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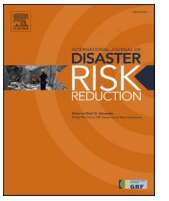

Gendered experience of disaster: Women's account of evacuation, relief and recovery in Nepal

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ABSTRACT

This paper presents an in-depth analysis of women earthquake survivors during and after the 2015 earthquake in Nepal by looking at women's experience of evacuation, relief, and recovery. In particular, it examines how gender intersects with socio-economic factors such as citizenship, caste, ethnicity, income, debt, and location to shape women's disaster experience. It concerns a real-time ethnography: one of the authors is an earthquake survivor who documented women's earthquake stories while living in the camps near her neighbourhood. The paper presents findings that contribute to the literature on gender and disaster. First, it shows how women's knowledge and actions helped save and protect their families during and after the earthquake. Second, it discusses how women face discrimination when accessing relief due to unequal citizenship and other legal rights. Third, the paper shows how the debt brought about by disaster is gendered. Fourth, the paper argues how disaster shifts patriarchal gender norms, provides opportunities to take up new roles, and develops new confidence. As a result, some women could utilize the disaster aftermath to break through 'cultural gender taboos' that discriminated against them.

Context

This article has a special history. When an earthquake occurred in Nepal, the first author was concluding the final stage of her fieldwork about women and the Maoist war. This is how she recalls the earthquake moment:

On 25 April 2015 at 11:55 a.m., my mother and I were sitting together and chatting on the 3rd floor of my parents' house, located nearby the Bungamati area of Lalitpur, Nepal. We unexpectedly heard a strange sound, something like the whistling of a big storm, and then we felt a strong shake; we could see the windows, doors, and walls swinging. I started to shout—earthquake!! Earthquake earthquake!! Run!! Run! At that moment we couldn't decide what to do, where to go. My mother started worrying about my father's whereabouts. I tried hard to rescue both of us, but it was trouble walking for my mother as she had been a rheumatoid arthritis patient for the last 20 years. The tremble was quite huge, and my mother could not walk properly; she fell and got injured in her legs and head. Fortunately, my father came out from the next room and cared for her. My mother asked me to go down to open the entrance door to move out as quickly as possible. On my way down, I fell four times, hurting my knee. When I came out of the house, neighbours were crying and screaming for help, and hundreds of families were already in the open field praying for their lives. Eventually, I was able to bring my parents to the playfield. After a few hours we realized that the earthquake's magnitude was 7.8 on the Richter scale, and the

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damage was immense. That first night we spent outside in a thunderstorm and heavy rain. We had nothing to protect ourselves; no tent, no umbrella, no raincoat, nothing. We had not eaten either. There were so many of us and so many children. We were instructed to stay out of our houses until further notice. On that day, first, we searched for a tent; to cover ourselves from the pouring rain and a cold night. Fortunately, one of my neighbours had a huge plastic car cover; for the first five days, we built this as a temporary tent, and around ten people took refuge here. This was a privileged movement as it could protect us from thunderstorms and rain. Both men and women from my neighbourhood shared this tent. Even after two weeks, no relief (tent, medicine, food) had arrived in our location. While inside this plastic tent, I had both good and bad experiences. Good is that I could take refuge from rain, and know my neighbours from very close and learn our resilience. Bad is I felt unsafe sleeping and performing daily activities. For example, on the third night of the earthquake, three strangers (men) entered our tent in the middle of the night, stole our shoes, bags and tried to touch women inappropriately while we were sleeping. One of us screamed, and they ran away fast; there was no light, so it was hard to recognize their faces. From the next day, we started guarding each other and took turns to sleep. The medical services were closed, and only after a few days, I could take my mother to the hospital to have her injuries attended to.

After facing such challenges and what I saw around me, I started thinking about how women from the hardest-hit area such as Bungamati might experience the same earthquake. What are their everyday problems amid earthquakes? Switching to my role as a researcher interested in women's everyday lives moved me to study women earthquake survivors and document women's real experiences of the disaster. After a few days of the earthquake, I started to visit Bungamati town, 6 km from my hometown. Here, I regularly met with women, shared my story, and listened to theirs. I also told them why I was interested in researching their earthquake experience. I took notes and in-between follow-up visits to the hospital with my mother and trying to survive under a temporary shelter.

1. Introduction

On April 25 and on May 12, 2015, a mega-earthquake hit Nepal: 7.8 on the Richter scale with its epicentre at Barpak, east of Gorkha district [1]. An estimated 9000 people died and 22,000 were injured. The damage amounted to an estimated equivalent of USD 7 billion [2]. Women were hit hard by this earthquake, with about 3.2 million left needing protection [3]; p.1). This paper examines the gendered effects of earthquakes in Nepal by zooming in on women's own accounts.

There has been a growing body of literature on gender and disasters, and there is consensus that a gender lens is required to understand the experiences, views, and roles of women in relation to impacts of disasters and their aftermath [4–9] Scholarship has also demonstrated that disaster affects women, men, and other gender categories in different ways and shapes the way people experience disasters and find space to respond and recover [7,10–12]. Vulnerability to a disaster involves economic, political, and social factors [9,13,14,65] that put some groups more at risk of disaster than others [13,15]. Gender intersects with multiple forms of identities in contributing to vulnerability and resilience [12,16–18]. A gender lens is related to the recognition that deeply rooted patriarchal systems play a role to (re) create gender norms. So, to get the full picture of gender in disaster entails understanding how patriarchy functions during, after, and in non-disaster periods [7,19,20].

Disaster is not new to Nepal; in 1990, the country experienced an earthquake that killed an estimated 8500 people and led to massive loss and damage. Every year, floods, avalanches, landslides, and other disasters impact thousands of people's lives [21]. Yet, not much is known about how women experience these disasters. Studies on gender and disaster in Nepal include: Sthapit [22] on the gender impact of the earthquake; Standing et al. [23] on how women and girls face violence in disasters; and Yadav et al. [24] on gender practice in disaster risk reduction. Research has also looked at Nepalese mothers' perceptions on maternal child health, infant care, and feeding practices in relocation camps aftermath of earthquake [25,26], including [17] about women's groups role in promoting disaster risk reduction.

Our paper examines women's experiences after the 2015 earthquake in Nepal using a real-time ethnographic approach. The first author followed the same group of women for over five months after the earthquake (May–September 2015) and we were therefore able to comprehend women's experiences during the different phases of evacuation, relief, and recovery. We identify several issues that are pertinent to gender and disaster debates and contribute to the evidence base on women and disaster in South Asia as well as on gender and disaster scholarship in post-disaster development. In particular, we show how issues of debt, paperwork, and citizenship have been underexplored in existing scholarship.

We begin by conceptualizing gender and disaster, drawing on the disasters and intersectionality literature, and discuss women's rights and challenges in Nepal. After the methodology section, we offer findings on women's lived experience in evacuation, relief, and recovery in Nepal.

1.1. Gender and disaster

The gendered aspects of disasters have been drawing the attention of scholars, policymakers, state and non-state actors since the 1990s (see, for example, [7,11,27–32]. Attempts to 'engender disasters' are decades behind those to engender development [7]; p.58). It is only since the 1990s that gender-specific aspects of women's and girls' experiences have been recognized in the disaster response and humanitarian communities [23]. A ground-breaking book appeared in 1998: *Gendered Terrain of Disasters* by Enarson and Morrow. The following year, the International *Journal of Mass Emergencies and Disasters* of the International Sociological Association published its first special edition dedicated to women and disasters [7]; p.58), calling on scholars and policymakers to investigate the gender dimensions of the field.

Two findings consistently run through the literature of gender and disaster that inform this article. One is that specific problems encountered by women during and after disaster relate to pre-disaster gender inequalities and practices, and hence must be understood

in broad terms, including the working of patriarchy [12,33–35]. The other is that, in the words of [36]; p.23), the 'neglect of gender in non-disaster periods could reproduce gender-related vulnerability during disaster response'.

A gender lens should thus be employed beyond a mere inventory of specific women's needs. As Fothergill and other authors point out, it is important to draw on feminist theory and gender studies to understand 'the links between women's lived experience and the structures of social inequality' [27]; p.24. Gender studies, as Bradshaw reminds us 'is not the study of women, but rather the study of (unequal) relationships between men and women, why and how they are produced and reproduced and how they can be changed' [37]; p.42.

The literature shows that disasters pose specific gender challenges. For example, women and girls were systematically disadvantaged by food relief in the aftermath of the 1991 Bangladesh cyclone [27]. In Nicaragua, post-Hurricane Mitch, three-quarters of the people reported as emotionally affected by the hurricane were women and girls [38]; 80). In post-earthquake Haiti, women and girls suffered from sexual abuse and post-traumatic stress disorder [35,39] and faced systemic discrimination and stigma while accessing justice [35]. However, research brings out that disaster effects are different for different groups of women. For example, in Sri Lanka, especially Muslim widows faced marginalization in the post-tsunami reconstruction periods [33]. Orissa's multiple disasters hit low-caste women the hardest [40]. When Hurricane Katrina occurred in 2005, low-income African American women encountered disproportionate effects of this disaster [34].

The production and reproduction of gender roles is an opaque process that happens through numerous non-linear processes with differential pace. A number of scholars has explicitly nested discussions on women and disaster in theories of patriarchy [7,19,20]. The universalistic understanding of patriarchy is that power rests entirely on men [41,42]. However, literature proposes new ways of theorizing patriarchy. As Kandiyoti [41] argues, different forms of patriarchy present women with distinct "rules of the game" and call for different strategies to maximize security and optimize life options with varying potential for active or passive resistance" (p.274). There is no doubt, as will be elaborated below, that power relations are highly skewed against women, yet we concur with Sayce [43] that understanding changes in patriarchal gender norms requires a micro-analysis of women's diverse, complex, and subtle experiences. This is particularly the case in times of disaster when historical pathways are shaken up by an unusual and impactful event. Our paper thus contributes to this scholarship by analysing women's experiences of patriarchy and gender norms in Nepal.

To capture the differential effects of disaster on different groups of women, there is a focus on the importance of intersectionality based on race, gender, caste, class, religion, ethnicity, age, income, location, and other factors to acknowledge better and ground the multiple forms of discrimination affecting women, as well as to understand the diversity among women [20,29–33,44]. Disasters affect all women exposed to the hazards—but how they affect each woman depends on social structural factors. Gendered barriers to women's social positions are compounded by diverse socio-economic factors [32,45,64]; and women from marginalized social groups are more likely to face obstacles in a time of disasters [9]. The resilience of women to cope with disaster likewise partly depends on structural factors as well as individual social relations and 'capitals', including their human and social capital [46] more broadly that women can mobilize in the aftermath of disaster.

Women are not always exclusively victims: in some cases, disasters change gender roles and advance women's empowerment. In Sri Lanka, in the aftermath of the tsunami of 2004, a number of women became financially independent by running their own business without male support and challenged gender-stereotypical norms [45]. After the Wenchuan earthquake in Sichuan province, China, women took up leadership and decision-making roles in the recovery and reconstruction process, which helped to promote gender equity [47]. Women's participation in disaster planning helped to develop inclusive disaster management policies in post-tsunami Sri Lanka [66]. In Nepal, the women's group of Chandragiri Municipality of Kathmandu used non-structural mitigation and played an active role in disaster risk reduction in the post-earthquake era [17].

Even though disaster can bring about change, it needs to be acknowledged that gender is multi-layered, and change comes in different ways, through different dynamics and over different timescales [48]; 9). It is important to follow up whether and in what way improvements in daily gender relations lead to longer-term or more fundamental changes [35,63].

1.2. Women's rights and insufficient actions in Nepal

This section discusses women's rights in Nepal and the challenges to attaining them.

After the end of the Maoist conflict and the peace process in 2006, gender equality was high on Nepal's agenda [63]. Local, national, and international organizations started to integrate gender and women's issues into their policies and programmes. Women came to occupy high-level executive positions [62]. Nepal's 2015 constitution reserves 33% seats for women in the Constitutional Assembly, 34% at the provincial level, and 40% local government Ten percent of the seats are reserved for women coming from marginalized groups, including Dalits ("untouchables"), indigenous people, and ethnic minorities at all levels. In 1997, by comparison, women had only 5% seats in the constituent assembly [49].

Although the country has taken big steps forward on women's empowerment, women face violence, misogyny and sexism, systemic barriers while accessing their rights [50,62]. The patriarchal system is still reflected in the marriages, family relations, inheritance, the caste system, other cultural practices and some legal frameworks [51,62]. Women still do not have the same citizenship, inheritance, and property rights as men [52]. When women are deprived of their fundamental rights, it prevents them from accessing the government's formal services. This is especially pertinent in relation to citizenship. Women can only get citizenship through their father, husband, or grandfather. Similarly, they cannot pass citizenship to their children under their name. Women also face barriers to employment, housing, income, education, health, and public services.

The trend towards women's equality has not been straightforward. Recently, the government proposed a new rule that a Nepali woman under 40 will need permission from her father, brother, or husband and her local government ward office before traveling abroad alone [53]. This has been defended on the grounds of preventing women and girls from being trafficked abroad, but has been

strongly criticized by women's rights activist and advocates.

Care Nepal Care Nepal (2016) finds that of the 20% of the population that does not have a citizenship certificate, most are women from a disadvantaged group. Under 20% of Nepal's total land is owned by women (ibid). Only 15–20% of girls who attend primary school go on to the secondary level. The female literacy rate is 57.4% compared to male 75.1% [54]. Forty-one percent of Nepalese women aged 20–24 years in 2015 got married before turning 18 [55] in a context in which marriage determines women's future [56]. Violence against women is a growing problem in Nepal. UNFPA suggests that 48% of women in Nepal had experienced violence at some point in their lives, with 27% of them experiencing physical violence; of these, 61% had never told anyone about the abuse. Since COVID-19 began, the reporting of GBV has surged, further rolling back gender inequality. In 2019, Nepal's gender inequality index value—0.476 ranked 115th out of 162 countries [57].

In Nepal, gender issues in disasters got attention only after the 2015 earthquake. The Disaster Risk Reduction and Management (DRRM) 2017 Act considers gender, but a study found that it does not provide a strong basis for addressing existing gender inequality, nor does it helps to break down the current gender status quo in disasters [24].

2. Methodology

The paper is based on the in-depth stories of 22 women earthquake survivors from Bungamati in Lalitpur district. The first author faced the earthquake herself together with women earthquake survivors interviewed for this study. Bungamati was chosen because it is that author's neighbourhood, where she has many connections and knew women prior to the earthquake. All the women in the study were displaced and living in a temporary camp. The research was carried out from May to September 2015. Interviews were conducted with the same women at different intervals.

Interviews were informal and conversational. Initially, stories were exchanged about what happened during the quake and how they came to be rescued. Gradually, the conversations shifted to being about the relief assistance they received from the government, NGOs, family or friends, as well as about their lives before the earthquake and the losses they had experienced. In the weeks after that, conversations moved to the question of the recovery of their livelihoods. Interviews could lead in many different directions, focusing on how the participants experienced the earthquake and post-earthquake, their roles and responsibilities in the process, and their responses towards evacuation, relief, recovery and beyond. A focus was maintained on women's experience and agency, following [11]; p.170 who stressed the importance of relating 'how women feel about and reflect on the spatial realignments resulting from disaster events or processes and on how they constrain and facilitate, rather than concentrate exclusively on what a disaster does to women'. Most notetaking happened immediately after the interviews, first in Nepali and later translated into English. Atlas. ti qualitative software was used. To maintain confidentiality, all the interviewees' names used are pseudonyms.

3. Women's knowledge and actions in evacuation

This section analyses women's actions during the evacuation period. Evacuation is often imagined as men (private or in uniform) rescuing women and children. The women's stories presented here break from those traditional understandings. Sunita Mali explains when the earthquake occurred, she was inside the house. This is what she remembers:

> *When the earthquake hit, I did not know what was going on. I never imagined what an earthquake would be like. I suddenly felt the shake and heard everyone screaming. I first thought of my family. I rescued my husband, who is sick, both of his kidneys don't function. Then I carried my 86-year-old mother-in-law downstairs. When I was about to escape, I could see only the house's roof falling towards me, and it fell straight on my head. I don't recall what happened after that, my family and neighbours told me that I was rescued only after 9 hours from my damaged house and brought to the hospital.* (September 18, 2015, Bungamati, Nepal)

Uma Thapa was pregnant when the quake happened. Here is what she recalls:

> *I was in the second storey of the house with my 5-year-old daughter when the earthquake occurred, my husband was not at home—he had travelled to another district. I was 7 months pregnant. It was challenging to run with my big belly together with my daughter from the second floor. I screamed for help. I slowly managed to get near the window, and then my neighbour saw me. First, I asked him to rescue my daughter, and after about 30 mins they rescued me. I was mentally broken. I have been unable to sleep properly until today. I can't believe that I am still alive. I don't know if this will impact my new baby*. (May 25, 2015, Bungamati, Nepal)

Uma was pregnant, alone, and had a 5-year-old daughter to care for. She managed to contact her neighbour and rescued herself and her daughter. Sunita and Uma's accounts contradict a narrative that portrays women, especially in developing countries, as 'passive victims' [22,58].

One of the most moving accounts is Sanu Mali's. She lost her husband and father-in-law in the earthquake.

On the day of the earthquake, it was a Saturday. I ate my morning meal together with my whole family and went to the farm. The last thing I remember before leaving the house were my husband and father-in-law watching TV. When the earthquake hit, I returned, and I saw my house totally collapsed … my husband and father-in-law were trapped inside. I screamed aloud for help, but the earthquake's storm was quite loud, and nobody heard me. I became like a paralysed person. When I reached my neighbour for help, it was already very late, and both my husband and father-in-law died inside the house. After 10 h we were able to remove their bodies. Later I managed their funeral. All the time I feel regret about not having a mobile phone. I could have called someone immediately for help and may have been able to save my loved ones. But, the truth is I cannot afford to keep mobile and pay the bills. My husband and son have a mobile, but my son was not at home on that day. (August 8, 2015, Bungamati, Nepal).

The above descriptions demonstrate women's actions to save their family members, and how socio-economic factors such gender, affordability, position, and location played a role. Sanu being unable to afford a mobile phone is related to the man in the house taking

charge of external communications: her experience reveals how access to technology is a gendered phenomenon. Her story also illustrates how she—like other women—had to adapt and take on new roles in post-evacuation settings, such as coordinating the search for her loved ones' bodies and managing their funerals. Bereft of her loved ones and her house, she has to recover while struggling with the enormous challenges of grief, remorse, and widowhood.

Sanu, Sunita, and Uma's stories confirm that gendered vulnerability does not derive from a single factor, such as household headship or poverty, but reflects historically and culturally specific patterns of relations in social institutions, culture, and personal lives.

Seti Biswokarma, another earthquake survivor shared her story how caste played a role during displacement:

My husband is gone to Malaysia for foreign employment, and I am alone with my 5-year-old son. I lived in a rented house that got damaged by the earthquake. I had no place to go. I am from low-caste and my husband is Chettri (upper caste), because of my caste my husband's family hasn't accepted me and doesn't talk to me. (August 25, 2015, Bungamati, Nepal).

Seti faced different challenges as a low caste woman and tenant, pointing at the importance of intersectionality. Being low caste, she received no support from her family. In her husband's absence, she experienced social stigma and isolation. Her gender intersects with her caste, while motherhood further shapes her earthquake experience. Seti's story resonates with low caste women who faced discrimination during disasters in Orissa, India [40].

These stories underline the need to recognize how gender intersects with other social-economic contexts and shapes women's experiences. Women's capacity for reducing their families' risk and providing safety is often underestimated [7], while the limited roles women play in disaster planning and management are among the reasons why their knowledge and capacity are not valued [8].

4. Relief: displacement, stress, and bargaining gender roles

In the previous section, we discussed women's experience of evacuation. This section provides women's accounts in relief such as moving to a new place, including their survival strategy of living in the temporary camps.

The 2015 earthquake in Nepal displaced an estimated 100,000 people to temporary camps far from their homes (cited in Ref. [23]. Displacement brought complex and immense challenges to women. Shova Manandhar, a young mother in her late twenties, whose house got completely collapsed, narrated how she had embarked on an exhausting routine:

> *My house is damaged, and I'm staying in a temporary camp. Being away from home is a new challenge for me. I do more work now than before the earthquake. Finding a place to cook or fetching water is extremely difficult in this new location. I now walk 40 minutes to fetch water (for cooking, drinking, and washing). I have a 6-year-old daughter, and I carry her with me wherever I go. I am concerned about her security because this place is unknown to us. My husband has no work, no income because the earthquake destroyed the carving shop that employed him. My mother and brother supported us after we lost everything in this earthquake; they gave us utensils, blankets, a few bucks to buy food, etc. We also borrowed money from relatives. I am looking for work, any type of work, like being a maid, cleaner or daily labour.* (August 17, 2015, Bungamati, Nepal)

Shova took responsibility for the survival of her family. Her husband's employment halted after the earthquake and Shova felt that he did not help her, and hence she relied on her relatives and neighbours for support. As the earthquake swept away many businesses, kinship-based assistance supported Shova and her family's survival. Such a survival strategy was also found among women survivors in Hurricane Katrina of 2005 [34] and post-tsunami Sri Lanka [45].

Another woman, Nitu Limbu, a breastfeeding mother, encountered a new challenge with displacement and explains how she managed in the first weeks after the quake:

> *Due to the earthquake, the water taps in my area broke. Now I walk around 30 minutes daily to fetch water for cooking, cleaning, drinking, washing. My husband is stranded in his village due to the earthquake, as the roads are blocked. I have a 6-month-old daughter, so I must carry her along with the heavy-filled water jar. My daughter keeps crying at night, and then I must change her diaper and feed her quickly. Some people are angry with me for not being able to keep my child quiet.* (June 15, 2015, Bungamati, Nepal)

Nitu, like Shova, has expanded her roles after the earthquake. While maintaining the caring roles, these women succeeded, albeit barely and with great difficulty, in combining these with more public roles. The earthquake also put pressure on men when they lost their incomes or businesses or failed to fulfill their duties as the 'primary breadwinner'. While the burden of feeding the family thus fell to women, this increased to some extent their decision-making power as they started to look for other financial sources, build networks, and enter the job market.

In Nitu and Shova's case, gender, motherhood, displacement, income, education, location intersected to produce unique experiences in disaster. Their stories corroborate what Kandiyoti [41] calls patriarchal bargaining "women … strategize different strategies to maximize security and optimize life options" (p274). Both Nitu and Shova utilized diverse strategies and (re) negotiated their roles and relations during displacement. While mobilizing their social capital and knowledge, women unlock their power to bargain patriarchy, cross traditional gender lines, and reject patriarchal gender taboos.

Here is the story of Puja Karki, who explains her experience on how she dealt with gender taboos around menstruation during the earthquake.

During my menstruation, I'm strictly not allowed to touch food, no cooking, no worshipping, no attending ceremonies, and I'm asked to stay away from other family members, especially men. The core belief is that I'm impure during menstruation; if I touch anything, bad luck will happen to my family and me, and we will go to hell. But, after the earthquake and displacements, there were very limited camps and all women, men, children stayed together. While living there, my friends and I had our mensuration, and we did not follow this cultural norm. We touched everything in the camps such as food, cooking, moving here and there. Nothing

happened to us. Now we do not practice this norm anymore."

This story shows how patriarchal gender norms became more fluid under the pressure of disaster. Faced with restrictions in the camp, women had to trespass the prohibitive norms attached to menstruation. As the story shows, when to their relief, nothing bad happened to them following the breach of the rules, they started rethinking the taboo and collectively decided to ignore it while staying in the camp. Similarly, women are not allowed to go to the Ghat (the place where the bodies of the deceased are set on fire, normally at the riverbank) or attend funerals, but many women did not follow this norm and attended the funerals of their loved ones.

In addition to the pressure of enabling their children's survival, unsurprisingly, women often talked about the psychological duress they felt, the challenges of displacement, their losses, and their worries about the future. Ganga Tamang, a mother of three, shared her story:

> *My son (6 years old), broke his hand when he was locked inside the house, and my other two kids were also badly injured on their legs and body. My children are traumatized. I lost everything in the earthquake, so now I must buy many things that I lost, but I don't have income, and my husband also lost his job. I have to pay rent. My relatives are also very poor and face the same situation like me. I am always worried.* (September 19, 2015, Bungamati, Nepal)

Sanu Mali spoke about her stress from the earthquake as follows:

After my husband and father-in-law died in the earthquake, I did not sleep for two months. I have horrible dreams even now. I did not dare to go inside my house. It feels like a graveyard. I just left my belongings there and will never use them anymore. It will cause me the pain to see them and remember my loved ones. (June 9, 2015, Bungamati, Nepal).

Save the Children [59] reports that many women and girls in Nepal developed post-traumatic stress disorder after the earthquake. Psychological stress and uncertainty were immense. They lost loved ones, faced displacement and insecurity, and lost property, jobs, and incomes. Women without men's protection faced further discrimination in the time of disaster. Women whose husbands were stranded were disproportionately affected because they had to soly manage the responsibilities of the household such as doing grocery, cooking, arranging shelter, fetching water, childcare, and guarding the camp. This meant they faced a 'double disaster' [58].

Another complication, adding to women's stress, concerned the insecurity in the temporary shelters frequently figured in the women's accounts. Living in tents made from plastic or cloth, without doors or windows, means that anybody can get access. In open camps, strangers could freely enter the sites at night. Several women talked about groups of people around their camps drinking alcohol, using abusive language or engaging in gang-fighting.

Sarawati Tamang described an incident where she felt unsafe:

> *One evening, a group of strange boys entered the camp where they noticed only women and small children inside. Other women and I started to shout at them away until they ran away.* (June 6, 2015, Bungamati, Nepal)

Women also feared theft, but they found some protection in the presence of other women and men who were close by to deal with intruders.

The women's stories suggest that they navigated their survival and saved their families, but also acutely experienced the limitations derived from their social position. Women's situation in non-disaster contexts determines their vulnerability and inequalities during disasters [7,37]. All women that spoke in this section are from low-income families, where their husbands are the head of the households. After the earthquake took away their homes, and their husbands or their husbands' incomes, the economic burden, together with the burden of care, disproportionately moved to women's shoulders, which extended their precarity. In the next section, we investigate how the lack of citizenship rights and property rights affects women in the time of disaster.

4.1. Role of citizenship and legal documents in accessing relief

As the stories above reveal, women could only rely on their neighbours and relatives in the first weeks after the disaster. There was no official relief from the government or aid agencies. After several weeks, relief programs started to take shape. However, as it turned out, many women encountered legal impediments accessing these programmes, including not having certificates of citizenship and other legal documents.

Fulmaya Mali, told her story two months after the earthquake:

My husband is out of the country for work. My rented home got destroyed, including all my personal belongings. Till now, I have not received any relief from the government. Every time I go to the local office of the relief service, they ask me for my citizenship certificate or marriage certificate, but I don't have these papers because nor my father nor husband issued this for me. Without citizenship, I cannot even open my bank account, and my husband sends money to my brother-in-law, and he then gives me my share. (June 27, 2015, Bungamati, Nepal).

Fulmaya's story clarifies how unequal citizenship rights hit women harder during the crisis. Before the earthquake, fulmaya's everyday challenges of not having citizenship were invisible, but disaster fleshed out her vulnerability. Without citizenship, she could not collect relief, open a bank account, or register her marriage, and she depended upon her in-laws to get her money.

Sanu Mali, who lost her husband in the earthquake, further confirmed how dependence on relatives works against women:

> *Whenever I went to collect relief items in the local office, they informed me that my brother-in-law had taken my portion of the relief items—without my permission, and I never received it back from him. The distribution authority assumed that my bother-in-law would automatically bring it to me as I was his sister-in-law.* (September 22, 2015, Bungamati, Nepal)

Sanu's brother-in-law's behaviour is an example of how patriarchy functions in the family system, with men assuming authority over women's decisions. In both the stories, the relief officers were not prepared to listen to the women. In the first case, officers insisted on her showing papers she did not have, and in the second, the relief officer was unresponsive to the claim that her brother-in-law had confiscated the relief goods. Making citizenship or other legal documents a criterion to access relief goods deprived many

women earthquake survivors of the assistance they desperately needed. Even if this rule made sense in the technical-logistical mode of relief operations, it led to discrimination, especially against Dalit women, women from lower castes, women with low income, and widows. A rethinking is required on aid delivery mechanisms such as these. Humanitarian aid must apply an intersectional gender lens to understand women's needs in a crisis.

Mira Tamang adds to the stories and relates how she was excluded from government's cash compensation:

> *The government provided Rs. 15,000 (an equivalent USD 150) cash compensation to the earthquake victims who lost house and property. This amount was given as household maintenance expenses. Because my husband holds the house and land entitlement, only he has the legal right to collect the compensation. My husband received this money and spent it all as he wished. He did not bring a penny to the house. I have borrowed money from my extended family to run the household.* (July 6, 2015, Bungamati, Nepal)

The women's narratives indicate how structural factors such as unequal citizenship rights and property rights affect women's access to relief and other services in disasters. Men usually have citizenship certificates and other relevant legal papers. They would also find it easier to be heard by relief workers, who tend to accept men's narratives. Households with high social status and good links with political parties and aid workers were the first to be informed about relief distribution dates and quickly got their hands on relief. Some households collected relief items more than once, and others barely received any. Women who lived in a rented house did not receive any relief because they were considered temporary and non-local, even when they lost their loved ones' personal belongings and were displaced by the earthquake.

5. Recovery: new debt over old debt and the search for livelihoods

The women's stories reveal that the source of their trauma and stress continued in the period of recovery. The worries of displacement continued while the challenges of recovery and especially their outstanding debts were growing concerns. Samjhana talked about her attempt to obtain a loan:

> *The earthquake took everything. I then wanted to resume my small business of selling vegetables and fruits. But I could not acquire a loan from the bank because my husband is out of the country. They don't trust me and think that I can't repay the loan in my husband's absence, despite having all the required documents for loan.* (July 5, 2015, Bungamati, Nepal)

Shamjhana's narration reveals how gendered bureaucratic and financial discrimination works against woman's needs and adds new barriers to her problems. Samjhana's situation can be viewed as exemplary of what [28] p.3) call 'disaster patriarchy', when patriarchy shapes the conditions of survival and recovery, as in Samjhana case, where she was barred from lending schemes.

Kin-based support is a key strategy in recovery [34], but for many women their family's economic support was limited because their relatives were also poor or disadvantaged by the earthquake, while several women had no relatives in the area. A few women worked as part-time labours for the construction companies. Here is the story of Maya Mali:

> *When my house collapsed, my chicken and ducks died. My cooking utensils, clothes, table, chair, TV, and other assets were buried and damaged. I took a loan to do farming, but I lost my harvest, my stored grains, and rice that I planned to sell and pay the debt. I will still have to pay the debt plus interest to the landlord. Now, I am staying in a rented house. I am worried how we are going to repay the debt. My husband and I have no income, no property, no savings. This is first time, I'm working outside of my home as a debris cleaner (part-time), this money is enough only to buy food, but not paying the debt and rent. (*September 19, 2015, Bungamati, Nepal).

Maya's story illustrates how problems pile up after a disaster. As her property and savings were destroyed, her living costs increased because she had to pay rent in her new place while the earthquake added new debt to her old debt. When the earthquake took away her house and income, she was forced to look for other livelihood options and took a new role outside and started to earn, unlike prior to the disaster.

As women's burdens multiplied, there sometimes was a silver lining when women explained that they gained confidence in the process, such as the story of Nirmala Manandhar, a widow who transformed into breadwinner after the earthquake.

I lost my husband in the earthquake, who was the breadwinner of my family. It became financially tough for me to take children's care, pay rent, feed them, and pay my old and new debts. When I saw a construction company building rental homes nearby, I went and asked them for a job … after a few days, I became a part-time painter there, first I was hesitant as I had never done this job before in my life and it's a men's job in my village, but I took it. Now I feel self-confident as I can work and make some money. I'm worried of how I will pay my debts because my current income is not enough, and this job is temporary. I'm looking for income generation or life skills training to find better jobs. (August 13, 2015, Bungamati, Nepal).

Nirmala's story shows how she developed coping strategies to respond to her family's financial crisis. She crossed gender boundaries when she started working as a painter, successfully entering a masculine job market. Nirmala's eagerness to learn new skills and find a better job illustrates how she gained confidence and how disaster offers an opportunity to redefine and change gender roles. Nirmala's case echoes what Sayce [43] calls a 'micro-level' gender norms change.

Although disaster changed patriarchal gender roles, this did not make up for the additional burden and stress women encountered as they had to take full responsibility for the household while seeing their costs of housing and debt payment increase.

6. Conclusion

This paper analysed women's experience of evacuation, relief, and recovery in Nepal and applied a gender and intersectional lens to understand this process deeply. Gender intersects with various socio-economic factors such as motherhood, caste, citizenship, property, income, education, and location—shaping women's individual experiences. For example, few women were lower-caste nursing

mothers whose husbands were away for work. Some women had no citizenship, no education or income, husbands stranded or died in the earthquake, were trapped in debt, and faced discrimination while accessing relief or finding jobs.

The paper presented four significant findings:

1) Women's knowledge and actions helped rescue and protect their families during and after the earthquake. This challenges the culturally constructed notion of men as the protectors. In the earthquake, men lost their incomes/business and failed to fulfill their duties as 'primary breadwinners'. Women used their family networks and social capital to search for financial support and help meet their family's needs.
2) Legal impediments complicated recovery, particularly women's lack of citizenship rights. Without citizenship certificates or land rights certificates, many women could not access relief and other support during the earthquake. Such legal documents were mandatory in the relief distributing centres, which penalized women. This was made worse by the inexperience of women in dealing with the bureaucracy and the tendency of bureaucrats not to listen to women's stories or take them seriously. Although Nepal's government has taken steps to advance women's rights, in the crucial domain of citizenship women's status remains inferior, they have to rely on the protection of their husbands or kin. The ensuing vulnerability became apparent after the earthquake.
3) Women had to take new debts on top of old ones because of the earthquake, which was a matter of great concern to many. Many families were facing debts prior to the disaster, with interest continuing, and often had to take additional loans to survive. The destruction of their houses, possessions, crops, and food stocks made it even more challenging to organize household finances. The erosion of economic resilience and loss of assets and jobs will be felt for years. Worries about debt added considerably to the psychological distress of women. Gendered debt is a pressing question for disaster risk reduction to consider.
4) The disaster became a site of accelerated bargaining of gender roles. The earthquake challenged patriarchy and changed gender norms and roles to some degree. During and after the earthquake, women took up roles that were previously reserved for men, especially in cases where men lost their businesses and jobs, were stranded elsewhere, or died in the disaster. Women performed roles both inside the home (taking care of children and family) and outside it (supporting their families' needs) and gained new confidence. Certain traditional and prohibitive taboos, such as around menstruation or the attendance of the *ghat* and funerals, were lifted as women started ignoring or rejecting these norms. In addition, women took on extended roles as breadwinners, sometimes successfully entering masculine labour markets. Nonetheless, all women felt that their workloads were much heavier than before, and many continued to suffer from symptoms of grave stress.

Declaration of competing interest

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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