

SOCIO ECONOMIC STATUS OF SLUM DWELLER IN NEPAL
"A CASE STUDY OF SLUM COMMUNITY IN KATHMANDU
VALLEY"

A Thesis
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In Partial Fulfillment of the Requirements for the Degree of Master of Arts in
Economics

By

TARA PRASAD ADHIKARI
T. U. Regd. No.: 6-1-40-1624-98

Central Department of Economics
Tribhuvan University
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RECOMMENDATION LETTER

This thesis entitled “*Socio Economic Status of Slum Dweller in Nepal*”: “*A Case Study of Slum Community in Kathmandu Valley*” has been prepared by Tara Prasad Adhikari under my supervision and guidance. This work is the outcome of his intensive and independent research work and has been prepared in the format as required by the faculty. I hereby recommend this project report for approval and acceptance.

Professor Pitambar Bahadur Rawal Chhetri
(Supervisor)
Central Department of Economics

APPROVAL LETTER

This thesis entitled “*Socio Economic Status of Slum Dweller in Nepal*”: “*A Case Study of Slum Community in Kathmandu Valley*” submitted by Tara Prasad Adhiakri has been accepted as partial fulfillment of the requirements for the Degree of Master of Arts in Economics.

Approved by

Dr. Ram Prasad Gyanwaly
(Head of the Department)

Prof. Dr. Kamal Raj Dhungel
(External Examiner)

Professor Pitambar Bahadur Rawal Chhetri
(Internal Examiner)

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ABSTRACT

Everyone has a right to live in a decent house, so do the people living in the slum and the squatter communities. It implies that access to various forms of housing should be available. The housing issue of growing squatter population in urban and rural Nepal still remains unaddressed and unsolved due to the lack of specific Policy and programs which creates obstacles in introducing slum upgrading programs and providing securities of tenure. Lack of policy and programs have forced hundreds of thousands of people continue to live in fear and in a vulnerable situation in the slums and squatter settlements in different parts of Nepal. The risk of living in the slums and squatter communities gets higher as these areas becomes targets of development.

The capital city Kathmandu is not an exception, rather the problem is more acute and ever growing. As this study showed, almost 40 squatter communities have been in existence in Kathmandu. Some of them are decades old and few are comparatively new. They have migrated to Kathmandu for various reasons and the prominent reason is to attain a secured and better life. They are forced to squat not by choice but by compulsion as they have no access to the current housing market. They are contributing in the city economy by providing valuable service as low paid workers in different areas. However, they have not been integrated into the city development program. Their need and issues like housing, basic facilities and secure tenure poses a big question.

Concerned public sectors, private sectors, civil societies and donor agencies need to pay a high attention on slums settlements issues, before the problem becomes too big. Without improving the living condition of the poor and the marginalized people, no development program will be successful neither a city will remain in peace and harmony. It is very important that a high priority must be given in upgrading or arranging alternatives, whichever is an appropriate, in the slum and squatter settlement in Kathmandu valley.

The study is "Socio-economic Status of Dwellers in Nepal" (A Case Study on Slum Dwellers in Kathmandu Valley). It has been carried out using primary data sources obtained from Slum settlement area of Kathmandu Valley. The general objectives of this study are to find out the socio-economic condition of Slum Dwellers in Kathmandu Valley. The specific objectives of study area are: a) To find out the financial status of slum dwellers, b) To find out the present settlement status of slum dwellers. c) To find out the

expected permanent settlement in future. d) To find out the educational status of slum dwellers. e) To find out the religious status of slum dwellers. f) To find out the health and sanitation status of slum dwellers. g) To find out the Occupational Characteristics of slum dwellers. h) To fine out the social status of slum dwellers. i) To find out the causes and consequences of slum present settlement of slum dwellers in Kathmandu Valley.

Descriptive research design has been adopted for this study and other method of methodology techniques, research design, data collection and interview, sampling etc. are used. There were 40 settlements of Slum dwellers in Kathmandu valley. In both of the settlements (Mandikhatar and Sankhamul), 183 of the total household were selected as sample size. To generate the primary data the structured questionnaire, key informant interview and observation also limited by simple random sampling from the Slum household of this Kathmandu valley only.

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LIST OF ABBREVIATION

AIDS	-	Acquired Immune Deficiency Syndrome
APA	-	American Psychiatric Association
BCC	-	Behavior Change Communication
CBO	-	Communication Based Organization
DEM	-	Diagnostic & Statistical Manual of Mental Physical Disorder
FHI	-	Family Health International
Govt.	-	Government
HIV	-	Human Immune Deficiency Virus
ICCPR	-	International Covenant on Economic Social & Culture Rights
IEC	-	Information, Education & Communication
INGO	-	Non-Governmental Organization
INSEC	-	Informal Sector Service Centre
NCASC	-	National Centre for AIDS & STDs Control
NGO	-	Non-Government Organization
UNDP	-	United Nation Development Programme
CBO		Community Based Organization
CBS		Central Bureau of Statistics
CDE		Central Department of Economics
DDC		District Development Committee
e. g.		For Example
FGD		Focus Group Discussion

Fig.	Figure
i. e.	That is
INGO	International Non-Governmental Organization
M.A.	Master of Arts
NGO	Non-Governmental Organization
NLA	National Labor Academy
No.	Number
NPC	National Planning Commission
T. U.	Tribhuvan University
VDC	Village Development Committee

CHAPTER – I

INTRODUCTION

1.1 Background

Nepal is widely known as an agricultural country bounded to the north by China and elsewhere by India expanded between approximately 26.22' to 30.27' north latitude and between approximately 80.12' east longitudes. It covers the area 1, 47,181 Sq. km. and about two third part of country occupied by high mountains and hills. Only 17 percent of the total and remains the Terai area. According to the World Development Report (2006), the per capita income of Nepal is US\$ 260 and about 25 percent of total population falls under absolute poverty live. The people of Nepal are socially segmented along the lines of caste, sub-caste and ethnic, sub-ethnic groups. The member of such groups cannot be stated with sufficient precision, partly because it is dependent on the definition employed, while the 2001 census records more than 60 such groups and 20 major languages and the National Ethnic Groups Development Committee has identified 60 such groups.

After establishment of democracy in Nepal, due to the various reasons such as political instability, lack of resettlement of poor and landless people, Maoist insurgency communities began to resettle with their own efforts. On the process, these communities have started to migrate to capital city as well as other urban area of Nepal. Because of this reasons, riverside and various public places are covered by slum communities. In the literal meaning, slum means the landless and homeless people who are suffering from the problem of resettlement. But in wider sense, slum means a densely populated urban area which is characterized by a generally low standard of living. Slums may also be known as shantytowns, barrios, ghettos, although some of these terms have specific cultural meanings. In the later part of the 20th century, slums exploded worldwide, becoming a cause for serious concern among humanitarian organizations, as an alarmingly high number of people live in various parts of public places of the south Asian country such as Nepal, India and Bangladesh etc.

Slums can be formed in several ways. Classically, slums have emerged in existing neighborhoods which fall upon hard times. In some cases, these neighborhoods have been prestigious and well respected. A slum forms as homes are slowly subdivided into cramped tenement apartments, and the population becomes highly concentrated. At the same time, access to services like healthcare, fresh food, and basic sanitation may start to become restricted, creating filth and squalor. A slum can also arise from nowhere, as is the case with many of the shantytowns found in developing nations. These slums sometimes seem to emerge overnight, compacting

humanity into filthy, densely packed areas with poorly constructed and often dangerous homes. In campaigns against slums, many cities have forcibly evicted people from these shantytowns, creating a ripple effect as forcibly displaced people attempt to relocate to new regions. Most of the people who live in slums are extremely poor, and many are treated as second class citizens by their society. Health problems tend to be very high, as a result of improper sanitation and lack of access to basic health care. Malnutrition is another serious problem in many slums, as is crime, which can make a slum very dangerous for its inhabitants. Many people view slums as the ultimate symbol of inequality, and in some regions, slums have ended up in some much unexpected locations, sometimes neighboring the homes of the wealthy. Organizations which campaign against slums argue that no human being should be forced to live in slum conditions and that as a basic act of humanity; cities need to provide livable low cost housing and regulate construction to eliminate the growth of slums. Unfortunately, the solution to slums is not this simple. The world's population is rapidly growing, putting immense pressure on available resources, and as developing countries become more developed, this pressure is likely to grow. Although it is somewhat disheartening to think about, gross inequality seems to go hand in hand with growing societies

Usually slum and squatter terms are used as one term but these two are related but different in meaning. Slum means 'Overcrowded and squalid back street, district etc. usually in city houses or building in poor condition for human habitat whereas squatter means person who take unauthorized possession of unoccupied premises.

Everyone has a right to live in a decent house, so do the people living in the slum and the squatter communities. The housing issue of growing squatter population in urban and rural Nepal still remains unaddressed and unsolved which creates obstacles in introducing slum upgrading programmes and providing security of tenure. The capital city Katmandu is not an exception. Rather the problem is more acute and ever growing. There have been 40 squatter communities existence in Katmandu valley. Some of them are decades old and some are comparatively new. The prominent reason, they have migrated to Katmandu, is to attain a secured and better life. They are forced to squat not by choice but by compulsion as they have no access to the current housing market. Urban areas of Katmandu valley which is the largest urban centre in the country with five major cities, are suffering most due to this uncontrolled urban growth. Several government organization and local bodies responsible to manage the areas in the valley and hundreds of government communities and non government organizations working in these sectors have so far failed to make any significant improvement in the situation.

Increasing trend in the number of the squatter settlements is one of the key issues related to uncontrolled urban growth in Katmandu valley. It was estimated that there were 17 squatter communities in Katmandu in 1985, but now the number has grown to forty squatter settlements. As increasing trend of these settlements has significant impacts in the local environment of the valley, any plans and programs designed to improve the valley's urban environment must effectively address the issue of squatter population. There are 12,726 people (6,612 male and 6,114 female) living in 2,735 households in the forty squatter settlements of the valley. The five indigenous settlements consist of 517 people (277 male and 240 female) in 109 households. The settlements along the banks of Bishnumati River are recognized as indigenous settlements rather than squatter settlements as the residents of these settlements are not willing to be identified as squatters. So, there are altogether 45 settlements located in Kathmandu valley including these five settlements – Inyatole, Ramghat, Hyumat, Dhaukhel and Bhimmukteshwar. Out of the 40 settlements major (24) are situated along the river bank of Bagmati, Bishnumati, hanumante, Dhobikhola and Tukucha. These settlements are highly mismanaged with highly polluted environment and flood risks. The major religion followed by resident of the squatter settlements is Hindu. About 71% squatter population followed Hinduism. 18% are Buddhist, 9% are Christian and 2% are others (kirant and Islam). It is well known that most of the squatter population relies on daily wages for their income. 53% more than half of the households are mainly dependent on daily wages. There are some 26% households engaged in services with regular income and 12% households are doing small scale business. In the end, it can be said that squatter's problems are waiting to be solved by implementing good plan and policies. Till the date, slum and squatter problems are not caught by right of concern people and government which would be threat for Kathmandu valley. If it is not address on time, there is no doubt that it will take the shape of massive problem. Therefore, it should be given proper management, political commitment, and sharp and focused work plan to decrease the problem. Only then healthy develop Kathmandu can d be imagined.

The Kathmandu valley, which encompasses a surface area of only about 600 [km.sup.2], has undergone unprecedented and dramatic changes over the last four decades. The massive increase in its population (from 500,000 in 1970 to above 3 million in 2010) and its subsequent overall urbanization have to a large extent reduced the open spaces available and agricultural fields which formerly surrounded the three major historic cities in the basin: Kathmandu, Lalitpur, and Bhaktapur. Similarly, the cities' urban fabric has become denser. The height of new buildings is continually on the rise. It has been estimated that within the next twenty years, the entire Valley

will be covered with constructions, leaving far behind the former traditional divide between cities and clustered villages which prevailed in the area for centuries (Toffin 2007). The growth of settlements has been (and still is) generally spontaneous. Little planning intervention has been enforced by the government and municipal authorities. Urban areas continue to grow haphazardly, with no appropriate infrastructure such as water supply and sewerage systems, despite warnings by environmentalists.

Such steady urbanization has produced a considerably negative impact, including traffic congestion, atmospheric pollution, and a total collapse of the former fragile ecological equilibrium between man and his environment. The situation is aggravated by the high elevation of the Valley (1350 m), which accentuates vehicle emissions, and its bowl-shaped topography, which restricts air movement. The rivers have also undergone tremendous pressure from the increase in demographic growth and in economic activities. They are now highly polluted by the discharge of untreated sewage and the widespread dumping of solid waste. They often resemble open sewers. For those who were there in the late 1960s or early 1970s, the Valley has changed beyond any recognition. Its local architecture of dazzling beauty and its exceptional landscape made up of green rice-fields covering rural areas have nearly disappeared or are on the wane. Even the view of the Himalayan peaks in the foreground is now hardly visible due to a haze of pollution. The overall state of deterioration is so serious that UNESCO is threatening to declassify some sites, especially the Pashupatinath area along the Bagmati River, which was designated as major items on the World Heritage List in 1979.

Observing the various causes of illegal and mismanaged slum settlements in capital city of Kathmandu valley, there should be the essential subject matter of micro study about the economic and social status of overall slum dwellers that are living in the various public places such as riverside, temple areas, public grounds etc. For the objective of modern city mechanism, it will be the burning issue of study of slum settlement such as their human rights, social status, health, education, employment level, poverty, women status as well as the most important part of the study is real economic condition and their contribution to the nation. It is the major topic for this research program i.e. **“Socio Economic Status of Slum Dweller”**

1.2. Statement of Problem

Nepal has inequality disparities among various factors such as casts, cultures, religions, inequality between rich and poor. Everyone has a right to live in a better house, but the people who

are living in the slum and the squatter communities; there are the burning issues of study about their essential topics. The housing issue of growing squatter population around the city area of Nepal , in urban and rural Nepal still remains unaddressed and unsolved which creates obstacles in introducing slum upgrading programmers and providing security of tenure.

Presently, Kathmandu Valley has almost 40 squatter communities. Some of them are decades old and some are comparatively new. The major reason for slum formation is migration. People are forced to squat not by choice but by compulsion as they have no access to the current housing market. Urban areas of Katmandu valley which is the largest urban centre in the country with five major cities are affected most due to this uncontrolled urban growth. Several government organization and local bodies responsible to manage the areas in the valley and hundreds of government communities and non-government organizations working in these sectors have so far failed to make any significant improvement in the situation. There is the hidden subject matter of study of this community i.e. the study about the real economic status and social status. It provides long term solution of the slum community.

In Kathmandu valley, almost all the slum communities are dwellings of wide variety of ethnic groups, residing in the squatter settlements. The major castes are Brahman, Tamang, Chhetri, Lama, Limbhu, Rai, Gurung, Newar, Pariyar, Magar, Majhi, kunwar, Thakuri, Sherpa, Biswakarma, Duela, Giri, Pujari and many others. Altogether 121 castes are classified into 4 major ethnic groups- Dalit, Janjati, Madhise and others. There are 64% of households of Janajati group, 28% of in the category of ' others ', 7% households of Dalit and 1% households of Madhesi or Muslim community.

The present study is guided by the following two research questions.

- i) What is the economic status of slum dwellers?
- ii) What is the social status of slum dwellers?

1.3. Objective of the Study

The general objective of the study is to find out the socio-economic status of the slum dwellers in Kathmandu Valley. The specific objectives of the study have been to

- a) Look into the economic status of the slum dwellers; particularly the occupational, financial status.

- b) Look into the social status that includes education, health, and religion among other aspects of the dwellers.
- c) Find out the causes and consequences of slum settlement in Kathmandu Valley.

1.4. Importance of the Study

The study is a case study of slum dwellers in Kathmandu district. Kathmandu is the capital city of Nepal. The study will highlight the socio-economic condition of slum dwellers. The study is to see income generating activities, how to effective about changes needed for slum communities. The study will help the uplift their living standard. It may serve as a helpful guidance for future research studies related to migrated slum dwellers for national and international organizations. The study will also attempt to find out the ways to join the gap between general urban people and slum people. The study will also help the policy makers and development planners for introducing relevant development interventions.

Identification of the poor is a difficult problem in the urban areas because of the wide variation of economic activities they have different labor productivity and wages. Women are termed as wage laborers in manufacturing industries, involved in risky works such as sex trade, street children, people living in slums and squatter settlement, informal commercial vendors, rag pickers, and internally-displaced low-income people and constitute a big chunk of the urban poor in Nepal. Urban poverty is likely to increase in Nepal in the foreseeable future due to rapid urbanization. The Department of Urban Development and Building Construction need an 'integrated poor community development program' besides engaging in sector wise physical planning. NGOs and community based organizations can contribute to comprehensive urban poor community development programs if one were to go by the experiences of South Africa. Understanding the dynamics of urban poverty and the squatter communities in Nepal is urgent now. These limited researches on urban poverty and the real picture of city slum community have revealed the knowledge gap in this regard. This gap needs to be narrowed down through studies on social composition in slums/squatter settlements, the income/ expenditure flow structures as well as potential welfare programs to children and elderly in order to entail better utilization of the allocated resources for poverty alleviation. This research will be the better guidelines for the various organizations who are interested to do something better for those communities. In new

constitution of Nepal, there may be the better information of settlement solution. The most important part of this research is for the better identification of slum dwellers and their recent activities where there will present overall expectation of all valley located slum dwellers to the government.

1.5. Limitation of the study

This study concentrates on the total slum community located around the Kathmandu valley; the study may not reveal the exact picture of what is happening elsewhere in Nepal. This study deals only with the micro-level socio economic condition of slum dwellers. It may not be generalized in micro level because of lack of time and money. This study is only focus on household specific causes of poverty and other aspects of slum dwellers and confine to health, education, living status, sanitation, livestock and small cottage industries.

LITERATURE REVIEW

Nepal is one of the poorest countries of the world. The income level of Nepalese women is very low. As women make half of country's population education of women is very important and it should receive top priority in the context of development of modern Nepal women's health is a societal issue. Improving women's health and well-being improves not only their own life but also those of their children and contributes to improve household and community welfare.

This is the important part of research work. The literature review will be done under two categories the empirical review and review of conceptual study. For these different journals, books, reports, previous research work articles are used. Other published and unpublished documents related to subject will be reviewed.

Background And Case Study of Settlement and Slum Improvements in Nepal (2012), Nepal, known for its natural beauty and the highest mountain in the world, is according to World Bank indicators, one of the least developed countries in the world. The country, historically a kingdom, had a multi- party democratic system introduced in 1990, but it failed to sustain the process due to corruption. There are 58 municipalities and 80 Town Development Committees in the country. Most of the urban functions, like water, provision, sewerage disposal and roads are centralized and the responsibility of Nepal Government. A Local Self Governance Act was introduced in 1999 in a move towards attempt to decentralizing governance, but the national government is still in control. The elections held for local governments in the 1990s, was not repeated after 5 years due to the internal conflict and security reasons.

The Nepali Slum Project"(R.K. Puram, ParvatiaCamp, 2011), declares the living conditions of Nepali migrants in the slums of Section 4 R.K. Puram, New Delhi (Parvatia Camp). The slum cluster consists of 75 families mostly from Nepal and earns their livelihood by working as security guards and servants. Almost all of them were from Hindu background. The aim of the project is to improve the quality of life of the people living in the slums around R.K. Puram area who have no means to better their lives without any external assistance. The ultimate goal of the project is to give an opportunity to help the people to develop themselves physically, mentally, socially, educationally, and spiritually to face the world with confidence and dignity. Additional funds are required to expand to

other areas close to the church. Additional 500 families will be benefited from the expanded program. A large Nepali congregation can be built with an independent Nepali Methodist church. This will be unique and will be a model for replication. In addition, community development programs will bring about improvement in the living standards of a sizeable population of God's children.

A slum millionaire, (Rubeena Mahato, 2010) writes inside a cramped room in Balaju, Kathmandu, a group of women are poring over some papers. Oblivious to the noise outside and people bustling about in the tiny room, they are engrossed in checking and rechecking figures. Fifty, two hundred, thousand, they murmur in a low voice as they carefully record the numbers in ledgers. This is the one-roomed office of the Pragati Women's Cooperative, run by women from slums and squatter communities, and it is their hard-earned monthly savings that they are so meticulously noting down. It's hard to believe that the savings that started with Rs 1 a month now total Rs 10.5 million. The women, who helped raise this money, working as construction workers and household help in the city, beam with pride as they mention

The Bagamati River Slums Report (Rishi Malla, 2010) reveals that the clinics or the local medical teams were said to have never visited the slums. Those interviewed found no need to visit a doctor or hospital in the absence of illness and have also been ignoring dental problems. Mr. Mugar told us that he went to the dental hospital because they were giving free dental checkups; the check up and cleaning was free but in order to get fully treated he had to go through certain procedures which would have cost him Rs. 2500(\$36), which was impossible. The government hospital is the popular place for people to get themselves treated. One lady however, did say that she went to 'witch doctor' occasionally for health treatments. The interviewed report is suffering regularly from stomach pain and headache. Sometimes the pain goes away or they take paracetamol tablets to take the pain away. If the pain is prolonged for many days they visit a government hospital. They do not feel a regular primary care doctor is necessary, but rather feel that the doctor who takes away their current problem (disease) is important. Children do not play ball games out in the slum. They can be seen running around with friends and chasing each other around. But the children do play regular standardized sports and games in their school.

Slum Dwelling Women, Marginalization and Pokhara valley (2010) describes the socio-demographic condition and the socio-economic status of women dwelling in the slums of the Pokhara, west Nepal. More specifically, the study explored and analyzed gendered position of the same respondent in their household decision-making. The study is based on primary data but secondary data also been used. Interview schedule and focus group discussion are the key tools & techniques used for the study. Out of the 41 slums in the 18 wards of Pokhara only three settlements/wards namely Shiva tole from ward 9, Krantitole from 15 and Shanti tole from ward 18 selected for the study. The three wards and the settlements/clusters selected based on distance from the highway. Sixty ever-married women selected as respondents i.e. 20 from the each settlement.

The study shows that mostly Gurung and Dalit constitute the slum community of Pokhara valley and most of the slum dwellers are migrants. The study found unsatisfactory socio-economic background of the women in slums such as high illiteracy, no facilities of capacity building, very less involvement in social organization, having no access to economic resources, less participation in decision making process and domestic violence against women increases their vulnerability. Violence against these women is the result of their noiselessness, non-representation and marginalization. Gender inequalities among the school going children is observed insignificant than in married people.

Gerard Toffin, 2010, in his "Squatter and slum settlements in the Kathmandu Valley" says that the frenzied urbanization of the Kathmandu Valley has thus created zones of uncertainty, poverty, and unemployment that are the subject of delicate political issues. For instance, in these shanty-enclaves there is a growing concentration of people that can be easily mobilized by populist and skilled politicians to rally their causes. They also provide a convenient source of "vote banks" for political parties which encourage settlers to enroll on the electoral lists. That is why, so it is said, they are not evicted. For a large part of the urbanite population, Sukumbasi squatters have become a figure of otherness, localized on riparian urban margins, an image of a "social other" who does not share the same values as other urbanites, and is a threat to urban sites, cultural integrity and ecology. They are looked upon as an undesirable population. In other words, a study of these urban fringes sheds light on the broader political context and reveals a nascent class conflict between, on the one hand, the poor, and, on the other hand, a middle-class that has taken

advantage of the economic changes and which does not recognize the rights of these illegal settlers. In many ways, it is a valuable key to understanding the urban contemporary entities.

The Anarchic Urbanization of the Kathmandu Valley (1970-2010) reveals that the Kathmandu valley, which encompasses a surface area of only about 600 [km.sup.2], has undergone unprecedented and dramatic changes over the last four decades. The massive increase in its population (from 500,000 in 1970 to above 3 million in 2010) and its subsequent overall urbanization have to a large extent reduced the open spaces available and agricultural fields which formerly surrounded the three major historic cities in the basin: Kathmandu, Lalitpur, and Bhaktapur. Similarly, the cities' urban fabric has become denser. The height of new buildings is continually on the rise. It has been estimated that within the next twenty years, the entire Valley will be covered with constructions, leaving far behind the former traditional divide between cities and clustered villages which prevailed in the area for centuries. The growth of settlements has been (and still is) generally spontaneous. Little planning intervention has been enforced by the government and municipal authorities. Urban areas continue to grow haphazardly, with no appropriate infrastructure such as water supply and sewerage systems, despite warnings by environmentalists.

तजभ एयष्टिप्यक या ब्रीक बलम कत्रगवततभच कमतर्तकिभलतक कगपफदवक, कखवदवक, जगपफदवक ९६७७० चभखभकि तजवत तजभ कत्रगवततभचक वचभ तजभ यदवभअत या भवच, वलहभतथ, कगकउप्यल बलम न्फकअयलअभउतप्यलक कयलन न्यकत या तजभ उयउगवितप्यला तजभ धयचम कगपफदवक प्तकभी अवचचभक लभनवतप्यल अयललयतवतप्यलका तजभ लभउवभिकभ दभयिलनप्लन तय तजभ गचदवल न्फममभिअविकक प्ल उवचतप्यगविच खप्यध तजभ वक मवलनभचयगक कयअर्षा यगतकप्यभचक, भखभल प्लखवमभचक, बलम चप्यभच उर्यागितभचका तजभप्य कजवलतथ(भलअचयवअकभलतक यल चप्यभचक वचभ कभभल वक यदकतवअभिक तय चभकतयचप्लन तजभ यचप्लवर्षा चप्यवचप्यल विलमकअवउभ बलम भअययिनथा क्षत प्क बकिय कवप्य तजवत तजभकभ र्षीभनर्षा कमतर्तभिकक वचभ उगउउभतक प्ल तजभ जवलमक या :वयप्यकतक, अकगालप्यकतक बलम यतजभच भिातप्यकत उवचतप्यका तजभय कगउउयकभमथि चभउचभकभलत वुअप्ललतभभि चभवमथ तय दभ कगयलभम वत वलथ त्छभ तय उवचतप्यउवतभ प्ल मभयलकतचवतप्यलक बलम चर्षाभिक यचनवलप्यकभम दथ तजभकभ वअतप्यकतका क्षत प्क तजगक दभप्यखभम तजवत कगपफदवकक आयकभम तजभ दवअपदयलभ या तजभ जगनभ मभयलकतचवतप्यलक तजवत कगअभभमभम प्ल यखभचतजचयप्लन प्लन न्यवलभलमचवुक मप्यभअत चगभि वलम प्ल वदयप्यिजप्लन तजभ न्यलवचअजथ प्ल उचर्षा दृण्टा क्षल वममप्यल, तजभ प्यभव उचभखवर्षक तजवत तजभकभ उभयउभि वचभ आवपम प्लमप्लभलतक बलम वचभ जभउिभम गलवगकतप्यदथि दय यिअर्षा दयमप्यक बलम आयचभल वनभलअप्यका ६ धयचम जवक दभभल अयप्लभम, जगपफदवक ९उचयदवदथि मभचप्यभम आयक तजभ तभक जगपफ, नभवलप्लनुयचमभचु०, तय मभकप्लवतभ तजप्य अवतभनयचथ या उभचकयला ७ जगपफदवक प्क ककभयलभ धयय उचभतभलमक तय दभ व कगपफदवक प्ल यचमभच तय यदतवप्ल व विलम तप्यभि, विउिगचवव, वक धर्षा वक यतजभच वमखवलतवनभक नचवलतभम तय तजभ गलमभचउचप्यवर्षभनभम ९प्यकयतय दृण्टर ङदङ्ग० तजभ तभक प्क गकभम यगतकप्यभ तजभ प्यतकवलमग खर्षाभिय वक धर्षा वक प्ल यतजभच कत्रगवततभच कमतर्तकिभलत अयलतभतका तजप्य मप्यअयगचकभ चभलमभचक र्षीभनप्यवतभ तजभ कत्रगवततभचकु अविध तय दभ चभयिअवतभम बलम वचयगकभक कतचयलन कगकउप्यल वदयगत तजभ

An article in The Rising Nepal, April 29, 2008 writes that the slums and squatter settlements are on the rise day by day in the Kathmandu Valley, a study has shown. There are 47 such settlements on the bank of the different rivers in the Valley, according to a study report conducted by Lumanti Support Group for Shelter, a non-governmental organization working in the field of squatter settlements

Report on squatter and Slum Settlements in Kathmandu in 2008 by Lumanti reveals that the slum and squatter as one terms but these two are related but different in meaning. Slum means 'Overcrowded and squalid back street, district etc. usually in city houses or building in poor condition for human habitat whereas squatter means person who take unauthorized possession of unoccupied premises. Everyone has a right to live in a decent house, so do the people living in the slum and the squatter communities. The housing issue of growing squatter population in urban and rural Nepal still remains unaddressed and unsolved which creates obstacles in introducing slum upgrading programmers and providing security of tenure. The capital city Katmandu is not an exception. Rather the problem is more acute and ever growing. There have been 40 squatter communities existence in Katmandu valley. Some of them are decades old and some are comparatively new. The prominent reason, they have migrated to Katmandu, is to attain a secured and better life. They are forced to squat not by choice but by compulsion as they have no access to the current housing market. Urban areas of Katmandu valley which is the largest urban centre in the country with five major cities, are suffering most due to this uncontrolled urban growth. Several government organization and local bodies responsible to manage the areas in the valley and hundreds of government communities and non government organizations working in these sectors have so far failed to make any significant improvement in the situation.

गल ज्वदप्तवत्, प्ल दृण्घ प्ल प्लक उवउभच उचभकभलतक तजभ चभकगतिक या व ाचकत नयिदवा भलगभचवतप्यल या कगिक वत तजभ अयगलतचथ भिखभी त्जभ मवतव वचभ वलवार्थिशभम वलम अफउवचचक्यलक भकतवदफिकजभम वत कगद(चभनप्यलर्वा वलम चभनप्यलर्वा भिखभकि धजर्यभ तचथप्लन तय गलमभचकतवलम धजवत फ्क जवउउभलप्लन नयिदवार्थिा त्जफ्क मयश्रकभलत फ्क तजभ श्रगिप्लवतप्यल या वततभउतक तय अकभ तय नचफ्क धप्लज अजवलनभक प्ल तजभ धवथ धभ नभवकगचभ कगिक, कतवचतप्लन दथ उचयखप्लन वल वनचभभम गलखभचकर्वा मभाप्लतप्यल या तजफ्क तथउभ या कभततभिभलतक वलम व अभिवच नभतजयमययिनश्रवा वउउचयवअजा त्जभ उचभफिप्लवचथ भकतववतप्यलक उचभकभलतभम प्ल तजफ्क मयश्रकभलत चभउचभकभलत व दवकभप्लिभ थभवच भिखभी तजवत उभकफ्तक तजभ उचभउवचवतप्यल या त्रगवलतप्लवतप्लभ भकतववतभक ायच ागतगचभ तचभलमका थथ उचयखप्लन तजभ नभतजयमययिनथ वलम तजभ त्रगवलतप्लवतप्लभ पलयध्रभिमनभ दवकभ, तजभ मयश्रकभलत कतचखभक तय भलजवलश्रभ तजभ गकभ या प्लायकवतप्यल यल गचदवल उयखभचतथ, वक व उयधभचार्गा उयध्रिथवप्लन तययि तय जभडि प्लमगश्रभ तजभ मभकप्लभम कतचगअतगचर्वा अजवलनभक ायच उयखभचतथ वार्भिखप्लतप्यला

Sharma, in 2001 reveals that women have little role in family's decision-making due to their illiteracy and non-involvement in direct income generating works. Nepal is a male dominated country where women's decision-making authority comes only after the men. The women make decisions only when the males are not in the home or they have gone outside their village. (Status of women, vol. 4 part II). In the same manner, while making decisions on an agriculture sector, the women's role is limited only to selection of seeds and manure. The women make 18.5% decisions by themselves and 12.5% jointly with men. About the power and authority of decision making, Dr. Rizal advocates that "a Nepalese wife exercise as much power and authority in the household as her husband. In some cases her power and authority may even exceed to that of her husband.

जन्मव प्ल दृण्ण, क्वगवततभचक्रगलप्लभक ९कगिक० प्ल प्वतकवलमग :भतचयउयप्लिवल ऋप्लथकवथक तजवत तजभ नचयधतज या तजभ गचदवल उयउगवितप्यल जवक अयलतचप्वगतभम तय व कगचनभ प्ल कत्रगवततभच अकगलप्लभका क्राअज कभततकिभलतक जवखभ भभचनभम(प्ल खवचप्यगक उवचतक या तजभ प्वतकवलमग ख्वीभिय ९ज्मव दृण्ण० व्यगत ठळ(कभततकिभलतक जवखभ दभभल प्मभलतप्लभम कय तवच, टळ या धजप्लज वचभ यिअवतभम प्ल प्वतकवलमग :भतचयउयप्लिवल ऋप्लथ। त्जभ नववयचप्लथ वचभ भकतवदकिजभम वयिलन चप्लभचदवलपक, धजप्लज तचवमप्लथ्यलवार्थि यकभम तजभ दयचमभचप्लिभ दभतधभभल अप्लभका त्जभ चप्लभचक अयलअभचलभम वचभ नवप्लथि तजभ खकजलकवतए, धजप्लज यिधक यक लयचतज तय कयगतज तय तजभ धभकत या प्वतकवलमग अप्लथ वलम तजभ धवकवतए धजप्लज दयचमभचक प्वतकवलमग तय तजभ कयगतज। त्जभकभ तधय धवतभचधवथक अयलखभचनभ प्ल तजभ जभवचत या तजभ अवउप्लवी ६ कर्वाभिच नचयगउ या कत्रगवततभच कभततकिभलतक वचभ यिअवतभम प्ल व लयल(चप्लवचप्लल भलखप्लथकभलत, प्ल तजभ प्वतकवलमग कगदगचदक, यातभल यल तजभ उभचप्लजभचथ या यकभच प्लमभउभलमभलत कभततकिभलतका त्जप्ल प्ल तजभ अवकभ लभवच धवगममजव ९धयमलवतज०, ऋजवदवजप, वजवचववनवलव, वलम नाजथभकजखवचप क्षल ल्मउवदि, वार्थि तजभकभ वचभवक, चप्लवचप्लल वलम प्लविलम, वचभ अर्वाभिम क्रापगदवकधवकतए, वलम तजभ कत्रगवततभचक प्लिप्लन तजभचभ क्रापगदवकए, व धयचम वउउप्लिम तय वलथ मफ्कउविअभम वलम विलमभिकक उभचकयलक, वक धर्मा वक तय कर्पभिक प्थिभनवार्थि यअगउथप्लन विलम यच व चभअभलतार्थि मभायचभकतभम वचभवा व्क व नवततभच या वअत, तजप्ल धयचम जवक दभअकभ कथलथलकयगक प्ल ल्मउवार्थि धप्लज वल भहअगिमभम उभचकयल, धप्लज लय नभवलक या कगदकप्लतभलअभा ९द्व० भिनवार्थि, व क्रापगदवकए प्ल व उभचकयल धजय अवल उचयखभ तजवत लयदयमथ प्ल जप्ल कर्पथि यखभच तजभ विकत तजचभम नभलभचवतप्ललक जभमि वलय विलम तप्लमि, वीवउगचवव।

नजइप्लभ, प्ल जददठ भहउविप्लक तजवत तजभ भमगअवतप्यल प्ल भककभलतप्लार्थि यच धकभल वलम नप्लकि तय दभअकभ कर्मा(मभउभलमभलत, नयचभ उचयमगअतप्लभ, कपर्पी गार्थि, अचभवतप्लभ वलम तय चभअयनलप्लभ तजभप्ल चप्लजत उविअभ प्ल तजभ कयअप्लथ वलम भलतभच तजभ नवप्लकतचभक या मभखभयिउभलत या तजभ लवतप्लल

प्लवतप्लभमव, प्ल जददठ मभवकि धप्लज तजभ लवतप्ललवार्थि वलम कभअतयचवार्थि मभखभयिउभलत उयधिअभक, नयवकि वलम उचयनचकभचक धर्पी दभ वकअभचतवप्लभम तय प्लखयिखिभ धकभल प्ल तजभ नवप्लकतचभक या लवतप्ललवार्थि मभखभयिउभलत। जभ गचतजभच धचप्लभक तजवत अयलतचप्वगतप्यल या धकभल तय जयगकभजयमि विदयच धर्पी दभ भखवगिवतभम कअभलतप्लभवार्थि वलम कगदकतवलतप्लार्थि दथ चभखभधप्लन तजभ लवतप्ललवार्थि वअअयगलतप्लन कथकतभ। यच तजभ भाभअतप्लभ अययचमप्लवतप्लल वलम ङुकिभलतवतप्यल या धकभल मभखभयिउभलत वअतप्लभक, भहफ्तप्लन प्लकतप्लगतप्ललवार्थि कतचगअतगचभ धर्पी दभ कतचभलनतजभलभम, भहउवलमभम वलम वनभलअभक, यचनवलप्लवतप्ललक वलम यिअवार्थि दयमभक धयचप्लन प्ल तजभ प्लार्थि या धकभलुक मभखभयिउभलत। यच नभवकगचप्लन धकभलुक उवचतप्लवतप्लल प्ल मभखभयिउभलत वउउचयउचप्लवत नभलमभच मभकभनचभनवतभम प्लमप्लवतयचक धर्पी दभ चभायकगवितभम वलम नयमप्लभम वलम नयलप्लयचप्लन वलम भखवगिवतप्लल नभवकगचभक धर्पी दभ अवचचप्लम यगत भाभअतप्लभार्थि ९ल्ऋ जददठ०

अथवचथव, प्ल जददठ गचतजभच चभखभकि तजवत तजभ धकभल कतर्पी जवखभ भभधच कयअर्वा यउतप्ललक यच क्राचखप्लवार्थि यतजभच तजवल नवचचप्लनभ। अययचमप्लन तय अगतिगचवार्थि मभाप्लभम प्लभवकि, नभततप्लन नवचचप्लम वलम उचयमगअप्लन अजर्पमचभल वचभ तजभ गतिवतभ नयवकि यच धकभल। वी यतजभच यउतप्ललक

पुनःप्रारम्भितम् भूमिगततटपथे वलम् भूतयिकभलत वचम् यलथि कभयलमवचथ। कभ यततजयमयह उभयउभि दभभिखभ तजवत ष व मवगनजतभच ष नखभल वधवथ दभायचभ जभच
नभलकतचगवतप्यल कजभ ष कभलत उभचभभलत खचनप्ल वलम नखप्लन वधवथ या खचनप्ल ष चभवीथि व नचभवतू एगलथवू या चभनिप्यगक अचभमप्ट।

धकभल वलम भूमिगततटपथे ९नजखचभ वलम ल्भगउवलभ० ल्भगउवलभ प्ल जडडडू, कजयधक तजवत भूचभि भूमिगततटपथे उविथक वल हउयचतवलत चयभि तय चभमगअभ
उयउगवितप्यल नचयधतजा त्जभ भचतर्पित्थ चवतभ मभअचभवकभक वक तजभ भूमिगततटपथे या धकभल वलम खचभ खभचकवा क्य तय चभमगअभ तजभ भचतर्पित्थ चवतभ प्त ष
लभअभककवचथ तय उचयखचभ भवर्षित्थक भयच वी धकभल भकउभअचवीथि प्ल खर्विनभ वचभव प्ल तजभ भूमि या भूमिगततटपथे। श तजभय वचभ भलनवनभम प्ल यतजभच धयचपक
यगतकम्भ तजभ जकभ तजभचभ ष प्तित्थि अजवलअभ तय जवखभ नयचभ अजर्पिमचभला

विदभलकतप्लम प्ल जडडडू, उयप्लतभम यगत तजवत धत्तज तजभ प्लअचभवकभ प्ल उभच(अवउप्लव प्लअकभ, तजभ लरुदभच या जप्लज उवचप्लथ अजर्पिमचभल भयच तजभ
चभउचभकभलतवतप्लम भकर्विक भवीका

कउभलअभच प्ल जडडडू उयकतगवितभम तजवत भचतर्पित्थ प्लअचभवकभ प्ल चभकउयलकभ तय तजभ उचयनचभकक या कयअभतथ वलम अगतिगचभ वलम प्लाभअत ष व
नचभवत वनभलअथ भयच नवलप्लम वमखवलअभभलला त्जभ तजभयचथ भूउजवकषाभक तजभ भवत तजवत तजभ जगवल भखवगितप्यल जवक उविथभम वल हउयचतवलत चयभि प्ल
जगवल भचतर्पित्थ मभअप्लिमा

महयलत प्ल जडडडू यदकभचखभम जक अकभक वदयगत तजभ मषाभचभलअभ प्ल भचतर्पित्थ प्ल अत्तभक वलम खर्विनभक। जभ भयगलम तजवत यिध दप्लतज चवतभ
प्ल अत्तभक वलम जप्लज दप्लतज चवतभ प्ल खर्विनभ ष मगभ तय चकभ प्ल कयअर्षि विममभच प्ल अत्तथ मधर्षिभिकका

CHAPTER - III

RESEARCH METHODOLOGY

This chapter describes the various methods applied in order to complete the research work. The method deals with selecting the field area, reasons for selecting the topic,

research design universe and sampling, methods of data collection, data analysis procedure and limitation of the study.

घाडा आकतषध्वतथल आय कभिततप्लन तजभ अमि व्वभव

Out of the 75 districts, Kathmandu district is the capital city of the Nepal. Due to the home war of Maoist insurgency, most of rural, very poor and homeless people are migrated to Kathmandu and started to live around the various public places of the city such as Bagmati River, Bisnumati River, Dhobikhola and Tukucha etc. These are the major study area of the research project.

Some important reason for selecting the topic for research has been that the subject is formed not reached in detail. The socio-economic conditions of the dwellers are not that well person. The slum dwellers are formed to be backward and deprived of many fundamental rights. Although dwellers are located in the mid of developed Kathmandu urban centers they are deprived of the logic needs and are encountering difficulties. Although NGOs and INCOs have done everything, such activating is not sufficient to affectively solve the problems of slum dwellers.

घाढा त्वचनमत न्वयगतक

The target population of this study is the slum dwellers who are facing discrimination from society and existing for survive with critical economic condition and its harmful effects. Those have been interviewed who are struggling for lives, during the time of interview.

घाङ्गण अकभववज मभकपल

The study is descriptive as well as analytical in nature. The main focus of the study is to find out and analyze the socio- economic status of slum dwellers in Kathmandu valley the description of institution, social organization, economic condition, education status as well as the research would describe the occupation, income, family size, family status and financial status, and this impact on the socio-economic status of slum dwellers.

3.11. Sample Size and Technique

Lists of all slum settlements were made. The settlements were categorized into riverside settlements and public places. Altogether 27 riverside settlement and 13 public

places were enumerated. Altogether households with 105 from riverside settlement and 78 from public places were enumerated. Since the population was small households from the slum dwellers were considered. Hence, a complete census of slum dwellers from two sides was considered for the study.

घाज्ञघा ल्वतगचभ बलम न्यगचभम या भ्वतव

Both primary and secondary sources were used for data collection. Primary data were collected through field work such as observation and household's survey. Similarly secondary data were collected through published and unpublished materials such as research articles, books, journals, news articles, record of district offices, NGOs, government documents from different libraries and institutions and various social organizations etc. Both qualitative as well as quantities data are used in this study.

घाज्ञघा ल्ययकि बलम त्मअजलज्जगभक या भ्वतव ऋयभिअतप्यल

To generate the primary data following tools and techniques were used:

घाज्ञघाज्ञा ज्यगकभजयमिक काचखभम

To collect the primary data household survey was conducted using both structured and unstructured questionnaires. Only one set of the structured questionnaire contained both open and close questions. In this process, questionnaires consisted questions on social, religion, economic and occupational, house settlement characteristics, and also educational activities of slum people. Unstructured questionnaires was use to find out the origin of the people, cultural activities view towards the slums from various so-called discrimination.

घाज्ञघाद्वा इदकभचखबतप्यलक

Participant observation has also been the main source for obtaining primary data. The researcher was familiar with the slum community of Kathmandu valley, so the researcher had already obtained and information through observations on household structure, settlement patterns, and social behaviors. The information was obtained through observation method.

घाज्ञघाघा क्लतभचखभम

The household head of each households from the slum community as well as a woman of the household in the absence of household head and also some elders of the village

have been selected for the interview to obtain the required primary data and focusing on real economic status, social discrimination, clan and origin of the of this community.

घाञ्जद्धी क्लबधिककष्क या म्बतव

Collection of data has no meaning until it is processed and analyzed properly. Thus the success of the study lies in the presentation and analysis of the collected data. Mainly, the both qualitative and quantitative data will be analyzed by explaining, describing, analyzing with using the tables and suitable figures where it was necessary to show. Moreover, the collected data were checked and verified manually in order to minimize the errors. Data were organized and arranged into suitable tables and also systematically described by using graphs and pictures.

CHAPTER – IV DATA ANALYSIS AND INTERPRETATION

द्धाण क्लतचयमगअतथ्यल या तजभ क्तगमथ व्वभब

Kathmandu is the capital and, with close to one million inhabitants, the largest metropolitan city of Nepal. The city is the urban core of the Kathmandu Valley in the Himalayas, which contains two sister cities: Lalitpur (Patan), 5 kilometres (3.1 mi) to its south and Bhaktapur or Bhadgaon, 12 kilometres (7.5 mi) to its east, and a number of smaller towns. It is also a cronymed as 'KTM' and named 'tri-city'. In the last census (2001), the city of Kathmandu had 671,846 inhabitants. Population estimates for 2005 were 790,612 and for 2010 they stood at 989,273. The municipal area is (50.67 square kilometers (19.56 sq mi)) and the population density is 19,500 per km². The city stands at an elevation of approximately 1,400 meters (4,600 ft) in the bowl-shaped valley in central Nepal surrounded by four major mountains, namely: Shivapuri, Phulchowki, Nagarjun and Chandragiri. Kathmandu valley is part of three districts, Kathmandu District, Lalitpur District and Bhaktapur District, with the highest population density in the country and accounting for about 1/5 of its population.

Kathmandu District is a district located in Kathmandu Valley, Bagmati Zone of Nepal, a land locked country in South Asia. It is one of the seventy-five districts of Nepal, covers an area of 395 km² and is the most densely populated district of Nepal with a population of 1,081,845 in 2001. The district's headquarters is Kathmandu City, also the capital of Nepal. Kathmandu district is one of the three districts located in Kathmandu valley, which itself is located in the hills of Bagmati Zone, Central development region,

Nepal. The district is located from 27'27"E to 27'49"E and 85'10"N85'32"N. The district is surrounded by-east: Bhaktapur district and Kabhrepalanchokdistrict,west: Dhading and Nuwakotdistricts,north: Nuwakot and Sindhupalchok districts, and South: Lalitpur and Makwanpur districts.

The altitude of the district ranges between 1262 m. to 2732 m. above the sea level. The total population of Nepal is 18.5 million in 1991 and female constitutes 50.1 percent of the total and male constitute 49.9 percent of the total. Similarly in the census of 2001, total population is 23.1 million and female constitute 49.96 percent of the total. Data shows not only persistence of high fertility but also increasing fertility over the years (CBS, 1991 and 2001). High fertility is not only one of major causes of women's high death rate but it is also an important variable in limiting

4.1 Households and Population composition

In total there are nearly 40 squatter settlements in Kathmandu valley. There are twenty five hundred households (twelve thousand populations) live in the squatter settlements. The average household size of the study settlements are 5 in both Mandikhatar and Sankhamul settlements. The populations of squatters in both of the settlements, number of households and average household size as well as age composition of population (male & female) of squatter settlements are shown in the table and figure below:

Table 4.1.

Number of households and population of squatter settlements

Squatters settlements	No. of household	Percentage of household	Population			Average household size
			Male	Female	Total	
Mandikhatar	78	43	185	177	362	5
Sankhamul	105	57	253	250	503	5
Total	183	100	438	427	865	5

Source: *Field Survey 2012*

Figure: 4.1

Table 4.1 and figure 4.1 give information of 183 households of squatter settlements. The male and female populations existing in Mandikhatar settlements are respectively by 185 and 177 out of the 362 total population including 78 households. In these squatters' settlements, the average

household size is 5. In Sankhamul settlements, there are almost 253 male populations and 250 female populations out of the 503 total populations, in this settlements the average household size is also 5.

Table 4.2.

Age composition of population (male & female) of squatter settlements

Age (In Years)	Mandikhatar			Sankhamul		
	Male	Female	Total	Male	Female	Total
Below 15	50	41	91	56	55	111
15-59	123	122	245	190	171	301
Above 59	12	14	26	13	18	31
Total	185	177	362	259	244	503
Percentage (%)	51	49	100	51	49	100

Source: *Field Survey 2012*

Figure: 4.2

Table 4.2 and figure 4.2 show the sex composition of the population residing in the two settlements. Table shows that the maximum number people are under the age range of 15-59 years. It also shows that the lowest numbers are above the range of 59 age groups for both the areas. In both of the settlements, there is maximum percentage of male population (i.e. 51%).

4.2. Literacy Rate and Level of Education

The study has explained the literacy status of the squatter population settlements for the literacy rate which is defined as the ability to read and write and computed only for population aged six years and above. The overall literacy rate of squatter population in both settlements is found to be higher for male than female.

Field information which is given in table 4.4 shows the level of education of residents of squatter settlements. The residents aged six years and above were asked for their completed level of education. The information was classified as primary, secondary and higher level. By observing the both of the settlements, the secondary level education achievers are greater than other.

Table 4.3

Number of literate and illiterate population and literacy rate of squatter population

Scatters Settlements	Male			Female		
	Literate	Illiterate	Total	Literate	Illiterate	Total
Mandikhatar	85	0	85	55	2	57
Sankhamul	205	33	238	168	66	234
Total	290	33	323	223	68	291

Source: Field Survey 2012

Figure: 4.3

Table 4.3 and figure 4.3 show that the male literacy rate is higher than female in Mandikhatar. Similarly, female literacy rate is higher in Mandikhatar than Sankhamul. This study has explained the literacy status of the squatter population settlements for the literacy rate which is defined as the ability to read and write and computed only for population aged six years and above.

Table 4.4

Number of population by level of education and its percentage

Scatters Settlements	Population by level of education				Population by level of Education (%)			
	Primary	Secondary	Higher	Total	Primary	Secondary	Higher	Total
Mandikhatar	45	52	17	114	39%	46%	15%	100%
Sankhamul	56	111	106	273	20%	41%	39%	100%

Source: Field Survey 2012

Figure:4.4

Table 4.4 and figure 4.4 show that the majority of school going children fall under secondary level category. It accounted 46% out of 114 population in Mandikhatar and 41% Sankhamul out of 273 population. The primary, secondary and higher secondary achiever include 45(39%), 52(46%) and 17(15%) respectively out of 144 total rational population in Mandikhatar settlements. In Sankhamul settlements, primary, secondary and higher secondary achiever include 56(20%), 111(41%) and 106(39%) respectively.

4.3. Citizenship:

अभिमत प्वायकवतप्यल चमखभवकि तजवत वी तजभ उयउगवितप्यल उयककभककभम अप्तष्मलकजण्ड अबचमक वलम उयउगवितप्यल दभयिध जट थभवचक या वनभ मय लयत
 वगवयिध यच तजभ अप्तष्मलकजण्ड उवउभचा ज्मलअभ, तजभ चभकवप्लन उभचअभलत या दयतज कभततभिभलतक वचथ वी गलमभच जट थभवचक या वनभा वकिय कफभ
 चभकउयलमभलतक चभागकभम तय कवथ धजभतजभच तजभय जवम अप्तष्मलकजण्ड अबचमक यच लयत।

त्वदभि दाख

Number and percentage of eligible population having citizenship in squatter settlements

Scatters Settlements	Total respondents			Number and percent of respondents with citizenship					
	Male	Female	Total	Male	%	Female	%	Total	%
Mandikhatar	104	106	210	100	51	98	49	198	94
Sankhamul	182	172	354	161	53	140	47	301	85

Source: Field Survey 2012

Figure: 4.5

Table 4.5 and figure 4.5 show that out of the 210 total respondents the male population holding citizenships 100 and female population is 98 in Mandikhatar settlements. In Sankhamul settlements, total respondents are 384, out of this the citizenship holders' male population is 161 and female population is 140. Information given in table 4.5 and figure 4.7, show that female population holding the citizenship is higher (49%) in Mandikhatar than in Sankhamul (47%) settlements.

दाख । कलजगिकप्यल प्ल ख्यतभचकिकेकत

The total number of people who responded to the question regarding election cards in both survey numbered 572 people. In the squatter settlements, only 76% and 61% of the respondents had election card in Mandikhatar and Sankhamul settlements respectively. The percentage of people having election cards varies from one location to other location of squatters

Table-4.6

Number and percentage of eligible population having election card in squatter settlements

Scatters Settlements	Total respondents	Number and percent of respondents with election card

	Male	Female	Total	Male	%	Female	%	Total	%
Mandikhatar	118	114	232	90	51	86	49	176	76
Sankhamul	174	166	340	108	52	98	48	206	61

Source: Field Survey 2012

Figure: 4.6

Table 4.6 and figure 4.6 show that the total number of population having election card is 176 which includes 90(51%) male and 86(49%) female out of the 232 total respondents in Mandikhatar Settlements. In Sankhamul Settlements, the total number of population having election card is 206 which includes 108(52%) male and 98(48%) female out of the 340 total respondents.

4.5. Ethnicity

People belonging to a wide variety of ethnic group are residing in the squatter settlements. The major castes noted are Brahman, Tamang, Chhetri, Lama, Limbu ,Rai, Newar, Pariyar, Magar, Majhi, Kunwar, Thakuri, Sherpa, Bishwakarma, Dwul, Giri, Pujari, and Many others. Altogether 47 different castes have been noted during survey. All these caste have been classified into 4 major ethnic groups such as Dalit, Janajati, Madhise/Muslim, and Others based on the ethnicity category defined by population census 2001. The survey shows that majority of squatters belong to Janajati group.

Table-4.7

Number and percentage of households by ethnicity in squatter settlements

Scatters Settlements	Total house-holds	Number of households and Percentage							
		Dalit	%	Janajati	%	Madhesi/Muslim	%	Other	%
Mandikhatar	78	7	9	52	67	0	0	19	24

Sankhamul	105	0	0	80	76	0	0	25	24
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Source: *Field Survey 2012*

Figure: 4.7

Table 4.7 and figure 4.7 give all the total population that is classified into various ethnicity groups such as Dalit, Janajati, Madhesi/Muslim and others. The population composition reveals 7 household of Dalit, 52 household of Janajati, 19 household of other non-classified population and there is no household of Madhesi/Muslim out of the 78 household in Mandikhatarsettlements. In Sankhamul Settlements, there is no household of Dalit, 80 households of Janajati, 25 household of other non-classified population and similarly, there is no household of Madhesi/Muslim out of the 105 households.

Scatters Settlements	Total Population	Population				Population (%)			
		Dalit	Janajati	Madhesi/Muslim	Other	Dalit	Janajati	Madhesi/Muslim	Other
Mandikatar	362	28	244	0	90	8%	67%	0%	25%
Sankhamul	503	0	384	0	119	0%	76%	0%	24%

Table-4.8

Source: *Field Survey 2012*

Figure: 4.8

Number and percentage of Population by ethnicity in squatter settlements

Table 4.8 and figure 4.8 show the total population that is classified into various ethnicity groups such as Dalit, Janajati, Madhesi/Muslim and other. In the diversification of population composition implies 28 Dalit, 244 Janajati, 90 other non-classified populations and there is no population of Madhesi/Muslim out of the 362 total population in Mandikhatarsettlements. In Sankhamul Settlements, there is no population of Dalit, 384 of Janajati, 119 of other non-classified population and there is no population of Madhesi/Muslim out of the 503 total populations.

The major religion followed by residents of the squatter settlements is Hindu. About 49% and 60% squatter population identified themselves as Hindu in Mandikhatar and Sankhamul settlements respectively. The second highest is Buddhist and third religion noted is Christian. Other religion like Islam and Kirant were also noted in the survey.

Table-4.9

Number and percentage of households by religion in squatter settlements

<i>Scatters Settlements</i>	<i>Total house-holds</i>	<i>Number and Percentage of households</i>							
		Buddhist	%	Christia n	%	Hindu	%	Other	%
Mandikhatar	78	33	42	6	8	38	49	1	1
Sankhamul	105	30	29	12	11	63	60	0	0

Source: *Field Survey 2012*

Figure: 4.9

Table 4.9 and figure 4.9 show the majority of population followed by residents of the squatter settlements in Mandikhatar and Sankhamul. In Mandikhatar, about 49% squatter population identified themselves as Hindus. The second highest is Buddhist which includes 42% and the third religion noted is Christian 8%. There is only 1% population include in non-classified religion. This settlement covers almost 78 households. The religion followed by residents of the squatter settlements in Sankhamul is Hindu. About 60% squatter population identified themselves as Hindus. The second highest is Buddhist which includes 29% and the third religion noted is Christian 11%. There is no population include in non-classified religion. This settlement covers almost 105 households.

4.7. House Construction

The houses of settlements were also observed to say about general living standards. The type of house a family is residing can be an indicator of the economic status of the family. Generally who are economically well off tend to build their house with durable materials such as cement while very poor families often live in temporary houses or shelters built with inexpensive materials such as plastic, tripal, khar etc. In the squatter settlements of the valley, most of the houses are of temporary nature made from bamboo, plastic, mandro, khar, tripal, mud and very few are made of cement. Considering the type of

materials used for wall and roof, a house is categorized as permanent, semi-permanent and temporary type as defined in Population Census of 2001.

Table-4.10

Number and percentage of households by construction type of house in squatter settlements

squatter settlements	Total Households	Numbers of household					
		Permanent	%	Semi-Permanent	%	Temporary	%
Mandikhatar	78	1	1	13	17	64	82
Sankhamul	105	0	0	104	99	1	1

Source: Field Survey 2012

Figure: 4.10

Table 4.10 and figure 4.10 show the construction types of house in squatter settlements. In the squatter settlements of the valley, most of the houses are of temporary nature made from bamboo, plastic, mandro, khar, tripal, mud and very few are made of cement. Considering the type of materials used for wall and roof, a house is categorized as permanent, semi-permanent and temporary nature as defined in Population Census of 2001. According to the above table 4.10, the numbers of households are classified as permanent, semi-permanent and temporary which include 1 household, 13 household and 64 household respectively out of 78 total households in Mandikhatar settlements. Likewise, in Sankhamul settlements, there is no house of permanent nature, semi-permanent includes 104 household and 1 household include in temporary nature.

ढाडा इअअगउवतप्यल

इत षक धर्भाी पलयधल तजवत न्यकत या तजभ कत्रगवततभच उयउगवितप्यलक चर्भथि यल मवर्षथि धवनभक। यच तजभष्व ष्लअकभा त्जष्क कतगमथ वकिय कजयधक तजवत न्यचभ तजवल जर्वाी या तजभ जयगकभजयमिक वचभ न्वप्लथि मभउभलमभलत यल मवर्षथि धवनभका त्जभचभ वचभ ककभ जयगकभजयमिक भलनवनभम ष्ल कभचखष्थभक धप्तज चभनगविच ष्लअकभ, बलम ककभ या जयगकभजयमिक वचभ मयप्लन कर्वाी कअर्भिक दगकप्लभकका। त्जष्क कगचखभथ कजयधक व अर्भिवच चर्भवितप्यल दभतधभभल तजभ तथउभ या जयगकभ बलम तजभ यअअगउवतप्यल या तजभ चभकप्पभलतक ष्ल तजभ जयगकभा :वलथ। कर्षभिक ष्ठिप्लन ष्ल उभकवलभलत तथउभक जयगकभक वचभ भलनवनभम ष्ल कभचखष्थभ बलम कर्वाी दगकप्लभकक धजभचभवक न्यचभ। कर्षभिक या तभउयचवचथ तथउभ जयगकभ मभउभलम यल मवर्षथि धवनभका त्जष्क ष्लमष्थवतभक तजवत तजभ उभयउभि भलनवनभम ष्ल कभचखष्थभ बलम कर्वाी दगकप्लभकक तभलम तय दभ दभततभच या तजवल तजभ उभयउभि धजय मभउभलम यल मवर्षथि धवनभका। त्जभ लग्दभच या जयगकभजयमिक दथ न्वप्ल यअअगउवतप्यल। यच दयतज थिअवतप्यलक ष्क नष्वभल दभयिधर

Table-4.11

Number and percentage of Population by main occupation in squatter settlements

Scatters Settlements	Total household	Main occupation							
		Service	%	Small Business	%	Wages	%	Other	%
Mandikhatar	78	14	18	6	8	53	68	5	6
Sankhamul	105	22	21	14	13	41	39	28	27

Source: Field Survey 2012

Figure: 4.11

Table 4.11 and figure 4.11 show that there are more households engaged in daily wages (53). Only 6 households are engaged in small business, almost 14 household are involved in service sectors and around 5 households follow the other non-classified occupation in Mandikhatar settlements. In Sankhamul settlements, there are more households are that are engaged in daily wages (41). Only 14 households are engaged in small business, almost 22 household involve in service sectors and around 28 household follow other non-classified occupation.

Table 4.12

Number of households and population by vocational training of squatters settlements

Squatters settlements	No. of households	Vocational Training						Total Population	%
		Informal	%	Semi-skilled	%	Skilled	%		
Mandikhatar	78	230	64	70	19	62	17	362	100
Sankhamul	105	304	60	116	23	83	17	503	100

Source:Field Survey 2012

Figure: 4.12

Table 4.12 and figure 4.12 show that both of the settlements are suffering from the informal trained human capital because Mandikhatar and Sankhamul settlements have 230(64%) and 304(60%) informal trained manpower respectively where the semi-skilled

and skilled manpower are respectively by 70(19%) and 62(17%) in Mandikhatar settlement and 116(23%) and 83(17%) in Sankhamul respectively.

झाडा क्यगचवभक या मचप्लप्लन धवतमच

Almost of all households depends on a variety of sources for water. Major sources are piped water, tube well and stone spouts. More than half of the households are using piped water either from private piped or neighbors piped or public well. As pipe water is not enough to meet the water demand, many squatter households use tube wells as well to meet their water needs. Majority of the people depend upon the water pipe, tube well and public well in both of the settlements.

Table-4.13

Number and percentage of households by main sources of drinking water in squatter settlements

Scatters settlements	Total Households	Drinking water Pipe	Well(public)	Natural Tap	Stream	Tube well	Stone Spout
Mandikhatar	78	28	20	2	0	18	0
Sankhamul	105	10	18	12	0	65	0

Source: *Field Survey 2012*

Figure: 4.13

Table 4.13 and figure 4.13 show that maximum number of households are using drinking water pipe in Mandikhatar settlements but in Sankhamul settlements the largest number of households are using tube well. In both of the settlements there are no stone spout and stream. There are other sources of water in both of the settlements such as public well, natural tap etc.

झाडा क्यगचवभक या मचप्लप्लन धवतमच

तजपक चभकभवचअज कगचखभथ कजयधक तजवत वरियकत वरि तजभ जयगकभजयमिक धभचभ कगाभचभम ाचक कपप्ल वरिभचनथ प्ल दयतज या तजभ कभततभिमलतका
 क्ल कगचखभथ उचयशभकक, खवचप्यगक मध्कभवकभक वउउभवचभम प्ल तजभ कभततभिमलतका तजभ नववयच चभवकयल तय प्लशचभवकभ प्ल न्गातिपुडिभ या मध्कभवकभक प्क तजभ
 उचयउभच जभवतिज अबचभ वलम अभिवललभकक वक धर्मी वक जथनप्लप्ल ायम वलम खप्तकप्लका

The available of toilets and types of toilets used were studied in this study. Some of the households have no toilet in the house. The majority of households followed latrine drained to river in Mandikhatar settlements but largest number of household are using modern toilet in Sankhamul settlements. This survey clearly shows that, even in the modern age almost 40% people have no better idea for the use of modern toilet.

Table-4.14

Number of household with and without toilet in squatter settlements

Scatters Settlements	Total house-holds	Household without toilet			Number of household with toilet			
		open space	River -side	Total	Modern Toilet	Pit - Latrine	Latrine drained to river	Total
Mandikhatar	78	1	0	1	0	2	74	76
Sankhamul	105	0	3	3	63	8	28	99

Source: *Field Survey 2012*

Figure: 4.14

Table 4.14 and figure 4.14 show the number of household with and without toilet in squatter settlement. Largest numbers of households are followed latrine drained to river i.e. 74 household in Mandikhattar settlements but the largest number of households are using modern toilet i.e. 63 household in Sankhamul settlements. In both of the settlements there is other type of toilet use such as open space, river-side, pit latrine etc.

Table 4.15

Did you get sick last one month?

Squatters settlements	Total No. of Population	Types of diseases	

		Fever	Typhoid	Viral	Jaundice	Cholera	Skin Allergy	Total No. on sick people
Mandikhatar	362	9	4	13	3	25	55	109
Sankhamul	503	23	9	21	7	41	82	183

Source: *Field Survey 2012*

Figure: 4.15

Table 4.15 and figure 4.15 show health situation of squatters. Almost 109 total people are suffering from various diseases such as fever i.e. 9 people, typhoid i.e. 4 people, Viral i.e. 13 people Jaundice i.e. 3 people, Cholera i.e. 25 people and skin allergy i.e. 55 people in Mandikhatar settlements. In Sankhamul settlements almost 183 total people are suffering from various diseases such as fever i.e. 23 people, typhoid i.e. 9 people, viral i.e. 21 people, jaundice i.e. 7 people, cholera i.e. 41 people and skin allergy i.e. 82 people. In both of the settlements, most of the patients are suffering from skin allergy.

Table 4.16

Where did you go for treatment?

Squatters settlements	Total No. of Population	Treatment Centre					Total No. of sick people
		Government Hospital	Local Community Hospital	Private Hospital	Others		
Mandikhatar	362	16	63	5	25	109	
Sankhamul	503	39	70	9	65	183	

Source: *Field Survey 2012*

Figure: 4.16

Table 4.16 and figure 4.16 show that the total number of sick people in Mandikhatar and Sankhamul settlements is respectively 109 and 183. The most of the sick people get treated from local community hospital 63 people of Mandikhatar and 70 people

of Snakhamul settlement reported visiting local community hospital. In Mandikhatar settlements, 16 sick people got treated from Government hospital but in Sankhamul settlements there is 39 persons have gone to the government hospital. In another side It seems to be the second majority of sick people have gone various non- organized treatment center such as Dhami ,Jhakri, Mata, Joitishi etc. such as Mandikhatar(25) and Sankhamul(65). But in private hospital their excess seem to very nominal i.e. 5 and 9 people of Mandikhatar and Sankhamul respectively.

ढाङ्गजा ःययपखन ःगभा

The status of a household is also related to the type of fuel used for cooking. Considering the current market prices, households that can afford liquefied petroleum gas (LPG) can be regarded as better off than those using kerosene and firewood. In both of squatter settlements, largest number of the households use mainly LPGA for cooking and second largest number of the households are using kerosene, while(22%- Mandikhatar and 3% - Sankhamul) households are using firewood. The remaining households use other solid biomass fuels such as dung and agriculture residue. It is interesting to note that a few households also use electricity for cooking. These households are also grouped with other cooking fuel. This reveal that easy availability an important variable expressing fuel use.

Table-4.17

Number and percentage of households by main fuel used for cooking in squatter settlements

Scatters Settlements	Total house-holds	Number of household							
		LP Gas	%	Kerosene	%	Fire wood	%	Other	%
Mandikhatar	78	31	40	30	38	17	22	0	0
Sankhamul	105	68	65	25	24	9	9	3	3

Source: Field Survey 2012

Figure: 4.17

Table 4.17 and figure 4.17 show the maximum number of households are using LP Gas as the source of fuel used for cooking in both Mandikhatar and Sankhamul settlements respectively by 31 i.e. 40% population and 68 i.e. 24% population. There are other sources of cooking fuel used such as Kerosene, fire wood and other sources.

द्वारा भिन्नतचष्पस्थ

तज्क कगचखभय कजयधक तजवत तजभ नवहधग उभचअभलतवनभ जयगकभजयमिक वचभ ावअप्लन विशय या भिन्नतचष्पस्थ ावअर्पस्थ प्ल दयतज या तजभ कभततभिभलतका ककभ जयगकभजयमिक वचभ गकप्लन भिन्नतचष्पस्थ कभचखअभ दथ भहअजवलनप्लन तजभ धवचभ गकप्लन कप्लनभि नभतभचा द्यगत प्ल क्वलपजकर्गा नयचभ जयगकभजयमिक जवखभ वअअभकक तय वगकत ट जयगकभजयमिक वचभ लयत नभततप्लन भिन्नतचष्पस्थ ावअर्पस्थथा क्षत प्क वचिभवमथ नभलतप्यलभम तजवत कभअयलम नववयचपस्थ जयगकभजयमिक वचभ अयललभअतभम तय भिन्नतचष्पस्थ धप्टजयगत नभतभक मगभ तय तजभ ाचभत्रगभलत नयखभभलत या जयगकभजयमि कअयलकतचगअतप्यल वलम तभकुयचवचय तयउभका

त्वभि(द्वारा)

लहदभच बलम उभचअभलतवनभ या जयगकभजयमिक धप्टज बलम धप्टजयगत भिन्नतचष्पस्थ ावअर्पस्थ प्ल कत्रगबततभच कभततभिभलतक

Scatters Settlements	Total House-holds	House-holds without Electricit y	%	Household with electricity					
				With Meter	%	Without Meter	%	Total	%
Mandikhatar	78	30	38	38	49	10	13	48	62
Sankhamul	105	6	6	75	71	24	23	99	94

Source: Field Survey 2012

Figure: 4.18

Table 4.18 and figure 4.25 show that the almost 30 households do not have electricity connection in Mandikhata settlements. But in Sankhamul settlements, there are only 6 households out of total 105 households who are not connected to electricity facility. In Mandikhatar settlements, the numbers of households connected to electricity facility with meters are 38 households and without meters just with 10 households. In Sankhamul

settlements, almost 75 households are connected to electricity meter and just 24 households have no meter.

द्वितीयः लभिसम्पत्तयः

Based on field data, the majority of the household are watching television and some of the households are not getting due to the very weak condition of households construction. Some households found that they are not watching television due to high charge of cable provider.

Table-4.19

Number and percentage of households with and without television in squatter settlements

Scatters Settlements	Total Household	Household with Television	Household without Television
Mandikhatar	78	70	8
Sankhamul	105	95	10

Source: *Field Survey 2012*

Figure: 4.19

Table 4.19 and figure 4.19 show that almost 70 numbers of households are watching television out of 78 total households, but remaining 8 households don't have television in Mandikhatar settlements. In Sankhamul settlements almost 95 number of households are watching television out of 105 total households, but remaining 10 households don't have television.

द्वितीयः :यत्नतजयि लभकम्

It is well known that a family's living standard is determined by its monthly income. But, it is generally difficult to obtain information of income from interviews as respondents usually do not feel comfortable to disclose their incomes. Therefore, the data on income should be considered as supportive information only rather than direct indicator of living standard. This study gathered information on household income by asking the head of households the monthly incomes of his/ her family. Each individuals separate income was not asked and respondents were not forced to tell their income if they were not willing.

Table-4.20

Basic statistics of monthly household income in squatter settlements

Scatters Settlements	Total Household	Monthly Income				
		Less than Rs. 3000	Rs.3000- Rs 6000	Rs.6000- Rs 9000	Rs.9000- Rs 12000	More than Rs. 12000
Mandikhatar	78	10	28	20	12	8
Sankhamul	105	18	22	30	20	15

Source: Field Survey 2012

Figure: 4.20

Table 4.20 and figure 4.20 give information of monthly household income in squatter settlements. The total number of household of Mandikhatar settlements is 78. In this settlement, almost 10 households earn just less then Rs 3000 per month. Likewise, the total number of households such as 28, 20, 12 and 8 earn between the interval respectively by Rs.3000-Rs 6000, Rs.6000-Rs 9000, Rs.9000-Rs 12000 and More than Rs. 12000. In Sankhamul settlements, almost 18 households earn just less then Rs 2000 per month. Likewise the total number of households such as 22, 30, 20 and 15 earn between the interval respectively by Rs.3000-Rs 6000, Rs.6000-Rs 9000, Rs.9000-Rs 12000 and More than Rs. 12000.

Mandikhatar Settlements	Sankhamul Settlements
Number of households = 78	Number of households = 105
Average Monthly Income (Mean) = Rs. 6730.77	Average Monthly Income (Mean) = Rs. 7271.43
Median = Rs. 6150	Median = Rs. 7250
Mode = Rs. 5076	Mode = Rs. 7333.33
Standard Deviation (SD) = 3511.41	Standard Deviation (SD) = 3853.57
Coefficient of Variation of Mandikhatar Settlements (C.V. _M) = 52.17%	Coefficient of Variation of Sankhamul Settlements (C.V. _S) = 53%

According to the field data, calculating the various mathematical derivation, mean, median, mode and standard deviation of the Sankhamul settlement is higher than in

Mandikhatar settlements. In coefficient of variation analysis, income distribution in Mandikhatar is more homogeneous, more uniform, more equitable and more stable than in Sankhamul settlements.

द्वितीयः : जनवसतलयल

Regarding the causes for migration, the squatters have mentioned various reasons such as lack of basic facilities and employment opportunities in their villages, lack of land, inability to pay rent and victims of natural disasters. For the purpose of analysis, all reasons have been grouped into seven major categories – landlessness, disaster, conflict, better opportunity of work, better facilities, poverty and others. The reasons are all linked to one another, but these are the main reasons indicated by the respondents. Some of households were not willing to mention the reasons for migration and some mentioned social reasons.

Table-4.21

List of major migrated districts with highest number of migrated households and percentage in squatter settlements with top ten districts and others

Migrated Population to Mandikhatar by number and Percentage			Migrated Population to Sankhamul by number and Percentage		
Name of Districts	No. of House-holds	Percentage (%)	Name of Districts	No. of House-holds	Percentage (%)
Kathmandu	25	32.05	Kathmandu	21	20
Nuwakot	12	15.38	Sindhupalchowak	12	11.43
Sindhupalchowak	10	12.82	Ramechhap	10	9.52
Dolakha	5	6.41	Lalitpur	10	9.52
Ramechhap	4	5.13	Dolakha	8	7.62
Kavre	4	5.13	Kavre	6	5.71
Sindhuli	3	3.85	Makawanpur	5	4.76
Dhading	3	3.85	Khotang	4	3.81
Lamjung	2	2.56	Okhaldhunga	4	3.81
Okhaldhunga	2	2.56	Sindhuli	3	2.86
Others Distircts	8	10.26	Others District	22	20.96
Total	78	100	Total	105	100

Source: Field Survey 2012

Table 4.21 gives various studies that show squatter settlements have grown significantly in the last few years. Except for a few settlements, where the people are residing for more than ten years, many squatter settlements seem to be recently developed. This study has tried to analyze the migration pattern of squatter population by asking them about their preciously residing location or district in the country.

The analysis shows that there is a huge internal migration within the valley from one location to another. In both of the settlements the maximum numbers of households are migrated from inside the valley. The numbers of migrated households in Mandikhatar and Sankhamul settlements are respectively 25 and 21 which are maximum than other district. The top ten migrated districts are from Nuwakot (12), Sindhupalchowak(10), Dolakha(5), Ramachhap(4), Kavre(4), Sindhuli(3), Dhading(3), Lamjung(2) Okhaldhunga(2) in Mandikhatar settlements. In Sankhamul settlements, The top ten migrated districts are Sindhupalchowak(12), Ramachhap(10), Lalitpur(10), Dolakha(8), Kavre(6), Makawanpur(5), Khotang(4), Okhaldhunga(4), Sindhuli(3). The table shows that 8 households and 22 households are migrated from other various districts in Mandikhatar and Sankhamul settlements respectively.

ढाङ्गटा Marital status

This survey clearly shows that the percentage of female married population is higher in both of the settlements. Because of the polygamy system and illegal marriage affairs, the female married population is higher than male married population in both of the settlements.

Table- 4.22

Number of population about marital status in squatters settlements

Squatters settlements	No. of household	Population				
		Male	Married	Female	Married	Total Married
Mandikhatar	78	187	39	157	41	80
Sankhamul	105	253	55	250	58	113

Source: Field Survey 2012

Figure: 4.21

Table 4.22 and figure 4.21 show that total married male is 39 and female is 41 out of the total population respectively out of the total population of 187 and 157 in Mandikhatar settlements. In Sankhamul settlements, total married male is 55 and female is 58 out of the total population respectively by 253 and 250 population.

It is well known that a family's living standard is also determined by its monthly expenditure pattern. Even expenditure information is also difficult to capture. Respondents usually do not feel comfortable to disclose their expenditure. Therefore, the data on expenditure should be considered as supportive information only rather than direct indicator of living standard. This study gathered information on household income by asking the head of households the monthly expenditure of his/ her family. Each individual's separate expenditure was not asked and respondents were not forced to tell their expenditure if they were not willing.

Table -4.23

Basic statistics of monthly household expenditure in squatter settlements

Scatters Settlements	Total Household		Monthly Expenditure				
			Less than Rs. 3000	Rs.3000 - Rs 6000	Rs.6000 - Rs 9000	Rs.9000- Rs 12000	More than Rs.12000
Mandikhatar	No of households	78	8	30	22	11	7
	Percentage (%)	100	10.26	38.46	28.21	14.10	8.97
Sankhamul	No of households	105	16	24	32	19	14
	Percentage (%)	100	15.24	22.86	30.48	18.10	13.33

Source: *Field Survey 2012*

Figure: 4.22

Table 4.23, and figure 4.30 show the basic statistics of monthly household expenditure in squatter settlement. Total numbers of household spend in Mandikhatar settlements is 78. In this settlement, almost 8 households expense just less then Rs 3000 per month. Likewise the total numbers of households such as 30, 22, 11 and 7expensebetween the interval respectively by Rs.3000-Rs 6000, Rs.6000-Rs 9000, Rs.9000-Rs 12000 and More than Rs. 12000. In Sankhamul settlements, almost 16 households expense just less

then Rs 2000 per month. Likewise, the total number of households such as 24, 32, 19 and 14 expense between the interval respectively by Rs.3000-Rs 6000, Rs.6000-Rs 9000, Rs.9000-Rs 12000 and More than Rs. 12000.

Mandikhatar Settlements	Sankhamul Settlements
Number of households = 78	Number of households = 105
Average Monthly Expenditure (Mean) = Rs. 6692.31	Average Monthly Expenditure (Mean) = Rs. 7224.86
Median = Rs. 6136.36	Median = Rs. 7171.88
Mode = Rs. 5200	Mode = Rs. 7172.86
Standard Deviation (SD) = 3313.61	Standard Deviation (SD) = 3722.90
Coefficient of Variation of Mandikhatar Settlements (C.V. _M) = 49.51%	Coefficient of Variation of Sankhamul Settlements (C.V. _S) = 51.40%

According to the field data, calculating the various mathematical derivation, mean, median, mode and standard deviation of the Sankhamul settlement is higher than in Mandikhatar settlements. In coefficient of variation analysis, expenditure tendency in Mandikhatar is more homogeneous, more uniform, more equitable and more stable than in Sankhamul settlements.

Table-4.24
Basic statistics of treatment expenditure during last one month in squatter settlements

Scatters Settlements	Total no. of population	Treatment expenditure					Total No. on sick people
		Less than Rs. 500	Rs.500-1000	Rs.1000-Rs 2000	More than Rs. 2000		
Mandikhatar	362	70	20	12	7	109	
Sankhamul	503	105	20	42	16	183	

Source: Field Survey 2012

Figure: 4.23

Table 4.24 and figure 4.23 show that spending pattern of population of different settlements. Total number of population in Mandikhatar settlements is 362. In this settlement, 70 people reported expenditures for treatment during last one month. Medical expenses amounted to Rs 500 or less. Less people were reported spending Rs 2000 or more for medical facilities. Total number of population in Sankhamul settlements is 503. In this settlement, 105 people reported expenditures for treatment during last one month. Medical expenses amounted to Rs 500 or less. Less people were reported spending Rs 2000 or more for medical facilities

CHAPTER - V

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1. Summary

- The 40 squatter settlements of Kathmandu valley are providing shelter for about more than twelve thousand people in more than twenty five hundred households. The average household size of our study settlements is 5 people of Mandikhatar and Sankhamul settlements respectively have same household size.
- The study has explained the literacy status of the squatter population settlements. Generally, the literacy rate, which is defined as the ability to read and write, is computed only population aged six years and above. The literacy rate of squatter population in both settlements is found to be at male literacy rate is higher than female literacy rate.
- This study has tried to see whether the residents of squatters have citizenship card or not. The eligible age for holding a citizenship is 16 years or more. The research shows that the majority populations have citizenship cards.
- The total number of people who responded to the question regarding election cards in both survey settlements shows that in the squatter settlements, only 76% and 61% of had election card in Mandikhatar and Sankhamul settlements respectively. The percentage of people having election cards varies from one location to other location of squatters.
- People belonging to a wide variety of ethnic group are residing in the squatter settlements. All these caste have been classified into 4 major ethnic groups such as Dalit, Janajati, Madhise/Muslim, and others based on the ethnicity category defined by population census 2001. The survey shows that majority of squatters belong to Janajati group.
- The major religion followed by residents of the squatter settlements is Hindu. About 49% and 60% squatter population identified themselves as Hindu in Mandikhatar and Sankhamul settlements respectively. The second highest is Buddhist and third religion noted is Christian. Other religion like Islam and Kirant were also noted in the survey

- The houses of settlements were also observed to see general living standards. The type of house a family is residing can be an indicator of the economic status of the family. In the squatter settlements of the valley, most of the houses are of temporary nature made from bamboo, plastic, mandro, khar, tripal, mud and very few are made of cement. Considering type of materials used for wall and roof, a house is categorized as permanent, semi-permanent and temporary type as defined in Population Census of 2001.
- It was also found the majority of the squatter populations rely on daily wages for their income. This study also shows that more than half of the households are mainly dependent on daily wages. There are some households engaged in services with regular income, and some of households are doing small scale business.
- Almost all households depend on a variety of sources for water. Major sources are piped water, tube well and stone spouts. More than half of the households are using piped water either from private pipes or neighbors pipes or public well.
- This research survey shows that the majority of households were suffering from skin allergy in both of the settlements. In survey process, various diseases wear reported in the settlements. The major reason for the increase in multiple diseases is the absence of the proper health care and cleanness as well as lack of hygienic food and vitamins.
- The availability of toilets and types of toilets used were studied in this study. Some of the households have no toilet in the house. This survey clearly shows that, even in the modern age almost 40% people have no idea of modern toilet.
- The status of a household is also related to the type of fuel used for cooking. Considering the current market prices, households that can afford liquefied petroleum gas (LPG) can be regarded as better off than those using kerosene and firewood. In the both of squatter settlements, largest number of the households use mainly LGP for cooking and second largest number of the households are using kerosene, while(22%- mandikhatar and 3% - sankhamul) households are using firewood.
- This survey shows that the maximum percentage households do not have of electricity connection in both of the settlements. Even the households using electricity service have done by exchanging the ware using single meter.
- Field dada shows the majority of the household are watching television and there are some households are not having television is because of their poverty and households construction. Some households reported not watching television due to high charges by cable provider.
- Family's living standard is determined by its monthly income. But, it is generally difficult to capture true figure of income from interviews as respondents usually do not feel comfortable to disclose their income. Therefore, the data on income should be considered as supportive information only rather than direct indicator of living standard give some information.
- Regarding the reason for migration, the squatters have mentioned various reasons such as lack of basic facilities and employment opportunities in their villages, lack of land, inability to pay rent and victims of natural disasters. For the purpose of analysis, all reasons have been grouped into seven major categories – landlessness, disaster, conflict, better opportunity of work, better facilities, poverty and others.
- This survey clearly shows that the percentage of female married population is higher in both of the settlements. This is because of the frequent marriages of the females in the settlements.

5.2. Conclusion

A study of the river front slums and squatter communities and other settlements in Kathmandu valley has been proved to be highly useful as it was conducted at the right time. The study revealed the number of the settlements and families living on the river banks and other locations in Kathmandu. It also presented an excellent profile on the socio economic condition of the slum and squatter communities in Kathmandu valley.

This study is conducted to support the initiation taken by Bagmati Sbhayata Ekirit Bikash Samiti to conserve and develop the river areas along the Bagmati and its tributaries. The study shows that 81% of the squatter families in Kathmandu are living along the river banks, while the rest are living in other locations. The housing structure is now changing from temporary to semi permanent type. The percentage of the houses with temporary and semi permanent nature seems to be almost fifty-fifty. Comparatively new settlement along the Manohara River has more houses with temporary type. The permanent type houses are still very few. One of the reasons for this could be the lack of security of tenure, which is holding back people to invest a high amount in improving housing. The communities studied also have low incomes. The per capita income in the studied communities is below Rs 100 per day. The lowest communities have slightly higher income.

River banks are the areas that highly attract the squatter communities. River banks are highly crowded with the poor families. For decades the issue related to the poor families living in the slums and squatter settlements have not been addressed. The settlements were allowed to grow without government getting involved in tenure issues and improving the settlements or the people's living condition. The study gives enough background information on the need of improving the settlements or the people's living condition. The

study gives enough background information on the need of improving slums and squatter communities making proper arrangement of alternatives with tenure security and with respect to helping people live a decent life as well as contributing to conserve the holy rivers.

5.3. Recommendations

Through this study we can come to a conclusion that slum dwellers are facing various problems. The following points need to be considered for improving the overall socio-economic condition of the slum people.

The squatter problem in the valley is associated with the river banks. Unless and until the issues of slums and squatter population is addressed, the issues related to natural, religious, cultural and social heritage, human civilization, environmental will not be solved. Therefore, I would like to appeal to a government, NGOs, INGOs, industrialists, businessmen, civil society organizations, and squatter communities for support and partnership to address the squatter's problem in Kathmandu valley.

- Expansion of qualitative and practicable education
- Avoid the social stratification and hierarchical system.
- Social awareness needs to be created among Slum people.
- In the study area most of the slum households are landless. They should be provided with land for cultivation and house to live.
- Skillful training should be provided for protecting their traditional knowledge from going it in decreasing stage which can create self-employment to them.
- Caste-based discrimination among in Slum Dalits should be eliminated at first; only then the discrimination form upper castes and others urban residential will end.
- The main cause of the socio-economic and cultural poverty in Slum community of the area has been found to be alcoholism, smoking and very lack of cleanness. So, such habit should be minimized.
- Equitable distribution of resource for all slums landless and homeless should be provided.

- Most of the Slum people do not have saving habits they should be encouraged to make certain savings.
- There is excess labor force engaged in daily wage base work. It should be transformed into other productive sectors.
- To raise public awareness through seminars, workshops, interaction and networking so as to orient policy makers and development practitioners about slum people.
- Incorporation of Slum people upgrading program is government plan and programs which should be targeted towards those who are really marginalized.
- The status of women in the study area is worsening due to the illiteracy and unemployment so non-formal education and vocational training must be provided to uplift their condition.
- Provide the skill development training.
- Providing the proper 'health & sanitation' facility and awareness for slum people

In all respects the slum populations are found to be living with very low incomes and in areas which are not good for human settlement. There is rampant poverty and deprivation of basic needs.

This study has been able to provide a vivid picture of the stature of the people living in the slum areas of Kathmandu valley. Based on the study the following recommendations are made.

The government should take up the issue very seriously. No political parties should use the population for their benefits. They should all devote collectively to solve the problems of the slum population. Until and use the issue is genuinely taken up without rested in least than only a solution will arrange. The government should looks at the problem seriously and find out the genuine population who require help and settle them at appropriate locations and discourage further migration of other such people in the located area.

At last, public sectors, private sectors, civil societies and donor agencies need to pay a high attention on slums, squatter and indigenous settlements issues, before the problem becomes too big. Without improving the living condition of the poor and marginalized

people, no development program will be successful neither a city will remain in peace and harmony.

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APPENDIX I: - QUESTIONNAIRE HOUSEHOLD SURVEY
TRIBHUVAN UNIVERSITY
CENTRAL DEPARTMENT OF ECONOMICS
SOCIO-ECONOMIC STATUS OF SLUM DWELLERS IN KATHMANDU VALLEY
(A Case Study of Sankhamul and Mandikhatar Scatters Settlements)

1 Place of Interview Date of Interview: -2069/...../.....

Temporary District: - VDC/Municipality: -
 Wad. No: Tole: -

Permanent District: - VDC/Municipality: -
 Wad. No: Tole: -

When did you permanents settle at the location ?

.....
2. Name of Respondent: - Sex: -

Age: - Religion: - Occupation: -
 Education:-..... Marital Status: -

3. Family size:

Male: - Female: - Total:-.....

S.N	Full name	Relation of head	Age	Sex	Education	Marital Status	Occupation
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							

Socio- economic Background

1. Where do you like to settle?
 - a) Kathmandu Valley
 - b) In your own village
 - c) Others Places (specify).....
2. What type of house do you have?
 - i) Kachchi
 - ii) Semi Pakki
 - iii) Pakki
3. What kind of home do you need for settlement?
 - a) Pakki
 - b) Kachchi
 - c) Semi Pakki
 - d) Only field e) Others (specify).. ..
4. What is your occupation?
 - a) Farming
 - b) Service
 - c) Business
 - d) Daily wage
 - e) Student
 - e) Others (specify).. ..
5. What kind of government support did you get so far?
 - a) Financial support
 - b) Skill training support
 - c) Educational Support.

If financial support how much.....

6. How much is your monthly income?
 - a) Less than Rs. 4,000
 - b) Rs. 4,000 - 8,000
 - c) Rs. 8,000 - 12,000
 - d) More than Rs. 12,000

If specify.....

7. What are the major income sources or occupation of your family?
 - a) Agriculture/Farming
 - b) Service
 - c) Business
 - d) Daily wage
 - e) Unemployed
 - e) others (specify).....

If no where do you go for defecation?

8. Do you have your own house?
 - a) Yes
 - b) No ,

If not where are you planning to settle?.....

9. What is your main contemporary income source?
 - i) Agriculture
 - ii) wage
 - iii) traditional work
 - iv) Government job
 - v) Business
 - vi) others

If any other secondary income sources.

- i)
- ii)
- iii).....
- iv)

10. Annual Expenditure

S.N.	Name of items	Annual Expenditure
1	Food	
2	Health	
3	Education	

4	Entertainment	
5	Clothes	
6	Others	

Occupational Characteristics

1. What types of grain do you produce?

S.N	Name of Grains	Production (in muri)
1		
2		
3		
4		
5		

2. Number of live stocks that you keep in your house and their annual income.

S.N.	Name of live stocks	Number	Annual income
1			
2			
3			
4			
5			
6			
7			

3. Do you follow the traditional occupation?

i) Yes ii) No

If no, why?

a) Low income.

b) Difficult to collect the crops (Bali) from the servers (Bista).

c) Other.

If Yes, What do you think about Bali Pratha (crops system)?

i) Positive ii) Negative

If "Negative"

Why don't you transform (change) this system?

.....

4. Do you want to change your occupation?

i) Yes ii) No

If you want so, which sector do you choose?

i) Business ii) wage iii) Agriculture iv) other

Educational Activities

1. Which school are you sending your children?
 - i) Government school.
 - ii) Private / Boarding
 If 'None' why didn't you send to the school?

2. What are obstructive to get education?
 - a) Poverty
 - b) Social discrimination
 - c) Religious discrimination
 - d) other
3. What are the difficulties to give education?
 - i) Poverty
 - ii) Social discrimination
 - iii) Religions discrimination
 - iii) Helper for traditional work.
 - Iv) Others.
4. Have your children ever got scholarship?
 If s/he has, how much and from which agencies
 (GO/I/NGO).....

Religion Characteristics.

1. Which religion do you use to celebrate?
 - i) Hindu
 - ii) Christian
 - iii) Buddhist
 - iv) Others
 If Christian, why did you change?
 - i) Dominated by the same religious persons.
 - ii) Difficult to manage.
 - iii) Economically very difficult to survive.
 - iv) Others.
2. Do agree that discrimination system wide spread in society?
 - i) Yes
 - ii) No
 If Yes, why?
 - i) It is socially adopted.
 - ii) Because falling in poverty group.
 - iii) It is ascribed status.
 - iv) Un able to victim.
3. In which field is untouchable/ discrimination route?
 - i) Tea shop
 - ii) Temple
 - iii) School
 - iv) Tap
 - v) Obligation to enter the upper caste's/rich houses.
 If yes, what are the ways?
 - i)
 - ii)
 - iii)

Health and Sanitation characteristic

1. Where do you go for treatment?

a) Traditional (Faith Healer)

b) Modern (Health Centers)

c) Both

2. Where do you bring water from?

a) Drinking water schemes

b) Well (Public)

c) Natural Tap

d) Stream (Khola)

3. Do you have toilet in your house?

a) Yes

b) No

, If yes what types of

4. Did you get sick during last one month?

a) Yes

b) No

c) if yes what kind of disease when you are suffering from

i) Fever ii) Jaundice iii) Tified Iv) Others (specify).....

5. Where did you go for treatment?

a) Government hospital

b) Local community Hospital

c) Private Hospital

6. How much money did you spend to get well?

a) Rs. 100

b) Rs 500

c) Rs 1000

d) more than 1000

APPENDIX II: - PHOTOS



\Slum children's are playing in front of their house



The house structure of slum dwellers which is made by peace of bamboo and mandro



View of slum village



Slum children are playing in front of their local school



Slum settlements of river side



Slum settlements of river side