

CHAPTER-ONE

INTRODUCTION

1.1 General Background

Poverty is a multidimensional social phenomenon. It is a situation that is a lack of fulfillment of basic needs where there is lack of education, lack of health and lack of appropriate status like social, political opportunities etc. In fact, poverty is an unfortunate of human life. At first poverty is made by unknowing, then lack of traditional worth; other lack of skill for utilization of property and mainly lack of good Government policy. I think poverty is lack of knowing, if known, poverty is lack of skill, if there is skill, poverty is lack of planning and implementation, if implemented, poverty is no gaining. Individually, poverty is remaining unhealthy. In the family, Poverty is difficulty in managing foods for morning and evening. In the society, there is no road development, not availability of school and health institutions, no accessibility of pure water and electricity supply. Nationally, there is political instability, not good international relationship, no industrial development, and loss of sovereignty. Definitions of poverty and its causes vary by gender, age, culture and other social and economic contexts.

Poverty problem is not only the problem of the underdeveloped countries; it is the problem of the developed countries too. A person's status and location also effect perceived causes of poverty. Poverty is pronounced deprivation in well-being. Human poverty encompasses a lack of capabilities, a lack of political freedom, an inability to participate in decision making, a lack of personal security and an inability to participate in the life of the community. Poverty spreads worldwide and creates many different problems. Poverty is created by many different causes and its negative effect can't be limited so developed countries and also concerned with poverty and inequality of underdeveloped countries. In fact the debate is adultery in what is poverty and its effects how much width and depth.

Poverty is widespread in Nepal where around 38% of the population lived below the poverty line in 2001. A recalculation on poverty incidence in the LDCs using a US \$ 1 a day poverty line anchored on national income data showed a 51% poverty incidence in Nepal. Poverty in rural areas is more critical than the urban area. Approximately ninety percent of the population of Nepal live in the village and has been facing the problem of poverty. Not only is the percentage of poverty high but also the number too.

Many different ethnic groups of people live in Nepal. Among the different ethnic groups of people, untouchable classes of ethnic groups and disadvantaged social groups like Alpasankhyak Janajati are mostly below the poverty line. The Kumal one of the indigenous (Aadibasi) Janajati has been facing the problem of poverty because they couldn't develop their own traditional occupation with changing time and society. The main economic sources of Kumal households are from agricultural production and the wages from agricultural labour.

1.2 Statement of the Problem

The national economy of Nepal fully depends upon agriculture, so the agriculture is the backbone of economy. Agriculturally, the Terai belt is more fertile than the Himalayas and the hilly region. The productivity in agriculture depends upon the irrigation facility, fertilizers, modern agricultural equipments and agricultural credit.

Nepal is the least developed country which is multinationally, multilingual, multi religious and multi-cultural country. Poverty is wide spread in Nepal. Poverty is rampant in rural areas and then lower ethnic groups, mainly low number indigenous Janjati people.

Among various ethnic groups, Kumals are one of the indigenous people of Nepal, especially live in Vitri (inner) Madesh. Kumal are the poor in respectively socially, culturally, economically and politically. Kumal are also

called Vumiputra like child of Earth because they cultivated the land from big forest to survive in previous days when not still Malaria eradication.

Since no pervious study has been done on the extent of poverty of the Kumal in Gaindakot VDC (Study area). The present study aims to find out the poverty situation in Kumal community and who are actually live below the poverty line.

One ethnic groups not only sucking or plucking the other ethnic groups of people, but the same ethnic groups also doing that kinds of job within the same ethnic groups. The clever people have captured more properties and the lower economic classes of the people are becoming poorer and poorer. Kumal is a simple and innocent people who have not political opportunities. They have not sufficient farm and land whichever they need to survive. Many landowners Kumal are oriented to landless because of no alternative way of incoming. To get food they work hard. They do not maintain in balance between income and expenditure. They are all involved in their cultural and religious occasion with ale and alcohol beyond new generation. Weak economy they also face illiteracy and poor health.

1.3 Objectives of the Study

The objectives of this study about the poverty are given below: -

- i. To analyze the poverty situation of Kumal community
- ii. To find out the specific causes of Kumal poverty
- iii. To assess what efforts are they (Kumal) to set up of poverty and what are governmental or non governmental organizations-doing for poverty alleviation in Kumal society.
- iv. To assess the possibilities and challenges for poverty reduction.

1.4 Significance of the Study

The kingdom of Nepal lies in South Asia. Nepal embraces a part of the main Himalayan range in the north including Mount Everest which is the highest mountain in the world, and also a part of the Gangetic plain in the South. Geographically the country can be divided into four major regions: the Himalayan highlands, the lower Himalayan ranges, the forest areas of the inner Terai and the flat and fertile land of the Terai. Terial region is populated by various Indo-Aryan language speaking Mediterranean type people and some indigenous people such as Tharus, Kumal, Darai, Mushahar, Satar, Koche and Meche. Each different ethnic group have their own language, cultural dress, life style etc. that is influenced with the climate and the economic condition of that groups as well as the influence of development and the development of other groups of people.

The main significances of this study are as follows:

- i. In many cases, Kumal are backward in obtaining opportunities. This study aims to identify the poverty situation among Kumal society.
- ii. This study can be encouraged them (Kumal) to be empower economically and for mobility in economic activities actively.
- iii. This study might be helpful at finding the relationship between poverty and other socio-economic factors.
- iv. This study will be helpful to the researchers and students for further investigate into situation of poverty in ethnic groups.

1.5 Limitations of this Study

This study has following limitations: -

- i. This study is basically concern to a specific area and specific ethnic groups of people to determine the extent of poverty.
- ii. Simple statistical tools are used to analyze the data.
- iii. Findings of this study may or may not be applicable at the national level.

CHAPTER-TWO

REVIEW OF LITERATURE AND CONCEPTUAL FRAMEWORK

Discourses on poverty: Generally speaking, people do not want to remain in poverty. A particular situation of poverty of an individual, family or society is a matter of subjective perception. Like beauty, poverty lies in the eye of the beholder.

Absolute poverty has been divided by Rowntree (1901) into two subdivisions: primary and secondary. Primary poverty shows the income level with which a household fails to buy the absolute essentials of food, clothing and shelter etc. Secondary poverty is a household's failure to purchase the minimum subsistence needs because of inappropriate use of income. But Joshi (1979) has categorized poverty into natural and artificial forms. Natural poverty is a condition of low level of development of the productive forces, whereas artificial poverty is the result of economic changes and development itself. However, Lipton (1985) has defined poverty on the basis of expenditure on food he considers a household spending more than 70 percent of its total expenditure on food alone as poor. But Jain (1971) has devised that the households with an average income less than Rs. 2 per day (in 1976/77 prices) be considered as the poorest among the poor and all those having less than income required to meet the national per capita consumption expenditure of poverty. (quoted by prasain , pp 45-46).

D. Hamilton discusses about the meaning of poverty in his book. He has examined income and its distribution. He has also taken the income inequality as the major factor of poverty and he has used Lorenz curve to show it geometrically. He makes distinction between absolute poverty and relative poverty. However, he uses relative's concept for analytical purpose. He has made a due consideration on how to eliminate poverty. He has used secondary data. (Hamilton 1968, quoted by Adhikari 1999, P.9)

‘The first attempt to define and quantify the level of poverty in Nepal was made by National planning commission in 1976-77 through a survey on, employment, income distribution and consumption patterns. The minimum subsistence level of income and expenditure were used for derivation of the poverty line. An income level of Rs. 2 per capita per day at 1976-77 prices was taken as the minimum subsistence level. This cut-off level was based on the expenditure required to buy food, giving average daily intake of 2256 calories and value of the lowest actual daily consumption of other basic necessities. This criterion at that time gave a poverty estimate of 40.3 percent. (NPC, 1976-77; *ibid* P.10)

The World Bank Study, “Nepal; poverty and income, 1991”, shows that there is 74 percent of rural population below poverty lines. According to this report, there is the existence of severe poverty Nepal i.e. 71 percent of total population live in poverty. The study has used various socio-economic indicators show the exact situation of poverty i.e. health, education, basic, service etc. (The World Bank 1991)

David Seddon, in his book ‘Nepal: A state of poverty has examined the cause of poverty in Nepal. According to him, increasing population, agricultural crisis and the wide gap between rich and poor are the main reasons for poverty. The writer has taken primary data for the analysis of poverty through field survey between 1974 and 1982. The writer has given due recommended some policies, giving high emphasis on the role of government.(Seddon: 1987)

B.C.L. Johnson, in the book ‘Development in South Asia’ has focused on different aspects of development. He has taken five countries of South Asia Viz. Nepal, India, Bangladesh, Sri Lanka and Pakistan for his analysis and research work. Among the various aspects he has taken for the study, he shows that Nepal is backward in all aspects. Thus, he makes a pessimistic view on the progress of Nepal. (Johnson: 1983)

Poverty reduction has been an explicit goal of planning in Nepal since the mid 1980s. The 10th plan/PRSP (2002-2007) also states poverty reduction as its sole objective. As strategy of broad based economic growth focusing on raising agricultural productivity and encouraging private sector led growth is emphasized in the plan along with extra efforts to make development inclusive of targeted programmes aimed at poverty reduction. (NPC 2002)

Among the indigenous Nepali people, in addition to the Tharu we find Danuwar, Majhi and Darai. They have striking cultural and physical similarities to the Tharu and inhabit neighbouring regions in the Terai forests and inner valleys. They might belong to the group of aboriginal races inhabiting other more or less secluded regions of India.

Living close to them along the river valleys are people called Barhamu and Kumhale, farmers and porters respectively. These Barahamu and Kumhale number very few; they appear more mangolaid than Danuwar, Darai and Majhi, and speak a distinct Tibeto-Burman tongue. (Dor Bahadur Bista 2004 P.151)

‘The Satar people are said to same as Santhal of Bihar. They are nomads, who travel back and forth across the Nepal, India border. They shift one area to another and comeback to the original place few years later. They may be said to practice shifting cultivation that in contact to other tribal and mountainous part of Asia is not common in Nepal. They supplement their income from agricultural by fishing and hunting.’(quoted by Adhikari 1999)

In the dissertation, Mr. L.N. Bhattarai, examined the magnitude of poverty among Tharu community. Primary data has been taken from the village of Rupandehi. He has used some statistical tools such as simple linear regression analysis, co-efficient of determination and break-even point for the analysis. He comes to the conclusion that a large share of income of poor people is spent on food consumption (76.5%) smoking and drinking habits have also made them poorer. In this study, the author expressed that nearly 5.7 percent of total

expenditure goes to smoking and drinking. Thus, he concluded that not only income, but also socio-cultural values and traditional habits have to do a lot for being poor. (Bhattarai 1989)

Kattel (2000) in this study, finds that Kumals being marginalized from their traditional occupation and from their land. Other factors have also indirectly and directly affected Kumals very negatively. These affecting factors which are related to non-Kumals and government policies.

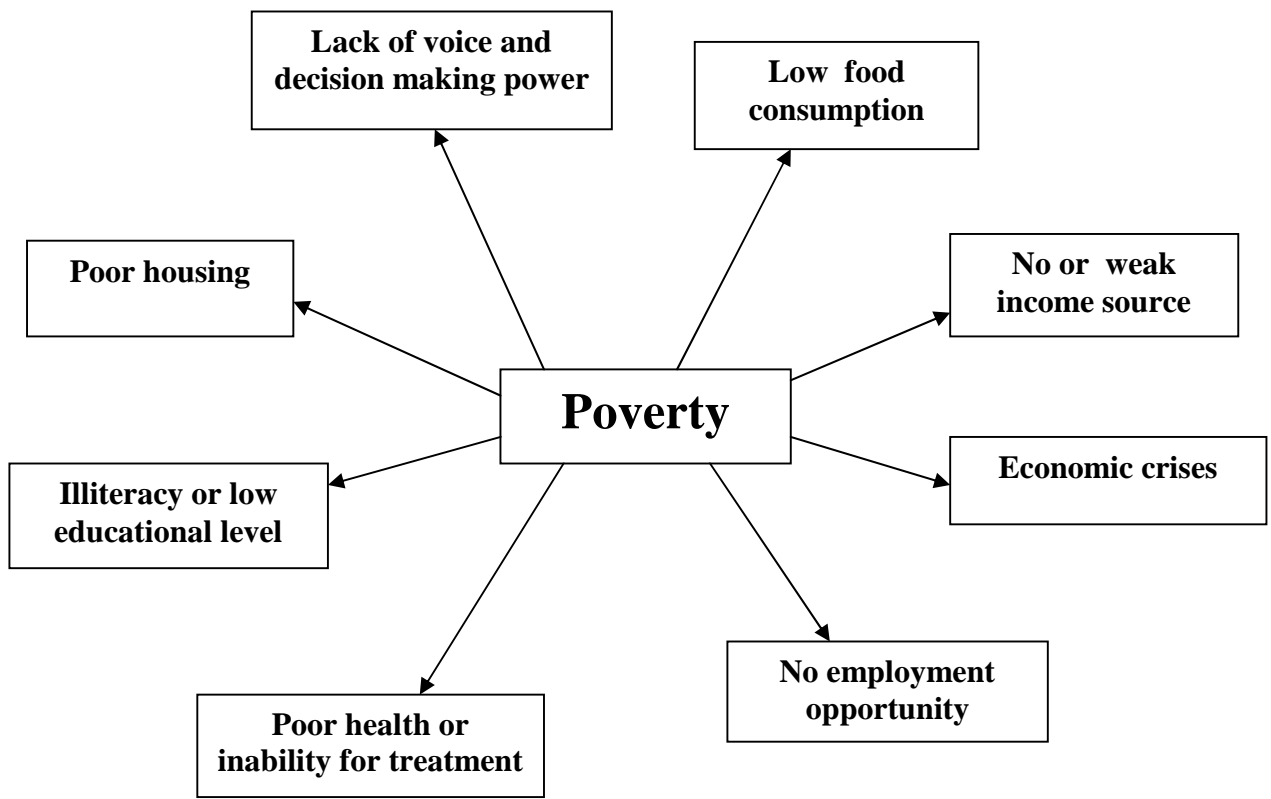
Maskey (2001) has viewed that, economic status of Kumal is pulling down due to lack of ideas and techniques to compete with the clever immigrants in changing modern environment. The cultural entities like language rituals; festivals etc. are their assets losing without gaining suitable ones to adopt the changing environments.

Kumal (2007) in his report, “Kumal Vasha Adhyan Pratibedan and Preparation of Primary Level Curriculum,” has defined this community according to the traditional profession of pottery making, fishing and little bit in agriculture. This community has likely near to the relationship with Majhi, Bote and Darai in Hill area and Tharu and Danuwar in terai area. Around in 70 districts of Nepal, this community has been living under the poverty line (lack of education, health facility, food sufficiency etc). This community has been found in Palpa, Arghakhanchi, Nawalparasi, Tanahun, Gulmi, Gorkha, Lamjung, and Dhading districts.

Subedi (1999) has mentioned about various forms of mobility among the ethnic groups of eastern hills so as to illustrate the livelihood strategy of the rural poor. The mobility takes place for the sake of better livelihood, which is categorized broadly into two categories as: basai sarai (migration) and ghumphir (wandering). The researcher has accounted only those which are directly related with the livelihood of the rural poor (quoted by Kumal 2009).

The pointed out that the cause of poverty is due to small size of landholding, production for only self consumption, lack of market facilities and other basic infrastructure, lack of off farm jobs. He said, 'There is the spatial dimensions of poverty i.e. location remoteness is the cause of poverty. It is mainly because there is no access to basic services, access to communication, road and markets etc. It is notable that only the coin age of mounting catchy slogans and clap-trap phrases do not serve the poverty alleviation programs. (Aryal 2003).

Conceptual Framework



CHAPTER-THREE

RESEARCH METHODS

3.1 Research Design

The study is based on both an exploratory as well as descriptive research designs. It also compared the socio-economic and cultural characteristics and other important factors related to ethnic poverty. In this study, there is considered only about the incidence of poverty in a specific ethnic group of people, Kumal, in a VDC.

3.2 Study Area/Site and Rational for Relation

The study area is Gaiindakot VDC, which lies in Nawalparasi district. This VDC is oriented to urbanization. It is situated in the central part of the country. There are many ethnic groups- i.e Kumal, Magar, Gurung, Bote, Darai etc. Kumal people live all over the VDC beyond ward no. 3 i.e. Hardi and Keladi.

The study area is placed closer to Narayani River which flows from southern part of VDC. Jayshree Khola also passes through which helps the farmers for irrigation in VDC. There are some industries, schools and colleges, hotels and restaurants and also market centre etc. There are some NGOs, office, health post and community Hospital also. There are community forests also i.e Maulakalika, Jay Shree and Nandan community forest. There is progress in road development.

Anyway, I selected this area for the convenient of data collection as i am a resident of this area.

3.3 Types of Data

In this study, both primary as well as secondary data is considered. The primary data is collected using questionnaire for each selected household. Each sampling household is selected by simple random sampling procedure. The

households, details according to questionnaire, are collected through the direct contact with Kumal people.

The secondary data is taken from the published documents of CBS, Action Aid Nepal, National Planning Commission and office of Gaidakot VDC in different periods of time. Those data are mainly used for comparison.

3.4 Data Collection Techniques and Tools

The study is based on Kumal. So far the analysis purpose out of 187 households of Kumal, only 32 households are taken from study area. Kumal generally concentrated in ward no. 1, 7, 8 and 9 of the study area.

So sampling are taken from 1, 5, 7, 8, and 9 wards i.e. landholding as well as landless households of the study area. In data collection, both quantitative and qualitative methods are used for collecting data from the study area.

The data is collected from following techniques:

- a. Household interview used structured and semi-structured questionnaire. Interview method was adopted from sample households heads in the absence of households heads the senior member was interviewed.
- b. Interview with key informants

In addition to the individual respondents and household, as per the need, interview was carried out related project personnel, Kumal graduates, village teachers, VDC secretary etc.

- c. Focused Group Discussion (FGD)

A fixed number of 3 FGDs were conducted in the selected wards. Each FGDs was attended by around 4-5 participants both male and female. The number of FGDs for selected wards for the study is altogether 14.

d. Observation

The close observation in the problems and life style of the people in terms of effects of poverty, economic change, feeling of caste system changes in social behaviour, ownership for development tendency of poverty reduction etc.

e. Case study

Case studies of some household females was prepared by taking interview and recording their life story including their feelings and aspirations.

3.5 Data Processing

Collected data was coded and tabulated after completion of data collection. A master table was prepared from the completed questionnaires incorporating the different socio-economic characteristics, such as income, landholding family size, level of education, employment.

CHAPTER-FOUR

POVERTY IN NEPAL

Topographically Nepal is divided into three ecological zones, namely Mountain, Hill and Terai. Nepal is bordered by India on the west, South and to the east, and by Tibet region of the People's Republic of China in the north. Its area is 1,47,181 sq. km. and a population is 2,64,94,504 CBS (2011), the country is the largest Himalayan state. Within less than hundred miles north of the low Terai plain there lie some of the highest snow peaks in the world, including Mt. Everest. There are over 240 peaks exceeding 20,000 feet in elevation and the snow line lies above 17,000 feet. There parallel ranges:

- (i) Chure Range rising abruptly from the Terai lowlands averages 3,000 ft in altitude five to twenty miles broad;
- (ii) Mahabharat range averages 7,000 ft in height and ten miles in width;
- (iii) The high Himalaya, the realm of snow-peaks is altered by characteristics lowlands.

The poor are concentrated in rural areas. At the beginning of ninth five year plan (1997-2002) the incidence of poverty is about 42%. The target of this plan is to decrease the percentage 32% at the end of the plan. The table 1 shows the poverty situation of Nepal, according to different geo-graphical region and rural and urban area.

Table: 1 Percentage of population below poverty line

Different Region	Population below poverty line		
	Total	Poor	Absolute poor
a) Geographical region wise			
Mountain	56	29.3	26.7
Hill	41	21.3	19.7
Terai	42	28.7	13.3
b) urban & Rural area			
Urban area	23	13.2	9.8
Rural area	44	26.4	17.6
National Average	42	24.9	17.1

Source: Adhikari (1999)

At the beginning of Eighth five year plan (1992-1997), the incidence of poverty is assumed to be 49%, and under the Ninth five year plan (1997-2002) the incidence of poverty is about 42%.

It is estimated that 95% of poor like in rural areas where 90 percent of total population of Nepal lives. The rate of rural under-employment is reported to be over 40 percent. If there is established any modern industries, the skilled labour force should be brought from India and other countries. In rural area, there are limited opportunities because of seasonal employment in agriculture.

Situational analysis of various dimensions of poverty in various districts reveals that there is tremendous variegation in incidence of poverty and characteristics of people living in poverty by district. The economic indicators like per capita income, per capita consumption expenditure, per capita food expenditure, per capita operational landholding; social indicators like literacy rate, life expectancy, access to safe drinking water and sanitation, gender and social discrimination, and health indicators like immunization rate, infant mortality rate, child mortality rate, fertility rate vary from district to district.

Table:2 Ranking number of Nawalparasi district by development indicators

S.N.	Particulars	S.N.	Ranking number
1	According to the poverty and deprivation index	1	36
2	According to the socio-economic and infrastructural development index	2	36
3	According to the women's empowerment Index	3	33
4	According to the child deprivation Index	4	49
5	According to the health and development Index.	5	33
6	According to the infrastructure development index	6	70

Source: CBS 2001

With other development indicators

Child illiteracy rate (illiterate children aged 10-14 yrs as a percentage of total children in same age group) Nawalparasi-20.34%;

Child Economic Activity Rate (usually economically active children aged 10-14 yrs. As a percentage of total children in same age group) Nawalparasi-22.35%;

Proportion of child marriage (married children aged 10-14 yrs as a percentage of total children in the same age group) Nawalparasi 2.29 ;

Percentage of educationally disadvantaged population Nawalparasi.-5.77% (intermediate);

Contraceptive prevalence rate (Number of fertile couples using contraceptives per 100 married women of reproductive age) Nawalparasi-41.83%;

Drinking water coverage (percentage of households with access to piped or tap and tube-well water for drinking purposes) Nawalparasi-86.24%;

Road density (sum of different categories of road in km) per 100 sq. km area) of total surface area-Nawalparasi-11.47 km/100 sq. km (area);

Bank density (Number of banks per 1000 population divided by population distance) Nawalparasi-0.28;

Number of health institutions per 1000 population divided by population distance) Health institutions density No. 47 Nawalparasi – 2.21;

Overall literacy rate (literate population 6 yrs and above) as a percent of the total population in the same age group) No. 34 Nawalparasi – 53.25%

Level of poverty: In the eighth five year plan ,poverty alleviation was an overarching theme .While conducting a preparatory exercise ,a national seminar was organized on poverty alleviation and human development.There was big euphoria in analyzing the past efforts for poverty alleviation .A poverty alleviation fund was recommended to ne set up .As usual the Ninth five year plan has also stressed on poverty alleviation .In the plan document it was stated that 42 percent of rural people were below the poverty line and it was targeted to bring it down to 32 percent by the end of the plan period . However it came down to 38 percent, i.e. the poverty reduced by 4 points instead of 10. Many institutions studied about poverty level such as follows:

Many institutions studied about poverty level such as follows:

Table: 3 Level of poverty (1977-2004)

Poverty criteria by different institutions	Percentage of people living below poverty line		
	Rural area	Urban area	Nepal
NPC/Nepal 1977	37.2	17.0	36.2
MPHBS 1985	43.2	19.2	42.0
CBS 1996 (NLSSI)	47.0	18.0	45.0
NLSS II 2003/04	35	10	31

Source: - Prasain (2007)

In the tenth plan the terminology was changed ; instead of poverty alleviation it was preferred to opt for poverty reduction as the principal theme. And ,during the Tenth plan period ,it was aimed to reduce poverty by 8 points in a normal scenario whereas at a lower level it would have reduced by 5 points.But according to NLSS II, the estimated poverty was 31 percent compared to 42 percent in 1995/96 ibid p.8.

Poverty alleviation efforts in Nepal:

An in-depth description of poverty and livelihood of the ancient Nepal has not been found .However, going through some of the documents, it would be safe to say that the people in ancient Nepal heavily depended upon hunting , gathering forest products ,and rearing livestock. The focus of previous planned development efforts in Nepal has been on creation of infrastructure for development. Although some works have also been done forward creating institutions for delivering social services, such as hospitals and health posts, schools, water supply etc. IRDPs are conducted for poverty alleviation in Nepal. There are following IRDPs in Nepal, which had poverty alleviation aspect , they were located in relatively poor areas of the country . According to Gurugharana (1995) ,"Nepal's IRDPs have however , had little success in

promoting rural development or in meeting the needs of the rural poor because of inherent weakness in design and implementation ,unmanageable complexity and too many objectives being persuid the same time." Many program and projects have been launching after the democratic revolution of 2007 B.S. Integrated Rural development projects (IRDPs) are as follows:

Table:4 Integrated Rural Development Programs

S.N.	Name of IRDP's	District covered	Started from	Involved country & Institution
1.	Rasuwa, Nuwakot	Rasuwa, Nuwakot	30 Apr. 76	World Bank
2.	Sagarmatha	Siraha, Saptari, Udayapur	26 Dec. 78	ADB/Manila
3.	Mahakali	Dadeldhura, Baitadi, Darchula	9 Aug. 79	World Bank
4.	Koshi Hill Area	Sankhuwasabha, Terathum, Bhojpur, Dhankuta	10 Dec. 70	(UK)
5.	Rapti	Rapti Zone	12 Aug. 80	USA
6.	I.H.D.P	Dolakha, Sindhupalchowk	20 Aug. 80	Switzerland
7.	Karnali Bheri	Surkhet, Dailekh, Jumla	21, July 81	Canada
8.	Dhading	Phading	19 Nov. 84	Germany
9.	Palpa	Palpa	1989	Germany, HMG/Nepal & Switzerland
10.	Gulmi Arghakhanchi	Arghakhanchi	1989	EEC & HMG/NP

Source: Gyaneshwor Bhattarai (1996)

As stated above, the existing larger projects have generally failed to reach and benefit to the poor due to weakness in design and implementing.

As poverty alleviation efforts in Nepal, other programs were conducted like subsidy and transfer program, and targeted credit programs. The subsidized

food distribution of Nepal Food Corporation has not reach upto the poor people .The NFC mainly concentrated in kathmandu valley and only in the district headquarters of remote districts.That program is just reach on the employee of district headquarters, but unable to reach upto the rural poor people.The fertilizer subsidy program through Agriculture Input Corporation (AIC) has had little impact on the poor but the fertilizers supplies through AIC are unreliable and subsidized fertilizer is smuggled to India, or to urban areas from remote areas.

There are several targeted credit programs: Small Farmers Development Program (SFDP), Production Credits for Rural Women (PCRW), the Intensive Banking Program (IBP), and the recent 'Banks for the poor only'. SFDP has operated through ADB/N all over the country. Under PCRW, the women's development officers framed groups among village women, who receive subsidized credit under IBP for development activities and small business under taking. It is not primary a credit program but is a general development program for women , which uses credit as an entry point to organized groups for literacy ,health and family planning , and small public works.

All the other programs for poverty reduction: Food and Feeding Programs, Employment Programs, Skill Generating Programs have nominal effects on poor families and even limited in paper program only. For the proper program to alleviate poverty is by establishing a 'Bank for the Poor only' in all parts of the counrty and to provide targeted supporting services to enable the poor to productively utilize the available credit facility.

Various poverty reduction programs have been run in Nepal but not so effective.United Nations has done extensive studies on the level of poverty in Nepal.The poverty chart shown below is prepared by UN to show how poverty differs from region to region in Nepal .It shows that Kathmandu and sorrounding area and the East Nepal have lesser poverty and the West generally suffers from grinding poverty.

Dynamics of Poverty

Many believe that land is one of the main factors which contribute positively for poverty reduction and offer better livelihood to the people of rural area. Many programs and projects have been launching after the democratic revolution BS 2007. Government as well as INGO and NGO are engaging to reduce the poverty problem. Unfortunately, the reality in Nepal is that the plans, programs and projects for the last four decades supported by various multilateral and bilateral donors, have done very little and poverty in Nepal seems to have expanded as well as deeply-rooted. According to Gurugharana (1995), the causes of deep ended are as follows:

Political and socio-cultural factors

- (i) Lack of good governance
- (ii) Lack of participation by masses of people in the development process.
- (iii) Weak, inefficient and corrupt administration and rent-seeking attitude
- (iv) Gender discrimination
- (v) Caste discrimination
- (vi) Cultural-traditional factors
- (vii) Poor access to social services, low human development and inappropriate public expenditure pattern.

Economic and Demography factors:

- (i) Sluggish growth rate in face of rapid population growth that is around 3% per annum against average population growth of 2.5%.
- (ii) High inequality in assets and income distribution aggravated by lopsided, dualistic development process.

- (iii) Massive unemployment and under-employment.
- (iv) Inefficiency of management at available resources.
- (v) High inflation and rising cost of living relative to rise in income of fixed income groups.
- (vi) Deteriorating terms of trade of primary and traditional sectors.
- (vii) High indebtedness, heavy dependency on informal credit and lack of access to institutional credit for majority of population.
- (viii) Mismanagement of foreign assistance.

Geophysical factors:

- (i) lack of aggregate resources:
- (ii) Landlocked between two poor developing countries and long open border within India.
- (iii) Extremely difficult topography and poor infrastructure of development.

Besides these, obstacle, low rate of literacy and lack of national ownership of development policies, programs and projects, inadequate national savings, domestic resources mobilization as well as optimum utilization of foreign aid, lack of export promotion and export-oriented industrial expansion. The plans, programs should be translated into poverty alleviation. Gurugharana also stated that in Nepal, most development policies, strategies, programs and projects are ‘donor-driven’ and ‘donor-drained’ (Adhikari 1999 pp 26-27) .

What could we do to reduce poverty :

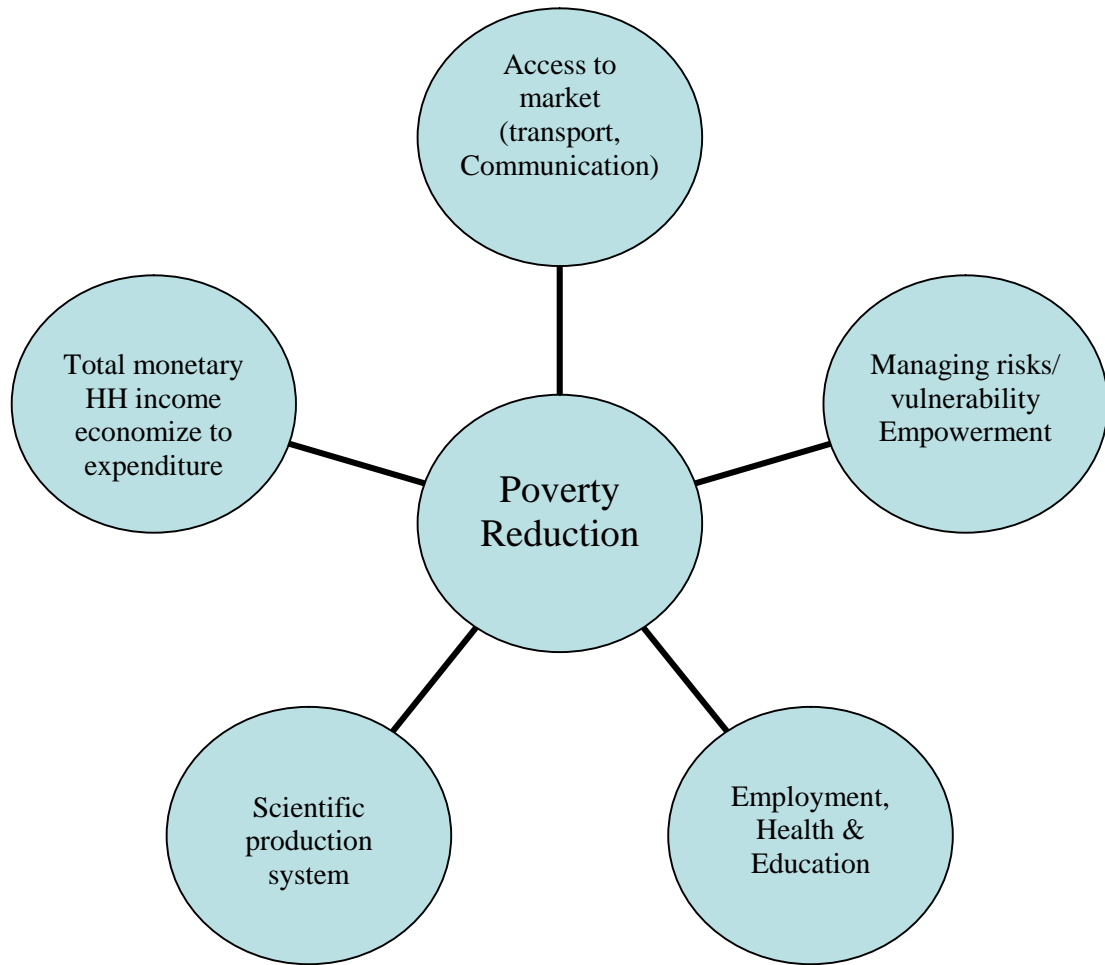
There is much to be thought about before we can develop proper ideas to reduce poverty in Nepal. Many things have to be done right for this to happen. But, that does not mean that we can not initiate something little today.

It is said that only 17% of the land is used .We have to seriously think of the 83% of the unused land can be utilized to develop some new endeavors to generate income to reduce poverty in Nepal.Although Nepal is poor it shouldn't just be known for the poverty,there are lots of natural resources that are worth a lot. These resources can be used to decrease poverty.

Nepal is the poorest country in South Asia and ranks as the 12th poorest countries in the world .About four fifths of the working population live in rural areas and depend on subsistence farming for their livelihoods. The majority of households of Nepal have little or no access to primary health care, education ,clean drinking water and sanitation services. Some poor families in Nepal are often obliged to send their children to work rather than school.

We can practice for poverty reduction by various ways. Agricultural production can be increased by scientific production system .It means we may be safe from food scarcity. If there is low expenditure than households income , that means no need of loan for these families. Employment, Health and Education empower the our life.Empowerment makes the person strong to fight or manage various risks or vulnerability.Communication and transport is very necessary for our every day life.If we manage our everyday life scientifically that may help to reduce poverty.

Practice for Poverty Reduction, we can show that by the chart in this way:



CHAPTER-FIVE

ANALYSIS OF THE FINDINGS

5.1 Introduction of the Study Area

Location: Out of the 73 VDC in Nawalparasi district, Gaindakot is located in Eastern part of the district. It is in the no. 1 election constituency of the district. All the villages are situated to East-West Mahendra highway. All of this part is in Terai region. This VDC is about 80 km far from the headquarter Parasi.

Borders: To the East it has Narayangarh bazaar and Debaghat of Chitwan district, Kota VDC and Devaghat VDC of Tanahun district to the North, Mukundapur VDC of Nawalparasi to the west and Ratanpur VDC of Nawalparasi to the south and Kaligandaki River flows to the North.

Table: 5 Area of the Gaindakot Village

S.N.	Situation	S.N.	Area in hectare
1.	Total area	1.	8200 hectare
2.	Agricultural	2.	3000 hectare
3.	Forest	3.	4000 hectare
4.	Others (household area, road, industries)	4.	1200 hectare

Source: Village profile (067/068)

Geo-Structure

Table: 6 Major villages of different wards

Ward no.	Villages
1	Jaujuwa
2	Maduwaghat
3	Hardi, Keladi, Tataribas
4	Thapardi
5	Maduwaghat
6	Beltari, Botetale
7	Darraitole, Beltari
8	Kumaltole, Beltari
9	Thumsi

Climate

In the summer time, the temperature reaches up to 42 degree Celsius and in winter season the temperature is in between 12-14 degree Celsius. The average rainfall is 380 mm in a year.

The people (Population)

The total population of this VDC is 34805, out of which (17,311) 49.73% are male and (17,494) 50.26% are female. According to the village profile (067/068), there are 5910 households. The table given below provides in details about the population of Gaindakot VDC.

Table: 7 The population distribution of Gaindakot VDC

Ward no.	Households	Male	Female	Total	Average household size
1	1003	2935	2004	5818	4.98
2	1022	3437	4009	7446	4.89
3	443	1207	1198	2405	5.37
4	620	1810	1726	3536	5.08
5	1010	3008	2934	5942	5.11
6	480	1231	1158	2589	4.96
7	479	1272	1189	2461	5.09
8	586	1715	1707	3422	5.08
9	267	696	690	1386	5.01
Total	5910	17311	17494	34805	5.05

Source: Village profile 067/068

The table 7 shows that the average householdsize of Gaindakot VDC is 5.05 .And also shows that female population is more than male .According to CBS 2011,the population of Gaindakot VDC is 33,416;out of them female 16,257 and male 17,159. In this VDC, there is found that different religious and different societies of people. The indigenous people of this VDC is Kumal, Darai, RAi Danuwar, Bote, Gurung and Magars. After Malaria eradication, Brahmin, Chhetri and other people are started to settle down here; people migrated from other districts at Gaindakot. Furthermore, we are considering about age wise structure of population of Gaindakot VDC. The age wise population shows that there exists some degree of poverty. The dependency populations (age below 14 yrs and above 65 yrs) are 9982, that is 28.67% of total population. This shows the dependency ratio is high.

5.2 General Introduction about Kumal

The Kumals, along with the Tharus, Darai, Majhis, Satar, Koche, Meche are indigenous to the Terai regions of Nepal. Physically, and especially in facial features, the Kumals look like they stem from mangaleid stock. They speak an Aryan language. Kumals are innocent, shy and relatively timid people.

Kumals live together in closely clustered settlements. As a matter of fact these people fall in minority category and they do not want to remain separated away from their own community. (Bhatta, 1999)

Kumals celebrate different festivals like Dashain, Tihar, Maghe Sankranti, Chaite Dashain, and others. About the main festival of Kumal, there is no concrete thought. Kumals worship nature, Kuldewata, Aitabare pooja and so on; it is different according to value/place. They use Jand, Raksi, Buffalo, Pork, and so on in the festivals. But, nowadays they follow their own local society. Kumals are fond of singing and dancing. They dance in festival Kumal's main dance is 'Pandure'. It is called the 'Kumal Nach'. Similarly Kumals have Kyalinach, Jhyaurenach and so on.

Kumals have been changed their cultural practices due to the influence of the neighbour or local government. They wear Sadi, Blouse, Shirt-Paints instead of Guniyo-Choleo, Bhoto Kachhad. It is that they have changed dress pattern. In this way, the main Kumal dance is Pandure but nowadays, this dance is on the way of extinction. They have also forgotten their own mother tongue.

The main religion of Kumals is nature or Animism. They worship forest, land, water, air and fire which are closely related to the nature. However, strong influence of Hinduism, the fundamental culture, religion, tradition of Kumals is being lost slowly and gradually.

The main festival of Kumal is magheshakranti; now a day they celebrate like Dashain, Tihar, Chaite Dashain and others.

In Kumal community, according to their cultural practices; in the birth, they celebrate Chhaiti and Nwaran (Naming ceremony), and they celebrate within 5-9 days of the birth. Pasni (Rice feeding ceremony) generally 5-6 month of birth. At marriage different types of marriages are in practices i.e Magi, Vagi, jari and Bidhuwa Bibaha, Nowadays, Court marriage also in practice and also inter-caste marriage. When Janti have come in bride home then wedding processess welcoming program is done. In previous days, ale, Amala & Akshata are used for welcoming program. Now a day, only Akshata is used. Sindur not to be used in Maiti, only kept Sindur at Behula's home, now a days that is also changed.

At Death: The death is the last funeral rite of human being. Kumal perform funeral rite on their own way. The dead body of Kumal is either buried or burnt. Previously, it used to be buried, but now a days it is mostly burnt. After 13 days of death; 'Chulo Chokhyaune' is performed, in which cock or pigeon's blood is used, that work is done by own caste Jwaichela compulsorily. After 45 days, Barakhi is finished. After 1 year, Pinda is given yearly.

According to the population census of Nepal 2011, there are 125 caste/ethnic groups of people among them Kumals are less known indigenous people of Nepal.

Language: Languages of four families are spoken in Nepal. They are Indo-Aryan, Tibeto-Burman, Austro-Asiatic and Dravidian. Kumal is one of these languages, which belongs to the Indo-Aryan subgroup of Indo-European family. According to the census report (2011), the total population of Kumal in Nepal is 121,196 of which 12,222 (10.88%) people can speak Kumal language. The total population of Nepal is 26,494,504 (census 2011). This census also has identified 123 different languages.

5.2.1 Origin

The history of the origin of the Kumal people is not so much clear but I discussed various persons who are in politics or in organization. The Kumals settled down near the bank of river from Mahakali to Mechi like Banke, Bardiya, Dang, Kapilbastu, Gulmi, Palpa, Syangja, Nawalparasi, Tanahun, Gorkha, Lamjung, Dhading, Chitwan in western and Sankhuwasabha, Ilam, Jhapa, Morang, Sunsari, Sarlahi, Bara in east. The Kumals are indigenous people of Nepal. Kumal may be generally classified in two different groups: Purbeli and Paschimeli. The Purbeli (who live in eastern Nepal) probably come from Baishali of India, and the Paschimeli (who live in western Nepal) probably came from Kumau Gadhawal of India. In the ancient period they were like nomads(Ghumante) but permanent settled at first in Kundurtar of Gorkha; from there they went Palpa, Gulmi, Nawalparasi and other district; where they went there might be settled.

The origin of Kumal word came from Sanskrit language. It is said 'Kumbhakar' was changed to 'Kumhar' and then 'Kumal'. But Kumal should not be mistaken for the Kumals or Kumaley (Gautem et al. 1994).

(Gautam et al, 1994) says people who inhabit Nepalese Terai, inner Terai and many hill area make earthenware pots and sell them to the surrounding villages are known as 'Kumal'.(Quoted by Maiya Kumal).

5.2.2 Population

The total population of Nepal is 2,64,94,50 ; and the annual population growth rate is 1.35% (CBS 2011).Like this, the national data of Kumal according to CBS (2011): the total population of Kumal in Nepal is 121,196 ; out of them male are 57,525 and female are 63,671.They are distributed in various region like this:

Table: 8 Region wise Kumal population distributions

Region	Male	Female	Total	Remarks
Urban	9298	9057	18355	121,196
Rural	48227	54614	102841	
Mountain	1139	1229	2368	121,196
Hill	28262	32790	61052	
Terai	28124	29652	57776	
Eastern	4537	4674	9211	121,196
Central	14663	14588	29251	
Western	29959	35646	65605	
M. Western	7583	7916	15499	
F. Western	73	847	1630	

Source: CBS (2011)

This given table shows that Kumal population is more in rural area than the urban i.e.18,355 in urban ;102,841 in rural area.Like this ,still the most of Kumals are living in Western region i.e.65605,that means 54.14% of total Kumals.

In the study area:

The total sampled households are 32;in which the total households members are 176.Out of them 28 male and 4 female are the head of households. The average family size of sampled households is 5.5 .According to 2011,the average household size of Nepal is 4.88 ,and the average household size of Nawalparasi is 5.

Since Nepal is an overwhelmingly agriculture nation,its poor are concentrated in rural area .Most of the poor are therefore an extension of rural poverty.Economically productive population empower the households and also nation. Demographic character of Kumal people of sampled households:

Table: 9 Distribution of population by age and sex

Age group	Male	Female	Total	Percentage
0-4	5	5	10	5.68
5-9	8	3	11	6.25
10-14	6	11	17	9.65
15-19	13	15	28	15.90
20-24	12	17	29	16.47
25-29	7	15	22	12.5
30-34	2	2	4	2.27
35-39	5	8	13	7.38
40-44	4	1	5	2.84
45-49	10	9	19	10.79
50-54	3	4	7	3.97
55-59	1	1	2	1.13
60-64	1	2	3	1.70
65 +	3	3	6	3.40
Total	80	96	176	100%

Source: Field survey 2012

The table 9 shows that the total population of sampled 32 households is 176, out of them 96 female and male are 80. The population structure of Kumal population is almost similar to the population pyramid of the most developing countries i.e. early expanding and late constructive. The highest percentage of male and female was found to be in age group of 15-19 years in males and 20-24 years in females.

The population by broad age group: in Nepal 15-59 years age group is only 56.96%; 14years and less than 14 years population is 34.91% and more than 60 years is 8.13% of the total population of Nepal (CBS 2011).

According to CBS 2001, in Nawalparasi the total population is 562,870; the proportional population distribution is 2.43; average annual population growth rate (1991-2001) is 2.55% per annum; the average household size is 5.72; the total households is 98340; the sex ratio is 97.77 and child-woman ratio is 486; like this the total dependency ratio of Nawalparasi is 87.48% and child dependency ratio is 75.13%. In my sampled households the total dependency ratio is 36.43% and the child dependency ratio is 29.45%. Less than age 15 and above 65 years population is about 26.7% of total sampled households population which indicates that there is high burden in economically productive population.

5.2.3 Dwelling Area

Kumals are distributed in various districts. But, about 16 districts, Kumals are more than thousand populations like Nawalparasi, Rupandehi, Palpa, Arghakhanchi, Dang, Banke, Gulmi, Syangja, Pyuthan, Kaski, Tanahun, Lamjung, Gorkha, Dhading, Nuwakot, Chitwan. Especially their main settlements are concentrated in inner terai; on the bank of rivers and foothills and Tar of hilly region of country. According to CBS (2011), Kumals are mainly dwell in rural area i.e. in Western region in Terai.

According to eco-development region, the Kumal population distributions are as follows:

Table :10 Kumal population distribution in western region

Western Region	Population	Total
Western Mountain	28	65605
Western Hill	46283	
Western Terai	19294	

Source: CBS (2011)

The table 10 shows that most of the Kumal population concentrated in western hill i.e. 46283 that means 38.19% of total national Kumal population .

5.2.4 Labour Division

Earthen pot making is the traditional or ancestral occupation of Kumal. Gradually, according to changing time, they are losing their occupation due to lack of mechanization in their occupation. They could not adopt with development of modern technology. So, the Kumals are compelled to shift their occupation from earthen pottery making to wage labour, porter, foreign employment and others. Mostly as wage labour, Kumals work in the field and constructing buildings. In agriculture they plough field, dig the field and they yield crops.

Mostly married Kumal women wake up early in the morning and they start working in their Gotha (animal service) and kitchen. Some are ready for wage labour. Many poor household's children couldn't go to school or boarding; they also involve in household work.

The youth Kumal male and female involve in only seasonal agricultural work due to unemployment. Some are busy in searching for foreign labour/employment. Some have to do early marriage and have given birth 2/3 children; they can't manage house and children because they couldn't take own responsibilities. At last, they have worsened parent and children future. Its main cause is lack of education and employment.

5.2.5 Daily Life and Traditional Beliefs

Kumals of this study area are very few involved in the government services. Previously Kumals used to go for fishing to the river. They also passed time by pottery making. Now, their traditional occupation doesn't exist.

I found, some families make ale and alcohol by maize, rice and wheat more than half yearly product. Some male family leaders are totally dependent.

Sometimes they have eferen and earned some money; they lose this money same night by drinking alcohol. Housewife has to maintain daily expenditure by labor.

Gaindakot is a developing village and moving forward; forward to urbanization. So, some Kumal women also engaged in job and business.

Especially, Kumal women are also backwarded like Nepalese women. Lack of education is the main reason of Kumal women's suffering; thought a lack of property is weakening them a lot in their economic and social lives and also daily life. The fact is that more Kumal women are illiterate; some have got an opportunity to study in schools and campuses.

Kumal have some traditional beliefs. They believe in evil spirits. When they suffer from health problem, they seek wizard or fate healer. Some traditional beliefs in Kumal community are as follows:

- i. In delivery early period, the mothers don't eat green leafy vegetables because the new born child may pass green stool.
- ii. (ii) In infant period, if the mother keeps mustard oil in her baby's eyes, the eye balls may became black.
- iii. If the children suffer from runche; main treatment process is Jharphuk.

All above traditional beliefs of Kumals are related with low educational level and also with poverty. Due to low educational level , they belive in evil spirits. So, their families health is remained always poor. Due to lack of health education ,in early period of delivery ,the mothers have not eat green leafy vegetables. They also have kept mustard oil in baby's eyes for blackness of eyes. And ,if the children suffered from runche ,they have brought her baby to fate healer for jharphuk. It shows that they may remaining unhealthy. In the sight of health ,they are poor.

Up to now any government agencies or any other NGO/INGO are not working among backwarded Kumal community. Like Kumal welfare programs could be started and the government could direct their own agencies and I/NGO to uplift the living standard of Kumal.

5.3 Demographic Characteristics of Kumal

Nepal is an agriculture based country. According to the population census of 1991, 81.3% out of total population are fully depending upon the agriculture. The average farm population is about 82% in the Terain Belt.

Table: 11 Number and area of land holding, Nepal (1961-62 to 1991-92)

Number of holding	1961-62	1971-72	1981-82	1991-92
Holding with land	1518.0	1707.3	21185.7	2703.9
Holding with no land	22.0	13.9	8.2	32.1
Total holding	1540.0	1721.2	2194.00	2736.1
Land holding				
Area of holding	1685.4	1654.0	2463.7	2597.4
Average holding size	1.11	0.97	1.13	0.96

Source: National planning commission (1991-92)

From the table 11 ,the average land holding size of households is continually decreasing in each ten years period ,except in 1981-82.In the year 1961-62,the average size of landholding for Nepal was 1.11 hectares. In 1971-72 the above given figure has decreased at 0.97 hectare. But average holding size in the year 1981-82 was 1.13 .In the year 1991-92 the average landholding size become 0.96, which is the least figure. The size of landholding is decreasing basically due to the increasing in the population of the nation or number in households. The reason of increasing the size of landholding by each household in the year 1981-82 is due to the deforestation in the period of referendum in 2036-37 BS.

In studying about the land size of Kumal people and the number of households in Gaindakot VDC; the households are breakdown into three groups i.e. the landless people only having Ghaderi and both having Khetbari.

Land ownership

Few Kumals have no land or landless. I found many Kumal people have land but not sufficient, some Kumal people have sufficient land but they could not use scientifically. So, economically they are in poor. With passing time, they take loan for food, housing, lodging, treatment and others later they couldn't fursuit in time and they sold their land at very few price. Then, there families are become landless.

Table: 12 Landholding size in bighas/katthas

Land in Bighas/Kattha	No. of households	Percentage
Landless	5	15.6%
Only Ghaderi		
1 Kattha	3	9.37%
2-5 Kattha	4	12.5%
5 + Kattha	2	6.25%
Both Khetbari		
1-5 Kattha	6	18.75%
6-10 Kattha	7	21.87%
10 + Kattha-1 Bighas	4	12.5%
1 Bighas +	1	3.12%
Total	32HHs	100%

Source: Field survey 2012

The table 12 shows the relationship between the size of land and the number of household. The size of land is categorised into three groups: landless. Only with ghaderi and with both khetbari; out of them eight subgroups. This table shows that landless households are 15.63%; only with ghaderi households are

28.12% and households with khetbari are 53.12%. In analysing it shows more than 40% households havenot ploughing field or cultivated land.

From another way ,we can describe the table 12 : landless 15.63%; having 1-5 kattha 40.62%; having 6-10 kattha 28.12% ; 10 kattha -1 bigha 12.5% and more than 1bigha 3.12%.

Source of energy

There is heavy reliance on wood as sources of energy. It is primary sources of energy for cooking in most part of the country and also Kumal society. I found in my study area nearly 80 percent Kumal people use wood for cooking as a fuel.The main fuels used for cooking of sampled households:

Table: 13 Main fuels used for cooking

S.N.	Type of fuel	No. of HHs	Percentage
1	Wood	10	31.25
2.	Only gas cylinder	6	18.75
3.	Both (wood + cylinder)	15	46.87
4.	Others	1	3.12
Total		32 HHs	100%

Source: Field survey 2012

The table 13 shows that 31.25% households have used firewood for cooking .Like this 18.75% households have used only gas cylinder. 46.87% households have used both wood and cylinder. 3.12% is others. It shows about 80% households depend in firewood for cooking. Nationally, the main source of cooking fuel is firewood because 64% households have been used firewood and 21.3% households have been used L.P. gas for cooking CBS(2011).

Education

The development of nation depends upon the educated people of that nation Education is the upliftment of social progress .Only well educated people can

guide the society to the desired direction. Uneducated vast mass of illiterate people cannot understand their own needs and problems. Some people donot feel even the needs of education itself, but most of them havenot got opportunity to obtain formal education.

According to the population Census of 2011, 5 year and more than 5 years population of Nepal is 2,39,26,541 in which only 65.9% people are literate ,out of them 75.1% male and 57.4% are female. The light of education is not equally distributed all over the nation. The light of education is higher in urban area than rural area. In the context of Nepal, the literate people are concentrated in urban area and the higher educational institutions are concentrated only in major cities too. If rural student completed their secondary school they will unable to study at the higher level of education. This is due to the lower level ethnic group is more critical than in higher ethnic groups. Most of ethnic groups of people are facing the problem of ' hand to mouth '. If they know the importance of education and enrolled their children in school, the children are compels to leave school and the door of their future will closed forever.

In the study area, the light of education reach to all the clever ethnic groups of people but not in Kumal, Darai; still they are backwarded. According to the census of 1991, the literacy rate of Kumal was 30.7 percentages. If we analyze the below given table, about the education, that will show the clear picture of Kumal people in education.

Table 14: Literacy of Kumal people

S.N.	Level of education	Persons no		Percent		Total	
		Male	Female	Male	Female	No	Percent
1.	Illiterate	13	19	8.02	11.72	32	19.75
2.	1-5 (Primary level)	18	30	11.11	18.51	48	29.62
3.	6-8 (Lower Secondary Level)	9	18	9.55	11.11	27	16.66
4.	9-10 (Higher Secondary Level)	13	10	8.02	6.17	23	14.19
5.	Higher Education	16	9	9.87	5.55	25	15.43
6.	Bachelor	2	3	1.23	1.85	5	3.08
7.	Master	1	1	0.61	0.61	2	1.23
Total		72	90	44.41	55.52	162	100%

Source: Field survey 2012

The table 14 shows that about 20% Kumals are illiterate. Kumal female are more illiterate with comparison to male and also more in primary level but not in higher education. In sampled households, out of 176, in total 14 children are under primary level; in which 3 (2 sons < 1 daughter) children are not going to school due to early age. The number of qualified person is decreasing basically due to increasing level of education. we can see that 48 Kumals are in primary level, 27 Kumals at lower secondary level and 23 at higher secondary level; at higher education, Bachelor and Masters 25, 5 and 2 respectively.

Occupation

Occupation is the life carrier by which s/he survive and help in family survival. The main occupation in Kumal society is agriculture but some are involved in other occupation like this:

Table: 15 Main sources of income and economically active population

S.N.	Source of income	No. of HHs	Economically active population	Percentage
1.	Agriculture		91	70.54
2.	Wage labour		13	10.07
3.	Business		6	4.65
4.	Foreign employment		12	9.30
5.	Job		7	5.43
Total		32 HHs	129	100%

Source: Field Survey 2012

The table 15 shows that in the sampled households, the economically active population is 129. Out of them 91 persons are involved in agriculture i.e. 70.54% of the total economically active population. In agriculture, Kumals plough the field and dig the field; their agricultural production are mainly three crops i.e. paddy, maize, and wheat. Previously, Kumals had plenty of land because they made agricultural land by deforestation after malaria eradication. Most of Kumals depend on agriculture. But they are facing difficulties to survive and facing the problem of scarcity of food with the passing time and increasing number of family members. They could not develop scientific agricultural production system and could not increase other income source. So, they tried to solve the problem of 'hand to mouth' through selling of land. Gradually they become landless. But who have some land they are also facing difficulties for living because of the lack of plenty of land suitable for farming and lack of irrigation facility.

In wage labour 10.07% Kumals are involved. Mostly as wage labour, Kumals work in new buildings constructions. They also involved in loading and unloading the goods in the market. This shows that Kumals are involved in heavy or physically hard work rather than other people. As wage labour, some are electrician and plumber.

In business, at the time of field work ,I found that 6.97% are working in their business i.e. communication centre , kirana pasal and poultry farm.Like this ,the job holder are as follows: 3 teacher, 1 computer operater , 1 driver of school children and 2 worker in a factory.

Foreign employment is one of the strong sources of the national income because about 20% remittance is achived by the foreign employment .The Kumals youth have been attracted to the foreign employment .In the time of field work, 12 youths are found in foreign employment in which 2were in Malaysia , 5 were Dubai,2 were Quatar and 3 were in Australia. These Kumal youths involved in physical labour , not in official work because they are not educated and skillful in particular work. Mainly they have been found in households work, farm work ,some youths like cleaning the pots in the various hotel and restaurants; but only one have gone for study.

Lack of economic opportunity and conflict have prompted many of the most productive members of rural households to migrate from Nepal in recent years .In fact, Nepal is one of the world's highest recipients of remittances, which totalled some US\$5.1 billion from Nepalese living abroad in 2012.Yet almost 80% of remittance income is used for daily consumption, and 7% is used for loan repayment. Less than 3% of all remittances are used for capital formation (IFAD).

Duration of production income to eat of sampled households:

In Kumal society, household income and expenditure pattern is not well because there is low income much expenditure more practicable. In the study VDC there is no irrigation facility for year round cultivation. Agriculture here depends mostly upon the monsoon rain. So ,not all those who own agricultural land can meet the year round food requirements for their family members from their landholdings alone .By below given table, we will see clear picture of food availability of Kumals households:

Table: 16 Duration of production income to eat

Duration	Sampled households	Percentage
Less than 3 mth	3	9.37
Less than 6 mth	6	18.75
9-12 mth	14	43.75
Excess	4	12.5
Always depends in buying	5	15.62
Total	32	100%

Source: Field survey 2012

The table 16 shows that out of the landholder 27 households of sampled households, only 4 are able to supply year round food sufficiently;14 households are able to supply year round food occasionally with very difficulty. The table also shows that 15.62% households always depend in buying because they are landless. About 30% households are not able to supply year round food because they have no sufficient land. So, food deficiency problem is broadly present in Kumal households. Food deficiency problem can be reduced through income generating activities like job opportunity, starting business and also scientific agricultural production system. They must learn total momentary household income economize to expenditure.

Health:

Health is a power of life .But poors cannot maintain health of own and their families too because of poverty. The health education, health check up and medicines all are buying by money. Therefore, poor couldn't maintain their health normally. General health concept; studied about the place of first contact for treatment in my sampled households. I found 59.37% people used to go to private health institute while they were sick.

Table: 17 Place of first contact for treatment

S.N.	Type of Health Institute	Sampled households	percentage
1.	Health post	10	31.25
2.	Private clinics	19	59.37
3.	Traditional services	3	9.37
Total		32	100%

Source: Field survey 2012

The table 17 shows that in health post 31.25% have been going for treatment as first contact. Like this 59.37% are in private clinics and 9.37% in traditional service.

Caste and culture combination:

Every class, ethnicity, nationality, social grouping, etc. has its own sets of behaviours and traditions that constitute culture .However, elites or rulers in society always tend to impose their cultural values on other groups. Beliefs, values, laws, and customs, etc. have always been there but have been interpreted in accordance with the dominant class interest at a particular stage of societal development. Human beings who form a society cannot remain indifferent to those members who conduct their social life differently from others. The Kumal ethnic group is one of many ethnic groups in Nepal. Ethnicity is thought to be an undesirable attitude or structural anomaly and so all minority cultures should hasten or be hastened to become assimilated into the main dominant culture. In the sampled VDC, generally ethnic condition according to VDC profile such as follows:

Table: 18 Ethnic population of sampled VDC

S.N.	Caste	Population	Percentage
1.	Brahmin`	17, 020	48.90
2.	Chhetri	2316	6.65
3.	Dalit	2457	7.05
4.	Janajati	8891	25.54
5.	Muslim	15	0.04
6.	Others (Temporary)	4106	11.79
Total		34805	100%

Source: Village profile 067/068

5.4 Poverty Situation of Kumal

Kumal people have some land but these land hasnot been utilized properly. Gradually, kumal people are become landless.

Most of the Kumal people of my study area are engaged in agriculture. It is their chief occupation. However they arenot able to get optimum benifit from it because of traditional method of farming, lack of irrigation facility ,modern agriculture tools and improved seeds. They are compelled to adopt other occupations for fulfilling their basic needs. Majority of the Kumal people possess very less land which is not enough to support their family. In addition, some of them belong to just enough land for house and kitchen garden only. They are being bankrupt day by day because of their spendthrift habit and consumption of alcohol .Their condition is declining and being very miserable.

Landless Kumal people are 15.6 percent; only having land for house Kumal people are 28.12percent; having respectively land with ploughing field Kumal people are 56.25% but they have no sufficient land for survival.

The occupation in Kumal society: i found that 70.54%Kumal people are active in agriculture , so main source of income or main occupation of Kumal is agriculture. Only 5.43% are involved in job and 9.30% in foreign employment, 4.65% in business and 10.07% are involved in wage labor of economically active population of sampled households of Kumal.

The data shows that more than 40% Kumal households havenot access throughout year by production income to eat. This fact shows that, in Kumal people -lack of skill for utilizing of property. They have very poor fooding status. By observation, I found that housing, lodzing, treatment and others arenot well managed.

In health status, still now about 10% Kumal people have belived in traditional services. About 60% Kumal don`t emphasis to the importance of government health facilities,only about 30% Kumal HHs have been used health post as the place of first contact for treatment.

In this way, poverty situation of Kumal is lack of skill, less employment and Kumal people have poor daily behavioural life.

5.5 The Specific Causes of Kumal Poverty

Some poor female think that when one is poor ,she has no say in public ,she feels inferior .She has no food ,there is famine in her house ,no clothing and no progress in her family. Some poor male say that "don't ask me what poverty is because you have met it outside my house and count the numbers of holes .Look at the utensils and the clothes I am wearing .Look at everything and write what you see. What you see is poverty. In my study area I found that the perception of being poor by Kumal people are as follows:

Those Kumal who are landless and donot have access to resources they feel that the poverty is lack of property. Those Kumal who have to depend on daily wage,they said that poverty is lack of education and skills .They couldn't get opportunities to read and write.Those Kumals who have suffered natural

calamities, they expressed that poverty is low agricultural production.

Perception of being poor by the view of educated Kumals: Kumal people are being poor due to political powerlessness; no employment opportunity; high interest rate on loan and lack of income generating activities. In the view of other educated personnel: Kumals are poor because of alcoholism, superstitions and also neglected by development agencies.

Generally, the causes of poverty in Nepal are as follows:

- weak governance
- low levels of social & economic infrastructure
- inefficient public expenditure
- social, cultural and historical factors
- high population growth; low economic growth
- low agricultural productivity

Kumal societies are affected by above causes and consequences of poverty.

The specific causes of Kumal poverty are as follows:

1. Lack of education & skills
2. No employment opportunities.
3. Low agricultural production.
4. Neglected by development agencies.
5. Poor government policies.

5.6 Poverty Lines and Incidence of Poverty among Kumal

Poverty line is generally classified into absolute poverty line and total poverty line, minimum subsistence or survival level of income is considered.

Different researcher for different places or villages has demarcated the different absolute poverty line. In according to NPC, the absolute poverty line for rural Nepal in 1976 was Rs. 2.20 Per day. Mr. K.K. Dahal and M.K. Shrestha observed Rs. 4.35 per day for Panchthar district in 1987. in another study, made by Sailesh Bhandari in 1988 was Rs. 5.36 per day for Bhaktapur district, Mr. L.K. Shrestha also estimated Rs. 11.03 per day for Pukulachi Kathmandu in 1991. Similarly, Mr. Jeetendra Prakash Aryal estimated Rs. 9.81 for Purma Jhanga Jhali, Sindhuli in 1993. Damaru Prasad Adhikari essitmated Rs. 12.12 per capita per day for Topgachhi VDC, in 1996. (Quoted by Adhikari 1999 p.46)

By the end of 2nd world war ,many attempts were made by the 'developed countries' to measure poverty and to devise ways to alleviate it.Efforts were made to ascertain what the members of a household needed for physical survival in terms of subsistence and also the reproduction of their labour-power .But Town send has emphasized to replace the notion of subsistence with relative deprivation. He defined poverty as the state of individuals ,families and groups in a given time when they lack the resources to obtain the required type of diet ,cannot participate in activities ,and do not have the amenities which are customary in the society which they belong to (Jordan,1985,pp.14-15; ibid)

Over one and half a decade, Nepal's annual economic growth rate has averaged less than 3 percent and at times even negative. More than 80 percent of the Nepalese population earns its livelihood from agriculture sector which contributes about 4 percent of the GDP. (UNDP, 2001)

High rate of population growth has been one of the major constraints in providing basic services like education, health and drinking water to the people across the country.

5.7 The Incidence and Extent of the Poverty among Kumal

Poverty is multidimensional and multifaceted phenomenon .The term has been defined in a number of ways by various scholars, planners ,and academicians. The National Planning Commission(NPC) has broadly defined poverty into two categories based on income and consumption.

The first attempt to define and quantify the level of poverty in Nepal was mentioned by the NPC in 1987 as per capita per day calories requirement. The calories requirement, which varies according to ecological belt, is estimated as 2340 and 2140 respectively for hills and Tarai. The average calories requirement per capita per day estimated for Nepali people is 2250,the cost of which was estimated to be Rs.1971 per head per annum (NPC,1987,pp.8-9).Accordingly , Rs10,367 is the essential amount which is needed to maintain a family for a year. Those who earn less than that are considered as living below the poverty line .In relation to the total population, it was calculated that 42.55 percent of it were below the poverty line in 1986/87(ibid).

All the studies up to now show that there are more than 40% people are under the absolute poverty. It means there is high level of poverty.

In this study, Kumal of Gaidakot VDC of Nawalparasi is considering. It is estimated that Rs. 9.48 per capita per day income as absolute poverty line. So that out of 32 sampled HHs, 22 HHs fall below the absolute poverty line. In percent 68.75% HHs are absolute poor. In other words, out of 176 populations 122 people are under the absolute poverty line.

Table: 19 Households, population and percentage of Kumal below absolute poverty line

Categories of living standard	Sample HHs	Percent	Total no. of population	Percent
Total HHs	32	100	176	100
Absolute poor HHs	22	68.75	122	69.31

Source: Field survey 2012

5.8 The Relations Poverty and other Socio-economic Factors

The socio-cultural feature of the Kumal is affected by the local government. Kumal couldn't progress their educational and economical status gradually or continuously. Still, we found culturally to drop off their schools and go to India, Saudi, Qatar, and Dubai at quite early age and engage in wage labour or porter for supporting the family economically.

Poverty in Nepal is seen as product of unsatisfactory growth in aggregate output; unequal distribution of assets and social and economic status and inequities born of development efforts. (Pandey 1999)

In rural Nepal , social discrimination plays a significant role in keeping people poor and marginalized .Discrimination on the grounds of caste has been officially illegal in the country since 1962 but it is still widespread ,especially in rural areas. In the study VDC, the social discrimination due to lower caste is still found in a few number. But Janjati people have not access in higher quality job because they are neglected by development agencies and local government.

Case-1

Livelihood strategies of Dish's family

Dish Bahadur. Kumal has four family members; wife, two sons and himself. Two sons are toddler and infant. He wakes up in the morning at about 6:30 AM, provides feed and fodder to his two pigs. His wife cooks the lunch and feeds the child Jaulo and Lito.

Dish's qualification is S.L.C. pass. When he was studying 12 class, his parents forced him for job and generate income by son to solve household expenditure. After then he cant not continue his education. He took loan and went Dubai. In Dubai he worked as a wage labour but he couldn't sent money at home & couldn't care family. He came back home, without money. Only he paid his loan after 2 yrs.

Now, he has no job, no permanent business, and no sufficient land; vary difficult to carryout daily life by seasonal agricultural work

Poverty incidence by gender

The woman is a symbol of creation, production and sacrifice on earth. She contributes as a productive or reproductive power to the family and playing multiple roles in the society as a mother, a daughter and a wife also.

The variation in the socialization of men and women is one of the important reasons for gender disparity in Nepal. Women are found to be empowered in areas where they are organized in groups, such as the production credit for rural women program, saving and credit groups and mother's groups.

There is a patriarchal system prevailing in Nepal. Women's involvement in politics at the national level is negligible. As women lack proper education and training; many problems have emerged in Nepalese society. Due to lack of education, women fail to understand the reality about life. "Nepalese women are still found suppressed, exploited, neglected and forced to live insecure life

because of illiteracy, ill health, poverty, orthodox traditions and discriminatory legal system.”(Ninth plan 1997:719)

In my study area, Kumal female are only about 5 percent graduate. In few numbers female have decision making power and engaged in job & business.

Case-2

Sita is 34 yrs old. She married with a Madhesi cultural man who has another family also. When they were working within a factory, they run their family smoothly. But after short period, factory was closed. They have a son. The son is studying in an English medium school. They needed another job or economic activities. When her husband went Saudi, she started a tea shop. Her tea shop couldn't run smoothly in Brahman society due to caste discrimination. No Brahman people came to her tea shop.

According to one study (CEDA, 1981), the high caste Hindu women (Brahmin, Thakuri and Chhetri), who constitute more than 30% of the women population have the lowest social status in terms of decision making (choice of manage, economic decision etc).

‘Female-headed households in general and widow-headed households in particular, are much more likely to be poor, if there is no adult male present.’(World Bank, 1999)

5.9 Kumal People are applied efforts to set up of poverty:

The situation of Kumal community, that be seemed normally like as: most Kumal people are active in agricultural work; some are active in wage labor; some are active in business; some Kumal are involved in foreign employment ; and very few Kumal have job opportunities.

They are applied some efforts to set up of poverty like this: They have given continuity to agriculture work; they work hard in wage labor; some are

involved in business practice; more Kumal youths are running for foreign employment.

The governmental or non-governmental organizations are doing for poverty alleviation in Kumal society:

There is no poverty alleviation program in Kumal society. Some Kumal persons are involved for job in NGO and INGOs. Some persons are trained in economic activities like lamp making, plumbing etc with other groups at NGOs programs. Therefore, it is not sufficient for poverty alleviation in Kumal society.

5.10 The possibilities and challenges for poverty reduction

Poverty is a complex multidimensional problem. It is not just a matter of statistics. It is a reflection of lack of dynamism in society. It is a holistic approach of human deprivation. Except hunger and malnutrition several other aspects have been advocated in conceptualizing poverty, such as deprivation in terms of clothing ,shelter, basic social services including primary health care , sanitation, education etc., political powerlessness and socio-cultural marginalization among others. So, individually only one person is not sufficient for poverty reduction. It depends upon government policies and societies behaviours. Kumals are very poor but they couldn't develop income and employment source. The following measures can be adopted for the reduction of poverty in Kumal.

Possibilities:

- 1) Education should be imparted free of cost up to SLC level and seats of scholarship should be preserved for their higher studies.
- 2) Income generating training should be provided and opportunity should be given for additional income.

- 3) They should be provided training regarding the modern system of agriculture and should be encouraged to yield cash crops.

Challenges

There are many challenges for poverty reduction in Kumal society:

- 1) Kumal people do not give importance to education rather than that they prefer to go abroad for the sake of earning money.
- 2) They will be compelled to sell land because of high interest that they take loan from bank.
- 3) They do not interest in political, social and economic activities.
- 4) They do not have stability in any business if they begin.
- 5) They lack habit of saving.
- 6) Expenses is more than earning.

Kumals should accept these challenges and learn to fight against poverty. Without saving habit, they can not maintain balance between income and consumption. Stability is necessary in business. Political knowledge empowers the person to be intellectual and social. They could be able to discuss about own poverty with government institutions. Education makes a person to be creative and skillful for economic activities which can help in poverty reduction.

CHAPTER-SIX

SUMMARY AND CONCLUSION

This chapter sums up the findings of the study. In the first section, the study findings are summarized. Then after conclusions are included on its final segment.

Summary

The main objectives of this study are to analyze the poverty of ethnic group of Kumal and to recommend appropriate solutions for it. The Kumals are all over the country; mainly concentrated in western region at rural area. So, to analyze the poverty problem of Kumal, Gaindakot VDC of Nawaparasi district, has been taken as the study area. Due to time factors, financial factors and other factors; only 32 households are selected from that VDC.

Major finding of the study are as follows:

1. NRS 9.48 per capita per day has been obtained as the absolute poverty line. On the basis of this poverty line, 68.75% HHs are below the poverty line and more than 70% of Kumal populations are under the absolute poor.
2. The dependency ratio is also high among Kumal. About 26.7% of the populations are dependent population.
3. In Kumal community of the study area nearly 16% households are landless. But about 30% Kumal households have obtained the food production to eat less than 6 months.
4. In study area, nearly 80% Kumal people use fire wood for cooking as a fuel. But there Sudhariyako Chulho is used by less number of kumal households.

5. In Kumal society, main source of income is agriculture. Economically active Kumal population in agriculture is more than 70 percent.
6. In Kumal society, household income and expenditure pattern is not well because there is low income much expenditure more practicable.
7. Education: Kumal people are miserable in education. The national literacy rate is 65.9%, according to the population census of 2011. In study area, about 20% Kumal people are illiterate. In which female are more illiterate than male.

Conclusion

In this chapter, the conclusions have been drawn from the analysis of the previous chapters that have been put forwarded. The focus has been given to the aspect of poverty in Kumal society.

The population structure of Kumal community in Gaindakot VDC is almost similar to the population pyramid of the most developing countries i.e. early expanding and late constructive and highest percentage of population is found to be in age group of 15-19 years and at least in 65 + years.

-) Most of the Kumal people are literate but very few (nearly 5%) percent are graduate.
-) Superficially caste discrimination isn't found but in behaviour, higher caste haven't accepted broadly or closely.
-) Gender discrimination male are mostly involved in decision making but involvement of both is found to be significant.
-) Most Kumal people depend on traditional agriculture.
-) Looking into the study community form cultural point of view, it is revealed that family is the basic social, economic, cultural, religious and ritual unit of the system.

- J The main property of village people is agricultural land and due to landless, Kumal falls below the poverty line and this process is continue up to now.
- J Identification of poverty by the Kumal poor people is that lack of property, political powerlessness, lack of education and social malpractices.

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Appendix -I

Household Survey Questionnaires

A. General Information

Name of Respondents:

Ward no.:

Religion:

Migratory from which district.....

Year when migrated.....

1. Family Particulars

S.N.	Name	Relation to household head	Age	Sex		Marital status	Education	Occupation	Mon income
				M	F				
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									

2. Do you have your own land?

(a) If yes, how much

(b) No

3. Have you borrowed land from others?

4. How many months do you survive with the food materials produced from your own land?

5. What is your traditional occupation?

6. Are you continuing your traditional occupations?

(a) If yes or no (b) Why
_____?

7. Have your children's obtained the scholarship for education?

8. How many times do you cultivate your land in a year? Why?

9. What modern techniques or seeds do you apply in agricultural Product?

10. What are the main source & other sources of income of your family?

11. Do you speak your own mother tongue?

(a) If yes why

(b) If no why

12. To your mind, what are the causes that the kumal community in backward?

13. What are the main fairs & festivals of the kumals?

14. What are the main rituals of the kumals?

15. What are the reasons that make /Place the kumals in the present situation?

16. What is the main cause of poverty ,in your thought ?

17. What is the daily work or how passes the time your family member day by day?

18. Do you prefer your involvement in community for social work?

(a) If yes
why _____

(b) If no
why _____

19. Are you participated into social institutions ?

20. How many family members are involved in government service?

21. What is your role and responsibility for developing economic status of the family?

22. In what topic ,your most expenditure is ocured ?

Education/ food items/ health/ guest respectance/other.

23. How to manage fooding and lodzing for your family?

24. Where is primary visit for health practices?

Dhami/ health post/ private clinics/ other

25. Are you feel social exploitation in your village from other higher caste?

26. Can you do anything for poverty alleviation?

27. What kinds and how many programmes had launched or have been launching for poverty alleviation in Kumal community by Government or I/NGO? Do you know?

28. Do you have any suggestions to improve the situation of the kumals ?

Appendix -II

Key Informant Interview

Checklist

1. What is the history of origin of Kumals?
2. What are the traditional Institutions of kumals?
3. What are the traditional skills / Knowledge of kumals?
4. What types of law, rules and regulations were maintained to systematize the kumal community?
5. What are the main rituals of the kumals?
6. What type of family patterns were followed in kumal community?
7. What are the festivals of the kumals?
8. What are the traditional dresses of the kumals?
9. What are the traditional ornaments of the kumals?
10. Do the kumals speak in mother tongue?
11. How is the relations of kumals with non- kumals?
12. What is the traditional economy of the kumals?
13. How is the education of the kumals?
14. Are the any changes in kumal language, dress, occupation & cultural practices?
15. Why such changes.....
16. What are the specific causes of Kumal poverty?
17. What efforts are Kumals applied to set up of poverty?
18. What are the possibilities and challenges for poverty reduction in Kumal community?
19. What are the main occupations and subsidiary the kumals in the changing context?

Appendix -III

Group discussion

Checklist (Women)

1. What are the traditional dress of kumal women ?
2. 2.What are the traditional ornaments of kumal women ?
3. How kumals marry ?
4. 4.How do you celebrate birth ceremony ?
5. What rituals do you perform in funeral fire / at the time of death?
6. What is the role of Kumal women in the family?. Do kumal women have equal economic rights as males ?

Checklist (kumal oldest men)

1. How the word kumal has been originated ?
2. What is the history of origin of kumals of this VDC?
3. Why kumals are backward from politics, economic, education, administrative & so on ?
4. What are the causes of poverty in Kumal community?
5. What efforts are Kumals applied to set up of poverty?
6. What are governmental or non governmental organizations doing for poverty reduction in Kumal community?
7. What are the possibilities and challenges for poverty reduction?