights and identity at the forefront of the struggle.

Table 4-3 | Political events in Nepal, 1962 - 2018

Date	Event
1990	People's Movement (*Jana Andolan*) undoes Panchayat. Led by coalition of parties (including NC and CPN-UML) demanding multi-party democracy
1991	Nepal becomes a Constitutional Monarchy
1991	Democratic elections held. A series of weak and short-term governments ensue with much political in-fighting and corruption
	Promulgation of new multi-party constitution
1996, 2	Beginning of People's War (Maoist Insurgency and civil war)
1999	Local Self Governance Act
2001, 06	Royal Palace massacre
2001, 11	King Gyaendra assumes power and declares a full state of emergency
2002	King Gyaendra dissolves parliament
2004	King Gyaendra reinstates Prime Minister who forms a four-party coalition government but does not reinstate parliament
2005, 2	King Gyaendra declares state of emergency and seizes full power
2005,11	Twelve Point Agreement by the mainstream political parties and Maoists as road map for resolving conflict
2006, 5	Nepal declared a secular state
2006, 11	Comprehensive Peace Agreement (CPA) Signed (Maoist insurgents and state representatives)
2007, 1	Interim constitution – from Hindu Kingdom to secular Federal Democratic Republic of Nepal.
2008, 4	Constituent Assembly Elections held, Maoist most voted, mandate for new constitution, GP Koirala Prime Minister (6 PMs until 2015 earthquake)
2008, 7	Nepal's first president Head of State appointed
2012, 5	Constituent Assembly dissolved
2013, 11	Constituent Assembly Elections
2014, 2	Sushil Koirala (Nepali Congress) (until 2015, 10)
2015, 4, 5	Gorkha earthquake
2015, 10 – 2016, 8	KP Sharma Oli, elected prime minister and sworn in (Communist Party of Nepal UML (until August 2016)
2015 12 (20)	Constitution promulgated, Nepal divided into 7 provinces
	Nepal declared Federal democratic republic
2016, 8	PK Dahal PM (Unified Communist Party of Nepal (Maoist)) (until 2017, 6)
2017, 6	General elections, Sher Bahadur Deuba PM (until 2018, 2) (Nepali Congress)
2018, 2	KP Sharma Oli elected PM (Nepal Communist Party), incumbent

Source: Author from various including Shneiderman et al. (2016); (Donini and Sharma, 2008; Mawby and Applebaum, 2018; Snellinger, 2018)

With the formal end to the war, in 2006 parliament passed a sweeping bill that stripped all kings' power and dismantled symbols of royal authority, and Nepal was declared a secular state. These first-ever elections - the Constituent Assembly Elections were held in April of 2008, and the Maoists received the majority of the popular vote[39] – the communist groups had managed to unite diversity with the promise of increased equality.

Table 4-4 shows the three main political parties in Nepal and the percentages at which they were voted in this election, which resulted in the most diverse governing body Nepal had seen. However, as Lecours, (2014) points out, "the leadership of the three main parties, formed primarily of the historically dominant high-caste Hindus from the hills, is looking to respond to those identities and power claims in a way that does not overly threaten their traditional power and definition of the Nepali identity" (p.389).

Table 4-4 | Three main Political parties in Nepal, votes in 2008 election

Acronym	Name	%
CPN (Maoist)	Communist Party of Nepal (Maoist)	38
NC	Nepali Congress	19
CPN-UML	Communist Party of Nepal- Unified Marxist Leninist	18
Other		25

Source: Author from (Snellinger, 2018, p. 392)

Four years later it was becoming apparent that while caste and economic inequalities had led to the revolution and subsequent Maoist government, there had not been significant changes in the existing higher caste power logic and the claims had not materialised into the radical new propositions that drove the struggle (Snellinger, 2018). In May 2012 the Constituent Assembly dissolved without having been able to reach an agreement and promulgate the new constitution and fresh elections were held in November of 2013. In what was seen as a shift to the right, the vote resulted in a Constituent Assembly that was less diverse than the previous one. The Nepali Congress (NC) political party, which promoted market-driven neoliberal policies gained more votes, but by the time

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[39] The US had to delist them as a terrorist group and acknowledge their legitimacy

the earthquake hit Nepal in April 2015, there was still much infighting and no new constitution had been approved.

After the earthquake, on the 20th December of 2015 the government settled on a constitution that was contested by groups in southern Nepal that disagreed with the new federal demarcation and led to severe blockades at the boundary with India. This exacerbated the challenges faced by the vulnerable in accessing resources (ibid). The combination of political instability and a coalition government led by the Maoists impacted recovery (Dixit, 2015b).

> For centuries the Khas rulers divided and conquered the different ethnic groups in Nepal – first the Shahs, then the Ranas, and then mainstream political parties. They pinned us against one another so they could continue to rule. They were in the majority if they kept all the minorities separate. But the minorities are realizing their political goals are not at odds. If they unite, they outnumber the ruling elite. The way the federal map was delineated to ensure a high-caste hill plurality in all seven states, except state number 2 which has a Madheshi majority, is the most recent evidence of this divide and rule tactic (Snellinger, 2018, p. 188).

Table 4-5 shows the main gender laws in Nepal, from 1975, which was the United Nations (UN) women's year. The 2007 interim constitution of Nepal "officially enshrined provisions for gender equality—including the right against discrimination, the right against violence, and the right to equal property—and created a quota of 33 per cent women in representation at the national and local levels" (Mawby and Applebaum, 2018, p. 9). The 2015 constitution, however, was less progressive constitution regarding women's rights and women lack the ability to confer citizenship to their children or spouses, they do not have equal inheritance rights, equal pay for equal work is not guaranteed, and gender discrimination is not explicitly outlawed. The role of women in recent politics in Nepal has continued to be precarious, in spite of the establishment of quotas for women and minority groups for positions of power.

> In politics women's positions are depicted as relational; their relationships are with their natal families, their husband's families, their sons, and, when those are not politically convenient, their fictive kin: For a woman to get ahead in politics, the family environment must be conducive. Her husband, son, brothers have to be supportive. In our society, the socialization process for a son and a daughter is different. A son is taken as one who earns and who performs the parent's funeral rituals. A daughter, on the other hand, is treated as someone who will go to another's home after marriage. A woman has to live within control of her father before she gets married, her husband after she is married, and her son after the demise of her husband. She is never free. Women don't have their own self-identity. [A woman] is always

identified as someone's daughter, someone's wife, someone's mother (Snellinger, 2018, p. 33).

Article 18 that all citizens shall be equal before the law. The Article notes that

> The state shall not discriminate among citizens on grounds of origin, religion, race, caste, tribe, sex, physical condition, disability, health conditions, matrimonial status, pregnancy, economic condition, language or geographical region, ideology and such other matters (NSRC 2016 p.1).

Table 4-5 | Gender laws in Nepal

Year	Law / Event
1975	UN International Women's Year
1975	*Muluki Ain* (Civil Code) modified to include a clause on women's inheritance and property rights.
	Ministry of Women, Children and Social Welfare established after Beijing conference
1991	Signing the Convention on the Elimination of All forms of discrimination against Women (CEDAW)
1999	Local Self Governance Act *(made provisions for the mandatory election of at least one female member in each ward of each VC and municipality)*
2002	National Women Commission (NWC) established by GoN through an executive decision (separate Act promulgated in 2017)
	11th Country Code Amendment bill passed allowing women equal rights over parental property *(although property had to be returned upon marriage) and legalising abortion (Baniya 2017 6)*
2006	Act to Amend Some Nepal Acts for Maintaining Gender Equality.
2006	Nepal Citizenship Act 2006 *(removed discriminatory provisions that limited the right of women to pass on citizenship to their offspring)*
2007	Human Trafficking and Transportation Control Act
2007	Interim Constitution of Nepal *Recognised equal rights of Nepalese Women and Men to transfer their citizenship by descent to their children.*
2008	Domestic Violence Control, A Law Against Domestic violence enactment
2010	GoN declared year against Gender-Based Violence against Women
2011	Nepal adopted a National Action Plan on Women, Peace, and Security (NAP),(Baum and Appleby)
2012	Joint Land Certificate introduced through Budget Policy of 2011/12 (CSRC 2014)
2012	Change in law to provide 25% discount on the registration fee when land is registered in woman's name
	They cited the improvement in the extension of the statute of limitations for reporting rape,253 compensation for widows,254 lighter taxes for women who register their names on land compared to men,255 the creation of the emergency fund for widows,256 and the mandatory 33 percent of women on Local Peace Committees.257 (Appleby 29)
2015	Constitution (less progressive than the 2007 constitution regarding women's rights
2017	Local Level Election Act. Requires that of the five elected members of each ward committee of village assemblies and municipalities across the country, one has to be a woman of any caste or ethnicity, and another has to be a Dalit woman. (Baniya et al., 2017, p. 11)
2017	Women Civil Society Groups in Nepal developed a Common Charter of Demands for Gender Equality and the Empowerment of Women in the Post-Disaster Humanitarian Response (Inter cluster working group 2017)

Source author from (Baniya et al., 2017; GoN, 2011; Mawby and Applebaum, 2018; Sharma Rawal et al., 2016)

4.4 Decentralisation and rapid urbanisation

A significant consequence of recent political events has been the federalisation of Nepal. The constitution of Nepal, promulgated on September 10, 2015, mandated a federal state. Pressure from the different political groups led to the government calling for local, provincial and federal elections to be conducted before January 2018 (International Foundation for Electoral Systems, 2017). This was meaningful as there had been no local elections since 1997 with elected officials serving their term until 2002 (van Steekelenburg et al., 2010, p. 95). The local elections of 753 local governments were held in various stages in May, June and September of 2017 (Sharma et al., 2018).

In parallel, there were changes in administrative bodies and boundaries with numerous rural Village Development Committees (VDCs) becoming urban Municipalities. As shown in Table 4-6, these changes were based on population size but did not consider other criteria such as density, contiguity, occupational structure or economic structure (HRRP, 2018b; Muzzini and Aparicio, 2013). As shown in Table 4-7, there were 276 municipalities in November 2017, and one of these new municipalities was Chandragiri Municipality, where the case study for this research, Machhegaun, is one of the wards.

Table 4-6 | Nepal's Politico-Administrative Definition of Urban Areas

Nepal's urban local governments are classified into the following three categories	
Metropolitan city	A settlement with a minimum population of 300,000, at least NPR 400 million in annual revenue, and access to basic infrastructure.
Sub metropolitan city	A settlement with a minimum population of 100,000, at least NPR 100 million in annual revenue, and access to basic infrastructure.
Municipality	A settlement with a minimum population of 20,000, at least NPR 5 million in annual revenue, and access to basic infrastructure. In the Mountain and Hill zones, a settlement with a population of 10,000, annual revenue of NPR 0.5 million, and limited infrastructure can also be declared a municipality.

Source: Government of Nepal 1991, 1999 in Muzzini and Aparicio, 2013, p. 30

Table 4-7 | Administrative districts by category

Province	District	Metro	Sub-Metro	Urban Municipality	Rural Municipality
Province 1	14	1	2	46	88
Province 2	8	1	3	73	59
Province 3	13	3	1	41	74
Province 4	11	1	0	26	58
Province 5	12	0	4	32	73
Province 6	10	0	0	25	54
Province 7	9	0	1	33	54
TOTAL	**77**	**6**	**11**	**276**	**460**

Source: UN Nepal Information Platform (2017)

The rural population in Nepal is still relatively high (97% in 1960; 82% in 2015) (World Bank, 2016), in spite of rapidly increasing urbanisation in the Kathmandu valley during the last three decades with an annual growth rate of 5.2% (Thapa and Murayama, 2011).

4.5 The earthquake

Located where the Eurasian and Indian tectonic plates converge - creating the Himalayas - Nepal is a country prone to earthquakes. Considered the 11th most at-risk country in the world, there were major quakes in 1934, 1980, 1988 and 2011 (van der Leest, 2016). On the 25th of April 2015 at 11:56 am Nepal Standard Time (NST) - 6:11 am Universal Coordinated Time (UTC), an earthquake of magnitude 7.8 on the Richter scale occurred (Bothara et al., 2016). The epicentre was in the district of Gorkha, 77 km northwest of Kathmandu (Sharma et al., 2018). Hundreds of aftershocks followed; the biggest one on the 12th of May at 12:50 pm NST, with epicentre in the district of Dolakha, northeast of Kathmandu, (HRRP, 2018c). The earthquake had devastating effects on the population, with a death toll of nearly 8,800, over 22,300 injured and approximately 500,000 houses destroyed (GoN National Planning Commission, 2015a). As illustrated in Figure 4-5, out of 75 districts, 31 were affected, both in rural and urban areas.

Figure 4-5 | Categories of earthquake affected districts
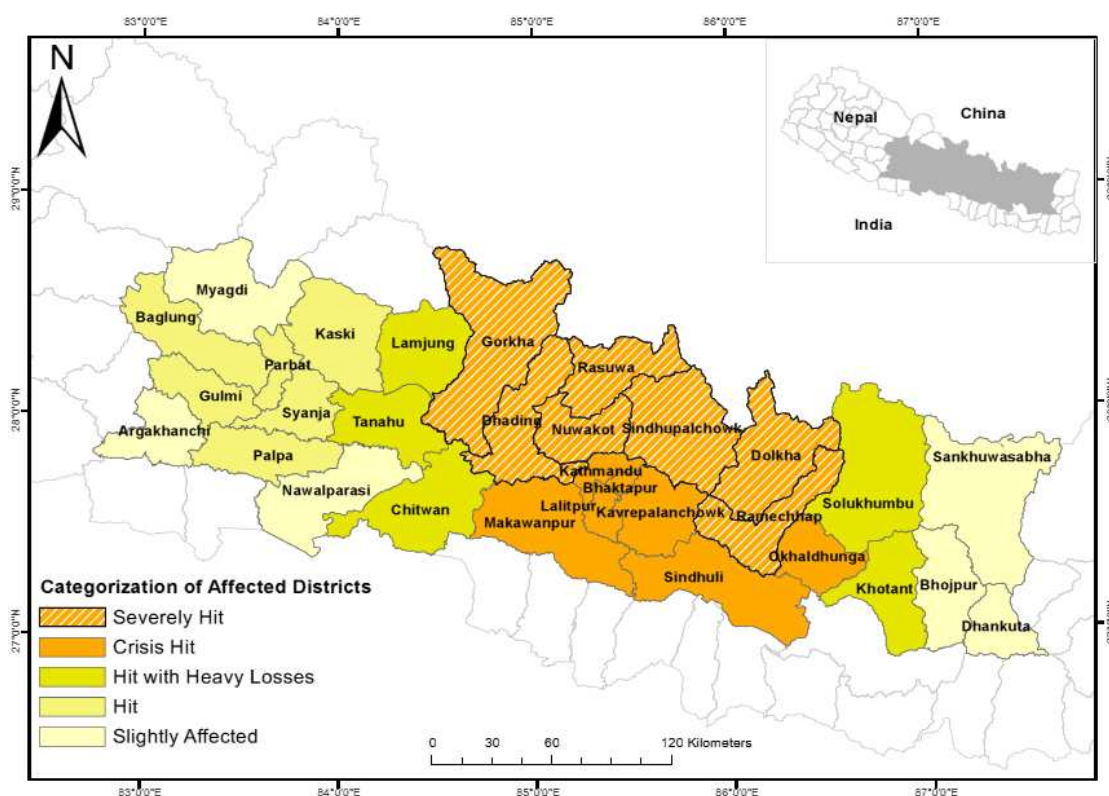
Source: (GoN National Planning Commission, 2015a)

Table 4-8 shows the 14 districts affected at crisis level,[40] and Figure 4-6 shows the 41 urban areas or municipalities affected which had 3 million people, and 33% of the total damaged households (Shrestha et al., 2016).

Table 4-8 | Affected districts

Affected	District
Severely hit 7	Gorkha, Dhading, Rasuwa, Nuwakot, Sindhupalchowk, Dolkha, Ramechhap
Crisis hit 7	Kathmandu, Bakhtapur, Lalitpur, Makawanpur, Kavrepalanchowk, Sindhuli, Okaldunga
Hit with heavy losses 5	Lamjung, Tanahu, Chitwan, Solukhumbu, Khotant
Hit 6	Baglung, Gulmi, Parbat, Kaski, Syanja, Palpa
Slightly affected 6	Myagdi, Argakhanchi, Nawalparasi, Sankhuwasabha, Bhojpur, Dhankuta

Source:

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[40] This category includes 14 districts, the severely hit and crisis hit, and was used by the Government frequently. It was then subdivided into 11 rural and 3 urban districts in the Kathmandu Valley for the census and other procedures.
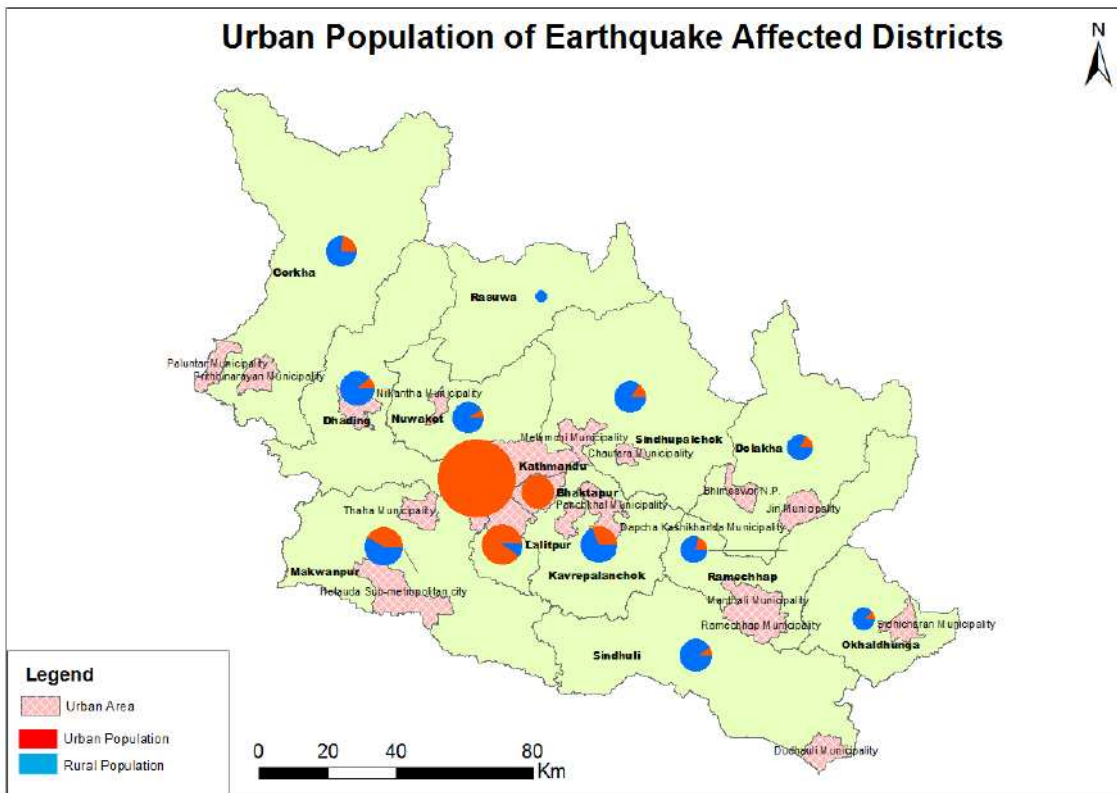
Figure 4-6 | Urban population of Earthquake Affected Districts

Source:

Nepali authorities had been working with international bodies and working on updating their Disaster Risk structures. Table 4-9 shows the existing disaster management policies and frameworks in Nepal at the time of the earthquake.

Table 4-9 | Existing disaster management policies pre-2015 earthquake

Date	Policy/organisation	
1982	Natural Disaster Relief Act or Calamity Relief Act ratified. Led to establishment of Central, Regional, District and Local Level Natural Disaster Relief Committees and a system for allocating relief funds	MoHA
1996	National Action Plan for Disaster Management	GoN
1999	Inclusion of disaster management component in the Local Self Governance Act	
2005	Commitment to Hyogo Framework of Action HFA	
2009 10	National Strategy Disaster Risk Management (NSDRM) (UNDP, EC supported). 'blueprint for Nepal to mitigate hazard risk and manage disaster responses' (Daly 409). Proposed the National Disaster Management Authority. GoN Ministry of Home Affairs (MoHA). Strategy not formally implemented but had provision for decentralisation and capacity building	GoN, MoHa
2010	Commitment to Incheon Road Map on Disaster Risk Reduction /Climate Change Adaptation, Incheon Declaration	
2011-18	Comprehensive Disaster Risk Management Programme (CDRMP)	UNDP
2013 03	National Disaster Response Framework	GoN, MoHA
	NRRC Nepal Risk Consortium – coalition of government, NGO and private sector stakeholders	
2015 03	Sendai Framework for Disaster Risk Reduction adopted (18)	
2015	Draft Disaster Management Act	MoHA

Source: Author from various including (Daly et al., 2017; Sharma et al., 2018) and Nepal Disaster report 201

The literature review documents the ways in which disasters affect vulnerable population more, and Nepal is ranked number 145 out of 188 in the 2015 International Human Development Index (HDI) (UNDP, 2016) indicating a high proportion of vulnerable population[41]. The country's low degree of development, together with difficulty in implementing disaster risk reduction policies and building codes for safety, and the steepness of the terrain, means that earthquakes and natural phenomena are more likely to become disasters.

Damage caused by the earthquake in Machhegaun

Section 3.3.3 broadly describes the damage caused to the built enviornment. To detail this damage further, it is useful to understand the geographical characteristics of the ward. To understand the impact of the earthquake and why

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[41] 47 out of 189 in the 2019 International Human Development Index, with an increase from Low to Medium Human Development (Conceição and United Nations Development Programme, 2019).

the whole settlement of Taukhel was torn down, it is useful to understand the geographical characteristics of the ward and briefly discuss traditional Newari architecture and settlements.

The ward has a steep topography from the higher hills in the south to the lower areas in the north. The three settlements are Chundevi, at the top, Machhegaun, in the middle - in future referred to as the Old Town as this is how locals refer to it, and to avoid confusion with the ward-, and Taukhel towards the bottom, see Figure 4-7. Chundevi had a different layout to the two core areas; scattered houses on the sides of a steep and narrow dirt road followed a sprawling growth model. The uppermost house had been built according to the interviewee some 30 years ago, which would be an adequate estimate for the houses in this area. A number of houses there had collapsed, but the damage was not as extensive as in the Old Town and Taukhel, which were ancient and densely built following traditional Newari styles, and the houses there were severely hit by the earthquake.

Taukhel

Old Town

Chundevi

N ⇧

o   100 m
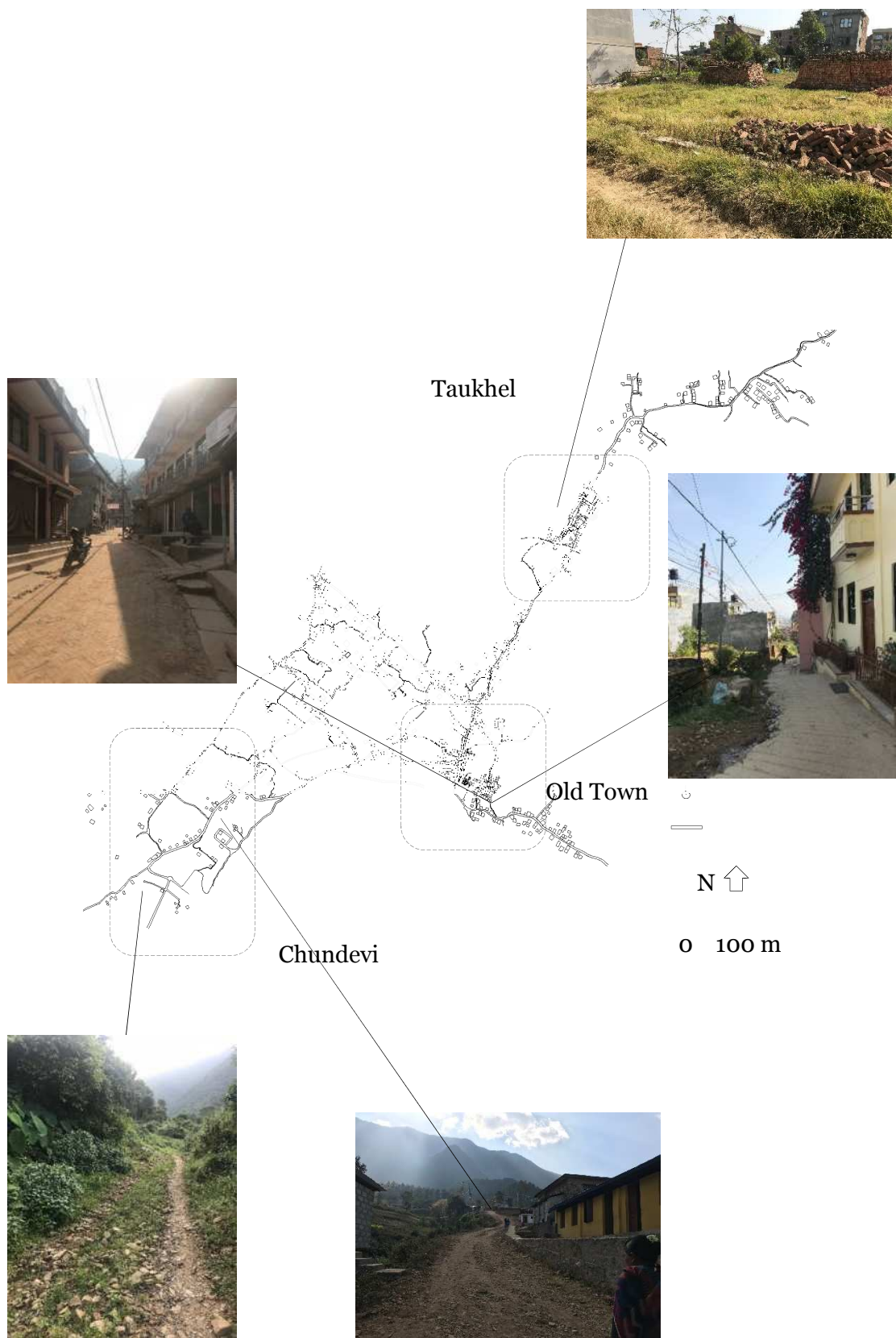
Figure 4-7 | Map of Machhegaun with images of the three main settlements

Source: Plan: Author from Lumanti, Images: Author

The Old Town and Taukhel are 'core' areas that had maintained their majority of the Newari population over time, and their characteristic classic Newari architecture from the Malla period (1207-1769) (Shrestha et al., 2016). As shown in **Error! Reference source not found.**, the typical Newari town has a low imprint, densely built inward-facing houses with open spaces for children to play, interaction with the extended family, and washing and drying clothes. Houses include a prayer room and have a configuration that goes from the more public areas at the bottom of the house to the more private at the top, with a kitchen generally at the top (Adhikari, 1987). Interconnected with covered alleys and semi-private courtyards, there are also squares, public spaces with temples, large water basins and public resting places (Adhikari, 1987; Devkota et al., 2016).

The urban fabric used to be two to three storeys high and was determined by the maximum height of the nearest temple, but this has also been changing. Houses used to be two to three storeys high with the nearest temple dictating the maximum height. The predominant construction materials in the area were burnt bricks made with locally sourced clay and stone for foundations. Doors and windows are delicately crafted with wood, and roofs are thatched or use brick tiles (Shrestha et al., 2016). Newer construction methods are also used, with reinforced concrete structures being the most common. Houses in Taukhel were 18% adobe, 44% loadbearing (mud mortar) 14% load-bearing (cement mortar) 24% pillar system (Lumanti Support Group for Shelter, 2017).

Taukhel was severely hit; in the Old Town, the impact was varied. The old buildings, clustered around the Mache Narayan temple, suffered more and had major damage. Newer buildings built with concrete structures, which would correspond to the typology described in the report above as peri urban had less damage to their structure than the old ones. Shrestha et al., explain the reasons why older settlements were more affected:

> Human factor through structural process has played a [more] decisive role than natural phenomenon itself in damage and losses by the earthquake. In the core and historic towns in the fringe areas, [the] majority of old houses built with unreinforced brick masonry were either completely collapsed or damaged due to vertical division and haphazard renovation and reconstruction, lack of timely maintenance, poor strength of binding material, and absence of tie beam around the house (2016, p. iii).
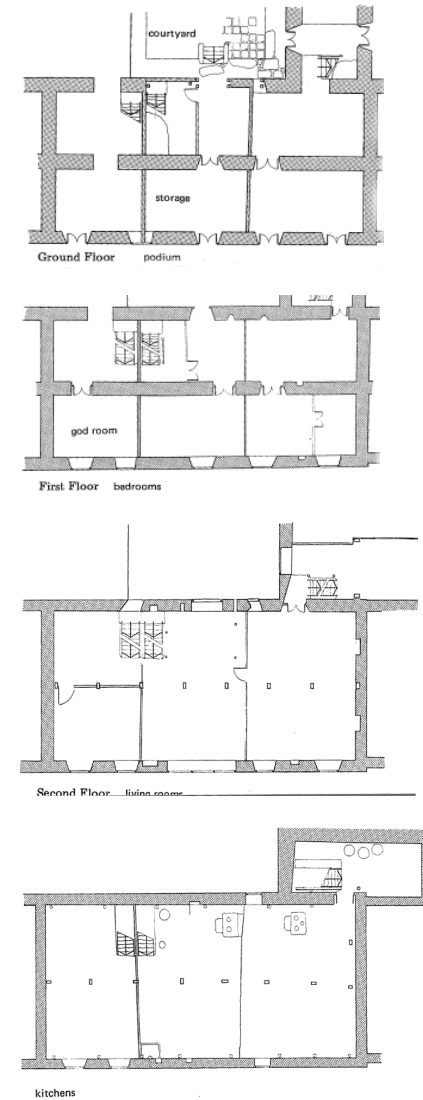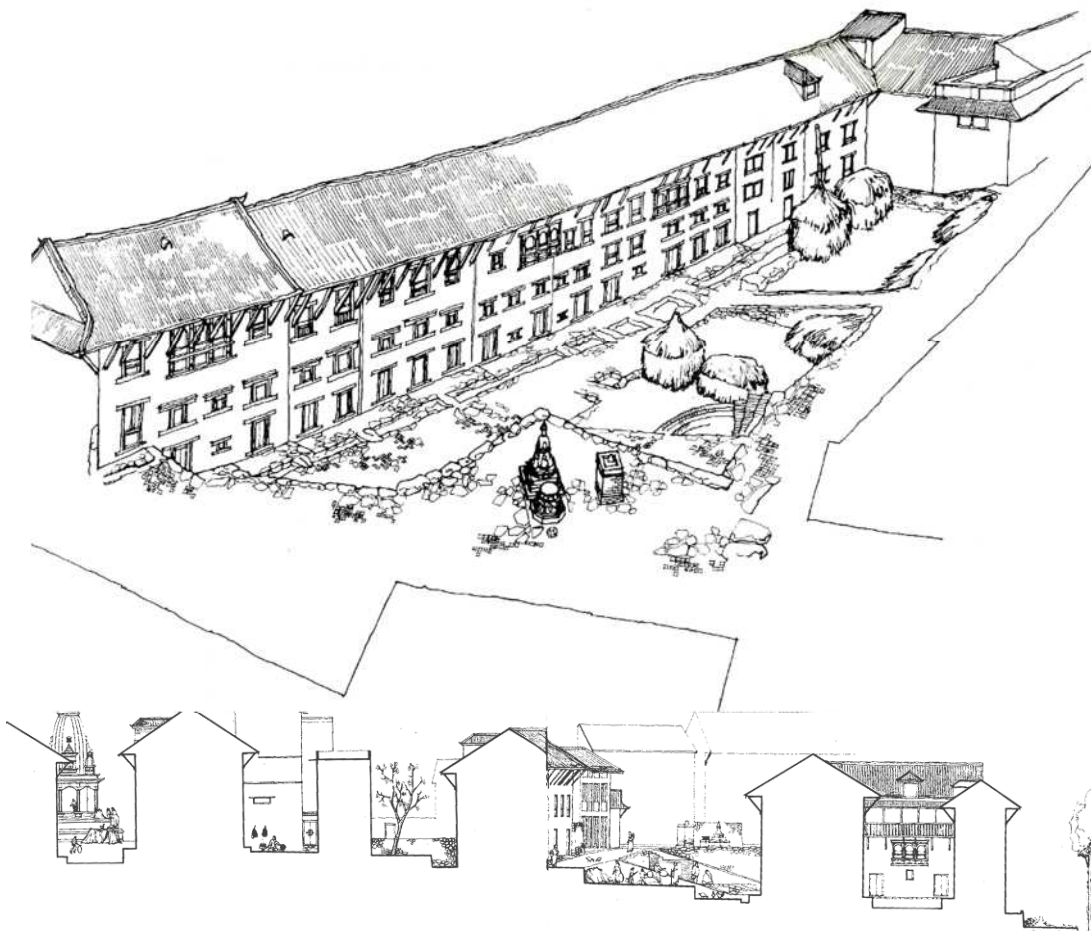
Figure 4-8 | A Tole with section in Kirtipur, a nearby Newari town, and a typical Newari house floor plan

Source: Illustrations from Davies et al., 1979

Other impacts of the earthquake, apart from how it affected the houses of residents, include the psychosocial impact. Women in the interviews talked about the trauma and the time they needed to feel strong enough to respond. They reported states of despondence and lack of hope. The women also shared how there had been an increase in alcoholism among men as livelihoods were more difficult to maintain. The temporary houses also affected their health, especially the elderly and younger family members. The temporary Corrugated Galvanised Iron (CGI) shelters were inadequate, damp, and people suffered pneumonia and colds (Shrestha et al., 2016). The seasons are marked in Nepal; the summers extend from June to August with monsoon rains while the winters extend from mid-December to February and tend to be dry and cool.

Closing comments

Nepal remains a diverse country with high inequality among the population along axes of gender, caste, ethnicity, class and geography. This chapter has discussed the importance of identity throughout the history of Nepal since its unification in 1769 up to April of 2015, when the earthquake occurred, setting the scene to understand the institutional framework and the response that are described in Chapter Five. An interpretation of these events through the lens of the analytical framework and in particular through the dimension of reciprocal recognition, which focuses on identity, is useful at this point to start integrating elements from the social justice framework into the analysis.

Looking at the events discussed in the chapter through a social justice lens is relevant in the context of Nepal. As discussed in section 2.3, Young (1990b) starts her critique of the distributive paradigm around the reflection that contemporary calls for justice in the US are not calls for redistribution. They are, rather, cases that concern "the justice of decision making power and procedures [of private corporate decision makers]... claims about the injustice of cultural imagery and symbols [media stereotypes]... the division of labour and right to meaningful work" (p. 20). With this example, Young highlights the importance of recognition in any understanding of social justice.

In a similar way, this chapter has highlighted how injustice of misrecognition is widespread in Nepal, given its history and high socio-economic, political and geographic diversity and dominance by high caste hill groups as ruling elite and the underlying gender relations that permeate both dominant and other religious groups. Not only do these claims for recognition reinforce the broader approach to social justice, but the political situation in Nepal also affected the reconstruction process. The ruling elite divided the country into seven states, all of which had a high-caste hill majority (Snellinger, 2018). Claims for justice in Nepal include the civil unrest in relation to the proclamation of the new constitution of 2015. Injustice of misrecognition against minorities such as the Madheshi and Tharu from the south and the Janajati led to widespread protests and the blockage of the border with India.

The constitution also had injustice of misrecognition in relation to gender, by not accepting Nepali citizenship to be transferred through the mother. In Nepal, injustices of misrecognition relate specifically to how being a woman is constructed in Nepali society, and what women can and cannot do. This is linked to the dominance of high-caste Hindu men for centuries and their influence on the social norms and the institutions in Nepal (Baniya et al., 2017; Snellinger, 2018). This sets a base for questioning of inclusive representation in relation to reconstruction in Nepal as an overall background, and the shelter recovery process of women in Machhegaun in particular.

Response to the Earthquake - Government, NGOs, CBOs and Citizens

Introduction

The previous chapter discussed the socio-political context of Nepal up to the time of the earthquake, and this chapter provides further context to the post-disaster reconstruction setting by discussing the institutional framework and the response to the earthquake. It gives a broad overview of how Nepali institutions, the International Aid System, local Non-Governmental Organisations (NGOs), Community-Based Organisations (CBOs), and citizens responded to the April 2015 earthquake. The chapter starts with a brief review of the government's immediate response: the publication of the Post Disaster Needs Assessment (PDNA); and, the creation of the National Reconstruction Authority (NRA), the main reconstruction coordination body. Given the focus of this thesis on shelter and vulnerability, the chapter then reviews the owner-driven reconstruction (ODR) approach the NRA put in place to support private housing reconstruction and how the government defined and addressed vulnerability in relation to shelter.

The review of self-help housing literature - section 2.1 - found that group mobilisation was a fundamental component of squatters' struggle to increase housing and infrastructure support from the government. This thesis seeks to analyse how this can apply in a post-disaster context, and section 3.3 detailed how the presence of a Kathmandu-based NGO in Machhegaun, the study location, was one of the criteria for choosing the study location. Accordingly, the second section of the chapter introduces four collectives that took the initiative in supporting the housing needs of women and men in the area. These two sections draw primarily on grey literature from government and NGOs and on key informant interviews in the first sections.

The last section discusses how the disaster-victims themselves experienced the recovery process, drawing on the first-hand accounts from the semi-structured interviews with women from Machhegaun who had lost their homes in the earthquake. From their accounts, it maps the different steps in a shelter self-recovery process and starts to shed light on how women in vulnerable situations engaged with shelter self-recovery in the local context.

5.1 Government response

5.1.1 Disaster Relief and the creation of the NRA

The government of Nepal responded quickly to the earthquake: organising internally; issuing a call for international support; and, gathering preliminary information on the number of affected people (GoN National Planning Commission, 2015a). The first Central Natural Disaster Relief Committee (CNDRC) meeting took place within hours as the Nepali Police, the Armed Police Force[42] and the Nepal Army mobilised for the Search and Rescue (SAR) lifesaving actions (Koirala and MoHA, 2015). Large amounts of international support arrived promptly to assist millions of people, camping out in the open, their houses destroyed or damaged and worried about aftershocks. As the scale of the

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[42] This body, was formed during the Maoist Insurgency and is involved in search and rescue after disasters, an in border patrol.

challenges ahead became apparent, local surveyors conducted a first census, which provided preliminary information on the numbers of affected people[43].

By June of 2015, the government and Partner Organisations[44] (POs) had identified beneficiaries and were responding with cash grants to support temporary shelter needs of 650,000 households (HRRP, 2018c). The Initial Rapid Damage Assessment, a census led by engineers and coordinated by District Disaster Relief Committees launched a red card system to identify earthquake beneficiaries (ibid; Manandhar Gurung et al., 2016). Cash grants were also distributed for 'winterisation' – to purchase blankets and other non-food items (NFIs), as shown in Table 5-1.

Table 5-1 | Initial cash grants

Concept	Cash grant, NPR	Cash grant, $ (US)
Funeral costs	30,000	300
Build temporary shelter, red card	15,000	150
Build temporary shelter, yellow card	3,000	30
Winterisation	10,000	100

Source: Author from (Manandhar Gurung et al., 2016)

The earthquake hit Nepal as the country was developing legislation to set up a Disaster Management Authority, and with no clear guidelines in place, the government requested support from international experts and organisations to produce a comprehensive Post Disaster Needs Assessment (PDNA)[45] (GoN, 2016). The PDNA was published in June of 2015 and presented a comprehensive and detailed overview of the impacts of the earthquake, framed in economic parameters and identified a loss of $7 billion (US). It was also a statement of intent on how to face the reconstruction and reflected the latest international trends in post-disaster management, advocating, for example, for an ODR approach[46]. The longer-term vision and strategic objectives for recovery were

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[43] Considered as inaccurate due to reports of surveyors being pressured to record the houses of acquaintances as damaged, so they could be eligible for government support.

[44] Organisations registered with the Shelter Cluster and the Nepal Government to support in shelter

[45] Led by the National Planning Commission (NPC), the World Bank (WB), United Nations Development Program (UNDP) and European Union (EU) participated.

[46] This marks a difference from alternative approaches to delivering housing as a finished product, as documented in section 1.3.

developed further in the Post Disaster Reconstruction Framework (PDRF) which was published a year after the earthquake, in April of 2016 (GoN National Reconstruction Authority, 2016).

One of the fundamental points in the PDNA was the need for a centralised body to channel all the reconstruction funds and coordinate the recovery (GoN National Planning Commission, 2015a). Establishing this body proved to be a complex and ambitious task that extended in time, partly because of its intricate structure and partly because it was highly political. Constituted as the NRA, its roles and responsibilities were

> "to allocate, reconstruction funds, approve plans, budgets and programmes, identify and acquire sites for relocation and develop norms for these activities, collaborate with stakeholders, build implementation capacity, monitoring and quality control and ensure accountability and transparency" (GoN National Reconstruction Authority, 2016, p. 22).

Perceived as an important institution with control over reconstruction resources, it had a complex structure, as it worked across ministries and covered multiple aspects of reconstruction as shown in Figure 5-1.

NEW ORGANIZATION STRUCTURE FOR NRA

The NRA Steering Committee meeting of 26 September has approved an organization structure of the Authority. According to the newly approved organization structure, the NRA will have four thematic work areas based on the PDRF, four divisions and supporting sections. The new structure also has a Development Assistance Coordination & Facilitation Committee and an Experts Group supporting the CEO. Executive Committee Members will coordinate the work of the Thematic Work areas and policy activities.

National Reconstruction Authority (NRA)
Central Organization Structure
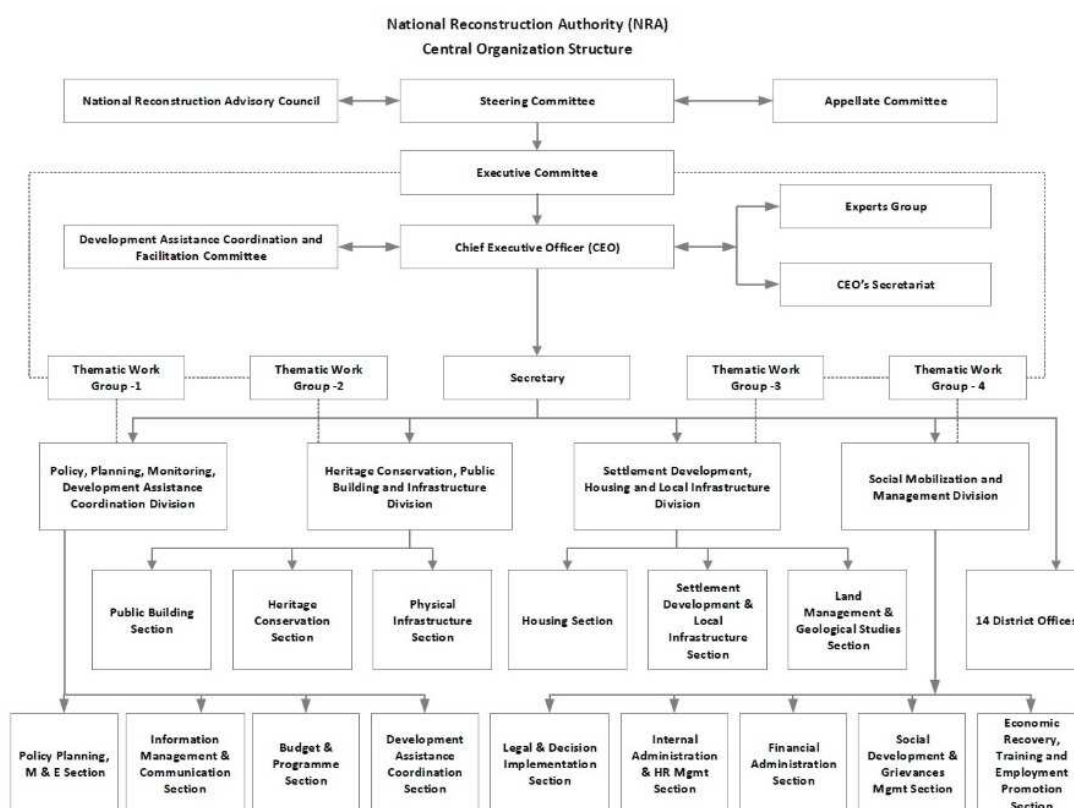
Figure 5-1 | New organisational structure of the NRA

Source: (rebuilding Nepal p.11) 26 September 2016

Nepal's political situation at the time continued to be unstable because of its recent transition into a secular federal democracy and the nature of its coalition government - as discussed in section 4.3. This political instability permeated the management of the NRA. The decision to make the Prime Minister Chief Executive Officer (CEO) of the NRA inextricably linked the institution with the government and the first attempt to establish the NRA was in August 2015; however, legal status was revoked within days, and in December 2015, the NRA was formally established again with a different CEO. Over the three-year period that followed the earthquake, the government changed four times – see Table 4-3, as did the CEO of the NRA (Sharma et al., 2018). The delays and changes were problematic and slowed down reconstruction, with many critics pointing out how this combination of politics and reconstruction was detrimental for the disaster

survivors, with high profile journalist Kunda Dixit stating "the earthquake has now been fully eclipsed by politics" (Dixit, 2015a).

An additional problem with the NRA as an organisation was its lack of diversity; as shown in Figure 5-2, it was a male-dominated institution not representative of the country's population. Section 4.3 discussed how, although issues of recognition and the claiming of spaces of representation were at the core of the civil war and the election of the Maoist party, once elected, the new government was criticised for maintaining structural inequalities and for practices that showed very little difference to the previous regime. The section also talked about the gendered nature of Nepali institutions and policies, and these two critiques can be applied to the NRA, its structure, the policies it implemented and the allocation of resources. This thesis will discuss how the policies they implemented were also gender and difference blind, and the implications for women in more vulnerable situations.

Figure 5-2 | NRA meeting

Source: http://www.nra.gov.np/en

5.1.2 Rural Housing Reconstruction Program

The impact of the earthquake on the housing sector was significant, and one of the focuses of the NRA was to support private housing reconstruction. The PDNA reported damage to more than 500,000 houses – later increased to include the destruction of 604,930 houses and damage to 288,856 houses (GoN National Planning Commission, 2015b; Shrestha et al., 2016). The value of destroyed physical assets represented 76% of the $7 billion (US) estimated damages (ibid). To address the widespread damage to housing, one of the major decisions taken by the NRA was to implement an ODR approach through a private housing reconstruction grant and a retrofitting grant for all homeowners whose houses had been severely damaged and demolished. The policy to deliver this grant was developed with partners such as United States Agency for International Development (USAID) and became known as the Rural Housing Reconstruction Program[47] (RHRP) (USAID et al., 2016).

The RHRP (also referred to in this thesis as the Program) was designed to ensure both that disaster survivors received monetary support and re-building efforts followed 'earthquake-safer' techniques. Three aspects of the Program proved crucial to reconstruction: the amount of the grant and what it was supposed to cover; who was eligible; and, how it was implemented. The grant was calculated to support disaster survivors with money to build a core house, but not to cover the whole cost of rebuilding.

> "While calculating the recovery needs, it does not consider the replacement value, particularly with respect to the housing sector. It specifies a core house with a minimum area as the recovery need, and estimates the total need on the basis of the cost of construction per square feet (GoN National Planning Commission, 2015b, p. xxi).

Initially, the grant was for NPR 200,000 ($2,000 (US)) for each household, and in September of 2016 it was increased to NPR 300,000 ($3,000 (US)) (GoN, 2017a, p. 1). Section 7.2 will elaborate this in detail, reviewing how the amount responded to the real needs on the ground.

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[47] Despite having the term 'rural' in its name, the RHRP was implemented in Rural and Urban areas of Nepal alike

To be eligible for the grant, disaster survivors had to meet four initial conditions; this was problematic because the nature of the conditions excluded a large proportion of the population. As detailed in Table 5-2, the first condition was the possession of a citizenship certificate; the second was the possession of a land ownership certificate or *Lal Purja* issued by the Ministry of Land Reform and Management under the Land Survey and Measurement Act 1963 for which Nepali citizenship was necessary (CSRC, 2018; van Steekelenburg et al., 2010). The third condition was to have been previously included in the government's beneficiary list, and the fourth condition was for cases where the name on the beneficiary list was different from the head of the household.

Table 5-2 | Conditions to access the RHRP grant

Requirement
1 Copy of citizenship certificate
2 Copy of land ownership certificate *(lal purja)*
3 Slip provided by CBS identifying the beneficiary (after survey of the affected households)
4 In cases where the name on the beneficiary list was different from the current head of household, a certificate of kinship *(nata pramanikaran)* and a proof of land transfer *(naamsari)* were also required (MGp.18)

Source: Author from (GoN and NRA, 2015; Manandhar Gurung et al., 2016)

The first two conditions were problematic as they discriminated against women and vulnerable groups with no formal land tenure. There was a backlash from NGOs and advocacy groups, and the government changed them. However, the changes were still considered insufficient: not everyone is in possession of a citizenship certificate, and women in Nepal have fewer land rights than men[48]. Local gender and land activists and INGOs recognised this as an important point and published reports such as *Building Back Right, Ensuring Equality in land rights and reconstruction* (CSRC and OXFAM, 2016), or CARE Nepal's *Housing, Land and Property issues in Nepal and their consequence for the post-earthquake reconstruction* (Nougaret and Danuwar, 2016). The government changed the requirements in December 2015 to allow local bodies to approve the grant with a recommendation from the Municipality Secretary (CSRC, 2018, p. 17). However, these changes were not considered sufficient for vulnerable groups

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[48] These issues are discussed in detail in Chapter Six.

with no land tenure to access the grant and NGOs continued to report on this, with publications such as *Building Inequality: the Failure of the Nepali Government* (Amnesty International, 2017). This will be discussed in detail in 6.2 and 6.3.

The RHRP grant was divided into three conditional tranches linked to compliant construction as shown in Table 5-3 below, as the government sought to ensure construction followed 'earthquake-safer' techniques guided by Nepal's National Building Code (NBC) (USAID et al., 2016). While safer construction is a fundamental issue in reconstruction, the technical approach to the delivery of the conditional cash grant required engineers to revise and follow up on how each individual house was being rebuilt. Disaster survivors needed access to construction knowledge or advice to know how to comply with these requirements. Table 5-4 below shows the number of households that had access the three tranches by July 2020.

Table 5-3 | RHRP grant

Policy	Conditional grant
Private housing reconstruction grant	NPR 50,000 ($ 500 (US)) upon signing agreement with GoN
	NPR 100,000 ($ 1,000 (US)) after constructing to plinth level
	NPR 150,000 ($ 1,500 (US)) after building ring beam level
Retrofitting grant	NPR 100,00 ($ 1,000 (US)) to households whose homes have been partially damaged

Source: (HRRP, 2018c, p. 4)

Table 5-4 | Urban and rural household support, July 2020

	Signed agreeements	3rd tranche received	Remaining
Rural	468,261	369,153	21%
Urban	344,944	217,368	36%

Source: Author from (HRRP, 2020)

A socio-technical assistance package was included in the Program to provide this support, however vulnerable groups of the population still found it difficult to access this knowledge, as will be discussed in depth in section 8.2. The RHRP's socio-technical assistance package was, in practice, more technical than social -

as shown in Table 5-5 - focusing on ensuring construction training to be provided by POs. To encourage safer building, the Department of Urban Development and Building Construction (DUDBC) published manuals with guidelines, model houses and technical details, see Figure 5-3. The first guidelines were published in October 2015 and the second in March 2017, with further guidelines for repair and retrofitting published in September 2017 (HRRP, 2018c). The NRA asked NGOs to support the delivery of this socio-technical assistance activities; this will be discussed in more detail in section 5.2.

Table 5-5 | Socio-technical package

Core Package of Socio-technical assistance activities
Community / Household Orientations
Continuous Door-to-Door Technical Assistance (Mobile Technical Support)
Short Training for Masons
On the Job Training for Masons
Helpdesk / Technical Resource Centre
Demonstration Construction
Community Reconstruction Committees

Source: (HRRP, 2017)
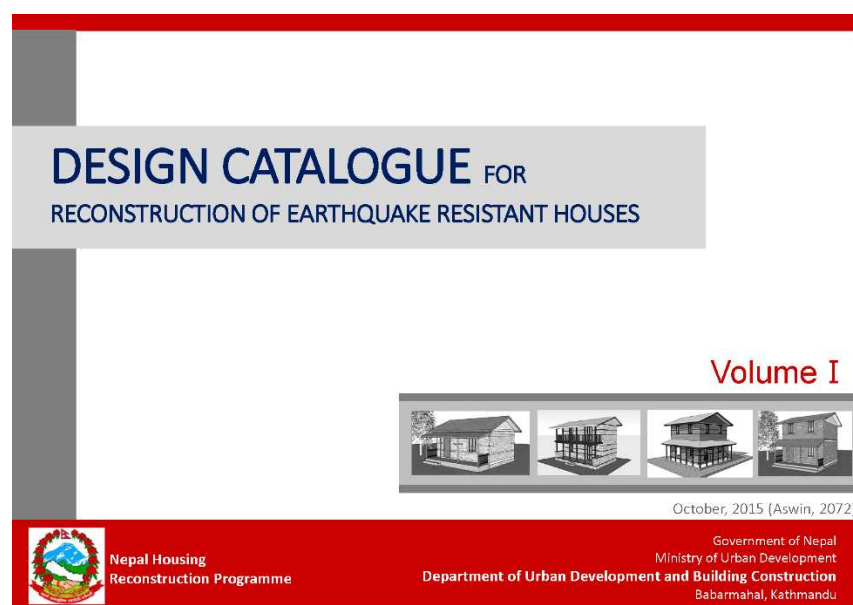
Figure 5-3 | Design Catalogue for Reconstruction of Earthquake Resistant Houses

Source: (DUDBC, 2015)

The policy had a mechanism for grievance redressal, with a period of 35 days to file any complaint after the beneficiary list was published at ward level (USAID et al., 2016). The mechanism designated staff at various levels of the administration and a protocol to resolve grievances. Given the scale of the damage across Nepal and the ambitious objective of reaching all disaster survivors who had lost their homes – 700,000, there were also large numbers of grievances that are still being resolved today. Section 8.2.2 discusses difficulties with grievance procedures in more detail, with cases among the participants of this research where grievances filed had not yet been resolved at the time of this research in October of 2018.

After having established the main points of the RHRP, and in order to provide the grant allocation process with credibility as per international funder's requests, the government conducted a definitive Detailed Damage Assessment ('the Assessment') to identify beneficiaries. The Central Bureau of Statistics (CBS) under supervision of the United Nations Office for Project Services (UNOPS) conducted this Assessment in phases, starting on the 15th January 2016 with the 11 most-affected rural districts. The Assessment in Kathmandu Lalitpur and Bhaktapur - as well as the 18 less affected districts, started six months later, from 11 July to 15 September 2017 (Central Bureau of Statistics, 2017a). The sampling also differed in the two phases; while for the first, data was collected by going from household to household, for the second, focused surveys were conducted, and individuals asked to enrol themselves if they considered they had been affected (KII16). This delay meant that the housing grant reached urban areas months later than rural areas in the most affected districts, and the different sampling, that there was less accuracy on who the beneficiaries were, both of which represented additional problems for the urban population.

Table 5-6 and Table 5-7 detail the main reconstruction policies put in place after the earthquake through 2015, 2016 and 2017, as well as significant reconstruction –related events such as changes in the NRA structure. While there were numerous policies, as this thesis focuses on shelter and vulnerability, the next section will discuss primarily the policies put in place in relation to vulnerability.

Table 5-6 | Main reconstruction policies and related events after earthquake, 2015-2016

Date	Reconstruction related Event / law	Authority
2015 04	Earthquake (25)	
2015 04	Flash appeal for support US$ 422 million for critical humanitarian needs for the first three months (29)	UN
2015 05	Biggest aftershock (12)	
2015 06	International Conference on Nepal's Reconstruction (25)	
2015 06	Release of PDNA (25)	NPC
2015 08	NRA established, Dr Gavinda Raj Pokharel CEO (13)	Cabinet
2015 08	NRA loses legal status (31)	
2015 ?	Nepal shelter cluster activated, co-led by IFRC	MoUD
2015 09	Constitution promulgated (20)	
2015 10	Procedures for the Flow of Grant/Assistance for Reconstruction of Houses Completely Destroyed by the Earthquake	MoUD
2015 10	Grant Distribution Guideline for Completely Destroyed Private Houses by Earthquake, 2072 (09)	NRA
2015 10	Recovery and Reconstruction Working Group (RRWG) established, co-led by IOM and UN-Habitat	GoN endorsed
2015 10	Design Catalogue for Reconstruction of Earthquake Resistant Houses, Volume I	MoUD, DUDBC
2015 11	National Plan of Action for Safer Building Construction	MoUD, DUDBC
2015 12	Act Relating to Reconstruction of Earthquake Affected Structures (20)	MoLJPA
2015 12	NRA created under the 'Act Relating to Reconstruction of the Earthquake Affected Structures' (20)	MoLJPA
2015 ?	National Plan of Action for Safer Building Construction 2072	MoUD, DUDBC
2015 12	Mr Sushil Gyawali appointed NRA CEO (25)	Cabinet
2016 01	RRWG becomes HRRP	
2016 01	Detail Damage Assessment starts (15)	CBS
2016 02	Resettlement Policy Framework (RPF), Earthquake Housing Reconstruction Project (EHRP)	GoN, WB
2016 03	Procedure Relating to Mobilization of Non-Governmental Organizations for Reconstruction and Rehabilitation, 2016	NRA, Cabinet
2016 04	Reconstruction grant agreement signatures begin	NRA
2016 05	PDRF published	NRA
2016 09	NRA increased the housing grant to Rs 300,000 (US$3,000)	NRA
2016 08	Procedures for handling of grievances related to reconstruction	NRA
2016 10	Community Reconstruction Committees Directive	NRA
2016 11	Inspection Guidelines and associated inspection forms	NRA
	Grant Disbursement Procedures for private houses destroyed by earthquake approved by cabinet	
	2016 National Rehabilitation and Reconstruction Policy (NDRI2016 2)	
2016	The Five Year Post-Disaster Recovery Framework 2016-2020	
2016	Policy on Reconstruction and Rehabilitation	NRA
2016	Guidelines related to land registration of earthquake affected persons	NRA
2016 11	Directives related to grievance hearing (04)	

Note: CBS: Central Bureau of Statistics, DUDBC: Department of Urban Development and Building Construction, HRRP: Housing Reconstruction and Recovery Platform, KMC: Kathmandu Metropolitan City, NRA: National Reconstruction Authority, MoLJPA Ministry of Law, Justice and Parliamentary Affairs, MoUD: Ministry of Urban Development

Source: Author from various includes (Amnesty International, 2017; GoN, 2017a; GoN, Ministry of Law, Justice and Parliamentary Affairs, 2015; HRRP, 2018c; NRA, 2016; Shrestha et al., 2016)

Table 5-7 | Main reconstruction policies and related events after earthquake, 2017

Date	Reconstruction related Event / law	Authority
2017 01	Dr Gavinda Raj Pokharel appointed NRA CEO (10)	
	Refinancing procedures for reconstruction of private houses appointed by NRA	
2017 01	National Urban Development Strategy (22)	MoUD, UDPPD
2017 01	Procedure Relating to Mobilization of Non-Governmental Organizations for Reconstruction and Rehabilitation, 2016 (revisions on 31 Jan 2017, 07 April 2017)	NRA, Cabinet
2017 03	Design Catalogue for Reconstruction of Earthquake Resistant Houses, Volume II	MoUD, DUDBC
	Inspection forms published	
	Guidelines for mobilizing volunteers, 2073	
	Reconstruction Community-Based Committees Directive, 2073	NRA
	Building Standards 2075 issued	KMC
2017, 04	Byelaws amended. Covers different options that municipalities can choose for conservation of historical areas including house pooling, land pooling and integrated settlement development	MoUD
2017 04	Procedure Relating to Mobilization of Non-Governmental Organizations for Reconstruction and Rehabilitation, 2016 (revisions on 31 Jan 2017, 07 April 2017)	NRA, Cabinet
2017	Repair and Retrofitting manuals for masonry and RCC structure published	NRA
2017 06	Criteria for purchasing habitable lands for the earthquake victims, 2074	NRA
2017	Procedures for providing interest-free loans in collective collateral for the construction of houses of the earthquake victims, 2074	
2017 06	Revised sections of the Procedures for the management of grievances related to reconstruction 2074	
	Include green homes and energy efficiency	
	Corrections and exemptions manual	NRA
2017 10	Disaster Risk Reduction and Management Act endorsed (18)	
2017 10	Mr Yubraj Bhusal appointed NRA CEO	

Note: CBS: Central Bureau of Statistics, DUDBC: Department of Urban Development and Building Construction, HRRP: Housing Reconstruction and Recovery Platform, KMC: Kathmandu Metropolitan City, NRA: National Reconstruction Authority, MoLJPA Ministry of Law, Justice and Parliamentary Affairs, MoUD: Ministry of Urban Development

Source: Author from various includes (Amnesty International, 2017; GoN, 2017a; GoN, Ministry of Law, Justice and Parliamentary Affairs, 2015; HRRP, 2018c; NRA, 2016; Shrestha et al., 2016)

In a country where the majority of house owners build their home[49], and where the traditional 'parma' construction system based on the exchange of labour

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[49] This prevalence of owner-built houses is related to the reduced role of the state as a housing provider in Nepal (Shrestha, 2010). Private construction of houses to be sold is low and generally aimed at the higher income segment of the market. Developers build for capital gains; 90% of the

among families was prevalent, there was an understanding by the government that people would be self-building their destroyed houses (Amnesty International, 2017; van Steekelenburg et al., 2010, B16). This happened less than was expected, with a large number of disaster survivors contracting out. A senior NRA official stated that, on reflection, this was something they would have considered to do differently:

> We adopted an owner-driven approach, but the owner-driven approach didn't take place. A lot of the contracting system was in place, people contracted out their house. That became the major deviation from our policy actually. I mean... we wanted to have owner-driven means; owners should also be working themselves. But that didn't go that way. Maybe next time I would not follow this system actually. When we decided 300,000 NPRs, initially 200,000 [NPRs], the assumption was they [owners] would also work. Their labour was included. They only needed skilled labourers but on a level they will contribute themselves... Contractors were the mainstream builders. They contracted out with 10 lakh[50], 5 lakh, 6 lakhs, like that and then they contracted... So most probably we may need to mobilise this contractor system, actually, we should not pretend it will take place individual households ... this was a bit artificial pretension, this I can say now (B16:17).

Another account, by one of the interviewee participants, corroborates this:

> Many years before the whole community used to come together and help whenever anyone was building their house. Some helped with transporting materials, those who had masonry skills helped as masons, those who knew carpentry helped as carpenters. But now everything is contract based. People give the responsibility of constructing to contractors. So there is no system of that help any more. Contractors do everything (C19:10).

A number of circumstances probably led to this, including the complexity of complying with the codes for safer building, the individualised grant allocation (Amnesty International, 2017).

Like with other aspects and decisions taken in the policymaking, 'parma' implies a gendered division of labour. On the one hand, majority male skilled construction workers would be the ones who could support their neighbours with the rebuilding, and a woman headed household would be less likely to have the capacity to contribute. On the other hand, 'parma' requires skilled labour to participate, for example, masons or carpenters; and the women are less likely to

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urban population would not be able to afford developer-built houses (ibid). As a result, the rental market in Kathmandu is large with overcrowding.

[50] 1 lakh = NPR 100,000

have these skills. Hence, their contribution is considered of lower value, and they end up doing heavy work such as carrying stones or sand.

In any case, the government's support of ODR - based on the assumption that household owners would build their houses themselves - is problematic as it intrinsically excludes the majority of women by requiring a land title. Men, who are more likely to be skilled construction workers, assumed to be physically stronger and with greater access to both social and economic capital, would be more likely to rebuild their homes. No attention was given to questions of how women who live alone would self-build. Furthermore, the women were found to be working on unskilled labour or self-build of their homes, work which was, once again, invisible. This again reinforces the need to re-conceptualise the term shelter self-recovery and build on it in a way that does not exclude women.

Given the focus of this thesis on collective initiatives as described in 2.1.1, it is important to discuss one additional collective modality of building – land pooling. Although this was not a specific policy put in place in relation to the post-disaster reconstruction, it is relevant because it dealt with collective building and was in fact, present in Machhegaun. In a country with limited state intervention in the housing sector, where there is no provision of social housing, or access to finance for low-income groups, land pooling is one of the main instruments for planned urban development, with close to 11,500 plots in Nepal in 2010 (Tanaka, 2009; van Steekelenburg et al., 2010)[51]. The legal basis for land pooling is set out in the Town Development Act of 1988 provides. The framework dictates that 30% of the land is to be allocated for streets and public open spaces, more than 50% of the owners have to agree and is initiated by local government under Town Development Committees (Faust et al., 2020; Karki, 2004).

5.1.3 Policies to address vulnerability

The government of Nepal evidenced a concern for the capacity of the more vulnerable groups to recover in their early publications, however, as this thesis argues, the policies and resources allocated proved insufficient (GoN National Planning Commission, 2015a; GoN National Reconstruction Authority, 2016).

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[51] Despite the fact that "the right to appropriate housing, and the state's responsibility to provide housing to the economically weak and vulnerable, including the landless, is also clearly laid out under Part 3 and Part 4 of Nepal's constitution" (Amnesty International, 2017, p. 7).

The NRA was flexible and continued to work to address the needs of the more vulnerable groups; this section reviews the main policies the government put in place after the earthquake to support vulnerable groups. These include a vulnerability list based on specific criteria linked to a top-up grant for housing reconstruction; land-related policies; continued work with the Housing Recovery Reconstruction Platform (HRRP); and the creation of a Gender and Social Inclusion (GESI) unit within the NRA. Areas where the reconstruction approach needs to be adjusted are identified through regular meetings between NRA, local government officials, and different ministries. The HRRP supported this process of revision of policies to adapt to the needs on the ground too – see 5.2 for further details.

The PDNA documented how women, the poor and other vulnerable people were more affected by the earthquake, both in the urban and the rural settings, as well as the increased impact on women and girls, and on more vulnerable and landless groups. (GoN National Planning Commission, 2015b; Shrestha et al., 2016). As a result, the NRA in their needs assessment and recovery framework pledged

> The government plans to utilize most of its resources to assist the poorer strata and rural population (GoN National Planning Commission, 2015b, p. 8).

> The recovery program … has to be a multi-pronged effort with a strong orientation towards the poorest and most vulnerable (GoN National Planning Commission, 2015b, p. 15).

> The reconstruction programme will give priority to vulnerable groups including women, children, people with disabilities and senior citizens (GoN National Reconstruction Authority, 2016, p. 14).

The government of Nepal classified vulnerability for the purposes of the earthquake reconstruction as shown in Table 5-8. This classification was contentious and had an impact on the reconstruction. This table is limited in comparison to broader understandings of vulnerability, as shown in Table 5-9. In an interview with a member of the NRA, they stated political difficulties with who was termed under the category vulnerable, in the aftermath of the civil war, as this would be linked to receiving further financial support (B16). From the NRA, they stated, there was a focus on extreme vulnerability – 'destitution'.

Table 5-8 | NRA vulnerability categories

Single women above 65 years
Elderly above 70 years
Orphan children below 16 years
Disabled person who has received a disability card (only red and blue)
To be eligible for the beneficiary list, there should not be one or more abled person between the age of 16 and 70 in the single family

Source: NRA

Table 5-9 | Excluded vulnerable groups in Nepal as per the Common Gender Equality and Social Inclusion Framework for Nepal (2017)

The Included	The Excluded
Men (especially those from high status groups)	Women
The well-off / higher class	The poor / lower class
'Dominant group(s)' as defined in Nepali society by: - Caste / ethnicity: Khas Arya - Region: Hill, therefore hill people or Paharis - Religion: Hindu - Language: Nepali - Assets: Land owner	Marginalized / excluded groups defined in Nepali society by: - Caste / ethnicity: Dalits, OBCs and Adibasi Janajatis - Region: Plains, therefore people form the plains or Madhesis - Religion: Muslims and other non-Hindu - Language: Non-Nepali languages - Assets: Landless
Heterosexuals	LGBTI Community
Citizens	Non-citizens
Persons without disabilities	Persons with disabilities
Adults in prime	
People living in the capital, large towns	People living in remote / difficult geographical locations (E.g. Far West and Karnali)
Those Not Vulnerable	**The Vulnerable**
People living in areas not affected by earthquakes, floods or droughts	People living in areas affected by earthquakes, floods or droughts
Non-HIV infected people	HIV-affected people
Those not employed in sex work or trafficked	Sex workers and trafficked people
Adults in prime	Children, adolescents, older people

Source: (UN WOMEN, 2017, p. 5)

Linked to the additional support they wanted to provide to those who fell under the category of vulnerable, the NRA published a vulnerability list with the 18,000 most vulnerable women and men who could be eligible for further reconstruction support. However, the list proved inaccurate – in Machhegaun, the study location for this research, there were 21 people on the list (HRRP, n.d.). When asked, the ward information officers said only one of these people actually lived in the ward. Besides, none of the most vulnerable people encountered during the research was on the list. NRA officials and other key informants acknowledged the inaccuracies during the interviews. While there could be good reasons for the inaccuracies, such as the recent re-delineation of wards leading to individuals being accounted for in the wrong ward, the magnitude of the inaccuracy was problematic.

One promising intervention was the creation of a Gender and Social Inclusion (GESI) Unit within the NRA, although this was done late and with limited funding, had limited capacity to have an impact (B13). The NRA committed to creating this unit and identified a consolidated financial requirement of NPR 4,642 million ($46 million (US)) for gender and social inclusion (GoN National Reconstruction Authority, 2016, p. 45). However, it is understood from interviews undertaken as part of this research that the Gender Equality, Social Inclusion and Livelihood Section was only set up in July of 2017, with a budget of NPR 3 million ($26,700 (US)) per year in lieu of the NPR 300,000 million ($2,670 million (US)) requested. The reason for this reduced funding seems to lie in the relatively late creation of the Section, by which time the major funding had already been allocated.

The Government showed awareness of how important land rights were for reconstruction. A myriad of publications highlighted the importance of land, and this is an area on which land activists have been working (CSRC and OXFAM, 2016; Dhakal, 2016; GoN National Reconstruction Authority, 2016). In relation to land, "landless households will receive up to NPR 200,000 ($ 2,000 (US)) to purchase land as per NRA policy, and will also be eligible for the NPR 300,000 ($ 3,000 (US)) reconstruction grant". Households that do not have a land ownership certificate must go through the grievance process where community/ward office verification will be used to confirm land ownership (Grievance Management Rehabilitation Guidelines 2073). Both groups will be included in the list of households eligible for the housing reconstruction rant once

their land status has been confirmed" (DFID 2017 Interagency common feedback project).

However, from the NRA, there was a marked difference in how they identified the needs of vulnerable people in policy documents, pledging money and efforts to support them, and the implementation of government support. Social policies were often not reaching the women in the most vulnerable situations. This 'bricks and mortar' approach was not sufficiently sensitive to the diversity and inequality prevalent in Nepal.

5.2 International donors and NGO response

The international sector responded quickly to the call for aid from the Nepali Government, both in providing immediate relief and pledging huge sums to support reconstruction (Wahlstrom et al., 2015). In the immediate aftermath of the earthquake, the response included support from 134 SAR teams from 34 countries, and 158 medical teams in the first week (Carpenter and Grünewald, 2016; GoN National Planning Commission, 2015b). INGOs such as the Nepal Red Cross and International Organization for Migration (IOM), present in Nepal at the time of the earthquake, also responded quickly (Shrestha et al., 2016). In terms of international donors, they pledged assistance for an amount of $ 4.1 billion (US) at the International Conference on Nepal's Reconstruction (ICNR) (GoN, 2017a; Paudel, 2015). USAID, the Swiss Agency for Development and Cooperation (SDC) and the WB established a Multi-Donor Trust Fund (MDTF) to support the RHRP (USAID et al., 2016). The pledges and agreements for assistance as of September 2016 were of $ 3.43 billion (US) for reconstruction and recovery, including the amounts contributed in the MDTF (GoN, 2017a).

Invited by the government, international experts also supported the government with the production of documents such as the PDNA and the PDRF. In deciding how to allocate the reconstruction funds, international experts with experience in previous earthquake reconstruction were consulted who no doubt shaped the NRA's approach to supporting the reconstruction of private housing (KII16). The aim of supporting homeowners with grants was consistent with the objectives of international advisors, which was to ensure that the money available reached the

disaster survivors, as the Nepali government had consistently underspent their annual budget (UNDP, 2019; UNDP Nepal, 2018; World Bank Group, 2019).

To work on the coordination of shelter, The Ministry of Urban Development (MoUD) activated the Shelter Cluster which had 15 POs within a month and 115 by December of 2015, was an active part of the response and then became the HRRP (HRRP, 2018c; Shrestha et al., 2016). The HRRP was established in December 2015 to take over supporting coordination from the Nepal Shelter cluster as it returned to pre-earthquake format as a standing cluster" (HRRP, 2018c, p. 2). Over 300 POs registered with the Shelter Cluster and the Nepal Government (Shelter Cluster, 2015). NGOs were subject to government directions on what they could or could not do through policies such as the *Procedure Relating to the Mobilization of Non-Governmental Organizations for Reconstruction and Rehabilitation, 2016* as shown in Figure 5-4 (GoN, 2017b). POs were discouraged from directly supporting disaster survivors to rebuild by handing them cash or materials, as this was to be covered by the RHRP.

In the context of reconstruction and rehabilitation, partner organizations shall be mobilized in working areas as referred to in Section 5 in a manner to perform the following roles:
(a) To conduct training programs that enhance technical and other capacities to mainstream the beneficiaries of deprived sector.
(b) To conduct infrastructure and livelihood programs in relocated settlements.
(c) To reconstruct physical and social infrastructure in compliance with the standard prescribed by the concerned body in addition to damaged private housing.
(d) To encourage for innovative technology as well as typical know-how and green technology.
(e) To use and cause to be used the approved standard, design, construction method and quality construction materials while reconstructing the structures damaged by the April 25, 2015 earthquake and its subsequent aftershocks.
(f) To carry out works relating to construction and repair of structures of public sector.

Figure 5-4 | Role of Partner Organisations

Source: (GoN, 2017b, p. 4)

As discussed in 5.1.2, the focus of POs was on providing the socio-technical assistance package. Following government guidance, NGOs supported reconstruction by providing:

> Immediate life-saving shelter and emergency non-food relief items; basic materials, tools and fixings for damaged homes; capacity building and resilience through the provisions of information, education and communication materials and training on appropriate building standards; and, ensuring inclusive access to shelter assistance through the targeting of especially disadvantaged groups (UNOCHA, 2015, p. 26).

Table 5-10 shows the ten larger interventions as they were being planned by the Shelter Cluster and agencies in the early stages of the reconstruction. While the amounts are initial appeals for the $ 98.3 million (US) funding requirement, the table reflects the scale and nature of the interventions.

Table 5-10 | Agency appeals to provide shelter and non-food items

Appealing Agency	Project description	Requirements $ (US)
IOM	Provision of Emergency Shelter, Non Food Items and shelter support to self-recovery to Earthquake Affected Population in Nepal for 25,000 Vulnerable Households	23,900,000
SC	Shelter support through NFIs and training	11,294,156
UN-HABITAT	Coordinated response to life saving shelters for in situ spontaneous settlements occupied by most vulnerable households	9,750,000
OXFAM GB	Emergency Shelter	9,180,000
Samaritan's Purse	Emergency Shelter and NFIs for 15,000 households in Nuwakot, Rasuwa, Dhading and Dolakha districts	5,995,000
ACTED	Emergency and transitional shelter assistance to earthquake-affected populations	5,646,967
TEARFUND	Provision of emergency shelter and NFIs to Dhading and Makwanpur	3,410,656
WVI	Emergency Shelter intervention for Earthquake affected communities in Sindhupalchowk, Gorkha, Sindhuli, Lamjung, Kathmandu, Bakhtapur and Lalitpur Districts in Nepal	2,965,000
CARE Nepal	Shelter assistance for 20,000 most vulnerable earthquake-affected families	2,580,000
MEDAIR	Emergency shelter Assistance in Sindhupalchowk and Dhading	2,405,000

Source: (UNOCHA, 2015)

Given the focus of this research on the urban setting, it is important to note the limited presence of POs in this context, as opposed to the rural context, and this was identified as a challenge to reconstruction (HRRP, 2018b). Not only were 33% of the damages in urban areas, as discussed in 4.5, but reconstruction efforts are more challenging with authors such as Bothara et al., (2016) listing scarcity of land, complexities involved with land registration, the larger size of the buildings, higher reconstruction costs and a need for larger cash flow for reconstruction. As shown in Table 5-11, POs supported only 609 households in

the Kathmandu Valley. Much help was centred in rural locations, whereas urban locations are receiving less attention.

Table 5-11 | NGOs supporting housing reconstruction in the Kathmandu Valley

Name	Area	Houses rebuilt
Batas Foundation	Lalitpur	100
EWDE-DKH	Lalitpur	250
Shangri-La Development Association	Lalitpur	63
Lumanti	Kathmandu	96
The Lutheran World Federation	Kathmandu	100

Source: HRRP, n.d.

5.3 Local Non-Governmental and Community-Based Organisation Response

This section introduces the work of NGOs, CBOs who were present in the study location, focusing on four groups this research identified. They are NGO Lumanti Support Group for Shelter ('Lumanti'), CBO Taukhel Land Consolidation and Land Readjustment Program ('Taukhel Land Pooling'), Machhegaun-based women's cooperative Bishnudevi Mahila Sahakari ('the Cooperative') and CBO Machhegaun Single Women Group ('SWG')[52]. Before focusing on the work of these groups, it is important to note that the general public responded quickly to the earthquake, "with local youth and professional groups taking a lead in rescuing survivors from the rubble and distributing food and material for shelters" (Shrestha et al., 2016). Within a month of the earthquake, emergency shelter support – tarpaulins, blankets and bedding - had been provided to more than 1.2 million households and the biggest providers in the first weeks with "local businesses, CSOs and communities themselves – demonstrating a high level of solidarity and strength in local response" (HRRP, 2018c, p. 6).

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[52] These groups are introduced here and in Chapter Nine, 'Collectives and the Quest for Justice in Post-Disaster Reconstruction', the specific actions they took and how these related to the reconstruction processes of women in vulnerable situations are developed and discussed in detail.

Firstly, Kathmandu-based NGO Lumanti was one of only three NGOs working in the Kathmandu Valley in housing and reconstruction after the earthquake[53] with funding from international donors and a specific methodology to approaching urban reconstruction. They had funding from German partner MISEREOR to support the reconstruction of 460 houses in four urban sites in Kathmandu as part of the 'Community Managed Post Earthquake Reconstruction in Urban Poor Communities in Nepal' programme (B6:1). Lumanti, through their association with the Asian Coalition of Housing Rights (ACHR) Network, initiated the project based on a people-centred and people-led approach that favoured the strengthening of the local governance. Through knowledge that was co-produced, such as community mapping, the women and men from the community acquire new skills and further learning.

Lumanti was working in Taukhel, a historical Newari settlement where the earthquake destroyed 70% of existing houses, see Figure 5-5, Figure 5-6 and Figure 5-7. They approached the project there as a land pooling program because of the spatial characteristics of the settlement, their previous contacts with the areas, and the leadership of a powerful local person with interest in the project. Due to the size and layout of the settlement, there was potential to pool and re-divide the land: the streets were narrow and interconnected through courtyards and covered passages and housing plots varied in size. The smallest ones were 24m², too small to comply with the building code minimum of 80m² for a new house while some parcels did not have direct access to a road. Behind the settlement, a large open space with agricultural plots was likewise not accessible by road. With 132 households, the total area covered 28.629 m² (Shrestha, 2016). The land pooling was initiated in consultation with the community.

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[53] Only 609 households in the Kathmandu Valley have been supported by NGOs; source HRRP

Figure 5-5 | Land pooling area in Taukhel

Source Author

Figure 5-6 | Aerial view of Taukhel before the earthquake

Source: Lumanti

Figure 5-7 | Aerial view of Taukhel before the earthquake

Source: Lumanti

Lumanti had experience in urban land projects and strong connections with the area. Since 2008, it had also had strong links with the Cooperative which they helped set up. More recently, Lumanti had been working in Taukhel to promote livelihoods through homestays (B7). When the Taukhel Land Pooling began, Lumanti liaised with the community from their central offices in Kathmandu and eventually, they set up the local offices in Machhegaun. Later, Lumanti withdrew from the Land pooling project and extended their housing support to the two other settlements in Machhegaun: the Old Town and Chundevi. Lumanti's housing intervention is discussed in detail in 9.1

Secondly, as the Taukhel Land Pooling programme became independent from Lumanti, it became a large-scale collective intervention led by the Disaster Management Committee. This body, which was initially set up to manage and coordinate the donations and support from external organisations, was led by a person who was to be the key player in the unfolding of the Programme. As they recalled:

> I was in the hospital during the earthquake. I found out that my house and the community fell down. Tired of eating whatever others gave me, I returned home after a few days. Seeing that everything had fallen down here, I just couldn't sit like that. How long do we stay like this, let's start removing the debris, we said and called for a community meeting. People who knew me offered me 5 lakhs to remove the debris of my home. I proposed that it was not enough to remove the debris of just my home so we should use that money in a way that it helps the whole community. Then, we decided in the same community meeting to remove the debris. Later, we established the reconstruction committee and proposed the land pooling idea. We made a plan of bringing 53 ropani[54] of land together and dividing it (B4, p.1).

Section 9.2 discusses the Land Pooling initiative in more detail.

Thirdly, the Cooperative, a saving and lending mechanism for women, is an established and respected institution in Machhegaun that had been ongoing before the earthquake and had intervened as first responders after the earthquake. Run by women who live in Machhegaun, their office is in one of the settlement's main intersections and opens daily. With a welcoming and friendly environment, the two to three workers sit behind wooden counters at the back of the office. The rest of the space is open with piles of square cushions that the women distribute as needed when they have meetings, see Figure 5-8. With 915

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[54] 508.74 m² = 1 ropani; 31.79 m²; 7.94 m² = 1 paisa

members, and a fund of circa $19,000 (US) the Cooperative collects money from women and keeps it in a shared pool from which the contributors can then borrow, without collateral and with lower than market interest rates. This access to capital for women has been critical in the area. Beyond saving and having access to finances, the Cooperative's affiliation with Lumanti[55] means that they are continuously in touch with them and as a result, the area has also benefited from diverse programs such as paving the roads, the homestay project and Lumanti's reconstruction program.

Figure 5-8 | Women meeting in the Cooperative

Source: Author

When the earthquake happened, the Cooperative was an essential enabler for women to have access to resources for reconstruction. They supported affected women and men with immediate relief, granted loans without collateral to their members for rebuilding or livelihoods, and supported women by acting as guarantors at commercial banks. They also continued to provide women with

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[55] One of the longer term components of Lumanti's work is supporting women's saving groups. See chapter 5 for more details.

access to information and an extended support network. The cooperative set up a loan of NPR 200,000 ($ 2,000 (US)) for reconstruction purposes for all their members. Women could access this without collateral[56] on flexible repayment terms.

The Cooperative belongs to a network of grass-root women's cooperatives called Community Women's Forum (CWF) with its own fund. Registered since 2010 and with currently 30 cooperatives. Among this network, they support themselves with inter-lending, technical support and a focus on community projects[57]. This way of working horizontally and learning across areas is a key to the ACHR model and has worked in other initiatives in creating knowledge and strength across the groups. This is a strategic action that strengthens their representation. While not directly linked to reconstruction, it is interesting to reflect on how this can have an impact in a time of reconstruction or recovery after a disaster.

Fourthly, the SWG set up by a young woman from Machhegaun was active in supporting reconstruction. In 2004, a young woman from Machhegaun lost her husband in armed combat with Maoist rebels. Two years later, she set up a women's group with two other widows of the conflict and ten elderly widows. Interest grew among the women in the community; the group was initially inclusive of single and married women. In 2012, they associated with NGO Women for Human Rights (WHR). They found out about groups for single women only and split theirs: the SWG and one for home-based workers. To date, the SWG has 85 members, and their objective is to support single women. As the leader explained, single women as a collective are systemically oppressed in Nepal:

> 'Single women were very weak. Single women in Newar community were in a bit better condition than single women in other communities like Bahun and Chettri. The single women in Newar communities would look after their house, take care of children and do what they needed to do. But there was a lot of discrimination and humiliation faced by single women in Brahmin and Chhetri communities. They were taken as bad omen and a lot of restrictions were put on them. Their family members used to say they should not look at the single women before going out because they would have a bad omen. If anyone was going abroad, they would not let single woman come out in the fear of casting bad luck to the one who was travelling. They are despised as if they are not humans. We were not aware of the organisations for single women like these. Then we formed groups and used to meet to talk about our

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[56] From Bishnudevi presentation /Lumanti presentation
[57] Lumanti presentation

issues. In Brahmin and Chetri communities they used to make the single women work as if they were free servants and did not feed them. Some were thrown out of the house to avoid giving them property. The children of single women in those communities were not sent to school and they were not allowed to speak to anyone. So, we felt like we need to form a group to support each other.' (B18:1)

The SWG supports members with education in relation to their rights (including land rights), collective saving and lending small amounts of money, and training.

The SWG was active immediately after the earthquake. They reached the women in the most vulnerable situations during the earliest relief stage:

> After the earthquake, we went to each single woman's house to check on them. Some single women were living alone so we have to see how they were doing. They don't even have children living with them. It was difficult for us so imagine how difficult it would be for them. I am also involved in the organisation of army's spouses so they had invited me to a program when the earthquake came. I rushed home and people had grouped together but single women living alone had nowhere to go. Even I didn't know where to go. My daughter was in a school hostel because she studied in Army school. I went to each single woman's house until 8 in the evening. I was also worried about my daughter. The single elderly women did not have anywhere to go. I also started getting calls from some of them. I also asked my friends from the group to check on the single women. They also sent me information about the single women from their area. I recorded all of them, made a list and called WHR. I told them about the women's situation, and they came for a field visit. I also went to search for relief in other places. I came to know that Madwadi Sewa Samiti [a social service group of businessmen] was going to distribute food in Taukhel. I went to meet them and told them about the situation of single women. So they gave me rice and food items enough for 25 single women. WHR also sent relief on that day. I asked them: how many women are you giving the aid to? They said 35 because there are 35 women on the list. I told them not to bring the aid if it is only for 35 women because other women who were not single were also in trouble. I also needed to provide support for home-based worker women. I told them to bring relief only if they could provide it for 100 women. So next day Renu ma'am herself came to distribute the relief. I stored it here in my house until it was distributed (B18).

This account from a key informant, the leader of the group, was collected towards the end of the research period. She was included as a key informant because a large number of participants talked about the aid and support they had received from the single women's group.

5.4 Citizen response

The two previous sections, 5.1 and 5.2, have looked at the government's response, and at the response by NGOs and CBOs. This section looks at the actions of citizens, the men and women who lost their homes, by mapping their shelter self-recovery process and representing it graphically at the end of the section in Figure 5-9. Drawing from the interviewees' accounts, it presents four stages of recovery over time, the days, weeks, months and years after the earthquake as shown in Table 5-12.

Table 5-12 | Recovery phases after the earthquake

Stage	Time	Involved
1	Days and weeks	Relief: rescue, injuries, food, temporary shelter
2	Months	Demolishing, grieving, deciding to rebuild
3	Years	Rebuilding their homes

Source: Author

Days and weeks: The women and men whose houses had been severely damaged and destroyed spent the immediate days after the earthquake coming to terms with what had happened and covering basic needs. They assessed personal losses and damage to their houses. As the earthquake occurred at noon on a Saturday, the official day off in Nepal, schools were closed, and women reported being in the fields or away from home. Those who were far away described how they rushed home to account for family members. One of the women lost her daughter, others were able to rescue children and infants from the rubble, and others talked about taking injured family members to the hospital. On the first night, most slept outside. The trauma the women mentioned in their interviews was significant. In the first days, there was a sense of disbelief and fear for the future. Most, within days, became organised to share collective shelters. These shelters were convenient to share a roof, food that arrived from donations and labour, and women described cooking in shifts.

Table 5-13 | Actions taken in the days and weeks after the earthquake

Assess damage and loss (personal / material)
Find place to live (outside / collective shelter)
Access food and clothes (aid)
Access materials for individual temporary shelter (aid)
Build temporary shelter
Bereavement
Overcome trauma
Hospital

Source: Author

The weeks after the earthquake were spent securing food, clothes and building temporary shelters for individual households, as shown in Table 5-13. The collective arrangement did not work for all; some said their dogs were not welcome; others felt they carried a disproportionate burden of cooking for the rest, others did not feel comfortable in a larger group. Various organisations were present and provided bedding, food, clothes and Corrugated Galvanised Iron (CGI) as well as labour to build temporary shelters. The ones most mentioned were the Chaudhary Group, Lumanti, the Cooperative, and the Single Women Group.

> We were scared of sleeping in the kitchen garden because there was a fear of snakes. Then we came to sleep on the ground floor of our damaged house. But there was an earthquake after one week. Again, we went to sleep in the open. Then after we set in our house when there was not aftershock and we slept in the open when there was aftershock (C14:6).

Months: issues of bereavement and overcoming trauma were discussed in this period and for the following months. As shown in Table 5-14Families stayed in temporary shelters for months and years; many of the participants in the research were still living in temporary accommodation at the time of the research. Following this first stage, for the months to come, women and men could begin to think about the next steps for rebuilding, starting with the process of demolition. This was a considerable challenge, as traditionally the houses in the area were made of stone and brick with mud elements. These issues are discussed in detail in 6.2 and 6.3.

Table 5-14 | Actions taken in the months after the earthquake

Demolish remaining structure
Clear rubble (loan needed?)
Receive earthquake victim card
File for grievance
Apply for RHRP grant
Obtain RHRP grant
File for grievance
Secure land on which to rebuild
Acquire formal land ownership document
Secure resources to rebuild
Sell land to rebuild
Take loan from group / finance /family / friends
Increase livelihoods
Access Lumanti support (if possible)

Source: Author

At this time, the participants also enrolled in the government reconstruction program and participated in the census. In some cases, partnership agreements with the government to access the RHRP were being signed. Participants reported receiving the money for winterisation and the red victim card. The presence of Lumanti was important at this point; they were present from early on and offered support and substituted the grant – see 9.1 for further details. This is, however, atypical as they were not present in many other places and the women who received their support are not representative. There were reports of shock and periods of depression where the participants did not feel strong enough to face the circumstances.

Years: Rebuilding their houses became a longer-term process for many women and men, with many important decisions needing to be made and practical aspects organised. One important point was finding someone to support with all the paperwork involved; an engineer who could draw up the plans and submit them to the ward and municipality. In parallel, papers that confirmed land tenure had to be obtained, such as the cadastre number and land plot.

Among the research participants, the presence of local NGO Lumanti was crucial in disaster survivors moving forward with the reconstruction. The women

described the support they received from Lumanti with the initial paperwork and construction process. These actions are shown in Table 5-15.

Table 5-15 | Actions taken in the years after the earthquake

Design house layout
Make plans with engineer
Obtain cadastre land plot number
Apply for building permits
Obtain building permit
Receive first tranche
Hire labourers or contactor
Buy materials
"Foundation puja ritual to get a day to lay down foundation" (HHI 23, p.10)
Start building
Request municipal engineer visit
Receive second tranche
Continue building
Request municipal engineer visit
Finish building
Request house certificate
Repay loans

Source: Author

Figure 5-9 gathers the different stages together and highlights the complexity of the process. This connects to the concept of vulnerability as discussed in 1.5, which is fundamental in the context of this research and in post-disaster reconstruction in general.
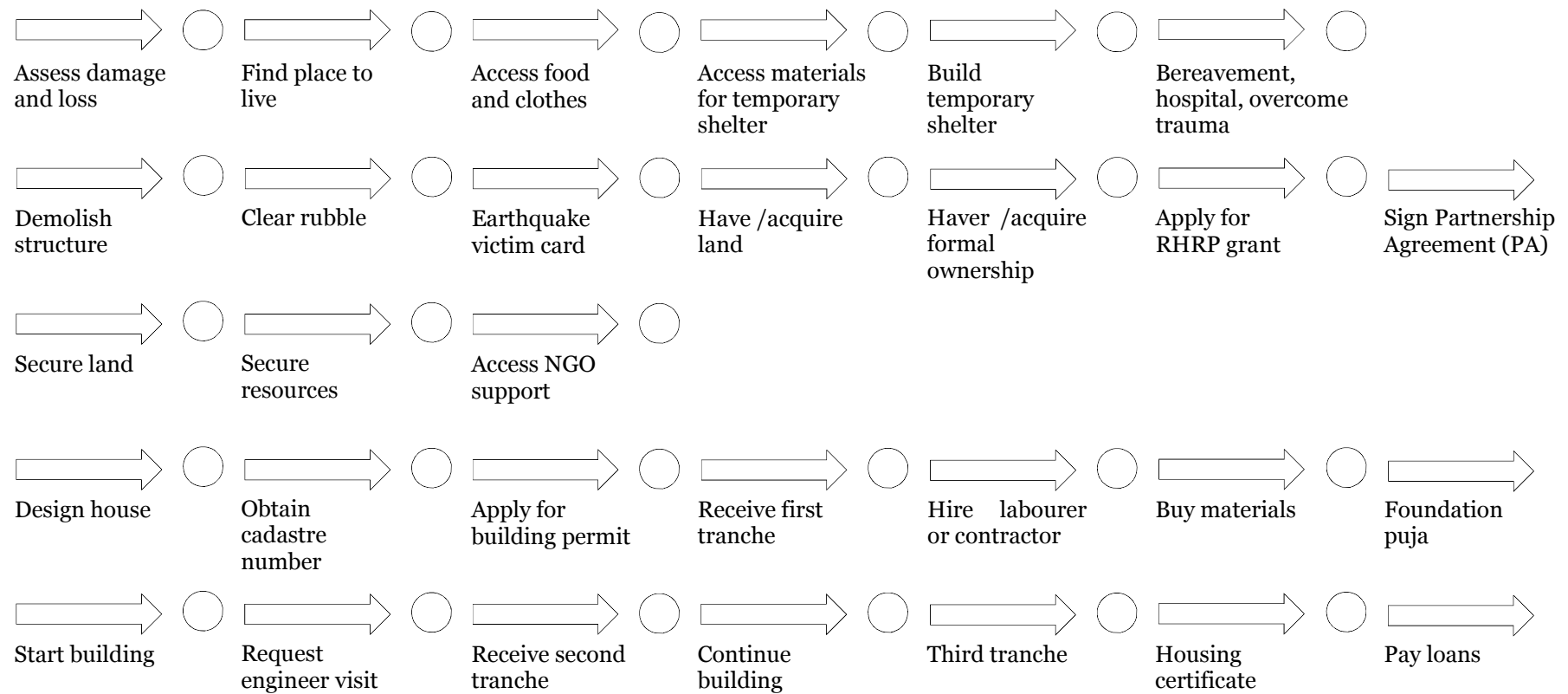
Figure 5-9 | Shelter self-recovery process as described by study participants

Source: Author

Closing comments

This chapter has described the response after the earthquake from diverse perspectives, to find that the immediate reaction was fast with national and international stakeholders coming together to aid disaster survivors. In the medium to long term, however, due to an unstable political context; the lack of a Disaster Management Policy; and the desire to channel all reconstruction funds through a single institution, the response extended in time to the detriment of the disaster survivors, who were living in fields and precarious temporary shelters for months and years after the earthquake. The scale and complexity of managing the reconstruction were hindered by contextual reasons such as the political processes, with the election of local governing bodies, the shift toward federalisation and the gap in local leadership in the years between 2002 and 2016, meaning there was an absence of staff and capacity in municipal institutions to implement the reconstruction policy.

In establishing the NRA and rolling out post-disaster reconstruction documents such as the PDNA and the PDRF, the government relied on experienced international stakeholders, who sought to ensure the money reached the population and to ensure the inclusion of vulnerability and gender considerations as per international guidelines. However, as the chapter discusses the policies in-depth, it becomes apparent that the statement of intentions was not followed through; socio-technical packages being technical rather than social; resources assigned to support vulnerable groups were limited; and, the presence of policies that excluded these groups ab initio. The HRHP was shown to be a technical policy, designed and implemented to respond to the needs of an educated, middle-income house owner who had access to the various stages in the process.

Connecting with the main points of the social justice analytical framework for this thesis, this chapter shows how the NRA, being centralised and lacking in diversity and representation of the disaster survivors, is rife with issues of misrecognition and misrepresentation. The focus of the policy on distribution of financial resources is hindered by constraints that impede women and men from minority or vulnerable backgrounds to access the RHRP grant, and progress with the reconstruction of their houses. In introducing the presence and work of collective

groups that were active in reconstruction support, the chapter prepares the reader for the oncoming discussions on the links between collective action and a more socially just reconstruction.

In documenting how the ODR approach to reconstruction was based on assumptions, for example, that disaster survivors would self-rebuild their homes, the chapter shows that the concept of shelter self-recovery remains misunderstood. The last section mapped all the steps in shelter self-recovery and is linked to the decisions that women and men need to take to move forward with the process. This thesis continues to explore shelter self-recovery from the perspective of women in vulnerable situations.

CHAPTER 6

Access to Land and Tenure in Post-Disaster Reconstruction

Those without land are still living in temporary shelters. They are still in limbo and have no option to rebuild (C36:13, F, 73).

Introduction

This chapter is the first of three that address the first subsidiary research question: *What are the key conditions that enable shelter self-recovery?* from the thematic analysis of the data gathered in Machhegaun. Each one explores a critical condition identified by women[58] as being necessary for rebuilding: access to land and tenure; access to finance and livelihoods; and access to 'knowledge'[59]. This chapter starts by reviewing the importance of land in Nepal; the different tenure types present; and, the unequal distribution of land along the axes of gender, class, caste, ethnicity and geography. It continues by exploring how women identified access to land, and tenure as a critical condition that enabled reconstruction, contextualising the issue for the participants by describing their land ownership status.

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[58] While the research identified other conditions too, these three were chosen as explained in the methodology, see section 3.4.2.

[59] The term 'knowledge' refers to knowledge of the Nepali language, literacy, understanding of administrative processes and construction skills, all of which are necessary in shelter reconstruction. Chapter Eight develops these in depth.

The chapter then presents three ways in which reduced access to land and tenure impacted on women's shelter recovery processes: the exclusion of women from accessing the Rural Housing Reconstruction Program (RHRP) grant; women's loss of their pre-existing informal right to property; and, the long-term impact of land loss on women's livelihoods and income-earning capacity. However, not all women were affected equally, and comprehending the relationship between the differences among them and what this meant for their engagement in shelter self-recovery initiatives in detail is fundamental. While the diverse identities of the women are made clear in all the sections, the chapter concludes with section 6.3, pulling out the significance of the intersectional discussion.

As discussed in Chapter Three, one aim of this thesis is understanding the process of shelter recovery from the experiences of women, and as shown in Table 6-1, this chapter draws mainly on the semi-structured interviews conducted in women's homes. These interviews are personal, descriptive accounts of how each participant[60] experienced the earthquake and the ensuing period. They reveal how underlying gendered constraints and social relations impacted their recovery processes, and quotes taken directly from these interviews illustrate and drive the arguments. Data from focus group discussions and key informant interviews complement the primary data from semi-structured household interviews. The first section of the chapter draws on specialised literature and grey sources to contextualise land tenure and inequality in Nepal.

Table 6-1 | Data used for the sections of this chapter

Chapter section	Data drawn on
6.1 Land tenure and distribution in Nepal	Literature, grey papers
6.2 Access to land ownership and tenure, essential for post-disaster reconstruction	Semi-structured interviews, FGDs and KIIs
6.3 Intersectional gender relations in access to land and tenure	Semi-structured interviews, FGDs and KIIs

Source: Author

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[60] Four of the 37 participants were men. See methodology section 3.3.3 and Annex 1 for details.

6.1 Land tenure and distribution in Nepal

6.1.1 Land tenure

Land is a vital asset for women and men in Nepal. A large proportion of the population (76%) still depend on agricultural land for livelihoods, so having land to farm on is critical (USAID, 2018; Wily et al., 2008). Land ownership determines economic affluence, generates wealth through renting and selling and can be used to access loans (Dhakal, 2016). Land ownership patterns in Nepal also link to social status and political power (CSRC, 2018; Mathema, 1999). Furthermore, land is a source of identity and belonging, as evidenced in the local customary allocation criteria of lineage or clan (Dhakal, 2018). Although the majority of the population still live in rural areas, Nepal is rapidly urbanising through internal migration but also by the redefinition of urban regions[61] (Muzzini and Aparicio, 2013; Thapa and Murayama, 2011). Population in these new urban areas of the city's periphery continue to farm.

Land tenure issues are complex in any context, but in the case of Nepal more so because of its semi-feudal history - discussed in 4.2-; the multiple forms of land tenure associated to this model of exploiting the land; and, a relatively new land registration system. Many types of formal and informal or customary land tenure remain in Nepal, and 25% of the total land - around 10 million physical parcels on the ground - is not registered (CSRC, 2018). However, only three types of land tenure are legally recognised; the only types registered in the national cadastre or that the formal land administration system deals with (CSRC, 2018). These three types are public; private; and, institutional land, and while accurate in legal terms, they present an oversimplified version of reality on the ground (Nougaret and Danuwar, 2016; van Steekelenburg et al., 2010). Grey literature concerned with the land rights of informal settlers includes informal land as an additional category, see for example CSRC and OXFAM, (2016). Local Non-Governmental organisations (NGO) Community Self-Reliance Centre (CSRC) depicts a more complex framework that better represents the reality of Nepal and includes

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[61] See 4.4 for more details on the Government's designation of urban and rural areas

locally present land tenures typologies in Nepal, see Figure 6-1 and Table 6-2 below.

Figure 6-1 | Locally existing Land Tenure Typologies in Nepal
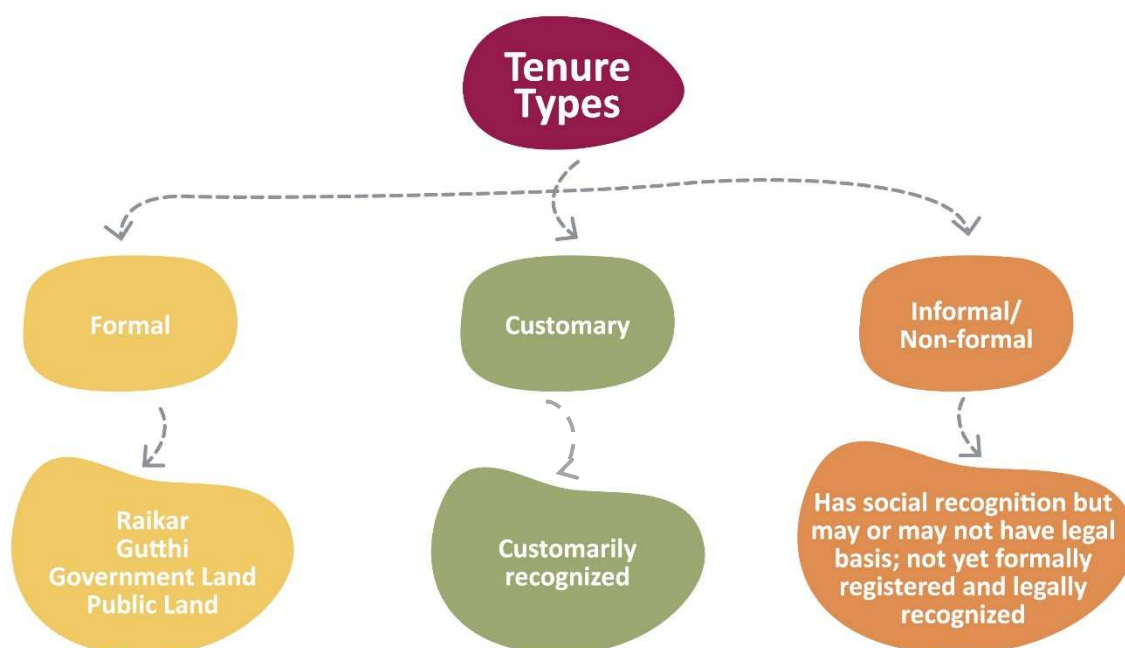
Source: Dhakal, 2018, p. 33

Table 6-2 | Characteristics of the various types of land tenures

Land tenure type		Characteristic
Formal	**Raikar**	Private taxable land
	Gutthi	Land owned by charitable, philanthropic or religious institutions.
	Government	Land maintained and protected by the government, includes forest, river, streams, roads, lakes, ponds etc.
	Public	Land maintained and utilised traditionally by the community for public purposes. For example, cremation sites, burial sites or graveyards, traditional resting places, shrines, temples, space for weekly village market/festival, playing grounds, water sources used by the community
Customary		Land customarily recognised by the members of the concerned community and regulated by customary rule
Non-formal / Informal		Non-formal: the land where rights of settlers are recognised but not registered
		Informal: the land where rights of settlers are neither legally recognised nor formally registered

Source: Author from (Dhakal, 2018)

6.1.2 Land distribution

Land in Nepal is unevenly distributed along the lines of gender, class and caste and ethnicity, and while it is challenging to find accurate, detailed data of current land ownership patterns to quantify this distribution precisely[62], there is consensus on two broad reasons for this unequal distribution. The first is the concentration of power in the hands of elite minorities detailed in 4.2 and the fact that half-hearted land reforms undertaken by these elites have not been effective in their redistributive objectives (CSRC, 2018; Dhakal, 2018; Wily et al., 2008). The second is the dominant patriarchal ideology with a patrilineal property transmission model still embedded in discriminatory social norms (Dhakal, 2016; Sharma Rawal et al., 2016).

Historically, elites in Nepal, mostly men, held the land and reaped the benefits of land production through a feudal system (Riedinger, 1993; Sharma Rawal et al., 2016; USAID, 2018)[63]. This class inequality in Nepal continues to date, as the size and ownership of landholdings reveal. While farmers who till the land have no land or small plots, absentee landowners have large landholdings. As shown in Table 6-3, agricultural land in Nepal represents 29 per cent of the total (CSRC, 2018; Wily et al., 2008). In addition to high mountains with steep, rocky terrains, 19 per cent is water and 43 per cent forests. Table 6-4 shows how 5% of the population with more substantial landholdings owns 35% of agricultural land, while 47% of the population owns 15%. An estimated 59% of households in Nepal are functionally landless in terms of agriculture[64] (Wily et al., 2008). There is a correlation between the size of the landholding and poverty, with 40 per cent of

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[62] Data is unreliable, unclear and based on small samples , with numerous contradictions between and within sources, including those published by the government (Wily et al., 2008)

[63] "Feudal land relations in Nepal have characteristic origins in the organization of extraction (food, goods, labour) in service of a centralising hierarchy. Caste and then ethnicity would provide the shape along which extraction (in due course 'taxation') flowed, and eventually entrenched as distinctions between landowners, tenants and tillers. The main instrument was assignment of King/State land to nobility with powers to extract rent and forward part of this to the central authority. Its power to cancel grant of these assignments (Birta) kept nobles loyal. Other mechanisms evolved to extract tax from tillers on lands not assigned to nobles, including the Jimidari/Tulukdar system of intermediaries, using local notables, and the Jagir system using elites, civil servants or military officers for newly colonised lands, especially the Tarai). Provision of compulsory labour (Rakam) added to subordination of rights" (Wily et al., 2008, p. 82) .

[64] Have no land or have plots that are less than 0.4 ha

those with less than 0.2 hectares falling below the poverty line (Basnet et al., 2014; Wily et al., 2008, p. 49).

Table 6-3 | Agricultural and cultivable land in Nepal, 2001 data

Land type	km²	Per cent	Million ha
Agricultural land	42,682	29%	42.68
Cultivated land	34,083	23%	34.08
Other	70,416	48%	
Total	147,181	100%	

Source: Author from USAID, 2018; Wily et al., 2008

Table 6-4 | Distribution of agricultural land in 2001
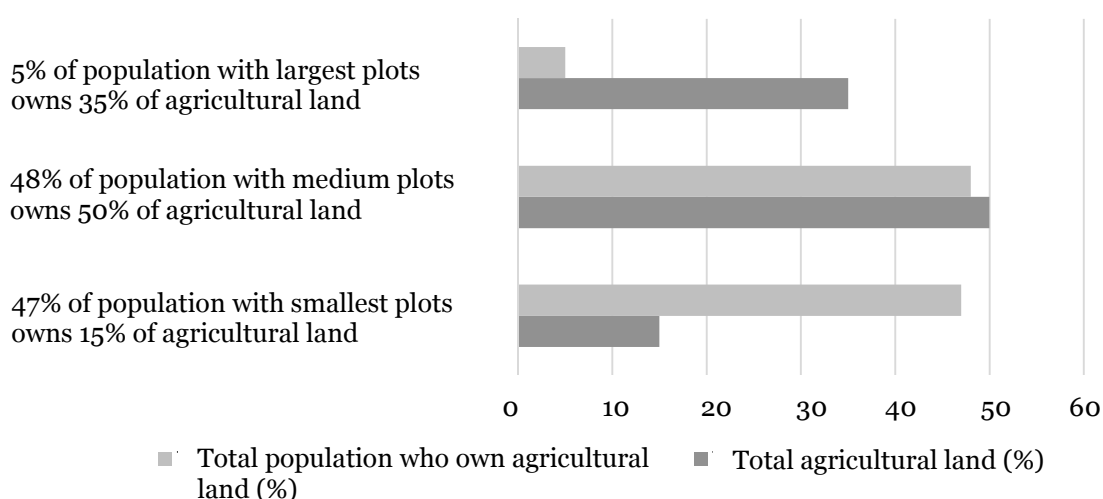
Source: Author from (Wily et al., 2008)

The high gender inequality in the ownership of fixed assets between men and women in Nepal aggravates class inequality. In 2004 only eight per cent of land ownership certificates and five per cent of the land were in the name of women, although women's contribution to agricultural production is above 60 per cent (GoN, 2011). As shown in Table 6-5, in the last census conducted in 2011, nearly 80% of the households reported neither land, house, or both were in the name of a female member of the household (Central Bureau of Statistics, 2014).

Table 6-5 | Men to women ownership in 2011

Area	Female ownership in			Not stated
	Both house and land	**Land only**	**Neither house nor land**	
Nepal	10.7%	9%	79.5%	0.8%
Kathmandu	13.6%	8.8%	76.8%	0.8%

Source: Author from (Central Bureau of Statistics, 2012)

This inequality is problematic because women's land rights are fundamental and, in denying them access, it deprives women of an asset that facilitates security and independence; empowers women, increasing control over their reproductive decisions; and, enables their participation in decision-making in social-political life (Gomez, 2016; Pandey, 2003; van der Leest, 2016). Furthermore, access and control over land based-earnings contribute to the social and economic development of a family and the individual members within the family (Dhakal, 2016). The widespread inequality in access to land makes it a strategic gender need for women (Moser and Peake, 1994). Research conducted in Nepal showed that "a higher proportion of women property owners were better educated, had bank accounts and made household financial decisions, had voted in the more recent elections and were satisfied with their lives compared to women without any property" (Pandey, 2003, p. np).

Although current law does not prevent women from owning land anymore, customary practices remain behind the law. In the same way that gender inequality, as discussed in 4.2, is a legacy of the social order that prohibited women from inheriting property, patriarchy and conservative social set-up remain an obstacle to women's ownership of land (Dhakal, 2016). Patrilineal property transmission continues to be the accepted norm in Nepal, and in practice, women rarely inherit land. Women marry young and go to live with their husband's family -'married away'[65]- while the sons inherit property. The logic is that their new husbands and their extended families will look after them, and protect their interests. Women and men alike still accept this conservative set up

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[65] Expression commonly used in Nepal to describe this.

particularly, elderly mothers who ensure control over the household when the daughters-in-law come to live with them[66].

In the 1950s and 1960s, the State of Nepal initiated redistributive land reforms to address inequality in land ownership[67] aiming to end feudalism under the slogan of 'land to the tiller'. By limiting the size of land-holdings and putting a cadastre system in place, they responded to land-rights struggles that demanded agrarian reform and have been central to recent Nepali politics and the drive for social change (Riedinger, 1993). The Nepal Land Act of 1964 implemented an upper ceiling clause limiting the amount of land a person can own (Dhakal, 2018; GoN, 1964; van Steekelenburg et al., 2010). (GoN, 1964, p. 8). The creation of a cadastre accompanied policy changes, with a survey and tenure registration system that, although ongoing from the 1960s, is still incomplete (Dhakal, 2018, p. 30).

These reforms, however, did not fulfil their objective of reallocating land to the women and men who farm it (Wily et al., 2008). Experts argue this is due to how traditional land policies have been favourable to maintain the power structures of the dominant class, while a complex system with a high number of land organisations in Nepal that need to coordinate[68] is an added factor that complicates effective reforms (Basnet et al., 2014; CSRC, 2018; van Steekelenburg et al., 2010, p. 53). Instead of reallocating land, the reforms concentrated it in the hands of the state, as shown in Figure 6-2 (CSRC, 2018, p. 15; Dhakal, 2016). Ultimately, the modernisation of the tenure system from a customary one to a market model did not recognise the different customary modalities of land ownership, impacting more on vulnerable indigenous groups (Dhakal, 2018). Riedinger (1993) sums it up as follows:

> The autonomy of the Nepali government in executing agrarian reform is circumscribed by the political power of the landed elite and by the economic significance of the agricultural sector (p. 23).

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[66] See discussion and closing comments of this chapter for a reflection on this point.

[67] See (Dhakal, 2016; Sharma Rawal et al., 2016; Wily et al., 2008) for comprehensive accounts of land tenure reforms and detailed, updated policies.

[68] Including the Ministry of Finance, Ministry of Land Reform and Management, Ministry of Urban Development, Ministry of Forest, Soil and Conservation, Ministry of Agriculture, Ministry of Federal Affairs and Local Development, Ministry of Home Affairs (Nougaret and Danuwar, 2016)
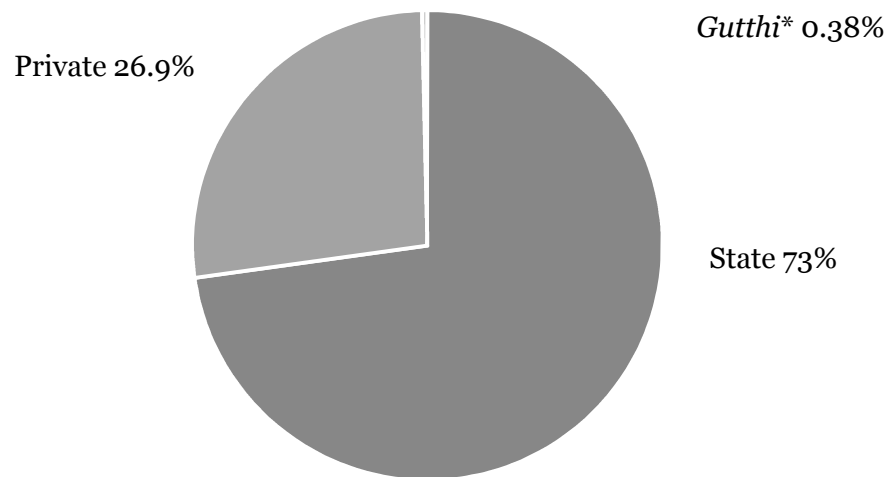
*Belonging to charitable, philanthropic or religious institutions

Figure 6-2 | Land ownership in Nepal (%)

Source: Author from (Wily et al., 2008, p. 77)

Reforms in legislation around land rights for women, as listed in Table 35, have led to higher ownership rates for women, but have not been fully efficacious either (Snellinger, 2018; van der Leest, 2016). As shown in Table 6-6, all of these lead to a situation where women can claim more rights. However, barriers beyond the legal structures to women owning land persist and are not being addressed. For example, "the lack of strong implementation and monitoring of the existing provisions, lack of gender-sensitive services within the Government machineries and limited outreach by the Government in relation to existing provisions" (Sharma Rawal et al., 2016, p. 13). Alternatively, there is "no specific provision for women under Directive Principles and Policies in the present constitution regarding land and property" (Dhakal, 2016, p. 8). It is important to note that while these reforms enabled situations where women could gain ownership, this does not necessarily give women control over their land either (Dhakal, 2016).

Table 6-6 |Major policies affecting women's land rights in Nepal

Date	Policy	Impact on women's land rights
1975	Amendment to the Muluki Ain (Civil Code) – Clause on Women's Inheritance and Property Rights	If a woman remains unmarried up to 35 years of age, she would have the right to inherit property. *However, if she gets married after getting a portion of the property, it should be returned to the brothers after deducting the marriage cost.*
2002	Women's Property Rights Bill passed – 11th amendment to Muluki Ain	A daughter has the right to inherit her parent's property from birth. *However, a married daughter is the last in the hierarchy for succession.*
		A wife has equal rights to her husband's property immediately after marriage (before, only if she was 35 or couple had been married for 15 years). *However, she still needs to return the ancestral property to her parental family if she marries. The law does not recognise a transaction carried out by a woman without her husband's consent where the husband's property is concerned.*
		A widow is fully entitled to inherit her husband's property. She has the right to claim her share from the joint family and use the property even if she re-marries (used to lose it if sexually disloyal or remarried). A divorced woman can claim alimony rights as well as share of property (before, divorced could not claim any right to property, and food for five years only)
2006	Act to Amend Some Nepal Laws to Maintain Gender Equality.	Provides for the equitable gender inheritance of land. *However, ineffective as lasting only until a woman is 35 years of age and/or unmarried.*
		Gives the right to women to make use of property without seeking the consent of their male family members.
2012	Joint land ownership certificate	If existing land registered in the name of either husband or wife is transferred to the name of both spouses, only NPR 100 ($1 (US)) will be charged as registration fee.
2015	Financial Bill	Senior citizens above 70 can register land in their name and receive 25% exemption in land registration.
		A single woman (whose husband has died) receives 35% tax exemption in land registration.
		When transferring the land within three generations of daughter or granddaughter, 50 % of tax is exempt in land registration.
		Depending on the geographical region, women in Nepal receive 25% to 50 % tax exemption in land registration.
2015	Constitution, Article 18 Right to Equality	All children have equal rights to ancestral property without discrimination based on gender
2015	Constitution, Article 43 Rights of Women	Women shall have equal rights without any gender-based discrimination

Source: Author from (Basnet et al., 2014; CSRC, 2018; Wily et al., 2008)

To sum up, this section has shown the importance of land and the complexity associated with land tenure in Nepal. It has discussed the uneven distribution of land; how elites have held land and benefited from it; and, how gender inequality in access to land aggravates class inequality. It has problematized these inequalities, which remain a legacy of the social order, and has shown how reforms have not been efficacious due to constraints in the legal structures and lack of resources or will for their implementation. The next section looks at the links between access to land ownership and tenure and post-disaster reconstruction, exploring the implications of the situation described above in the recovery processes of the research participants.

6.2 Access to land ownership and tenure, essential for post-disaster reconstruction

6.2.1 Land ownership challenges identified by the women

Study participants associated lack of land and not having the security of tenure with an increased likelihood of not being able to recover from the impact of the earthquake and rebuild their homes. In the three initial focus group discussions,[69] the women stated "people with no land, people with no family property, people with no land ownership, people living on others' land before the earthquake" would not be able to recover (FGD1, 2, 3). Similarly, 19 interview participants out of 37 declared that those without land would find it most difficult to recover. Five women who had not been ready to start re-building at the time of the research said issues around land were the main impediments. Furthermore, women frequently said having a land ownership certificate was important. From the above, it can be inferred that having access to land ownership and tenure is a key condition for successful shelter recovery. This is exemplified by the following quotes:

> The people who suffered most are those whose old house fell down. Those who did not have any ancestral property suffered even longer. Those whose house did not fall down suffered only a bit. Those without land are still living

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[69] See the Methodology section, Table 3-9 for Focus Group Discussion details

in temporary shelters. They are still in limbo and have no option to rebuild (C36:13, F, 73, did not have a land ownership certificate).

Others, most people up here have had to sell their land. Nobody can afford it [rebuilding] with their income, it is enough just to feed morning and evening meals to the family, it is enough maybe to send the kids to school, but they cannot build a house from their income (C25:11, F, 31, had a land ownership certificate).

Tenure types among participants included a high level of ownership as all but one of the participants lived on land that belonged to them[70] (or a member of their family) formally or informally before the earthquake as shown in Table 6-7. In fact, generally the homeownership rate in Machhegaun was high at the time of the earthquake; 81% (705 of 872) of houses were owner-occupiers (Central Bureau of Statistics, 2017b). This high level of ownership is consistent with the historical trend in Nepal, where owner-occupiers have traditionally represented a majority of the housing market - 85% in 2010 (van Steekelenburg et al., 2010). While renters in urban areas were increasing with an estimated increase in Kathmandu from 23% in 1991 to 59% in 2010, it appears that the more recent trends in the rental increase in urban areas are not yet reaching the peri urban locations, but could also be a result of the sample[71] (ibid).

While ownership has high, formal tenure was lowed. Table 6-7 shows a medium level of formal land tenure among the research sample: out of 37, in 22 of the households, there was an individual with a land ownership certificate (from now on 'certificate') in their name. Participants explained that the main reason for not having ownership was that the land had not yet been divided among family members. Given the customary ways of inheriting land and using it for agriculture, buying and selling were not common, so part of the population, especially those in the area of Taukhel, did not have certificates.

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[70] In spite of this, they talked about themselves and others who had no additional land to sell as having no land.
[71] As discussed in 3.4.1, the sample was not arbitrary.

Table 6-7 | Land tenure among participant households before earthquake

Tenure status		Number of households
Formal (land ownership certificate)	Private land	22
Customary / non formal[72]	Private land	13
	Gutthi land	1
Informal	Squatter	1

Source: Author from primary data[73]

The balance between the number of women and the number of men with land ownership certificates in their name needs further probing. As discussed in 6.1.2, women have less land ownership rights than men in Nepal as a result of how customary practices and cultural rules defined gender relations. While the national and local ratio for land ownership is skewed 25-%-75% in favour of men[74], the ratio was equal among the research sample. Out of the 22 with land ownership certificate, 11 were women, and ten were men, while in one of the households, there was a joint certificate in the name of both husband and wife. However, in the cases of certificates in the name of women, these were often not in the interviewee's name, but in the mother-in-law's name. As shown in Figure 6-3 below, this means only six (18%) of the female participants had formal land ownership. In the cases where the certificates were in the name of men, these were in the name of the father-in-law, husband or brother[75].

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[72] The informal and customary land tenures have been grouped as one, as the research data is not detailed enough to group them separately.
[73] This table builds on Table 6-2, and has been adapted to reflect the data gathered in the research.
[74] Men had ownership for 76% of the 51,124 households registered for reconstruction support in the Kathmandu District (Central Bureau of Statistics, 2017a)
[75] See Table 3-6 for details on the marital status of the participants.

Certificate in the household in female interviewee's name: 5

Certificate in the household jointly held: 1

Certificate in the household in the name of a female relative (mother-in-law): 5

No certificate in the household: 14

Certificate in the household in the name of a male relative (father-in-law, husband, brother...): 8
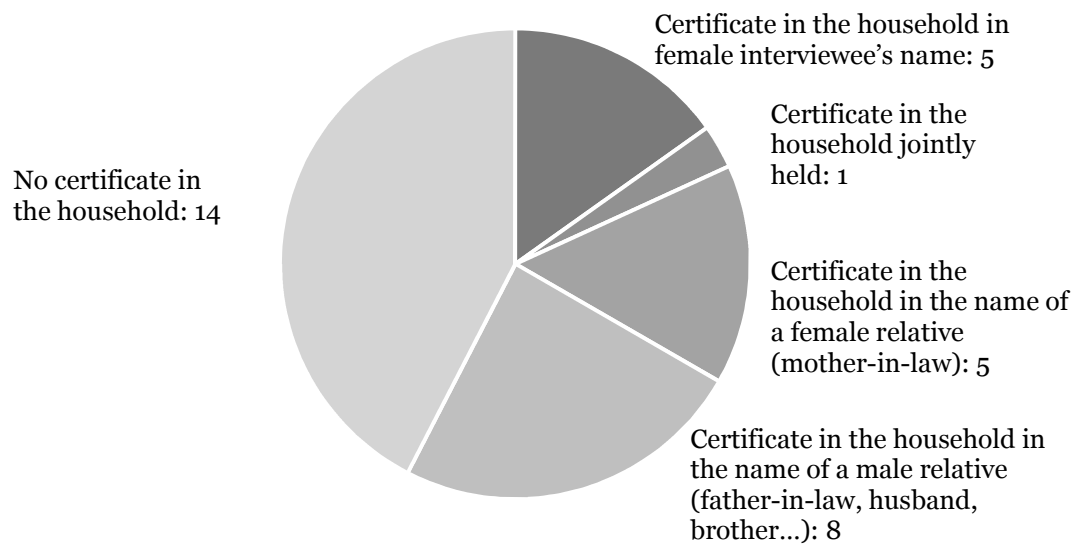
Figure 6-3 | Land tenure status among 33 women participants

Source: Author

Nonetheless, the fact that of the total of women who lived in a household where either they or a relative had a certificate, half of the certificates were in a woman's name may also be explained by the presence of local NGO Lumanti, and, once again, by the fact that the population sample was not arbitrary. Lumanti was working on a housing reconstruction program that included training and support with paperwork. They had a long-term relationship with women in the community through the Cooperative. They also acted as a gatekeeper to the community, and the Cooperative leaders introduced participants they knew personally, often members of the cooperative. Because of this link, these participants may have had access to increased Lumanti support, including advocacy around land rights for women and support in getting land registered in their name.

Having established the significance of land and tenure, and its distribution among the sample, it is important to note the three main reasons participants shared as to why land and tenure were essential for their shelter self-recovery efforts. Firstly, they needed the land to build on. Secondly, they needed land to access surplus money for rebuilding, either by selling it or using it as collateral for loans. Thirdly, they needed the security of tenure for the procedural aspects of reconstruction. This security of tenure was in the form of *'lal purja'*, the land

ownership certificate issued by the government[76] and was accompanied by a cadastre number.

6.2.2 Exclusion from access to the RHRP grant, loss of informal right to property and impact on livelihoods

Reduced access to land and tenure limited women's capacity to engage successfully in shelter self-recovery processes, with three main impacts, as shown in Table 6-8. Before developing these, it is important to distinguish between how those who had reduced or no access to land and those who did have access to land were impacted. In the former case, women with no formal tenure were excluded from accessing the RHRP grant (institutional exclusion) and in some cases lost their pre-existing informal right to property. In the latter case, women who had land, but had to resell it in order to build, talked about the long-term impact of land loss on their livelihoods and income-earning capacity. All the points contribute deeper insights into the realities of women in vulnerable situations and are helpful for understanding how they engaged in shelter self-recovery initiatives.

Table 6-8 | Relationship between access to land and tenure and impact on shelter self-recovery

Access to land and tenure	Outcome/impacts on shelter self-recovery
Reduced access	Institutional exclusion
	Loss of informal right to land, risk of eviction
Access	Long term impact of land loss

Source: Author

Institutional exclusion

The possession of a certificate made a difference to the institutional support that women could access, mainly but not only because of the government's housing reconstruction policy[77]. A certificate was necessary to access the RHRP grant, and in taking this decision, it seems like policy-makers assumed that all households

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[76] Ministry of Land Reform and Management under the Land Survey and Measurement Act 1963 (CSRC, 2018, p. 32).
[77] Discussed in 5.1.2.

would have this document. This was not the case, as shown in Table 6-7, and as stated by participants:

> But I did not have land ownership certificate or any other document to prove my ownership so they [Lumanti] could not release my reconstruction grant either. They also asked me to produce some document. But I had none. This rule of having to produce land ownership certificate for everything is a very discriminatory system. Those who have it are already fortunate ones. Support should be provided to those who are unfortunate and need help. They should not make life intolerable for us (C33:4, F, 58, did not have land ownership certificate).

> No, we couldn't build this house because we don't have ownership certificate. Lumanti told us that they will get us ownership certificate if we build the house. But how to build the house, there is no source? There is no means to build the house, they have said that they would get the ownership certificate for us if you build the house. Everyone has started building their home, it is only me who cannot build. It is difficult for me to get that done, now I cannot ask for the papers when I cannot build the house (C8:3, F, 65, did not have land ownership certificate).

The certificate was also necessary to obtain building permits from the municipality. Once the house owner had signed the Partnership Agreement[78] (PA) with the government, the municipality required a building permit to authorise rebuilding. The municipality did not grant building permits to owners without certificates, a cadastre number and up to date payments of land taxes. A married woman with an 11-year-old son had not been able to obtain the building permit. They had a certificate, but it was in the name of her deceased mother-in-law. She discussed how not having the certificate meant the municipality would not approve their design:

> They [the municipality] have said that the land needs to be in our name for even the design to be approved. We don't have the land in our name now but maybe it will [be in our name] later on (C22:5, F, 36, did have land ownership certificate in mother-in-law's name).

In this case, the woman had accessed support from Lumanti and started building in spite of not having papers. This was convenient as it meant they could access the grant they were entitled to, and had a home. However, the consequences of not having a building permit meant that the house would not be registered and hence not liable for formal sale or to use as collateral[79].

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[78] Partnership Agreement refers to the contract signed between the government and beneficiaries to access the RHRP grant
[79] The Lumanti intervention was described briefly in 5.3 and will be developed in depth in 9.1.

Other institutional support, such as the initial cash grants for 'winterisation' and food provided by the government were also subject to recognition of land and tenure. One of the interviewees was an informal settler who had been living on government land for more than ten years. Despite having lived there for so long, local people and government officials considered her an outsider because she did not own property. She did not qualify for the RHRP grant, nor did she receive any of the initial government support. She said when she had tried to access the initial grants for winterisation or food; the ward officials had dismissed her as she was not a local. In her own words:

> P: There is a Hari sir here, he told me to go to the VDC multiple times. I don't have anything to my name, how will they give me support? At first, they gave 15 thousand to everyone, at the time also he told me to go there for the kids and tell them to say that Hari sir sent. But, they won't agree to it.
> *I: So, you didn't go?*
> P: I went. They said that it is not possible, 'your home is outside of here, so it is not possible'.
> *I: So, you didn't get any of the initial support, neither the 15,000 nor the 10,000? P:* Not even a penny (B27:5, F, 45, did not have land ownership certificate).

Loss of informal rights, risk of eviction

The loss of informal rights was another consequence of not having a certificate; excluded women from accessing shelter self-recovery; and, had severe long-term implications for the women affected. After the earthquake, five women who lived in their family home before the earthquake found themselves living in a temporary shelter or in a rented room. They had no formal land tenure, and their extended family members denied them the right to return. It became apparent that certain informal rights to land within the extended family could be lost once the physical link between the house and the land broke. One woman, who lost the right to use the house and land where she used to live with her two daughters, one of which was disabled, described their situation as follows:

> We did not have land ownership certificate for the previous house either. My husband's brother filed a case against us to not give us a share of the property. I don't know what he did, but he got the (court) orders made in a way that we would not get a share of the property. I do not have a son, so he thinks I do not need property. All my husband's brothers have a share in that house. So, no one has done anything. If I got my share, then I could build a house there. But if I built that house without getting my share, anyone could file a legal case against me, and I would lose all my money. No one can do anything until the whole house collapses (C33:4, F, 58, did not have certificate).

In this case, a further complication was associated to their decision to build on Gutthi land, land for which she may have informal recognition, as it had been in her family for decades, however for which she did not have formal tenure either. While she had invested in the construction of this new house, the house had no legal recognition at ward level, and she was vulnerable to eviction:

> This land belongs to Gutthi. Gutthi land usually does not have land ownership certificate. Approval for the design was not taken. We built it on our own in the way we thought was appropriate. We do not have land ownership certificate and to get the designs approved you need land ownership certificate. So we built it this way. It looks more like a temporary shelter (C33:4, F, 58, did not have certificate).

The combination of institutional exclusion, which is ultimately related to not being able to claim a right, and loss of informal rights, is summarised in Table 6-9 below concerning tenure status. The continuum goes from not being able to receive anything at all from the government, to access to all the money. It is in the grey areas that intersectional identities, which already impact the existing situation, impact the reconstruction situations, compounding inequality. Section 6.3 disaggregates the data further and discusses the intersectional inequalities that this data reveals.

Table 6-9 | The continuum in land tenure and land-related reconstruction rights

Reconstruction right / Tenure status		No rights	Right to claim support from ward	Right to remain on the land	Right to rebuild on the land	Right to sell / mortgage	Right to claim RHRP grant	Right to building permit
Formal (had certificate) (22)	Private land		x	x	x	x	x	x
Customary / non formal (13)	Private land		x	varied	varied		varied	
	Gutthi land		x	x				
Informal (1)	Squatter	x						

Source: Author, adapted from Durand-Lasserve, A. and Selod, H. cited in Payne et al., n.d., p. 22

Long term impact of land loss

Having seen how the lack of land tenure impacted women, it is time to see how those who had to sell their additional land, where impacted. Among women who were able to rebuild, because they had tenure or because they participated with a local NGO that disregarded their lack of land ownership certificate, the long-term impact of land loss was a concern. Women had the responsibility for subsistence farming; preparing and providing meals; and, selling extra crops, and they used their agricultural land plots for this. However, because of the earthquake, families had to sell the agricultural land the women worked on in order to re-build. Women did not always approve of this because selling meant they had no land available for livelihoods. This highlights problems with internal decision-making around land at the household level, and how even those who formally owned land, did not always have control over what they could do with it or how it was managed. Food grown in the fields was an important source that they were going to have to pay for going forwards. Women in the interviews expressed awareness about this important trade-off and worry for the future:

> I farm. I cultivate seasonal vegetables. They are just for ourselves. We don't have a lot of land. We have to but to feed ourselves sometimes. The land is

not quite suitable for vegetables as it is near the river. Once we build the houses here, there will be no land left (C2:2, F,25).

When people had no shelter, they sold their arable land to be able to build the house. They now have a house, but their source of livelihood has dried out. Some people had been feeding their families from the produce of that land, but what would they do now? It's sad. Many families here have not received any grant from the government. So many sold their land that was a source of livelihood for them. Many families have earning that is only enough for them to sustain. These families are facing most of the difficulties (C37:10, F, 44).

There was difficulty with money....We sold the land, so there would be less land for agriculture, and there will be less production as well. Now, we have to buy everything to feed the family (C18:9, F, 54).

To conclude, Table 6-10 shows the relationship between reconstruction progress and tenure. Notably, out of the ten participants who had not started rebuilding, only three were in a household where there was a certificate. On the other hand, sixteen out of 23 participants who had started rebuilding did have formal tenure. Once again, these numbers may be influenced by the presence of Lumanti, particularly because, in spite of the fact that the housing policy did not allow it, they supported households with no formal land tenure to rebuild. This means that households in a similar situation in another context where Lumanti was not present would have been less likely to access the RHRP grant and start rebuilding.

Table 6-10 | Relationship between reconstruction progress and tenure

Tenure status	Reconstruction progress	Not started	Not started, lost right	Started	Moved in	Moved in (squatting) lost right
Formal (had certificate) (19)	Private land	3		6	10	
Customary / non formal (13)	Private land	1	4	3	3	1
	Gutthi land	1				
Informal (1)	Squatter	1				

Note: From total of 33 female participants

Source: Author

This section has shown how participants associated lack of land tenure with not being able to recover, how they lived on land that belonged to them or a family

member although in nearly half of the cases there was no formal tenure and the women to men ratio with regards to tenure. It has discussed the three ways in which lack of access to land and tenure excluded women from successfully engaging in shelter self-recovery initiatives; and, the impact on women's lives in the long term and closed by reflecting on the relationship between tenure status and reconstruction stage. The next section will explore the intersectional dimensions of these findings in-depth.

6.3 Intersectional gender relations in access to land and tenure

6.3.1 Intersectionality, vulnerability and shelter self-recovery

This section explores how the simultaneity of social identities led to multiple oppressions in relation to access to land, and, in turn, access to shelter self-recovery initiatives, for women in Machhegaun. Chapter Four and the previous sections of this chapter have shown how patterns of privilege and oppression in Nepal defined socially marginalised identities in access to land and has focused primarily on gender. This section explores how social norms around age; marital status; religion; and, 'belonging' also determined who had reduced access to land and tenure, and as a result, reduced access to shelter self-recovery.

Starting with the intersection of gender and age, research findings reveal that elderly women faced increased constraints in access to land tenure and to shelter self-recovery. From the sample of 37 participants, the ten who had not started rebuilding were all women, and the majority were over 50 years of age: one was 37, three were aged 44 to 46 and six were aged over 50. In a country where life expectancy is 70, this is considered elderly. The five women who lost their informal rights to land, as described in 6.2.2, were also elderly. This is how one elderly single woman explained the relationship between the land, her family, and her capacity to use the land:

> It belongs to my maternal family. They let me live here before. It used to belong to my father's brothers, but later my brother made an ownership certificate under his name. So he is not letting us build a house on this land. (C35:2, F, 59, had not started rebuilding).

The government of Nepal rightly recognises that age is a determining factor for vulnerability. In their definition of vulnerability, the National Reconstruction Authority (NRA) include elderly people who are 70 and over, and single women who are 65 and over[80]. This, in itself, acknowledges the intersectional dimension to vulnerability. With a limited social security floor and high levels of subsistence agriculture, the elderly are less capable of earning a living. This is worse for women, given the patrilineal property transmission; women had status in association with the men in their household. However, as they became older, and especially if there was no land in their name, their sons would be in control of household decisions and resources. Age is also linked to knowledge and education, and the capacity to participate in a process like shelter self-recovery, which will be discussed in Chapter Eight.

The relationship status of single women, especially if they had lost a husband or their husband had left the household, was another determinant of access to land. All the women who had lost the informal right to land were elderly, as mentioned above, but they were also single - widowed or separated. None had formal land ownership certificates in their name, as they had not formalised their land rights upon their husband's passing or leaving. They talked about it as follows:

> When you have your own place, your own land, others can't say anything; they can't suppress you. Because what I have felt is that people suppress a single woman. When you don't have support... now there are no children and no husband, and when you are alone even when you speak well, they hear foul apparently. That is how it works apparently (C32:14).

> We went to live on the farmland up there. There was no land here and no space. Everyone built shelters. I didn't quite find a way around it as I was alone. So I went up there and built a shelter on other's farm. At first, I didn't even have a tarpaulin. I just brought whatever I had and made a shelter out of it. I went a bit above my brother's house to live. I couldn't even sleep. There was only ground there. They only distributed the tarpaulin later. Then, I built a shelter out of tarpaulin (C8:4).

Only one of these women had accessed support from Lumanti, but even with this, she had not been able to rebuild. Likewise, only one of them had rebuilt and moved into a new house, however, this house was built on Gutthi land for which she did not have formal tenure either, and was at risk of eviction as discussed in 6.2.2, could be considered a squatter and had built a house with blocks without Lumanti assistance. An interesting commonality among women who did access

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[80] See Table 5-8 for further details.

support from Lumanti, that will be discussed further in 9.1 was that they were married.

Religion was another aspect that came up in the interviews in relation to land. Two of the participants talked about their religion and how they were 'despised' because of their conversion[81]. They were both Christians, which is a minority religion in Nepal, as discussed in 4.1, but they were also single – widows – and elderly. Both of them were women interviewed towards the end of the research period and had not been identified by the 'gatekeepers' - this is relevant because they did not seem to socialise with women from the Cooperative or other women's' groups encountered in the area nor had they received helped from Lumanti. They expressed it as follows:

> No one did anything for us. They despise us because we are Christians. Many people discouraged us from building this house. Many said we would be evicted from here even if we built it. I told them if they evicted us, I will see what to do (C33:9).

Lastly, perceptions of 'belonging', which could be understood as a combination of place-based identity and its intersection with caste; class; ethnicity; and, gender, mattered in relation to access to land and tenure. Belonging and being accepted into the community was linked to having been born in the area or having married someone what had been born in the area, and to having land. Those from another region of Nepal who did not have land faced social exclusion, whereas having land led to acceptance. One of the participants was a single woman from another district whose husband had left her. She was squatting on government land, and with no support from the ward to formalise her status, she was facing eviction. This case is discussed further in 7.3.1 because as a result of her status, she was denied the initial cash grants extended to disaster survivors.

To conclude, the discussions on how the simultaneity of social identities led to multiple oppressions in relation to access to land, and, in turn, access to shelter self-recovery are summarised in Table 6-11 below.

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[81] Conversion is taken as being unfaithful to your community. Those who live in Guthi land were allowed to use that land in return for some service to the community which is again related to religious practices like 'jatra' (chariot festivals). So after conversion they stopped contributing in community and thus community treated them as outcasts.

Table 6-11 | Intersectional dimensions of reduced access to land and tenure on access to shelter self-recovery

Outcome	Access to land and tenure	Impacted on
Institutional exclusion	No access to RHRP grant No access to building permit from the municipality	Gender (women) Age (elderly) Class and caste (low income, low caste)
	Later replaced with a recommendation by local official, still difficult to access	Gender (women) Age (elderly) Class and caste (low income, low caste)
Losing informal right to land	At risk of extended family not allowing continued right to live on the land	Gender (women), Age (elderly), marital status (single), religion (converted)
Long term impact of land loss	At risk of losing production of agriculture, affects income if sold and if they have to buy food.	Women who worked land

Source: Author

6.3.2 Land-related policies to address vulnerability

This section considers the actions taken by the government regarding land rights to support the recovery process of the most vulnerable. This chapter has established how women with no land and tenure were at a disadvantage to rebuild. The government of Nepal recognised this, as discussed in 5.1.2, and put policies in place to support women and other vulnerable groups as shown in Table 6-12 (GoN National Reconstruction Authority, 2016).

Table 6-12 | Main land-oriented policies to support reconstruction

Policy description
Land certificate not essential
Land registration for the landless (Amnesty International, 2017).
Collective reconstruction policies
Changes in byelaws
Equal ownership in land allocated for resettlement

Source: Author from

The first policy change, passed in December 2015, was a new clause to the RHRP grant that allowed those without land certificates to sign the agreement subject

to a recommendation from the ward secretary[82]. The local authority secretary, (initially VDC, then Municipality) could present a recommendation (CSRC, 2018). While this was a quick response to the reality on the ground, the process to be recommended by a local official was complicated and could be political; women had to be acquainted with ward office staff - which included anyone from ward secretary - who would be confirming they lived there[83]. As shown in Table 6-10, at the time of the interviews, when nearly two years had passed since the modification to the policy, ten women from the sample of 33 women had not started building at all, seven of which did not have certificates. This is in spite of the presence of Lumanti in the area and questions the effectiveness of the change of policy.

Another policy stated that women and men would have equal ownership rights on land allocated by the government for resettlement purposes. There was also a government subsidy for people without land. This would again be a lengthy process. Lumanti described how they had supported eleven people from the community to access this subsidy; however, there were many obstacles, and none of the participants had managed to receive it. There was also an elderly woman who applied for the right to her Birta land.

At the local level, the municipality also approved byelaws that were flexible with the size of land plots for building permits, and other building-code related requirements (B3, B4, B6, B9, B16, B20). These did reach participants and were mentioned by those who had support from Lumanti.

When speaking to a government official and sharing initial findings of the research with them, they stated awareness of gender problems for reconstruction but felt that the change in the compulsory ownership certificate had addressed these problems.

> P: We have addressed women issue. Through this [mason training] we have tried to empower women, we have given priority for women trainees actually, if the training is taking place and then we have them. So the women issues is, has been, dealt with intrinsically and I don't know actually what are the additional women issues that we have to deal with?
> I: Land ownership is an important one.
> P: If they have ownership? What are the problems?

---

[82] Ward secretaries were in charge of the local ward offices because of absence of elected personnel until the election of May 2017.
[83] This could also potentially open women up to risks such as sexual exploitation and abuse, with risky power dynamics of dependency

> I: So if they are a widow for example the family of the deceased husband will not give them ownership. They do not have a formal paper.
>
> P: No, I mean that is resolved. They don't need that ownership now.
>
> I1: But the people I am talking about they do not even have capacity to have a legal pursuit to sue whoever to get the land. So, they do not have formal ownership together with having very low income they cannot reconstruct.
>
> P: Because we removed that barrier actually. We don't any more need land ownership. We need evidence that the person, the victim, was living there. That their house was there. We need only that evidence. Now this land ownership is no more actually barrier.
>
> I1: But they cannot really access, go to the ward with the papers because they don't have…
>
> P: (Interrupts) No, they can organise. They can organise some sort of public hearing, sarjamin[84] in Nepali, I mean there is for sarjamin there are certain processes that people around the neighbourhood, police office go there, women's official and then they substantiate whether the person's house was there. And then if that is the case, then we, then all land ownership barriers are removed now.
>
> I1: Yes but they even find it difficult to access this sort of initiatives.
>
> P: This shouldn't be the case actually. Unless they are really mentally retarded.
>
> I1: Well I've talked to quite a few. I wouldn't mm describe them … well I think that there are some issues still around gender that …
>
> P: (Interrupts) Well, gender issues are there actually but with the reconstruction we, I have the opinion that we addressed them.

This conversation reveals the institutionalised lack of understanding of women's realities and the lack of consultation with beneficiaries of the policy. In analysing the policy, we see that instead of ensuring women have ownership, the government takes away the requirement. Removing the restriction of having or not a land ownership title is positive; however, the cultural reasons for this are not addressed. This may allow women to access this stage but is not addressing the systemic issue or cultural practice. Furthermore, the extra support needed for the more vulnerable to access the alternative requirements is not recognised.

Discussion and closing comments

This chapter demonstrates that having access to land and tenure was not only a necessary condition to engage in shelter self-recovery initiatives in Machhegaun, but that not having this access could lead to women ending up in a worse situation than they were in before the earthquake. It has shown how the RHRP grant, by

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[84] Refers to the process where neighbours go to the ward offices to testify that the person has been living in that locality or police and government officials come to the locality to get testimony from neighbours. Depending on the issue for which sarjamin is required, a person would need between four and eight neighbours to testify.

including an ownership certificate as a necessary criterion for access, excluded those who did not have it, and how the measures put in place to overcome this exclusion were not always successful. It details the specific ways in which patriarchal social norms and the government's reconstruction policy were prejudicial for women in vulnerable situations.

Interpreting women's lack of access to land and tenure through a social justice reveals injustices of distribution; of recognition; and of representation. First, land in this context where participants use land to build on or to sell could be seen as an important commodity and therefore as an economic asset, making this an injustice of distribution. However, and demonstrating the importance of looking for the distributive patterns, it becomes apparent that there is also a case of gender misrecognition, as the underlying reasons why the women did not have access were mediated by patterns of privilege and oppression that conditioned their reduced access to land, as shown in Table 6-13. Accordingly, identifying differences in access to land, and understanding how these differences intersect with social stigmas is essential to ensure women in vulnerable groups can engage in shelter self-recovery initiatives.

Table 6-13 | Existing conditions and conditions that are made worse

Key condition	Reason for reduced access by women in vulnerable situations (highlight existing exclusions)	Impact of Policy and intersectional inequalities (makes exclusions worse / perpetuates)
Access to land and tenure	Patriarchal ideology, discriminatory towards women	Institutional exclusion to access RHRP grant through requesting papers they don't have
	Legacy of institutionalised caste system and women's rights	
	Legacy of feudal system	
	Patrilineal property transmission (inheritance)	Loss of informal right to land
	Women's identities defined as a result of their relationships with a man	Risk of eviction
	Land policies by those in power favourable to maintain their land	Long term impact of land loss
	Half-hearted reform with no funds associated and no intent of implementation	

Source: Author

Interpreted in this context, the dimension of reciprocal recognition in social justice does not only refer to the state or other organisations acknowledging women's right to land but also refers to reciprocal recognition by women themselves of their right to land. Women are traditionally not 'allowed' to have land or land ownership; this is particularly acute for widows. In the case of the participants in this research, while some talked about men inheriting land as the accepted norm, others were highly aware this was not a good situation for them and expressed dissatisfaction. However, they seemed to feel they did not have the power to contest this.

The cases of participants who did not think that women needed to be included in land inheritance rights, is an example of false consciousness, described by Kabeer (1996) as follows:

> What is most striking about the power dimension in gender relations is the extent to which ideologies about gender difference and gender inequalities are internalised as a natural state of affairs by women as well as men (p. 24).

The majority of women did not see equal land inheritance rights as a need for future generations. They understood women were at a disadvantage presently without access to land, but they were still under the impression that the present tradition of men inheriting land and providing protection to women in their family as an exchange providing protection just needs to be improved, rather than needing a paradigm shift in inheritance law. The earthquake did not appear to have changed their perspectives, except for the cases of women who had been denied the right to go back to their land – these women who were not living in temporary shelters or a rented room did believe a change in land rights was necessary to protect women like themselves. With the important mobilisation around women's lands rights, the earthquake may have presented an opportunity to introduce further changes in gender and land ownership in Nepal, thus progressing the implementation of gender balanced land tenure.

To conclude, the findings in this chapter are consistent with the literature on gender, shelter and disaster reviewed in section 2.2 and reinforce the need to focus on root causes as discussed in section 1.5. The next chapter will look at how, given that the more vulnerable women did not have access to land, they had to rely on their financial resources and income-generating capacity.

Access to Finance and Livelihoods in Post-Disaster Reconstruction

You cannot say you are building a house when you do not have money at home
(C8:9, F, 65).

Introduction

The previous chapter focused on access to land and tenure and began to explore how land and finance intertwine from the start in a post-disaster reconstruction setting. The participants stated how they had to rely on the Rural Housing Reconstruction Program (RHRP) grant to rebuild, but formal land ownership was necessary to access this grant. Women who did not have this land ownership as a result of discriminatory social norms were excluded. Furthermore, women's lack of formal access to land combined with their low earnings, meant they could not or did not want to access loans. This chapter looks at the importance of access to finance and livelihoods for women's post-disaster reconstruction; at the cost and complexity of rebuilding; and, at how study participants had to rely on their financial resources to be able to rebuild. It discusses the constraints women faced to earn income and access loans, and how this affected their capacity to engage in shelter self-recovery initiatives.

As shown in Table 7-1, this chapter draws on semi-structured interviews and focus groups discussions and is supported by literature and key informant interviews. This section draws on the initial focus group discussions, semi-structured interviews conducted with the women, and on key informants.

Table 7-1 | Data used for the sections of this chapter

Chapter section	Data used
7.1 The unequal distribution of financial resources	Literature, grey papers, interviews, FGDs
7.2 Access to finance and livelihoods required to rebuild	Semi-structured interviews, FGDs and KIIs
7.3 Intersectional gender relations in access to finance and livelihoods	Semi-structured interviews, FGDs and KIIs

Source: Author

7.1 The unequal distribution of financial resources in Nepal

7.1.1 Financial resources and construction in Nepal and the Kathmandu Valley

Building a house in Nepal is as infrequent for a household as it is expensive. The prevalence of owner-occupiers[85]; the traditional household structure; and, social norms around inheritance in Nepal mean that building a new house is uncommon for households. Older generations passed their houses on to their sons[86], who divided, enlarged and consolidated them over time as needed. The cost of building and improving properties was shared among extended household members. Nowadays, building a house is an expensive enterprise for the average household. A United Nations (UN) study on urban housing in Nepal estimated that, in 2010, 75% of the urban population could not afford to build a 54 sq.m. house[87] (van Steekelenburg et al., 2010). As shown in Table 7-2, the study estimated that buying land and building a small house cost circa $14,600 (US),

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[85] 86.5% nationally (van Steekelenburg et al., 2010).
[86] The traditional patrilineal model of property and asset inheritance, and the socially accepted custom of living with the husband's family upon marriage are discriminatory for women.
[87] It is important to note the small size of this estimated house, as the average Nepali house has 4.4 rooms (CBS, 2016).

whereas the average annual income for an urban household was $12,000 (US) (ibid). As a result, when the earthquake hit Nepal, building a house was out of reach for many households.

Table 7-2 | Estimation of the minimum price of self-constructed dwelling in the Kathmandu Valley

	Size sq.m.	NPR / sq.m.	Total Price NPR	Total Price $ (US)
Dwelling Construction	54	15,556	817,600	11,200
Land Purchase	80	13,333	1,027,200	3,400
Total			**1,844,800**	**14,600**

Note: Estimation of land and construction prices based on consultation with developers, land brokers and construction companies in Kathmandu

Source: van Steekelenburg et al. (2010, p.43)

Prices for house construction are particularly high in the urban setting. The soaring cost of land prices is a crucial factor, with an estimated rise of 300% between 2003 and 2010 (van Steekelenburg et al., 2010). Another is the change in how houses are built and which construction materials are used. More traditional indigenous designs, methods and materials are giving way to modern ones (Adhikari, 1987). This change impacts the cost of building given that materials such as concrete and steel reinforcement rods are more expensive than materials such as bricks and stones. It also means there are fewer skilled workers as tradespeople skilled in traditional techniques, may not be trained in newer methods of building. Modern layouts and design do not meet the ways of living, and changes are made after the construction is finished, further complicating reconstruction for urban dwellers.

The house sizes in Nepal are large, and building techniques are increasingly modern. While Table 7-2 show an estimated average cost of a small construction at $11,200 (US) in 2010, the houses in Machhegaun where research participants lived prior to the earthquake were considerably larger than this. A more up to date cost reference for real house sizes, reported in the Housing Recovery Reconstruction Platform's (HRRP) *Urban Housing Reconstruction Paper* (2018a) and based on a survey conducted in October 2017, stated that Kathmandu had the highest mean construction costs at NPR 2,250,000 ($22,500

(US)). Nine of the interview participants who had managed to rebuild reported the cost they had incurred, which varied greatly. The least expensive houses in Machhegaun cost NPR 700,000 ($7,000 (US)). A comparison with participants' income shows the financial effort of rebuilding for disaster survivors. A woman who worked every day carrying materials on a construction site earned NPR 15,000 (US$150) a month. Building typologies in Nepal vary from temporary to permanent, and from traditional to the modern. Table 7-3 and Table 7-4 show four main building typologies common in Nepal. In urban areas, the more common are reinforced concrete.

Table 7-3 | Average costs of house construction as reported by interviewees

Number of households who reported cost of building	Average cost of re-building house	
	NPR	**$ (US)**
4	700,000	7,000
3	1,100,000	11,000
2	2,000,000	20,000

Source: Author from interviews

Table 7-4 | Description of more common urban building typologies

Type	Walls	Floors and roof
'Temporary' (Image 1)	Wood or bamboo reinforced walls with mud plaster	Thatch, straw, bamboo, mud, corrugated or plastic sheets
Traditional, compact, dense, 3-4 stories (Image 2)	Burnt bricks in mud mortar	Bricks in mud mortar, all kinds of tiles, slate, occasional additional top floor constructed of cement mortar
Load bearing clay brick or concrete block walls, 1 to 3 stories (Images 3, 4)	Brick and cement mortar masonry or hollow concrete block. Structural walls are one brick thick (230mm)	Floors use either reinforced concrete, reinforced brick or reinforced brick concrete slab
Reinforced Cement Concrete (RCC) Frame, 3 -4 stories (Image 5)	Cast in situ RCC beams and columns. Walls are brick masonry infill.	Concrete slabs for floor and roof. Can be engineered or non-engineered

Source: (HRRP, 2018b, p. 12; van Steekelenburg et al., 2010, p. 37)

Figure 7-1 | Images of more common urban building typologies

Source: Author

One way in which families have traditionally reduced the cost of rebuilding is through 'parma', discussed in section 5.1.2: a modality for building collectively that was prevalent in Nepal. However, given changes in settlement patterns and construction methods, self-build and 'parma' were evolving towards a model where owners employed masons, carpenters and labourers on a daily wage basis, with family members also contributing their labour. More recently, there has been an increase in owners who employed a main contractor or mason to build and manage the whole construction process, while owners continued to provide materials (van Steekelenburg et al., 2010)[88]. As a result of 'parma' not being engaged in frequently for post-disaster reconstruction, the potential for saving while building collectively was reduced.

While difficulties in assuming the high cost of rebuilding are related to income inequality, as will be discussed in the next section, there is also a significant gender inequality aspect to construction in Nepal. All these construction modalities include a gender division of labour, as discussed in 5.1.2, which also extends to working with contractors, as women are seen as less capable of dealing with the contractor directly; this is developed further in section 7.3.1.

Having seen the cost of building a house, it is necessary to note how the RHRP grant met these costs. The median cost is NPR 675,000 (US$ 6,750) vs the urban median in Kathmandu of NPR 2,250,000 (US$ 22,500) (HRRP, 2018b, p. 25). Even the least expensive houses cost US$ 7,000; more than double the RHRP grant of three lakh[89] (US$ 3,000). Therefore the grant was insufficient for urban areas, where rebuilding is more expensive than in rural areas (HRRP, 2018b).

7.1.2 Unequal access to finance and livelihoods

As discussed in 4.5, Nepal remained 145 out of 188 in the 2015 HDI (UNDP, 2016). Intersectional inequality is present in the access that women and men from different classes and castes have to financial capital and assets in Nepal. Longitudinal development indices show how, by 2015, Nepal had made progress in many of the Millennium Development Goals (MDGs)[90]. For example, the

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[88] Statistics for 2010 show that only 22% of urban households in 2010 managed the process of building themselves (van Steekelenburg et al., 2010, p. 41)

[89] 1 lakh = NPR 100,000

[90] The SDGs succeeded the MDGs in 2016.

percentage of people living below the poverty line decreased from 42% in 1995 to 21.6% in 2015 (UNDP Nepal, 2018). However, this is not uniform among all the population and development progress remains unequal among class, caste and gender axes (National Planning Commission, 2017; UN WOMEN, 2017). A recent report by Oxfam reveals not only the extent of income inequality[91]but also that it is growing (OXFAM, 2019). Figure 7-2 shows how "in 2010/2011, Nepal had one of the highest income Gini[92] coefficients in the world, and the level of income disparity had increased considerably in the preceding 15 years. The Palma[93] ratio shows a similar trend. Today, the income of the richest 10% of Nepalis is more than three times that of the poorest 40%" (ibid, p.7). The lowest quintile of households had a share of only 4.1 per cent of national income in 2010 (National Planning Commission, 2017). With this perspective, SDG 10 is to reduce income inequality, and the report summing up the MDGs states that inequality needs to be addressed before moving forward on other issues (ibid). So, financial resources remain unequally distributed.

Figure 7-2 | Nepal's Gini coefficient and Palma ratio, 1995/96 to 2010/11
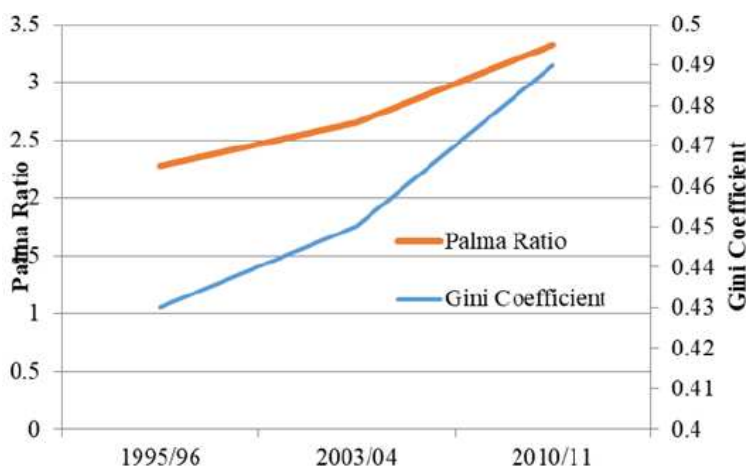
Source: Computed based on NLSS data sets from 1995/96 to 2010/11

Source: OXFAM, 2019, p. 7

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[91] Growth income is not the only way to measure poverty or development. Other approaches such as the capabilities approach define "poverty in terms of capability deprivation resulting in barriers to accumulate or access a broad range of resources" (Dereze & Sen 1995, Sen 1999 quoted in Pandey, 2003, p. 1). However, income inequality has been singled out in this section as women spoke about it in the interviews. Other indices such as the MFI also reveal deep inequalities.

[92] The Gini index measures the extent to which the distribution of income among individuals or households within an economy deviates from an equal distribution. A Gini index of 0 represents perfect equality, while an index of 100 implies perfect inequality. ("Gini index (World Bank estimate)," 2020)

[93] The Palma Index measures the income of the top 10 percent vis a vis the income of the bottom 40 percent.

One possible contributing factor to this unequal distribution is corruption, with critical voices from Nepal and abroad claiming that development funds, projects and programmes were not reaching the most vulnerable(Pigg, 1993). This could be attributed partially to corruption, as "Nepal is considered among the most corrupt developing countries in the world. Transparency International (2004) gives Nepal a corruption index of 2.8 of 10" (Bhattarai, 2005, p. 58)[94], making it the 90th most corrupt country out of 106. In line with the politics of privilege we have already seen, authors such as Shrestha track how elites adapted to the development discourse in order to control development funds through planning, for example, focusing on deforestation and soil erosion when this became of interest, to receive environmental funding (Shrestha, 1993). Pigg (1993) finds that "development intensifies social differences in Nepal. Economically, it tends to widen class disparities" (p. 54).

This class and caste inequality, again, intersects with gender inequality. The gender division of labour is one important axis of the unequal distribution of resources. The unequal division of labour is societal, and in the workplace, is used to emphasize the differences between men and women. While women are the backbone of many processes and the economy, their unpaid reproductive labour work is not recognised. For example, the work women do is undervalued, work in the household is often invisible and unpaid, with women's unpaid domestic work averaging 15 hours a day in Nepal (UNICEF, 2006). The following quotes further highlight the extent of the unequal division of labour in Nepal:

> Almost all the women of Nepal are involved in agriculture, but not recognized as farmers even though they bear the triple burden of working in the field, doing housework and marketing the products from dusk till dawn…. Women working in factories not only suffer the same economic exploitation suffered by men but likewise the discrimination in wage, promotion and even being hired and fired (Shrestha, 1994, p. 10).

> 11 million rural women work more than 12 hours a day to ensure subsistence of their families. Most of them work in farms and play a decisive role in agricultural production and ensuring food security. Notwithstanding the important role played by women, actual changes that improve women's access to resources and production-related services in Nepal are limited, constrained by various legal, social and cultural practices (Dhakal, 2016).

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[94] The scale goes from 0 to 100, where 100 is very clean and 0 is highly corrupt. In 2004, the scale went from 0 to 10, where 10 was very clean and 0 was highly corrupt. This has improved to a corruption index of 34/100 in 2019 (Transparency International, 2019)

> Women in paid employment earn less than men, with average daily agricultural wages of Rs 47 per day compared with Rs 67 for men. Similarly women's average wages in the non-skilled agricultural sector are Rs 54 per day compared with Rs 104 for men, while skilled labour women earn an average of Rs 126 whereas men with equivalent skills get Rs 315 (ODC 2007) (Dhungana and Kusakabe, 2010, p. 856)

To conclude, this section has established that building new houses is not a frequent endeavour for households, that building in Kathmandu was expensive - houses are large, and prices are higher than in rural areas – in relation to incomes, and that the RHRP grant covered only a proportion of the cost of rebuilding.

7.2 Access to finance and livelihoods, required to rebuild

7.2.1 Participants' challenges in accessing finance for reconstruction

Participants connected the absence of finance and livelihoods, and the lack of capacity to access them with being less able to recover. In the initial focus group discussions,[95] the female participants said "daily wage workers, families with a single person earning, and people with no capacity to pay the loan" (A1, A2, A3) were less able to rebuild. Reflecting on their experience, interviewees pointed out the difficulty in rebuilding without adequate finances. In the final focus group discussion, where the initial findings were discussed, the women validated this as an important finding. From these accounts, it can be inferred that access to finance and livelihoods is a key condition for post-disaster reconstruction. The four quotes below illustrate this concern:

> No, I have not done anything [to rebuild the house]. I do not have money to start the process. I asked an engineer about it some time ago, and he said that it is possible to get the designs approved and rebuild the house... He was the engineer who built the house of our uncles. He said it is possible to build the house, but government did not give me reconstruction grant, and I do not have any money either. So I have not taken any step to building the house (C37:6, F, 44 not started rebuilding).

> I am the only one in the community who hasn't been able to build. Everyone in the community will now build. They have already brought iron rods and the sand. I don't have the courage to build a home. You cannot say you are

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[95] See the Methodology section, Table 3-9 for Focus Group Discussion details

going to build a house when you don't have money at home. I just cannot at all (C8:9, F, 65, not started rebuilding).

We had thought about building a house as well. But I didn't know Nepali, so I would hesitate even to go to Lumanti. When I asked others how much it costs, they said that we couldn't do it, that it costs 4-5 lakhs. I just didn't have the courage. I didn't have any money (C7:7, F, 42, rebuilt with support from Lumanti).

Finance is the most important thing when building a house. We did not have enough money, and that is what stopped us from building a house. Otherwise, we had thought about building a house since it fell... Financial difficulty was the main challenge (C20:5, M, 47, not started rebuilding).

The women talked about why they needed money for reconstruction. The discussions centred on three main costs: the cost of demolishing the damaged house and clearing the rubble, the cost of materials and labour, and the cost of acquiring forms such as building permits, paying engineers for technical drawings and the general support needed for construction-related administrative procedures. Participants talked about dealing with these three costs while also having to feed their families and pay for their children's education.

Cost of demolition and clearance

There were three main reasons for house owners to clear the rubble from the destroyed house from their land: they needed the land to rebuild their new house on; space on their land for their temporary shelter; and, the risk damaged houses posed to neighbours. While twelve of the participants did report having another plot of land in the vicinity, nine of them had sold it to access the cash to rebuild, and the others were not contemplating rebuilding on their, mostly agricultural, land[96]. Damaged houses posed a public-safety risk in the denser settlements of Taukhel and the Old Town, where roads were narrow, and damaged walls and roofs could fall on passers-by.

While demolishing and clearing the rubble was a necessity, it was also complicated due to the building materials and construction systems traditionally used in Nepal. Properties were often two to three stories high with shared partition walls, as per the traditional Newari settlements, and had been built with stone foundations, bricks and thatched or brick-tile roofs. In addition, buildings

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[96] There was an exception: the case of a single woman whose husband's family did not let her go back to the land where her homes had been. She had built a temporary shelter on family agricultural land, and remained there at the time of the interview.

had often been extended upwards with heavy concrete slabs used for the new floor. Owners also had an interest in salvaging materials and personal belongings whenever possible. As a result, clearing the heavy materials while taking care not to affect neighbours, damage neighbouring properties, and salvaging materials was complex.

> Our mud and stone house was quite big. There was confusion as to demolish it or not. We had no earning... It was stones. It cost us a lot to demolish the house (C2:3, F, 25, rebuilding at the time of the interview).

> Yes [the house fell down in the earthquake]. It was very scary for passers-by. It was a three storied house, three big stories, it would have been our fault if it buried passers-by. So, a group came and they brought it down. They demolished everyone's, not just mine (32:4, F, 46, not started rebuilding)

The complexity of the salvage and clearing process required physical strength, machinery and contacts. The interviewees talked about different ways in which they cleared the plots; some hired contractors to remove it for them while others, especially in the denser areas, said groups had come together to demolish and clear the rubble from the plots that posed a significant risk to passers-by. In the land pooling area, the committee hired a bulldozer and cleared all the land. In all cases, it was an expensive procedure. The following quotes illustrate these points:

Cost of materials and labour

Participants explained how a considerable amount of the cost of rebuilding went towards materials and labour – these constitute a large proportion of the budget in any construction project, but had become even more expensive than before as a result of the earthquake. The traditional way of procuring materials, even when a contractor was employed, was by the owner buying the materials directly. Given that demand was high and supply was low, more common building materials such as brick were more expensive and difficult to find. Access to materials was difficult, not only financially, but also logistically: finding and reaching the factory, and transporting them to the site was difficult with no means of transporting them. Other materials such as concrete and iron rods, necessary for the more commonly used RCC structures, were also more expensive than before. One interviewee reported the cost of bricks had increased from before the earthquake to the time they were rebuilding from 10 to 17 rupees per unit (C10).

As the case with materials, the market for skilled labourers was very tight pushing up local wages. This was attributable not only to high demand nationally in the wake of the earthquake (where food had to be provided in addition to a daily wage), but also outmigration to gulf countries for construction out additional pressure on the internal labour market. The problem was exacerbated by the fact that most workers were untrained in new building techniques, and those who were trained were both more expensive and difficult to find. An example of the increased price of a mason or skilled worker was from NPR 800 (US$ 8) rupees per day in 2015 to NPR 1200 (US$ 12) rupees per day in 2018 (C5). In an interview, a woman reported the income of a daily wageworker was NPR 500 (US$ 5) rupees per day carrying sand for construction (C14).

While materials and labour were expensive due to high demand and low supply, the government's housing reconstruction policy also had an impact on the cost of construction. Standards to encourage safer reconstruction through the RHRP conditional grant led to the need to use of more expensive construction materials. While the increased standards always have an increased cost, such as concrete in the foundations, in the improved walling systems that include infill and in the structural pillar system. The fact that houses had to comply with building codes affected owners too. The need to comply with building codes, like with materials, increased the costs of labour.

Cost of administrative procedures

Machhegaun was zoned as a rural area until December of 2014, when the change in administrative structure with the creation of new municipalities occurred and as a result, the overall cost of rebuilding increased. Prior to this change, construction had generally taken place without building permits but residents in all municipalities were now required to apply for building permits and house completion certificates. This entailed preparing applications; gathering and updating documents such as land ownership certificates; hiring an engineer to draw up the plans; as well as being up to date with tax payments; all of which incur an expense, as shown in Table 7-5 below.

Table 7-5 | Procedures and cost related to rebuilding

Procedure	Process	Institution	Approx. cost	
			NPR	**$ (US)**
To access RHRP grant	Transferring land ownership		55,000	550
	Citizenship certificate			
To access Building permit	Building permit*	Municipality	30,000	300
	Identity document of the owner			
	Certification by registered architect or engineer		5,500	55
	Cadastral extract			
	Proof of land ownership		1,000	10
	Building plans	Municipality		
	Lot plan	Municipality	36,000	360
	Structural plans	Municipality		
	Proof of tax payment		300	3
Designer fee	Urban Development Department (UDD)		2,000	20
To finish	Construction completion certificate	Municipality	2,000	20
			131,800	1,318

*Varies depending on size of construction, price for up to 3,000 sq. ft.
**In August 2018 the CFP community perception project collected some concerning reports of municipal engineers charging as much as NPR 36,000 ($ 360 (US)) to develop house designs" (HRRP, 2018b, p. 30)

Source: Author from (HRRP, 2018b), interviews

Other paperwork was needed for ensuring citizenship, transferring land ownership and the cost of disputes / legal fees. In addition to this, there was a time component to the administrative procedures, as securing building permits could take an average of five months in an established municipality. In new municipalities, where employees were less familiar with the procedures, this took even longer. In some cases, where land parcels were smaller than the minimum requirements, securing a permit was not possible at all (HRRP, 2018b). Finally, participants also mentioned additional payments needed for officials regarding

administrative paperwork[97], especially registering land, dividing property or regularising land sizes. Participants talked about all these issues as follows:

> Another hindrance to house reconstruction is changing laws and building standards. If we followed all of those standards and requirements, even building one storey house becomes very expensive (C20:12, M, 47, started rebuilding).

> [Will you be able to transfer the fallen house in your name?] I have to go and search it in the office. It will cost a lot of money. He [deceased husband] said there was [an ownership certificate] but it was lost. He said there was. I think that if I go to the office and spend a bit of money, 50-60 thousand, then it will be done [land registration office] (C32:6, F, 46, not started rebuilding).

> Later [I will get the design approved]. I am too busy to do it now. The land and everything is under father's name right now. I can't do it without having it under my name. Either father has to divide the property to everyone. Everyone needs to have money to do it as well. It will cost money to get things done about the designs (C26:8, M, 46, started rebuilding).

7.2.2 Constraints on women's access to finance and livelihoods

This section will discuss the constraints on women's access to financing and livelihoods, and how this impacted their engagement in shelter self-recovery initiatives in five ways, as shown in Table 7-6. It is important to note that like with access to land tenure, this research found that women had varying degrees of access to financial resources. Those with reduced access could not access loans, had less capacity to earn and income, and this resulted in not being able to rebuild their homes. On the other hand, participants who had access to financial resources and contracted loans talked about the worries of increased debt and the corresponding increase in workload required to maintain loan repayments, loss of time and stress. Another worrying effect was hidden homelessness and domestic abuse.

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[97] The high level of corruption in Nepal is discussed in 7.1.2.

Table 7-6 | Relationship between access to finance and resources and access to SSR

Access to finance and resources	Outcome / impacts on SSR
Reduced access	Reduced access to loans
	Reduced income-earning capacity
	Incapacity to rebuild
Access	Loans: increased debt, increased workload, loss of time, stress
	Hidden homelessness and domestic abuse

Source: Author

As a result of the high cost of rebuilding, all participants, irrespective of whether they received the RHRP grant or not, needed additional financial resources to engage in shelter self-recovery. The women talked extensively about the measures they took to access additional financial resources in order to rebuild. These measures included access to loans; raising overall wage by increasing hours worked, and, working in construction in non-skilled jobs.

Reduced access to loans

Participants declared that relying on loans was necessary to gather enough money to front the cost of rebuilding. However, this was less accessible to women in Machhegaun because commercial banks required collateral to grant loans, and Chapter Six developed the intersectional gender dimensions of this. As a result, a number of women amongst the sample could not access loans or did not want to because they had no steady income or way of paying it back.

> How will I, who doesn't have the income pay loan back? I may build a home, but how do I pay the loan then? Even if they cut me and make me bleed, I won't be able to pay it back' I won't build a home with a loan. I will instead spend my life in a temporary shelter like this. I don't have an income. So I won't take a loan either (C8:10, F, 65, had not started rebuilding).

> No, I haven't taken [a loan]. Who will trust us? I haven't taken it. Son-in-law did everything... They don't trust [me], there's no income. Who will trust?.. We don't have an income, don't have anything, how will they trust?... I haven't gone anywhere. How to pay back? There is no way to pay back, how to take a loan? (C4:7, F, 65, started rebuilding with support from Lumanti).

Not having access to loans was directly linked to being able to rebuild or not. Out of the 13 participants who did not take loans, nine had not started re-building yet and, two were re-building with no loan and the two others were women who reported someone else (son-in-law for example) was doing the construction for them.

Reduced income-earning capacity

Earning money was the other main way in which women could access financial resources; however, women in Machhegaun discussed how it was difficult for them. They could not access the same formal paid jobs as men; and, generally, social norms and the gender division of labour were limiting their income-earning capacity. There was an understanding that while women took care of the household; care; and, agriculture, men went out of the house to work in employment that is more formal.

> Men can go to work anywhere. Women cannot do that. They do not have [the sort of worth that] makes you money. Men have to earn and bring it home to feed the family (C5:20, F, 49, rebuilt with Lumanti help).

> We can't go work outside like men because we have kids. We can't go to earn. So, there is a lot of difference. I have only become someone who does all the household chores (C29:19, F, 32, rebuilt).

Regarding social acceptability and reduced freedom of movement, in some instances, the women said it was unacceptable for them to work outside of household chores, as the husbands asked and expected them to stay home. However, the women needed to increase their incomes, and this exposed them to social disapproval. The women talked about having less freedom to move around safely in comparison with men. Men can move around alone, and at all times of day and night, however, women felt this was not safe for them. Reduced freedom to circulate was especially true for all single women.

> Being a man and being a woman, they don't have to worry about earning, they can come back home anytime, even at night, it doesn't matter. They can walk without worrying about it. If women get late from work, people gossip. Anything can happen; it is scary walking in the night as well. For men, they don't have to come back to their house; they can just stay overnight anywhere if they are late (C3:19, F, 36, rebuilt with Lumanti help).

> It would have been easier if I was a man, I would go out to earn. Because I am a woman, I cannot go out to work. Men don't have to hesitate to go anywhere. Women can't go anywhere without it being a shameful thing. If I

do some small job, I have to fear that I might bring shame to my brothers (C8:10, F, 65, did not rebuild).

For some of these women, not being able to access loans and not being able to work contributed to their incapacity to rebuild. Others were supported by Lumanti and extended family and managed to build a small house. Women who were married were more likely to have rebuilt, despite not working.

Loans and debt

While accessing loans from commercial banks was not straightforward, there were other lending mechanisms in Machhegaun and out of the 37 participants, 24 reported taking loans. To access loans from commercial banks, collateral was needed, and although interests rates were high at around 20 per cent, money lenders rates were higher, at between 20 to 40 per cent interest rates (Stephenson, 2020). Women who had land were able to access loans; however, these were often at high-interest rates, and they talked about how stressful it was, and how they worried about being able to repay. The loan was often in their husband's name, but there was a shared sense of responsibility and women and men alike reported an increased workload. Some of the men went abroad to work, something that the women found problematic, as it impacted their relationships with the community. While loans were a burden, reflecting on their experience, interviewees pointed out the vital role of loans in facilitating reconstruction.

> We wouldn't have been able to build a house without taking a loan. We do not have anything to sell.' (C17:15, F, 32).

> We built the house by taking a loan. We took a loan from finance and built (C24:3, M, 36).

Increased workload

Women's household and caring responsibilities, livelihood activities and subsistence farming increased post-earthquake, making their days increasingly tiring with less time to allocate to reconstruction. Participants talked about how they increased their workload in general; taking additional jobs to pay for the loans and the reconstruction process. Women also reported farming and taking on animals for livestock rearing where they had not before. The women reported working in construction in non-skilled jobs:

As per what I have seen, some people went abroad to work hard. Some toiled on their own land growing vegetables. People started working much harder than before. People came out and worked hard. Some worked hard, and some went abroad, that's how everyone is doing things (C25:11, F, 31).

We have kept a shop. But we have to pay the finance daily. So we work from morning to evening. So we are paying the loan little by little (C2:3, F, 25).

We farm. We used to this before the earthquake as well, but not in scale. We used to think it is enough if it feeds the family. We would say that this much is enough for us. Now, we work harder because we have to pay the loan. He has started farming on others' land as well. He farms more now (C2:5, F, 25).

There isn't much work right now. But, ever since the earthquake, I go to the brick kiln to work. I used to work on my own farmland cultivating vegetables and rice (C16:2, F, 36).

Hidden homelessness and domestic abuse

Hidden homelessness is a concept used to describe a situation where women put up with violence because the alternative, being homeless, is worse (Chant and McIlwane, 2016). In one case, the woman was the only earner in a family of four, having two teenage children to feed and pay for their education. While she was accessing small loans and paying them back, the whole burden of reconstruction was on her. Her husband was an alcoholic, and she and her two children were also victims of domestic violence. There were a number of women who reported alcoholism in the family.

To conclude, this section shows how women connected access to finance and livelihoods to shelter self-recovery, and the specific needs such as demolishing, materials and labour, administrative procedures and they were all increased because of the earthquake and because of changes in administrative boundaries. It shows how women had reduced financial access, with constraints in income-earning, access to loans and debt and how reduced access to finance and livelihoods limited women's capacity to engage successfully in shelter self-recovery processes, and had an impact on their lives in relation to time available and stress.

7.3 Intersectional gender relations in access to finance and livelihoods

7.3.1 Intersectionality, vulnerability and shelter self-recovery

As with access to land, women who were elderly had less access to finance and livelihoods; it was harder for them to work and earn money, as they were physically tired. Both men and women talked about older women being less educated, and there was a perception that younger women who had access to education could have jobs outside the home and be more respected. Demolishing the home and clearing the rubble was also more difficult for the elderly as again, physical strength and access to networks were necessary requirements. This meant elderly women were not able to demolish, or in some cases, where the demolishing was done collectively, were not able to salvage materials and belongings. This not only increased the cost of rebuilding, but it also meant that they were still living at risk for years in houses that could collapse on them. Age was also a problem for elderly men too, as the case of an elderly couple who could not rebuild because they could not afford it illustrates. They did not have land ownership and did not want to get into debt, hence were still living in a temporary shelter.

Single women with lower incomes also found themselves facing important limitations:

> What kind of people should I say [are more vulnerable]? Everyone suppresses us, single women. The rich people are saying it once, and we are saying it ten times, they listen to the rich and not us. Those are the ones who suffer (C32:18).

They faced constraints with regards to accessing loans, which is not only linked to patrilineal inheritance as discussed in 7.1.2 but also to banks requiring the signature of a man on the loan application, so having a husband was an essential guarantee. Even women who were the main providers in the household, as was the case of women with an alcoholic spouse, needed to take their husbands to the bank to get a loan. The inability to access to loans described in 7.2.2 was particularly acute for elderly widows who did not have a steady income or formal jobs.

> Yes very difficult (for single women to recover). There is a huge difference between being single and the two of you. What to do with just one's income? When there are two, it gives more security, a bit of strength and belief. You can say you do that and I will do this. There's a huge difference between two people earning and just one earning (C3:16).

A single woman said it was more difficult for them to access cash grants and non-food item distributions from the government:

> I would definitely suffer less if I were not a single woman. It would be the man's responsibility to provide for the family. I would only take care of the household. Because I am a single woman, they did not give me tarpaulin even when I asked for it five times. They would give it easily to a man (C35:13).

Another example in which a single woman faced reduced income earning capacity, is this case where the participants shared how she had to close down her business:

> It used to be a shop before. Then I became single, and there are young daughters in the house. You do not know what kind of people come to the shop. Sometimes there are drunk men who come and sit here talking for a long time. I was scared that people might talk about us, so I closed the shop down. Also, as a single woman, I had to be careful that people might talk negatively about me, so I decided to not keep the shop anymore. I opened a small snack shop, but I often need to work on the farm, so it's not a regular business (C37:2).

Issues around caste were key determinants in how elderly single women could access resources; specifically, one Dalit family talked about how they were not able to rebuild their home because they did not have money and were still living there at the time of the interviews, see Figure 7-3. They described their situation as follows:

> It will be a relief after we build the house. It is also a little dangerous; the beam is breaking down. Half of the inside has gone off now. I replaced the beam here some day ago with much difficulty because mother was saying she is scared, replaced with bamboo. The house is dangerous. The one here has broken down completely and come down (C31:9).

Figure 7-3 | Semi demolished house

Source: Author

Another single, elderly widow from a Dalit background described how the process of procuring materials in the cheapest way possible was complicated for her. In fact, the whole process of procuring materials and workers was more expensive as they took longer to start rebuilding; hence materials were scarce and expensive. They had to look far and wide for materials, and their efforts to secure lower costs had an impact on their time and health. They also built with lower quality materials; concrete blocks specifically were less controlled.

Finally, regarding religion, as was the case with land ownership, participants who had converted to the Christian faith felt they were discriminated against and were less likely to receive financial support.

> Even if my number get there after I get the land ownership certificate, they will probably give me the three lakhs fifty thousand; they won't give anything other than that. I will make whatever kind of house I can build with it. That's what I am thinking (C32:13).

7.3.2 Policies to address vulnerabilities

The government identified financial resources as a necessary condition to rebuild; the RHRP grant, which aimed to support every household, is proof of this. However, we have seen how the grant was not equally accessible to all. It was

also not sufficient, especially in urban areas. As shown in Table 7-7 below, the government put in place additional measures to support households further, and some of these were specifically for vulnerable women and men.

Table 7-7 | Policies put in place for additional financial support

Change
Soft loan program
Top up reconstruction grant
Reduced cost of paperwork at the local level
Livelihood interventions

Source: Author

The soft loans program that the National Reconstruction Authority (NRA) put into place was not accessible to the participants. As discussed in 5.1.2, banks had agreed with the government to provide up to NPR 300,000 ($ 3,000 (US)) without collateral and at lower interest rates. However, none of the participants was able to access this grant, as banks had major reservations against this policy and did not implement it; and the alternative interest rates were not easily affordable. As a result "those living in poverty with limited access to formal institutions were turning to informal lenders who charged higher interests, thereby increasing their vulnerability" (Amnesty International, 2017, p. 36). Below is an account from one household, which had tried to access the low-interest loan:

> What happened was; first they told us it was cheap interest loan, eight per cent or they said nine per cent… they said 9 per cent. They said 9 per cent at first and asked us whether or not we wanted to take it. And we said yes because without taking a loan we cannot build, the government money comes in instalments, but we need a lump sum amount, the money at once. They asked something from the Mapping Survey, something about the papers, take photos and whatnot, we did all. When we got all the papers ready, and the bank said it is not possible in nine per cent anymore. And then they said that it was now going to be 12 per cent (C13:11).

The government put in place a specific policy[98] in the form of the 'top-up grant' of an additional NPR 50,000 ($ 500 (US)) to support the more vulnerable households. The government then prepared a list of vulnerable households and asked NGOs to provide this top-up. However, as elaborated in 5.1.3, the list was

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[98] See 5.1.3 for details on how the government defined vulnerability

not accurate. Furthermore, in the urban context, there were very few NGOs working to support housing reconstruction, so there was no clarity on who would support the vulnerable people identified on the list.

Beyond that, for households that were having major issues, this small amount of money would not change anything in a meaningful way. The amount was meant to support the vulnerable to finish building, and the assumption was these households would have rebuilt a house already. In the cases of women who had not started rebuilding, this amount would not make a significant impact on their process of rebuilding. Lumanti had extended the support to the households they considered vulnerable, even though they were not on the government list (B3). This had helped women to finish roofs and put in windows and doors.

Other efforts to amend policy took place at the local level, through a reduction or elimination of fees for engineering plans and the building permit. For example, fees for registering a house or engineering fees to draw up plans were reduced for low-income households. Some households reported benefiting from this, although interviewees did not mention this very often. Reconstruction policy ultimately did not respond to women's limited access to resources.

Discussion and closing comments

This chapter has explored how the accumulation of not having land and not being able to access money to rebuild or livelihoods, increased the participant's vulnerability to loss of the home. It has shown how the government of Nepal approached the policy to support housing reconstruction from a financial and technical standpoint, and how the NPR 300,000 ($3,000 (US)) provided through the RHRP were an important contribution towards the cost of rebuilding. Not having access to financial resources is clearly an important constraint for rebuilding, and in Nepal a study with women found that 90% of respondents who had not started rebuilding said this was because they did not have enough money (Pandey, 2018a). Other studies cited a lack of financial resources and poverty as the main reasons why women did not start rebuilding (Amnesty International, 2017; Shrestha et al., 2016).

However, there appeared to be an underlying assumption in the way the RHRP was designed and implemented: that the population who would be accessing this grant was homogenous. Two other apparent assumptions were that a conditional cash grant was what disaster survivors needed to rebuild their houses; and that upon having these resources, disaster survivors would be able to rebuild. Interpreted through the three dimensions of social justice, this chapter has shown how distributing cash without recognising the differing social realities of the population let to the exclusion of the more vulnerable groups. While a cash grant was a useful resource for reconstruction, an approach to support post-disaster housing reconstruction that focuses exclusively on distribution is not sufficient.

Underlying the difficulties women had to access finance and livelihoods, were issues of misrecognition. The participants talked about not having freedom over their time, or liberty to move around during particular times of day or night to access jobs. Similarly, they spoke about being overburdened by an increased workload with little or low remuneration for household activities, and chores contributed to the sexual division of labour and of the feminisation of certain activities. This chapter has shown how it is not only important to understand diversity and reciprocal recognition, it is necessary to understand how social norms such as gender relations constrain women in accessing financial resources, for example through reduced mobility, income-generating activities and the gender division of labour as shown in Table 7-8.

Table 7-8 | Existing conditions and conditions that are made worse

Key condition	Reason for reduced access by women in vulnerable situations (highlight existing exclusions)	Impact of Policy and intersectional inequalities (makes exclusions worse / perpetuates)
Access to finance and livelihoods	Patriarchal ideology, discriminatory towards women	Reduced access to loans
	Legacy of institutionalised caste system and women's rights	
	Patrilineal property transmission (inheritance)	Reduced income-earning capacity
	Social norms around acceptable jobs for women and freedom of movement	Incapacity to rebuild
	Women's identities defined as a result of their relationships with a man	Loans: increased debt, workload, loss of time, stress
	Gender division of labour, not recognising unpaid reproductive work	Hidden homelessness and domestic abuse
	Social norms by which loans are not given to a woman without a male guarantor	

Source: Author

The findings around women's reduced income-generating capacity in relation to men's were similar to those documented in other disaster cases (Chant and McIlwane, 2016; van der Leest, 2016). Similarly, other research documents women's increased workloads in the household and in informal labour, which result in women becoming time-poor (Bradshaw and Fordham, 2015; The Inter-Agency Common Feedback Project, 2015).

Access to 'Knowledge' in Post-Disaster Reconstruction

If I had been educated, I would have done something, that's how I feel.
I think I had to face hardship because I wasn't educated
(C13:18, F, 63, rebuilt with support from Lumanti).

In the government office, where would I go to find the engineers? How would I
know which engineer to talk to? How would I identify who the engineer is?
You see, it's very complicated
(C14:11, F, 36, started rebuilding with support from Lumanti).

No, I did not [file a grievance when we were not granted the government grant
agreement]. My husband's uncle's family also did not get it.
I also did not fill the grievance form. I do not understand much. If I understood
more, then I could have gone to inquire about why we could not get it or how we
could get it.
I did not know much so I remained silent when I was told that I would not get it
(C37:6, F, 44, living in a damaged house).

Introduction

Chapters Six and Seven have shown how access to land and tenure; and to finance and livelihoods were key conditions that enabled disaster survivors to engage in shelter self-recovery initiatives. Inextricably intertwined with these two key conditions is a third condition - access to different forms of knowledge. This chapter groups: education; literacy and understanding of the Nepali language; understanding of administrative processes; legal and land-rights related knowledge; and, construction knowledge under the term 'knowledge'. Participants mentioned these aspects as being necessary at varying stages of the recovery process.

This chapter has three sections and starts by examining how institutional barriers have led to unequal access to knowledge for women compared to men in Nepal. Then it discusses how women found knowledge essential for their reconstruction process. Finally, it looks at how intersectional gender relations impact on women's reconstruction. It considers how a combination of lack of knowledge paired with the governmental failure to provide access to reconstruction processes, led to women's exclusion from shelter self-recovery processes. As shown in Table 8-1, the first section uses data from the academic and grey literature on education in Nepal and from interviews and focus group discussions. In contrast, the second and third sections draw mainly on semi-structured interviews, focus group discussions and key informant interviews.

Table 8-1 | Data used for the sections of this chapter

Chapter section	Data used
8.1 Dimensions of knowledge in Nepal	Literature, grey papers, interviews, FGDs
8.2 Education, literacy and language	Semi-structured interviews, FGDs and KIIs
8.3 Intersectional gender relations in access to knowledge	Semi-structured interviews, FGDs and KIIs, Grey literature

Source: Author

8.1 Dimensions of 'knowledge' in Nepal

8.1.1 Education, literacy and knowledge of the Nepali language

The Nepali government is making considerable efforts to make primary and secondary education accessible, inclusive and equitable to all Nepali boys and girls (Daly et al., 2020; Khanal, 2018). It institutionalised education as an inalienable right for all in the 2015 constitution and rolled out policies such as *The Government of Nepal School Sector Plan (2015-2019),* or the *Education Act 8th Amendmen*t (GoN, 2015; GoN Ministry of Education, 2009). These policies offer a national framework to provide education opportunity from early childhood to higher education in line with the objectives of Millennium

Development Goal (MDG) 2[99] and more recently of Sustainable Development Goal (SDG) 4[100] (Daly et al., 2020).

As a result of these policies and efforts, enrolment rates in schools have increased: primary education enrolment rates went from 64% in 1990 to 96.6% in 2015 (National Planning Commission, 2016). Literacy rates have also increased over the past decades; among youths aged 15-24, they have gone from 30 % in 1981 to 92% in 2018 (UNICEF, 2020). However, experts argue that these efforts, while commendable, are insufficient; in fact, school completion rates present a different image of education in Nepal with lower secondary rates of 66%, and upper secondary of 44% in 2019 (UNICEF, 2020).

One problematic aspect of the government's education strategy has been the delivery of education exclusively in the Nepali language for decades. As discussed in section 4.1, there are more than 100 languages and dialects in Nepal, however, minority languages are not valued in local schools, and the failure of provision for education in the primary language is problematic (Fillmore, 2020; Hildebrandt and Krim, 2018). This exclusion of minority languages from formal education is aligned with the advancement of a single national language among government efforts to promote unity and legitimate power (Daly et al., 2020; Fillmore, 2020). Increasing numbers of private schools teach in English, the perception that dominant languages lead to better job opportunities and out-migration make minority languages less used (Hildebrandt and Krim, 2018). As a result, education and literacy are linked to knowledge of the Nepali language, with younger generations being educated in English as an elite option, and minority languages are spoken predominantly by elders and in remote geographical locations.

Education, literacy, and language were necessary to access government support and negotiate the practical aspects of urban life in the wake of the earthquake. The next section discusses how historically women and other vulnerable groups

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[99] The MDG 2 is Achieve Universal Primary Education, and Target 3 is Ensure that by 2015 children everywhere, boys and girls alike, will be able to complete a full course of primary schooling.

[100] The SDG 4 is: ensuring inclusive and equitable education for all by 2030 and includes the target of ensuring "that all girls and boys complete free, equitable and quality primary and secondary education leading to relevant and Goal 4-effective learning outcomes" (UNDP, 2020).

faced restrictions on educational opportunities creating an impediment for their engagement in shelter self-recovery initiatives.

8.1.2 Restrictions on educational opportunities

Institutional barriers and unequal educational opportunities along the axes of gender, class, caste and ethnicity, and geographical location have led to uneven rates of literacy and education in Nepal today. Some authors such as Daly et al. (2020) go further and argue that "social inequalities have been exacerbated from the mid-twentieth century aided in no small part by a national education system that excluded minorities' culture, religions and traditions" (p.164).

Gender inequality in Nepal is widespread in access to education; women and girls have traditionally had less access to education than men and boys, as the MDGs[101] and more recently, the SDGs[102] have addressed (Maslak, 2003). One main reason for this inequality can be found in the higher education expenditure by families on boys than girls as a result of the widely accepted social norm whereby sons live with their parents and look after them, while daughters 'marry away' and go to live with their husbands' families (Khanal, 2018). As Shrestha (1994) eloquently puts it: "preference is seen for boys to be the ones sent to school because there is a feeling that investing in daughters is like watering another's plant" (p. 9). A research participant described her experience with this:

> I am illiterate, so I do not understand. When it was time for me to study, my parents said I should take care of my siblings, and there is no use in educating girls (C37:8, F, 44).

There have been improvements in gender equality in education, as shown in Table 8-2 and Figure 8-1 below, with current equal enrolment rates of girls and boys and a reduction in the gap between youth male and female literacy rates. However, these improvements do not imply gender parity in the education sector and United Nations Educational, Scientific and Cultural Organization's (UNESCO) Dakar Framework for Action (Peppler Barry and Brun, 2000) adopted by the World Education Forum argues for the importance of going

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[101] Goal 3: Promote Gender Equality and Empower Women, Target 4: Eliminate gender disparity in primary and secondary education, preferably by 2015 and all levels of education no later than 2015.

[102] Goal 4: Quality Education, Target 4.5 By 2030, eliminate gender disparities in education and ensure equal access to all levels of education and vocational training for the vulnerable, including persons with disabilities, indigenous peoples and children in vulnerable situations.

beyond enrolment rates, as "merely ensuring access to education for girls is not enough" (p. 17). "The framework included calls for quality education and gender-sensitive approaches that also ensure equal treatment *within* education and address discriminatory social attitudes and practices (UNESCO 200:17)" (Guinée, 2014, p. 183). Khanal (2018) points to various forms of discrimination that continue to permeate the education system, such as curriculums that support traditional gender roles and students that are encouraged to select courses based on gendered stereotypes.

Table 8-2 | Improvement in gender education ratios

GOALS	Base year 1990	Status 2000	Target for 2015	Status in 2015
Ratio of girls to boys in primary education	0.56	0.79	1.0	1.09
Ratio of girls to boys in secondary education (9-10)	0.43	0.70	1.0	1.0
Ratio of women to men in tertiary education	0.32	0.28	1.0	1.05
Ratio of literate women aged 15-24 years to literate men aged 15-24 years	0.48	N/A	1.0	0.89

Source (National Planning Commission, 2016, p. ix)
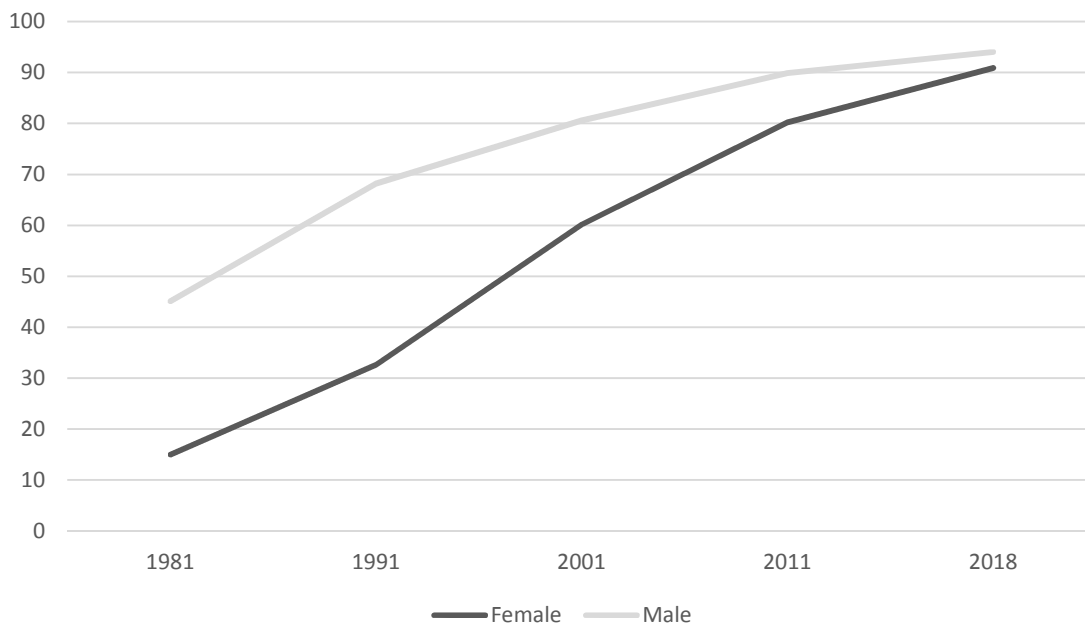
Figure 8-1 | Youth literacy rate for 15-24 years, 1981 to 2018

Source: Author from (UNICEF, 2020)

Furthermore, education does not always translate into jobs for girls, and "Nepal's youth face very serious challenges in terms of employment. This is particularly so for female youth" (United Nations, 2012, p. 3).

Unequal access to education also has a caste and class component, especially concerning mother tongues. Recognising how difficult it is to be educated in a tongue different from your mother tongue, the government is committed to introducing mother tongue-based, multilingual education (MLE) (Fillmore, 2020)[103]. Education cleavages concerning class are important too, with only 12% of children from the lowest wealth quintile developmentally on track with literacy and numeracy as opposed to 65% from the highest wealth quintile (UNICEF, 2020). A report by UN Women (2017) finds that "the greatest inequalities are in education among castes (p. 10), and Guinee (2014) corroborates this:

> The number of highly educated women from a low socio-economic background is particularly low. Dalits are at the bottom of the Hindu caste system. Although the caste hierarchy was officially abolished in Nepal in the 1960s, Dalits are still found lagging far behind in economic, social and political indicators. Bhatta et al. (2018), in a study at Tribhuvan University (which accounts for 86.7% of students in the country) found that Dalits made

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[103] See Hildebrandt and Krim, 2018, p. 19 for details on improvements in recognition of indigenous languages.

up as little as 1.4% of the university student body even though they form 12% of the total population. Out of this 1.4%, only 3% were females (p 184).

With literacy rates of 68% (79% male and 60% female) among adults 15 and up in 2019 (UNICEF, 2020), and given the low literacy rates in Nepal until recently, age is also a factor concerning knowledge.

Knowledge is not something that can be distributed; however, there are links between certain social groups and the access to the different types of knowledge that they have. Maslak (2003) points to the dominant ethnicities in positions of power within the education administration positions, where "such a mono-ethnic dominated system flattens the rich ethnic diversity of Nepal and denies indigenous knowledge and language an equal role in schools" (p. 170).

8.2 Education, literacy and knowledge of language for post-disaster reconstruction

8.2.1 Importance of education, literacy and knowledge of language

While the women explicitly identified access to land and tenure and access to finance and livelihoods as key conditions necessary to engage in post-disaster reconstruction activities, they did not expressly talk about knowledge in the same way. Knowledge, in its different components, as described above in section 8.1.1, was identified as a key condition based on indirect references. Rather than saying those without knowledge could not rebuild, as was expressed regarding the other two conditions, women talked about reconstruction-related processes that they could not understand or access because they did not speak Nepali, were not educated, did not have sufficient knowledge or did not find adequate support at the ward level.

Knowledge-related issues were necessary to access reconstruction as local and central government bodies from the National Reconstruction Authority (NRA) and central government to the municipalities and wards used Nepali to communicate the reconstruction policy (B2). Women and men needed to communicate with officials to receive the Rural Housing Reconstruction Program (RHRP) grant, obtain building permits and access other information such as

details on new infrastructure. Participants also mentioned this, and it could be observed in the municipal offices, where documents with reconstruction-related information were pinned to the walls, as shown in Figure 8-2 below.
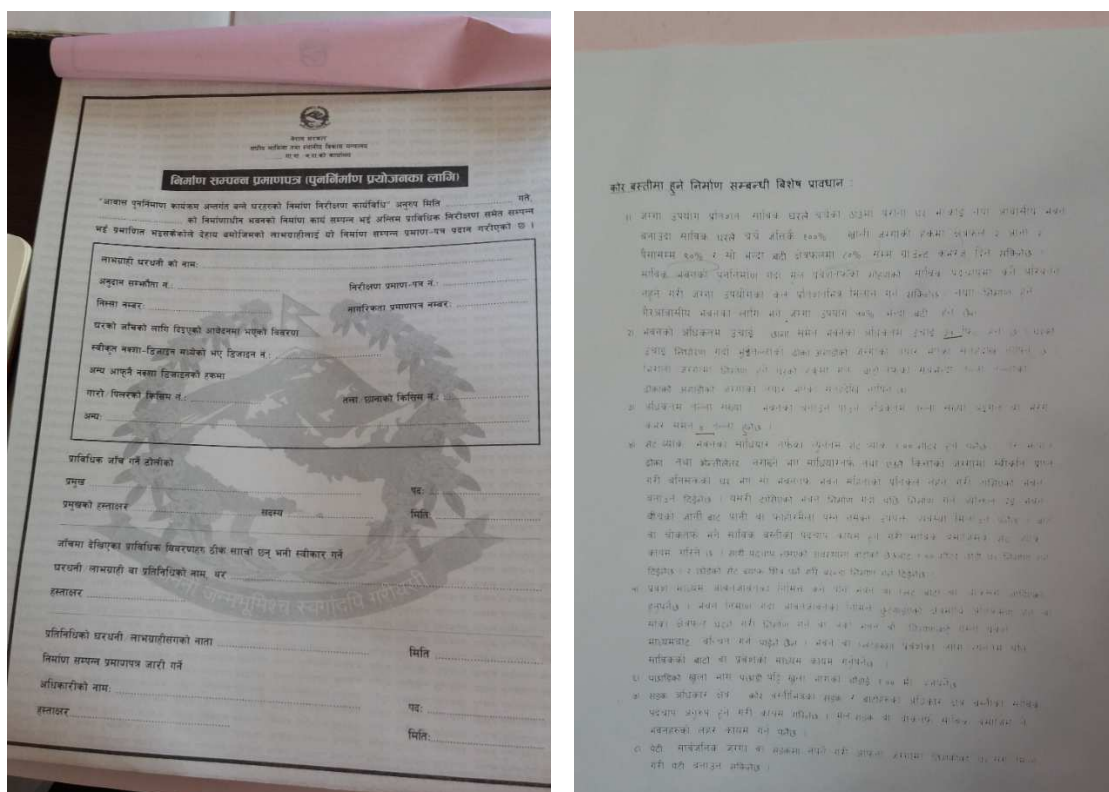
Figure 8-2 | Chandragiri Municipality House Completion Form and Byelaws

Source: Author

Households often found the land they had registered was a different size on paper to the size in reality[104]. Administrative procedures and access to the formal legal system at the national level necessary to normalise the sizes of the land plots also had to be done in writing and in Nepali. Filing grievances was another important procedure, theoretically available to all yet requiring knowledge and skills[105]. The NRA published a series of books with details on how to rebuild and supplementary information, in Nepali and English.

Construction knowledge is specific to a sector of the population, tradespeople and construction workers, yet it is also necessary for reconstruction, and in a country

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[104] This was often due to owners wanting to pay fewer taxes and thus declaring smaller plots. Registering land was a complex, timely and expensive process.
[105] There were xxx grievances at the time of disaster affected people whose homes were damaged and who were not on the grant list.

where a large number of the community builds their homes or manages its reconstruction process, this construction knowledge was critical. While the majority of the population was not expected to have this knowledge, owners did have to manage and supervise engineers and construction workers and request the NRA engineers to visit the site to have approval for the tranches. Not knowing how to rebuild or how to manage engineers was a result of a lack of specific support available in the recovery process, rather than by institutional barriers. One NRA Engineer's description of the process shows its complexity:

> At first, there is the design approval process; people get their designs approved. Then it is registered here (municipality technical office). After registration, it goes to the ward, at the ward all the processes regarding the design approval are done. Then, after the design approval, they come with a file. After registration, if there's a complaint in the ward what happens is the ward issues a seven-day notice and sends the recommendation here after clearing off everything. It gets here if there is no complaint from anybody. After it has arrived, we go to check whether or not the site is feasible for building a house. After looking at the site, its byelaws – how much space for road, are there small canals, is there high tension, once we look at all that, we take information for the approval certificate – this and this is approved, this and this places are right for building a home. Then we give them the temporary certificate/approval and tell them it's okay to start building now; you can start the footing, DPC. They start and come back one the DPC is done. The listed registered engineer who is supervising comes with a form filled with all the information; then we go to inspect. We have forms and checklist, and we go there and according to the checklist and according to houses, we fill it up and make an entry on the tab and send it. And it is in two-three processes, like the first inspection, it's up to DPC.. We go to incept the DPU, upper time beam. If upper time beam is approached our first inspection is complete (B2:2)

In the final focus group discussions, participants agreed knowledge was important for recovery. It can be inferred, then, that knowledge is a key condition for successful shelter recovery.

8.2.2 Women's exclusion from rebuilding as a result of limited access to knowledge

Women could not engage in shelter self-recovery initiatives because of institutional barriers and a failure by the state and institutions to provide adequate access to reconstruction processes. This section documents how women talked about different aspects of knowledge as barriers for reconstruction and how it impacted them in four ways, as shown in Table 8-3.

Table 8-3 | Relationship between access to knowledge and access to shelter self-recovery

Access to knowledge	Outcome/impacts on shelter self-recovery
Reduced access	1. Limited access to information
	2. Limited capacity to participate
	3. Limited capacity to complete complex administrative paperwork
	4. Exclusion from construction training grant

Source: Author

Women talked about different aspects of knowledge in different ways: some women had a way of expressing their ignorance as something that was a matter of fact and beyond their capacity – *we do not understand*. Other women discussed the role knowledge, and education played in their own and their daughters' lives and the crucial decisions and trade-offs they had to make. Many talked about the need to educate their children no matter what, with education widely recognised as a pathway for change, social mobility and increased opportunities.

Limited access to information

Women said they had limited access to information – at the ward or municipality level because of language or because the staff excluded them in community meetings or with respect to aid distribution. Being uneducated (meaning lack of broader education, and sometimes illiterate) excluded them or made it more difficult for them to access information from the administration, fill in forms, or understand the processes to access reconstruction support. Those in more vulnerable situations talked about knowledge issues as impediments or barriers to reconstruction. Women who attended meetings said that they could not understand what was being said as it was not in Newari. Some women who did speak and write in their language (Newari) still considered themselves uneducated. In their own words:

> I don't know how to speak Nepali language. Because I don't know how to speak it, I don't know how to read the papers they give me (C7:2, F, 42).

> I did go [to the community meetings]. But I don't know how to speak Nepali. I understood a thing or two that they said in Newari language. I didn't understand the rest (C8:3, F, 65).

> Before there was nothing about widening the road, we wouldn't have dug this foundation otherwise. Now, it was so difficult to make the design after they dug the road. Before, it was only 18 feet; our foundation was according to it., later they said it would be a 26 feet road, so making the design was difficult (C1:12, F, 30).

Those who did speak Nepali or were literate participated in meetings and communicated satisfactorily with other stakeholders, and therefore had more access to information.

Limited capacity to participate

Women who did not speak Nepali said they did not feel confident to participate and speak up in meetings when these were not in Newari. Some women who did speak Nepali also said they did not fully understand the discussions and did not feel confident enough to ask, and some said they ended up deciding not to attend. Two similar quotes are included to show how comparable the situations were for different women; both of these had husbands, but who would attend the meetings in single women households?

> My husband went there. I usually don't go to such meetings as I don't know Nepali. So, it is usually my husband who attends such meetings (C18:2, F, 54).

> I didn't participate. I don't know many things. I don't know how to talk. So, I usually sit at home. Husband is the one who goes to these things mostly (C21:5, F, 45).

Limited capacity to complete complex administrative paperwork

Many of the processes of reconstruction required reading, writing and legal knowledge: claiming land that was encroached on by family members; formalising the size of the land; following up on grievance mechanisms; or, acquiring single woman status. Often the actual size of the land did not match the size on paper, and this had to be redressed, but people did not have the capacity to initiate legal procedures. A woman reported having to pay more than once if she made mistakes with the paperwork leading to increased costs. Women reported the grievance mechanisms put in place by the government were too difficult for them to access. Accessing single women status, necessary to be eligible for more government support, was also difficult because they did not speak Nepali. The following quotes illustrate how this affected their reconstruction capacity:

Usually, my daughter-in-law goes [to do paperwork]. We are not educated, we have no connection with people. Son also goes...I went [to the ward office] as well, sometimes to sign on the paper. I used to go if there was a need for a discussion. I don't know how to read (C12:6, F, 55).

They had registered me as a poor woman but that was removed later on as someone spoke against it. I don't know the Nepali language so I don't understand what others are talking. So I didn't know how to put forward my voice. I was embarrassed to go alone as well (C8:6, F, 65).

The government side money has not come. I don't know why [it is being delayed]. We had done [grievance] but our name is apparently not there. I have been there [to the ward] 2-3 times already they said that they had written my name and sent it. Nothing has happened (C11:6, F, 58).

No, I did not [file a grievance when not granted agreement]. My husband's uncle's family also did not get it. They were also told that they would not get it. So I also did not fill the grievance form. I do not understand much. If I understood more then I could have gone to inquire about why we could not get it or how we could get it. I did not know much so I remained silent when I was told that I would not get it (C37:6, F, 44).

Construction-related knowledge aspects

Construction-related support was not readily available for the women, and mason training which was widely rolled out by governments and NGOs at the national and local levels was less available for women than for men. None of the participants said they had access to training, seven households reported difficulty in accessing labourers, and three households mentioned difficulty in accessing materials. Perceptions of authority and knowledge were gendered too, with women reporting contractors not taking them seriously and simply leaving their construction sites without an explanation. While one man who was interviewed talked about rebuilding collectively none of the women did, and they were excluded from being able to rebuild collectively within their community as they didn't have skilled construction training or knowledge.

Just saying that we want to build a house wasn't enough, the confusion was how to build it. I had never even seen how a foundation is laid. We had a home since before in my paternal home as well. I hadn't seen construction of a house there as well. I just didn't know how to build a house. Everyone used to say that building a house is really difficult.'(C7:12, F, 42)

There are a lot of differences [between being a man and a woman in this community]. People have different views about women than men. Even labourers do not listen to women. Even if I instruct something to labourers they would say they need to ask my husband first. Women are not trusted.... Whatever we want to say, we have to ask men to say it. They do not listen to women (C19:14, F, 40).

8.3 Intersectional gender relations in access to knowledge

8.3.1 Significance of intersectional gender relations in access to knowledge

This chapter has shown how gender inequalities around knowledge affect women's shelter self-recovery processes. As with land and tenure, and finance and livelihoods, this section will discuss the significance of an intersectional approach in analysing how the patterns of privilege and oppression affected women because of their multiple identities of caste and ethnicity, class, age, disability and being educated.

A family from a lower caste reported difficulties in accessing information. She was a widow of the lower untouchable caste (Dalit) who had physical disabilities and lived with her son, who had been underage at the time of the earthquake. She explained how they did not know and were not informed of any aid distribution or reconstruction initiatives.

> *I: Why did you not have access to help from other organisations?* P: I don't know, why should I say? Nobody here informed us. They don't let us know if there is anything. If it is put up on that notice board there, then we know. Otherwise not. Like if there is a meeting or counsel, they don't call us (C31:14, F, 60).

They did not have their formal land ownership title as she had burnt it, not knowing of its importance. When the son eventually obtained a copy of the certificate to claim the RHRP grant, they saw their land was smaller than the certificate stated it should be. An uncle had purchased the land but had not paid for it, and they were still living in their old home, which had major cracks and structural problems. It was complicated for them to overcome so many difficulties and actually start rebuilding without external assistance.

> *I: How much land does the house cover?* P: It is written 4 aanas on the landownership certificate but it doesn't look like 4 aanas physically. *I: Yes, it does look a little less when looking at it. Is it from this wall till here in the front?* P1:Yes. *I: Do you know how did it not measure to 4 aana?* P: I don't know about that. Maybe there has been land encroachment here on our front, he is our older uncle. I don't know what they did with the land later, I am feeling that maybe that's why it is less. They pressured us to sell the farmland up there, they haven't still given the money (C31: 4, F, 60).)

> Here they do a bit of that because of the caste. There is a huge problem
> regarding the caste (C31:15)

One elderly disabled man reported major difficulties in getting their papers to show the correct size and therefore be valid. At the intersection of exclusions around gender and age, elderly women cited that because they were uneducated, it was more difficult for them to access shelter self-recovery initiatives.

The women referred to being uneducated as a trait by which they were marginalised and discriminated against and reported being mistreated at the local level administration units. They felt this was because they were illiterate or ignorant, and their time was not valued and that they were not being taken seriously. These women felt they were mistreated as a result of their lack of education, not because they were women as they explained that men who were uneducated were also treated in this way. This also affected the lower-income men, who similarly suffered from a lack of access to knowledge.

An important indirect aspect of the difficulties that the reconstruction imposed on families was the exclusion of teenage girls from continuing their education as in the poorest households; adults decided the girls would drop out of school to earn for the family to support the increased economic needs for rebuilding. For example, girls were sent to work filling water bottles in a factory with pay of NPR 6,000 ($ 60 (US)) a month (C27). This perpetuates the cycles of exclusion with young girls remaining uneducated, and therefore unable to access jobs and opportunities later in life.

8.3.2 Policies to address vulnerabilities

Unlike land and tenure and finance and livelihoods, there was no specific acknowledgement in government policy that different forms of knowledge were necessary for reconstruction. The one aspect that the government did identify early on was the importance of construction knowledge, see Table 8-4. Following the build back safer trend in post-disaster reconstruction, efforts were made to produce manuals with safe houses and the government asked NGOs and supporting partners to provide mason training. This was a necessary and coherent measure in the context of Nepal, where trained construction workers were scarce as a result of high out-migration. There were also efforts to train

female masons, however the numbers on how this help was rolled out point to a gendered distribution of the resources that benefited men more than women.

Table 8-4 | Knowledge-related policies (for vulnerable groups)

Policy
Construction training for masons
Grants from GESI section for gender training

Source: Author

The government also had social mobilisers working at the local level to inform household members of the resources available for them. However, in the household interviews, no participants mentioned the presence or support of social mobilisers.

The GESI section of the NRA secured small amounts of funding and allocated part of these funds to gender awareness training for NRA staff working in municipalities.

Discussion and closing comments

This chapter has shown how institutional barriers led to unequal access to education, literacy and language, and how in the context of the reconstruction, the state and institutions failed to provide necessary access to the women in vulnerable situations to reconstruction processes which require different components of knowledge. As with land and tenure, or finance and livelihoods, the formal shelter recovery system assumed automatic access by everyone to the RHRP grant, but not everyone had the confidence or the knowledge to access it. Women and men faced various nodes of exclusion that stalled their reconstruction.

The findings in this chapter mirror findings from research in Nepal after the earthquake, but also from other post-disaster reconstructions. Sharma et al. (2018), in their paper on challenges for reconstruction, found a class and caste component to those who had access to information. Pandey (2018) documents the differences in how women and men access what little information is made

available. In a report published by the HRRP (2018a), not having access to information was identified as an impediment to rebuilding. For example, information on the expansion of roads, where owners had to leave right of way but did not know how much or how this affected their reconstruction. Amnesty International (2017) also reports on the importance of using the local language to provide information in a post-disaster reconstruction context and Nougaret and Danuwar (2016) highlight the difficulty of lower caste illiterate women in accessing the formal legal system.

Reflecting on the findings presented in this chapter and how they relate to the analytical framework, it becomes apparent that knowledge relates to issues of recognition. For example, there is blatant misrecognition in failing to acknowledge that women who do not speak Nepali and only speak Newari, such as many of the older women in the settlement, could not access the ward and municipality. This lack of languages also meant they did not understand what was discussed at meetings and could not participate in an equal way. Other issues were that being illiterate would exclude them from doing a lot of the paperwork which was increasingly complex. There was a lack in recognising that even though the disaster survivors had the rights (for example to claim ownership) and there are processes through which they could do this, they did not because they felt ignorant, and because the process was too intimidating as it would breach social norms and family relations.

The third dimension of social justice, representation, is as important as the other two, especially within the context of the discussion on the role of humanitarian action addressed at the beginning of this thesis. The fact that women did not participate in the structures that take decisions, that their voices are not heard, lead to the point of the underlying systems that perpetuate injustice. Issues of representation are changing in Nepal because of the recent local elections. While this is context-dependent and possibly could not be applicable to other disaster settings, the establishment of local governance bodies impacted the way women and men recovered. The condition of knowledge was particularly relevant in relation to representation as lack of languages inhibited women from participating.

Collectives and the Quest for Justice in Post-Disaster Reconstruction

> From planning, issuing orders, transferring technology and supervising, they shift to convening, facilitating, searching for what people need and supporting. From being teachers, they become facilitators of learning. They seek out the poorer and weaker, bring them together, and enable them to conduct their own appraisal and analysis, and take their own action. The dominant uppers 'hand over the stick', sit down, listen, and themselves learn
>
> Chambers 1995 p.34

Introduction

This chapter addresses the second subsidiary research question: *'what is the role of collectives in shelter self-recovery processes?'* from a social justice perspective, elaborating and analysing their actions to establish the way and the extent to which they enabled the more vulnerable groups to access to shelter self-recovery. The chapter is structured with five sections, one for each of the five groups identified that were active around housing reconstruction in Machhegaun. The five groups are Lumanti Support Group for Shelter ('Lumanti'), Taukhel Land Consolidation and Land Readjustment Program ('Taukhel Land Pooling'), Bishnudevi Mahila Sahakari ('Cooperative'), Machhegaun Single Women Group ('Single Women Group') and the Parma Group.

As shown in Figure 9-1, three of the groups had historical links to each other - Lumanti was the only organisation external to Machhegaun and the only one not constituted by residents. Its presence in the area was one of the reasons Machhegaun was chosen for the case study.

Figure 9-1 | Relationship between collective groups

Lumanti Support Group for Shelter
Taukhel Land Consolidation and Land Readjustment Program (Taukhel Land pooling)

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Taukhel Land Consolidation and Land Readjustment Program (Taukhel Land pooling)

Bishnudevi Mahila Sahakari

Machhegaun Single Women Group

Parma Group
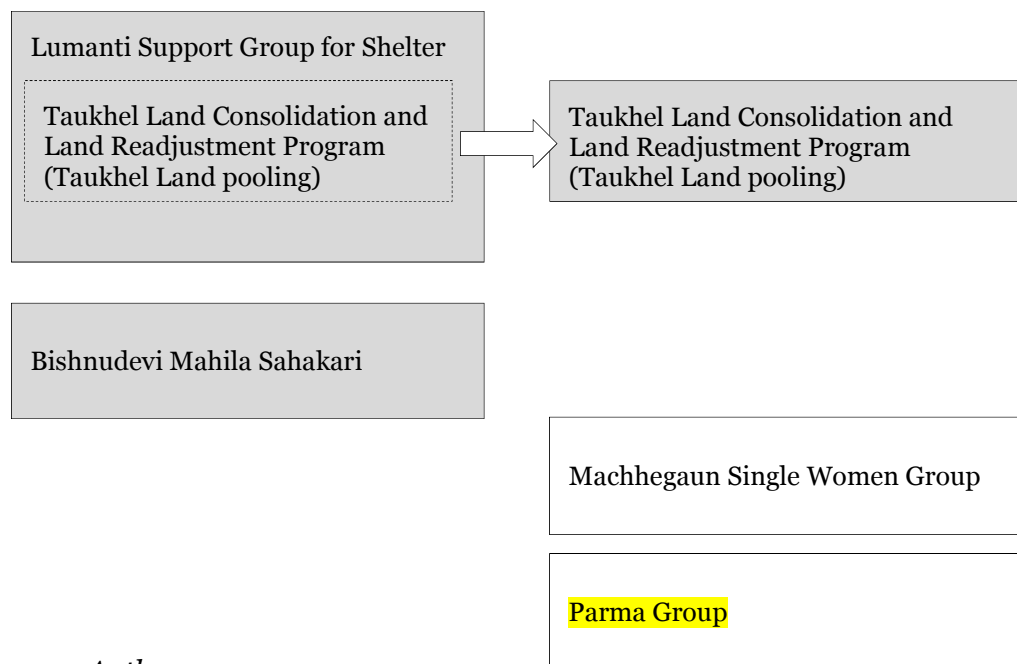
Source: Author

The Taukhel Land Pooling started as part of Lumanti's reconstruction programme, but as the project took longer than planned, Lumanti detached themselves, and the project continued to be run by a committee - see section 5.2 for further details. The Cooperative was linked to Lumanti initially but had been independent for ten years at the time of the earthquake. The Single Women Group and the Parma Group were completely independent of Lumanti, and were identified by this study because they came up in interviews with participants.

In this section, the research draws predominantly on key informant interviews undertaken with members from each collective and is supplemented by data from semi-structured interviews and focus group discussions, see Table 9-1.

Table 9-1 | Data used for the sections of this chapter

Chapter section	Data used
9.1 Lumanti: doing things differently	KIIs
9.2 Taukhel land pooling: power co-opted?	Semi-structured interviews, FGDs and KIIs
9.3 The Cooperative: Transformative Action	Semi-structured interviews, FGDs and KIIs
9.4 Machhegaun Single Women Group: using knowledge and education	Semi-structured interviews, FGDs and KIIs
9.5 Parma Group	Semi-structured interviews

Source: Author

9.1 Lumanti: Doing Things Differently

Section 5.3 introduced local NGO Lumanti; its history; links to the Asian Coalition of Housing Rights (ACHR); experience; and methodology working on housing with the urban poor. The intervention discussed here is Lumanti's direct support of 37 households in each of the three settlements of the ward of Machhegaun: Taukhel, the Old Town, and Chundevi under their 'Community Managed Post Earthquake Reconstruction in Urban Poor Communities in Nepal' project. This section discusses specific actions and decisions taken by Lumanti staff as part of their approach and the ways in which they affected the shelter self-recovery processes of the research participants.

The first major decision that marked Lumanti's intervention was to award, following the tranche system, the same amount of money as the Rural Housing Reconstruction Program (RHRP) grant[106] to all the participants in their programme, (B6:1). They did this in a more flexible way than the RHRP and, significantly, included those who did not have ownership certificates (ibid)[107]. The only requirement Lumanti had placed on participants was the obligation to be on the government's list of disaster victims (B6). Out of 37 participants interviewed for this research, 24 stated they had accessed Lumanti support, of which eight were not in possession of land ownership certificates. The majority

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[106] Instead of, not in addition to

[107] The government's initial policy was not to extend the RHRP grant to disaster survivors who did not have formal tenure.

of the women who received support from Lumanti stated it had been essential for them in their rebuilding process.

> Had Lumanti not come for support I would have even able to build a house only when my daughter and son started earning. I would not be able to build this alone without their support. I would be in a dilemma about whether to earn for children or to build the house (C14:10, F, 36, started rebuilding with Lumanti support).

> My name wasn't there at first [on the government beneficiary list]. Later, when talking to *anonymous* sister here, I found that Lumanti was talking about giving relief to those without papers as well (C6:15, F, 30, started rebuilding with Lumanti support).

Actors within the National Reconstruction Authority (NRA) and the Housing Reconstruction and Recovery Platform (HRRP) contested this support from Lumanti, as it 'duplicated' the work of the NRA. A member of Lumanti staff asserted that people had withdrawn after being identified as beneficiaries as they had doubts about the programme being trustworthy (B6). However, those who did participate in Lumanti's programme were, among other advantages, able to access money faster and with fewer restrictions.

A second important intervention was Lumanti's lobbying and advocacy for a more flexible application of byelaws at the local level, in response to the realities of the women and men with whom they were working (B6:11). Given Lumanti's hand-on approach to supporting housing reconstruction, and the initial community-led initiatives, staff were among the first reconstruction stakeholders to identify the key issues that disaster survivors in the reconstruction process were facing. Lumanti used their experience of working with urban poor groups around housing issues to influence government by sharing their knowledge and information of the difficulties, at the ward and municipal levels. Due to their long-standing relationships with different levels of government, they were able to achieve changes to byelaws and other reconstruction policies that had a broad and significant impact at a national level.

As a result, the municipality became more flexible with the earthquake victims and allowed exceptions to the application of the local codes and regulations. These exceptions were not compromising the structural safety of the new houses; rather, they were flexible with land ownership titles and the minimum sizes of land required to obtain a building permit. Examples of changing byelaws at the

ward level include the municipality allowing flexibility as to the plot of land on which one could claim ownership. If a family had two plots of land, one on which the house was built and the other for agricultural purposes, and they had land ownership for the agricultural land, the ward allowed this plot to be registered and the house to be built on the other plot. Another example was the change in the minimum plot size required to rebuild on. Although the strict minimum was 80m² according to the local building regulation, some households with smaller plots were also given permission to build. The local Lumanti architect described it like this:

> Rebuilding is very complicated!! We [Lumanti] lobbied a lot with the municipality for change. There used to be a building byelaw, according to that byelaw to get the building permit the particular person had to have a minimum 80m² of land. Now there is transformation. Now even the people who have very less than the 80m² parcels can access the building permit, that has changed. We did it (B6:18).

Given the small sizes of land plots in typical Newari settlements, as described in section 3.3.3, this exception allowed families who would not have been able to do so otherwise to start rebuilding their houses.

Lumanti connected women and men to the cooperatives or local banks, who could provide a loan to finish rebuilding. As discussed in 7.2.1, the government grant - in its conditional tiered format - was not sufficient to rebuild in the local area, and many women and men needed to secure additional loans. Lumanti provided the top-up grant for housing in order to support the participants in completing their houses, irrespective of whether participants were included in the government's vulnerability list (B3, B6).

Lumanti also actively explained and promoted alternative construction systems to the Reinforced Cement Concrete (RCC) frame (B3:5). They suggested load-bearing walls as a cheaper alternative that could be just as safe, see Figure 9-2. From the 24 participants who had restarted building with Lumanti, 13 did load-bearing walls, five did pillars with infill walls, and for the remaining six, there was no information. Many of the lower-income women and men used this system[108]. As the engineer described this:

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[108] This was a useful and viable alternative and is meaningful when contrasted to a study conducted in 2016 where 95% of 277 newly built buildings were RCC (Shrestha et al., 2016, p. 39). Although there could be another explanation for this figure in that these houses were constructed

Actually, we convinced them to not to do RCC buildings, buildings [with concrete frame structures] because they are more costly. We convinced them to do load-bearing houses because they are more cost-effective, and even those houses can be earthquake-resistant houses. Concrete houses are very expensive to build. So they don't have that amount of money to build. So with the help of our three lakhs and few 2 or 3 lakhs from the cooperative, within those five lakhs they can normally build ground level 2 or 3 rooms, so that was enough for people living in that area, so.... During the construction of load-bearing if it is only one storey building, then we suggest them 9-inch walls are enough. But if they want to go further up, then they must do 18-inch walls. We actually gave them a visual presentation regarding those technical aspects. We showed them the kinds of houses we are trying to build around here. And these houses are less economically a burden for you, and if you want to do pillar houses, then it may cost more and more for you, so you decide what kind of houses you want to build. And they go to their houses probably talk with their husbands or elders then they give their answers within 2 or 3 days and then we started (B3:5).

Figure 9-2 | House built with a load-bearing wall with Lumanti support

Source: Author

Lumanti provided practical assistance with paperwork: filling in forms and going to the ward to present all the papers for the more vulnerable households. It also meant, as they accompanied households in the process of building and accessing the money from the government, they were faced with a broad range of bureaucratic challenges. This practical experience of the problems in the reconstruction process meant the organisation was then able to lobby the

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relatively early in the reconstruction period. It could be argued that as time passed more vulnerable population were also able to get organised and start building, and hence the impact of time may not be taken into account in the comparison.

authorities on the issues most relevant to the affected population from a position of credibility and authority.

The women who participated in Lumanti's programme benefited from seeing how the paperwork was done, and mentioned they had understood the importance of keeping their papers safe for the future.

> Now I know about doing paperwork. My mother-in-law had neglected the safekeeping of her birth certificate as well. I know the importance of the papers now. I know I have to keep all the papers from the ward correctly. I give all the paper from the ward or Lumanti to my daughter [who is educated] (C7:6, F, 42, started rebuilding with Lumanti support)

All of these actions and their impacts are summarised in Table 9-2 below.

Table 9-2 | Actions taken by Lumanti

Action to support post-disaster reconstruction	Impact on research participants
Gave grant to women and men with no ownership certificates/paperwork	Participants were able to rebuild who would not otherwise
Learned from ground, advocated for policy changes to reflect reality on the ground	Influenced government to change byelaws, made reconstruction more accessible
Connected women and men to banks and cooperatives for loans	Allowed lower-income women and men to supplement the government grant and rebuild
Gave top-up grants for most vulnerable	Allowed vulnerable women to finish roofs, windows other items of their homes
Promoted and enabled alternative cheaper construction systems	Provided a cheaper house, as a safe alternative
Supported participants with administrative paperwork	Enabled access to formal papers they would not have been able to do otherwise
Collective action, community meetings, workshops, participatory processes for land pooling	Increased participation and access to information

Source: Author

Challenges faced

This section has shown so far how through their actions and decisions, Lumanti addressed the needs of the most vulnerable in various ways. As shown in Table 9-3, the section will now continue discussing some of the challenges that Lumanti faced in their post-disaster reconstruction intervention in Machhegaun. Lumanti

staff themselves mentioned some of these challenges, while others were identified through the semi-structured interviews with women.

Table 9-3 | Challenges faced by Lumanti in their shelter self-recovery initiatives

Challenges faced by Lumanti
Recruiting experienced staff that was familiar with their best practice
Identifying and supporting the most vulnerable of all
Limitations on who they could work with as beneficiaries, as they had to be on Gov approved list.

Source: Author

Firstly, Lumanti faced challenges related to the difficulty in recruiting and training staff to manage the scale of the response. A number of larger organisations and donors asked Lumanti to be the implementers of housing projects on the ground. In order to have capacity to respond, Lumanti had to hire new staff and deal with issues of staffing, project management, human resources and internal management as well as their core work of supporting housing reconstruction. With a clear project objective and mandate from above, the local office in Machhegaun had local staff from the community, such as social mobilisers and support staff, and other technical staff such as architects and engineers. As disclosed in interviews with Lumanti staff, those who had never worked with the Lumanti perspective needed training to understand the principles of their work around community-led planning, and this took time and may have impacted the outcome of the Taukhel Land Pooling project described in the next section (B7).

Another challenge that Lumanti faced was identifying and supporting the most vulnerable households. The household and key informant interviews showed that out of the 33 women, nine reported not being able to access Lumanti support. Different reasons the women gave for Lumanti not allowing them to join was not having land ownership or being too late in joining the programme, by which point there were no more spaces. Another possible explanation - discussed by one participant - was the high cost of the intervention. As discussed in 7.1.1, participants reported rebuilding costs to be between NPR 700,000 ($7,000 (US)) and NPR 2,000,000 ($20,000 (US)). Given that Lumanti needed to complete the project as per their commitment to the donor, there was a tendency to support

households that had a higher probability of accessing other funds. In line with findings on intersectional gender relations and vulnerability, those excluded were from the most vulnerable groups, such as single women, women and men who lived in isolated geographical locations and lower caste members of the community.

In spite of the challenges, it was clear for the participant's accounts that Lumanti's intervention had an important positive impact on reconstruction. However, there were households who were excluded from accessing the Lumanti support, with the most vulnerable to falling through the cracks.

9.2 Taukhel Land Pooling - Power Co-opted?

As discussed in section 5.3, while the Taukhel Land Pooling was initiated by Lumanti as part of their 'Community Managed Post Earthquake Reconstruction in Urban Poor Communities in Nepal' programme, it was eventually handed over to the Taukhel Land Pooling Reconstruction Committee (formerly the Disaster Management Committee). This section will start by looking at how Lumanti initiated the project, and will then focus on the actions of the independent Reconstruction Committee.

With decades of experience in urban projects, Lumanti approached the intervention in Taukhel as community-led planning, mobilising different community members and convening smaller groups where necessary to ensure that everyone could participate in the project and have their needs considered (B3, B6). They combined participatory enumeration, mapping and reallocation of the land with their more specific objective of supporting people to rebuild their homes, see Figure 9-3 and Figure 9-4.

Figure 9-3 | Community mapping

Source: Lumanti

Figure 9-4 | Community mapping

Source: Lumanti

The Taukhel Land Pooling was ambitious and complex from the start. The objective was to be inclusive, so even the owners of the smallest parcels of land could end up with a larger parcel.

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> This is a community participatory approach [... the] essence of this particular land pooling is [that] *not a single beneficiary is to be left out* [...]. That means if a beneficiary has only one very small land parcel, then during the land pooling if that person is deducted, his land is not existent. That has been catered for here (B6).

As shown in Figure 9-5, pooling the currently built-up land with the agricultural plots at the back and then re-dividing it could provide each proprietor with a plot that complied with the minimum standards for rebuilding.
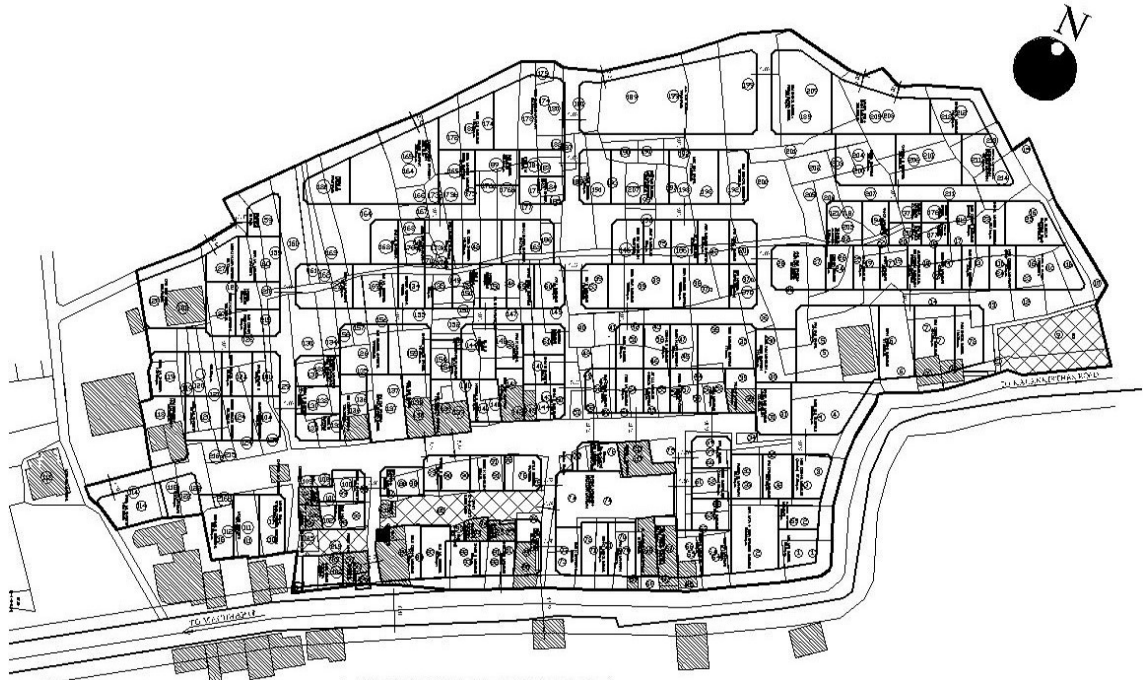
Figure 9-5 | First proposed plan of Taukhel

Source: Lumanti

However, the programme objectives also meant all the landowners had to be in agreement. Putting all the land together and dividing it again in a manner that pleased all residents proved a difficult task (B4, B7). Adjustments had to be made, as there were unequal amounts of land contributed by the various households. Some had one plot; others had a number of plots. Most had land in the agricultural area as well. Residents felt that land close to the main road was more valuable than land at the back with no road access. Once the collective mapping and information were gathered, a map was agreed on verbally, Lumanti staff opened the on-site office and produced the first maps for the future layout. They brought bulldozers that cleared and replotted the land.

For the reallocation of the land, the standards of the government land pooling were followed. These included allocating a percentage of all plots for roads and

public spaces, which are an important component of Newari architecture, into the layout. Lumanti consolidated the plots and reassigned them so that all of them had road access (B3). Initially, there were 213 plots, but these were unevenly distributed among owners, not only in terms of the size of plots but with owners having one or more plots each: 55 people had one plot; 32 people had two plots and others even more.

An added complexity that the Taukhel Land Pooling project had to deal with was around ownership certificates. While some owners in Taukhel had formal land ownership certificates, others did not. The land pooling project set out to ensure that everyone who lived there had a plot of adequate size accessible by road, with formal land ownership. The intention was to work together in the interests of all community members. This is how one resident explained it:

> People from Lumanti came here at first and inspected our land. After inspecting the land, they said it is not possible to build houses on such small-small pieces of land. And everyone had land behind the settlement. They proposed to build a house by planning/plotting all of that. The inner settlement didn't have a good road as well. So, everyone agreed to the planning of the land and exchanging land needed to build a house. If there is a good road then the whole settlement becomes nice, it is easier for everyone. So, we also gave our land (C21:4, F, 45, started rebuilding with Lumanti support).

The verbal agreement to the initial layout had been on the basis of architectural plans. However, upon seeing the new plots and roads physically mapped in situ with a low concrete wall, owners with bigger plots and those who were close to the existing main road decided they did not want to be part of the land pooling after all. They withdrew their land. Owners with bigger plots felt they were receiving smaller plots, and owners of plots close to the road did not want to contribute a percentage of their land as they said they already had road access.

> Before we were involved in the land pooling but then they said we have to contribute 20% of our land for planning and even in the front of the house we have to leave so much land for the road. If we contributed that much land, on the front and at the back, we would not have anything left to build the house. So, we did not participate in the land pooling (C19:5).

As time passed and parties argued their cases, Lumanti needed to comply with their commitments to the donors. The land consolidation and land readjustment programme was taking too long and becoming too complicated (B3, B6). Lumanti decided to include beneficiaries from the other two neighbouring settlements,

Machhegaun and Chundevi, to reach the 115 beneficiaries in their original objective, and to have enough completed houses, as opposed to those still in the planning stages.

At that point, Lumanti stepped back and the Reconstruction Committee, formerly the Disaster Management Committee, took over the project. This Committee had 13 members, of which eight to nine attended the three to four meetings that were held each month (B7). There were three women in the committee, one of them in one of the more important roles, that of treasurer. In the key informant interviews, those in power portrayed dynamics within the group as being representative of the community, participatory and open to all (B4, B7).

The Reconstruction Committee negotiated collectively for formal land rights, interacting with government regularly at different levels to try to legalise their claims for formal land ownership. According to the vice-chairman, the Taukhel Land Pooling Committee liaised from the beginning with different institutions such as the Municipality chief, the Land Revenue office and the Mapping Survey office (B7). However, despite these efforts, at the time of the research the Taukhel Land Pooling had not been formally recognised by governments, nor had the Committee been successful in securing formal land rights for those who did not have them prior to the earthquake.

Leadership in the Committee led to political election, with the leader of the Taukhel Land Pooling being elected Ward Chairman in the local elections[109]. Although he could not continue with both positions and resigned as leader of the Reconstruction Committee, he still had personal interests in the project. In the interview, he mentioned how being Ward Chairman gave him the capacity to negotiate for the land pooling project at higher levels of the administration (B4).

Challenges faced

As shown in Table 9-4, the Taukhel Land Pooling faced a number of challenges. Firstly, registering it with the government's land pooling programme – see 5.1.3 – to formalise the project was problematic; Lumanti staff said they had approached the government in the beginning, but the municipality did not want

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[109] First local elections since 1997

to get involved, as there were a number of landowners with no formal land tenure certificates (B6). The Reconstruction Committee chairperson said they were starting the process of registration after consultation with government representatives, specifically from the NRA, who had said that the signed approval of all the landowners in Taukhel was necessary for the NRA to support the initiative (B7). The signed approval of the project was about 75% achieved at the time of the research (B1). However, the municipal deputy major described the project as too complicated to discuss and refused to engage in further conversation (B20). In spite of this, the collective felt strong in their negotiations, and many interviewees said that they would end up with formal land ownership certificates (B7, B4).

Table 9-4 | Challenges faced by the Taukhel Land Pooling Reconstruction Committee

Challenges faced
Formalising the project as a formal land pooling
Dominant interests, elite capture
Worse for the weaker members
Challenges once the committee took over were of inclusion, participation, and access to information.
Unclear financial gain in the land pooling land transaction
Land reallocating was decided collectively and subject to change.
Actions taken for everyone were not agreed by all the members.

Source: Author

Secondly, the dominant interests within the Reconstruction Committee led to elite capture. The Land Pooling leader was elected Ward Chairman but the question of whom he represented remained. While some interviewees said he was supportive and helped them, others said he did not. There were claims this happened on the basis of political affiliation. As one interviewee explained:

> He [the ward chairman] is not a good person. He does not help us. He does not inform us about anything. He only spoils things. He took cultivable land and ran a bulldozer over it… No, I am not happy with it [the land pooling process]. They do not do anything that is suitable for me. They want to take the bigger land from people and give them a smaller land. And they want to give bigger land to those with smaller land. How is that possible? I am not satisfied with that arrangement… I haven't [been allocated a plot of land] but I haven't given my land either and don't plan to do it at any cost (C36:7, F, 73, had not started rebuilding).

Thirdly, the outcome of the Taukhel Land Pooling seemed worse for the weaker members of the community who lost their right to the land. The main challenges once the Committee took over were of inclusion, participation, and access to information. One woman reported not being invited to meetings and not knowing which plot the Committee had allocated to her. Another elderly woman said she did not understand what was being said at the meetings and had asked questions of clarification. She felt these had not been answered. Interviews with more vulnerable women showed contradictory experiences and suggested power had been co-opted by the more powerful to pursue their interests.

Fourthly, issues around unclear financial gain in the land pooling land transactions became apparent. The committee acted as a land broker, but the committee members did not talk about this role in key informant interviews while household interviewees did. Participants said they had to pay money to the committee to consolidate their plots of land and reach the municipality's minimum size of 80m2. In contrast, none of the interviewees who had larger land plots said they had been compensated for ending up with smaller land plots. This suggests that there was some financial gain in the land pooling land transactions, which was possibly not common knowledge.

> I do not know clearly, but I heard that we would have to pay [for the land] (C34:6, F, 66, had not started rebuilding).

Another challenge in the process of pooling and re-dividing the land were the limited cases in which house owners could rebuild on exactly the same plot of land as they had before. Due to the minimum land size and the new road and public space distribution, the majority of house owners had to either shift towards the sides of their plots or move location altogether. In this process of reallocation, the women in the most vulnerable situations such as elderly single women found themselves subject to the committee's decision without fully participating, understanding or agreeing. The following quotes from women in Taukhel show how they experienced the situation:

> I will have to leave this land for the neighbour on my left. They allocated another piece of land on my right, but the landowner has not left that land for me. So I cannot shift yet. If he left, then I will shift. [...][I knew about this when] my neighbours exchanged the land and started building the house, so I came to know about it. It was four months ago. The person on my right has not agreed to leave his land. If he left, then we could also build. The man who

> owns that land says he will build on that land himself (C34:5, F, 66, had not started rebuilding).

> They said we cannot build a house on a small piece of land. We were told that we need two and a half aana of land to build a house. So we haven't built because we don't have the land. We cannot build on other people's land, so we are waiting for the land to be allocated. This land belongs to my brother, and he would not let me build here (C35:6, F, 59, had not started rebuilding).

Finally, there were challenges around how inclusive the Committee was as not all the members agreed on actions that were taken on everyone's land such as hiring the bulldozers together to clear out all of the area. Some women interviewed in the Taukhel Land Pooling area regretted their rubble had been cleared too quickly and they had not been able to salvage anything. Other women stated the reallocation of plots was not clear, they were not being able to participate on decisions on which plot to rebuild on. The following quotes illustrate this:

> The land is an area just enough to build a house. I have to leave that [this plot] when they want to build a house here. They are about to come here to start building their house. Once they start building their home, I won't be able to grow vegetables, even for a single meal (C8:3, F, 65, had not started rebuilding).

> Before, we had a small three and a half storied concrete house here. Because of the earthquake, the neighbours said we had to demolish. If it wasn't so immediate, it would have been better, but everyone in the village asked us to demolish. So, we hired people to demolish it after a month. Then, we didn't have a place to live, so we made a temporary shelter out of bricks and mud there and lived. We lived there for two years. Because of the planning now, we asked for a months time to live there until the ground floor was complete, so we could move out there, but they didn't agree at all. Saying they had to immediately build a toilet, they uprooted us. And, [we] had to demolish immediately. So, I am living down there, there is a temporary shelter of bricks and CGI (C6:6, F, 30, had started rebuilding).

9.3 The Cooperative: Transformative Action

Section 5.3 introduced Machhegaun-based women's cooperative Bishnudevi Mahila Sahakari ('the Cooperative') with 915 members and a fund of approximately $19,000 (US) at the time of the research. To support reconstruction activities, the Cooperative provided loans for its members of up to NPR 200,000 (US$ 2000), granted without collateral, and with interest rates between eight and 12 per cent (Lumanti Support Group for Shelter, 2017). The Cooperative also initially provided technical support up to the point when the

NRA reconstruction engineers took on the role (ibid). They supported members to access commercial loans, introducing women to the banks and supporting them in the process of accessing the money by acting as a guarantor. Twenty-one women out of 33 interviewed for the research either were a member of the Cooperative before the earthquake or became a member after.

The loans provided by the Cooperative were fundamental for women in vulnerable situations to be able to rebuild their homes, as was mentioned by the participants multiple times. Section 7.2 discussed the importance of loans in the context of post-disaster reconstruction, the high costs associated with rebuilding and the difficulties women face in Nepal to access loans from commercial banks[110]. With the Cooperative, women had access to finance for reconstruction that they would not have been able to access otherwise:

> I am in Bishnudevi and one other group, and I am also in finance. The best thing is that they give loans. Groups are important… It was extremely important [to be able to take a loan from the group]. We wouldn't have been able to build a house without taking a loan. We do not have anything to sell (C17:14, F, 32, had started rebuilding).

> It has done well, I think so [belonging to the cooperative group]… People like us who do not have land or property; they gave a loan to us to build a house by just keeping witnesses. If she hadn't been involved in the group, they wouldn't have given the money (C9:11, M, 69, had started rebuilding).

These loans were important not only from a financial perspective, also in terms of gender relations. Out of the 24 women who declared they had taken a loan for reconstruction, eight said they had taken a loan from the Cooperative. Chapter Seven discussed gendered social norms in Machhegaun, in relation to economic resources. Women reported that the Cooperative's intervention in the earthquake had been important in challenging these social norms. In addition, having the loan in the woman's name was conducive to changing power relations between the women and their husbands; to how women saw themselves; and to how they were perceived in the community:

> They [men] differentiate a lot between men and women in the community; it is there. Like, they won't listen to us [women], won't trust our words. But, if the men say it, there are people who say, 'oh, right. That's how it is.' That happens. Now, after the earthquake, women have done a lot. Because women have brought support from Bishnudevi Women's Cooperative and Lumanti,

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[110] A study found an average 23% annual interest rate, ranging from three to 43 per cent, with the loan representing 50% of the total construction costs on average (HRRP, 2018b, p. 25).

> I look at the upper section here [Chundevi], because I did that, many people from up here started saying, 'oh, even if men cannot do it, women can do it by themselves.' So, they listen to women a lot more now. Before the earthquake, there was a lot of difference between men and women. They just didn't listen to women; they would say, 'oh, what is this wife of anonymous saying? (C25:15, F, 31, had started rebuilding)

> There is respect, of course. She [my wife] has to carry such a huge loan to her name. If we don't help her with it, she not be able to pay it back alone. We both will earn together and pay it back (C26:17, M, 46, had started rebuilding).

> Before, men used to make all the decisions. The mentality that women don't know anything was there. Now, men have also started saying that they need to ask their family once. Because women take loan though the cooperative, importance is being given to women as well. The bank also provides a loan to women upon the cooperative's recommendation, so women are being given more respect than before. Women getting a 10 lakh worth of loan from the cooperative has become a huge thing. In this way, women have played a big role in reconstruction and for that women have started getting a stature (B1).

The Cooperative also increased women's representation as their leader was elected as a female ward member. There are five elected ward members in every ward committee; two have to be women, of which one must be Dalit. For the elected female leader of the Cooperative, being elected female ward member in the local election was important, as she felt she could pursue the interests of women:

> [I]n the ward, especially if women have issues I work to bring solution through facilitation. I work on allocating budget for women from the Ward budget. Last year we allocated five lakhs for women's skills and training. This year, we allocated seven lakhs. This budget is spent only on the development of women's skills and training (B1).

Finally, the Cooperative worked closely with Lumanti and through this relationship, not only developed extend networks with a wider group of cooperatives at the national level, but also benefited from a two-way flow of information which was useful to support the reconstruction activities of women in vulnerable situations. On the one hand, the Cooperative had lists of women and families in Machhegaun, and could help Lumanti identify the most vulnerable women and men, and encourage them to enrol in Lumanti's 'Community Managed Post Earthquake Reconstruction in Urban Poor Communities in Nepal' project in Machhegaun. On the other, Lumanti recommended women who were participating in their project to join the

Cooperative, to have the option of increasing their access to resources by acquiring loans without collateral from the Cooperative.

Challenges faced

The main challenges the Cooperative faced in supporting women's reconstruction were ensuring the inclusion and participation of the women in the most vulnerable situations as shown in Table 9-5.

Table 9-5 | Challenges faced by the Cooperative in their shelter self-recovery initiatives

Challenges faced
Inclusion
Participation
Access to information

Source: Author

While the Cooperative was very powerful in pursuing and supporting women with a certain profile, for example, married women, with one steady income in the households and some education, women with other profiles were left behind. The research showed how the elderly, lower caste or poorest women did not belong to the Cooperative and were not able to save or benefit from other initiatives such as meetings or training:

> I am not in any of them [groups]. I haven't done that as well [save on a monthly basis]. There is nothing that we don't have to buy, now 25 kilos of rice cost 17-1800 rupees. We haven't saved even a penny, what to do now? (C27:6, F, 45, had not started rebuilding)

> I do not have any source of income. How can I open an account everywhere? So, I did not become a member of the Cooperative. I have to depend on my daughters and sons-in-law. I would have to depend on them to save in the groups too. It would be a burden to them as well. So I did not become a member of the group. I could only do as I pleased if I had my own money (C33:13, F, 59, had rebuilt on Gutthi land).

> I was to get in Bishnudevi. Daughter wanted to get in then; they said it is not for unmarried girls and later such tragedy with the daughter. Now, I need 500 rupees a month for the Single Women's Group and Small Farmers' Group. It is difficult to get that money. I require 15-16 hundred rupees worth of medicine a month. The price of the medicine has increased now, this much used to be for 400 rupees now it is 570 rupees. Such is the trouble with

getting involved in a group. So, I am in the Single Women's Group and the Small Farmers (C10:12, F, 58, started building with support from Lumanti).

Although the Cooperative granted loans without collateral, two women mentioned their husbands had to come with them to the Cooperative to sign the loan agreement with them, and then to bank to access the funds. This procedure of asking the women to bring the husbands to sign as co-guarantors was problematic for the women and shows how deeply rooted the sexist practice is, even within women's groups:

> Even if we take a loan, they tell women to bring their husband. I am the one who does everything, and they need my husband for giving me a loan. Even when taking a loan of 2 lakh, they said the same, and it really hurt me (C14:14, F, 36, started rebuilding with support from Lumanti).

> It [the loan] is in my name. There is a loan in both our names. Relatives have also given us a loan without any interest. Even though the loan is in my name [at the Cooperative], it is in my husband's name as well. If I cannot pay it back, my husband has to take responsibility for paying (C17:11, F, 32, started rebuilding with support from Lumanti).

9.4 Machhegaun Single Women Group: Using Knowledge and Education

The Single Women Group (SWG) was introduced in section 5.4. It had 85 members at the time of the research and is associated with a larger international NGO, Women for Human Rights (WHR). The SWG's objective is to support single women - the majority of their members being widows - a collective that is systemically oppressed in Nepal as discussed in Chapter Six, Seven and Eight in relation to land, finance and livelihoods, and knowledge. The SWG was identified in this research because women repeatedly said in their interviews that they had received support from the Group. Upon noticing the pattern, the SWG leader was sought out and was interviewed as a key informant.

The SWG was active immediately after the earthquake. The leaders gathered information on which of their members had been affected and the extent to which each woman and her house had been damaged (B18). The leaders mobilised to secure resources for the initial relief stages for the members of their group, as well as other women who needed additional support. There were numerous accounts

among the participants of the help received in the immediate days and weeks after the earthquake:

> They provided CGI plates from the Single Women's group. And, they built a temporary shelter. Even if it was that much, it made it easier for me. I could live in my own place. I didn't have to spend on it myself. They [the SWG]provided clothes to all single women and built them temporary shelters as well (C12:9, F, 55, single, rebuilt with help from Lumanti).

> At the time, the roofing and everything were on the top. So, we made something out of the plastic and tarpaulin I received for the single-woman support. Then, later I somehow got the CGI plates roof out and built with it. And that they came, they also built one of these for single-woman support. (The round one), they built me that. They built me at least that. I was living under the plastic roof, and they built me a home as support for single-woman. For me, it was like they built me a palace. There was so much leakage otherwise (C3:4, F, 36, single, rebuilt with help from Lumanti).

> Women's group gave me eight sheets of CGI. We bought the rest... It was given by single women's group for single women (C34:6, F, 66, single, had not started rebuilding).

> The CGI plates and this shelter, it is from the single women. They put it here in the centre, and we made one on that side. Then we lived here for six months... We employed some people and made a temporary shelter. The Single women's group provided it (C10:5, F, 58, single, rebuilt with help from Lumanti).

Another interesting aspect of the SWG's work was their awareness of the importance of knowledge as a way to change their situations of oppression. Through their association with Women for Human Rights (WHR), the SWG provided conferences and trained women in their rights as women - some of this learning came across in the interviews:

> Now they say that son and daughter are equal. Women now have more compared to women in the past. I understood a little from going to the single women group. I don't know other things. I wasn't even going to the group. Everyone told me to not sit and worry. They would all come to my house here and tell me not to worry but to come to the group, and I will understand a few things. If I go to the group, I would meet friends. So, I would go to the group sometimes. They say a lot about son and daughter and women. Women have rights, too (C10:14, F, 58, single, rebuilt with help from Lumanti).

The significance of the support the SWG provided in terms of materials and training is clearly reflected in the accounts above, but beyond this practical dimension, it is the leader's initiative, capacity to mobilise and to collect data, and how initiatives like this are not part of post-disaster reconstruction narratives, that stands out in this investigation. In knowing who the women in vulnerable

situations in their community were, and their needs, the SWG had valuable data that is essential in any reconstruction process, and that other bodies such as the National Reconstruction Authority (NRA) did not. Section 5.1.3 discussed how the NRA published a list with the 18,000 most vulnerable women and men who needed additional support for reconstruction; and how this list proved inaccurate in Machhegaun. The SWG demonstrated capacity to accurately record information as to the most vulnerable women in their area were, whereas the NRA did not. One of the issues with the government support of the most vulnerable households was identifying them, and there was clearly a missed opportunity to elaborate or verify their initial list with local groups such as the SWG in Machhegaun.

All of these actions and their impacts are summarised in Table 9-6 below.

Table 9-6 | Actions taken by Machhegaun Single Women Group

Actions taken to support post-disaster reconstruction	Impact on research participants
Independent and proactive mapping of impact and need	Increased women's access to aid and information in relief stages
Inclusion of women who are otherwise isolated in access to information	Enable women to access support for reconstruction
Importance of knowledge, training	Contribute to women's empowerment

Challenges faced

Having seen the work the SWG conducted in Machhegaun, the main challenge the group faced was being invisible to formal groups that supported shelter self-recovery such as the NRA, as shown in Table 9-7. The question of why this group or other similar ones do not figure in or have a role in the formal reconstruction activities remains. The SWG was very active in the relief phases with limited resources and aid from various groups, however, in order to progress to the reconstruction stages, they need to be included in formal spaces such as data collection or triangulation with the ward or municipality, and policy-making spheres at national level. However, as discussed in section 5.1, women tend to be invisible and exclude from these spaces. Identifying and supporting these initiatives could be the role of NGOs.

Table 9-7 | Challenges faced by Bishnudevi Single Women Group in their shelter self-recovery initiatives

Challenges faced
Being invisible to institutions

Source: Author

9.5 Parma: Labour exchange

As described in section 5.1.2, 'parma' is a traditional construction system based on the exchange of labour among families that was prevalent in Nepal. Section 7.1.1 further details how, because of changes in the settlement patterns and construction techniques, 'parma' in the context of the reconstruction was less common as disaster survivors favoured hiring contractors to rebuild their homes. In this study, only one of participants referred to rebuilding together with six or seven households, family and neighbours from the same Magar caste[111]. The participant was a male mason, and explained the process as follows:

> We dug the foundation. We did it together by working on someone else sometimes and then them coming to work on ours sometimes. That is why it cost us less to build the house as well. We did our labour amongst ourselves, we carried the stones, we dug each other's land, those who were mason helped as mason.... We go work on theirs and they come to ours, that's how it happened. Otherwise, how would that much money be enough to build a house without putting in the labour yourself? .... The brothers from our community, we came together and got it done. There are our brothers in the community, there are all kinds of people. 10-12 of us would go and work on one's house, sometimes we would work on ours and sometimes theirs. (C10:8,9,14. Married, M, 46, married, rebuilt with help from Lumanti)

The participant received support from Lumanti, not only the tranches but also construction training. He found this training has been useful and the group had applied the new techniques not only while rebuilding their houses, also while undertaking paid labour beyond. In terms of challenges, the participant outlined the trade-off with time. Although building this way was cheaper, he said would have used a contractor if he had more money and would have built faster. Another challenge with 'parma' outlined in section 5.1.2 is how it excludes women from participating as they are less likely to have skills required to contribute.

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[111] See section 3.3.3 for further details on the Magar community in Machhegaun.

Discussion and closing comments

This chapter has discussed collective initiatives and how they impacted women in vulnerable situations. While the impact of these initiatives was not uniformly positive, those that were contained the seeds of transformative change. In terms of the strengths of the initiatives, the chapter finds that the SWG and the Cooperative, run by women who lived in Machhegaun, had the potential to make shelter recovery processes more accessible to some women in vulnerable situations. Lumanti's integrated approach to reconstruction addressed some of the diverse needs of women. However, it is important to note that, with the exception of the SWG, collective initiatives consistently excluded the most vulnerable women. This serious limitation was made worse as power was co-opted by more powerful groups in the community. This led to vulnerable women being moved from the land they used to live on, without a clear explanation, to land that was potentially less accessible or of inferior value.

The bottom-up initiatives implemented by the collective groups are interpreted below through the social justice analytical framework. Before entering the analysis, it is interesting to note how the literature on collective housing initiatives discussed in section 2.1.1 provided a precedent for the initiatives described in this chapter. The collective ownership models used by Federations of Urban Poor, land pooling initiatives and mutual aid cooperatives is reflected in the Taukhel Land Pooling intervention and the 'Parma' Group's activity. The model of saving collectively and networking horizontally used by the Federations of Urban Poor is employed by the Cooperative and the SWG. The utilisation of the space between advocated by the self-help housing literature is reflected by Lumanti's advocacy work, communicating the barriers identified on the ground up to the ward, municipal, and national government level.

Reflecting on the discussion on social justice developed in section 2.3, it is noteworthy that the collective initiatives discussed in this chapter differ to top-down actions from the government as they focused on all three dimensions of social justice -distribution, recognition and representation-, as opposed to just one – distribution. As shown in Table 9-8 below, the actions were varied; they did not only focus on handing out money and providing training to masons. The actions also identified and recognised how difference enabled or was a problem

to access support that was in place. In so doing, they addressed the structural aspects of gender and intersectional relations as well as expanding choice in the face of exclusionary practices of recovery.

> While women's NGOs and grassroots organisations have an important role to play in creating space for women to politicize their demands, there are serious limitations to what institutions of civil society can achieve. The state still remains responsible for regulating macro-forces in a more gender-equitable manner. It is with this point in mind that the possible points of convergence between top-down and bottom-up strategies can be explored by women and development advocates (Razavi and Miller, 1995, p. ii).

Table 9-8 | Relationship between actions by collective groups, access to the three key conditions and social justice dimensions

	Action	Increased access to	Social justice dimension
Lumanti	Gave grant to women and men with no certificates/paperwork	Land ownership Papers and formalities	Recognition
	Learn from ground, advocated to policy changes to reflect reality on the ground	Knowledge	Recognition
	Connected women and men to banks and cooperatives for loans	Finance and livelihoods	Distribution, Recognition
	Gave top-up grants for most vulnerable	Finance and livelihoods	Distribution, Recognition
	Alternative cheaper construction systems	Knowledge	Recognition
	Support with procedures	Knowledge	Recognition
	Collective action, community meetings, workshops, participatory processes for land pooling	Land, Knowledge	Recognition
	Participatory process for land pooling	Land, Knowledge	Recognition
Committee	The Reconstruction Committee was representative of the community	Land	Recognition, Representation
	The Reconstruction Committee interacted with government regularly at different levels	Land	Representation
	Leadership in the Committee led to political election.	Land	Representation
	Committee negotiated collectively for formal land rights	Land	Representation
The Cooperative	Bishnudevi facilitated money to women for reconstruction	Finance and livelihoods	Distribution, Recognition
	Leadership in the Committee led to political election.	Finance and livelihoods	Representation, recognition, distribution
	Cooperative worked in close contact with Lumanti	Finance and livelihoods, knowledge	Distribution, recognition
SWG	Independent and proactive, co-creating information	Knowledge	Recognition
	Inclusion, access to information	Knowledge	Recognition
	Importance of knowledge, training	Knowledge	Recognition

Source: Author

The government grant per se was not problematic, nor was the fact that it was conditional, as this conditionality was put in place to ensure the rebuilding of homes that were structurally safe. What was problematic was that this measure was not seen as exclusionary, and in depth-evaluations of how women and other vulnerable groups would not be able to access it, and measures put in place to support these gaps. The findings, therefore, show that shelter self-recovery actions that did not ignore gender relations and other intersectional relations were more effective. Their realities of women need to be understood if there is to be a change in governments and the international aid community to enable shelter recovery of the more vulnerable groups and to avoid the exclusion identified and discussed above.

The first part on the stages of shelter self-recovery also shows how the action by local residents was characteristic of the immediate relief stages. This is also documented in different papers (Delaney and Shrader, 2000; Devkota et al., 2016). However, there is less action by local residents in the longer-term reconstruction stages of the process.

Conclusion

Disasters reveal community, regional and global power structures, as well
as power relations within intimate relations... Addressing the root causes of
gendered disaster vulnerability means challenging the social forces
sustaining male privilege

Enarson and Morrow, 1998, p. 2 / p.226

Introduction

The research for this Doctorate in Engineering (EngD) started in the autumn of
2016 with the wider aim of comprehending the term 'shelter self-recovery' better,
following concerns from the humanitarian shelter team at CARE International
UK, and academics based at the Centre for Urban Sustainability and Resilience
(USAR) in University College London (UCL), that the term was not sufficiently
understood. It concludes four years later by providing a broader understanding
of shelter self-recovery as well as precise answers to the research questions. In
line with the social constructivist and feminist standpoint that informs the thesis,
the questions have been answered by listening to; documenting; and, analysing
women's experiences of post-disaster reconstruction. The answers are grounded
in observations of how the participants produce and reproduce social reality and
the context and circumstances that surround them.

The thesis contributes to the literature at the intersection of gender, shelter and disaster by documenting how women in vulnerable situations in Machhegaun engaged in shelter reconstruction after the April 2015 earthquake. It adds to ongoing debates on shelter self-recovery by reframing the term from a social justice lens and offering an operationalisation that can inform humanitarian shelter practice. This chapter starts by discussing how the findings respond to the research questions. It then provides a definition of shelter self-recovery, explains how the term is reframed and what the implications for the term shelter self-recovery are. Finally, it discusses the contributions to knowledge (some original and some empirical) as well as the implications for practitioners in the light of this, suggest directions for future research.

10.1 How do women in vulnerable situations engage in shelter self-recovery initiatives?

This thesis answers the main research question and the four secondary ones throughout, with each of the chapters contributing to the understanding and overview of vulnerability and shelter self-recovery. This section discusses how the findings respond to each question, starting with the main one and then addressing two subsidiary questions:

> *How do women in vulnerable situations engage in shelter self-recovery initiatives?*

> *What was the socio-political context in which the recovery was happening?*

> *What do the concepts 'being in a vulnerable situation' and 'shelter self-recovery initiatives' mean in the local context?*

In answering these questions, the research highlights how shelter self-recovery is an exclusionary practice that is not accessible to all in the same way. Engaging in shelter self-recovery initiatives is "fraught with difficulty, and is different and unequally experienced by women and men based on their intersecting social relations of gender, age, caste and ethnicity, and class" (Levy, 2016)[112]. These

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[112] Used in the original text in relation to transport in the city

difficulties can become so great that some social groups, particularly those in situations of extreme vulnerability, will not rebuild their homes or recover. This finding differs from the frequent argument in self-recovery discussions that disaster survivors inevitably rebuild their houses (Flinn et al., 2017; Parrack et al., 2014; Sargeant et al., 2020; Twigg et al., 2017). In the context of a 'build back better' paradigm, humanitarian practitioners argue that as disaster survivors will inevitably start rebuilding on their own, humanitarians can best support them by ensuring their houses are reconstructed with safer techniques. While this is true for a group of the population, talking of shelter self-recovery as something that is inevitable groups everyone into the same category and contributes to making the plight of those who cannot recover, invisible.

The research reveals a fundamental distinction between the characteristics that lead to vulnerability to loss of home, where women are able to rebuild their houses, and the characteristics that lead to extreme vulnerability to loss of home, where women are not, as shown in Table 10-1. The former faced constraints as their lives in inadequate temporary shelters extended in time; they lost assets such as land and acquired large debts to pay for rebuilding, but they also had access to networks such as the Cooperative or Lumanti and had a house at the end of the process. The latter, however, faced unsurmountable constraints; with no land in their name, no money to build or steady sources of income, they found the administrative procedures to support them inaccessible as they were illiterate and did not speak Nepali. The women in situations of extreme vulnerability who did not have access to local support networks such as the Cooperative or Lumanti either, lost their homes, ending up in a far worse situation to the one they were in before the earthquake.

Table 10-1 | Vulnerability to loss of home in post-disaster reconstruction

Vulnerability to loss of home		Extreme vulnerability to loss of home	
Characteristic	**Impact on ability to access shelter self-recovery**	**Characteristic**	**Impact on ability to access shelter self-recovery**
Married	Had land or the capacity to claim it, Had access to information from meetings through husband Access to loans	**Single (widow, husband left, separated)**	No formal tenure, at risk of losing land Less access to information if language was a barrier Reduced access to loans
Higher caste / class	Had social networks – e.g. belonging to cooperative which helped secure certificates More active roles in collectives	**Lower caste / class**	Marginalised by community members, not informed of processes Geographical isolation, low-risk location Associated to collective, not actively
Able-bodied	Had access to information	**Disability**	Less access to information
Young, middle-age	Connected	**Elderly**	Isolated
Extended family	Lived with family members	**Alone**	Had dependents (parents or grandchildren)
Literate, spoke Nepali	Connected to local government, accessed information, improved relationship	**Illiterate, did not speak Nepali**	Dismissed by local government staff

Source: Author

As shown in Table 10-1, and discussed throughout Chapters Six to Nine, the characteristics that make the difference between vulnerability and extreme vulnerability to loss of home are age, marital status, caste, ethnicity, and class, as well as their maternal language. The findings in Chapter Four, 'Setting the Scene', explain how discriminatory social norms around these characteristics became institutionalised in the local context. In documenting the inequality entrenched in Nepali society, it has become clear that intersectional identities determined the different starting points for women at the beginning of the shelter self-recovery process. The deeply embedded discrimination against women, which intensified against single, older women, impacted these starting points further.

Figure 10-1 draws on Figure 5-9, which was introduced in section 5.4, represents the complex process of shelter self-recovery after the earthquake in Nepal. Red circles that mark the multiple points – 'nodes of exclusion' - in the recovery process were women in vulnerable situations could not engage in shelter self-recovery initiatives.
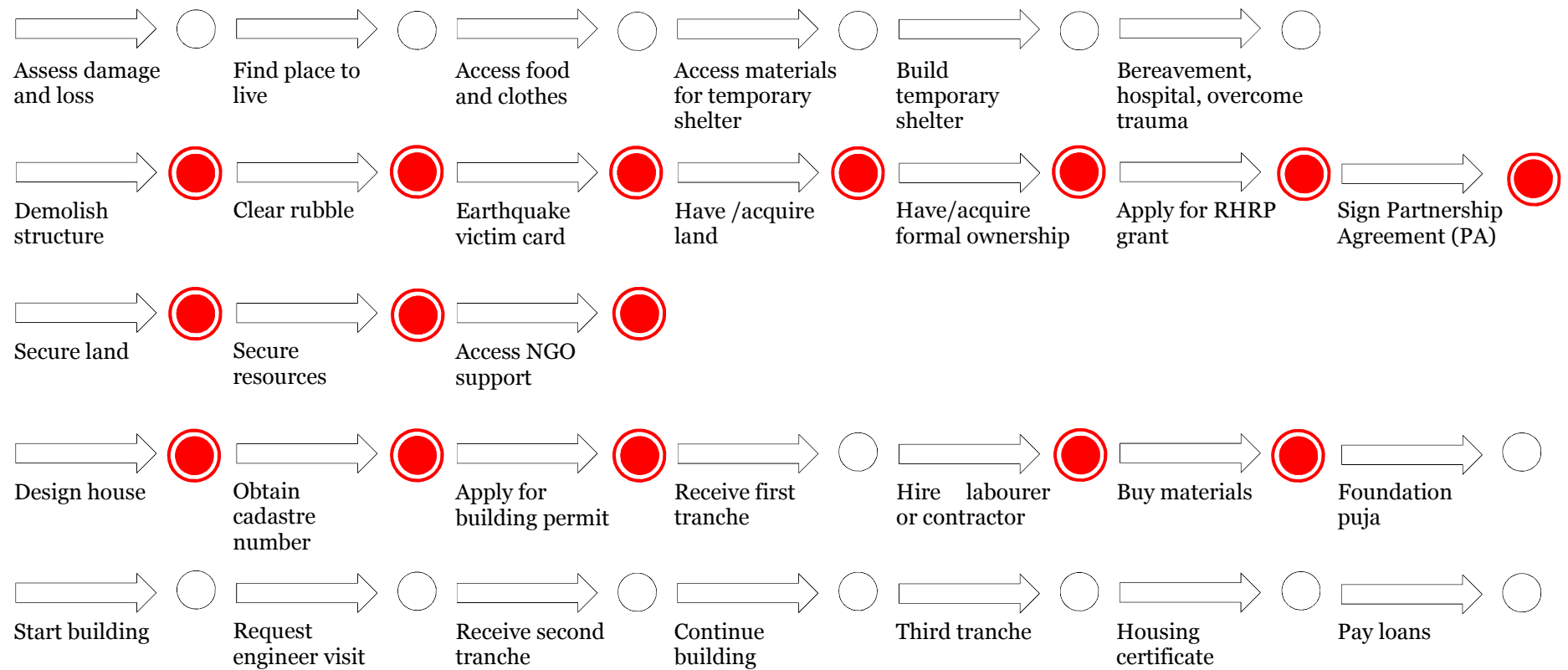
Figure 10-1 | Shelter self-recovery process as described by study participants, with nodes of exclusion in red

Source: Author

Having established how pre-existing circumstances condition women's vulnerability to lose their home after a disaster, this thesis identifies specific relationships between underlying structural factors that discriminate against or oppress women, and how these factors affect women's capacity to recover after the earthquake. These relationships are developed in answering subsidiary research question one:

What are the key conditions that enable shelter self-recovery?

Chapters Six to Eight are detailed accounts of how participants identified three key conditions as necessary to be able to rebuild successfully: access to land and tenure; access to finance and livelihoods; and, access to knowledge. The chapters document how the women who contributed to this research had differing levels of access to these conditions. Table 10-2 maps the structural constraints to women fulfilling the prerequisites for successful shelter self-recovery that were already in place at the time of the earthquake.

Table 10-2 | Three key conditions and the structural reasons for reduced access to these conditions by women in vulnerable situations

Key condition	Reason for reduced access
Access to land and formal ownership	Patriarchal ideology, discriminatory towards women
	Legacy of institutionalised caste system and women's rights
	Legacy of a feudal system
	Patrilineal property transmission (inheritance)
	Women's identities defined as a result of their relationships with a man
	Land policies by those in power favourable to maintain their land
	Half-hearted reform with no funds associated and no intent of implementation
Access to finance and livelihoods	Restricted mobility due to safety and social norms, impacts on access to jobs
	Employment not allowed by family members
	Gender division of labour
	Differential access to jobs
	Women's unwaged versus men's waged
	In waged jobs, men are paid more
	Reduced access to loans
	Because a man is required to sign papers
	Because women do not have land or property to use as collateral
	Because women do not have steady incomes
Access to knowledge and education	Women and girls with reduced literacy
	Government imposition of one language and its use for official communication
	Women have less access to tertiary education, do not understand legal processes
	Attention at wards and municipalities not always women-friendly/friendly to illiterate/friendly to lower caste groups

Source: Author

In answering subsidiary question two:

What is the role of collectives in shelter self-recovery processes?

the findings contribute to a deeper understanding of how membership of community networks enabled women in vulnerable situations to access the three key conditions through the integration of the three dimensions of social justice, and as a result engage more successfully in shelter self-recovery initiatives, as detailed in Chapter Nine.

10.2 Reframing shelter self-recovery

Chapter Two, 'Shelter Self-Recovery Through a Social Justice Lens', identified a knowledge gap in how shelter self-recovery was being conceptualised and used by the humanitarian shelter sector. It questioned what a socially just rather than technical and difference-blind approach to shelter self-recovery could look like. This section discusses how the findings of this thesis contribute to answering this question and come together to reframe the term shelter self-recovery.

10.2.1 An integrated approach to shelter self-recovery

This thesis has used a tripartite analytical framework based on social justice theory, as described and developed in section 2.3, to analyse and interpret the research findings. The three interconnected dimensions of social justice applied to this analysis of post-disaster reconstruction in Machhegaun were demand-driven distribution; reciprocal recognition; and, inclusive representation, as shown in Figure 2-6. This section will discuss the findings in relation to the three dimensions of social justice, to conclude with a definition of an integrated approach to shelter self-recovery that is grounded in an understanding of participants' gendered and intersectional recovery experiences, interpreted through the social justice lens.

This research shows the importance of the first dimension of the social justice framework – the distributive dimension - in shelter self-recovery. Participants identified finance and livelihoods as a key condition for recovery and wanted to access the Rural Housing Reconstruction Program (RHRP) grant to contribute to

the cost of rebuilding. Giving money to people whose houses had been destroyed by the disaster responded to a demand that was real and necessary. However, the research also shows how the delivery and implementation of the grant were blind to the complex social realities of women in Nepal. The RHRP policy did not consider gender relations as evidenced by requiring the possession of a land title in a country where only nine per cent of households reported a woman had a land title (Central Bureau of Statistics, 2012). The cash grant covered a fraction of the rebuilding cost in a country where loans for women are mostly inaccessible without a man to act as a guarantor. Furthermore, the paperwork needed to access the grant was in Nepali, a language not spoken by all Nepalis, as were other administrative requirements linked to building permits. Women were not familiar with these processes, yet there were no provisions to support them.

Analysed through the second dimension of the social justice framework - reciprocal recognition - the policy was not recognising how, because of the simultaneity of multiple social identities, there were social groups with less access to support. In other words, the RHRP policy was rendering them invisible in the way it was designed and implemented. This design and implementation did not follow the intent expressed in the Post Disaster Needs Assessment (PDNA) and the Post Disaster Reconstruction Framework (PDRF) of supporting vulnerable groups. In fact, this thesis has documented throughout how policies put in place to support the most vulnerable were not successful in reaching those who needed the additional support either, due to insufficient resources or effectiveness on the part of the government. This thesis argues, therefore, that for shelter self-recovery to reach the more vulnerable groups, distributing cash grants is important but not sufficient. Distribution needs to be done with recognition of the diversity, and resources allocate to respond to the different needs, as policy and programmes that recognise differences, if not followed up with resources, are limited in their impact.

Analysed through the third dimension of the social justice framework – inclusive representation – this thesis has documented the lack of diversity within the NRA. The Gender and Social Inclusion (GESI) unit created late, and with limited funding, its capacity to influence was therefore insufficient to have an impact. Policy and programmes designed without representation from the different groups that are to benefit from them proved to not be sensitive to their realities.

The thesis has also shown throughout how the government was flexible in responding and adapting to reconstruction needs as they developed; however, it has also documented how the policies to reach the more vulnerable groups were not successful in reaching them either.

This discussion points to a lack of communication and understanding between those who design and implement the policies and those who have to benefit. It is interesting that the traditional use of the term shelter self-recovery, as employed

Policy

Entry point into *the space between*: negotiation between state and civil society; tools for social and institutional change:
What women's groups are active in the area?
Who has information about social vulnerability?
Who is liaising with local and national government?

Social process
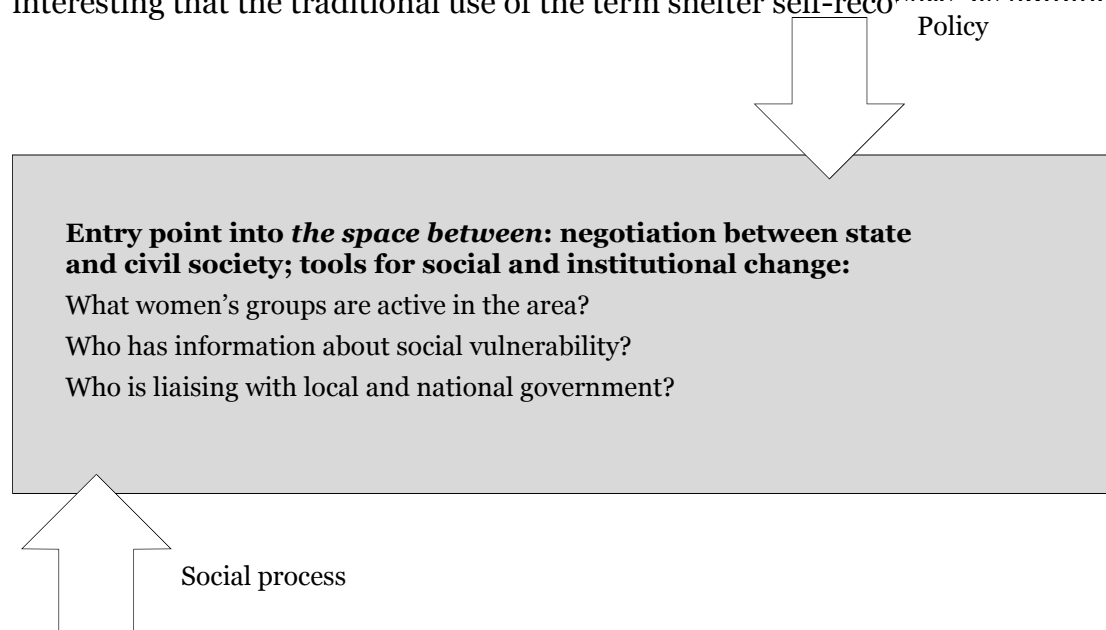
Figure 10-2 | The 'space between' in shelter self-recovery

by humanitarian and governmental organisations, refers both to what people do on their own to recover and to how organisations support people to rebuild. Conceptualising this as top-down and bottom-up approaches to shelter self-recovery, this research points to the importance of the intersection of these two aspects - what has been described as the 'space between' - that is, the ways in which civil society interacts with the state, see Figure 10-2.

The thesis has documented how collective groups – the Cooperative, the Single Women Group (SWG) and Lumanti - were successful in working in this space between, and how, being made up of disaster survivors and working with them directly, showed more awareness of the different circumstances and realities of the disaster survivors, and a deeper understanding of difference. Rooted in a knowledge of their neighbours' circumstances members, by enabling demand-driven support, they allowed those in more vulnerable situations to have increased access to land, finance and livelihoods and knowledge, and as a result,

increased access to shelter self-recovery initiatives. These groups addressed the constraints women faced to access the support that was in place, as a result of their intersectional identities in various ways, as shown in Table 9-8.

This thesis finds that the integrated approach to shelter self-recovery, as demonstrated by women's groups in Machhegaun, is more successful in reaching the women in more vulnerable situations. As shown in Table 910, actions taken after the earthquake to support the recovery of women by Lumanti, the Cooperative and the SWG were addressing all three components of the social justice framework. They supported women by distributing the cash grant; they recognised different needs and differing levels of access to the three key conditions; they advocated with the government and supported women to access political spaces of representation. The also worked on raising women's awareness concerning their land and gender rights – reciprocal dimension of recognition. Another important aspect of their work was opening spaces for negotiations with government at the local and national level. These spaces of partnership were in collaboration with groups such as the Housing Recovery and Reconstruction Platform (HRRP), Community Self-Reliance Centre (CSRC) and Lumanti at the local and national level. This thesis has shown how the actions of collective groups engaged with local government, claiming a space for negotiation.

With the following definition, the understanding of shelter self-recovery - as it has been used up to now, following the meaning allocated to it by humanitarian agencies and governmental organisations - changes. These findings converge in the following reframing of shelter self-recovery:

Shelter self-recovery is a complex process initiated and led by disaster survivors, supported by friends and family, local groups, government, aid organisations or others, to access the land and secure tenure; finance and livelihoods; and knowledge necessary for rebuilding. It must be noted that shelter self-recovery is not equally accessible to all disaster survivors because of the constraints that women with multiple and simultaneous identities - such as age, caste and ethnicity, class and marital status - face in accessing these prerequisites.

Therefore, shelter self-recovery a) works in partnership with disaster survivors, community groups and government stakeholders b) works to identify

the needs and constraints disaster survivors face because of their gendered intersectional identities and c) works with women-leaders of existing local initiatives to access spaces where they can participate in formulating post-disaster reconstruction policies and advocate for the support they need.

This definition, set within the context of this thesis, has gender is at the heart to reflect the findings of this thesis and the importance of including women's voices and experiences, and given that half the population is female, women are the major users of housings, and women are more impacted than men by disaster. In the reframing and in the operationalisation of shelter self-recovery in section 10.2.2 below, gender is not seen as an added dimension or afterthought that may or may not be explored, but as a key component of how shelter self-recovery is conceived of and used. While the author would argue this is essential, to serve as a standalone definition and be used in broader post-disaster reconstruction debates, there could be discussions with the NGOs that use the term shelter self-recovery to see other ways in which it could be worded.

10.2.2 Operationalisation of shelter self-recovery

The reframing of shelter self-recovery offered by this thesis can have practical applications for CARE's and other organisations' humanitarian shelter work. With this in mind, an operationalisation of the integrated approach to shelter self-recovery is offered in this section. This is in the form of a check-list, a tool, with a series of questions that reflect the findings of the thesis and that could serve to guide or inform humanitarian shelter practitioners.

The operationalisation of shelter self-recovery outlined here relies on a combination of the analytical framework and the women's findings of the key conditions. The research provides an analytical framework for a more differentiated, practical application of the shelter self-recovery approach that can be used in shelter projects. For example, going forward needs assessments or standard analysis that Non-Governmental Organisations (NGO) do will be able to include components of social justice. It reminds practitioners of the importance of underlying conditions in determining the access women have to recovery, and the pressing needs to address them. Furthermore, it gives visibility to obstacles such as lack of land tenure and access to knowledge. In this way, the

research contributes to a much-needed practical dimension to the ways in which NGOs and organisations can organise shelter self-recovery interventions.

This operationalisation starts from two assumptions; first, that shelter self-recovery is an exclusionary process, and therefore certain groups are going to be excluded depending on the specificities of the context – it is necessary to identify in which ways and why. How are they going to be excluded in relation to access to the three key conditions of land, economic resources and knowledge? Second, that there will be collectives working on shelter in the area, which are also likely to have connections with local and possibly national levels of government. What groups are in place in the local area, and how are they liaising with the government? The operationalisation is elaborated in Table 10-3 below.

Table 10-3 | Operationalisation of shelter self-recovery

	Access to land	**Access to finance and livelihoods**	**Access to knowledge**
Demand-driven distribution		Who has access to finance and livelihoods? How can access to low-interest loans be increased? Can groups be mobilised to buy materials together? How can income earning capacity be increased? Are collective groups lending, and who can be further supported?	How can cheaper structurally safe construction systems be promoted and supported? Supporting to access paperwork and administrative procedures
Reciprocal recognition	Who has access to land and tenure? How can those that do not, be supported? What associations are working on land rights at country and local level?	Can those who have limited access to loans be supported in a collective saving group? Top up grants for the more vulnerable?	How can those who do not speak the language or are illiterate be supported? In what languages are policies being rolled out? How are policies communicate to illiterate groups or those who do not speak the language? How are those in remote locations accessed? How can cheaper ways of building safer also be supported? Do women's groups have access to information on vulnerability that van be shared? Is there space for training and advocacy on women's land rights?
Representation	Are there forums to increase visibility for groups working on land rights?		What groups are supporting elected women with training? Can women's groups be supported to obtain visibility with local and national government?

Source: Author

10.3 Contributions to literature and avenues for further research

10.3.1 Contributions to literature

The findings of this research contribute to the literature at the intersection of gender, shelter and disaster with a new idea - the reframing of shelter self-recovery from a social justice lens. They build on recent literature on gender and disaster, which dwells on the importance of including gender and diversity analysis; focusing on the root causes of vulnerability; and, challenging unequal gendered power relations to reduce disaster risk for women (Akerkar and Fordham, 2017; Bradshaw, 2015; Bradshaw and Fordham, 2015). The findings also build on the literature on gender and shelter in disaster context which finds that while there is an understanding of gender in humanitarian shelter response, organisations supporting shelter reconstruction need to do more to understand the experiences of vulnerable groups in order to support them adequately (Shah, 2012).

Given the specificity of the work around the concept of shelter self-recovery, the findings build on recent literature that contributes a technical understanding of the term related to the structural safety of buildings but also asserts that the term is not yet understood (Maynard et al., 2017; Parrack et al., 2014; Twigg et al., 2017). The original contribution of this thesis to the existing literature – the reframing of shelter self-recovery – shows specific ways in which an integrated approach to shelter self-recovery that supports women's access to land and tenure, finance and livelihoods and knowledge can be more successful in challenging unequal gender power relations, reducing inequality and addressing root causes of vulnerability (GFDRR et al., 2015; International Federation of Red Cross and Red Crescent Societies et al., 2018; Michaels et al., 2019).

In addition to the new definition of shelter self-recovery, the findings also contribute a new case study in an under-researched area, which provides empirical evidence on how women in vulnerable situations in Machhegaun recovered after the April 2015 earthquake (Michaels et al., 2019). This draws on specific examples of how root causes of vulnerability for women in Nepal

translate into constraints in accessing key conditions for shelter self-recovery. It contributes empirical evidence of the ways in which gender shaped research participant's access to reconstruction support, as well as examples of how collective initiatives were more successful than the government's policy in reaching women. This connects with understanding diversity and intersectionality in gender and post-disaster reconstruction, and builds on the increasing number of accounts of diversity and intersectional in Nepal (OXFAM and Women for Human Rights, 2016; Rattray, 2016; Thapa and Pathranarakul, 2019).

The findings contribute to the literature that links the role of collective groups and women's capacity to lead in an emergency (Banford and Froude, 2015; Bradshaw, 2015; CARE International, 2020; Lyons et al., 2010; Schilderman, 2004; Thapa and Pathranarakul, 2019). Understanding the way in which local groups responded to the shelter needs of the disaster survivors in their area, advocated with local government and leaders of the groups were elected, provides evidence and information on how these types of initiatives can be supported by larger international NGOs. The findings build on the literature on women's participation in Nepal, that finds there were limited formal opportunities for women to participate in decision making around disaster policy but also highlights examples of women's groups taking action after a disaster.

10.3.2 Avenues for further research

The findings of this thesis show that further research into vulnerability in post-disaster shelter reconstruction is necessary. The thesis has analysed the constraints that women in vulnerable situations faced in accessing the Rural Housing Reconstruction Program (RHRP) policy but has not dwelled on interventions of international NGOs as there were none present in the study location. Given how closely the humanitarian system works with governments in post-disaster reconstruction policy-making, it is necessary to resume the discussion on the need for a change in paradigm within the humanitarian system that was discussed in 1.2 ("Charter 4 Change," 2018; IASC Inter-Agency Standing Committee, 2020; OCHA, 2019). Research that seeks to understand the limitations to more holistic participation of disaster survivors is still necessary and will contribute to continuing to understand shelter self-recovery better and

reach groups in most vulnerable situations. Similarly, there are multiple calls for gender mainstreaming in post-disaster reconstruction and further in-depth research on women in vulnerable situations, and other intersectional dimensions are needed to continue to make their realities and experiences visible in humanitarian work and localisation, and in parallel to work on gender mainstreaming.

Further research into collective action and the interactions between civil society, in this instance women's groups, and the state is necessary. The literature review discussed community-driven processes "that open space for negotiation and collaboration with government and other partners on housing and other aspects of community development" (Boonyabancha and Kerr, 2018). Further research is needed into how more partners can be integrated into shelter self-recovery. This would include supporting community groups beyond the disaster recovery period, with advocacy work and building capacity at the local level that would be beneficial for the community beyond the recovery stages.

Finally, further research is needed to understand and document how mechanisms for collective funding in post-disaster reconstruction can be implemented and supported by agencies. This is especially interesting in the case of Nepal where one of the of the government's objectives was to ensure the reconstruction funding was reaching the people, however the government chose to do this through individual grants. Research to identify ways in which loans and grants allocated for post-disaster reconstruction can be allocated and managed collectively. Models such as the Cooperative's model, which was successful in reaching women in vulnerable situations, for loans could be investigated.

The findings demonstrate how proactive the women were and how they were able to improve their situations in the relief stages through collective association is consistent with recent works from gender-aware NGOs such as CARE's recent programme Women Lead in Emergency (CARE International, 2020).

This research has demonstrated significant gaps in knowledge in the field of disaster management, both on the academic side and in practice. The thesis has endeavoured to fill some of these gaps by highlighting the importance of including women's experiences and realities in post-disaster reconstruction, and interpreting them through a social justice lens to reframe shelter self-recovery.

By listening to, documenting and analysing women's perspectives first-hand, the thesis takes another step towards including women's voices to inform practice, and bring them into policy spheres.

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Annexes

Annexe 1 Verbal Information and Consent for Participants in Research Studies

Recovering from Disaster: Women's Perspectives on Shelter Self-Recovery

Case study: Women in Vulnerable Situations in the Kathmandu Valley post-2015 earthquakes

प्रकोप पछिको पुन: प्राप्ति : बासस्थन पुन;प्राप्तिका बारेमा माहिलाहरुको दृष्टिकोण

घटना अध्ययन : २०१५ को महा-भुकम्प पछि काठ्माण्डौं उपत्यकाका संकटासन्न अवस्थाका महिलाहरु

INTRODUCTION / INFORMATION FOR PARTICIPANTS (परिचय)

My name is Lucila, I am a research student. I am studying at a University called University College London. The title of the study is: Recovering from Disaster: Women's Perspectives on Shelter Self Recovery. This study has been approved by the University's Research Ethics Committee. This is Silu / Shushma who are working with me as Research Associates to make sure we can communicate properly and I can understand all the issues.

मेरो नाम लुसिला हो। म अध्ययन तथा अनुसन्धान गर्ने विध्यार्थी हूँ। म युनिभर्सिटी कलेज लण्डन भन्ने विश्वविध्यालयमा अध्ययनरत छु। यो अध्ययनको विषय: प्रकोप् पछिको पुन प्राप्ती: वासस्थान पुन प्राप्तीका बारेमा महिलाको दृष्टिकोण । यो अध्ययन् विश्वविध्यालयको अनुसन्धान् आचारिनिती समितीद्वारा स्विक्रित गरिएको छ। वहा सिलु/ सुष्मा, म सङ्ग अध्ययन सहयोगीको रुपमा कार्यरत हुनुहुन्छ। वाहाले चै हामी कुनै समस्या विना वार्तालाप गर्न सकौ र मैले सबै समस्याहरु बुझुम भन्ने कुरा सुनिस्चित गर्नु हुन्छ ।

I have been reading information about the recovery, but what is often missing is the voice of the people who were affected, and more so the voice of affected women. With this study I want to understand how the earthquake affected you [women in vulnerable situations] and how you and your family [they and their families] are recovering.

म पुन प्राप्ति सम्बन्धी सूचना हरू पढिरहेको हुन्छु तर प्रभावित मानिसहरूको आवाज ,त्यसमा पनि प्रभावित महिलाहरू को आवाज प्राय छुटेको हुन्छ । यो अध्ययन बाट म तपाईलाई भूकम्पले कसरी प्रभाव पार्यो {संकटासन्न अवस्थामा भएका महिलाहरूलाई } र तपाँई अनि तपाँईहरूको {वहाँ अनि वहाँहरूको} परिवार कसरी पुन प्राप्तिको प्रक्रयमा अगाडी बढीरहनु भएको छ भन्ने बुझ्न खोजिरहेको छु ।

Some key points I am interested in are issues around who takes decisions within the household and how women have been accessing resources to recover. I am also interested in the role of collectives in the recovery, (for example the Gutthi, women's saving group, community reconstruction committee) and what the main changes have been for women since the earthquake.

मलाई बुझ्न मन लागेका मुख्य बुधाहारुमा घरपरिवर भित्रका निर्णय कस्ले लिन्छ र महिलहरुले कसरी पुना प्राप्ती को लागि श्रोत अभिगमन गरिरहेका छन भन्ने विषय वरिपरिका समस्याहरु पर्छन ।

मलाई पुन प्राप्तीमा समुहहरुको भुमका को बारेमा(उदहरण, महिला बचत समुह गुठी, सामुदायीक पुनर्निर्मण समिती) र भूकम्प पश्चात महिलहरुको लागि के कस्ता परिवर्तन भएका छन भन्ने कुरामा नि चासो छ

With the information I gather we will be able to understand the reality on the ground better and this can inform future programs and projects. While this may not have a direct impact on you or your community, as part of the larger international aid community it will provide useful information. The ultimate ambitions is to influence recovery policies so they are more sensitive to women's needs.

मैले जम्मा गर्ने सुचनाबाट हामी मैदान को वास्तविकता अझ रम्ररी बुझ्न सक्छौ र यसले भविष्यमा आउने कार्यक्रम र आयोजनालाई सुचना प्रदान गर्छ । यसले तपाईहरुको समुदायलाई सोझै प्रभाव नपारेतापनी अन्तराष्ट्रिय सहयोग समुदायका लागि उपायोगी सुचना प्रदान गर्छ । यसको प्रमुख लक्ष्य भनेको पुन प्राप्ती सम्बन्धी नितिहरुलाई महिलाको आवश्यकताहरु बारे संवेदनशील हुन भन्ने हो ।

We are recruiting women and men from Machhegaun who have been affected by the earthquake, with an interest in engaging with women in vulnerable situations to losing their home and those for whom it is more difficult to rebuild. For example from Dalit or Janajati or women with disabilities, to ensure their reality is also understood.

वासस्थान गुमाउने संकटासन्न स्तिथीमा रहेका र पुन निर्माण गर्न कठिनाई भएका महिलहरुलाई समवेश गर्ने इच्छाका साथ हामी मच्छेगाउँ बाट भूकम्पले प्रभाव परेका महिला र पुरुषहरुलाई समेटिरहेका छौ । उदाहरण का लागि, अल्पसन्ख्यक तथ पिछदीएका जातीहरु, उनिहरुको अवस्था तथा वास्तवइक अवस्था बुझ्ने

If you agree to participate in the research, you will participate in an interview (or focus group discussion) where we will ask you some questions related to the recovery period after the earthquake. The data collected in interviews will be anonymous – we will not use your name. In focus group discussions it will be kept confidential.

यदी तपाई यो अध्ययनमा भाग लिन सहमत हुनुहुन्छ भने, तपाई एउटा अन्तर्वर्ता अथवा लक्षित समुहिक छलफल मा भाग लिनु पर्ने छ जसम म भूकम्प पछी को पुन प्राप्ती सँग सम्बन्धित केहि प्रश्नहरु सोध्ने छु । अन्तर्वर्ता बाट सङ्कलन गरिएका तथ्यान्क अज्ञात रखिने छन्- हामी तपाईको नाम प्रयोग गर्ने छैनउ । समुहिक भेलाको पनि गोपन्यता राखिने छ ।

If you agree to take part in the research, we will ask if we can record the interview to write it up and then we will delete the recording. We will also ask if we can take photographs of you. These will only be used for the research, not for commercial purposes.

यदी तपाई यो अनुसन्धान मा भाग लिन सहमत हुनुहुन्छ भने, हामी तपाईको अन्तर्वर्ताको अभिलेख गर्न सक्छौ भनेर सोध्नेछौ । त्यो अभिलेख लेखाइका लागी प्रयोग गर्ने छौ र त्यसपछी नस्ट गर्ने छौ । हामी तपाईको तस्बिरहरु खिन्न सक्छौ भनेर पनि सोध्ने छौ ।यी कुराहरु हामी अध्ययनका लागि मात्र प्रयोग गर्ने छौ, ब्यापारीक उदेश्य का लागि हैन ।

The data collected will be used to produce a report that you can have a copy of. This report will be handed over to NGOs and other organizations and may influence future programs.

सङ्कलन गरिएको तथ्यान्कबाट बनाएको प्रतिवेदन एक प्रति तपाईँले नि लिन सक्नुहुने छ । यो विवरण संस्थाहरूलाई हस्तान्तरण हुने छ । यसले भावी कार्यक्रमहरूलाई असर गर्न सक्छ ।

Please discuss this information with others if you want and feel free to ask any questions. It is up to you to decide whether to take part or nor; choosing not to take part will not disadvantage you

in any way. If you decide to take part you are still free to withdraw at any time without giving a reason.

If you want to take part in this research we now have to go through the consent. Is it ok to record this?

कृपया यो सूचना अरूहरू सँग नि बाँड्नु होला र खुला रूपले लागेका प्रश्नहरू सोध्नु होला । भाग लिने कि नलिने भन्ने निर्णय तपाईंको हातमा छ, भाग नलिदा तपाईंलाई केही असुविधा हुँदैन । तपाईंले भाग लिने निर्णय गरिसकेपछिपनि चाहेको खण्डमा कुनै पनि समयमा त्यो फिर्ता लिन सक्नुहुन्छ, केही कारण नदिई ।

यदि अध्ययन मा भाग लिन चाहनुहुन्छ भने, हामी अब मन्जुरी प्रक्रिया मा जान्छौ । के हामी तपाईले भन्नु भएका कुरा रेकर्ड गर्न सक्छौं ?

CONSENT

I will now read out 6 points. Do you understand that by saying yes, you are consenting to them? You do not have to consent to them if you don't want to.

अब म ६ वटा बुँदाहरु पढ्ने छु। तपाईंले हो वा हुन्छ भन्ने जवाफ दिनु भयो भने सो बुँदा सङ्ग सहमत हुनुहुन्छ भन्ने बुझिनेछ। तर तपाईंलाई चित्त नबुझेको बुँदा मा सहमति जनाउनै पर्छ भन्ने आवश्यक छैन।

- I understand the purpose of the research and I have had a chance to ask questions. I consent to participating in this study
- मैले यस अध्ययनको उद्धेष्य बुझैँ र अवश्यक परेमा प्रश्न सोध्ने मौक पाउने कुरा पनि बुझैँ। म यस अध्ययनमा सहभागी हुन आफ्नो मन्जुरी दिन्छु।

- I understand that participating or not participating will not affect the services I receive from different NGOS. The researcher is an independent student from the University.
- यस अध्ययनमा सहभगी हुनु वा नहुनुले मैले बिभिन्न संस्था बाट पाउँदै आयेको सेवाहरुमा केहि असर पर्ने छैन। अनुसन्धान कर्ता स्वतन्त्र अध्ययन गर्ने विधार्थी हुन् भन्ने मैले बुझेको छु।

- I consent to being photographed. I understand that the photographs will only be used in the study and will not be used for commercial purposes.
- मेरो फोटो खिच्नको लागी म मन्जुरी दिन्छु। यि फोटोहरु यस अध्ययनका लागी मात्र प्रयोग गरिनेछन् र कुनै व्यापारीक उद्धेष्यका लागी प्रयोग गरीनेछैन भन्ने मेरो बुझाई छ।

- I consent to having the interview audio recorded. I understand the data will be destroyed after it has been used in the research.
- मसंग हुने संवाद् अथवा समुहमा हुने संवाद्को आवज रेकर्ड गर्न मेरो मन्जुरी छ। अध्ययनको काम सकिएपछि दुई वर्ष भित्र यस आभिलेखलाई नष्ट गरिनेछ भन्ने मेरो बुझाई हो।

- I understand the data will be kept confidential. Interviews will be anonymous, but anonymity cannot be guaranteed in a focus group discussion.
- यस अभिलेख वा डाटालाई गोप्य रखिनेछ भन्ने मैले बुझेको छु। व्यक्तिगत अन्तर्वाताहरुको गोपनियता कायम रखिने छ तर सामुहिक छल्फलहरुको कुरा चाहिं गोप्य रख्न नसकिने कुरा मैले बुझेको छु।

- I understand my participation is voluntary and I am free to withdraw at any point without giving a reason.

- मेरो सहभगीता स्वेच्छिक हो र मैले आफुलाई मन लागेको बेलामा कुनै कारण नदिई अन्तर्वाता छोड्न सक्छु भन्ने बुझेको छु।

Name, date

Annexe 2 Consent Form for Key Informants in Research Studies

CONSENT FORM FOR KEY INFORMANTS IN RESEARCH STUDIES

Title of Study: Recovering from disasters: Women's Perspectives on Shelter Self-Recovery
Department: Civil, Environmental and Geomatic Engineering
Name and Contact Details of the Researcher(s): Lucila Carbonell Jaramillo
Name and Contact Details of the Principal Researcher: Julian Walker
Name and Contact Details of the UCL Data Protection Officer: Lee Shailer data-protection@ucl.ac.uk
This study has been approved by the UCL Research Ethics Committee: Project ID number: 8767/002

Thank you for considering taking part in this research. The person organising the research must explain the project to you before you agree to take part. If you have any questions arising from the Information Sheet or explanation already given to you, please ask the researcher before you decide whether to join in. You will be given a copy of this Consent Form to keep and refer to at any time.

I confirm that I understand that by ticking/initialling each box below I am consenting to this element of the study. I understand that it will be assumed that unticked/initialled boxes means that I DO NOT consent to that part of the study. I understand that by not giving consent for any one element that I may be deemed ineligible for the study.

		Tick
1.	I confirm that I have read and understood the Information Sheet for the above study. I have had an opportunity to consider the information and what will be expected of me. I have also had the opportunity to ask questions which have been answered to my satisfaction and would like to take part in an individual interview.	
2.	I understand that I will be able to withdraw my data up to 4 weeks after the interview	
3.	I consent to the processing of my personal information for the purposes explained to me. I understand that such information will be handled in accordance with all applicable data protection legislation.	
4.	I understand that my information may be subject to review by responsible individuals from the University (to include sponsors and funders) for monitoring and audit purposes.	
5.	I understand that my participation is voluntary and that I am free to withdraw at any time without giving a reason. I understand that if I decide to withdraw, any personal data I have provided up to that point will be deleted unless I agree otherwise.	
6.	I understand the direct/indirect benefits of participating.	
7.	I understand that the data will not be made available to any commercial organisations but is solely the responsibility of the researcher(s) undertaking this study.	
8.	I understand that I will not benefit financially from this study or from any possible outcome it may result in in the future.	
9.	I understand that the information I have submitted will be published as a report and I wish to receive a copy of it. Yes/No	

10.	I consent to my interview being audio recorded and understand that the recordings will be destroyed within 2 years after the data has been collected.	
11.	I am aware of who I should contact if I wish to lodge a complaint.	
12.	I voluntarily agree to take part in this study.	

_____   _____   _____
Name of participant   Date   Signature

_____   _____   _____
Name of witness (If applicable)   Date   Signature

_____   _____   _____
Researcher   Date   Signature

Annexe 3 Information Sheet for Key Informant Participation in Research Studies

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Information Sheet for Key Informant Participation in Research Studies

You will be given a copy of this information sheet.

Recovering from Disaster: Women's Perspectives on Shelter Self-Recovery.

Case Study: Women in vulnerable situations in Machhegaun, Kathmandu Valley post April 2015 earthquake

This study has been approved by the UCL Research Ethics Committee (Project ID Number): **8767/002**

Name	Lucila Carbonell Jaramillo
Work Address	University College London, Gower Street
Contact Details	Department of Civil, Environmental and Geomatic Engineering University College London

We would like to invite   to participate in this research project.

Details of Study:

With this study we want to understand how the April 2015 earthquake affected women in vulnerable situations and how they are recovering in relation to their housing arrangements. We would like to ask you to participate in an interview to understand the context in which the recovery is happening.

With the information we gather, we will be able to understand the reality on the ground better, and this can inform future programmes and projects. While this may not have a direct impact on the community that is being researched, it will provide useful information for the larger international aid community and future projects. The data collected will be used to produce a report that you can have a copy of. This report will be handed over to NGOs and other organisations and may influence future programs.

We foresee there are no risks in this process. However, you do not have to answer any question you feel uncomfortable about.

Please discuss the information above with others if you wish or ask us if there is anything that is not clear or if you would like more information.

It is up to you to decide whether to take part or not; choosing not to take part will not disadvantage you in any way. If you do decide to take part you are still free to withdraw at any time and without giving a reason.
If you decide to take part you will be given this information sheet and be asked to sign a consent form.

All data will be collected and stored in accordance with the Data Protection Act 1998.

Thank you for reading this information sheet and for considering take part in this research.

Annexe 4 Initial Data Collection Plan

Table 1: Log of data gathering activities							
			Research Tool				
Month	Timing	Objective	In-depth interview	Walking interview	Focus group discussion	Key informant interview	
SEPTEMBER	WEEK 1	Initial week see more detail in Table 2					
	3 to 7	Tools					
	WEEK 2	Initial week see more detail in Table 2					12 Sep Teej
	10 to 14	Tools					14 Sep Indras Festival
	WEEK 3	Tools	2		6	2	
	17 to 21	Transcribe and translate					
	WEEK 4	Tools	4	1		3	
	24 to 28	Transcribe and translate					
OCTOBER	WEEK 5	Tools	4	2		2	
	1 to 5	Transcribe and translate					
	WEEK 6	Tools	4	1		3	
	8 to 12	Transcribe and translate					
	WEEK 7	No research assistants					16 to 24 Dashain
	15 to 19	(Me) Review transcripts and analysis					
	WEEK 8	Tools	4	1		2	
	22 to 26	Transcribe and analyse					
		Feedback findings					
	WEEK 9	Tools	4	1		2	
	29 to 2	Transcribe and analyse					
NOVEMBER	WEEK 10	Tools	4				7 - 9 Nov Tihar
	5 to 9	Transcribe and translate					
	WEEK 11	Tools	4			2	
	12 to 16	Transcribe and translate					
	WEEK 12	Tools	2			2	
	19 to 23	Transcribe and translate					
	WEEK 13	Flexible week see more detail in table 2					
	26 to 29	Feedback findings			2		
	Subtotals		**32**	**6**	**8**	**18**	**64**

Annexe 5 Semi-structured Interview Participant's Details

	Area	Sex	Age
1	Chundevi	Female	30
2	Chundevi	Female	25
3	Chundevi	Female	36
4	Chundevi	Female	65
5	Taukhel	Female	49
6	Taukhel	Female	30
7	Taukhel	Female	42
8	Taukhel	Female	65
9	Machhegaun	Male	69
10	Machhegaun	Female	58
11	Machhegaun	Female	58
12	Machhegaun	Female	55
13	Machhegaun	Female	63
14	Machhegaun	Female	36
15	Machhegaun	Female	50
16	Taukhel	Female	36
17	Taukhel	Female	32
18	Taukhel	Female	54
19	Taukhel	Female	40
20	Taukhel	Male	47
21	Taukhel	Female	45
22	Machhegaun	Female	36
23	Machhegaun	Female	51
24	Chundevi	Male	36
25	Chundevi	Female	31
26	Chundevi	Male	46
27	Chundevi	Female	45

28	Machhegaun	Female	56
29	Chundevi	Female	32
30	Chundevi	Female	37
31	Machhegaun	Female	60
32	Machhegaun	Female	46
33	Machhegaun	Female	58
34	Taukhel	Female	66
35	Taukhel	Female	59
36	Taukhel	Female	73
37	Machhegaun	Female	44

Annexe 6 Semi-structured Interviews

Recovering from Disaster: Women's Perspectives on Shelter Self-Recovery

Case study: Women in Vulnerable Situations in the Kathmandu Valley post-2015 earthquakes

प्रकोप पछिको पुनM प्राप्ति M बासस्थन पुनMप्राप्तिका बारेमा महिलाहरुको दृष्टिकोण

घटना अध्ययन : २०१५ को महा-भुकम्प पछि काठमाण्डौं उपत्यकाका संकटासन्न अवस्थाका महिलाहरु

INTRODUCTION （परिचय）

Thank you for agreeing to participate in the interview. I am interested in your views, there is no right or wrong answer for these questions. I would like to understand these questions from your perspective, as someone who has lost their home, as a woman ...

We will start by collecting general data about you and your housing arrangements. These are some short questions. Then we are going to talk about losing your home because of the earthquake. I imagine that it is difficult to talk about this so please take your time and we can stop anytime if you are uncomfortable. Then we will talk about how you recovered / rebuilt your home, we will go into more detail as we go along.

Do you have any questions before we start?

मलाई तपाईको बिचार तथा दृष्टिकोण बुझ्न मन छ। तपाईंले व्यक्त गर्नु भएको कुनै पनि विचारलाई ठीक वा बेठीक मनिने छैन। यि समस्या हरुका बारेमा म तपाईंको बिचार बुझ्न चाहन्छु। भूकम्पबाट प्रभाबित महिला हुनुभएको कारण पनि मलाई तपाईंको विचार प्रति विशेश चासो छ। तपाईंको, परिवारको तथा बासस्थानको व्यबस्थाका बारेम कुराकानी गर्दै हामि हाम्रो छल्फल सुरु गछौँ। सुरुका प्रशनहरु छोटा हुनेछन र त्यसपछि हामी भूकम्पमा घर गुमाएको बारेमा कुरा गर्नेछौँ। यी कुराहरु गर्दा तपाईलाई गार्हो हुन सक्ने अनुभुति मलाई छ, त्यसैले समय लिएर जवाफ दिनुहोला र कुनै पनि बेला बोल्न मन नलागेमा वा अष्थेरो महसुस भएमा हामि कुरकानी रोक्न सक्छौँ। त्यसपछि हामि घर पूर्ननिर्माण, त्यसको प्रकृया आदिका बारेमा विस्तृत रूपमा कुरा गर्नेछौँ।

1

SEMI STRUCTURED INTERVIEW 1अर्ध संरचित प्रश्नावली

SECTION A: General Information सामान्य जानकारी

A1. Age उमेर:

A2. Gender लिंग:

A3. Caste /Ethnicity जात जातियता:

- Newar नेवार
- Chhetri क्षेet्री
- Dalit दलित
- Tamang तामाङ्
- Brahman ब्राह्मन
- Magar मगर
- Kami
- Rai
- Gurung
- Sarki
- Others अरु   Please Specify कृपया उल्लेख् गर्नुहोस्

A4. Marital Status (वैवाहिक स्थिति)

- Single एकल
- Married विवाहित
- Divorced सम्बन्ध बिछ्छेद भएको
- Widow विधुवा
- Separated छुटिएको तर सम्बन्ध बिछेद नभएको

A5. Is the person giving the interview the head of household?

अन्तर्वार्ता दिने व्यक्ति घरमूली हो?

- हो Yes
- होईन No

If not, is the head of the household male or female?

(यदि होइन भने घरमूली पुरुष हुन् कि महिला)

A6. Who else lives in the household (age, gender, any disabilities?)

परिवारमा अरु को को हुनुहुन्छ? (उमेर, लिंग, कुनै पनि किसिमको अपाङ्गता?)

	Age		
Father			
Mother			
Daughter			
Son			
Uncle			
Aunt			
Grandfather			
Other relatives			

Has there been any change in the number of family after the earthquake?

के भूकम्प पछि तपाईंको परिवार सङ्ख्या थप घट् भएको छ? छ भने किन?

A7. Do you share the space with other families? के तपाईं आफ्नो घर अरु परिवार सङ्ग बाँडेर बस्नुभएको छ?

A8. What is the main source of income in the family / what is your livelihood?

A9. What is the name of the settlement where you live (Machhegaun / Taukhel / Chundevi / other)

3

Section B खण्ड ख: HOUSING आवास

B1. What type of accommodation do you live in? (तपाईं अहिले कुन प्रकारको घरमा बस्नुहुन्छ?)
- Temporary shelter अस्थाइ टहरा
- Single family House एकल परिवरको घर
- Multifamily house ओटा परिवार एउटै घरमा बसोबस गर्दै अएको
- Multifamily house ठुलो घरको एक तल्लामा बसेको
- Single house for the family आफ्नो एकल परिवारको आफ्नो छुट्टै घर भएको
- Room कोठा भाडामा लिएको
- Other अन्य

B2. Do you own or rent the land that you are currently living in?

(तपाईं हाल बसोबस गर्दै आउनुभएको जग्गा आफ्नै हो कि भाडामा बस्नु भएको हो?)

- Rent भाडामा लिएको
- Own with formal land ownership certificate आफ्नै
- No land ownership, Government land
- No land ownership, other people's land. Could have right to claim ownership / have started the process
- No land ownership, Guthi land.
- Other

B3. Do you own or rent the accommodation that you are currently living in?

(तपाईं हाल बसोबस गर्दै आउनुभएको घर आफ्नै हो कि भाडामा बस्नु भएको हो?)

- Own
- Rent भाडामा लिएको
- Others अन्य

B4. If you own the land and / or house, do you have formal land titles? Please explain
यदि तपाईं बस्दै आउनुभएको घर आथवा जग्गा आफ्नै हो भने के तपाईं सङ्ग लालपूर्जा वा अन्य कुनै स्वामित्व जनाउने कागजात छन्?
- Yes छ
- No छैन

4

B5. What is the size of the land you have ownership for?

Do you have other land in your name / the family name?

B6. Did you get permit to rebuild on the same land or on different land?

B5. If the building is multi-family and multi-storey, can you describe who was / is living there and how it is organised? How many families live there, what is the relationship, if rent is paid etc

यदि तपाईं बस्ने घर धेरै परिवर सङै बस्ने वा धेरै तल्ला भएको घर भए सो घरमा को को बस्नुहुन्छ र सो घरलाई कसरी व्यवस्थित बनाउनुहुन्छ? यस घरमा कति वटा परिवार बस्नुहुन्छ, सो परिवरहरुको के सम्बन्ध छ? के भाडा तिरेर बस्नु भएको छ?

B6. Do you use your home for livelihoods – ie cooking food, preparing things to sell or as a business?

के तपाईं जीवीकोपार्जनक लागि आफ्नो घरको प्रयोग गर्नुहुन्छ – जस्तै खाना पकाउने, बेच्ने चीजहरू तयार पार्नु वा व्यापारको लागि?)

B7. Have you accessed support from Lumanti?

B8. Have you received support from Government (tranches)

SECTION C: SHELTER SELF-RECOVERY खण्ड घ अवास पुन प्राप्ति

C1: What did you do after the earthquake happened?

In this section I would like to talk more about the recovery process itself and how it has been for you. It is commonly recognised that the people who have been affected by the disaster themselves are the first to respond. Often help is not coming immediately from the outside. Even if help is received, many times it does not cover all the needs so people have to recover on their own.

यो खण्डमा म पुन प्राप्तिको प्रकृया तथा त्यस् सम्बन्धि तपाईंको अनुभवका बरेमा छल्फल गर्न चहन्छु। प्राय गरि प्रकोपले प्रभाब पारेको व्यक्तिहरुनै सबैभन्दा पहिला सहयोग गर्ने व्यक्तिहरु हुन्छन्। बाहिरबाट तत्काल सहयोग आउँदैन। सहयोग आएपनि त्यो सहयोगले प्रभाबित व्यक्तिहरुका सबै अवश्यक्ताहरु परिपुर्ति गर्न सक्दैन त्यसैले मानिसहरुले अफै पुन प्राप्ति गर्नु पर्ने हुन्छ। यो कुरा बुझ्न अवश्यक छ किनकि मानिसहरुले आफैले कसरि पुन प्राप्ति गर्छन् भन्ने बुझियो भने निति तथा

C2: What things did you do on your own to go back to the situation you were in before the earthquake?

5

C3: In your community, what did people do to come to their normal situation or to get things that they had before the earthquake?

C4: What would you say are the more important aspects for going back to how things were before? आफैले पुन प्राप्ति गर्नका लागि के के कुरा महत्त्वपूर्ण हुन्छन्?

C5. When would you consider yourself as having gone back to a comfortable state of living?

C6. Can you explain all the steps you took to reconstruct your home? Please go into detail! (talk about a timeline) (probe about problems, difficulties, help)

> What building materials did you use?

> Is the house using reinforced concrete structure or load bearing walls?

- Why did you choose these?
  तपाईंले यी सामग्री किन छनौट गर्नुभयो?
- What resources did you use?
  तपाईंले कुन स्रोतहरू प्रयोग गर्नुभयो?
- Did you receive external help?
  के तपाईं बाह्य सहयोग प्राप्त गर्नुभयो?
- Were you eligible for the government grant?
  के तपाई सरकारी अनुदानको लागि योग्य हुनुहुन्छ?
- Did you wait to receive the first tranche?
  के तपाई पहिलो किश्त प्राप्त गर्न प्रतीक्षा गर्नुभयो?
- Have you been able to access the first and second tranches?
  के तपाई पहिलो र दोस्रो किश्त पाउन सक्षम हुनुहुन्छ?
- Did you rebuild using safer technology?
  के तपाईंले पुन निर्माण गर्दा सुरक्षित प्रबिधि प्रयोग गर्नुभयो?

C7. What are the more important decisions you had to take around the reinstatement of your home? तपाईंले आफ्नो घरको पुनरुत्थान सम्बन्धि लिनु भएका अरु महत्त्वपूर्ण निर्णयहरू के हो?

C8. Who took these decisions? यी निर्णय कसले लिनुभयो?

C9. Would you have done anything differently? के तपाईंलाई केहि कुरा फरक रूपमा गर्ने ईच्छा थियो?

SECTION D: Home

6

D1: What is most important to you about having a house to live in?

D2: What was different when you had / did not have a house to live in?

D3: How does having the house finished make you feel?

D4: What does having a house represent to you?

D5: What would the ideal house if you had resources to build look like?

SECTION E: Community and collective

D10. How would you describe this community?

D 11. Do you think this a cohesive community?

D 12. Are people close, did they support each other after the earthquake, in what ways?

D 13. What has helped?

D 14. Do you belong to any group? Like saving group? How is the group organsied?

D 15. What is your experience of the group?

D 16. Have you been part of any other group or joined or people to support your process of reaching a comfortable position after the earthquake?

D 17. How do you access information that relates to the reconstruction?

D 18. Do you talk to anyone directly at the ward level?

D 19. Do you have any contacts at the municipal level?

D 20. Do you access information through the group you belong to? Do you know if they have contact with the ward or municipality?

D 21. What are your links with government?

SECTION E: VULNERABILITY खण्ड ग: सङ्कटासन्नटा

E1: Who do you think are the people in the community who suffered most after the earthquake?

E 2: Some people went on to building their houses or getting back their livelihoods quickly. Who are the ones that are still suffering at the level that was there immediately after the earthquake?

E 3: For whom is it more difficult to access support?

E 4: There are findings that argue that when the community identifies those who need help most, the findings are more accurate - Do you agree with this?

<u>SECTION F: Gender and intersectional identities</u> （लैङ्गीक् तथा अरु किसिमका पहीचानहरु）

The research I am doing is focusing on women because we often do not hear women's voices or experiences, in general but also in a disaster setting, and I think they are very important. I am interested in the difference between being a man and a woman in relation to how men or women can help or have an impact on getting better after the earthquake.

मेरो अध्ययन महिलाहरुमा केन्द्रीत छ किनकि प्रकोप आएको अवस्था तथा समन्य आवस्थामा पनि प्राय महिला हरुको आवाज तथा अनुभुतिहरु सुनिदैनन् तर ती महत्वपुर्ण हुन्छन्। सङ्कटसन्न अवस्थामा पर्नुमा महिला वा पुरुष हुनुले कुनै फरक पर्छ कि पर्दैन भन्ने बुझ्न चाहन्छु।

E1：How is being a woman different to being a man, in your experience, in relation to the things you do on a daily basis?

E2: Can you do essentials things by yourself?

E3：Has dependency on your husband decreased or changed after the earthquake?

E3: In what ways do you think that as a woman it is more difficult for you to do some things or access some information?

E4: What are your responsibilities in the household?

E6: What are men's responsibilities within the household?

E7: What are the main inequalities between women and men?

E8: What would lead to more equality between women and men?

E9: Have there been changes in these after the disaster?

E10: What do you think about putting land property in the woman's name?

8

Annexe 7 Coding examples: 16 themes, 14 codes assigned to one theme

No	Theme	No	Theme
1	Land ownership	9	Trade-offs mentioned by women
2	Land pooling	10	Factors that influence decision making
3	Loans	11	Pre-existing gender inequalities
4	I did not know much so I remained silent	12	Other discriminations
5	Policy byelaws	13	Impact of Lumanti
6	Land pooling	14	Health
7	Reconstruction related interactions between community members	15	Technical aspects of housing
8	Single women's limitations to reconstruction	16	Major changes after earthquake

Theme	Code		No of times
1 Land ownership	78	Sold land to rebuild	+ 10
	31	Woman or family being asked to leave their land	6
	23	Woman talking about the importance of women having land ownership	6
	48	Not able to access Lumanti help because did not have ownership	6
	79	Waiting for land ownership certificate in land pooling area	6
	22	Woman transferring ownership to her name after the earthquake	3
	53	Land ownership not in women's name a problem	3
	72	Using land ownership as collateral for loan	3
	55	Awareness of the importance of land ownership as a consequence of the earthquake	2
	76	Have not signed an agreement with government because does not have land ownership	2
	64	Ancient right to land / inability to claim	2
	99	Sense of belonging to the land	1
	98	Built on guthi land	1
	100	Put land together and got a bigger lot	1