

# CHAPTER ONE

## INTRODUCTION

### 1.1 Background

Due to urbanization many rural people are migrating towards city. But as urban development has not been well planned, it has many adverse impacts leading to what may be termed as urban crisis. The disparity is increasing with economic growth in cities. Migrants in cities end up in poverty. The urban poor are relatively poorer in the sense that most of their minimum basic needs are not met. There is rapid deterioration in the living and working environment as more and more people are accommodated in urban areas without improvements in infrastructure and services. Thus inadequate provision of infrastructure and services has given rise to slum areas, haphazard growth, weak inter-linkage between urban and rural areas. (Joshi, 1999)

According to census 2001, there are 58 urban centers in Nepal occupying 13.9% of population in urban area (CBS, 2003). Urban development in Nepal in the past was constrained due to rugged topography, inaccessibility, poor resource base and low level of economic development. As a result, urban development was limited to only major cities of the country like Kathmandu, Biratnagar, Birgunj and Pokhara. These towns turned out as industrial and commercial towns for hundred of years. They also became politically important too. With the annual population growth rate of 2.25% of the country, urbanization (CBS, 2003) has become quite alarming and uncontrolled consequently giving rise to significant number of slum and squatter settlements in those major cities in Nepal mainly, in Kathmandu, Pokhara and Biratnagar.

Pokhara, the second most important city in the hills, is growing rapidly. Urbanisation has been increasing rapidly and even inappropriately as well as without plans in Pokhara city. The squatter settlements which has been haphazardly made on the banks of river, lake and gorges have added to environmental hazards. The development and extension of squatter (slum) settlements in Pokhara is associated with the development of new institutions such as government offices, a hospital, educational institutions, airports and labour-oriented working places.

The women in squatter areas in Nepal corresponds to a very large extent to the plight of poor women and female head of households in other countries in the third world. The illiteracy among women in slum communities of Kathmandu valley is higher with 56.7% as compared to 30.7% of men (Lumanti, 2001). One of the major problems for women is to combine income activities with regular household activities. The task of looking after their

children prevent them from participating in the formal job market or prevent them from obtaining well paid jobs.

The poor housing and unhealthy living condition in squatter areas influence the women in many ways. The space in the house and the atmosphere give little room for school activities for children and income generating activities. (Thapa, 1994)

Nepal's constitution does not permit discrimination on the basis of sex and advocates special legal provisions to protect and advance the interests of women. The Local Self Governance Act (LSGA), 1999 introduced mandatory representation of women in local government. However, similar interventions are lacking at higher levels. Nepal has ratified the Convention on Elimination of all forms of Discrimination Against Women (CEDAW). The CEDAW requires Nepal to change about 85 laws and 137 legal provisions that are discriminatory, a task which remains to be done. The Ministry of Women, Children and Social Welfare (MWCSW) lacks adequate financial and human resources to carry out its numerous responsibilities effectively. It has also largely failed to consider the priorities and needs of women from traditionally excluded castes and ethnic groups.

Both men and women suffer due to the cultural preferences placed on them as a result of the rigid and narrow definition of their role, but it is the woman who has to pay the higher price as a result of it. The patriarchic structure of the society restricts women's access to decision making directly or indirectly. Limited access to resources within the family marginalizes them from decision making within the social institution.

Kamala Bhasin, (2004) opines that the word patriarchy is the cause of gender inequalities and the subordination of women. In common parlance patriarchy means male domination; the word "patriarchy" literally means the rule of father or the "patriarch" and was used originally to describe a specific type of "male dominated family"- the large household of the patriarch which included women, younger men, children, slaves and domestic servants, all under the rule of this domination, to the power relations by which men dominate women, and to characterize a system whereby women are kept subordinate in a number of ways. The subordination that women experience daily, regardless of the class we might belong to, takes various forms – discrimination, disregard, insult, control, exploitation, oppression, violence – within the family, at the place of work, and in society.

Empowerment can be understood as the "the ability of women to make choices to improve their well being and that of their families and communities"(USAID/Nepal Mission). Discriminatory laws and policies formulated with patriarchal mind set further victimize women by depriving them of their basic human rights. Besides physical, mental

and sexual torture, women in Nepal face cultural and traditional forms of violence too. The Fourth World Conference in Beijing in 1995 has been a milestone in recent years to bring women's concern center stage. Nepal too as a signatory to many human rights conventions and treaties is trying to fulfill its commitments by amending and formulating laws and policies. Though initiatives are being taken at different levels, it is just the 'tip of an iceberg'. There is much to be done in terms of policies, laws and government commitment in the field of trafficking, domestic violence and other forms of violence that women face in their daily lives. For women to become empowered, violence has to be eliminated from their lives, which can only be done by changing attitude and behavior towards women.

## **1.2 Statement of the Problem**

The problem of poverty exists everywhere in the world, both in developed and developing countries. It is particularly serious in developing country like Nepal. Rural poverty in Nepal is a widespread, complex and multidimensional phenomenon. Even then, we cannot neglect urban poor who have a low living standard and are affected by poverty. A large number of these urban poor are incapable of meeting basic requirements like food, cloths, shelter, health and education. Efforts were made to alleviate poverty time and often but such kind of poverty alleviation efforts and programmes have not fulfilled the expectations of the people. Likewise due to inability to identify the poor, a large share of the developmental benefits goes to the non-poor. As a result poverty in Nepal has reached at alarming stage. The government has repeatedly promised and committed to the people to abolish the massive poverty. But poverty alleviation program has turned into a mere dream.

The female poverty is far behind to be addressed. Women by and large are left out of the mainstream of development, because they lack voice, empowerment, representation and access to economic opportunities and resources. Thus they are seriously included in vicious circle of poverty. Though poverty alleviation was the sole objective of the Ninth and Tenth plan, the improvement especially in the status of women could not be achieved much due to various reasons. It is because of the traditional outlooks and structure in the society towards women. There was not much improvement as expected, neither was there expected improvement in legal framework in narrowing the gender discrimination. The government investment in some areas of social sector remained low, the donor agencies had not effective monitoring of their input in practical output level, the commitment is missing of most NGOs/INGOs in their sincerity and implementation level, the emergence of competitive atmosphere in economic activities due to globalization and the limited access of women to the new technologies development and their utilization are also some of the contributing factors for such situation.

From the observation itself in some specific slum areas of Pokhara valley, it was found that situation of poverty has not been analyzed yet. Mostly women from dalits and ethnic groups have sympathetic and deteriorating situation. Vast social and economic gender discrimination exists there. There has been burning issue of poverty situation and gender discrimination everywhere. So, the researcher has decided to analyze the situation of female poverty in the specific slum areas of Pokhara Sub-Metropolitan Municipality.

### **1.3 Objectives of the Study**

The general objective of the study is to explore the status of women dwelling in slum areas in urban cities. However the present research study has set the following specific objectives:

- i) to describe the socio-economic status of slum dwelling women.
- ii) to explain their accessibility to basic needs and capacity/skill building facilities.
- iii) to assess the effect of gender inequalities on women's economic activities and status.
- iv) to analyze the position of slum dwelling women in their household decision making.

### **1.4 Research Questions**

The major research questions of this study are as follows:

1. What is the socio-demographic condition of women living in slums?
2. What is the economic condition of the women in slums?
3. Do they have access to basic needs, trainings, facilities, property, income etc?
4. What are the hardships they are facing in slums as women?
5. Is there any kind of domestic violence against them?

### **1.5 Significance of the Study**

The main objective of the last tenth five-year plan and current three year-interim plan is to alleviate poverty. To eradicate poverty we need to identify the poor people first. And poor people do not reside only in rural areas. They also live in urban area. This study will help to identify the poor people and exploring their socio-economic condition in slum areas. Moreover it will suggest to recommend effective policies in favor of these slum dwelling people.

Another important part of this study is that it will study about women who are considered as poorest of the poor. The development of any country cannot take place smoothly when important part of the population i.e. women are left out. And the women living in slum areas are doubly marginalized. Firstly as a woman and secondly as a poor person. It will help to draw attention of every one to think and do something for the people especially for women of slum areas.

The understanding of gender dynamics and its relation to poverty has been a challenging issues for sociologists, scholars, researchers, professionals, politicians, planners, policy makers, social workers, development workers, feminists, NGO/INGOs and even everyone in recent years in the world as well as in Nepal. Everyone is trying in order to balance and integrate women and men in development. The researcher assumes this study will make some contribution to that understanding And such a study of women in slum areas may also be equally important for all those interested in undertaking similar studies in the context of other places also.

It is expected that this study will have some practical significance. The findings of this study may also be useful for future researchers to carry out the sociological studies on the issues concerned with gender perspective and also be useful to planners, policy makers and change agents and so on. Similarly, the findings will be helpful in providing some information needed by agencies and NGO/INGOs concerned with similar problems. At last, the research should not only empower the researcher with new understandings but it should also give knowledge and make aware those who will participate with her. In short, the research will be helpful to all those who want to have a glimpse of gender at a stretch.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Urbanization Trend and Its Management**

Urbanization, the increase in the urban share of total population, is not a new phenomenon. It started in the developed world more than 200 years ago. In these countries, industrialization triggered urbanization, which as since then continued to be associated with high economic growth rates. In the developing countries, however, urbanization has not been associated with industrialization. It is characterized by among other things, low to medium economic growth rates, urban poverty and the mushrooming of slums.

The urbanization of the developing world's population has been viewed by some observers as a positive force in economic development, as economic activity shifts out of agriculture to more remunerative activities. Indeed, longstanding theories of economic development have viewed urbanization as an integral part of economic growth and distributional change (including poverty reduction) in poor countries. By this view, new economic opportunities in urban areas attract rural workers, who gain directly and may also contribute to positive feedback effects in rural areas. To other observers, urbanization has been seen as a largely unwelcome forebear of new sources of poverty. Advocates of this view often point to claimed negative externalities of geographically concentrated poverty and irreversibility resulting from the costs of migration, which can mean that migrants to urban areas cannot easily return to their former standard of living in rural areas.

In the cities of the developing world, urbanization has become virtually synonymous with slum formation. In 2005, about 1 billion people – a third of the world urban population lived in slums. Asia was leading with 518 million people, followed by sub-Saharan Africa with 199 million, and Latin America and the Caribbean with 134 million. If the current trend continues, 1.4 billion people will live in slums by 2020. (Sheuya, 2008)

The first “urban revolution” is believed to have occurred in Mesopotamia in the third millennium BC. Since then the urban life has changed the history of mankind. The kings and dictators have risen and ruled from the palaces in the urban residences. The urban dwellings are the centre of all economic transactions and the source of new ideas and inventions. Science, art, literature as well as personal freedom, broad personal horizons and imaginations have been the products of urban development. The city, in every historical period, has fostered the latest triumphs of man over his environment and of man's understanding of himself. In all ages and areas from ancient Egypt to modern America, the

highest development of human mentality, initiative and achievement has been in urban communities. City is a rational environment even though its inhabitants sometimes manifest actions irrational by any standard. Similarly city is not a problem free place neither the problems of its dwellers. Social unrest, crimes discrimination and prejudice is prevalent in societies. Misery, fear, frustration, loneliness and inconvenience have been man's partners since the time of urban history. The rational and irrational spirits among the urban but also in physical structures, their shape and size. (Gurung, 1990)

Urbanization refers to the process of growth in the proportion of population living in urban areas. Historically, the concept of urbanization has been related to specialization, industrialization and consequent economic development. Although the form of this relationship has remained contested, there is a general consensus among scholars that a fundamental characteristics of urbanization is the structural shift in employment from agriculture to non-agriculture pursuits. In other words, urbanization is a territorial response to structural changes in the economy.

**Table 1: Growth in urban population and urban places in Nepal, 1952/54 – 2001.**

<b>Census Year</b>	<b>Urban Population (in '000)</b>	<b>No of Urban Places</b>	<b>Percent of Population Urban</b>	<b>Intercensal Increase in Urban Population (%)</b>
1952/54	238.3	10	2.9	-
1961	336.2	16	3.6	41.1
1971	461.9	16	4.0	37.4
1981	956.7	23	6.4	107.1
1991	1695.7	33	9.2	77.2
2001	3227.9	58	13.9	90.4

Source : Population Monograph of Nepal, Vol I, CBS 2003

The growth in urban population and places in Nepal is shown in the above Table. In the five decades since the 1950s urban population increased from 0.238 million to 3.23 million while the number of designated urban places increased from 10 to 58. The percent of urban population in the country has grown from 2.9 percent to 13.9 percent. Intercensal percentile increase in urban population over the preceding census year was highest during the decade of the seventies. The average annual change in percent of urban population has been steadily increasing since the seventies.

**Table 2: Urban and rural population growth rate and Average annual growth rate of urban population common to intercensal periods 1952/54-2001.**

	<b>Urban Population Growth Rate</b>	<b>Rural Population Growth Rate</b>	<b>Urban-Rural Growth Differential</b>	<b>Average Annual Growth Rates</b>
1952/54-1961	4.40	1.56	2.84	2.73
1961-1971	3.23	2.03	1.20	2.83
1971-1981	7.55	2.40	5.15	5.59
1981-1991	5.89	1.79	4.10	4.70
1991-2001	6.65	1.72	4.93	3.71

Source : Population Monograph of Nepal, Vol I, CBS 2003

The above Table shows that there was a decline in urban growth rate in 1980s compared to the 1970s. But it has started to go faster in the 1990s. This demographic of urban areas appears to have been influenced by classification and declassification of urban places, and revision or lack of it in urban boundaries. However, for rural population as well as average annual growth rate, the decade of the seventies marked a significant increase. Urban-rural differential too was the highest in the 1970s and declined in the eighties. Since then the differential has been on the rise.

The urban areas in Nepal have been facing a number of problems, which was unknown in the past. The urban life is getting harder and the hardest hit is the poor, landless and deprived families. The prevalence on employment is reflected in low productivity and income leading to massive poverty, gender disparities, environment degradation, marginalization of mass, all posing threats to the spirits of sustainable development, promotion of environment, equity, employment and poverty alleviation. There is need for focusing on these issues than ever before. The rapid growth in cities has been accompanied by a rapid growth in the number of urban inhabitants who live in grossly substandard overcrowded conditions without the funds for decent housing.

Joshi (1997) has analyzed urban management in Nepal and South Asia. The goal of urban development is to improve the living and working environment or urban areas in a sustainable manner. The necessity to view urban development as complementing to rural development has been emphasized as no city can be sustainable by itself. The more powerful the urban sector is, the greater will be the resources contributing to the national, regional, and rural development. But the national competence to deal with urban issues today is severely lacking. City administration has failed to absorb and integrate migrants



into urban economy. If cities will sharply decline, as cities will no longer be optimum point of economic activities. He recommended community-based bottom of approach, low-cost traditional, low technology, labour intensive, incremental and locally controlled services.

Aiken and Leigh (1975) says the one of the most serious consequences of rapid urbanization has been the growth of squatter settlements. Their study on Malaysia's emerging conurbation has found that squatters in Kuala Lumpur have high rates of unemployment, poor diet, and limited access to medical facilities. Over fifty percent are unemployed; eighty percent have no electricity; seventy-five percent are without piped water; and thirty percent are without sewage facilities. Squatter settlements have a high incidence of disease, death, malnutrition, juvenile delinquency and crime; they pose fire and health hazards, and are frequently subject to flooding.

Alsayyad (1991) argues that the development of squatter communities and informal housing varies throughout developing regions. The argument is made that the purely political/economic circumstances of squatter populations cannot be considered without regard for the cultural contexts in which these are embedded.

The main reason of increasing squatter settlements in Pokhara valley is political and environmental reasons. The political leaders bring the people of different places in the settlement for the purpose of manipulating them as vote banks during the election and due to various natural calamities, the victims particularly homeless people live in such squatter settlements seeking for shelter. The means of livelihood in slums for male is wage labour while for women is selling vegetables in the market bought from the farmers. (Adhikari, 2003)

Pokhara is still in the initial phase of urbanization both in terms of economic and physical developments. Due to heavy influx of migrants, the local authority is entangling within providing urban infrastructures. The demand for urban amenities is higher than the financial strength of the town. It has encountered the problems of proper management of solid waste, sanitation and drainage, maintenance of roads and supply of drinking water and electricity. (Basnet, Kedar et al. 1992)

Auyero (1999) explored from his findings that although the conditions of the living in slums have improved, the relations of them and the rest of the society is unprecedented or the functional disconnection between them was observed.

Squatter settlements pass through a process of development in which they become more integrated into the city and they play a more functional, or positive, role in the context of the city. Other things being equal, the older settlements have the greatest potential to

become viable city communities. Some argue that squatter settlements play largely a negative role. They are “physically decrepit slums, lacking in basic amenities, chaotic, and disorganized.” Furthermore, they are looked upon as extensions of the rural areas from which most of their adult residents originate. They are more of a hindrance than an aid to the development of the urban areas in which they are located and their integration into the city will progress only slowly, if at all. This might be described as the “slum of despair” or “culture of poverty” view. (Ulack, 1978)

## **2.2 Poverty Situation in Nepal**

Poverty is a multidimensional concept. However, considering poverty just as defined by income, half of the world’s population lives on less than US\$1 a day. There is now wide agreement on the importance of including several different dimensions of deprivation in the concept of poverty. Hence, poverty denotes the condition of people who are unable to meet minimum standards of human well-being and involves a range of inadequacies in economic, social and human security capabilities. The poverty concept may be absolute as in the International Development Goals, or relative with reference to different perceptions in societies around the world.

Despite this there is high disparity in the world. Even if there has been a slight improvement in poverty eradication campaign, the fangs of poverty still bite harder in the least developing world . The improvement might have been reflected due to better performance by the populous giants like India and china. ([www.globalissue.org](http://www.globalissue.org))

The Nepal living standard survey 1995/1996 (NLSS-1996) had reported a poverty incidence (head count estimate) of 42 percent. It was highest – as high as 72 percent in the far western hills and mountain regions. The tenth plan/PRSP goals were set based on the end 2000/01 estimate poverty which was 38 percent. The NLSS 2003/04 reported a decline in poverty incidence by 11 percentage points from 42 to 31 percent. It also showed higher poverty levels in rural areas. It seems miraculous but various development scholars give credit to the flow of remittances in the country as the rural population was displaced due to insurgency.

With the publication of the NLSS-II, it was a great sigh of relief for the policy makers. But even if there is 11 percent fall in the poverty incidence, the disparity between rural-urban and the development region is alarming. A comparison of data of NLSS I and NLSS II reveals major improvement in the people’s access to basic services. The nominal per capita consumption has grown from Rs. 6,802 in 1995/96 to Rs. 15,848 in 2003/04. The share of non-farm household income has grown from 22 percent in 1995/96 to 28 percent in

2003/04. Remittances were a major factor contributing to increase in non-farm income and per capita consumption, in 2003/04, 31.9 percent of the households were receiving remittances, up from 23.4 percent in 1995/96.

### **2.3 Urban Poverty**

According to Sinha (1993), though urban incomes are always higher and availability of social and infrastructural facilities are easier in comparison to rural poor, the urban poor often suffers more than rural poor from certain aspects of poverty. Urban poor invariably housed in slums or squatter settlements have to contend with appalling overcrowding, bad sanitation and contaminated water. A few of the urban poor are migrants from the rural areas in search of better paid work. The effect that migration has on poverty largely depends on whether urban employment opportunities are better or worse than in rural areas.

Joshi and Bjonness (1997) prepared a report on seminar “Housing for the Poor” on the occasion of IYSH (The International Year of Shelter for the Homeless People) which concluded that upgrading is the best solution to the problem of the urban poor with an objective of integrating the poor into the urban fabric, both socially and in terms of employment, and excess to housing and services including squatter settlement improvements. The squatter dwellers are important in terms of their contribution to urban economy, and it must be recognized. In the absence of foreseeable alternative, they should be allowed to stay in their settlements and organize the physical upgrading and income generating activities with municipal and central support.

Mostly the poorest part of the population in cities shift towards illegal squatter settlements as they have no other housing alternatives due to difficulty in paying rent for rooms in the city as the most common reason. Squatters occupying worthless government land, which is generally of no value are mostly migrants with low social status and low-caste workers such as sweepers, butchers, bottle and plastic collectors and daily labour workers. (The University of Trovidheim and The Oslo School of Architecture, Norway, 1987)

Hundreds of millions of urban poor in the developing and transitional world have few options but to live in squalid, unsafe environments where they face multiple threats to their health and security. Slums and squatter settlements lack the most basic infrastructure and services. Their populations are marginalized and largely disenfranchised. They are exposed to disease, crime and vulnerable to natural disasters. Slum and squatter settlements are growing at alarming rates, projected to double in 25 years (World Bank/UNCHS, 2000).

Sheuya (2008) opines that empowerment interventions appear to provide more opportunities to reduce urban poverty and improve the lives of people living in slums and the main challenges for it appears to be lack of commitment from all the key stakeholders, individual households living in the slums, their community associations, local and central government institutions, training institute, NGOs and national and international development partners to scale interventions upto citywide levels.

According to Ravallion, Chen and Sangraula (2007), the poor are urbanizing faster than the population as a whole, reflecting a lower-than-average pace of urban poverty reduction. The concern about the seemingly slow pace of urban poverty reduction in much of the developing world must be counterbalanced by the more rapid progress against rural poverty the process of urbanization has played a quantitatively important positive role in overall poverty reduction, such as by providing new opportunities to rural out-migrants and through the second-round impact of urbanization on the living standards of those who remain in rural areas.

## **2.4 Status of Women in Nepal**

The United Nation has given the definition of women's status as "The conjunction of position a woman occupies as a worker student, wife, mother, or/and prestige attached to these position and/or the right and duties she is expected to exercise." (CBS,1987)

The position of women in society is far from being of academic interest alone. It not only is far from being of academic interest alone. It not only has fundamental consequences for the quality of life of both women and men, but also has a direct impact on a society's prosperity and well-being. The government's policy on international development recognizes that gender-based inequality is a major obstacle to smooth and rapid development of the country.

Women comprised 50.1% of the total population of Nepal in 2001. Women bear triple work responsibilities in Nepal ; reproduction, household work and employment. Given traditional gender divisions of labour, women concentrate more on their ascribed reproductive roles and responsibilities while men focus on "productive, income-earning roles. As in most households worldwide in both developed and developing countries, reproduction is not regarded as work and household work is not considered productive. However, the work burden of women in Nepal (16 hours) is much higher than the global average. (HDR, 2004)

The Ninth Plan had switched from Women in Development or Women and Development (WID/WAD) perspective to gender perspective to women's promotion and

adopted mainstreaming, eliminating gender inequality and empowerment as its major policies on women. Mainstreaming was further explained as clearly defined policies, targets and programs in all sectors at national and regional levels, more scientific and realistic calculation of GDP statistics to include women's contributions therein, and development of more effective coordination and monitoring instruments and mechanisms. (CBS 2003)

**Table 3: Overall indicators of gender status in Nepal, (1981-2001)**

Indicators/Years	1981	1991	2001
HDI Index	0.328	0.416	0.499
GDI Index	-----	0.312	0.479
Life Expectancy at Birth (Years)			
Male	50.9	55.0	60.1
Female	48.1	53.5	60.7
Adult Literacy (15 Years +)			
Male	20.6	38	62.2
Female	9.2	13	34.6
Economically Active (15 Years+)			
Male	87.7	79.8	81.7
Female	45.7	48.7	60.4

Source : CBS 2003

The above Table shows that there is an increasing trend of Human Development Index and Gender Development Index in every 10 years. But still it is less than average. GDI is more critical than HDI. The above table shows the increasing trend not only of HDI and GDI Index but also of life expectancy at birth, adult literacy and economically active group for male except in 1991 where the percentage of economically active group has nearly decreased by 8 percent.

In comparative analysis women's life expectancy seems to indicate progress towards gender equity. The achievement in the educational fields has been greater for women than for men. Gender Development Index comparing male and female attainments show that female/male disparities have been reduced faster than the overall gains during the 1990s. Still women are behind by 20 points.

## **2.5 Women and Poverty**

According to World Bank 2001, of 6 billion people in the world, about 2.8 billion earn less than US \$2 in a day, 1.2 billion earn US \$1 in a day and 44% of them live in South Asia. It is estimated that women represents about 70% of the world's absolute poor. The

socially subscribed roles of women and men dictate the division of labor between two genders both within the household and in the labor of house and market.

Females are over represented among the poor especially in those developing countries where society is tradition and discriminatory against girls and women. In these countries women compared to men have a higher incidence of poverty. Women poverty is more severe than men and over time and moreover the incidence of poverty among the women is increasing.

Women are subject to discrimination in labour, credit and a variety of other market. Women lag far behind in access or ownership in property. They do have use of property but no ownership. As mentioned in Population Monograph Vol II about 11 percent households reported some land in female legal ownership, 5.5 percent households had some house in women's name, 7.2 percent in some livestock and only 0.8 percent of the households had all three, house, land and livestock in women's names.

About 15 percent households have been reported to be women headed in the country as a whole in 2001 compared to about 13 percent in 1991. Largest proportion of women headed households are concentrated in Western and Central regions among the five development regions. Proportionately, more urban households are women headed than rural ones. Information from other parts of the world show, that women headed households generally face more survival difficulties than male headed households. The male headed households are much better off in terms of literacy and educational status. While 64 percent of the female headed household heads are illiterate, only 36 percent of the male headed household heads are illiterate. (CBS, 2003)

It is becoming more evident that the majority of the poor in developed and developing worlds are women. The alarming evidence concerning the underlying trends for this process strongly indicates that the gender composition of the poor is veering towards a greater share of women. Women remained constrained in a relatively limited number of "feminine" sectors and occupations which are generally less well-paid and are less prestigious. Even though some progress has been made in the area of wages, women's salaries are still less and those earned by men. Women's work is underestimated in most of the societies, and their income does not match their contribution to the economy.

Analysis of women's poverty suggests that its main causes stem from the perpetual disadvantage of women in terms of their position in the labour market, access to productive resources and income for the satisfaction of their basic needs. They also demonstrate that poor women possess exceptional resourcefulness, initiative and entrepreneurial spirit and

that they show tenacity and self-sacrifice in trying to take a long-term view of their poor economic conditions and in safeguarding their livelihoods. Women have the means to transform productive resources into such power if only enabling environment is created, It is not the lack of capabilities, but that of resources which is clearly responsible for women's poverty. (Narasaiah, 2004)

Women's poverty differs from that of men both in degree and in kind : women experiences greater poverty and transmit their disadvantage more readily to their children, thus perpetuating the poverty cycle. At the same time, however, they are better able than men to protect children from the consequences of poverty. It is the close connection between women's and children's fortunes that makes women's poverty a prime target for enlightened development practice. Anti-poverty policies need to reach poor women both to maximize the poverty of this and the next generation.

There is still a great deal to be done before we can claim women in the community really get a fair deal and a chance to show what they can do. The right to equal pay for equal work without discrimination based on sex has to set out or enhanced. Getting more women into paid work by promoting job opportunities, entrepreneurship and local employment and equal treatment in social security are very much needed. The aim should be to help them fulfill their potential through better education, training and positive action. Upgrading their skills and equipping them with hi-tech know-how is a priority.

Researchers from a wide range of theoretical perspectives have shown an interest in women's participation in paid employment and its implications for other dimensions of women's position within the household and wider society.

In Bangladesh, with its strong patriarchal tradition (Amin, 1995; Cain et al., 1979), we might expect women's waged work to have a relatively limited impact. However, recent, studies suggest that waged employment can lead to positive changes in women's lives, including: improved bargaining stance within the household (Kabeer, 1997); increased access to information and support networks (Amin et al.,1997); increased feelings of self-worth (Paul-Majumder and Begum, 2000) and important contribution to household income than non-working women (Salway et al.,2005). At the same time, negative implications have been identified, including increased exposure to risk of violence (Paul-Majumder and Begum, 2000)

More empirical findings have further illustrated that earning an income through work is not necessarily sufficient to alter women's position fundamentally. Far from leading

to empowerment, women's work may represent a further dimension of exploitation by both families and employers (Desai and Jain, 1992; Greenhalgh 1991; Shami 1990).

As Davis and Joshi (1998) notes, the increased labour force participation of married women made a greater contribution to the decline of 'traditional' male bread winner and became an important factor in keeping families out of poverty affecting more in male-headed families than those in female-headed families. However, female headed household are most at risk as most vulnerable and poorest units of the community (Huisman, 2004). The study further tells that many women are living in poverty within other types of household as well. Therefore, the usefulness of headship as a universally acceptable targeting criterion is seen as questionable.

Furthermore in the same household and social group, women are often poorer than men (Susilowati and Karyadi, 2002). The article adds that women face income deficiency, low level of education, skills, employment opportunities, mobility, poor political representation, and pressures on their available time and energy linked to role responsibilities as compared to men which reduce their human development capacity.

Regarding household poverty White and Masset (2003) found that poverty tends to increase with household size and a large proportion of rural, less educated and female-headed households is found to be poor. Similarly, the majority of the households experiencing food insecurity in slums reported lower income and worse health (Piaseu and Mitchell, 2004). In addition a decrease in income led to difficulty in meeting their basic needs, such as access to health service and food provision. But again political contact helps access facilities such as land tenure and basic amenities (Edelman and Mitra, 2006). More slum dwellers require more public assistance and this results in fewer resources to be devoted to education and health.

Urbanisation appears to be having a negative effect on the participation of women in the workforce. Added to this, the work burden of women in Nepal is larger than that of men and much higher than the global average and in the squatter settlements, the number of employed women is considerably less than the number of employed men and both mainly work as labourers. (Lumanti, 2001)

The dual responsibility of slum dwelling women to manage the house and look after the children as well to contribute in household income put the women in constant mental and physical stresses. Many women do not have any say even in their own earnings and in decision making process and suffer from health problems mainly because of repeated



pregnancies and child birth and also due to unhygienic and insanitary living condition prevailing in the settlement. (Subedi, 1998)

The poverty and unhealthy living conditions has adverse effect on health of women. They suffer from major illness every year and death of children. The poor housing condition in squatter areas influence the women in many ways. The space in the house and the atmosphere give little room for school activities for children and income generating activities. (Thapa 1994)

Most of the households are suffering from poverty in slum areas of Pokhara valley where domestic violence against women is more prevalent being all the abusers, the husbands. (Gurung, 1999).

Lee M.B. (1999) studied about the health of women in urban squatter settlements in Karachi where the findings indicated that the basic conditioning factors, socio-economic variables, ethnicity and roles, were predictive of perception of power, enabling capacities of self-care agency, self-care and health.

Narasaiah (2004) describes women's poverty that differs from that of men both in degree and in kind : women experience greater poverty than men and transmit their disadvantage more readily to their children, thus perpetuating the poverty cycle. At the same time, however they are better able than men to protect children from the consequences of poverty. Poor women's rising participation in the world of paid work, however, does not necessarily guarantee a destiny of poverty. On the contrary, their earnings can protect children from poverty.

## **2.6 Definition of Slum**

In most of the Asian countries, low income families live in a certain localities called 'slums' or Slum is an overcrowded squalid area of the city where the least privileged housing classes live. By all socio-economic criteria people living there are urban poor. In this regard to quote Lee Taylor (1968) :

“Slum people are characteristically economically poor; dark skinned or otherwise minority types, inadequately educated; and occupationally depressed. They may be generated by the slums in cycle of poverty or they may be recent arrivals..... Most of the evident to the outsider are the deteriorated houses crowded together, the open sewers, uncontrolled garbage, poor sanitation, flies, standing water and poor lighting... Inside the tiny dwellings live often six, ten, twelve or more family and kin members.....

Slums are multidimensional. Comprehensively, they are characterized by the following:

- A lack of basic services
- Substandard housing or illegal and inadequate building structures
- Overcrowding and high density
- Unhealthful living conditions and hazardous locations
- Insecure tenure
- Irregular or informal settlements
- Poverty and social exclusion
- Minimum settlement size

According to the *State of the World's Cities Report 2006/2007* including modification “a slum household is a group of individuals living under the same roof in an urban area who lack *one or more* of the following five conditions: access to improved water, access to sanitation, durable housing, sufficient living area, and secure tenure”.

Slum communities are defined by poverty, low income, inadequate living conditions and sub-standard facilities. These communities are usually inhabited by socially disadvantaged people but, unlike squatter settlements, the residents of these slum areas generally own their land and house which is very small in size and have formal title papers to prove this. Squatter settlements are those communities where people have settled on land without any legal right to be there, neither as tenants nor owners. These people may live on the land for decades, however, they have no legal title to the land. The stereotypical view of a squatter settlement is a collection of temporary and poor structures. (Lumanti, 2001)

A squatter is one who does not own or rent the land on which he lives but is illegally dwelling on it. Usually he does own the structure in which he lives. A non-squatter (slum dweller) in a peripheral settlement may be similar to a squatter in terms of socioeconomic characteristics but he rents, or sometimes owns, the land upon which he lives. The physical, social, and economic conditions in slums and squatter settlements are often similar. Squatter settlements are, in terms of their appearance and standards, readily bracketed with slums. Both the terms are used together generally as “*Sukumbasi*” in Nepali language, therefore in this study I have used the term slums as a synonyms of squatter settlements.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

For the reliability and validity of any research, proper and scientific research methodology is inevitable. In this study, various methods have been used in gathering different information. This section primarily deals with the methods employed to collect the quantitative and qualitative data and information. It includes research design, rational for the selection of study area, nature and sources of data, sampling procedure, data collection technique, data analysis and presentation.

#### **3.1 Research Design**

This study aims to describe the socio-demographic condition and the economic status of women dwelling in the slums of the study area. The study also aims at exploring and analyzing gendered position of the same respondent in their household decision making. Thus the nature of the study is such that it demands both exploratory as well as descriptive research design.

#### **3.2 Rational for the selection of the study area**

The empirical research for this study was done in Pokhara. Pokhara is a city in central Nepal located at 28.24 N, 83.99 E., 198 km west of Kathmandu. It is the Headquarter of Kaski District, Gandaki Zone and the Western Development Region. It is also one of the most popular tourist destinations in Nepal. Pokhara is situated in the northwestern corner of the Pokhara Valley, which is a widening of the Seti Gandaki valley. The Seti River and its tributaries have dug impressive canyons into the valley floor, which are only visible from higher viewpoints or from the air.

The population is increasing day by day in Pokhara due to its available facilities, opportunities and its captivating beauty as tourists destination and pleasant place to live in. It has become one of the growing cities in terms of population and development. With the rise in inhabitants, there has also occurred rise in the urban poverty resulting in increasing slums areas. The problem of slum areas is a challenge for the the local people and the government. Not enough study is carried out in Pokhara as in Kathmandu. The growing slum areas are a great threat as it might pollute the environment of Pokhara for which it is famous. In addition women of slums have very critical condition. They are victimized not only as poor women but as slum dweller too. As the researcher realized the existing problem

and being the local citizen wished to fill the gap found in the literature and real field of slum dwelling women.

### **3.3 Nature and Sources of Data**

The study was based on primary data but secondary data has also been used. The primary data collected are both qualitative as well as quantitative in nature. While doing household survey when the researcher did not find the no of household exactly the same as gathered from the municipality office, then the sample selection was based on the actual household survey by the researcher. There were very less no of household recorded in the secondary data. As the previous research study about the details of slums and women living there was not much done, obviously there occurred limitation in the secondary data for the research.

### **3.4 Sampling Procedure**

According to the secondary data, there are altogether 41 slums in 18 wards of Pokhara. The previous studies had been carried out on the base of settlements but the researcher in her study has selected the study area not on the base of settlements but according to ward wise. Therefore the population of the study is the people living in slums of 18 wards. The study area is three wards of Pokhara valley ward no 9, 15 and 18. Again from these three wards only three settlements/clusters were chosen from each ward on the base of distance from the highway. Shiva tole of ward no 9 lies in the almost middle of the city having busy market and very close to Prithvi highway. Kranti tole of ward no 15 which lies to the north of the highway is moderately far and Shanti tole of ward no 18 is located in remote like place in north-east, which is more far from the highway or main market of the city.

Out of three clusters the researcher has selected only 60 households, 20 from each cluster. Further for the selection of 60 sample households, it was stratified according to the proportion of caste, ethnic groups and dalits households of each cluster. In this way stratified proportionate sampling has been employed as sampling procedure for this study.

Only one ever married woman above 15 years from a family was taken as the respondent from the sample households.

### **3.5 Data Collection Technique**

In order to collect necessary and reliable data, it is very much essential that techniques used for the data collection should be precise and accurate. Therefore best appropriate tools and techniques such as interview schedule and focus group discussion was followed to collect the required information for the study.

### **3.5.1 Interview Schedule**

In the first phase of the fieldwork, household survey was carried out with the purpose of rapport building and to find out the active female respondent. Then in second phase, after the sample households/respondents are selected, the structured interview schedule was prepared and finalized through the discussion with advisor and researcher's guide. Mostly, close-ended questions were in the schedule. The schedule was prepared in English at first and later translated into Nepali before they were administered for data collection. This was the main technique for data collection in this study. The schedule was pre-tested among five household in one of these three clusters to make necessary correction and modification before administering it to all the sample groups.

The structured interview schedule was made to collect necessary information according to the objectives of the study. It included the topics like basic family background, socio-demographic data, economic, health, basic needs aspects, capacity building, decision making in household matters and domestic violence.

### **3.5.2 Focus Group Discussion**

Since sometimes in-depth information regarding the study is not possible only through interview schedule, focus group discussion proves as suitable methods of collecting more in-depth qualitative information. Therefore three focus group discussions in each cluster ranging members from 6 to 8 in each group were conducted. The researcher herself worked as moderator of all sessions of focus group discussion and the researcher was accompanied by one of the enumerator as her assistant. Before conducting the focus group discussion, checklist was prepared based on the objectives of the study.

## **3.6 Data Analysis and Presentation**

This study is about the married women of Pokhara valley living in slum areas. The information has been collected from 60 respondents and the collected raw data has been recoded, scrutinized and entered in computer using SPSS software. The data were analyzed descriptively and statistically under different headings and sub headings. The data have also been presented using necessary tables, frequency counts, percentage distribution, cross tabulations. Charts were also used to present the data. Tables and charts were interpreted and verified using the information from qualitative source such as FGDs.

## CHAPTER FOUR

### DEMOGRAPHIC AND SOCIO-ECONOMIC STATUS

This chapter presents the demographic profile of the respondents and the socio-economic background of the women in slum areas of Pokhara valley.

#### 4.1. Age and Marital Status of the Respondents

Age is an important factor, which directly affects the individual's ability to work. Marital status also has been a strong influencing factor for women's status in the Nepalese society. It is through the marriage that women change her status.

Table 4 shows the age distribution of the respondents. According to the table a large proportion of the respondents (35%) are of age group '30 – 39' years followed by '40 – 49' years (26.7 %), 20 – 29 (15%) and equal percentage (11.7) of '50 – 59' years and above 60 years. The respondents does vary a lot in their age group. Some of these women have been living in the slums since more than a couple of years.

**Table 4. Distribution of Respondents by Age**

Age Group	Number	Percentage
20 – 29	9	15.0
30 – 39	21	35.0
40 – 49	16	26.7
50 – 59	7	11.7
Above 60 years	7	11.7
Total	60	100.0

*Source : Field survey 2007*

For the research purpose, researcher had selected only married respondents therefore almost all the respondents (90%) are married while insignificant number are widow (5%), separated (3.3%) and Divorcee (1.7%). Unmarried are deliberately missed as the research objectives would not meet as unmarried are not able to share their experience much regarding marriage, husband's activities, children's rearing and domestic violence in comparison to married women. The table shows that the women in slums are mostly from the economically active group having mostly married as their marital status.

**Table 5. Distribution of Respondents by Marital Status**

Marital Status	Number	Percentage
Married	54	90.0
Widow	3	5.0
Separated	2	3.3
Divorcee	1	1.7
Total	60	100.0

*Source : Field survey 2007*

## 4.2 Caste/ethnicity and Religion

A variety of different caste and ethnic groups are found among the slum population. This ethnic heterogeneity is because people have migrated from different parts of the country mostly from municipality, VDCs and district around the Pokhara Valley. The field survey conducted in 2007 reveals the following ethnic composition of the settlements as illustrated in Table 6.

Table 6 shows that Gurungs and Dalits constitute the highest percentage (31.7%) in the slum areas of Pokhara Valley. Besides Gurungs and Dalits, Tamang (8.3%), Brahmin (5.0%), Chhetri (3.3%), Newar (3.3%) and others (6.7%) including Rai, Malla, Shahi and Limbu are also found living in the settlement. Pokhara being headquarter of Gandaki zone and as the zone is mostly inhabited by Gurungs, similar scenario is also depicted from the table. Dalits being the most disadvantaged group in economic prosperity, are too destined to reside in slums.

**Table 6. Distribution of respondents by Caste/Ethnicity**

Caste/ ethnicity	Number	Percentage
Brahmin	3	5.0
Chhetri	2	3.3
Gurung	19	31.7
Magar	6	10.0
Dalit	19	31.7
Tamang	5	8.3
Newar	2	3.3
Others*	4	6.7
Total	60	100.0

*Note: others\* include caste like Rai, Malla, Shahi and Limbu*

*Source : Field survey 2007*

Regarding the religion, table 7 illustrates that more than half i.e. 63.3 percent of the slum dwelling people are found Hindus while 30 percent reported being Buddhist and only 6.7 percent being Christian. Nepal is now a secular state but yet people following Hindu religion have a dominating number. Table 7 shows the scenario of our country and its data approximately tallies with the facts of CBS 2001.

**Table 7. Distribution of respondents by Religion**

<b>Religion</b>	<b>Number</b>	<b>Percentage</b>
Hindu	38	63.3
Buddhist	18	30.0
Christian	4	6.7
Total	60	100.0

*Source : Field survey 2007*

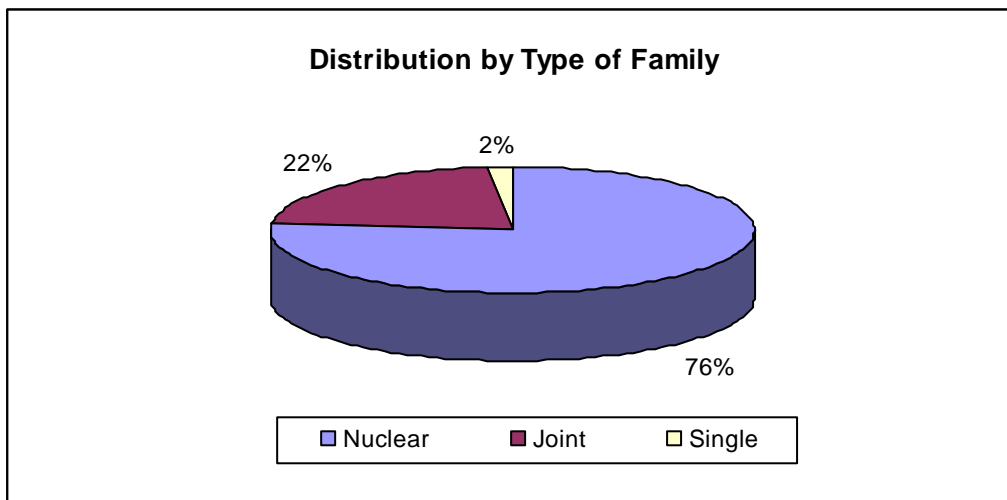
### **4.3 Type and Size of the Family**

Here the nuclear family denotes the family of a couple with their offspring only. The joint family is a family having the members living together of more than two generation and the family having only single member who is either a widow or separated or divorcee. Figure 1 shows that more than three fourth (76 %) of the households have nuclear type of family while 22 percent of the households have joint family and very insignificant (2 %) women are living in a single family. With the modernization in the society the families are changing into nuclear family from joint family.

Though more number of nuclear families are found but nearly half of the households (45%) are found to have 5 to 6 members in their family followed by 33 percent having 3 to 4 family members and one fifth (20%) have more that ie 7 to 9 members in the family. However some 1.7 percent is found with 1 to 2 members in the family. There are families with minimum 1 to maximum 9 members living together and the average of 5 members in the family.



**Figure 1 : Distribution of the respondents by type of the family**



*Source : Field survey,2007*

**Table 8 : Distribution of the Respondents by family size**

Total no of family members in the family.	Number	Percentage
1-2	1	1.7
3-4	20	33.3
5-6	27	45.0
7-9	12	20.0
Total	60	100.0

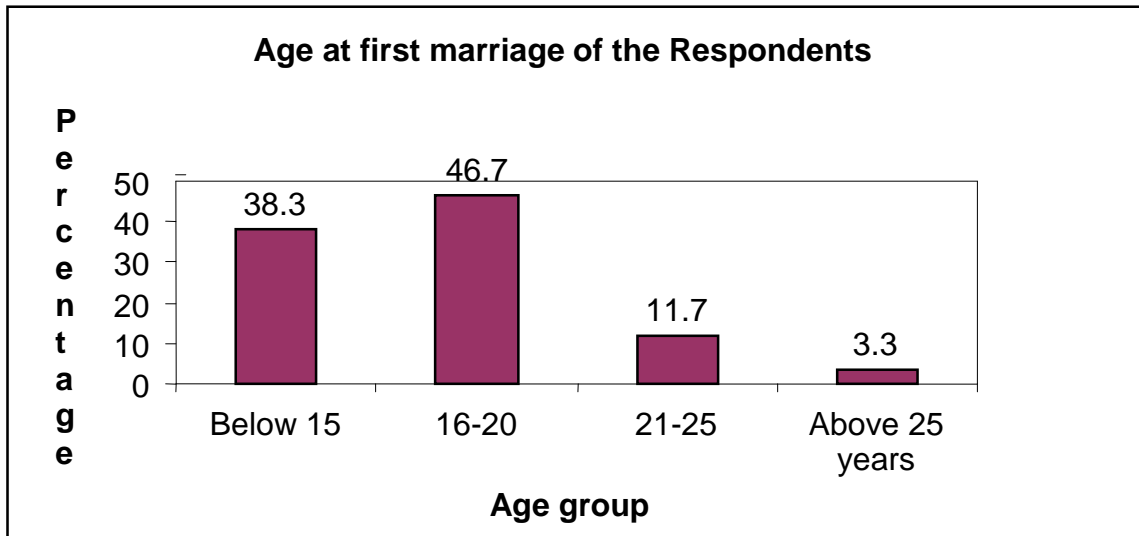
*Source : Field survey, 2007*

#### **4.4 Age at First Marriage**

Nearly half ( 46.7%) of the women living in slums of pokhara valley got married at age group from 16 to 20 years followed by 38.3 percent who had age at first marriage at 11 to 15 years. Around 12 percent respondents were married when they were of age from 21 to 25 years and only few (3.3%) of them got married after 25 years. It implies that many of the women used to get married before the age of 20 years and some even at the age of 11 years got married. This type of early marriage pushes women for more workload from small age and confined in the four walls of house. The early marriage also leads to giving birth to many children which will degrade the health status of women.

The singulate mean age at marriage of females according to 2001 census is 19.5 years in Nepal and 20.7 years in urban areas. (CBS, 2003)

**Figure 2: Distribution according to the respondent's first age at marriage.**



*Source : Field Survey, 2007*

#### **4.5 Literacy and Educational Attainment**

Education gives knowledge to the people, which is a strong factor for employment and awareness. The academic qualification of the respondents is the educational attainment gained by them in this study. According to table 9 almost half (48.3%) the women in slums are illiterate. They said they wish if they also could read and write. When the reason behind their illiteracy was asked majority (44.8%) of them reported that they were not sent by their parents due to the conservative thinking prevailed in them. Girls are thought to be other's property as they go to husband's house after marriage and have to look after the members and the house till she stays there or for the whole of her life. These women are hit by their bad luck as the society sees the waste of money if invested on girls for their education. Beside this major reason, due the poor economic condition of the family also, many (31%) of them were not sent to school and some (13.8%) mentioned the reason behind their illiteracy due the school being too far from their house. Other reasons mentioned above which is only 10 percent include the loss of parents and the father marrying another wife.

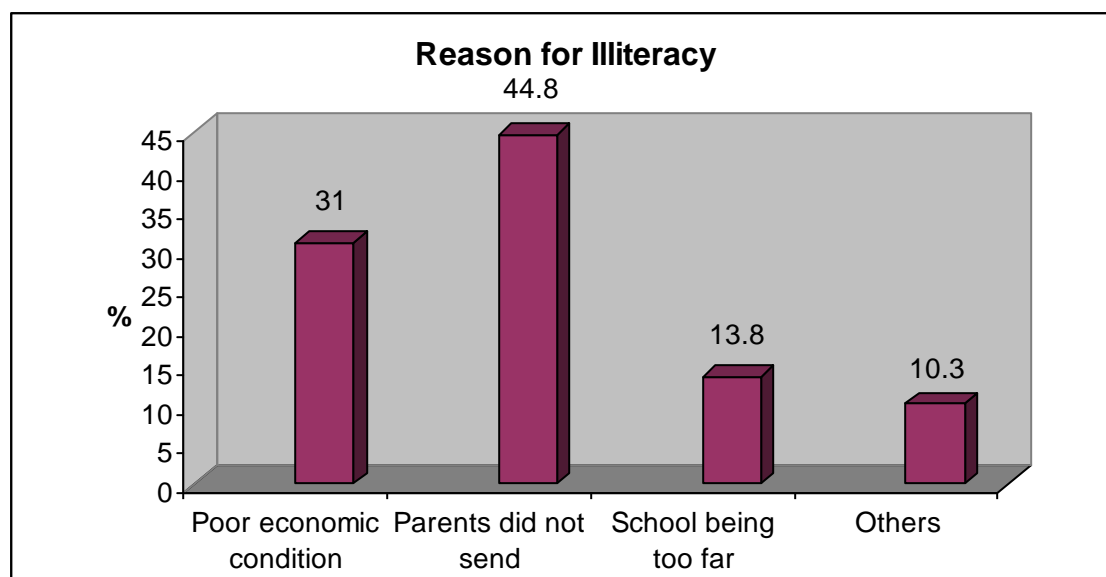
Rest half of the respondents are literate but the level of education is lower in secondary (10%) and lower secondary (1.7%) education. More respondents (26.7%) gained education only up to primary level and 13.3 percent are simple literate as they could recognize letters and write their name most probably from the informal education provided to them by the NGOs working there.

**Table 9: Distribution of the respondents by their Educational Status**

Education Status	Number	Percentage
Illiterate	29	48.3
Simple Literate	8	13.3
Primary	16	26.7
Lower Secondary	1	1.7
Secondary	6	10.0
Total	60	100.0

Source : Field survey, 2007

**Figure 3 : Reason for Illiteracy among the respondents**



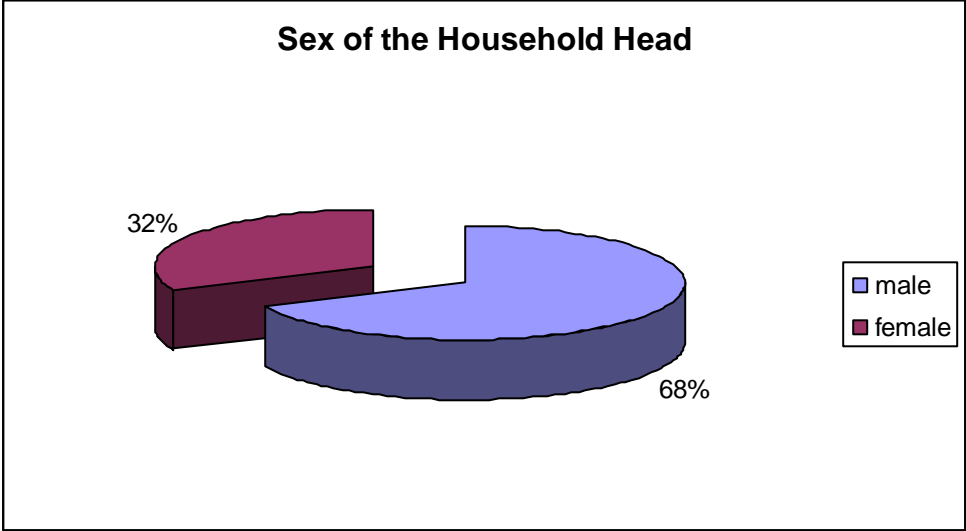
#### **4.6 Sex of the Household Head**

The head of the family is the household head who makes the decision most in the family and other family members are expected to follow it. In Nepal, female headed household were perceived to be under reported by the women activists. About 15 percent households have been reported to be women headed in the country as a whole in 2001 compared to about 13 percent in 1991. Largest proportion of women headed households are concentrated in Western (32.4%) and Central (26.9%) among five development regions and in Hill (60.2%) and Terai (33.2%) areas among the ecological regions. Proportionately, more urban households (17.0%) are women headed than rural ones (14.5%).

Figure 4 illustrates that majority (68%) of the household in the slums of Pokhara valley are male headed household while only 32 percent of the households are female headed. The occurrence of the female headed households are due to their marital status

(widow, separated and divorcee) and their husband as working abroad and they have to look after everything by them in the family. Literature review in second chapter shows that women headed households all over the world generally face survival difficulties than male headed households

**Figure 4: Sex of the Household Head.**



Source : Field Survey, 2007

**4.7 Economic Activities and Household Income**

Most of the activities in slums include the unskilled jobs in various sector. The major activities for women have been found doing household work and labor work for men. The other economic activities are farming, business and paid service. Household work of women besides cooking, cleaning and washing includes small earnings through spinning wool, knitting, local liquor shops and domestic services in others houses . Labor work is the job included under daily wages like mason, painter, blacksmith, porter etc. Farming is taken in this study in small area which is confined only for subsistence level. Business denotes mainly the self employed or small business like vendor, butcher, tailor, tea shops, general sales and fruits and vegetables selling. Paid service is the employment in the offices where the employee gets the monthly salary like peon, security guard, welder, mechanic, driver etc.

Table 10 shows that majority (56.7%) of the women are engaged only in household work while other few are engaged in daily wages (13.3%), paid service (11.7%), farming (10.0%) and small business (8.3%). But there is much differences in source of family income which incorporates the occupation of the males members of the family too. The same table shows source of income in the family and according to it, the more percentage (36.7%) of the households in the slums of Pokhara valley get their income from daily

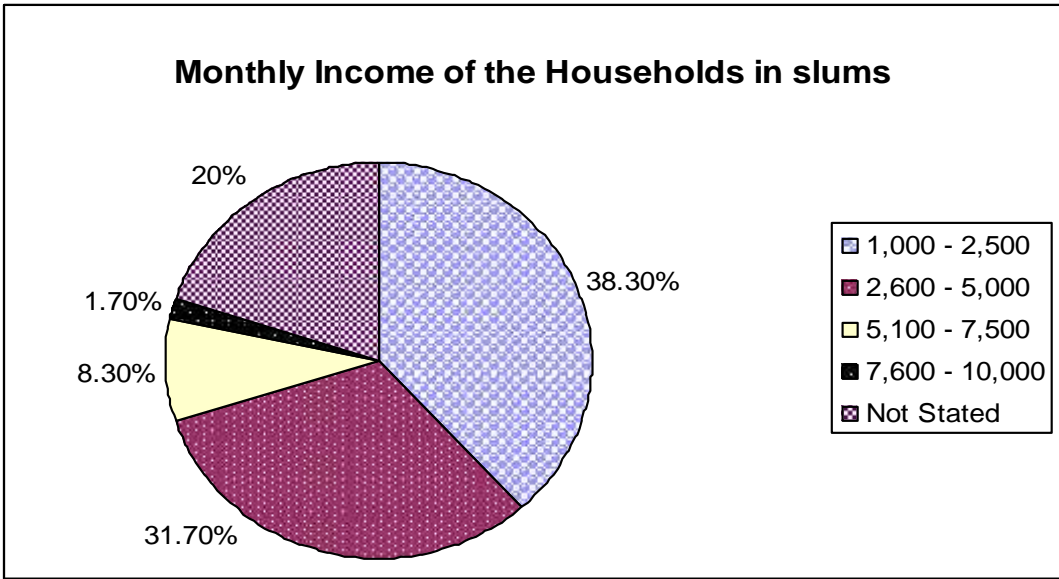
wages. More than one third of the males of these slums work as labor. 3 out of 10 households' source of income is paid service but not with high salaries. The percentage of the households having source of income from remittance and business is respectively 13.3 and 11.7. Only least (8.3 %) no of the households get their earning from farming. As discussed already in Table 9 that there are more no of illiterate respondents, this is the main reason that most of the households in slums earn their earning from informal jobs which are less paid.

**Table 10: Respondents' Profession and source of income in the family.**

Economic Activities	Profession of the Respondent		Source of Income in the family	
	Number	Percent	Number	Percent
Farming	6	10.0	5	8.3
Business	5	8.3	7	11.7
Paid service	7	11.7	18	30.0
Labour/Daily wage	8	13.3	22	36.7
Household work	34	56.7	-	-
Remittance	-	-	8	13.3
Total	60	100.0	60	100.0

Source : Field survey, 2007

**Figure 5 : Monthly Income level of the households in slum communities**



Source : Field Survey, 2007

It is generally understood that slum communities are the communities having low standard of living with low income. The monthly income of the households of the study area

is shown in chart 3.. The chart shows that more number (38.3%) of the households have very less monthly income which ranges from Rs 1000 to Rs 2500 only followed by Rs 2600-5000, Rs 5100-7500 and Rs 7600-10,000 with 31.7 %, 8.3% and 1.7 % respectively. However 20 percent of the respondents did not state their monthly income. It is obvious from the chart that people living in slums don't have good income and there is always insufficiency of food and money for them.

**Table 11: Sufficiency level of the Earned income for family expenditure.**

Sufficiency Level	Number	Percentage
Sufficiently Enough	12	20.0
Just Enough	29	48.3
Not Enough	19	31.7
Total	60	100.0

Source : Field Survey, 2007

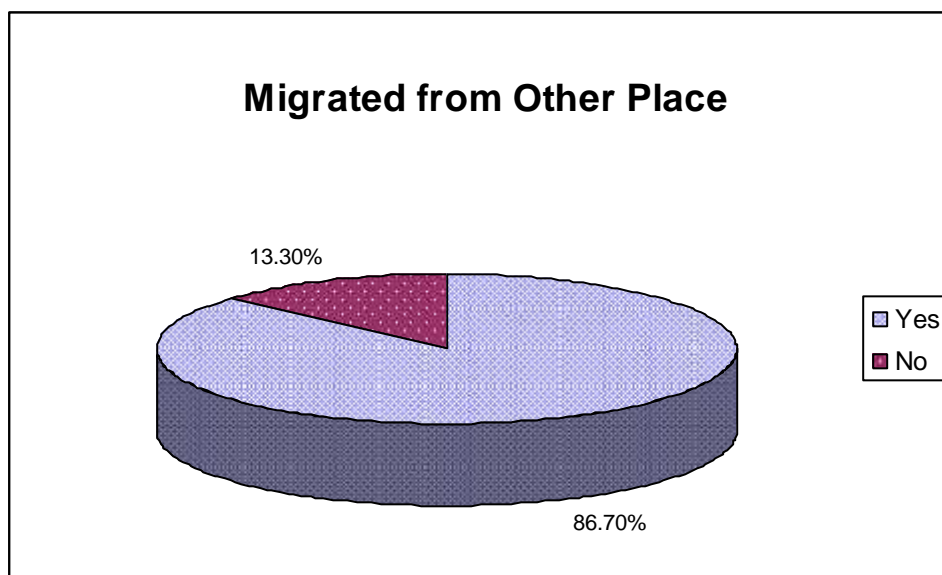
Table 11 shows the sufficiency level of the earned income in the families of slum communities. According to the table 48.3 percent of the household have income just enough to run the household expenditure. 31.7 percent of the households complained their income not enough while 20 percent household had sufficiently enough income. Households having not enough income for household expenditure are dependent on others' help, beg sometimes, eat low nutritious and healthy food and have to stay sometimes with empty stomach.

#### **4.8 Migration in Slums and its Reasons**

Figure 6 shows that most (86.7%) of the households are migrant in Pokhara and very few (13.3%) the non-migrants. The migrants are mostly from the neighbouring districts like Gorkha, Tanahun, Syangjya, Myagdi and Parbat. Some are from different places of Kaski district while some are from the other far away places like Dhading, Bara, Nawalparasi and Makawanpur. There were various reasons for their migration to Pokhara valley in which majority (56.6%) have migrated in search of better opportunities followed by economic (34%), natural calamities (1.9%), social (1.9%) and others (5.6 %). Better opportunities included the facilities like road, electricity, education and health. The economic reason included the migration which took place due to job opportunities. Natural calamities mainly the flood and landslides displaced the people from their place of origin. In social reasons is due to marriage while in other reasons some of the respondents stated that they migrated to the city in slums following their relatives and escaped from the house due to domestic conflicts.

As mentioned in the beginning of the introduction chapter, Joshi (1999) has said that rural people are migrating towards city due to urbanization and most of them end up in poverty. . Figure 6 verifies that most of the household are migrant and most of them do not have good income (Figure 5). This is the way how migration leads to the increase of slums and breeding urban poor in the city.

**Figure 6 : Distribution of the Respondents by Migration**



Source : Field Survey, 2007

**Table 12: Distribution of the respondents by the reasons for migrating in slums.**

Reason for migration	Number	Percentage
Natural Calamities	1	1.9
Economic	18	34.0
Social	1	1.9
Better opportunities	30	56.6
Others	3	5.7
<b>Total</b>	<b>53</b>	<b>100.0</b>

Source : Field Survey, 2007

## **CHAPTER FIVE**

### **ACCESS TO BASIC NEEDS AND CAPACITY BUILDING FACILITIES**

Many Nepalese, and especially poor and marginalized people, lack access to clean drinking water, quality health care and education and other basic services. This is holding back Nepal's progress towards achieving the MDGs and developing its economy. The enactment of the Local Self-governance Act in 1999 held out great hope for improvement by making Nepal's DDCs, village development committees (VDCs), and municipalities responsible for local planning and providing services. However, progress on implementing the act has been slow due to a lack of genuine public participation and the government's limited resources alongside the absence of elected local government since 2002 and the depredations (negative effects) of the conflict.

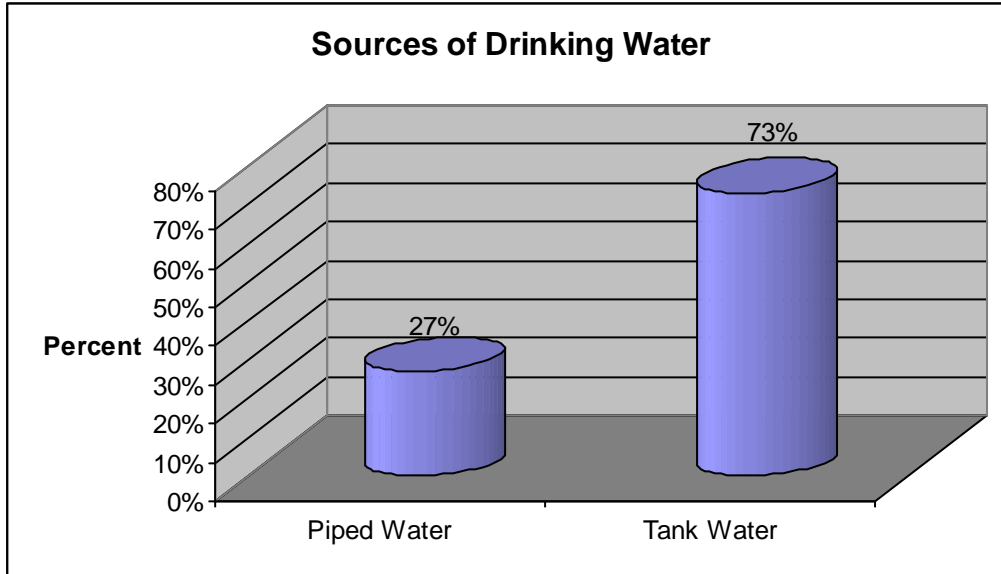
Access to services considered essential and basic are often restricted in poor urban communities because authorities cannot afford to upgrade, maintain or install necessary facilities or because the settlements are deemed illegal. This means people are often forced to use sub-standard facilities, illegal means or go outside their community in search of places to access basic services. This often results in the quality of supply being compromised. (Lumanti, 2001)

#### **5.1 Access to Drinking Water**

Access to drinking water is one of the major basic amenities for living. As per the response of the respondents the source of drinking water in slum areas of the study area is mainly from piped water and tank water. From the above table it is found that about 73 percent of the household receive drinking water from the public tank water. Only few which is 27 percent receive water from piped water. Though there is availability of drinking water many reported to have problems like irregular supply of water which is not enough and since many households are using water from the same public tank, they have to stay in long line which is very time consuming and disgusting sometimes as people fight for their turn. Thus women have access to public tap and tank but not adequately to the safe drinking water.



**Figure 7 : Distribution of the respondent by their access to drinking water**



Source : Field Survey, 2007

## 5.2 Access to Educational Facilities

Table 13 shows the existence and non-existence of educational institutions in the slum areas of Pokhara. Majority of the respondents reported that there is public school (83.3%) and childcare center (96.7%) in their settlements. There is one or two small private schools in some of the slum areas as reported by 58 percent of the respondents and no colleges were found in those areas. It shows that the children of the slum areas have easy access to childcare center and public schools but not to everyone in private schools. Those who are studying post secondary education are compelled to go to the colleges in the city which are not nearby like public schools and childcare center.

**Table 13: Distribution of the respondents by their access to education**

	Public Schools		Private Schools		Childcare Center		Colleges	
	N	%	N	%	N	%	N	%
<b>Yes</b>	50	83.3	35	58.3	58	96.7	-	-
<b>No</b>	10	16.7	25	41.7	2	3.3	60	100.0
<b>Total</b>	60	100.0	60	100.0	60	100.0	60	100.0

Source : Field Survey, 2007

According to Table 14 not much gender differences among the school going children is seen in slum areas as there is access to public and private schools and child care center too is in every settlement. Most of the respondents reported they send their children to school irrespective of sex. It implies that there is not much gender inequalities regarding access to

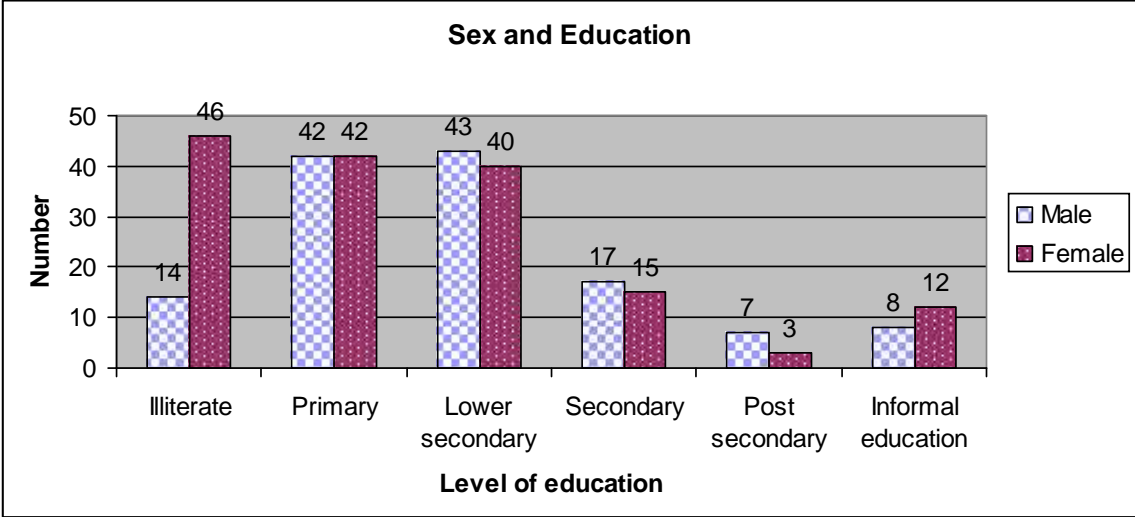
schools for the children. Women living in slums though many being uneducated seems to have send their children to school as they have easy access now and also desire their children to study as they couldn't in their times. The percentage of saying No, is also not insignificant due to the children who are too young to go to school and some have left studying in school. These dropouts are mostly the boys than girls. A housewife during FGDs says ..... *these boys inspite of telling many times don't want to go to school. They are spending their days with other friends who have also left school. After leaving studying they are often engaged in taking cigarattes, alcohol and drugs sometimes. They sometimes fights and disturbs the society.*

**Table 14: Percentage distribution of school going children**

	Do your boy child go to school ?		Do your girl child go to school ?	
	Number	Percent	Number	Percent
<b>Yes</b>	43	71.7	44	73.3
<b>No</b>	17	28.3	16	26.7
<b>Total</b>	60	100.0	60	100.0

Source : Field Survey, 2007

**Figure 8: Sex by education of the family members in slums.**



Source : Field Survey, 2007

Figure 8 shows the relationship between sex and education of the family members of the respondent living in slum areas of Pokhara valley which is given in actual number. Gender inequalities in families of slums can be observed clearly from the figure which says that 46 females are illiterate in comparison to 14 males. This is significant differences among them in their literacy which proves the national scenario of our country, that males are more literate than females. The overall literacy rate in 2001 was 54.1 percent for both

sexes, 65.5 percent for the males and 42.8 percent for females. The lower literacy rates among females are the result of a variety of historical, economic and social reasons. Social prejudices against female education, restriction on mobility of females, low social status granted to the females, the system of early marriage and low participation of females in formal education are the main reasons for low female literacy rates (CBS, 2003). Now among the literate persons also there can be seen slight differences in their level of education. There is equal number of male and female with primary education which shows better access of both sexes in primary education. While in lower secondary, secondary and post secondary the number of males is slightly higher than females. But education gained by informal education is higher among females than males. This is most probably due the illiteracy among the women which drew attraction of some local NGOs and government bodies who carried out informal education for them in which women were more benefited than men.

### 5.3 Access to Cooking Fuel

Table 15 shows that only 30 percent of the household use firewood as fuel for cooking their food daily. The less number may be due to not easy availability of firewood in urban areas compared to rural areas though cheaper than kerosene and gases. Moreover, it is very time consuming activity to cook food with firewood. Half of the household (51.7%) are found using L.P. Gas and 18 percent household use kerosene oil. Though kerosene oil and gas is very expensive to use, people living in slums have no other options as firewood is also comparatively expensive than in rural areas. During the household survey and observation the researcher found that some were using gas made from dung of buffalo, cow or pigs sometimes as alternative of gas and firewood but it has not shown in the above table as none of the respondents use it. These type of gas used from the domestic animals' dung was not regularly used as the dung was not be enough and was needed to use in kitchen garden for those who have. Slum dwellers living in a single or few congested rooms have no space to rear such animals and utilize their dung for the purpose of cooking food.

**Table 15: Distribution of the respondents by their access to cooking fuel (gas)**

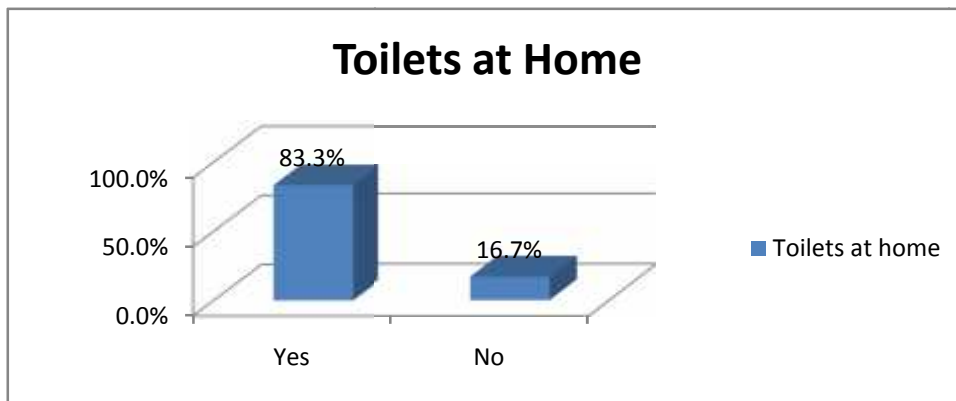
<b>Cooking Fuel</b>	<b>Number</b>	<b>Percent</b>
Firewood	18	30.0
L.P. Gas	31	51.7
Kerosene Oil	11	18.3
<b>Total</b>	<b>60</b>	<b>100.0</b>

Source : Field Survey, 2007

## 5.4 Access to Proper Sanitation

The environment of any settlement is determined by the management of sanitation. And slum areas are generally characterized by low sanitation facilities and improper management of sewage and garbage. Though 83 percent of the households are found having toilets in their home, but still only 66 percent have permanent toilet and the rest have temporary toilets. When 10 respondents reported that they do not have toilet in their home, they were asked about the alternatives that they have been using for toilet, many of them (70%) said they go to their neighbour's house and 20 percent move towards pasture land and 10 percent in nearby public toilet. This kind of activity definitely pollutes the environment affecting their health negatively. The data from table implies that still all the people do not have proper management of sanitation in their home.

**Figure 9: Access to Toilet Facility**

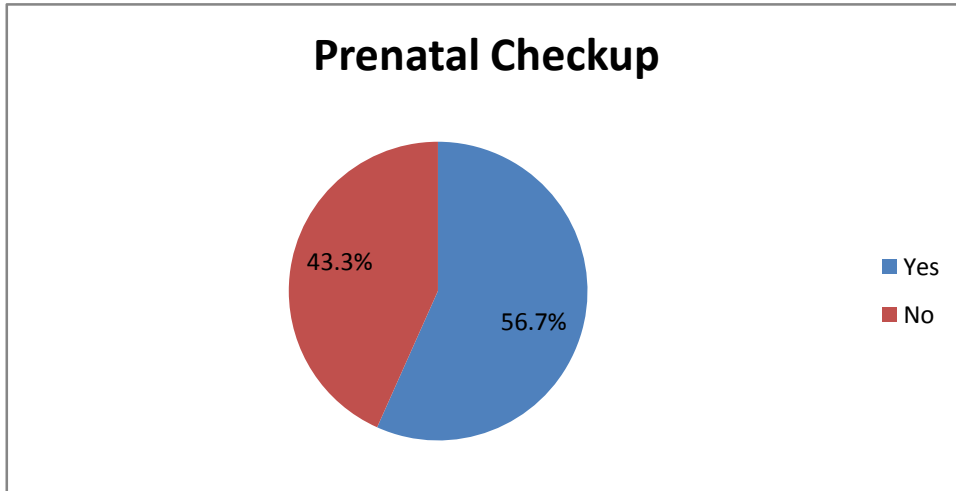


Source : Field Survey, 2007

## 5.5 Access to Health Facilities

The International Conference on Population and Development (ICPD) in Cairo in 1994 for the first time introduced the concept of Reproductive Health (RH) through a life cycle approach. Reproductive health was explained as a state of complete mental, physical and social well being in all matters of reproductive systems, its functions and processes. Nepal has defined the National Reproductive Health Policy, and has formulated a strategy which encompasses safe motherhood and neonatal care, family planning, management of complications of abortions, STI/HIV and AIDS, infertility, adolescent reproductive health, and reproductive health of the elderly including cancers as the essential components of the national RH package. It is well known that the burden of reproductive ill health is more in women when compared to men.

**Figure 10 : Prenatal Checkup**



Source : Field Survey, 2007

According to the above table, there is either clinic or hospital near the settlement in those study areas. This is the positive factor that can improve the health status of women living in slums. During the pregnancy, more than half (56.7%) of the respondents said that they visited clinic or hospital for prenatal checkup while other less than half (43.3%) paid no visit before the delivery of their children. Because of this, many women in our country is dying while delivering baby resulting in high maternal mortality rate. But still majority of the women (68.3%) had taken rest and nutritional food in post delivery state as mentioned in the above table even then, these women living in slum areas who are struggling to have full meals twice a day with balanced diet are compelled to satisfied with what they have and unfortunately they always have less in their hand.

Though there is access of health facilities in the settlements, all the women still do not take the advantage of it due to various reasons possibly like lack of money, no permission granted by their male head of the family or due to conservative thinking that everything will go fine and need not to go to clinics or hospitals.

### **5.6 Access to Trainings and Organization for Capacity Building**

Trainings are necessary for women's capacity building. Involvement in any kind of social organization has also proved to be contributing factor for women's empowerment. Women can participate more in decision making process and enjoy autonomy for their progress and gain confidence to work for themselves, family and others in the society if they have access and properly utilize the various trainings, skills and coordination in the team in the community. The conditions may vary to women of various regions, areas, economic status, educational achievement and cultural settings.

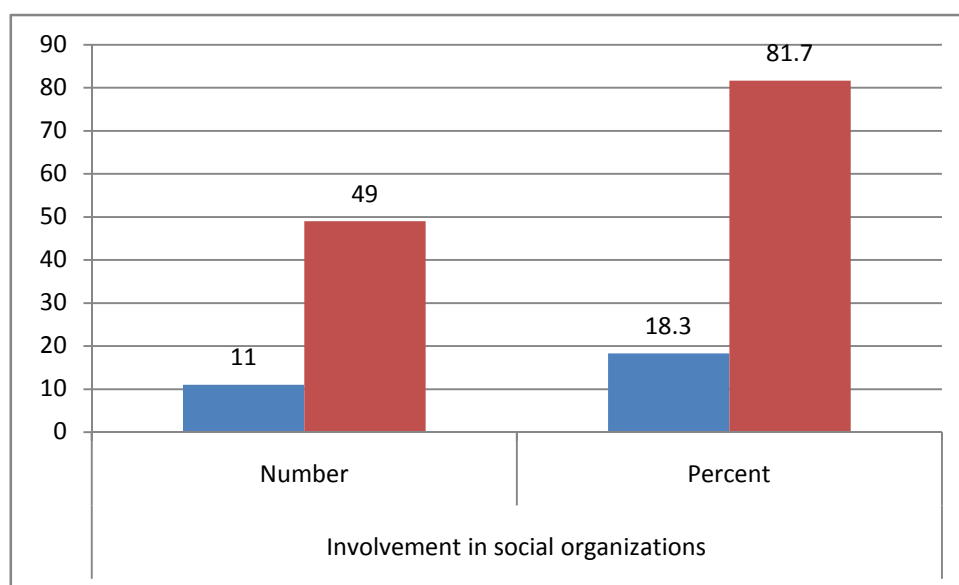
**Table 16: Access to Training and Social Organizations**

	Any trainings taken		Utilization of training	
	N	Percent	N	Percent
Yes	16	26.7	12	75.0
No	44	73.3	4	25.0
Total	60	100.0	16	100.0

Source : Field Survey, 2007

Table 16 depicts the inaccessibility of women in slums in taking trainings for their capacity or skill development as nearly three-fourth (73.3%) of the respondents have not taken any type of training till then. About 27 percent of women who reported to have taken training were basically limited to tailoring and beauty parlour. Sadly out of 16 respondents 25 percent said what they have learnt has not been utilized by them and it was limited only for training. Other rest i.e. 75 percent who said have utilized their training are still not able to adopt the skill as their profession but rather only to fulfill the family needs.

**Figure 11: Involvement in Social Organization**



Source : Field Survey, 2007

Besides training in order to build capacity, women need to be socially involved too. The table shows that more than four-fifth (81.7%) are not involved in any of the social organizations and only few (18.3%) are involved. When women involved in social organizations like Mother's group, Volunteer Community Workers and Community Welfare Committee were asked about the comments by family members, relatives and neighbor on their work in community through social organizations, none of the respondents reported the negative comments being passed on them. 63.6 percent said their work is being praised and

appreciated in the community and 36.4 percent said that people do not only praise but are eager to support them in their work. A social worker during FGDs shares her feelings ..... *when we walked about in the community with various programmes, in the beginning it was very difficult for us as we were not praised especially men who used to say that we were crossing the limit of a woman who needs to stay under man in his house. But now the time and their attitude has also changed. Men also support us and help us in our work.*”

**5.7 Access to Political Participation**

Political empowerment of women refers to the equitable representation of women in decision-making structures, both formal and informal, and their voice in the formulation of policies affecting their societies. Here, the researcher have measured the dimension of political empowerment based on the minimum and simple category related to their right to vote in the election which is the common standard of measuring political participation. Giving vote in the election is one of the major indicator to measure political empowerment which also shows the status of women whether they have been able to utilize their political right or not. Therefore in this research study if a woman has given vote in the general election then she is found to be empowered politically because unless and until if a person doesn’t utilize his/her political right through right to vote in the election, then he/she can not be said being empowered politically. According to this principle when the respondents were asked whether they have given vote in any election, 63 percent said yes and about 37 percent said no. It shows that majority of the women living in slum areas are empowered politically whatever may be the cause and ways to influence them for it.

**Table 17: Distribution of the respondents by their participation to vote in elections.**

<b>Responses</b>	<b>Number</b>	<b>Percentage</b>
Yes	38	63.3
No	22	36.7
<b>Total</b>	<b>60</b>	<b>100.0</b>

Source : Field Survey, 2007

## CHAPTER SIX

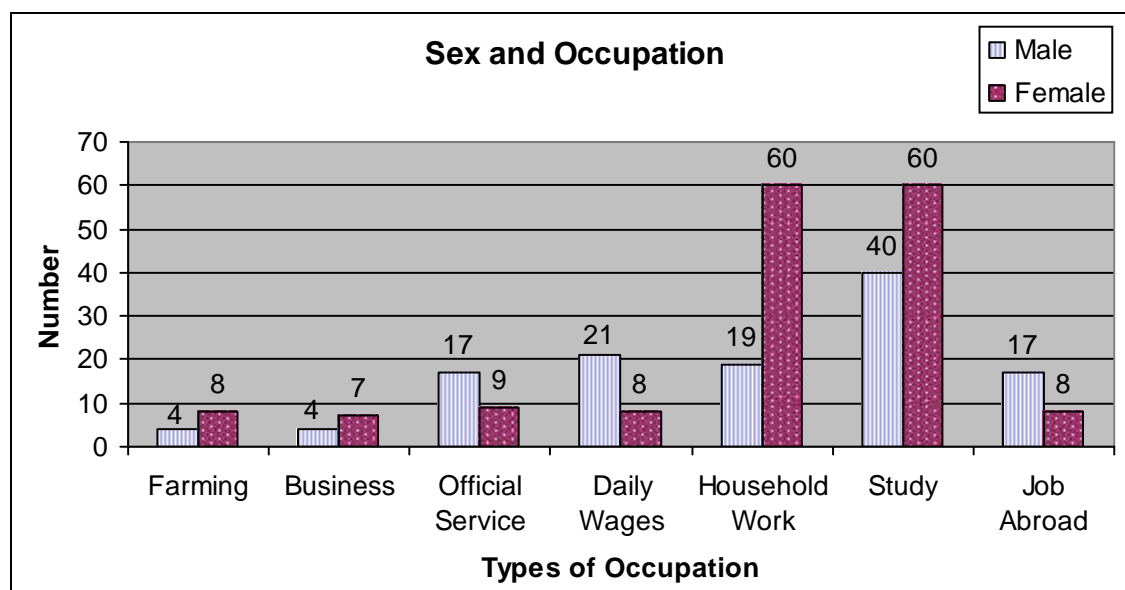
### INEQUALITIES : ECONOMIC ACTIVITES OF WOMEN IN SLUMS

This chapter includes the topics related with the economic activities of women living in slums and the inequalities observed in it. Inequalities in this chapter is analyzed by the occupational segregation, assisting in household work, monthly savings, perception on their contribution, managing household expenditure and having access to property.

#### 6.1 Sex wise Economic Activities in the Family

Figure 9 is about the occupation of people living in slums according to sex wise. From the figure we can notice that high proportion of women is involved in household work. There are 60 females who are completely working in household chores while the number of males is only 19. As the children in the family are also counted in the figure, the number of responses for study are observed to be more. Men seems to be engaged in more productive work like daily wages, paid services and abroad for earning money as the number of males in such work is more than females. There is very less number of people involved in farming and business but the number of females in these occupations is slightly more than males. Here, the occupations like the farming and business are taken in small scale and to accompany in the work of head in the family. More females are engaged to work in others' field rather than their own land due to inability of owing it and small business like vegetables selling, vendor, tea shop etc pushed by economic problems at home and to assist their male counterparts.

**Figure 12: Sex by occupation of the family members in the slums.**



Source : Field Survey, 2007



## 6.2 Help Received by Women in Their Household Work

Women are confined mostly in household chores as assigned gender roles by the patriarchal Nepalese society. Many surveys have proved that women work more than men but very few women are helped in their work by men. Table 18 shows the positive result that 68.3 percent of the women get help in their household work while 31.7 percent still have to do the whole household work all by herself. The women receiving help reported that they are mostly helped by their daughters and then husband, son and parents-in-laws.

**Table 18 : Distribution of the Respondents by the help received in household work.**

<b>Responses</b>	<b>Number</b>	<b>Percentage</b>
Yes	41	68.3
No	19	31.7
<b>Total</b>	<b>60</b>	<b>100.0</b>

Source : Field Survey, 2007

## 6.3 Monthly Savings by Women living in Slums

Savings are necessary to keep the future secure. Savings are done when the income is sufficient but savings can be also done in small amount according to the earning of the family. As income is not sufficient in slum areas where people are hit by poverty most of the women (70%) don't have the habit of saving money. Their income is insufficient even to hold the household expenditure. However 30 percent women though less amount said that they save money monthly. Most of the income is directly earned by the male members of the family.

**Table 19 : Distribution of the Respondents by their monthly savings**

<b>Responses</b>	<b>Number</b>	<b>Percentage</b>
Yes	18	30.0
No	42	70.0
<b>Total</b>	<b>60</b>	<b>100.0</b>

Source : Field Survey, 2007

## 6.4 Women's Perception on their Contribution to Family Income

Positive perception or attitude is necessary for women to wipe out all the barriers for their progress and welfare. To know about the perception of these women regarding their contribution in the family, they were asked whether they think that they have also made some contribution to family income or not. 85 percent of women gave the positive answer that they contribute to the family earning. Even still 10 percent women don't think so and 5 percent women seem to be confused or not want to express themselves so gave no response.

Women are engaged more in such work continuously from the origin of the history which is considered less prestigious and unproductive. But nowadays much awareness has aroused regarding such gender inequalities. Women think that though they don't move out like their husbands, for job still they are contributing to the family income. Though not high, women say they contribute in their family income by helping their husbands to go out and earn money for the family and beside that women in slum communities of Pokhara valley are engaged in spinning wool, rearing livestock like goat, hen and pigs and they make alcohol out of millet at home and sell or use for household purpose.

**Table 20 : Distribution of the Respondents by their perception on contribution to family income.**

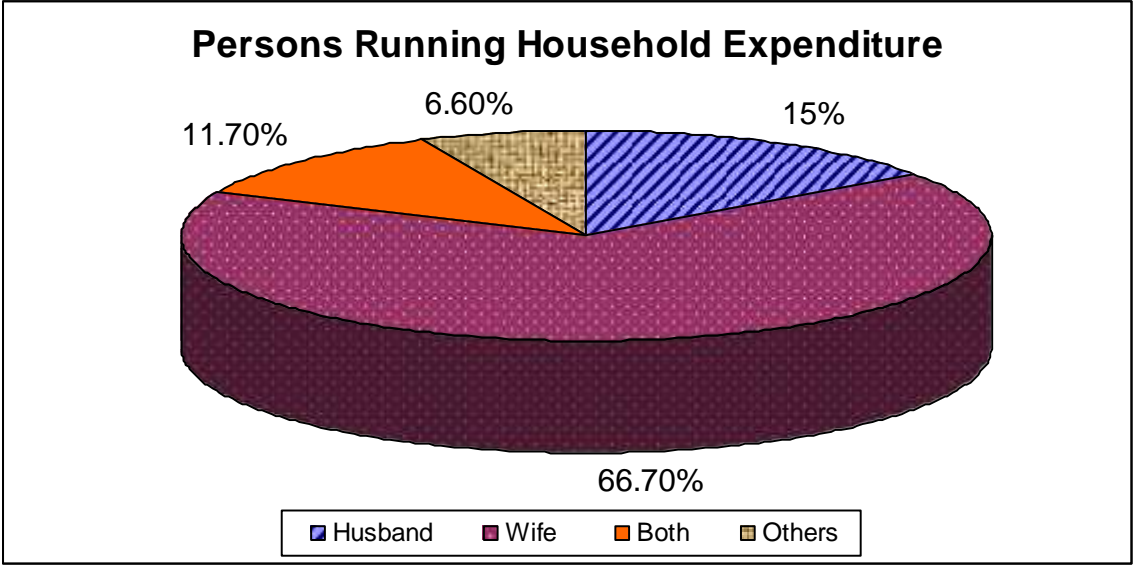
<b>Responses</b>	<b>Number</b>	<b>Percentage</b>
Yes	51	85.0
No	6	10.0
No response	3	5.0
<b>Total</b>	<b>60</b>	<b>100.0</b>

Source : Field Survey, 2007

**6.5 Persons Running Household Expenditure in the Family**

As it is difficult to earn money and rear the people in the family, it is also equally challenging to manage the household expenditure within the limited budget. Figure 10 illustrates that majority of the wives (66.7%) in a family of slum communities generally runs the household expenditure by herself. This shows the positive relation between husband and wife. This is the common scenario we find in Nepalese society that men earn income and women manage the household expenditure with it but women need to ask with their husbands where, when and how to spend the money. Though they have the money in their hand given by their husband, they don't have the decision making power completely in their hand. The figure further shows that in slum communities some 15 percent husbands run the household expenditure followed by 11.7 percent by both husband and wife and 6.6 percent by others. Others include mainly the parents-in-law of the respondent and some their adult children who are able to take up their responsibility.

**Figure 13 : Various people running household expenditure in the family**



Source : Field Survey, 2007

**6.6 Women's access to Property**

Women cannot go ahead in the process of empowerment if she is not economically independent. The subordinate position of women in the family is mainly due to the economic dependency towards her husband or in-laws. Marxists Feminists had been always advocating for economic freedom and self dependency. In Nepalese society, women hardly own their own property unless granted by their parents or earned by themselves.

In slum areas of Pokhara Valley all the people living there do not have legal document to prove their land but they have some temporary documents for certain period given by the municipality which helps a slum dweller to claim the land. Regarding gender inequalities or the women’s access to their property the table 21 shows that only 21.7 percent women own the house in their name. Still more than three-fourth of the women have no access to property.

**Table 21 : Distribution of the Respondents by the house they own in their name.**

Responses	Number	Percentage
Yes	13	21.7
No	47	78.3
<b>Total</b>	<b>60</b>	<b>100.0</b>

Source : Field Survey, 2007

In table 22, only 3.3 percent of the women have property in their place of origin which they have left many years ago. After the marriage women live their whole life in her husband's house leaving their maternal home and take care of the home and people in the

family. She thinks her husband's property as her own and it is granted by our constitution as well. But in practical many illiterate and lowly literate women don't know about the provision and think herself as slave of her master to serve him and his family. They are dependent on their husband for each and every thing. Women in Nepalese society hardly earns their separate property in their name than the husband.

**Table 22 : Distribution of the Respondents by owing property in the place of origin.**

<b>Responses</b>	<b>Number</b>	<b>Percentage</b>
Yes	2	3.3
No	58	96.7
<b>Total</b>	<b>60</b>	<b>100.0</b>

Source : Field Survey, 2007

Table 23 supports the above statement as only 6.7 percent have separate property in her name. The percent of women having access to economic resources is very less as higher percentage of the property is owned by men. But after

**Table 23 : Distribution of the Respondents by owing separate property.**

<b>Responses</b>	<b>Number</b>	<b>Percentage</b>
Yes	4	6.7
No	56	93.3
<b>Total</b>	<b>60</b>	<b>100.0</b>

Source : Field Survey, 2007

## **CHAPTER EIGHT**

### **INEQUALITIES : DECISION MAKING AND DOMESTIC VIOLENCE**

This chapter has been divided into two major sections as decision making in household and domestic violence against women. Women's role in decision making to leave their place of origin and migrate, their mobility and use of means of family planning are considered in the first section. The second section deals with physical and verbal abuse, injury caused by it, frequency of the event and the impact on the attitude of the sufferers towards life are incorporated.

#### **8.1 Role in Decision Making**

Over half the people in Nepalese community are women. The change in women's contribution to society is one of the most striking phenomena of the late twentieth century. But although they have had the law behind them, women have yet to enjoy the equality they are entitled to in theory. Men need to contribute more to family life, while women have yet to make a real impact on decisions affecting the lives of everybody. Decision making is an important element in people's participation leading to empowerment which is generally exercised by male in Nepalese society. Having less participation in decision making process will hinder one's development or competence.

##### **8.1.1 Decision Maker in the Family**

Generally in a male headed family of our Nepalese society, women have subordinate role in decision making in the family and society. As mentioned already in figure 6 (Chapter four) that 86.7 % are migrants, now to identify the decision making position of women they were asked about who decided to migrate. The findings say that 43.4 % of decision to migrate was taken by their husband, 23.5% by both. 18.9% by the respondent who was females, 7.8% by parent in laws and 5.9% by others. The Table thus shows that women are taking less participation in decision making process even in household decision. Thus due to gender disparity seen, it seems there is still a long way for women to reach in equal position of decision making with men not only in household chores but in society and national level too.

**Table 24 : Persons making decision to migrate from their place of origin**

<b>Decision Maker</b>	<b>Number</b>	<b>Percentage</b>
Myself	10	18.9
Husband	23	43.4
Husband and Wife	13	23.5
Parent-in-laws	4	7.8
Others	3	5.9
<b>Total</b>	<b>53</b>	<b>100.0</b>

Source : Field Survey, 2007

### **8.1.2 Decision making on Mobility**

Mobility is also one of the most important intervening factor on women's unequal status to that of men. Mobility is a part of freedom that depicts the empowerment level of women. If the mobility is moderate or high, then she is easily provided with access to economic resources as she would earn income and develop her with the skills or capacity necessary for her overall development. Many women are disadvantaged due to restrictions in her mobility which is guided by the traditional and patriarchal system in the society. The above table shows that most of the respondents (73.3%) move out of their house only sometimes when it is very necessary. Some women (11.7%) move often out of their house most probably either for their work or in absence of male persons in the family. Again there is still the fact that some women's mobility is very low as they move very less (10 %) and some (5%) never who are completely depended on their male members. The next column shows the about the persons who influences their mobility directly. It is found that most of the women (63.2%) ask permission from their husband wherever or whenever they come out of the house. However 24.6 percent of the women make the decisions themselves regarding their mobility and this is most probably by the women who have to take up all the responsibility of the household while their male partners are abroad or ill or dead or drunkard person. Some of the women who stay in joint family take permission from their parents in laws (3.5%) or others (8.8%). It is matter of disappointment that women have restrictions in their mobility and highly influenced by their male partners. Women have less freedom regarding her mobility.

**Table 24 : Distribution of the respondents by their mobility**

<b>Frequency</b>	<b>Number</b>	<b>Percentage</b>
Often	7	11.7
Sometimes	44	73.3
Very less	6	10.0
Never	3	5.0
<b>Total</b>	<b>60</b>	<b>100.0</b>

Source : Field Survey, 2007

### 8.1.3 Decision making on the use of means of Family Planning

The reproductive ability of women is a boon while males cannot experience even if they wish. But when women give birth to many children or below or above their reproductive age then it hampers their health. Many kinds of contraceptives and services are available in the health institutions to control the fertility of the women. But all the women do not have the adequate knowledge of those contraceptives and from where to get it. Some women don't have money to get it while some are not permitted to use by their husbands. Therefore the role of women in decision making in the use of means of family planning is also important to determine her health and the happiness of her children and family.

Table 25 shows that more than half (58.3%) of the respondents use either temporary or permanent means of family planning but all of them take permission from their husband. 41.7 percent of respondents who reported not using any means of family planning is influenced much due to their marital status are they are widow, separated and divorcee and some of their husbands being abroad. It is not completely due to the their ignorance or unavailability of means of family planning.

**Table 25 : Distribution of the Respondents by use of means of family planning.**

<b>Responses</b>	<b>Number</b>	<b>Percentage</b>
Yes	35	58.3
No	25	41.7
<b>Total</b>	<b>60</b>	<b>100.0</b>

Source : Field Survey, 2007

Table 26 illustrates the dependency of women to ask her male counterparts for the use of contraceptives. All the contraceptive users who are women reported that they take permission from their husbands before using any means of contraceptives. In many cases more than males, females are found to be using contraceptives as they are different and

many types of contraceptives in the market for females while only condoms are available for males which is not completely reliable too.

**Table 26 : Distribution of the Respondents taking permission from their husbands**

<b>Responses</b>	<b>Number</b>	<b>Percentage</b>
Yes	35	100.0
No	-	0.0
<b>Total</b>	<b>60</b>	<b>100.0</b>

Source : Field Survey, 2007

**8.2 DOMESTIC VIOLENCE AGAINST WOMEN**

Article I of UN Commission on Status of Women Declaration defines violence against women as "any act of gender based violence that results or is likely to result in physical, sexual or psychological harm or suffering to women including threats of such acts, coercion, or arbitrary deprivation of liberty, whether occurring in public or private life... "

Violence against women takes various forms, ranging from verbal teasing or scolding, physical/sexual abuse within the household, to rape and trafficking. Studies on violence in Nepal have concentrated on public violence and trafficking while only little information has been collected on domestic violence. According to a study alcohol-related violence in the domestic arena was reported high all over Nepal and across all communities.

Around the world at least one woman in every three has been beaten, coerced into sex, or otherwise abused in her lifetime. Most often the abuser is a member of her own family. Most often the abuser is a member of her own family. Increasingly, gender-based violence is recognized as a major public health concern and a violation of human rights. The effects of violence can be devastating to a woman’s reproductive health as well as to other aspects of her physical and mental well-being. In addition to causing injury, violence increases women’s long-term risk of a number of other health problems, including chronic pain, physical disability, drug and alcohol abuse, and depression.

Ending physical and sexual violence requires a long term-commitment and strategies involving all parts of society. Many governments have committed themselves to overcoming violence against women by passing and enforcing laws that ensure women’s legal rights and punish abusers. Unfortunately all these acts are not implement to grassroot level.

The table below show the prevalence of domestic violence against women in slums of Pokhara city. Around 27 percent of the women reported that they are beaten by their husbands though majority (73.3 %) did not experience such. Women suffering from



psychological violence i.e. verbal scolding is nearly one-third. Women suffering from domestic violence complained that the abuser is their husbands who beat and scold them even in small matters whenever they drink alcohol. It is found that the violence which takes place sometimes is around 79 percent and often is 21 percent. There were some cases where women were injured physically due to their husbands' violence against them. More than one-fourth (26.3%) women were injured due to the physical abuse to them by their husband. During the FGDs, a women in desperate voice said .... *my husband drinks alcohol and plays cards and finishes all his earned money, when the money is finished he comes to me and beats me hard and ask for money to play cards and drink. How could I give him when I don't earn and hardly have a penny in my hand. I could not feed my children well too. The one who should be the protector is the pain giver for us.*

**Table 27 : Distribution of the Respondents by domestic violence against them.**

Responses	Physical Abuse		Verbal Abuse	
	Number	Percentage	Number	Percentage
Yes	16	26.7	18	30.0
No	44	73.3	20	33.3
No response	-	-	22	36.7
<b>Total</b>	<b>60</b>	<b>100.0</b>	<b>60</b>	<b>100.0</b>

Source : Field Survey, 2007

When a women is been scolded and blamed unnecessary, beaten often with no reason and there is no one to help her to get rid out the problem, then in such situation any women loses hope in life. She suffers from trauma and finds no away to get rid of the problem. Traditional society supports men to control women by all means especially through marriage. Women are bounded by the moral values of a good housewife and are compelled to stay with her husband for the whole of her life no matter what type of character the husbands hold and this is the most unfortunate thing for women as she is kept in chain all the times. Table 30 shows that majority (55%) of women feel hopelessness in life. Women are depressed due to the alcoholic behavior of their husbands and moreover when they are tortured by them. They say that life is no more enjoyable for them and they blame their fortune of being a woman who is so desperate, weak, dependent and exploited. During FGD, an old woman cried “..... *pain in my life started when I was born as a girl, just being a woman I have to suffer a lot throughout my life. That's why I repent the most of being a female and come into this world.*”

**Table 28: Hopelessness towards life**

<b>Responses</b>	<b>Number</b>	<b>Percentage</b>
Yes	33	55.0
No	27	45.0
Total	60	100.0

Source : Field Survey, 2007

## **CHAPTER NINE**

### **FINDINGS, CONCLUSION AND RECOMMENDATIONS**

#### **9.1 Summary of the Findings**

The study is an attempt to trace out the overall status of women living in slum areas of Pokhara valley. The overall objectives of this study were to identify the demographic and socio-economic background of slum dwelling women, existing gender inequalities, domestic violence against women and access to basic facilities and capacity building training. This study is an output of 60 respondents for quantitative information and other 24 participants (8 members in 3 FGDs) for qualitative information. The respondents were the married women of different age group, caste/ethnicity and religion. The study was completed in two extensive works – questionnaire administration and FGDs. Information were collected on several topics related to the objectives of the study. The result has been descriptively analyzed for which frequency distribution and percentage in tables and figures has been used.

The major findings of the study are as follows:

- ) A large proportion of the women (35%) were of age group 30 – 39 and majority (63.3%) following Hindu religion. Mostly Gurungs and Dalits (31.7 % each) constitute the slum community of Pokhara valley. Normally the family size was of 5 to 6 members.
- ) Highest number of women got married before the age of 20 years. Most of the slum dwellers (86.7%) were migrants who had migrated in search of better opportunities.
- ) Almost half (48.3%) of the women in slums are found illiterate. Majority (56.7%) of the women are engaged only in household work and men are engaged more in productive work like daily wages, paid services.
- ) Majority (68%) of the household in the slums of Pokhara valley are male headed household while only 32 percent of the households are female headed.
- ) The high proportion (36.7%) of the households in the slums earn their income from daily wages and mostly (38.3%) the monthly income ranges from Rs 1000 to Rs 2500 only.
- ) The source of drinking water in slum areas were mainly from piped water and tank water and except colleges there were other educational institutions like public

schools, private schools and childcare centre in the settlements. Parents in slums send their children to school irrespective of their sex.

- J Majority of the household (51.7%) in slums use L.P.Gas and nearly one-third (30%) use firewood as fuel for cooking their food daily. 83 percent of the households have toilets in their home, but still only 66 percent have permanent toilet and the rest have temporary toilets.
- J More than four-fifth (81.7%) of the women are not involved in any of the social organizations and nearly three-fourth (73.3%) of the respondents have not taken any type of training. 63 percent of the women had given vote in the previous elections.
- J Many women had access to health facilities (56.7%) for prenatal checkup and had taken necessary rest and nutritional food in post delivery state.
- J Majority of the wives (66.7%) in a family of slum communities generally runs the household expenditure by herself but most of the them (70%) don't have the habit of saving money and many of them receive help from their children and husband in household work.
- J Only 21.7 percent women own the house in their name, 3.3 percent of the women have property in their original place and around 7 percent have separate property in her name. The women have low access to economic resources.
- J Most of the important decisions at home are made usually by both (38.3%) the husband and wife and in 31.7 percent households decisions are made only by husbands and in 26.7 percent of households decisions are made by women.
- J Most of the respondents (73.3%) move out of their house only sometimes It is found that most of the women (63.2%) ask permission from their husband wherever or whenever they come out of the house. Majority (58.3%) of the respondents use means of family planning but all of them take permission from their husband.
- J Around 27 percent of the women were beaten by their husbands though majority (73.3 %) did not experience such. Women suffering from psychological violence i.e. verbal scolding is 30 percent. And violence towards women which takes place sometimes is around 79 percent and often is 21 percent. More than one-fourth (26.3%) women were injured due to the physical abuse by their husband. And many women (55%) feel hopelessness in life.

## 9.2 Conclusion

The findings has highlighted many things about the people especially women residing in slums of Pokhara valley. From the above findings it is obvious that the residents of the slum areas are generally the so called lower caste people and ethnic groups and migrants from various places. There are mostly big sized male-headed families living there where the major source of income in the family is daily wages/labour. The short supply of drinking water, poor sanitation and unhygienic physical environment as a problem of slums can be viewed here. Access to facilities and services has been limited in the slum for different reasons. Their living standards is low. They wonder how money will be earned and whether their houses and land will ever really be theirs.

The analysis discloses the unsatisfactory socio-economic background of the women in slums. The high illiteracy among them, no facilities of capacity building, very less involvement in social organization, having no access to economic resources, less participation in decision making process and domestic violence against them increases their vulnerability. Violence against these women is the result of their voicelessness, non-representation and marginalization. Gender inequalities among the school going children is observed insignificant than in married people.

Education and income is the most important requirement for raising one's living standard. Women in slums are mostly illiterate and those who are literate also have low level of education which hinders the way for them to get better jobs with better salaries. Neither these women have taken enough training for their skill development, nor do have assets of their own which can secure their life. In absence of these, bounded in patriarchal system and guided by irrational culture, they are dependent on their male members of their family. Their dependency results in control over them by men through decision making process and moreover enhances domestic violence against them. The role of women in slum communities especially in private sphere does not appear to be changing as they are still virtual domestic servants. The misfortune of being exploited is being hit thrice, being a women, marginalized group and poor income family.

Even then, we can view some positive changes or improvement in the slums. Within the slum areas women send their children to school, given vote in the election and some of them engaged in social organizations and their work being praised by even men in the society. As slums are in urban areas, they have access to schools, electricity, roads, communication and water too. Though men earn money, women are the one who manages all the expenditure in a prudent way and provide parental care to their future nation builders and carry their responsibilities well despite the economic and social problems around them.

In national context how could the nation devalue the role of women and limit her capacities and attack on her vulnerability. A world with only one dominated sex and a government which does not address women's problem and involve them in the decision making or mainstream of development, none can think, imagine or speak about a perfect world and optimum development of a country.

### **9.3 Recommendation**

The increasing trend of squatting in Pokhara valley has threatened the beauty of the city and proper urban development. The increasing slums in populated area definitely hampers the development of the region as slum settlements itself is a threat or a problem.

Based on the present study, the following recommendations have been made :

- ) Government need to launch social programmes and provide infrastructure facilities that guaranteed people's security so that they are interested to upgrade their dwellings.
- ) Efforts must be made to ensure authorities recognize and respond to their responsibilities. Income-generating programmes and campaign for awareness on nutrition, health, hygiene and environment has to be made regular feature. Easy access to saving and credit schemes or credit institution for women should be facilitated.
- ) The local government should use coercive power to stop activities like taking alcohol, drugs, gambling and beating wives.
- ) Education and employment opportunities should be raised among the females of dalits and ethnic groups. Concerned agencies and social organization working for empowerment should also put their eye over slums and work for the upliftment of women in slums. Relevant training should be provided to improve their skill or capacity.
- ) Public awareness or gender sensitization is essential against women's low decision making power and domestic violence against them.
- ) Utilization of mass media should be promoted regarding the status of slum dwelling people, gender awareness promoting equality and prevention and elimination of domestic violence.

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