

# **CHAPTER - I**

## **INTRODUCTION**

### **1.1 BACKGROUND**

Urban poverty is a growing phenomenon in the world. It is growing as a consequence of rapid urbanization. Particularly in third world countries, urban population is increasing at about twice the rate of national population. The ability of economies of most of these countries to support this population and to improve the living standard of the poor is highly questionable. (Hurely, 1990).

Poverty is broadly conceptualized in two categories: absolute poverty and relative poverty. Regarding measurement of the extent of poverty the people and families, who are not able to fulfill their essential basic requirement due to their low per capita income can be categorized as those who fall below the poverty line in terms of absolute poverty. Those people and families who have a low income in comparison to the estimated average income can be categorized as those who fall below the poverty line in terms of relative poverty (Aryal 1998).

Urban poverty is that poverty in which individuals are unable to fulfill their basic requirements and not having the minimum health care facilities and other basic services. Poverty has remained as a national core issue in the country and is unevenly distributed with regard to social ethnic groups, gender and regions, urban and rural. Kathmandu metropolitan city (KMC) is one of the major destinations of migrants where they are struggling for new livelihood in new environment. Squatter is a typical phenomena where the poor working class creates a form of temporary housing. The squatters' settlement is primarily a form of urban poverty development at the river bank, public land and open spaces of the urban areas (Dahal and Sapkota, 2005).

In comparison with rural, the urban area is more developed and there is availability of many modern facilities and services. The possibility of job and other non farm job opportunity have increased due to establishment of industries and other service activities in urban area. In general high living standard and opportunities for employment exist in the urban areas. But to some extent marginalized group in urban centers are going through earn and spend situation with having worse part of urban area.

In Nepal, due to the poor living condition most of the agrarian people are struggling for sustaining their daily life in rural part of the country. The rural populations who are unemployed and struggling with great deep rooted poverty come to urban area in search of employment and relief. (Bhattra, 2001). Like wise Katmandu the capital city of Nepal has experienced a number of changes during the last two decades. During the period squatting has become one of the major issues in capital city like other capital of the third world. This has result mainly due to rapid population growth particularly migration and uncontrolled urbanization (Subedi, 1996).

A vast majority of urban workers come from the village and they continue to have their roots there. The poorest among them come from the most helpless strata of rural population. Such a high rate of migration toward city area creates the problem. (Poudel, 1996).

Natural growth of population and high rate of migration to the urban area have further deteriorated the condition of urban poverty. They become failure to fulfill their basic requirement because they lack the minimum education health care facilities, land for shed and other basic things. Lack of alternative way of life, at last they engaged in different field of even inferior profession and settled at squatter area.

Landless people are socio-economically disadvantaged than other groups in the society. Landless are one of the more illiterate, exploited and poorest segment of Nepalese population (Tripathi, 2000).

Squatter settlement is uncontrolled and unplanned settlement consisting of dwelling built on land that is not owned or rented by the inhabitants. It may be either within city or more usually on the edge of the city. Squatter settlements are found especially in third world developing countries like Nepal, India and Pakistan etc. Squatter settlements are the area where poor people live. Squatter settlement is one of the problems of the 21st century cities. Squatter settlement is known by varieties of name in different countries. In Nepal, these settlement are known as "*Sukumbasi Basti*".(Sharma, 1998)

The present study is concerned with livelihood strategy of urban poor at Manahara Pragati nagar. It intends to reflect the actual situation of squatters at Manahara squatter settlement.

## **1.2 STATEMENT OF PROBLEM**

Nepalese economy is associated with land because most Nepalese people practice traditional agricultural. Only a few people are engaged in non-farm sectors. Year by year population pressure on land is highly increasing and employment opportunities severely limited. At present, the problem of landless and poverty has become the major problem of every part of the country, no matter it is rural or urban area. Urban livelihood is not civilized and modern at all as it seems and thought. Behind its beautiful image there are disadvantaged groups in the urban centres. Landless and poor people are more illiterate, exploited, marginalized segment of the urban society.

Due to the haphazard growth of cities, problem of squatters growing rapidly in large with the increase in squatters in Kathmandu there is adverse effect on environmental, demographic, socio-economic and political sectors.

The rapid migration from rural to urban areas causes the problem of unplanned urbanization, urban slums and squatters. Many slums of poor people is and squatters are developed along the river bank and open space the worse part of the city. Thus urban poor (squatter) have been facing a number of

problems and life is getting more complex. They are compelled to change their original livelihood strategies that has been making difficult for them to adopt in the urban environment.

Manahara Pragati nagar squatter settlement is selected study area of this research. It is one of the urban parts of capital city where the problems of landlessness and poverty do exist. This research work attempts to seek answers to the various questions and queries related to livelihood of squatter people. Taking all those factors into consideration this study has been carried out to answer, the following research questions:

- i. Who are the squatters?
- ii. Where are they from?
- iii. What sort of socio-economic background do they have?
- iv. Why did they leave their origin place?
- v. What strategies have they adopted to earn livelihood?
- vi. What are their risks and how do they avoid them?
- vii. What are the main causes of people becoming squatters?

### **1.3 OBJECTIVE OF THE STUDY**

The overall goal of this research is to analyze the livelihood strategies of squatters in Manahara riverbank area. The specific objectives of this study are as follows:

- i. To find out the socio-economic characteristics of the squatters.
- ii. To find out the causes of becoming squatter.
- iii. To assess the livelihood assets of the squatters.
- iv. To analyze the vulnerability of the squatters.

#### **1.4 SIGNIFICANCE OF THE STUDY**

Nepal is a very poor country 32 percent people are living below the poverty line both in rural and urban areas. The poverty alleviation plans and programs are mainly concentrated on the rural areas. Even there is less number of researches related with urban poverty than compared with rural poverty. Thus, an attempt has been made to study living standard of urban people especially those who are landless and occupying worse urban squatters having unskilled hand.

This study covers the squatter settlement at Manahara Pragatinagar. This study seems to be significant because it attempts to present the existing situation of squatters of the study area. Urban poverty issues have been increasing day by day. So, social and economic inequality has been increasing significantly because poverty and poor living standard is not only a rural phenomenon but it exists in both rural as well as in urban areas. This study seems to be significant because it depicts to present socio-economic status of the squatter people, the causes of becoming squatters, origin of squatters, health and sanitation condition livelihood assets and vulnerability of the squatters of Manahara river bank area ward no. 35 which determine their livelihood. This study will also help to the policy maker and planner and also helpful for the development worker for further study in this area.

#### **1.5 LIMITATION OF THE STUDY**

Poverty is wide spread all over the country either rural or urban areas. The present study covered only urban poverty in terms of the livelihood perspectives of Kathmandu Metropolitan city (KMC) especially squatter settlement of Manahara Pragatinagar. However, this study does not cover all squatter settlement of Kathmandu. Within KMC, different types of poor people are found in different places such as road side, *paties*, *sattals* but this study does not cover all of the poor people of KMC and do not give more priorities to the rural poverty analysis. So, finding of this study may not be representing other urban areas of the country.

## **CHAPTER - II**

### **LITERATURE REVIEW**

Review of literature is a critical evaluation, analysis and synthesis of existing knowledge relevant to our own research problem. It is useful to develop new ideas and analytical methods in research. Through this, researcher should gain different kinds of information and experiences of others. To conduct this research some relevant literatures have been reviewed which help researcher to address research issue systematically. For this research study, following relevant studies have been reviewed.

#### **2.1 THEORETICAL REVIEW**

Theoretical review gives the idea for the research study to relate studies with theories that have developed by scholars in the past. Different theories and approaches have been developed to address implications of spatial phenomena and their relationship. Sustainable livelihood approach is a recent approach to address the people's livelihood in sustainable way. Credit goes to DFID for its pioneers. The following section discusses the theoretical approaches.

##### **2.1.1 Sustainable Livelihood Approaches**

Livelihood thinking dates back to the work of Robert Chambers in the mid 1980s that developed the idea of sustainable livelihoods with the intention to enhance the efficiency of development co-operation. In the early 1990s, it was further developed by R. Chambers, G. Conway and others. Similarly, DFID incorporated the sustainable livelihoods approach as a central theme in the policy, advanced and adopted to match its work.

Rather than introducing new elements in development studies to strength sustainable livelihood approach lies in the synergy created by the combination of individual key elements. It aims to facilitate a holistic view that takes into account both micro and macro levels and includes natural conditions as much as human made conditions, such as technology, economy politics or cultural

norms and beliefs focusing on livelihood of people. The main aim is the elimination of poverty by increasing the sustainability of poor people's livelihood.

With and around DFID, a group developed, including NGOs and international organization like the European commission, The World Bank, FAO (Food and Agriculture Organization of the United Nations) and IFAD (International Fund for Agriculture Development) which exchange experience and are Further developing the sustainable livelihood approach. (WYSS 2002)

The approach has to be understood basically as a tool or checklist to understand poverty in responding to poor peoples view and their own understanding of poverty. The world livelihood can be used in different ways. The following definition is suitable for broad notion of livelihood as understood here.

"A livelihood comprises the capability assets and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stresses and shocks and maintain or enhance its capabilities and assets both now and in the future, while not under mining the natural resource base". (Chamber R. and Conway G, 1992 DFID: 2002).The sustainable livelihood approach has never been thought as a rigid instruction or to give the definite answer, rather it is a dynamic formation open for improvements and adoptable to the respective living condition of poor (DFID 2002)

The sustainable livelihood approach comprises three elements, the sustainable livelihood objective, sustainable livelihood principle and sustainable livelihood framework.

The sustainable Livelihood Approach is flexible in application. But this does not mean that its core principle should be compromised. Sustainable livelihood approach outlines the following six guiding principle which is direct

one to the main concern of sustainable livelihood (DFID 2002). These principles are important for overall value of sustainable livelihood approach.

- Puts people at the centre of development.
- Adopts a holistic view including multiple actors and working across sectors, geographical areas and social groups.
- Seeks to understand dynamic nature of people's livelihood and the influences upon them.
- Tries to build on the people strength and opportunities, rather than focusing on their problems and needs.
- Emphasizes the importance of macro-micro links and seeks to understand them.
- Points out the importance of sustainability to poverty reduction.

There are other livelihood approach models which are given as follows but this study is mainly concerned with DFID's model. The other models are also given as follows:

CARE's livelihoods approach is its primary programming framework, in use across its relief and development work. The approach is deemed to be sufficiently comprehensive to address the challenge of large-scale poverty, yet sufficiently flexible to address context-specific constraints.

CARE uses the Chambers and Conway definition of livelihoods. From this it identifies three fundamental attributes of livelihoods:

- The possession of human capabilities (such as education, skills, health, psychological orientation);
- Access to tangible and intangible assets; and
- The existence of economic activities.

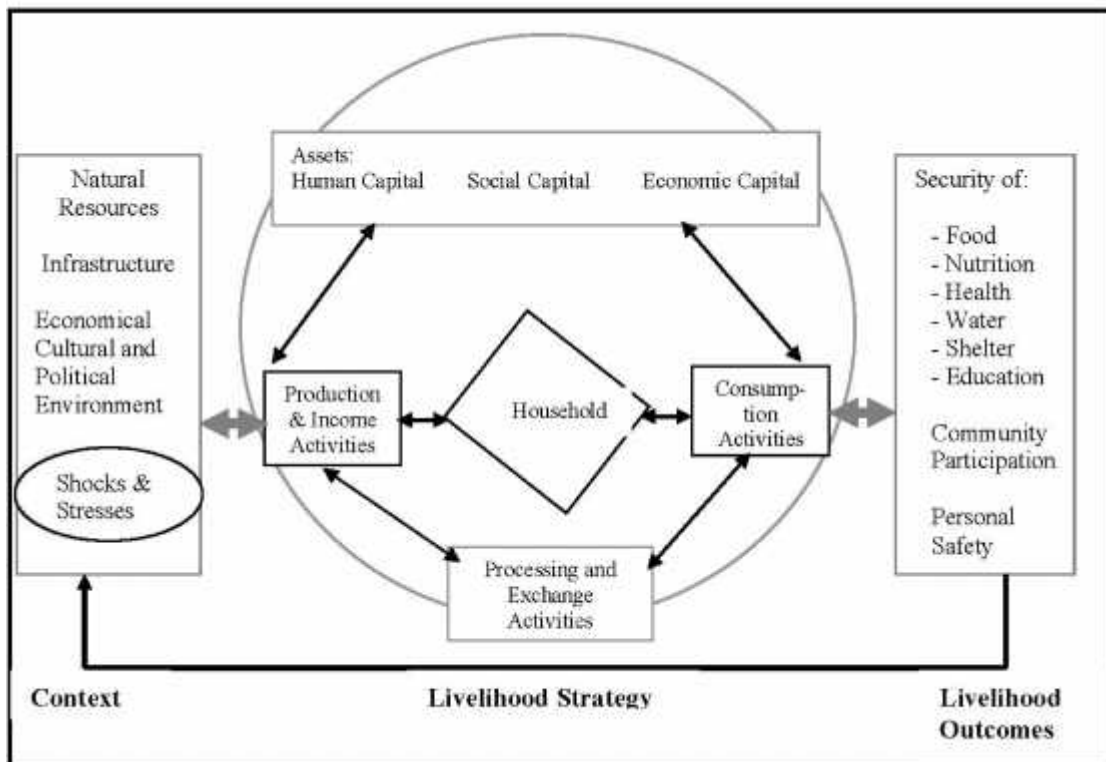
The interaction between these attributes defines what livelihood strategy a household is pursuing.



CARE's emphasis is on *household livelihood security* linked to basic needs. Its view is that a livelihood approach can effectively incorporate a basic needs and a rights-based approach. The emphasis on rights provides an additional analytical lens, as do stakeholder and policy analysis. When holistic analysis is conducted, needs and rights can thus both be incorporated as subjects for analysis. This focus on the household does not mean that the household is the only unit of analysis.

CARE has developed some specific tools for the livelihoods approach (e.g. a livelihood monitoring survey, participatory learning and action needs assessment and personal empowerment training), but makes flexible use of a variety of existing tools including rapid participatory assessments of livelihoods and baseline surveys.

**Figure 1: CARE's Livelihood Model**



Source: <http://www.livelihood.org/care>

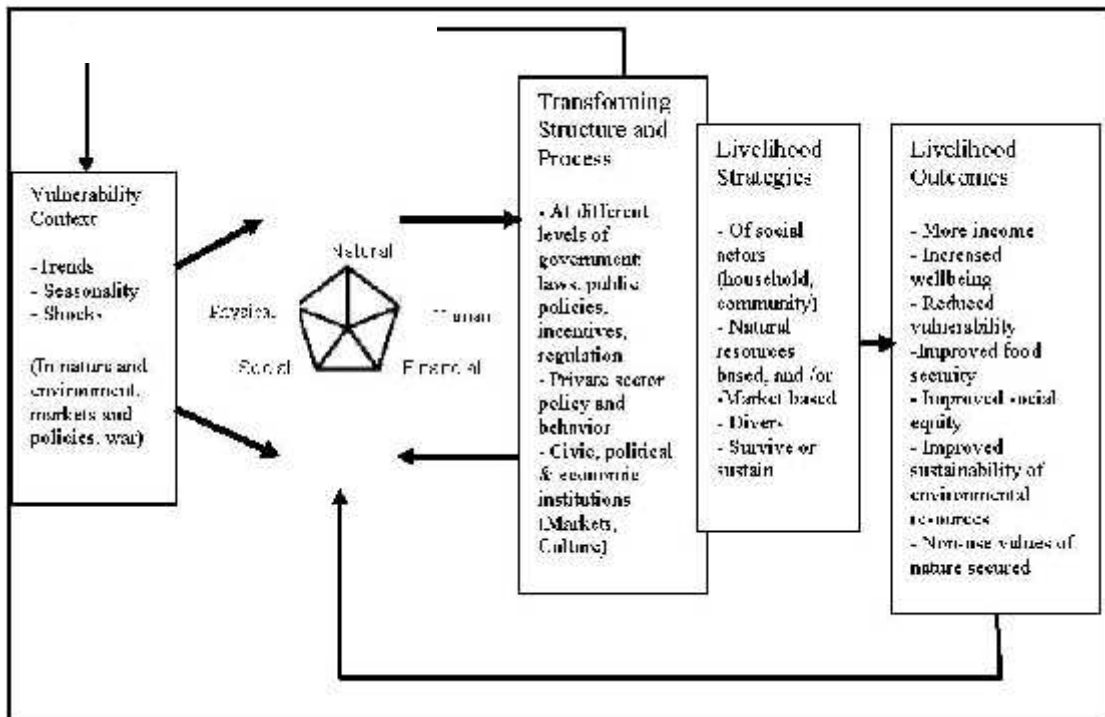
Oxfam (GB) adopted a sustainable livelihoods approach in the early 1990s. It felt a need for a broad framework that could accommodate issues of environmental change together with concerns about globalizing markets, deteriorating economic rights, gender and wider social inequality, and the need to strengthen deprived people's participation in the development process. The analytical work on sustainable livelihoods that had recently been conducted by Chambers and Conway seemed to offer a positive approach that could integrate all these issues, without falling into the trap of simply 'adding the environment on' to Oxfam's core aim of alleviating poverty.

Oxfam takes its definition of sustainable livelihoods from Chambers and Conway (1992). It stresses that sustainability needs to be looked at from several perspectives:

- **Economic** (e.g. the functioning of markets, credit supply);
- **Social** (networks, gender equity);
- **Institutional** (capacity building, access to services and technology, political freedom)
- **Ecological** (quality and availability of environmental resources).

One of Oxfam's aims is to help secure 'the right to a sustainable livelihood'. This aim, together with the aim related to saving lives in humanitarian crises, is by far the most important in financial terms. Under the sustainable livelihoods aim, two 'strategic change objectives' have been formulated. These stress outcomes similar to those included in the DFID framework.

**Figure 2: Oxfam's Sustainable Livelihood Framework**



Source: <http://www.livelihood.org/Oxfam>

Oxfam's desired outcomes are that the aims and change objectives articulate rights to social services, 'the right to life and security', and various forms of social equity.

## 2.2 REVIEW OF EMPIRICAL STUDIES

### 2.2.1 Study Related to Livelihood Strategy

Bishop (1990) has studied livelihood strategies and seasonal rhythm in Nepal Himalaya especially focused upon the components of the peasant's cultural ecological system both historical and contemporary. In this research papers, he has summarized livelihood issues into three groups. The first is subsistence system model, the second is subsistence system constrained and last one is karnalis' fate. In the subsistence model, he has explained cultural - economical and agricultural outputs or production. In the subsistence system constrained, he has included cultural attitude and training, ecological balance, agricultural livestock technology, population and their health. In Karnali's fate he has discussed niche (comparative advantage). On this study, he finds out six livelihood options which are used by remote peasants. They are agriculture,

animal husbandry home industry, exploitation of world biota, trade and seasonal out migration for work.

Dahal (2001) in his study, "Struggling with development, A case study of changing livelihood strategy Baramus" examined the new transitory livelihood strategies and the recent changes in the socio-cultural milieu of the Baramus and their perspectives to the changes. The arrival history of the Baramus shows that they were the kiptat holders and had kiptat land in the area. However the Baramu community in itself was not homogenous and only some of them were enjoying benefits of Kiptat land. Arrival of non-Baramus around this community resulted in scarcity of land and Baramus gradually lost it. Government policy also seems discriminatory toward them. The traditional practice of Dole system has collapsed and Bani System also nearly collapsed because of the fragmentation of the land of high caste people and their practices of late marriage. The growing awareness and expanding market of income earning, replaced the Baramus traditional livelihood strategy. The study shows that the development activities in the area have not provided equal opportunities to the Baramus but have further marginalized them.

Bhattra (2001) studied the "Rickshaw Pulling as a way of earning Livelihood". This study is based upon the field survey of 200 respondents, as well as secondary information. The utilized both qualitative as well as quantitative methods. This study has concluded that as they were illiterate, rickshaw pulling was the opportunity for sustaining their livelihood. There is no such better strategy of life among the rickshaw pullers. Majorities of these rickshaw puller fall under poor economic stress. They spent life just in earn and spent system.

Subedi and Pandey (2002) have prepared research article; "livelihood strategies of Rai communities in Arun Valley: Continuity and Change" Focusing on the Livelihood Strategies of higher caste group with socio-economic and environmental changes take place in two geographical location

namely sitalpati in the lower elevation and makalu in the higher elevation. The study concludes that both the locations Rai have adopted various strategies to earn their livelihood. They have Found that in both places households have gradually reduce land under Khorias using more public resources For self consumption and transforming Bari into Khet. This followed additional inputs in agriculture, adoption of multiple cropping and crop diversification strategy. On the other hand strategies, laboring, portray, borrowing crediting and livestock selling were sequence of livelihood strategies adopted under pressure.

Sunwar (2002) has studied on "Change occurred in the livelihoods of the local people in Khokana VDC of lalitpur district". Described about literacy, health condition, religion and festivals, social interation and changes in the livelihood strategy of the Khokana past and in the present context aspects and concluded and described. He has concluded that livelihood changes of those are have been related to gradual metamorphosis of natural socio cultural and economic environment of is not only the specific study area but also those surrounding area emergence of local market centers is most responsible for as the Khokana gaun in concerned have been interrentionistin nature.

Giri (2002) have done study on the changes occurred in livelihood strategy of the Tharus in Surkhet valley: A sociological case study". He has concluded that traditional occupation of the tharus of surkhet is no more able to earn their living as previously. They are involving in diffirent additional/complementary occupation other than agriculture as a change of livelihood strategy in order to tackle the changing situation. The degree of awareness on education, health, and resources management is increasing among Tharus of Surkhet valley but they are not in a position to compete with other communities to earn their livelihood.

Rai (2003) Studied on the livelihood strategies of occupation communities (Damai and Kami) in Panchakanya and Namsaling VDC. Ilam. He has expressed that how development has affect their alternative livelihood

strategy. This study concluded that development has changed their traditional way of livelihood and they have become more commercial this day than before. The absence of knowledge and skills about new fashions and nature of frequency are taken as internal causes which have played a vital role in the changing livelihoods of these people.

Timilsina (2003) mentioned the impact of road on livelihood strategies of rural people. This study concludes that due to the construction of Bhimdzinga Lamidanda road and development of rural small market center and expanding marketing function agricultural based economy of rural people, transferred into market oriented production, so cereal crops have been displaced by the intensification of vegetable farming.

Bhandari (2004) has studied changing livelihood strategy of Majhi. The main objectives of this study was to find out the impact of development plan in the local community (i.e. Majhi) and difference in adaptive strategies between two area and analyze the perception of Majhi about the developmental activities. This study concludes that Development of new technology, changing condition of human beings, household poverty and socio-economic and physical environment determine the livelihood strategies of people. Developmental activities play the vital role in the change of resources and livelihood strategy.

Pathak (2004) carried out a study on "Livelihood strategy of Street Cobblers, A case study of Kathmandu valley". The study was done by conducting census survey of 64 respondents. On the basis of the involvement in this job this study concludes that street cobbling in urban area has emerged as livelihood strategies for the young generation of terai and India than for the hill Cobblers. This study has concluded that this occupation is not secure and sustainable. By nature of work and space used by them, this occupation seems more vulnerable. Seasonality, space and institutional and social values, norms,

political situation and lack of livelihood assets are more responsible factor to shape their occupational vulnerability.

### **2.2.2 Study Related to Urban poor and Squatter Settlement**

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

Dhital (1991) pointed out that poverty; inequality and unemployment are closely connected with each other. Their interconnection has puzzled social scientist especially the students of development, who question whether there are three separate problems. For example, eliminating unemployment does not automatically eradicate poverty. Thus, they are not synonymous but there are some closes interconnections.

Jain (1981) focuses on the various poverty problems in Nepal and recommends some long term policies to reduce it. His study is based on the sample survey done by National Planning Commission. He categorizes the poor people into two groups, “poorest of the poor” and “the poor above poverty line”. In the former case, he takes the people who have income less than NRs 2 per day and he calculated that 36.2 percent of total population falls in this group. In the latter case, there are people whose daily per capita income ranges from NRs 2.00 to 2.68. He also estimated that 18.8 percent of total population lies in this group. Thus, 55 percent of total population is poor in Nepal. According to him, 97 percent of the poor people live in rural Nepal. He recommends some policies for additional income generation in order to raise the living standard of the poor people of Nepal.

Most of urban settlements in Nepal are small towns and cities characterized by limited built-up areas. Low income groups are found in all residential areas with minor exceptions as in the case of larger cities like Kathmandu, Lalitpur and Birgunj. In these areas the social clusters of poor people are developing fast. Towns in Nepal suffer from serious deficits in most of the basic infrastructure services. Recent assessment of infrastructure in 36 municipalities clearly indicates this situation.

Aryal (1998) has discussed urban poverty in Nepal as a case study of selected occupation groups of Kathmandu city. The study has conducted by dividing the respondent into five different groups and subdivided by their specificities i.e. low salary earners and cart puller, shoemakers, sweepers and plastic and metal seekers. This study concludes that there is serious poverty problem in the study area. Some are living in the government trust building and some are in slum/squatters. Other is living in single room paying monthly rent. All have big size of family but low income. Education is far from them. So, they are involved in different activities such as sleeping or playing card. Their overall situation is very serious and extremely poor.

Tripathi (2000) mentioned the socio-economic condition of landless people in Nepal. He explains in his study that landless is the root cause of poverty in rural agricultural economy where no alternative employment opportunities exist. He further examines analytically socio-economic condition of landless people and the problem of land lessness. The study shows that most of people are poor in condition. The study shows the landlessness is more serious in case of ethnic group and so - called lower caste than in case of Brahmin and Chhetri. The landless people seem unskilled resource group who are involved both farm and off farm sector. The main cause of landlessness is poor because they are illiterate and the poor. He find out the landless people have insecurity feeling because they have no resources besides their bare hands and even the piece of land in which their temporary shelter is built and in also



unregistered. They are highly exploited economically as well as socially and politically.

Kharel (2002) explores the economic condition in terms of employment, poverty of the poor people living in Shankhamul squatters in urban area. The study shows that there is serious poverty problem in the study area. The problem is due to unemployment, semi-employment. Only a few people are fully employed. Most of the people pass their time only by sleeping or playing cards. Spending on alcohol and unnecessary commodities are common scene throughout the area. Lack of education of the household head made the surrounding rude and uncivilized. The study area Shankhamul located within metropolitan boundary even though the life of peoples over there seems very miserable.

Dahal and Sapkota (2005) have prepared research paper on sustainable livelihood of urban poor; a case study of Kathmandu Metropolitan City. In this study, the researchers find out that the poor communities are living in the squatter settlement of Kathmandu have both external environmental as well as dwelling problems. The problems related to external environment and lack of basic infrastructural facilities like water supply, sewerage, drainage and electricity. (as their dwelling, lack) have serious problem of health and safety and highly vulnerable to fire, flood and earthquake. The study concluded that the urban poor in squatters are commonly concentrated at high risk, marginal and in areas of low rent. They are on polluted land close to waste dumps site and water courses, which are susceptible to health hazardous and are diseases prone areas. Thus the urban poor are frequently vulnerable to a range of environmental and health hazards and their livelihood is insecurity and vulnerable.

GajabSiddhi (1988) concluded that the squatters of Kathmandu have occupied and misused the public land without having the most basic infrastructural needs like drinking water electricity and sanitation. Thus

squatter settlement has created several environmental problems in Kathmandu valley.

Kansakar (1998) concluded that the problems of overcrowding of house and people occupied with unhealthy an unsanitary environment is emerging in large towns having heavy influx of population and resulting emergence of slums and squatter settlement in some of the large towns. The study focused on the complex housing problem of Kathmandu and Pokhara City with particular reference to squatter settlement as to provide viable urban development and housing policies in order to contain and accommodate to unprecedented increase in the number of urban dwellers and to improve their living condition.

Thapa (1988) has done four case studies of the squatter settlements of Kathmandu city namely Kohiti, Maharajgunj, Ramhiti and Manahara. He found that service and facilities were virtually non-existent in those settlements. Housing condition was unhygienic and poor. The main problem of squatters is in order of priority were water supply, toilet, electricity and drainage. The population was increasing by 75 percent per annum. Majority of squatters were engaged in wool spinning works. Thapa stressed that government has no clear policy on squatters nor more agencies are there to help them. Squatter communities were grossly utilized by politician as vote banks. Genuine rights and demands are not cared of. According to Thapa unaffordable and high rent was the main reason for squatting in Kathmandu.

Koirala (2001) made a study on squatters' perception towards, resettlements and rehabilitation' as a case study of Bansighat squatter settlement in Kathmandu. He concluded that squatter settlement of the study area is an outcome of lack of housing, lack of land and lack of employment opportunity at the place of origin in one hand, availability of land and no objection for settlement and locational advantage of Bansighat for livelihood on the other hand. He further explained that the settlement has become stronger and dense. Settlers organized themselves in the form of various committees and

are dependent on informal sector for their livelihood and are maintaining and upgrading housing for them on their own resources.

Subedi (1988) made a study on the upliftment of women in squatter settlement of Kathmandu Valley. The main objectives of the research is to explore into the problems and issues faced by the squatters. According to her study, most of the squatter settlements are found vulnerable to hazards such as flood, soil erosion, landslide, as they are located on marginal lands like the bank of river. She concludes that the open sewerage system in the settlements and garbage dumping in and around the settlement have negative impact on public health. They are also exploited by politician and neighbors.

The empirical studies reviewed here deals with the land, poverty, education, skill, migration, occupation and so on in rural and urban areas. These are the contributing factors for the diversification of livelihoods. These studies from many parts of the country show the remarkable scenario of place, people, interactions and their livelihood strategies. Through the review of books and articles related to the objectives of this research, the itinerary during research is properly guided and these studies were received for betterment of the analytical capacity of researcher. And livelihood approach provides angle of view to understand people's livelihood strategy and it offers the framework for analysis. Out of these many studies the squatter settlement study are focused on general problem of squatter people and their living condition in different settlement but there is lack of studies on livelihood strategy of squatters. This study focuses on the livelihood strategy of squatter and causes of squatting, their socio-economic condition, their existing livelihood assets and vulnerability.

### **2.2.3 Review of Policies Related to Squatters**

#### **2.2.3.1 Some Efforts before '*Sukumbasi Samasya Samadhan Ayog*'**

To solve the squatter or landless problem, at first regional planning Act was initiated in 2013 BS. i.e. (To distribute land of Rapti Dun). Commission was formulated and that commission started to distribute the land by taking minimum charge of that occupied land. As well as commission started to

register, the land in the peasants' ownership which was cleared by them. But, small amount of land was registered in landless people's name. However, the most of the land was registered under the control of rich and powerful people.

In 2024 B.S., sales distribution of land in Rapti Dune development sector was initiated. In its preamble it is mentioned that the Regional planning Act 2013 has pointed out that, the distributed land was not under the control of real land less people but it was under the grip of powerful and rich people. So, to distribute that land to the real targeted group, this sale, distribution act was issued in 2024 B.S. To solve the problem of 'Jhodha' sector, the act of Jhodha act, 2028 was issued. In this Jhoda act, it was clearly mentioned that the squatter or landless people and their family will get registered the land where they are settling and where they have been cultivating. The feudal lord who owned the land through redseal, pension or ordinance will ultimately be confiscated. At that time this act or process couldn't be applied properly but these days squatter problem is getting solved through this same act.

According to land Tenure Act 2021 B.S. agricultural loan evaluation process was started. Because of the loan taken from rich people or landlord, the squatter people used to serve as slave or 'Kamaiya' or a bonded labour' for generation to generation to their creditors. But, this agricultural loan evaluation process enabled squatter people to release them from such feudal exploitation. yet, this cruel and in human exploitation were prevalent in western region of Nepal for long period of time.

In 2047 B.S. in presidency of Dorna prasad Acharya, forest preservation working team was initiated. This team has suggested or recommended that the squatter problem should be solved in applied and fixed way. Now onwards, for settling purpose, the squatter people can utilize the forest area. These were the suggestion issued by this team.

In 2047 another committee was organized in which the ministers of residence and physical planning, ministry of land reform, ministry of industry,

ministry of economy were the members and the secretary of ministry of Residence and physical planning became member secretary. This committee started to allocate appropriate land from the area of district head quarters, river bank area, highways area, industrial area and the area where project works were conducted. In these areas appropriate land was distributed to squatter people for sake of humanity and to assist them to come out from their miserable conditions. For doing this, they provided houses and land by taking yearly fees at minimum rate. In that area by developing integrated Residential project, SOME responsibilities were vested like to develop drinking water facility, schools, health post as well as basic infrastructure facilities, skill development training and issue loan from financial institutions. But due to the upcoming election, other functions would be looked after election. Under that committee or the presidency of chief District officer district committee were formed. In the districts of terai, they aimed to start taking census of squatter people. After the election, in 2048 B.S. twenty two members' squatter people's problem resolution commission was formed. At first that commission sends the team of 10 members to study the squatter to the terai and Bhitri madesh area as well as forest occupied area. That team gave the report that the real squatter people marginalized and some powerful rich people have occupied the 'Ailani land' forest area to fulfill their vested interest. To investigate this problem the government should act very strongly and effectively. This was the recommendation of that team.

This team also could not act properly so, another committee was formed in the presidency of Sailaja Acharya including other 8 members in 1st Mangsir 2048. This committee was entrusted with certain duties like to manage the helpless squatter people by providing land and home through integrated residence planning on the basis of victim of natural calamities and political suffering the land should be provided and executed properly, and other remained worked should be accomplished.

### **2.2.3.2 Policy Review**

The National shelter policy 1996, of His majesty's Government, Nepal has realized the matter as evident in the discussion as give below.

“The significant number of the population of Nepal is suffering from physical and financial problems for the relief of such underprivileged people, it is essential to formulate a special policy for providing housing. The underprivileged class includes the resource less, landless and helpless individuals/Families such as agricultural workers; Kamaiyas (bonded labour), ploughmen etc. displaced by natural calamities, dependent people, physically impaired, delinquent, sick people, destitute women, lepers, certain professional group of people and aged people". National shelter policy 1996 has formulated the concept of the shelter policy in the following way.

"Dwelling unit is a basic need of the entire people; its role should also be realized in poverty alleviation and as an integral part of economic productivity. His Majesty's Government should act as enabler as well as facilitator for the fulfillment of shelter targets and the private sector should play an important role in formal and informal sectors.

### **2.2.3.3 Policies in Different Five Year Plans**

The 9th five year plan (2055 B.S.) under the contents of poverty alleviation and Employment promotions has indirectly mentioned (though it does not mention squatters) the need to address the people of this section in the society. Its target programme, in addition to others, includes.

- Landless rural families: Various employment and self-employment programmes shall be launched and institutional arrangement shall be established to make land available through banking services based on market oriented process.

- Families having less land: Based on long term perspective, small farmers will be supported through agricultural loan for their economic upliftment.
- Specific groups: Programmes to employment generation, settlement and gradual access to agricultural land shall be launched for the Kamaiyas (bonded labour).
- Urban poor and unemployed: Emphasis will be given on service oriented and productive self employment opportunities for the educated unemployed young people to alleviate urban poverty.

Thus the issue of squatters categorically, has been found lacking in the 9th five year plan as well it should be taken into account if the objective of poverty alleviation is to be achieved to a larger extent, meaningfully.

Tenth Plan (2002-2007) has committed to reduce poverty particularly in the urban area. The plan aims at reducing urban poverty through the development of infrastructure and housing facilities.

"Develop the cities and strengthen the rural urban linkages by providing with the modern physical facilities and by protecting and promoting the cultural, touristic and historical area in their present form".

The tenth plan put forwarded the strategies to develop within broad concept of integration and co-ordination in the urbanization process of Kathmandu Valley as a touristic and cultural centre. There has a little been given attention to the improvement of the living environment of squatter settlement.

Through the coordination and integration approach, the plan has proposed five squatter settlements for an improvement of the environment. But in this plan it is not clear about who coordinate, how coordinate, what financial

commitment they would have, what is the role of NGOs, INGOS, in community government.

#### **2.2.3.4 KMC's Policies**

KMC through city development strategies (CDS) has put forward clear goal to develop clear policy on squatter settlement. CDS has vision to develop Kathmandu into administrative, cultural and tourism centre as well to establish Kathmandu a regional sports and convection centre. City Development Strategies (CDS) has also put forwarded 3 issues related to the squatters.

- Lack of infrastructure services and substandard room rented in slum or in inner city area.
- Growing squatter and continued unauthorized occupancy of public land and building due to absence of clear-cut policies regarding urban squatters.
- Lack of tenure security due to illegal occupation, which is affecting social, physical, economic as well as human development in squatter settlement.

Source: KMC/CDS 2001

Control, prevention and Management of Squatter settlement through

- Enforcement of land use control measures, effective monitoring of public and private land use.
- Protection of public, private unused land and buildings and plan for appropriate use.
- Social housing mechanisms for old deprived poor and disadvantaged groups and citizen.
- Management of existing squatters for the protection of their housing rights on the basis of cases of settlements and legalizations of settlements.



- Formulation and implementation of squatter settlement improvement programmes in site suitable cases to prove quality of houses and infrastructures.
- Ensure community participation for effective implementation of programmes and future replication.
- Formulation of slum act to institute minimum service standard and standards for structural and fire safety.

Source: KMC/CDS, 2001

There are many policy statements of agencies about squatters which are listed on the above paragraph. The central government has also reflected the policies on squatter. The central government particularly national planning commission has also felt the need to address the urban poverty and squatter issues in the broad urban development context of Kathmandu. The Tenth plan (2002-2007) has committed to reduce the urban poverty through the development of the infrastructure, services and housing facilities. But the plan does not have clear definition of urban poverty as it does not define who urban poor are and who the squatters are.

## **CHAPTER III**

### **RESEARCH METHODOLOGY**

Research is the process of enquiry and discovery (Kitchin and Tate 2000). The term research describes a process of systematic investigation leading to an increase in the sum of Knowledge (DFID, 1998). The main objective of the research is to keep in touch with poor people and to explore their actual situation and subjective reality. So, to conduct a research in a systematic way requires a method. Methods are set of techniques or procedures of identifying a topic, receiving the related literature conducting field work and writing a report (Adhikari 2003). A sound research design needs a logical choice of methods that meets the aims set and generates data in a way that the researcher can handle and interpret (Gill Valentine, 2001). This chapter helps to think about some of the methodological assumption and `contain a description on how information were collected and analyzed.

#### **3.1 RAISING ISSUES**

A research design is like other form of design where what we have defined is made possible in detailed specification (Hart, 2005). For a human geographer, research is a process of attempting to gain a better understanding of the relationship between human race, place and the environment. So human settlement is also a part of human geography where people live. Being a student of human geography discipline and interest in human geography led me to design a research about urban poor (squatters) and their livelihood in urban context.

Every human being desires to make better living condition. Human settlement and their livelihood activities are not the same. They vary from individual to individual and place to place. Most of the people are living in high cost houses having different facilities in Kathmandu but some are compelled to squat in public land and public building like *Pattis*, *sattals*, *Dharmasalas*. But squatting in public land is recent phenomena where families

are squatting in marginal lands and poverty exists. Many urban literatures have tried to analyze the situation and scenario of urban poverty including squatters. These kinds of several marginalized groups are living haphazardly in the open space and river bank with their own livelihood framework. To cover this phenomena livelihood strategy of urban poor (Squatters) has been chosen as research theme. So, this research is designed within sustainable livelihood framework and it focuses on urban squatter people at Manahara Pragatinagar squatter settlement.

### **3.2 CONCEPTUAL FRAMEWORK**

#### **Sustainable Livelihood Frame Work**

Sustainable livelihood framework is developed by Diana Carney for DFID in 1998. The framework shows the main factors affecting livelihood of people and how they are linked to each other. The framework forms the care of sustainable livelihood approach which helps to investigate the livelihood of poor people. This framework provides a checklist of important issues and sketches and the way these link to each other and draw attention to core influences and process and emphasizes the multiple interactions between the various factors which affect livelihoods.

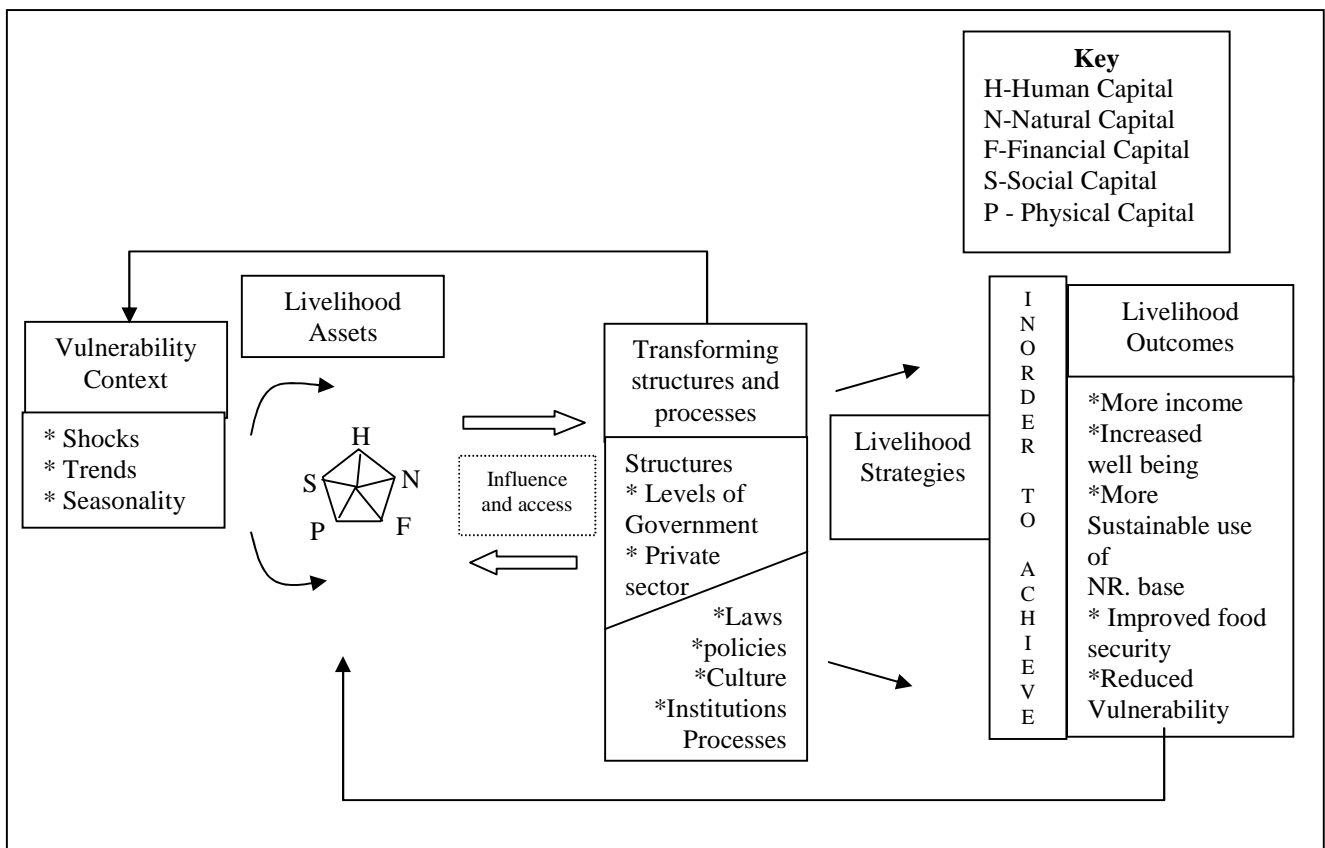
Like all models, this framework does not present the full diversity and richness of livelihood. It can only represent and understood by qualitative and participatory analysis at the local level.

Sustainable livelihood framework include different Component (Vulnerability context, Livelihood Assets, Transforming Structure and process Livelihood strategies and Livelihood outcomes. These components are depicted showing their interrelationship and interaction. Livelihood framework should not be understood as a linear process. Livelihoods are shaped by a multitude of different force and factor that are they constantly shifting.

The framework summarizes the main component and influences on livelihoods. It does not provide an exhaustive list of the issues to be considered. It should be adopted to meet the needs of any given circumstance (DFID, 2002).

Description of following components of Livelihood framework is given as follows:

**Figure 3: DFID’s Sustainable Livelihood Framework**



Source: <http://www.livelihood.org/dfid/framework>

In this study, I have focused on livelihood assets and vulnerability context.

**Livelihood Assets:**

The sustainable livelihood is concerned first and foremost with people. It seeks to gain an accurate and realistic understanding of people’s strength (assets or capital endowments) and how they endeavor to convert their assets

into positive livelihood outcomes. I have taken these assets in the centre of livelihood framework analysis. These assets are concerned with livelihood of squatter people, which are given following:

**Human capital:** the skills, knowledge, ability to labour and good health ability to pursue different livelihood strategies.

**Physical capital:** the basic infrastructure (transport, shelter, water, energy and communications).

**Social capital:** the social resources (networks, membership of groups, relationships of institutions) upon which people draw in pursuit of livelihoods.

**Financial capital:** the financial resources which are available to people (whether income and expenditure, savings, supplies of credit) and which provide them with different livelihood options.

**Natural capital:** the natural resource stocks from which resource flows useful for livelihoods are derived (e.g. land, water and environmental resources).

### **Vulnerability Context:**

The vulnerability context represents the external environment in which squatter people live. Squatter people's livelihoods and the wider availability of assets are fundamentally affected by critical trends as well as by shocks and seasonality over which people have limited or no control. In the context of squatter' people, I have taken following factors for discussion:

- ◆ The risk of unemployment, loss of income
- ◆ The risk of deteriorating health
- ◆ Natural Socks
- ◆ Societies and Vulnerability
- ◆ Risk of Environmental hazards

- ◆ Institution and Vulnerability
- ◆ Livelihood Asset and Vulnerability
  - ❖ Human Capital and Vulnerability
  - ❖ Social Capital and Vulnerability
  - ❖ Natural Capital and Vulnerability
  - ❖ Financial Capital and Vulnerability
  - ❖ Physical Capital and Vulnerability

### **3.3 SELECTION OF THE STUDY AREA**

Kathmandu is the capital city of Nepal. Within KMC, there are some areas where squatter people are concentrated. Although KMC is one Metropolitan city of the nation, the problem of urban poor (squatters) is rapidly increasing here. These squatter people are mainly concentrated in marginal land involving different economic activities. However their role in development of the national and urban economy is still unrealized.

There are many squatter settlements in Nepal but this study is concerned with the livelihood strategy of urban poor squatter. So, I chose Kathmandu because I am very interested to study about urban poor. Among the sixty five informal settlement of Kathmandu valley, Manahara Pragatinagar Squatter settlement has been selected for the study. It is a typical example of urban poor settlement. Manahara Pragatinagar Squatter settlement has been selected on the following grounds.

- \* It is impossible to select a large area for primary data collection as it needs much time and money.
- \* This settlement is in proximity to city centre.
- \* This settlement is more vulnerable than other settlements because there is no land for further expansion. It lies quite near the bank of Manahara River.

- \* The people and their habitation have been affected to the socio-economic, environmental and political sector.

### **3.4 RESEARCH AREA, PROBLEM AND RELATION WITH THE RESEARCHER**

The rapid migration from rural to urban area for various purposes has resulted in the problem of unplanned urbanization. This study intends to understand the livelihood of urban poor (squatters). Squatter settlement is an evidence of growing number of urban poor. Manahara Pragatinagar squatter settlement is research area for present study. The study about urban poor is new for the researcher. I am a student of Rural Development and came from rural area. I am not familiar with social and cultural structure of Kathmandu and not familiar with the squatter people of the study area before preliminary field visit. So I am an outsider regarding this phenomenon. But I tried to make good relation with squatter people. During the field work I visited each household of squatters every day which helped to make rapport with squatter people. In this research all the data whatever people gave is called. I did not try to affect any information by his personal perception.

### **3.5 NATURE AND SOURCE OF DATA**

Research method determines the nature and source of data collection which we have employed in our research work. In this study, both quantitative and qualitative data are utilized and analyzed. This study is mainly based on primary data. However, secondary data are also utilized in this study. Primary data were collected from the field survey applying various techniques which are described later. Secondary data were collected from various published and unpublished documents. Basically, qualitative information collected from various sources. Various tools such as key informant interview, observation, household survey, and focus group discussion were also conducted in the study area. Primarily both qualitative and quantitative information were collected through interview and discussion with poor squatter people.

Furthermore secondary information were also collected from the Various like Central library of Tribhuvan University, Central Bureau of Statistics, Lumanti Library, *Nepal Basobas Basti Shamrachyan Samaj* and also from related books, journal, articles and previous studies. Related literature was reviewed for supporting this study.

### **3.6 DATA COLLECTION: TOOLS AND TECHNIQUES**

The collection of data started with study of related literature and other secondary sources of information. Primary data were collected during my field work which started in September, 2007. Asking five respondents in the study area for 5 pretest of the questionnaire was done before the questions were finalized. A rapport building session was held with the urban poor (Squatter people) before beginning the research as suggested by (Hay 2000). This involved visiting each household to tell her/him about the research seeking his or her co-operation for the one-month of fieldwork. Then, I have visited the households of squatter settlement while they were either working or staying at their home or their shop in morning or evening time. This helped me to prepare schedules for interviews. Besides, my numerous visits to the settlement helped me to observe their every day life, livelihood activities of squatter people and their work. It was an advantage and great opportunity for me to be with them for a long time and discuss matters in depth in a friendly environment.

Interview significantly helped me to collect socio-economic information of squatters as well as their livelihood strategies. This enabled me to obtain comprehensive knowledge about the ways in which they understood and explained their own livelihood strategies and their risk. In the beginning, I felt some inconvenience to be familiar with the local people as a few of them were doubtful about my identity. Some one guessed me that and was from Govt. Office like police office, municipality, NGO, INGO etc. But it did not take a long time to convince them. After I continued my good rapport building, the



squatter people of the study area showed great friendliness and hospitality during the entire field work period.

In the process of data collection household survey was conducted using structured and unstructured questionnaire. Field observation was also a key method of data collection. Except these methods key informant interview, informal talks with the local people were also used in data collection. The following section gives details of main technique of the primary data collection in this study.

### **3.6.1 Sampling Procedure and Household Survey**

Structured questionnaire were used for the household survey. The main purpose of the household survey was to obtain information about socio-economic status and demographic characteristics of the squatters. Information such as population composition, occupation, education, caste/ethnic status, family size, land holding size and their ways of earning livelihood were also collected. In addition information about assets, vulnerability was also tried to collect from this method. Among 601 household of the squatter settlement 150 household were taken for the survey. Households have been selected as a stratified method to represent the entire households of different caste/ethnic groups. Then purposive method was used considering the heterogeneous character. Mostly household heads were selected as respondent when the household head was absent; the senior member of household was selected as a respondent. After surveying 150 households, I realized that new information will not be achieved from further household survey except baseline information.

### **3.6.2 Observation**

Observation has been characterized as the fundamental base of all research methods in the social and behavioral sciences (Alder and Accler 1994). Observation was employed during the field work period to collect primary data.

This technique was used to get the visual data or non - verbal behavior. In this method, the researcher collects data by direct observation without asking respondent. I engaged in observation from the very first day of field visit until my data collection is completed. Basically, the technique is used to observe their drainage/sewer condition, average building and living condition, environmental condition, vulnerability caused by natural disaster, solid waste disposal system, drinking water condition and their livelihood activities. These observed data and information were very essential for my study. So to memorize and recall those observations, I recorded them in my field diary. During the fieldwork, this tool was also used to test the reliability and validity of the information collected through other techniques.

#### **3.6.4 Key Informant Interview**

Key informant interview was also used as a field instrument in this research. It was used to get the broader views in general and was undertaken to gain overview of the local perception regarding squatter settlement and people. This type of interview is an easy way to collect the information. The information related with historical overview of squatter people, their vulnerability is also reflected. It was very helpful to collect the past information of the study area. The key respondents for this interview were selected from different groups. Six people were interviewed as key informants who live inside and outside the settlement. Two-school teacher, two elder person (above 60 years) of this settlement, one shopkeeper, and one club president were selected for the key information interview.

#### **3.6.5 Focus Group Discussion**

A focus group is the use of group interaction to produce data and insights that would be less accessible without the interaction found in the group (Morgan 1988 cited in Subedi). Focus group discussion is more effective in identification of research problem and possible solution. To conduct focus group discussion, I have organized the people on the basis of

household survey. The effort was made to involve all types and groups of people. Eleven members were selected for the focus group discussion. The participants are of different characteristics. Six male and five female were involved in the focus group discussion. President of local community, local people (above 60), club president (age 25), member of women saving and credit groups (above 45) and general persons were selected for the focus group discussion. They have their won social status in the community. But organizing and conducting focus group is very difficult task however it is an opportunity for me to collect information from group interaction (Subedi, 1993). The main purpose of the focus group discussion was to obtain the problem of squatters and possible solution. One group discussion was conducted taking two-hour time at the last phase of fieldwork in the study area. The focus group discussion was carried out in the presence of my supervisor. He also discussed several issues with the squatters. The result of focus group discussion were noted and used during the presentation and analysis.

### **3.6.6 In-depth Interview**

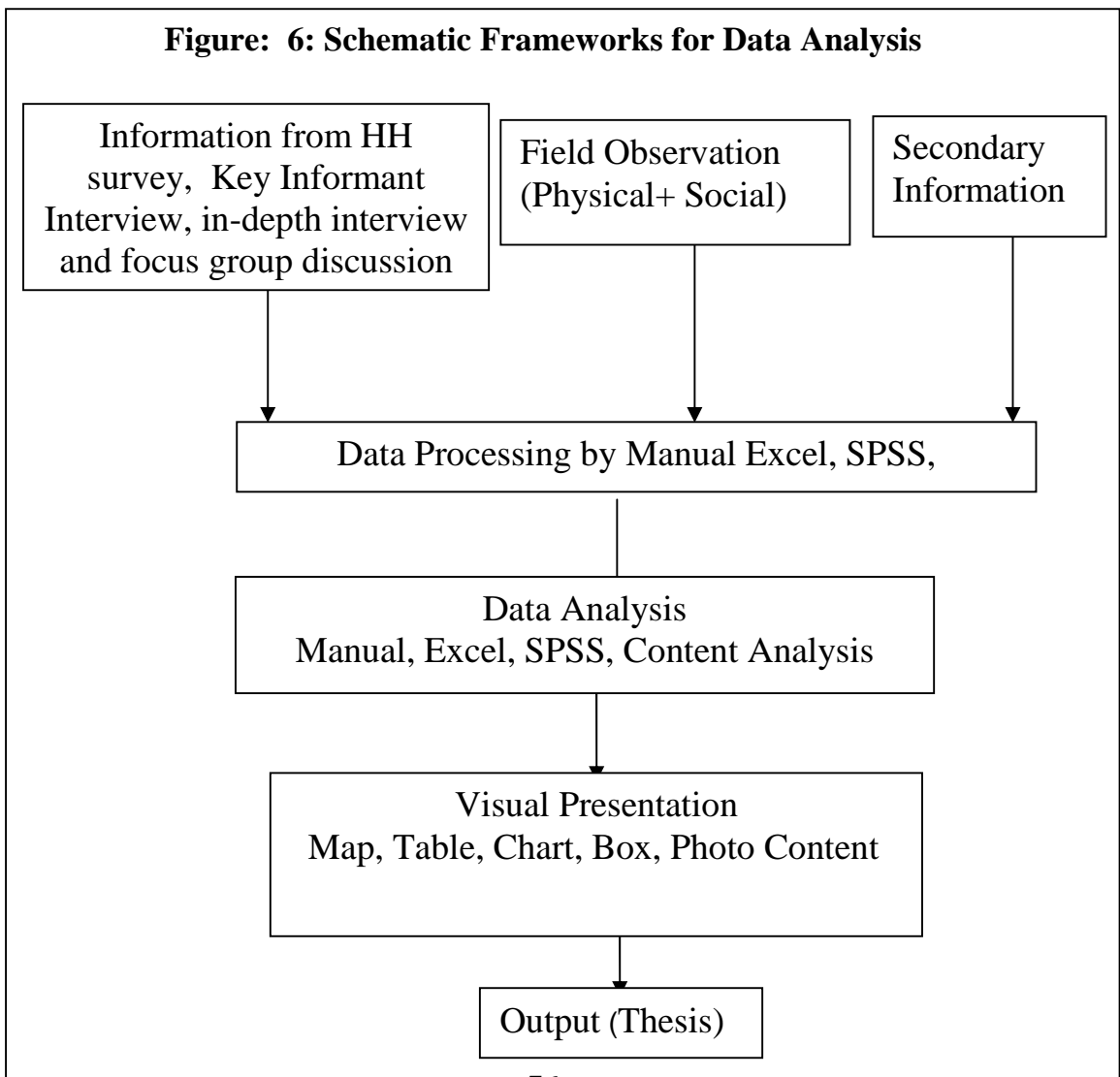
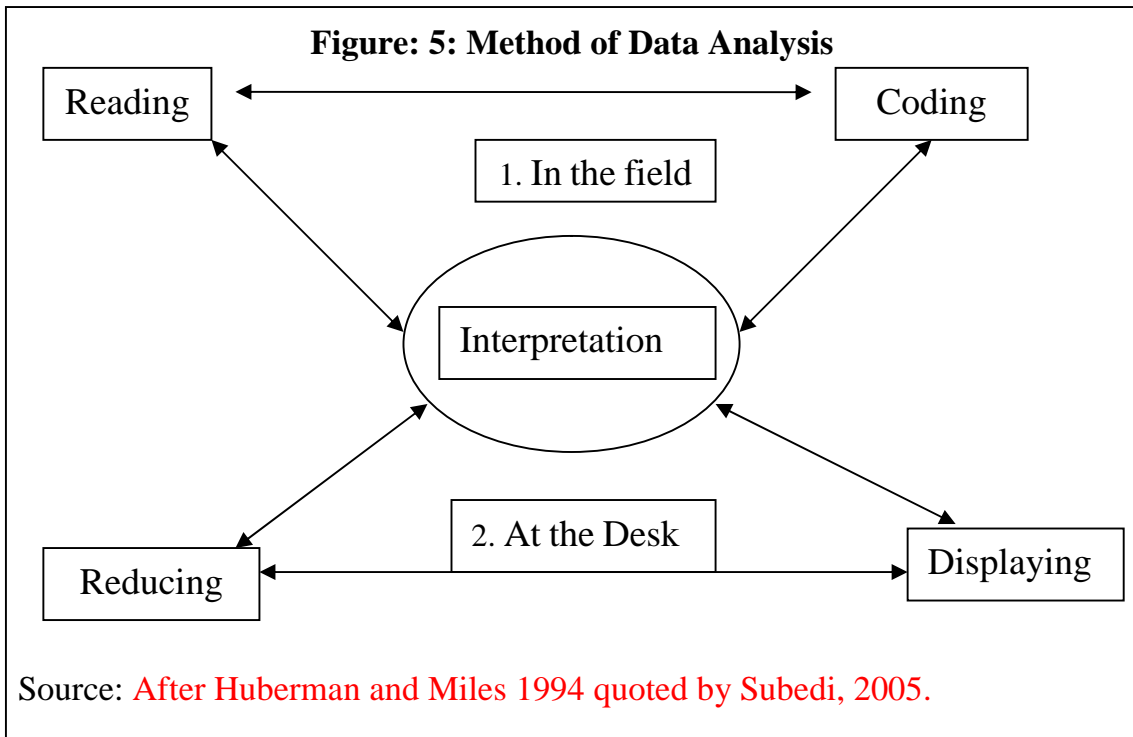
In depth interview is a way of exchange between interviewer and the informant. To conduct in-depth interview I selected those respondents who knew more about the local squatters and about the settlement. In some cases, in-depth interview was conducted in the same sitting while conducting household survey. But this in-depth interview interview was conducted after the household survey was over. The purpose of in-depth was to collect more qualitative information about squatter people and their livelihood. Personal experience, feelings, their livelihood history were also conducted in this stage. I selected 8 squatters for an in-depth interview. Then I noted down their personal information in my daily notebook, which helped to present life history and case study to my research work. The information like process of being squatters, information about how they come to know about this settlement, health risk of the people is collected from this tool.

### **3.6.7 Field Note Taking**

Field note was taken during the time of fieldwork. In field work, most of the time was spent on informal talks. I used field note to record those information which cannot be recorded in a systematic way. I recorded those important incidents which were more useful for my study. I noted some micro information related to squatter people and settlement. I already knew that field notes become a personal test for the research worker to refer to and analyze information. I realized that all the required information is not always possible to obtain household survey. Therefore, field note helped me to collect information as well as reminded me the subject matter and the happening in the field work. It also helped me recall the event of field work.

### **3.7 DATA ANALYSIS AND PRESENTATION**

The information gathered from diverse sources and methods were subsequently edited, processed and analyzed. As data are both qualitative and quantitative in nature, separate methods and techniques were applied to analyze data so those meaningful conclusions are reached. Quantitative data were processed, by using statistical package-SPSS and Excel. These packages were used to generate tables, simple statistical calculation as well as diagram. In order to draw maps I also used Arc View GIS. Next way of analysis and presentation was qualitative method. Qualitative method provides depth and details crucial for understanding for what people have to say in their own words as reflected in direct quotation and careful description of the events experience and thought (Patton, 1980, cited in Subedi, 2005). Content analysis and in-depth description were adapted to present qualitative information and personal experiences are expressed in boxes. All names which are given in boxes are real. The method of qualitative data analysis is presented in the following diagram (fig. 5 and Fig. 6).



### 3.8 FIELD WORK AS AN EXPERIENCE

Field work is a very difficult task for any research. Being an outsider of this settlement, I have faced different difficulties and constraints. These difficulties and constraints provide new experiences and thought to the researcher.

Field works especially like rapport building and other consultancy programmes are very difficult to organize. Moreover it is also difficult to make rapport with squatter communities. In the beginning, when I entered the field, I thought that I would get all the required information. It was so difficult to make rapport with the people of squatter settlement. Most of the time they were absent or they were busy to do their daily works such as household works, feeding their livestock, doing business. All of the people were new to me. They were doubtful about my identity. Some of them guessed that I was someone from govt. office, or NGO/INGO. It did not take a long time for me to convince them. I repeated my daily field work to make rapport with squatter people. After few days, squatter people of my study area showed friendliness and hospitality during the entire field work period.

But, data collection from household is not easy task. However during the field work, I reached there and started to explain the purpose of my research work. One of the respondents became angry and said that "*Jogi Dekhi Liyer Dherai Kisimaka Manche Auchhan, Tara Hamaro Bhalo Hune Kaam Kasaile Gardainan*" (from a beggar to nobilities, people from all walk of life visit us but no one pays attention to our problems afterwards).

But I did my best to convince him saying that I was a student like his brother/sister/son. It is part of my study which I have to do to get through. If you give me information I get through, otherwise I can't. If your child has also been in school he/she would have to do the same work in future. After such a conversation he agreed to help me. Another most difficult part of the field

survey was to collect information from household. I went to the field and asked question with respondent at his house. But the local people gathered there and asked the many questions. They disturbed the researcher and compelled to spend long time for interview.

I also had to face problems while taking interview with respondent. I asked them certain types of question such as their problem, health, income, expenditure. They provided common answer which compelled me to change the strategy of interview taking. Another most difficult part of field survey was to collect the information on vulnerability, health and sanitation of squatters. It was not possible to get the information because they did not have the habit of record keeping. They are poor in memory recall. However, they suggested me to meet the educated person (son/sister/brother) of the settlement who had better knowledge and ability to give answer.

Overall, I enjoyed my field work although it was difficult and tedious. I learnt lessons on how to enter any settlement as an outsider researcher and what kind of behavior one should present. All these experiences helped me to be confident for future research work.

## CHAPTER - IV

### INTRODUCTION TO THE STUDY AREA

The name Kathmandu is originated from the word *Kasthamandap*. The city is located between 27° 40' 00" to 27° 45' 00" north latitude and 85° 16' 15" to 85° 22' 30" east longitude which covers an area of 51 square kilometers. The city is an oval shaped valley which is surrounded and protected by mountains on all sides and drained by the Bagmati rivers and her tributaries namely vishnumati, Manahara, Hanumante, Tukucha, Dhobikhola etc.



Manahara Pragatinagar Squatter Settlement

In Kathmandu, there are 65 squatter settlements (Lumanti 2001). Among them, Manahara is one which is located in the northeast part of the city. It forms part of Kathmandu Metropolitan ward no. 35. The settlement is in a linear configuration covering a very narrow strip of public land along the right bank of Manahara River. It is estimated to be established in 1985.

There are 601 families (households) in the settlement and they have nearly population of 3291. Out of this population 1750 are males and 1641 are females (Lumanti 2001).

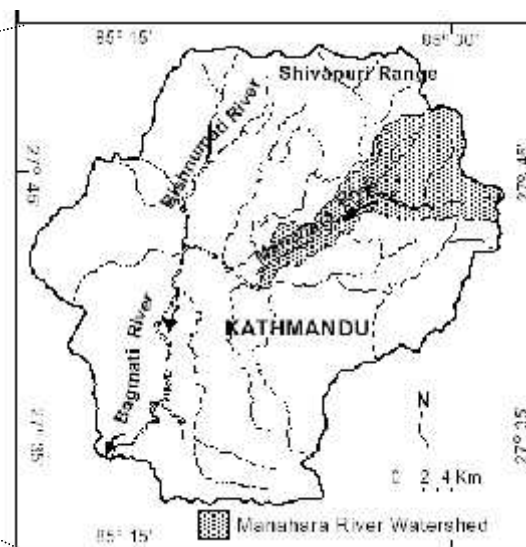


During the field survey it was noted that there were 601 dwelling units. There is no scope of further expansion because there is no vacant land left. Most of the dwelling units are constructed in government land and private land. Laboring, Driving, business, mason, and foreign labour are the main sources of employment on the one hand and on the other hand pig farming, duck\hen farming, vegetable farming are also main sources of income of the households. However, the latter two had created an environmental nuisance.

Sometimes Manahara River gets flooded during monsoon. This terrifies the squatters. Soil erosion due to the sand collection had been the main reason for flooding in the past. All the dwelling units in Manahara are in linear form. Most of the house walls are built of bricks and they do not have pitch roof. NGO's like Lumanti, ReiyuKai, NTECH, AHRCDF (Asian Human Right & Cultural Development Forum) are also involved in importing the facilities of the settlement especially the shelter and drinking water. There is one primary school in the middle of the settlement. Child care centre, club house, health club are also there. There is a gravel road in front of the settlement which passes through the entire settlement. The squatter settlement at Manahara area belongs to public land but some are in personal land.

# Location Map of Study Area

(Manahara Squatter Settlement)



**CHAPTER - VI**  
**ORIGIN AND CAUSE OF BEING SQUATTER**

**6.1 PLACE OF ORIGIN OF SQUATTERS**

As the trend of urban expansion and development increased, a significant number of people migrated to Kathmandu and settled in open space of the city for fulfillment of different purposes of their life. Due to unavailability of land for shed and opportunities of job in Kathmandu, poor people have only options of choosing marginal land and fulfill some of their desires to sustain their livelihood. Likewise, different people from different place came to Manahara Pragatinagar squatter settlement. Based on the area of origin they can be categorized into two groups. They are: those having their origin in Kathmandu valley and those who are from outside the Kathmandu valley. Table 7 shows the place of origin of squatters who are living in Manahara Pragatinagar squatter settlement.

**Table 13**

**Distribution of Squatters by their Place of Origin**

Place of Origin	No. of Households	Percentage
<b>Within valley</b>	<b>34</b>	<b>22.67</b>
Kathmandu	23	15.33
Lalitpur	11	7.33
<b>Outside valley</b>	<b>116</b>	<b>77.33</b>
Kavre	22	14.67
Nuwakot	27	18.00
Sindhuli	15	10.00
Mornag	13	8.67
Jhapa	9	6.00
Syangja	6	4.00
Sunsari	5	3.33
Dolakha	3	2.00
Dhading	3	2.00
Ramechhap	2	1.33
Rasuwa	2	1.33
Gorkha	2	1.33
Okhal Dunga	2	1.33
Taplejung	1	0.67
Sindhupalchok	1	0.67

Khotang	1	0.67
Baglung	1	0.67
Pyuthan	1	0.67
<b>Total</b>	<b>150</b>	<b>100</b>

*Source: Field Survey, September 2008.*

Table 13 clearly shows that most of the people who are living in Manahara squatter settlement have originated from out of the Kathmandu valley. About 77.33 percent are outsiders. But, there is less number of squatter household who originated from within the Kathmandu valley is about 22.67 percent.

When we take district as the origin place of squatters, Nuwakot has the highest number of households. After Nuwakot, Kathmandu comes in second position. It accounts for about 18 percent whereas Kavre has third highest position as squatters' origin place. It accounts for 14.67 percent.

From Taplejung, Sindhupalchowk, Khotang, Baglung, Pyuthan have the least number of households migrated to this squatter settlement. The remoteness and getting less information are the main causes of being the least number of household from these districts.

When we took the origin place as the ecological zone, we come to know that most of the people living in Manahara squatter settlement originated from hill i.e. 79.33 percent. 18 percent are originated from terai while 7.7 percent households are originated from mountain region. Kathmandu valley is surrounded by the hilly districts. So, the significant numbers of households were originated from hill region.

## **6.2 ARRIVAL INTO THE SETTLEMENT**

The settlement of Manahara pragatinagar did not get present shape in short time. The squatter dwellers gradually increased in different time period. During the field work, it was found that squatter people of Manahara pragatinagar are arrived there in different time periods. So, it is very important to know the time period of squatters. According to the squatter dwellers, they started of settle there before 1981 A.D. In initial stage, there were four houses (7.7%) in 1981. The highest number of households came in a period occurred 'between' 1985-1987 i.e. 32.7 percent. In 1982 – 1984, the houses were increased up to about 21.2 percent rather than 1981. About 21.2 percent households increased during 1988-1990. The growth rate is decreased to 7.7 percent in between 1994-2001. Now, there is strict prohibition to make new dwelling the settlement.

The migrant's household increased rapidly in a period between 1981 and 1990 due to the lack of strict rule of the settlement improvement committee and the metropolitan city. There is no significant growth of dwellers after 1993. Now, there were altogether 150 squatter dwellers in Manahara Pragatinagar squatter settlement till 2007.

## **6.3 CAUSES OF BECOMING THE SQUATTER**

The causes of becoming squatter are many and varied from one place to another. Even within a country causative factors behind squatting may changeover time and across space. In reality no one wants to be squatter. There are different causes which compel people to become squatters. Likewise, squatter people who are living in Manahara Pragatinagar have their own stories to say that forced the people to become the squatters. This study follows the theoretical frame work as Everest's Lee presents in terms of push/pull factors based model while analyzing data about causes of becoming the squatters. In this present study, the push factors or the causes of leaving birth place are taken as factors associated with the area of origin and for pull factors or reason for selecting Manahara Pragatinagar is taken as the factors associated with the area of destination. Distance between origin and destination is taken as intervening

obstacle. In the analysis of causes of becoming squatters, there are two factors which play a vital role in forcing people becoming squatters. These can be categorized into two groups broadly.

### 6.3.1 Factors Associated with the Place of Origin

People are pushed by different unfavorable conditions existing in their place of origin, though, they did not have desire to leave their birth place. Different components forced them to migrate from their birth place. For having different difficulties, they migrated from their birth place and searched the last alternative to sustain their life. Table 14 shows that cause of leaving the place of origin by the people who are living in Manahara Pragatinagar squatter settlement.

**Table 14**  
**Distribution of Squatter Households by Main Reason**  
**of Leaving their Place of Birth**

Main Reason for Leaving Birth Place (Push Factor )	Affected Household	Percent
Political Conflict	67	44.67
Unemployment	28	18.67
Lack of Physical Facilities	19	12.67
Loss of Property	15	10.00
Famine	10	6.67
Family Conflict	5	3.33
Natural Calimaties	2	1.33
Lack of Relative	2	1.33
Others: difficult to work)	2	1.33
Total	150	100.00

*Source: Field Survey, September, 2008.*

From table14 it comes to be clear that most of the families left their place of origin due to Political Conflict. Because of internal war & political instability, about 44.67 percent squatter households left their origin place. Following this, unemployment and lack of physical facilities are come to second and third position accounting for about 18.67 and 12.67 percent. Loss of property and famine are other vital reason of migration. Because of the family conflict, the family become disintegrated and migrated to urban area

where they don't get any good resources to buy the land and the house. At last, they occupy the public land and become squatters. A few people are pushed from place of origin because of the natural calamities and lack of relatives in their origin place. During the field work, most of the households replied that they had the problem of fooding because of the less agricultural land and infertile land in their origin place.

### 6.3.2 Factors Associated with Place of Destination of Manahara

People were attracted by different favorable conditions in Manahara Pragatinagar. People who are migrated due to various unfavorable conditions at their origin got favorable environment in Manahara Pragatinagar. People who have almost all unfavorable conditions see more favorable for even a small chance. Following table shows that why people choose the Manahara pragatinagar squatter settlement.

**Table 15**  
**Distribution of Squatter Households by Main Reason of Coming to Manahara**

Main Reason for Coming to Manahara	No. of Household	Percent
Availability of work	85	56.67
Nearness to the market	27	18.00
Availability of public land	17	11.33
Familiar with the settlement	10	6.67
Difficult to pay room rent	8	5.33
For physical facility	2	1.33
Not response	1	0.67
Total	150	100

*Source: Field Survey, September, 2008.*

From the table 15 it is come clear that most of the households were pulled to the settlement because of the employment opportunities around Manahara Pragatinagar. Manahara Pragatinagar is located near the proximity to the city center and near the industrial area. There are many opportunities of employment around this location, that's why the people pulled to Manahara Pragatinagar. It constitutes about 56.67 percent. The second greatest pull factor of Manahara Pragatinagar is the nearness to the market. People get many

physical facilities such as employment, health, education, transport. So, they are attracted toward Manahara Pragatinagar. There are about 18 percent of

people in this category. Likewise, 11.33 percent households were pulled to the settlement because of the availability of public land. Resource less households who are not able to afford the house, land and rent have come to the settlement by getting public land where they could make their hut. About 6.67 percent people pulled to the settlement because they were familiar with the settlement before migrating there. They have their friends and relatives in Manahara Pragatinagar. About 5.33 percent people came to the settlement to increase their income because they have spent large portion of their income for the rent. Some households were pulled by the physical facilities of Manahara Pragatinagar which did not exist in their place of origin.

The above mentioned push factors and pull factors are main causes behind the origin of squatters of the study area. Because of pull factors, people of the study area, are compelled to leave their origin place. They came to urban area to fulfill their dream. Because of the poor socio economic background, they become squatter and are living in marginal land to sustain their livelihood. The following case (Box 6.1) presents how the people of the study are because squatters over time.

#### **Box 6.1**

Dal Bahadur Gurung, 60 years, said that he had one small and old house in his birth place. He used to live with the sheep in grazing place. His father died by falling from the bridge while crossing the river, and mother died when he was a child. He took loan for his father's death rites. But he was unable to pay that loan and the money lender took his house and land. Then he faced fooding and clothing problem and migrated to the city for better alternative. Then, he used to work at koteshower garment factory. He used to pay Rs. 60 per month for a room. In the meantime, the factory boss provides him a free room. He used to sell the fire wood to support his expenses. Later, factory boos didn't provide him the room. They gave room for rent. Again, he lived in rented room. The rent rose in course of time and he became unable to pay rent and was looking for good alternative. In the meantime, he was searching a place to die. He used to bath in Manahara river. He saw the squatter's huts in the bank of Manahara River and he also came to make a hut himself. He started to live here. Gradually other people also come to live around him and the settlement expanded gradually. He had small hut in the beginning but he gradually improved the condition of the house by taking the sand of Manahara River and cement from the saved money from his income.



*Source: Field Survey, September, 2008.*

#### **6.4 SOURCES OF INFORMATION ABOUT MANAHARA**

The study revealed a number of means of access to this settlement. Some squatter household have more than one means of access. Most of those who migrated earlier did mention that they explored that place on their own. While people faced many problems and desired to leave their place of origin, they were searching different places to migrate and know about destination through different sources, agents or means. Squatter people of Manahara Pragatinagar were found to come to the settlement through different sources. The present study shows how squatter people came in to the settlement.

**Table 16**  
**Source of Information**

Means of information	No. of Household	Percentage
Through a friends	91	60.67
Relatives	40	26.67
Local Leaders/Political Parties	8	5.33
Own Exploration	7	4.67
Middleman	4	2.67
Total	150	100

*Source: Field Survey, September 2008.*

Table 16 describes how they discovered or found out about the Manahara Pragatinagar Squatter settlement. Friends' apparently helped to know about Manahara Pragatinagar, and 60.67 percent households came to this place through their friends. Approximately half of these friends had migrated from the same village. In other cases the friendship was started more in Kathmandu between those who worked together. An additional 26.67 percent of squatters discovered the settlement through relatives. In most instances they

were close relations such as one's brother or sister. 5.33 percent of household discovered the settlement through local leaders and political parties due to internal insurgency. Likewise, other 4.67 percent of household discovered the settlement through their own efforts and 2.67 percent household came to know about settlement through middleman. From this, it becomes clear that the transaction through broker prevailed in the settlement in the early stage. The following statement (Box: 6.2) presents how squatter people of Manahara Pragatinagar come to know about this settlement.

### **Box 6.2**

Shree Kumari Lama, 50 years, said that she came to Kathmandu after she left her origin place. She was unknown about Kathmandu. At first she involved in labour work to fulfill her family needs. In the mean time, she contacted with local leader and worked as household work in his house. In the beginning, the room was available in the last floor of the house and toilet of a Newar family. They also used to make fertilizer from human faces. But after development of industry, the rent was increased gradually. Her family members also increased. The small income was not sufficient for her family. She was in problem and local leader helped her to fulfill her household expenses. Due to the big family size, she had problem to get rented room. For Some years she had to face different problems. After seeing her problem, the local leader advised her to more to squatter settlement of Manahara Pragatinagar. He told her to go to the settlement and make a hut as early as possible. According to his suggestion, she went to Koteshower Manahara and constructed a small hut with bamboo stick and plastic near the bank of Manahara River. Gradually, she collected sand from the river and took broken bricks from different places. Then, she made a small dweller for shelter. Now she is living in this settlement with her family by facing different problem.

Source: Field Survey, September, 2008.

## CHAPTER-VII

### LIVELIHOOD ASSETS OF SQUATTERS

Sustainable livelihood approaches place a heavy stress on the assets of poor people but other previous development approaches lack it. These development approaches focused only on their needs or deficiencies (Sida, 2002). Here, the household assets in sustainable livelihood approach denote the adaptive and coping strategies of squatters. People require a range of assets to achieve positive livelihood outcomes. Though, there are different kinds of assets, sustainable livelihood approach identifies five core assets namely human, social, natural, physical and financial upon which livelihood is built. In urban areas, there are different types of assets used by urban poor which are different from rural poor.

In the context of squatters livelihood assets which are considered as the things, materials, efficiency that can accrue the multiple benefits and also support to make easy life of the squatters. In this study, household assets of squatters and discussed on the basis of sustainable livelihood framework. There are various sustainable livelihood models which are not the same. Each institution has given different names according to their objectives.

#### Sustainable Livelihood Models

CHAMBERS	UNDP	DFID OXFAM	CARE	MOSER
Tangible (stores resources)	Human	Human	Human	Labour
Intangible	Social	Social	Social	Economic and Social Information
Claims for materials	National	National	Economic	Housing
Moral or practical support	Physical economic	Physical economic		Household
Opportunity to assess resources	Political			Relations
				Social capital

*Source: Farrington et al., 2002.*

Each of the livelihood assets are dealt with regarding to squatters in Manahara under following sectors.

## **7.1 HUMAN CAPITALS**

Human capital means the ability and efficiency of the people. Human capital represents the skill, knowledge, ability to labour and good health that together enable people to pursue different livelihood strategies and achieve their livelihood objectives. At a household level human capital is a factor of the amount and quality of labour available. This varies according to household size, skill level, leadership potential, health status etc. As well as being of intrinsic value, human capital (Knowledge and labour of the ability to command labour) is required in order to make use of any of the four types of assets (DFID, 2002).

In livelihood analysis human capital requires three main factors of the people; health education and skill. In the absence of these factors, people cannot make their livelihood better.

Education is the most important factor of the human capital. It provides knowledge about different sectors to make a better living. Education is considered as the main factor for personal, social and development of the country. Due to the absence of awareness and poor economic background, most of squatter people and their children have not got educational opportunity. During the field work, it was found in the surveyed households that 30.9 percent are illiterate and 69.1 percent literate. Among literate people, 56.3 percent have only primary education. There is vast difference between lower level education and higher level education. (See table 3.4).

Likewise, work is most important to determine human capital of squatters. People of the study area are involved in different occupations. This diversified occupation indicates the people's ability to work. It is considered that skilled, well learned and professional persons have access to high standard

works which unskilled and ordinary people can not have. Due to the lack of skill 21.1 percent people are involved in unskilled labour (Table 8). Only 13.6 percent people are involved in jobs in private sector. 7.4 percent are people engaged in caste based occupations such as tailoring and blacksmithing. Only a few people are engaged in skilled labour work (15.8%) such as driving, painting and wool spinning and others are involved in different low standard works such as livestock farming, business, etc. All these show the relation between earning and occupation.

On the other hand, the poor quality of residential and their working environment and associated health problem of squatter people are now generally recognized in Manahara Koteshower. The squatter people of Manahara Pragatinagar are concentrated on high risk zone, marginal land along river bank. The study found that the squatter people are frequently vulnerable to a range of environmental and health hazards. Residents were suffering from diseases and injuries. Pollution from pig farming, lack of clean watering, sanitation and polluted air were main causes of poor health condition of people resulting into vulnerability.

## **7.2 NATURAL CAPITAL**

Natural capital refers to environmental assets such as land and common property resource (with communal management and traditional system determining access and types of use) or 'free' (open access) natural resources such as water, forest, or grazing (Sida 2002).

Natural capital is the term used for the natural resource stocks from which resource flows and services (e.g. nutrient cycling, erosion protection) useful for livelihood are derived. There is a wide variation in the resources that make up natural capital. Natural capital is very important for those who derived all or part of their livelihood from resource base activities. However, it's importance goes beyond this. None of us would survive without the help of the

key environmental service and food produced from natural capital (DFID, 2002).

In the context of squatter people natural assets are very important but natural resources are less used in the livelihood strategies, as they tend to be less available. Mostly land, water, river are taken as natural capital of squatters in the study area.

**Land** is the most important natural capital for people. It is gifted by god. All the human activities are related with land. But the quality of land is not similar. People have used their land in different purposes such as agriculture work, transport, business, settlement, industry etc.

But squatter people of the study area have used their land for shelter, business and livestock farming. Land condition of surveyed household is shown in the following table.

**Table 17**

**Landholding Size of House Holds in Manahara Pragatinagar**

Landholding Size	No. of Households	Percentage
1-2 (Anna)	29	19.33
3-4 (Anna)	33	22.00
5-10 (Anna)	67	44.67
10 and above	21	14.00
Total	150	100

*Source: Field Survey, September 2008.*

*Note: One Ana equal 0.00318 hectare.*

Table 17 shows the landholding size of squatters in Manahara Pragatinagar. Landholding sizes of the squatters are not the same. Some squatters have occupied more land and some occupied less land for shelter. Most of the squatters have occupied 5-10 Anna's, they consists of 44.67 percent. 19.33 percent households occupy 1-2 Annas of land. 22 percent households occupy 3-4 Annas of land. 14 percent households occupy more

than 10 Annas of land. About 45 squatters have registered land but have not got land ownership certificate.

**Water** is another important natural capital of the people. Water resource comes in different forms and has multiple uses. Water is present in surface stocks (lakes, ponds) and flows (rivers) as ground water and in aquifers or as soil moisture. All can be used directly for livelihood and all are important to the viability of ecosystem on which livelihoods depends (DFID, 1998).

No pond and lakes were found in the study area. Piped water, underground water and river water exist a resource for people of Manahara Pragatinagar squatter settlement. Piped water was not available in all individual household. There is one tap for 9 households supplied with the support of Reiyukai Nepal. But this water runs for only a short time. They have to rely on the rower and hand pumps. There is a serious problem of water. People use hand pump water for washing, cleaning, to feed livestock and bathing. But water of hand pump is not clean of surveyed households, 21.2 percent households of study area also use motor to get underground water. Vishnumati River is another source of water for Manahara Pragatinagar squatter settlement. But water is not suitable for washing cleaning and drinking purpose. River is used for dumping waste and sewerage. But, squatter dwellers have used this river for sand collection which helps the people for building their asset and sell sand for their livelihood. Most of the squatter people use sand bag for erosion protection because the bank of the river is environmentally not safe.

### **7.3 FINANCIAL CAPITAL**

Financial assets are a necessity as means of subsistence in urban area as people are almost completely dependent on cash incomes which have to be earned either directly through wage labour or indirectly through the production and sale of goods and services. This is almost complete immersion in the urban cash economy, paired with the unreliable and erratic nature of urban labour

market. It exposes actors to the steady risk of income failure and survival often depends on loan and employment.

Financial capital denotes the financial resource that people use to achieve their livelihood objectives. The definition used here is not economically robust in that it includes flow as well as stocks and it can contribute to consumptions as well as production. However, it has been adopted to try to capture an important livelihood building block, namely the availability of cash or equivalent that enables people to adopt different livelihood strategies. Financial capital is probably the most versatile of the five categories of assets (DFID, 2002).

Income from the labour is often one of the most important assets for urban poor and is equally important for the squatter people of the study area. Most of the squatter people are engaged in different types of low paying job and low standard work which are considered their source of income. Most of the households have multiple sources of income. Employment, business, wage laboring, house rent, pensions, livestock farming support family members.

In its own area, livestock farming is also a source of income for the unskilled people while city provides job markets for all skilled labourer, manual labourer and educated people.

As well as income from sale of labour or income from other activities, is another key financial asset for the squatters of the study area. Access to credit, either public credit through the formal market, Co-operatives or through informal credit sources are also source of financial assets. Many household and individuals are unable to get credit through the formal co-operatives or even through more expensive interest rate in informal market.

During the field work, it is found that 42.31 percent households have taken credit from different sources. But only two households reported to have loan from bank/co-operatives. 22 household people are found to have borrowed



credit from different sources such as relatives/friend, woman's saving and credit groups, money lenders etc. They had used it either for the investment in small business, or livestock farming. Besides this small amount of such credits were taken for household expenses or construction of house. In study area it was found that amount of credit of squatter people ranges from Nrs. 7,000 to 1, 50,000.

According to them there are women's saving and credit groups' in their community. They have an established saving and credit group and within this group, almost all households are involved. The dwellers operated saving and credit organizations since 1996 which was initiated with support from Lumanti. According to them the formal co-operatives (Saving Credit) charged interest of up to 22 percent per annum. There are nine saving credit groups in the settlement. Now, the saving and credit programs have invested more than 3 Lakhs within the community.

Thus where financial capital is normally one of the most important assets for the urban poor, it is also one of the most problematic features of poverty. It reinforces barriers blocking access to employment. But most of the households reported to the researcher that they rather borrowed from relatives and friend if they need money. During the field work, 40.9 percent households were found to have borrowed money from the relatives and friend. This verifies the strong social capital of squatters. According to the respondents, the amount of pension ranges from 2500 to 2800 per month.

Flow of pension and remittances are also considered the important sources for the better livelihood out come in the households. In the study area seven such households were found who got the pension as retired army. These kinds of remittances also supported for the squatter households.

However, while the urban poor may be more heavily dependent on cash income than the rural poor, it is generally the case that the urban poor have better access to income through the employment and market opportunities that

cities offer. While cities do offer better opportunities to earn income, it should be noted that not all the squatters have equal access to income or employment. Access to employment in informal sector particularly in Manahara Pragatinagar is often strongly related to caste and ethnicity, as different communities have established economic niches in areas of employment production or market. So the income and expenditure of squatter households are shown in the following headings.

### 7.3.1 Household Income

Household income is a main financial asset of the urban poor (squatters) of the study area. All the squatter households do not have equal monthly income because all individual households do not have equal access to human, social, natural and physical assets. Monthly income of squatter households within study area is given in the table 18.

**Table 18**

#### **Monthly Income of Squatter Households**

Income (NRs.)	No. of H.H.	Percent
4000 or less	14	9.33
4001-8000	86	57.33
8001-12000	32	21.33
12001-16000	7	4.67
16001-2000	8	5.33
20000 and above	3	2.00
Total	150	100

*Source: Field Survey, September, 2008.*

The table concludes that all the squatter households do not have equal monthly earning .Most of the households have monthly earnings within Rs. 4001 and 8000 which covers 57.33 percent of total households because these household members are involved in low income work due to lack of skill and only one and two members are involved in economic activities. Similarly, there is 21.33 percent household having monthly income between Rs. 8001 and

12000. Only 2 percent household have monthly earning over 20000 Rs. and above because the members are involved in different works and invested their money in different places such as shop, small industry.

### 7.3.2 Household Expenditure

Most of the squatters spend their income for food, cloth, education for their children and some for medicine. All human being do not have the same behavior and desires. Having wide range of monthly income and varied needs, squatters differ in their monthly expenditure. Monthly expenditure of the squatter households within the study area is shown in table 19.

**Table 19**  
**Monthly Expenditure of Squatter Households**

Expenditure (NRs.)	No. of H.Hs	Percent
4000 or less	20	13.33
4001-8000	104	69.33
8001-12000	21	14.00
12001-16000	4	2.67
16000 and above	1	0.67
Total	150	100

*Source: Field Survey, September, 2008.*

Table 19 shows that all the households do not have equal monthly expenditure. A large proportion of households have monthly expenditure between Rs. 4001-8000 and small proportion have monthly expenditure over Rs. 16000. Most often, the expenditures are also determined by monthly income and times of festival ceremonies. If they are able to earn more than that of normal months there is a tendency to increase spending.

### 7.3.3 Saving

Saving is most important for livelihood analysis because such saving helps them to make a living in the times when they have to face accidentally

money problems. Sometimes such saving also supports them for daily fooding in the difficult times. Saving of the squatter people is the result of monthly earning and monthly expenditure. During the field survey, among 52 households, 24 households ever have saving of the money. Most of the households (54%) have saving of money in their own house, twenty nine percent save their money in Women Saving Credit Group and 8.3 percent save their money in bank and remaining 8.3 percent in 'Gurung Dhukuti'.

#### **7.4 PHYSICAL CAPITAL**

Physical capital comprises the basic infrastructure and produce goods needed to support livelihood such as affordable transport, secure shelter and building, adequate water supply and sanitation, affordable energy and access to information. In physical capital, infrastructure consists of changes to the physical environment that help people to meet their basic needs and to be more productive. In physical capital, infrastructure is commonly a public good that is used without direct payment. Exceptions including shelter, which is often privately owned and some infrastructure that is accessed for related to usage (e.g. toll roads and energy supply). Lack of particular types of infrastructure is considered to be a core dimension of poverty. So, in livelihood approach, physical capital provides access to appropriate infrastructure that enables poor people to achieve their livelihood objectives. (DFID; 2002).Physical capital especially housing are most important for securing urban livelihood. Housing is normally one of the most important assets for poor urban households as it is used both for shelter and reproductive purposes and for productive or income generating (Moser, 1998).

During the field work, all surveyed households have found their own house in the study area. However, ownership of house and secure tenure rights are scarce. In the study area, the respondents informed me that they have not rented out their room. But in reality some of the houses have rent out rooms for income and seven houses were found rented. The room rent ranges from 500-

700 Rs. per room. Investments on houses range from 40000-160000. Low quality house within roof exposes people to health risk in winter.

The Kathmandu squatter site survey of 1990 has mentioned that housing in squatter can be characterized as semi permanent (The Kathmandu squatter site survey of 1990 cited from koirala 2001). But in the study area; generally houses are constructed by recycled brick and tin material. Buildings are constructed adjoining in a linear pattern on the bank of river. Most of the dwellings are found to have leakage and in vulnerable condition from flood and landslide. According to the dwellers, twenty seven houses were found to have leakage among fifty two surveyed households.

As well as being an asset in itself, housing is often a key determinant of other assets (Schilderman, 2004 quoted in Dahal and Sapkota 2005) such as human capital (through the important link between quality of housing and health) and social capital as mutual support networks of work through neighborhood relations and community based organizations, membership of which generally rely on secure access to housing and to the locality of housing.

Infrastructure is another most important physical asset for the urban poor. In the context of squatters, infrastructure means public infrastructure which is used by squatters. Superior infrastructure and services are often cited as one of the pull factors drawing rural migrants to cities and indeed the urban poor often have better access to public infrastructure than the rural poor. Road is important factor of physical assets. It has been noted in helping people take advantage of living close to a city. Squatter Settlement of Manahara in connected to the moterable road. There is a gravel road that runs through half of the settlement. There are 3 public taps provided by the water supply corporation for the settlement. Reiyukai also provided water facilities for the settlement. Reiyukai provided one tap per nine squatter household but the water is not regular. So, there is drinking water problem in the settlement. Sewerage and drainage are non existent. However, more than 75 percent households have

built toilet. 53.8 percent households throw their garbage into the river. But only a few households throw their garbage after making fertilizer. CTEVT gave training to 44.3 percent households. They sell fertilizer to the farmers other 1.9 percent make fertilizer for their own use.

Electricity is also most important physical facility for the people. Most of the houses are using electricity in Manahara Pragatinagar but some of them do not have directly access to electricity. However, two houses are found not able to connect to electricity live. Among surveyed household, 71.15 percent of the dwelling units have electrical connection however twenty five percent supply the electricity for their neighbors who have their electricity supply.

Other social infrastructures are available in the settlement. One primary school, one health post, childcare centre and club house are the main social infrastructures of the settlement but they are poorly developed. The condition of communication is not so good. However, three squatter dwellers have their own telephone. Others get service from nearest neighbors. popular place to visit for health problem but generally teaching hospital is the place for the health check ups. Now NGO, INGO such as VSN, UNICEF, CWIN are helping the squatters of Manahara Pragatinagar in different health problem. But all Squatter people could not get benefit from these organizations. These services are not regularly provided. People get service from medical shops according to their income level.

Market is also a physical facility of squatter people in study area where people buy good and sell their labour. Squatter people of the study area are not far from the market. This settlement is just near CBD of Kathmandu. So, people are getting many location benefits of market. During the field work, people mostly desire to enjoy the means of entertainment and news. Ninety percent households have the means of entertainment like T.V. Radio. Four percent households have motorbike too.

Nonetheless, while access to sanitary infrastructure is better in cities but access to infrastructure are limited and often have access to lower quality facilities than those used by wealthier households in study area.

## **7.5 SOCIAL CAPITAL**

A key asset for both the urban and the rural poor is social assets. Social capital refers to networks of mutual support that exist within and between households, extended family and communities which people can mobilize to access (Sida, 2002)

In the context of sustainable livelihood framework, social capital is taken in the widest sense as 'social resources' (Such as networks, membership of formal groups, trust and reciprocity etc.) upon which people draw in pursuit of their livelihood objectives (DFID, 2002). Social capital is important because it can make a particular important contribution to people's sense of well beings (through identity, honour and belonging). It may be important as a resources of last resort for the poor and vulnerable (DFID, 2002).

In the squatter context, the network and connectedness, membership of more formalized group and exchanges and relation of trust, reciprocity and exchange and involvement in different social works are taken as a social capital of squatters.

### **7.5.1 Organization or Membership of More Formalized Groups**

Social organization is most important things for social capital. Social capital focused on communal problem and solves the problem. In social organization people are associated with one another and they discuss problems with one another. Some also agree that strong social asset can help communities in mobilizing to make demand for service and right to the state (Putnam 1993).

During the field work, it was found that there are two social organizations in Manahara Pragatinagar. One is settlement improvement committee (Tole Sudar Samiti) which is associated with Nepal Abaybastit Basti Samrachhan Samaj (Society for Unsystematic settlement Conservation). Another Nepal Basobas Basti Samrachhana Samaj (Society for the preservation of shelters and habitation in Nepal - SPOSH), supported by Nepal Mahila Ekata Samaj (Nepal Women's Unity Society - NWUS) a Lumanti (The support group for Shelter).

Both groups are addressing the common problem. During the field work, it is found that both groups are agreeing within common point and common issues about the settlement.

There is also cast organization in the settlement. Gurung has its own social organization. All the Gurung people are involved in it. This society helps the people in different works.

Besides this, other organization and associations were also found in the study area and can be considered as their social capital. They are youth club, child care centre, Nepal Engineering collage DIAL MAYALU and women association. Youth boys and girls are associated with club. Youth club helps the people to give a variety of knowledge to the squatter people . DIAL MAYALU is working for children's nutrition food .Some saving groups of women is involved in this group and they have started saving and credit program. Lumanti helps to function and run programme of the saving groups.

### **7.5.2 Network and Connectedness**

Both Nepal Abyabastit Basti Samrachhan Samaj and Nepal Basobas Basti Samranhan Samaj are associated with the settlement, at district and national level. The squatter society of Nepal is also connected with an international organization called slum dwellers international (SDI). The settlement is also



coordinates with Lumanti for different development activities Such as settlement improving programme, saving programme and sanitation.

### **7.5.3 Individual Participating in Social Works and Organization**

It is found that most of squatter individual are participating in different community works and organization. Most of the squatter people are found involved in Reiyukai for their personal development. People of Manahara Pragatinagar also are involved in different social works like settlement cleaning programme, school maintenance work. Squatter people of Manahara Pragatinagar are also involved in different social works such as demonstration of the right of squatters. But social interaction is weakly developed in the study area.

## **CHAPTER - VIII**

### **VULNERABILITY OF SQUATTERS**

In this chapter, vulnerability context is used to present the situation and factor which disorder the livelihood options of the squatter people in Manahara Pragatinagar the vulnerability context frames the external environment in which people exist. Though all the squatter people are able to live in open space having worse environment, their settlement is not legalized. Many poor urban squatter of the Manahara Pragatinagr suffer vulnerability due to their informal legal status and poor living environment (both physical and social). Squatter people of the study area do not have their own place in urban are to live (shelter). For this, they have to depend upon open space and marginal land of the city area such as river bank. All the people of this area are concentrated on river bank in the form of linear pattern. This habitation is not environmentally sound which in turn affects the health condition.

Now vulnerability has become a catch ward for the international donor and assistance communities in the developing countries. The term quietly entered the scene in the late 1980's after researchers and practitioners expressed discomfort in defining marginality and poverty exclusively through economic term. Since then vulnerability has become a recognized conceptual framework and analytical approach in research and applications dealing with uncertainty and risks especially in terms of livelihood security.

Vulnerability means the insecurity of well being of individuals or communities in the face of changing environment (ecological/social/economic/political) in the form of sudden shocks, long term trends or seasonal cycles (Moser 1996, cited Dahal and Sapkota 2005).

Here vulnerability context is used to represent the risk of squatter people in Manahara Pragatinagar. During the field work, the researcher found that the dwellers of squatter settlement are more vulnerable than others because of lack of entitlements of different assets.

The World Bank describes Nepal as one of the least developed countries in the world. The annual per capita income is US\$ 227 well below the world Bank's extreme poverty line that is drawn at US \$ 275 per annum (Lumanti, 2001). In Nepal, poverty has fast been linked with urbanization as more and more people move to cities that are unable to cope with the combined pressure of rising population and limited resources. However, according to different studies the actual level of urban poverty in Nepal varies. Depending on which factors are measured, estimates of the number of urban dwellers living below the poverty lines range from 14.5 percent to 51 percent (Lumanti 2001).

At present 24 percent of the city dwellers in Nepal live in rental housing and 7 percent live in squatter settlement (Lumanti 2001). These settlements are characterized by limited access to basic services, impoverished living conditions, inadequate housing, and lack of housing security, vulnerability to natural disaster, unemployment and underemployment. Even in those communities where such facilities (such as access to water and electricity) are available, they are generally substandard. The present study explores the vulnerability of squatter people in the study area.

## **8.1 THE RISK OF UNEMPLOYMENT, LOSS OF INCOME**

Urban coping economy completely depends on cash economy and is related to urban labour market. In Manahara Pragatinagr, subsistence production is not possible because there is no vacant land for agriculture. There is problem of housing, fooding, health care. So, there is constant pressure on poorer household to achieve a sufficient income that makes their livelihood. This problem is true in the squatter settlement in Manahara Pragatinagar. In fact, housing and the accompanying high rent in Kathmandu are perceived as the single biggest problem. For the urban poor and vulnerable labour market in Manahara Pragatinagar are generally highly diversified. In Manahara Pragatinagar most of the people are unskilled and less literate. So, access to opportunities is usually limited to the heterogeneous sector of informal

employment. Even literate ones are not able to get appropriate job. They are found engaged in different manual work.

**Box: 8.1**

(Hari Shrestha, 26 years old man living in Manahara Pragatinagar). I need proper job to make good living of my family but I can not get a good job. I have passed the Bachelor's degree, I have also tried in many places to get job but cannot succeed. The problem is that due to the poor social background I do not have relation with powerful man and that is why I do not get chance for well job and compelled to do labour work.

The squatter people of Manahara Pragatinagar are involved in different diversified informal employment such as, labour in construction work, porter as well as employment i.e. livestock farming, small business. However, access to informal work is also very competitive. During the field work, it was found that most of the dwellers of study area are unskilled and do not have appropriate education. According to them that job opportunities for less educated person are unreliable, irregular and very difficult to find. So, the people of the study area are vulnerable in the context of employment. They are far from the secure source of income.

## **8.2 THE RISK OF DETERIORATING HEALTH**

The risk of deteriorating health prevailed in Manahara Pragatinagar squatter settlement. Loss of income and environmental condition of Manahara Pragatinagar has negative consequences on physical and mental well beings. Most of the household have low paying job and no regular income. So, lack of income prevents investing on their health care which is the main cause of illness. During the field work, it was found that poor health of household members may result in further income loss and may put livelihood of all member of household at risk. Such cases are clearly demonstrated in Manahara.

### **Box: 8.2**

Bir Bahadur Kapangi, 46 years old man who is still engaged in casual labour work, is not healthy. His children are unhealthy and small. His wife is suffering from paralysis for last five years and there is no option to go for work because his children are not able to do work. All the time, he is busy to help his wife. So, he doesn't have enough to eat and he has no money for medicine for his wife. So all the time, his family expects others' helps. During the field work they also asked the researcher for the help.

The human capital of health is also major determinant of household vulnerability. People of Manahara Pragatinagar squatter settlement are suffering from different kind of diseases such as, Jundice, Asthma, Typhoide, Diahorrea, T.B., and Cancer which decisively influence their livelihood. During the field work 71.25 percent household have been found to have health problems.

### **Box: 8.3**

Hum Kumari Poudel, is a 40 years old women. She is teaching at Balkalyan Primary school, located Manahara Pragatinagar squatter settlement. She said that in 2056 B.S. health worker came to the school to check health of the student. In the meantime, it was found that 50 percent student suffered from T.B.

However, according to the dwellers of the study area that access is limited as costs of treatment is expensive. It directly affects the financial capital of squatter and makes them vulnerable. Though, there are also private clinics near the settlement but fees as very high. So, it is inaccessible to the poor and as consultation fees already exceed the daily income of the people realized through labour. Without basic resources in Manahara Pragatinagar, many households do not attempt to seek professional medical treatment. It is more likely that people go to pharmacies or government health centre (Teaching hospital) directly and seeks advice to their problems in order to avoid

expensive fees of clinic or doctor. According to the respondent's loan for treatment and trying to mobilize social relation for support are certainly the most important coping strategies. However, unfavorable living and working conditions make coping with health risk difficult.

### **8.3 NATURAL SHOCKS**

The Kathmandu squatter site survey report 1990 has mentioned flooding and slope erosion as major environmental problems in majority of squatter settlement. Here in Manahara Pragatinagar, 44.2 percent respondents mentioned flood, landslide as major risk to the settlement. The squatter people of study area mentioned that there is no other situation for their displacement. During the field work, it was reported that flood occurs in the settlement in rainy season. According to the dwellers, flood occurred in the settlement in 2051 B.S. At that time people stay in the roadside ground which is at the higher elevation. But now, the river is being deep gradually because of collection of sand by squatter people. Two squatter dwellings were found destroyed by landslide during the field work. Making wood wall and filling sand is found main coping strategy.

### **8.4 SOCIETIES AND VULNERABILITY**

Social vulnerability is one of the most important factors to shape the sustainable livelihood of squatters. There are different view points of society toward squatters. Squatter people are poor and vulnerable. Because of the low social status, they are hated by the neighboring society. According to them, they are hated and threatened by money lenders and neighboring society. There are different caste/ethnic group. So, social conflict exists in Manahara Pragatinagar squatter settlement. Some of the younger males and females use drugs. In community, different kinds of people came from outside the community. So, the community is plagued by random violence and over run by gang fights. According to the dwellers, if some one stole from outside and ran toward the settlement, they were blamed and punished. Social perception

toward squatters was found quite different from others. The following statement supports the societal vulnerability of squatters.

**Box: 8.4**

Binod Rai age 26 said that, once Maipi was affected by Flood and land slide. Most of the houses were destroyed by landslide. Mean while, the squatter people of Manahara Pragatinagar were blamed. They blamed that sand collection by squatter people of Balaju was main cause of land slide.

The above statement clear makes it that the squatter people of Manahara Pragatinagar are hated and targeted by the outside society.

## **8.5 ENVIRONMENTAL RISK**

Environmental condition is also a major factor to determine the vulnerability of squatters in the study area. This factor also affects the residence of that locality. Similarly, squatter settlement of Manahara Pragatinagar ward no. 16 is also affected by environmental condition. During the field work, drainage and other waste disposal are disposed in Vishnumati River which ultimately affected the settlement area as well as people of that locality. Severe smelling of sewage, garbage and dirty water has highly affected the settlement area and the people of Manahara Pragatinagar squatter settlement. The major causes of environmental pollution are pig farming. From observation, pig farming as well as the garbage and wastage flowed from Bus park side has deteriorated the environment and environmental sanitation. Due to this environmental pollution, the inhabitants are highly affected. During the field work, the dead bodies of animals as well as chemically polluted water of factories are also disposed into the river. So, these present the vulnerability of squatter caused by environmental degradation. So, squatter people are living in very unhealthy and degraded environment which leads to the emergence of very risky diseases.

## **8.6 INSTITUTION AND VULNERABILITY**

Livelihood of squatter people depends upon the open space and marginal land of the cities. It was also discussed as residential place used by them. Institution plays a vital role to increase vulnerability of squatters in study area. Squatter people of Manahara Pragatinagar are living in the bank of Manahara River. According to the dwellers, the Kathmandu Metropolitan city office has frequently announced for the destruction of their settlement. They conclude that squatter people are affected by the institution. Pig farming is also a major source of income of the some squatter people but also the source of environmental pollution. The metropolitan police have warned the people to stop their pig farming. On the one side, they are unskilled as well as uneducated so, they cannot get good job. On the other side, the warning is given by the metropolitan office about pig farming and destruction of the settlement area has increased the vulnerability of the squatter people. According to the dwellers, they are also frequently scared by the policemen also.

It concludes that problem caused by institutional policy is also available in the study area. All the squatters feel that their residential place is less secure. They are still uncertain that they can use this place to make living.

## **8.7 LIVELIHOOD ASSET AND VULNERABILITY**

Livelihood assets are another factor to determine the vulnerability context of squatter people. Due to lack of livelihood assets, people are compelled to fall in vulnerable condition which creates the risk of people to their livelihood. All the people do not have equal access to livelihood assets. It varies from individual to individual and place to place. But in squatter context, livelihood asset are taken as their common resources as well as their household assets. In vulnerability analysis, livelihood asset are also important to know the actual condition of squatters. In this research vulnerability is taken as the problem faced by people who make their living risky. In sustainable livelihood



framework, greater importance is placed on the availability of physical, human, and social capital. On the one hand, it is considered that people who have strong livelihood assets are not in vulnerable condition. On the other hand, people who have weak in livelihood asset are in more vulnerable condition. So, livelihood assets and their vulnerability are analyzed in the urban context in this study which has been described below.

### **8.7.1 Human Capital and Vulnerability**

Human capital is also main factor to analyze the vulnerability of squatters. In human capital health and education are important determinants for vulnerability to income failure. The urban coping economies however are characterized by often hazardous living and working condition and low level education. The working conditions of squatter' people are very bad in study area. Health condition of squatters has also shown the exposure to food insecurity and the phenomenon of hidden hunger. Low level and absence of formal education for future job opportunity is likely to be responsible for vulnerability of squatters. During the field work, access to health and education of squatters is limited, either spatially or because time does not allow people to use services. So, this study found that health and education program is used by the non-poor often because the facilities are located closer to their households and because they can better afford services. So, human capitals are also responsible to determine the vulnerability of squatters.

### **8.7.2 Social Capital and Vulnerability**

In study area, squatter people have their own organization, which follows the common problem of squatters. Due to the lack of social link and relation, squatter people would not be able to use land of the settlement. But squatter people of Manahara Pragatinagar have limited social linkage among organizations. They have only own organization linkage with national level. So, social assets often are the last available resource and can be crucial. During the field work, it is found that squatter people of study area may compensate

for a lack of human and material assets. They are found involved in different occupations for coping urban problems but it puts high pressure on social relation. All the time, they were busy to sustain their life. So, there is no much time to maintain or to build up new social network. Poverty and risk coping strategies lead to domestic violence and deteriorating intra household relation. Social disintegration especially for women and people with disabilities is abundant. During the field work, squatter people are found connected with different organizations but existing connection only represents the network for survival. Due to the modernization, the study found that there is lack of traditional system of sharing and redistribution in the extended family as has been confirmed for rural areas. So, in the context of social capital, they are vulnerable than neighboring society.

### **8.7.3 Natural Capital and Vulnerability**

Natural Capital of the squatter people also determines the vulnerability of squatter. Natural asset are important in terms of urban rural linkage. Access to plot of land of squatters close to the city for subsistence production is highly limited. During the field work, urban coping economies of squatters in terms of shelter to cope with environmental hazard and harsh waters, natural condition pose potential risk in study area.

Squatter people of study area do not have equal access to natural assets. Some squatter dwellers have occupied more land and some have occupied less land. The squatter people who have more land, one found to use their land for different purposes such as house rent and pig farming. So, they are able to sustain living and reduce economic and residential vulnerability. In study area, the natural capital of the squatters is found weakly developed. River is used for sand collection but they are threatened by city police. Which reduced financial returns to the squatters, thus, access and availability of natural asset also determines the vulnerability of squatters.

#### **8.7.4 Financial Capital and Vulnerability**

Vulnerability caused by financial capital is the combination of vulnerability caused by other assets. All the squatters do not have equal monthly saving because monthly saving is shaped by other capital. Among them those who have more skill can increase monthly saving and who have established good social link and increased the financial assets.

But in study area the squatter people have no more skill and good social link with formal sector. Only a few people are found to do service work. Others are found doing labour work as well as informal work. It is considered that whose financial capital is strong are able to reduce other vulnerabilities and who are able to save some amount are able to mitigate economic vulnerable situation.

#### **8.7.5 Physical Capital and Vulnerability**

Access to physical assets of the squatters in Manahara Pragatinagar does not play important role to increase vulnerability because squatters of the study area have been using equal physical asset in this place. But their access to these assets in their household level is not equal where housing is main physical asset of squatters. 51.8 percent of them have settled in well condition house and some 48.2 percent have compelled to live in worse houses without having facilities. Housing condition is poor. Houses and lives are vulnerable even to wind; rainstorm and fire because they can damage everything in the settlement. Water and sanitation condition are also bad. People have problem of piped water and sanitation. Such facilities directly affect the health condition. At last it differentiates their ability to work.

## **CHAPTER - IX**

### **CONCLUSION AND RECOMMENDATIONS**

#### **9.1 CONCLUSION**

Manahara Pragatinagar is one of the squatter settlements in the Kathmandu metropolitan area. There are 601 households in the settlement. People living in this settlement are migrants from different part of the country. This settlement is composed of different caste/ethnic groups such as Tamang, Gurung, Brahman, Chhetri, Mongolion, Newars and Dalits (Damai, Kami). However, people of Mongolion origin are dominant ethnic group of this settlement. People gave different reasons for what caused them to leave their place of origin. Most of the reasons are related to extremely poor economic condition of the household. Other reasons were related to social, physical, reasons, natural calamities, and political reasons. However the reasons that encouraged them to live in this settlement are availability of free land nearness to the market, familiarity with settlement and employment opportunities.

The social network was important for them to come to the settlement 57.7 percent knew about Manahara Pragatinagar from their friends. 34.7 percent knew from other sources such as relatives, local leaders, and middlemen. Only a few came there on their own.

Regarding livelihood strategies of household most people survived from daily wage labour, which is a low paying job. Most of them reported that they work as helper at construction sites. Similarly pottering is another activity. For most of them daily earning does not come from one source. So, they search alternative works. It is hard to find another job when one terminates. And 13.6 percent are also involved in small business. To earn money they invest money to buy some things and sell. In Manahara, an organization called Lumanti helps them to do small business. Those having skills find it rather easy to earn their living. Tailoring, driving and painting are examples. They would have problem during off-season. Some have relatively stable earning sources. They include those running small scale business like tea stall, poultry farm, pig rising.

Some of them are also involved in business outside while others work as middlemen and contractors. There are also people doing government jobs such as teachers and clerks. Squatters in this settlement are more anxious and vulnerable than people in other settlements regarding their livelihood security during normal or abnormal periods. Due to poor economic conditions, neither people have strong and wide social networking nor are they confident of being organized, nor do they have attachment with place in Manahara. As a result, there is more uncertainty on availability of work, earnings and source of livelihood, especially at abnormal times in the settlement. And they are not able to renegotiate with the local economic structure to procure their daily livelihood. Besides, the river, especially flood, is another key factor for their livelihood uncertainty.

Squatter settlement of Manahara was established before 1981. But it is one of the unmanaged and unimproved settlements regarding the physical condition. It is in a very vulnerable condition and has a high risk of flooding and erosion. Even a light rainfall creates water logging in the settlement in any season. The bank of Manahara river has an open drain and polluted air worsens the health and sanitation situation. This also causes the spread of bad smell beyond the settlement. Worst of all are the roaming ducks and swine in those open drains, which has seriously affected the sanitation and public health situation of the settlement. This has increased the high risk of untimely death of people, particularly children. Similarly, the housing condition is poor. Their houses are made of raw bricks and old zinc plates. Houses and lives are vulnerable even from wind, rain storms and fire because it can damage everything in the settlement. They feel less secured since they are at times threatened by the municipality.

This settlement is not well managed. It absolutely lacks different infrastructure and social services. For example, it lacks drinking water, public health, facilities and security. It is because people have low income and hand-mouth problem. Lumanti has actively been working and helping to develop awareness and infrastructure in the settlement from a few years back.

The widely experienced problem is of drinking water. Every day people wait for hours to fetch water from the tube wells that have been installed in the settlement with donation from Reiyukai. But the water is not to hygienic to drink. It is used only for washing and cleaning purpose. Many people constructed a toilet at the corner of the room. Some of them use riverside while a few have constructed toilets in the open riverbank. Regarding the state of social services and facilities, health and sanitation, drain management, electricity, education, these squatters have been suffering from adverse effects.

Therefore, growth of the squatter area is one of the problem of urban environment. The foregoing analysis has revealed many basic needs of squatters in Manahara area. The needs included physical infrastructures such as sewerage facilities, pure drinking water, and health facilities. The settlement has polluted from environmental condition. So, they should be aware of its consequences. They should be provided with the income generating activities. The facilities were used by well-off people so, the donor should be careful while giving facilities. Squatter settlement is a highly visible and emotional symbol of urban poverty. so, this study shows that a lot still needs to be done if the people of study area are to improve their social and economic condition and live with dignity. The following recommendations have been put forward.

- Since all the poor are also citizens of the same country, they should be brought into the main stream of the development. For this, they should be provided with the equipments they needs and low interest rate loans.
- To pull the poor from the poverty circle government should provided various vocational training to them and make them efficient to be employed.
- They should provide various opportunities to the poor to bring them into the main stream of National development.
- The erosion of bank of Manahara River should be controlled and measures should be taken to protect settlement from Natural disaster.

- Awareness programs related to environment health and hygiene should be launched.
- There is a need to devise a method of identifying the real sukumbasi. Admittedly identifying the real sukumbasi is a difficult task but not the impossible one. After identifying real sukumbasi, government and metropolitan office should provide them permanent shelter.

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