

CHAPTER I

INTRODUCTION: -

1. Background: -

Nowadays, poverty is considered as the main unbalancing element of the human being and nature. It is therefore truly said, 'poverty anywhere is threat to everywhere'. Its effect is becoming at an alarming rate day by day. Not only the developing countries but also the developed ones cannot protect themselves from the negative effect of neighboring countries facing the problem of poverty and their own citizens who won't like to do work especially hippies, addict, street person etc. All the evils i.e. dissatisfaction, desperation, anger, anxiety, diseases, hunger etc. are the consequences of poverty.

The word poverty is derived from Middle English: from Old French *Poverte*, from Latin *Paupertas*, from *Pauper* means 'poor'. It means the state of being poor or extremely poor (Oxford University, 2003). Poverty means the state of not having enough money to take care of basic needs such as food, clothing, and housing or a deficiency or lack of something (Encarta, 2008). Poverty means condition of having insufficient resources or income. In its most extreme form, poverty is a lack of basic human needs, such as adequate and nutritious food, clothing, housing, clean water, and health services. Extreme poverty can cause terrible suffering and death, and even modest levels of poverty can prevent people from realizing many of their desires (Corbett, 2007a). Poverty is as old as the human society. It was considered as a sin and had the belief that there was no escaping from it. Alms giving as charitable donations to the poor were and important part of life in Hinduism, Buddhism, Christianity and Islam (Kunwar, 2006a).

"Poverty is criminal because it does not allow people to be people. It is the cruelest denial of all us human beings". Poverty is a worldwide and dynamic phenomenon which changes over time and space. It exists not only in the less developed countries but also in the developed countries. The difference is of the extent or magnitude. In the less developed countries, the extent or magnitude of poverty is higher than that of developed countries because of higher dependency on limited resources. Basically, the rural poverty is the feature of the poverty of developing countries; whereas the failure to come up with the desired situation is that of developed countries (Thapa, 2000a)

Poverty means the state of one who lacks a usual or socially acceptable amount of money or material possessions. Poverty is said to exist when people lack the means to satisfy their basic needs. In this context, the identification of poor people first requires a determination of what constitutes basic needs. These may be defined as narrowly as "those necessary for survival" or as broadly as "those reflecting the prevailing standard of living in the community." The first criterion would cover only those people near the

borderline of starvation or death from exposure; the second would extend to people whose nutrition, housing, and clothing, though adequate to preserve life, do not measure up to those of the population as a whole. The problem of definition is further compounded by the noneconomic connotations that the word poverty has acquired. Poverty has been associated, for example, with poor health, low levels of education or skills, an inability or an unwillingness to work, high rates of disruptive or disorderly behaviour, and improvidence. While these attributes have often been found to exist with poverty, their inclusion in a definition of poverty would tend to obscure the relation between them and the inability to provide for one's basic needs. Whatever definition one uses, authorities and laypersons alike commonly assume that the effects of poverty are harmful to both individuals and society. Although poverty is a phenomenon as old as human history, its significance has changed over time. Under traditional (i.e. non-industrialized) modes of economic production, widespread poverty had been accepted as inevitable. The total output of goods and services, even if equally distributed, would still have been insufficient to give the entire population a comfortable standard of living by prevailing standards. With the economic productivity that resulted from industrialization, however, this ceased to be the case especially in the world's most industrialized countries, where national outputs were sufficient to raise the entire population to a comfortable level if the necessary redistribution could be arranged without adversely affecting output (Encyclopedia Britannica, 2008a). From the above definition we can conclude that, poverty means having no sufficient amount of socially acceptable money, lack of basic needs i.e. health, education, and income employment etc for the human being. And in essence, nowadays poverty means lack of political, economical, social, cultural and religious rights and needs for the human being and their livelihood.

Poverty analysis means detailed examination of the poverty elements or structure or causes by statistical tools. Poverty analysis is the close examination of causes or elements of poverty in detail in order to understand it better or draw conclusion from it. Or the separation of causes or elements of poverty into its constituents in order to find out what it contains, to examine individual parts, or to study the structure of the whole. Or an assessment, description or explanation of causes or elements of poverty, usually based on careful consideration or investigation.

Nepal is a multilingual, multicultural, multi-ethnic, and multi-religious nation of the Himalayan country where Majhi and Kumal community are one of the ethnic groups or indigenous people of Nepal's having own culture, language, tradition, festivals, mother tongue, traditional customs, distinct social structure, oral history and religious identity among other ethnic groups. Nepal's indigenous population consists of two major groups, the Indo-Nepalese, whose ancestors migrated into the country from the south, and the Tibeto-Nepalese, whose ancestors entered Nepal from the north. Although intermingling between the two groups has occurred, cultural, linguistic, and religious differences exist both between and within the two groups. The Indo-Nepalese group comprises people who speak Sanskrit-derived languages and are strict adherents to Hinduism. These Indo-Nepalese group are marked more by caste (a system of social hierarchy) than by ethnicity. The Tibeto-Nepalese group comprises several different ethnic groups including Newar, Bhutia, Sherpa, Gurung, Magar, Tamang, Rai, Limbu, Thakali, Majhi, Kumal etc.

people. Although most of the Tibeto-Nepalese speak Nepali, each ethnic group also has its own language. Now recently our new Federal Republican Nepal has going to make this all ethnic languages as an official language with Nepali language in the concern federal state.

Indigenous peoples in Nepal constitute 37.2% of its total population. According to national census of 2001, the largest indigenous groups are Magar(7.1%), Tharu(6.7%), Tamang(5.6%), Newar(5.5%), Rai(2.8%) Gurung(2.4%) and Limbu(1.6%) respectively where Majhi constitute(0.32%) and Kumal(0.44%) (CBS, 2006). Majhi and Kumal communities are scattered across the country. No one knows the origin and migrated history of Majhi and Kumals in Nepal because lack of written evidences and documents. Only they have oral history of origin and about settlement in Nepal from ancient period of time. Most of the Majhi's community lived surrounding area of river and big stream of Terai, inner Terai and deep valley of Hill area of Nepal. According to the *Nepali Brihat Sabdakos* Majhi community is define from the fishing and boating occupation for livelihood since ancient period of time and believe that they were migrated from India and Kumals as well. According to the oral history of Majhi community by Aakhle Majhi of Tarjabari Darjiling, Majhi ethnicity was created by the god *Mahadev* (World creature god in Hinduism) for helping to cross the river by boating in ancient period of time and also the first creature of man among other cast of human being. We can also found that in *Ramayan* ethics, Majhi's people have helped the god Ram (Hindu god) in crossing the sea. Those Majhi's who helped to cross the sea were from *Nishad* genetic group in Hinduism and they were known as *Shudra* (untouchable group of people). Actually Majhi's believe that the tributaries area of *Saptakoshi* River is known as the ancestral place of Majhi community. In the same way there is no any settlement of Majhi ethnicity around the tributaries area of Gandaki, Karnali, Seti, Bheri and Narayani River. But the settlement of Bote ethnicity is found around the tributaries area of Gandaki and Narayani River. Majhi ethnicity has the one Bote cast where maximum chances of minority Majhi's of that area might have been lost on the Bote ethnicity. That's why they have no any difference with each other in many respects (Majhi, Majhi Jatiko Sanskar ra Sanskriti, 2063a).

In the Nepalese societies, Kumals are known as pottery people. It is difficult to say whether they migrated as pottery people to Nepal from India or they are and original group of Nepal: on the basis of arguments of different scholars', we can say that Kumhars (Terai's pottery people) are the migrants from India, who are living in the plain lands of Nepal. The Kumals (who says JatKumals for themselves) are the original group of Nepal. However we can assume that pottery has originated along with the beginning of agriculture in the human history because pottery was needed for cooking food, storing the grains and the clay was an available resource everywhere. The kumals might have originated in the western hill (Palpa to Gorkha) of Nepal and spread throughout the country during and after the unification of Nepal. History shows that the kumals marched together with the army of Gorkhali king providing clay utensils to them (Rimal, 1999). Thereafter, they might have settled in the subjugated area as state representatives, who also provided pottery to the local people. Kumals can be found into three types of pottery groups in Nepal with different origins and having cultural practices; the hill Kumals

called JatKumals, the Newar Kumals and the Kumhars (who live in terai area). The Newar Kumals and JatKumals have some different cultural practices though they are both known as Kumals in general. Both JatKumals and the Newar Kumals are represented as one group in the CBS data of Nepal. Normally, these two groups are seen / taken to be a single group. However, there have been some differences and clear cultural boundaries between these two groups. Through the eating habits, they have maintained boundaries between them. For example, the JatKumals eat pork and the Newar Kumals eats buffalo meat whereas the Terai Kumals eats neither pork nor buffaloes meat. They do not eat foods cooked by each other and each one claims to be higher than the others (Kattel, 2000a).

Rural development is a process which improves the living standard of rural people by the analysis of rural problems from different approaches. It is related to the improvement, progress, change and transformation of the rural area. It analysis all rural problems by the social way, economical way, political way, cultural way, geographical way, environmental way, religion way, custom and tradition way and rural technological way, that's why it is known as a multidisciplinary approach in solving problems of rural areas in the social science.

The word Rural Development is a combination of two words 'Rural' and 'Development'. Rural means a remote or countryside area rather than a town i.e. lack of education, health, and basic infrastructural development area, where Development means, a process of change, changing or becoming larger, stronger or more impressive, successful, or advanced or of causing somebody or something to change in quantity and in quality. In the field of Economics development means growth + change. Growth means per capita income where change refers to the equity in income and distribution. So, rural development refers to the change or growth or advanced in quantity and quality of remote area by economically, socially, politically, culturally, environmentally, and technologically.

So this study is mainly focuses to the poverty situation of the Majhi and Kumal community of Charambi VDC of Bhojpur district in the rural development process.

1.2 Statement of the Problem:-

Poverty is a main issue in these days where it is a great evil in the developing countries and developed countries as well. Developing countries like in Nepal, no-one can escape from this problem due to the unhealthy socio-cultural practices , fragile topographic ecosystem and climates, high population growth rate, high political instability, low economic growth rate, lack of awareness and education, natural calamities, lack of productive land, poor health condition, unhealthy and subsistence farming practices, low infrastructural development and so on.

The main causes of poverty are over population, imbalance distribution of resources of global economy, living standard not matching with the income, insufficient

education, and low opportunities for employment, environmental degradation, individual irresponsibility and dependency, indebtedness, unemployment, loss of jobs or means of livelihood, illness, mental disturbance, accident and litigation. In addition, bad habit, over expenditure, laziness and reluctance in utilizing labour as capital, are also responsible factors that cause the poverty (Kunwar, 2006b).

Poverty has always been an overriding concern of development efforts in Nepal; it was explicitly stated as an objective only from the Fifth Plan but especially Seventh Plan (1985/86-1989/90) onwards. It is recognized in Nepal as a deep-seated and complex phenomenon, for which there are no quick and easy solutions. The Eighth Plan (1992/93-1996/96) and Ninth Plan (1997/98-2001/02) have formulated the main objectives for the reduction of the poverty situation where Tenth Plan (2002-2007) has brought the main objectives by bringing the Poverty Reduction Strategy Paper (PRSP). Its sole objective is to achieve a remarkable and sustainable reduction in the poverty level in Nepal from 38 percent of the population at the beginning of the plan period to 30 percent by the end of this Tenth Plan. But it only achieved about 31.8 percent due to the Maoist insurgency, corruption, favoritism & nepotism, vested interest of leaders and political instability of this country (NPC, 2003).

Nepal is predominantly rural country in the world where over 86 percent of the total population live in the rural area and follow the agriculture occupation. According to the Population Census 2001, the annual growth rate of population is 2.25 percent and the total population of the country in 2007 has reached about 26.4 millions of which proportion of male and female are almost equal (NPC, 2007a). The preliminary estimate of per capita GDP at current prices stands at NRs. 27209(US\$383) for the year 2006/07. Nearly one third of the population (31.8%) lives below poverty line as per the Nepal Living Standards Survey 2003/04 and the Ginni Coefficient, which indicates inequality between the poor and rich is 41.4 (CBS, 2007a).

In 1995/96, 43.3 percent of the rural population was living in poverty where average in urban area it was only about 21.6 percent. Indeed in the Kathmandu valley, (where the vast majority of the population falls in the upper quintiles of the national income and consumption distribution), the poverty rate was only 4.3 percent; poverty in other urban areas (excluding the Kathmandu Valley) was about 31.6 percent. But now the poverty situation of the other urban area is 13 percent where average urban poverty is 9.6 percent (Urban poverty of Kathmandu valley is 3.3 percent) and rural areas has about 34.6 percent (NPC, 2006). Government of Nepal has implemented various programs for poverty alleviation and measurement programs to find out the poverty level of areas, regions and ecological zones in 1995/98 and 2003/04 by Nepal Living Standard Survey (NLSS). This measurement system could not focus the particular area, village, community, ethnic groups, *dalits* etc. to know the poverty situation of that communities, groups, areas and villages where the poverty situation by the cast/ ethnicity base, communities, groups, *dalits* and villages, we can found a great disparity among them. Brahman/Chhetri (Socially elite/high class in Hinduism) has the lowest poverty situation where *Dalits* (*Damai, Kami, Sarki, Gaine, Poda, Chamar*, etc.), marginalized, backwards, ethnic (socially low class groups in Hinduism) and women's groups has the highest level

of poverty situation and are in the vulnerable. So, to reduce the poverty level of these backward groups this present study raise this problems through the analysis of poverty situation for the national development process particularly in the rural development process where it raise the problems of Majhi and Kumal communities' poverty situation in this research.

1.3 Objectives of the Study: -

The main objectives of this study are related to the poverty situation of Majhi and Kumal community through the poverty analysis procedure. The objectives are;

1. To assess the status of income poverty of Majhi and Kumal Community.
2. To assess the status of human poverty of Majhi and Kumal Community.
3. To analyze the causes of poverty of Majhi and Kumal Community.

1.4 Conceptual Framework: -

Government of Nepal has try to reduce the poverty situation since the fifth five year plan period by bringing the different plans and policies but couldn't get success due to the many constraints and poverty analysis procedure in the rural area for different cast/ethnicity, *dalits*, backward, marginalized, women's and vulnerable groups. Many I/NGO's were also devoted in this issue in many areas of Nepal but also couldn't get success due to the fragile topography, socio-cultural structure, inclusive participatory development programs, bottom up approach, target groups approach, vested interest & feudalistic plan of donor agencies, nepotism and favoritism and so on. In this context, this study is mainly focuses to the poverty analysis of Majhi and Kumal community of Charambi VDC of Bhojpur district by Lorenz curve and correlation formula to find out the level of poor, income and human poverty level and also causes of poverty situation of that community in the rural development process where rural development process depends upon the status of income and human poverty.

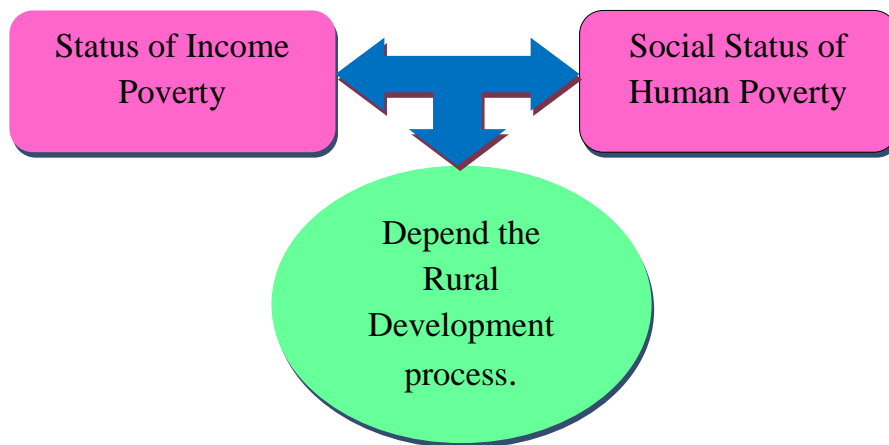


Fig: 1. 1 Development process depends with the poverty status.

1.5 Rationale for the Study: -

We know that Nepal is a poorest country in South Asia where it remains in the twelfth position as a poorest country in the world (WB). Nepal's economy is predominantly agriculture. About 86.1 percent of people who live in the rural area have an agriculture profession where most of them have subsistence farming system for their livelihood. Actually wind of the national development programs rarely blows into the rural area due to the lack of rural development plan, nepotism & favoritism, vested interest of leaders and politicians, huge corruption & bribery system in the bureaucrats and administration etc.

In 2002 about half the world's population subsisted on less than \$2 a day. About 44 percent of all households in Africa and 31 percent of people in South Asia lived below the \$1 a day poverty line. As these figures suggest, the World Bank's poverty mandate remains vast, important, and urgent. During the 1990's poverty rates fell 11 percent in Nepal. World Bank assistance: The Bank approved nearly \$5.6 billion for South Asia in fiscal 2007, with \$1.6 billion in loans from International Bank for Reconstruction and Development (IBRD) and \$4 billion in International Development Association (IDA) commitments, including \$445 million in grants. During fiscal 2007, the Bank continued its support for rural development, education, and health. Girls, members of formerly low-caste groups and ethnic minorities in Nepal will benefit from a \$ 60 million grant for the Second Higher Education Project (WB, 2008).

Close to half the people in Nepal could be considered income-poor. Official statistics for 1996 estimate that more than 40 percent of the population is poor, while estimates based on poverty line \$ 1 a day per person put the figure at more than 50 percent. Poverty is grater in rural areas, especially in higher-altitude and less accessible regions and among castes and ethnic minorities. Measures of human poverty tend to mirror the more traditional measures of income poverty. A striking fact: income poverty in Nepal has increased since the late 1970's mostly in rural areas. So, for two decades growth has by passed the rural poor. Advances in urban areas and their rural periphery have counteracted this trend (UNDP, 2000).

According to the Nepal Living Standard Survey 2003/04 reported that the poverty incidence is decreased by 11 percent from 42 to 31 percent during 1995/96 to 2003/2004 where in rural area it decreased into 34.6 percent in 2003/04. It showed higher poverty levels in rural area. However the rural-urban disparities are still alarming where most of the people from *dalits*, ethnic, and women's have the highest level of the poverty situation. Poverty reduction programs have been getting top priorities in Nepal since fifth plan period with sharing the significant amount of foreign aid but the achievement is far below than the expected targets. Thus the cast/ethnicity, *dalits* and women's poverty in rural area remains the core issue of poverty in Nepal where this study is mainly focuses to these communities' poverty situation for the rural development process.

CHAPTER II

LITERATURE REVIEW: -

2.1 Introduction & History of Poverty: -

World Bank in its web page article “Understanding Poverty” has defined, Poverty is hunger. Poverty is lack of shelter. Poverty is being sick and not being able to see a doctor. Poverty is not having access to school and not knowing how to read. Poverty is not having a job, is fear for the future, living one day at a time. Poverty is losing a child to illness brought about by unclean water. Poverty is powerlessness, lack of representation and freedom. Poverty has many faces, changing from place to place and across time, and has been described in many ways. Most often, poverty is a situation people want to escape. So poverty is a call to action -- for the poor and the wealthy alike a call to change the world so that many more may have enough to eat, adequate shelter, access to education and health, protection from violence, and a voice in what happens in their communities.

Thomas J. Corbett (2007) in his article ‘poverty’ “Student Encarta Premium 2008 DVD” stated that the poverty has been a concern in societies since before the beginning of recorded history. According to sociologists and anthropologists, social stratification the division of a society into a hierarchy of wealth, power, and status was a defining characteristic of the earliest civilizations, including those of ancient Egypt, Sumer in the Middle East, and the Indus Valley of what is now India. The rulers and other powerful or wealthy members of these civilizations frequently mistreated the poor, sometimes subjecting them to hard labor or enslaving them. Poverty means condition of having insufficient resources or income. In its most extreme form, poverty is a lack of basic human needs, such as adequate and nutritious food, clothing, housing, clean water, and health services. Extreme poverty can cause terrible suffering and death, and even modest levels of poverty can prevent people from realizing many of their desires. The world’s poorest people many of whom live in developing areas of Africa, Asia, Latin America, and eastern Europe struggle daily for food, shelter, and other necessities. They often suffer from severe malnutrition, epidemic disease outbreaks, famine, and war. In wealthier countries such as the United States, Canada, Japan, and those in Western Europe the effects of poverty may include poor nutrition, mental illness, drug dependence, crime, and high rates of disease. Extreme poverty, which threatens people’s health or lives, is also known as *destitution* or *absolute poverty*. In the United States, extreme poverty is traditionally defined as having an annual income that is less than half of the official poverty line (an income level determined by the Bureau of the Census). Extreme poverty in developing nations, as defined by international organizations, means having a household income of less than U.S. \$1 per day. *Relative poverty* is the condition of having fewer resources or less income than others within a society or country, or compared to worldwide averages. In developed countries, relative poverty often is measured as having a family income less than one-half of the median income for that

country. The reasons for poverty are not clear. Some people believe that poverty results from a lack of adequate resources on global level resources such as land, food, and building materials that are necessary for the well-being or survival of the world's people. Others see poverty as an effect of the uneven distribution of resources around the world on an international or even regional scale. This second line of reasoning helps explain why many people have much more than they need to live in comfort, while many others do not have enough resources to live

Puskar Thapa (2000) in his M.A. thesis "Present Status of Poverty in Rural Nepal" has defined the poverty in two terms, mainly absolute poverty and relative poverty. Absolute poverty means more than low income. If a family income is insufficient to allow it to attain minimum standard of living like food, cloth, shelter, health and education, the family is considered to be poor. But relative poverty concept considers a family to be poor if its income is significantly below the average level or socially acceptable minimum level of consumption. Poverty in developing countries can be conceptualized from two levels: Micro & Macro. At micro level, the nature at poverty is usually viewed in terms of low caloric intake, lack of basic health facilities, illiteracy, high infant mortality, inadequate shelter, low purchasing power and migration. At macro level, poverty can be defined in terms of high rate of population growth, low productivity, lack of employment opportunities, lack of political will, lack of marketing facilities, archaic technology, subsistence foreign aid and administrative inefficiency in executing and channeling power and migration.

Encyclopedia Britannica (2008), "Ultimate Reference Suite DVD" in its article, poverty can be defining as the reality varies with location and social and political conditions. Poverty basically means a lack of, or an insufficient amount of, the three primary physical needs—food, clothing, and shelter. But for poverty to be recognized, it must exist alongside prosperity. Before the discovery of the New World, the American Indians would not have considered themselves poor, though they lived with only the bare necessities and a few handmade artifacts. The severity of poverty varies, depending on the economic vitality of the nation in which it occurs. In the modern industrialized societies of Western Europe, North America, and Japan, there are many government services provided to alleviate poverty. In addition, the homeless of many cities can often find some shelter and a mission offering free meals. The homeless of Calcutta, India, live and die in the streets with little assistance offered to them.

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Although poverty is a phenomenon as old as human history, its significance has changed over time. Under traditional (i.e., no industrialized) modes of economic production, widespread poverty had been accepted as inevitable. The total output of goods and services, even if equally distributed, would still have been insufficient to give the entire population a comfortable standard of living by prevailing standards. With the economic productivity that resulted from industrialization, however, this ceased to be the case—especially in the world's most industrialized countries, where national outputs were sufficient to raise the entire population to a comfortable level if the necessary redistribution could be arranged without adversely affecting output. To those who are poor, poverty would seem to have no differences. But four kinds of poverty have been described: class, regional, cyclical, and case. Each is a response to different social or economic circumstances.

Class poverty: -

In many nations there are social classes that occupy a low status in relation to the rest of the population. Sometimes these classes are relegated to a low status by law, sometimes by custom or discrimination, cast/ethnicity, profession, culture, etc. In India the caste system has created numerous classes whose members are often locked into poverty for life. The *burakumin* in Japan are another example. In many countries some ethnic minorities occupy the lowest rungs on the economic ladder. This is true of many black and Hispanic Americans in the United States. It has also proved true for the “guest workers” in Northern Europe—individuals who migrated northward from poorer nations to find work after World War II. Because class poverty is often the result of prejudice and discrimination, it tends to perpetuate itself from one generation to the next. When this happens a “culture of poverty” develops. The term was coined by sociologist Oscar Lewis in his book ‘The Children of Sánchez’ (1961) about a Mexico City slum family. A similar culture of poverty among blacks in the United States was documented by Gunnar Myrdal in ‘An American Dilemma’ (1944). The landmark work, which reveals the extent of poverty in America, was written by Michael Harrington in ‘The Other America’ (1962)—a book that helped launch President Lyndon Johnsons antipoverty programs in 1964.

Regional poverty: -

The term regional poverty refers to poverty that is persistent in specific geographic areas. Within single nations there are often extensive pockets of poverty that endure for generations. Such regions include Appalachia in the eastern United States, the

northern section of England, Northern Ireland, and southern Italy. More often, however, whole nations or sections of the world can be classified as poor: Central America, South America, the Middle East, sub-Saharan Africa, and huge portions of Central Asia. These areas are usually described as the Third World, the economically underdeveloped, or developing, nations. Sometimes a shifting of regional poverty may occur. When industrialized nations move factory operations overseas to poorer countries to find cheaper labor, the result is loss of jobs in the home country. International competition has this effect in some industries.

Cyclical poverty: -

The economies of industrialized nations go through cycles of prosperity and recession, commonly referred to as “boom and bust”. When an economic slump occurs, as happened in the early 1980s—and most seriously in the Great Depression many workers lose their jobs. In 1935, for example, there were about 20 million persons unemployed in the United States. When the economy revives, cyclical poverty tends to disappear. Significant changes in industrial economies have led to what is called structural unemployment. Such loss of jobs results not so much from an economic slump as from technological innovations, such as automation, that displace many workers. Thus many workers find themselves with skills for which there are no jobs, while many jobs remain unfilled because workers with the proper skills cannot be found. Structural unemployment may last many years before workers can be retrained or move to a new labor market. Whole regions of some countries especially coal-mining, steel-producing and shipbuilding areas have been hurt by changes in labor markets.

Case poverty: -

Case poverty focuses on individuals who, for some reason, are unable to support themselves and to gain the basic necessities without assistance. Older people, fatherless children, the physically handicapped, chronic alcoholics, drug addicts, and the mentally ill are included among case-poverty victims. They are individuals who, even when the rest of society is prospering, lead a marginal existence.

2.2 World’s Situation of Poverty: -

The GTZ in its web page article “Rural Development” stated that the worldwide, poverty generally has a rural face. Three quarters of the world's poor live in rural regions, often in extreme poverty and without adequate means to achieve food security for themselves or their families. Income generation opportunities are limited, with most people in rural regions making a living from farming. For that reason, access to land and water must be guaranteed, and an adequate infrastructure put in place. This includes health care educational opportunities, as well as access to markets, which is essential for economic activity. Another difficulty is the discrimination suffered by women and girls, especially their often limited opportunities to participate in political decision-making.

World Bank data shows that the percentage of the population living in households with consumption or income per person below the poverty line in each region of the world since 1990 is.

Table: 2.1 % of Population with consumption or income per person below poverty line.

Region	1990	2002	2004
East Asia and Pacific	15.40%	12.33%	9.07%
Europe and Central Asia	3.60%	1.28%	0.95%
Latin America & the Caribbean	9.62%	9.08%	8.64%
Middle East & North America	2.08%	1.69%	1.47%
South Asia	35.04%	33.44%	30.84%
Sub-Saharan Africa	46.07%	42.63%	41.09%

Source: Wikipedia, poverty

Web page of **poverty.com** stated that in its article “Hunger & World Poverty” about 25,000 people die every day of hunger or hunger-related causes, according to the United Nations. This is one person every three and a half seconds. Unfortunately, it is children who die most often. Yet there is plenty of food in the world for everyone. The problem is that hungry people are trapped in severe poverty. They lack the money to buy enough food to nourish them-selves. Being constantly malnourished, they become weaker and often sick. This makes them increasingly less able to work, which then makes them even poorer and hungrier. This downward spiral often continues until death for them and their families.

Again Thomas J. Corbett (2007) in his article “Student Encarta Premium 2008 DVD” stated that, in 1998 Asia (including South Asia, East Asia, and the Pacific region) accounted for about two-thirds of the world’s 1.2 billion poorest people. These people all lived on less than \$1 per day. South Asia that is, the Indian subcontinent, which includes India, Nepal, and Bangladesh, had about 522 million people living in extreme poverty in 1996. India had the greatest number of poor of any country in the world more than 300 million people, more than one-third of its population. The caste system associated with Hinduism, the dominant religion in India, helps perpetuate some of this poverty. This system keeps many families poor from generation to generation by assigning certain groups of people to low status. Approximately 267 million people in East and Southeast Asia lived on less than \$1 per day in 1998. China has very large numbers of poor due to the great size of its rural population. Such Southeast Asian countries as Vietnam, the Philippines, and Indonesia also rank among the world’s poorest.

IFAD (1993) in its book “The State of World Rural Poverty: a profile of Africa” defined that Rural poverty is a dominant feature of life in all regions of the world, affects the lives of close to one billion people. The rural poor constitute 36 percent of the total rural population in more than 110 developing countries. While urban poverty is also a growing phenomenon, the rural poor still account for over 80 percent of the total number of poor people in those countries. The proportion of the rural population whose income

and consumption fall below nationally defined poverty lines is estimated at 31 percent in Asia (46 percent in China & India are excluded), 60 percent in Sub-Saharan Africa, 61 percent in Latin America and the Caribbean, and 26 percent in the Near East and North Africa. In the 42 least developed countries (LDCs) which are members of the International Fund for Agricultural Development (IFAD), as much as 69 percent of the total rural population lives in poverty.

Frannie A. Leautier and Blanca–Dodson (2005) in the book “Reducing Poverty on a Global Scale” stated that, Development practitioners have worked for half a century to pull millions of people out of poverty, disease, and fear-to offer them hope and to support peace-but the challenge of poverty remains enormous. More than half of the people in developing countries-2.8 billion people- live on less than \$2 a day, and 1.2 billion of those people earn less than \$1 a day. These statistics represent real people who do not have the mean to satisfy their basic needs. They are hungry, isolated, and vulnerable to weather, war, and sudden fluctuation in international markets. The disparity in levels of income, health and education between developed and developing economies grows greater, even as levels of absolute poverty decline. In the past 20 years, many regions with large concentrations of extremely poor people have made little progress in reducing their poverty. Even in cases where there have been country-level or regional achievements, gaps in skills, knowledge, and capacity to collect and learn from these experiences, coupled with little knowledge on how to extract these ideas for results at a scale, have often kept these stories unreported.

Table: 2.2 World Scenarios.

World View	2000	2005	2006
Population, total (millions)	6,076.65	6,461.66	6,538.08
Population growth (annual %)	1.3	1.2	1.2
Surface area (sq.km) (thousands)	133,945.2	133,945.8	133,945.8
GNI, Atlas method (current US\$(billions)	31,917.15	45,305.64	48,694.08
GNI per capita, Atlas method (current US\$)	5,252	7,011	7,448
GNI, PPP (current international \$) (billions)	41,556.69	55,541.22	60,209.86
GNI per capita, PPP (current international \$)	6,839	8,596	9,209
Life expectancy at birth, total (years)	67	68	68
Fertility rate, total (births per woman)	2.7	2.6	2.5
Adolescent fertility rate (births per 1,000 women ages 15-19)	63	55	52
Contraceptive prevalence (% of women ages 15-49)	....	.....	60
Births attended by skilled health staff (% of total)	...	.....	65
Mortality rate, under-5 (per 1,000)	84	74	73
Ratio of girls to boys in primary and secondary education (%)	92	95	....
Prevalence of HIV, total (% of population ages 15-49)	...	1.0	...
GDP (current US\$) (billions)	31,876.18	44,983.46	48,461.85
GDP growth (annual %)	4.1	3.5	3.8

Source: World Development Indicators database, April 2008.

2.3 Nepal's Situation of Poverty: -

Nepal is divided into the three ecological regions i.e. Terai, Hill and Mountain according to the ecological zones where Terai covers 17 percent, Hill covers 68 percent and Mountain covers 15 percent of the total land. Low fertile land, high population growth rate, low economic growth rate, subsistence farming system, fragile topographic structure etc are the main characteristics of this country which are the causes of poverty too. Lack of basic human needs, lack of development infrastructures, lack of participatory community development programs, and lack of inclusive and disadvantages groups oriented programs has raised the poverty level day by day in this country which is the main limitation and reality of our long term and short term development plans. There is also an increasing trend of population. The total population and population growth rate is about 26.4 million and 2.25 percent per year where 86.1 percent of people live in the rural areas. There is a big disparity between rural and urban area in many context. The poverty situation of the country is remained about 31.8 percent after finished the Tenth five year plan period where large number of rural people suffered from this poverty

Table: 2.3 Poverty Situation by geographical region (Nepal Living Standard Survey I&II Report)

Geographic Region	Poverty head count rate (%)		
Sector	1995/96	2003/04	% Change
Urban	21.6	9.6	-56
Rural	43.3	34.6	-20
NLSS regions			
Kathmandu	4.3	3.3	-23
Other urban	31.6	13.0	-59
Rural Western Hill	55.0	37.4	-32
Rural Eastern Hill	36.1	42.9	19
Rural Western Terai	46.1	38.1	-17
Rural Eastern Terai	37.2	24.9	-33
Development region			
Eastern	38.9	29.3	-25
Central	32.5	27.1	-17
Western	38.6	27.1	-30
Mid-Western	59.9	44.8	-25
Far Western	63.9	41.0	-36
Ecological belt			
Mountain	57.0	32.6	-43
Hill	40.7	34.5	-15
Terai	40.3	27.6	-32
Nepal	41.8	30.8	-26

Source: *Poverty Trends in Nepal between 1995/96 and 2003/04*, NPC

Nepal is a land-locked country, one of the 49th Least Developed Countries (LDCs), with an annual per capita income of US \$ 418.6 (\$1= NRs.65) (NPC, 2007d). In the Human Development Index (HDI), Nepal is ranked as 138th (out of 175 countries ranked in the index). In the human development aggregates, According to the Global

Human Development Report 2007/08, Nepal falls under the category of 'low human development' countries (with HDI 0.534) is the lowest for South Asia and less than the average for the developing countries. All other countries in the region rank as having 'medium human development' with HDI between 0.500 - 0.799.

Nepal Poverty Report (2004) has stated that, since mid 1980s the government of Nepal has been implementing economic liberalization policies encouraging private sector involvement in economic activities. Poverty reduction and alleviation has been a policy focus of the state for over two decades now. But there doesn't seem a visible progress; rather regression is coming to light every passing year. The incidence of poverty is 31 percent and there are significant economic inequalities between the poorest and the richest segments of the population. Poverty has particularly affected the people in the remote and rural areas who have no access to development infrastructures such as roads, communications and other basic services, and who depend on unsustainable use of natural resources to live. The high rate of population growth (2.25% currently) has resulted in the labour force expanding at the rate of around 300,000 every year significantly outpacing the rate of growth output. As a result, there is a large mass of unemployed people toiling in abject poverty. In recent years, the migration of youth to other countries has been a routine phenomenon, which adds an additional shock to the deteriorating situation of the rural economy.

The Three Synopses Three Year Interim Plan of NPC (2008) stated that, During the Tenth Plan period, the average annual growth rate remained low at 3.4 percent against the targeted growth rate of 4.3 percent. The growth rate in agriculture sector was 2.7 percent and that in non-agriculture sector 3.79 percent. There have been some structural changes in the economy during the plan period. The contribution of agricultural sector to GDP was 37.4 percent and that of non-agricultural sector 62.6 percent in the base year of the Plan. Their contributions changed to 33.1 percent and 66.9 percent respectively in the final year of the Plan. The gross capital formation remained 25.6 percent of the GDP. Similarly, the gross domestic saving was an annual average of 10 percent and gross national saving 28.1 percent of the GDP. Social indicators show satisfactory improvements. The literacy rate of the country is 53.7 percent, with the literacy rate of women 42.5 percent. Net enrollment ratio at primary level is 87.4 percent. Due to policy level implementation and institutional reforms in the health sector, the access of the people to health services is increasing. Life expectancy is 62 years, maternal mortality rate per 100,000 populations is 281, and infant mortality per thousand is 34. For the improvement of the health sector, National Health Policy and other supporting policies are in operation. Alternative health services like *ayurvedic* health service have been extended. Despite significant decline in fertility rate (3.1) and crude birth rate (28.4) annual population growth rate is still high (2.25 percent). Labor participation is 48.9 percent for females, and 67.6 percent for males. Skill development programs are being run for social and economic empowerment of single women. The practice of including women in local development programs has been institutionalized.

In the drinking water and sanitation sector about 76.8% of the population has access to water supply and 45.8% of the population has access to basic sanitation

facilities. The total road length is 17,782 kms. This includes 5,402 kms of black topped, 4,529 kms of graveled and 7,851 kms of earthen roads. High priority is accorded to road construction to improve accessibility. Until now, some 63 district-headquarters are connected by road. A major challenge for integration and development of the country is inadequate connectivity between different regions. Up to the end of the Tenth Plan, only 560 MW of electricity generation capacity has been installed, 2100 VDCs of 59 districts are electrified and 48.5 percent of the population has access to such facilities. Power sector plays an important role in the development of industry and commerce.

Table: 2.4 Situations of Nepal
Percent (%)

Description	Nepal Living Standard Survey	
	1995/96	2003/04
Percent of population (0-14 years)	42.4	39.6
Percent of population (15-59 years)	50.8	52.8
Percent of population (60 years and over)	6.8	7.6
Dependency ratio	97.0	89.2
Percent of households who reside in their own housing unit	93.8	91.6
Percent of households occupying housing units for rent	2.2	5.4
Percent of households with access to electricity	14.1	37.2
Percent of households having access to piped water	32.8	43.9
Percent of households with own toilet facility	21.6	38.7
Health post/hospital	44.8	61.8
Primary school	88.4	91.4
Paved road	24.2	37.2
Adult literacy rate, both sexes (15 years and above)	35.6	48.0
Males	53.5	64.5
Females	19.4	33.8
Total fertility rate (TFR)	5.1	3.6
Percent of migrant population	.....	36.6
Female	.....	50.1
Male	.....	21.6
Percent of migrants from rural areas (VDC)	.....	81.5
Migration for Looking job	.....	6.8
Away for study	.....	36.3
Away for work	.....	18.7
Agricultural households with land (percent of the total households)	83.1	77.5
Percentage of irrigated land area	39.6	54.3
Holdings operating less than 0.5 hectare (percent of total holdings)	40.1	44.8
Percentage of holdings operating renting-in land only	4.8	7.3
Share of farm income in household income (in percent)	61	47.8
non-farm income	22	27.6
other income	16	24.5
Percentage employed	67.2	74.3
Labor force participant rate	70.6	77.2
Unemployment rate	4.9	3.8

Share of agriculture sector in wage employment	53	37
Percent of all households receiving remittances	23.4	31.9
Percentage of households borrowing loans	61.3	68.8
Percentage of household loans from banks	16.1	15.1
household loans from money lenders	39.7	26.0

Source: Nepal Living Standard Survey 2003/04 Vol. 1&2.NPC.

2.4 Situation of Majhi & Kumal Community: -

2.4.1 Majhi Community: -

Dor Bahadur Bista (1967), in his book “People of Nepal” explained that, Majhi community is the poorest *Janajati* (ethnic, marginalized and backward) groups of Nepal. Among the indigenous Nepali people, other than the preceding Tharu, Danuwar, Majhi and Darai are same. They have striking cultural and physical similarities to the Tharus and inhabit neighboring regions in the Terai forests and inner valleys. No doubts some individuals among them have invented interesting stories of their originally having been Rajputs who migrated to the forested areas of Nepal in order to escape the Moslem onslaught in India, but it is more likely that these peoples have been here for, at the least, several thousand years. They might belong to the group of aboriginal races inhabiting other more or less secluded regions of India. In their appearance, attitudes and behavior, they are not much different from Tharus. They are very dark and seemingly bony, yet display great health and strength. They are considered to have developed immunity against malaria. They live in hot, humid, and greatly malarial areas in proximity with the Tharus, but are more dependent on fishing and less on forest game and farming. They travel along the river valleys penetrating far upstream along the deeply cut narrow gorges and valleys where they have settled. Living close to them along the river valley are the people called Barhamu and Kumale farmers and potters respectively. These Barhamus and Kumales number very few: they appear more Mongoloid than Danuwars, Darais and Majhis, and speak a distinct Tibeto-Burman tongue. Majhi is actually a term used by the hill peoples for those people called Bote in the terai (not to be confused with Bhote of the northern border regions). They are also occasionally referred to as Kushar. All are identical, Majhi, Bote and Kushar; they speak one language and follow the same patterns of life. Majhi’s are almost entirely fisherman or ferrymen on the rivers where they use small dugout canoes for transport. These dugout log canoes are thick and shallow and never sink although they might upset if a passenger becomes excessively nervous whereupon the craft flips over throwing everyone into the river. Because so few hill people know how to swim, often only the boatman reaches shore.

Dhan Bahadur Majhi (2063), in his book “*Majhi Jatiko Sanskar ra Sanskriti*” has explained that, Majhi ethnicity is one of the oldest indigenous ethnicity among other indigenous ethnicities having own language, religion, custom and tradition, culture etc. This ethnicity has been settled here since two thousand years ago in the tributaries area of *Saptakoshi* River and inner Terai of Mid and Eastern regions. Nowadays there is coming a crisis and obstacles in the identity of this ethnicity due to the writing Majhi cast by other group of people such as Sahani, Godi, Malaha, Tharu, Dusad, Halkhor, Dum,

Hadimajhi, Musahar, and even Chhetri's of Rayamajhi from western Nepal. They have no any similarity with Majhi ethnicity in many respects such as in language, religion, customs and traditions, culture, norms and values etc. According to the classification of *Adibasi Janajati Utthan Ristriya Prathisthan (2053)* Nepal, this ethnicity has remained in the extreme marginalized ethnic group of Nepal.

Actually most of the Majhi's community believes that, they were settled at the surrounding area of Saptakoshi River from the prehistoric period of Nepal. Boating, fishing, and agriculture are the main occupation of this community. In that time epidemics such as *Aulo* was found at the tropical area like at the bank of the river, deep valley, Terai and inner Terai of Nepal. By the afraid of these epidemics, no any ethnicity settlement was found in that place except Majhi's community. So, we found that they were settled in the same place by the same way of life even after the unification of Nepal at 1825 BS by the late King Prithivi Narayan Shah. After 1825 BS the Late King Rajendra Bikram Shah has gave the *Lalmohar* (legal document) to them for the ownership of the land as a *Kipat*. "*Hasiyako Fanko, Kodaloko Damko, Afno Bahuballe Bhyayesamma Aabadda Gari Khanu ra Basobas Banaunu, Ujad Nagarnu, Ghat ma Dunga Dui Baraha Bahana Tera Dori Tainath Rakhnu, Talbital Pare Jangi Kanun Bamojim Sajaye Garnu*" (With the help of rounded sickle, bent spade, farm the land making full use of one's strength, engage settlement, don't leave land barren, always make ready the boat on the bank of the river, in case of emergency carry the punishment according to the military law) was found as a proverb in that *Lalmohar* for the *Kipat* land of Majhi's. And also gave them responsibility to mobilize the boat compulsory for passing the river once a day for the bureaucrats of post offices and government offices even in the floods and rainy day instead of utilizing the *Kipat* land where this *Kipat* land couldn't be sold to the other ethnicity except within the Majhi community.

Table: 2.5 Situation of Majhi's.

Description	2001 & 2063(2006)
Total Population according to the 2001 census	72,614 (0.32%)
Male	36,367
Female	36,247
Total population of Majhi's in Eastern Development Region	21,124 (29.09%)
Total population of Majhi's at Bhojpur District	259
Number in Public Service sector (<i>Subba & Kharidar</i> Level)	14 (with 1 retired)
Teacher (Secondary Level, most of them were temporary)	1 & few in Primary & lower Sec.
Politician(Not above the level of VDC chairman)	51
VDC Chairman & Vice-chairman (from <i>Panchayat</i> period)	4 & 12
Literacy rate according to the 2001 census (6 yrs and above)	35.29%
Education level:-	
Master degree holder	3 persons
Engineer	1 person
Bachelor's Degree holder	12 persons
Certificate level holder	35- 40 persons
Schooling Leaving Certificate (SLC) holder	Around 400 persons.

Source: *Majhi Jatiko Sanskar ra Sanskriti, 2063 (2006.) & CBS 2001.*

2.4.2 Kumal Community: -

Shambhu Prasad Kattel (2000), in his M. Phil Thesis “Development & Its Victims, From Pottery Makers to Porters: The Changing Life World of the Kumals of the Arun Valley, Eastern Nepal” has defined Kumals as a pottery people. The Kumals might have originated in the western hill (Palpa to Gorkha) of Nepal and spread throughout the country during and after the unification of Nepal. History shows that the Kumals marched together with the army of Gorkhali king providing clay utensils to them. Thereafter, they might have settled in the subjugated area as state representatives, who also provided pottery to the local people. Kumals can be found into three types of pottery groups in Nepal with different origins and having cultural practices; the hill Kumals called JatKumals, the Newar Kumals and the Kumhars (who live in Terai area). The Newar Kumals and JatKumals have some different cultural practices though they are both known as Kumals in general. Both JatKumals and the Newar Kumals are represented as one group in the CBS data of Nepal. Normally, these two groups are seen / taken to be a single group. However, there have been some differences and clear cultural boundaries between these two groups. Through the eating habits, they have maintained boundaries between them. For example, the JatKumals eat pork and the Newar Kumals eat buffalo meat whereas the Terai Kumals eat neither pork nor buffalo meat. They do not eat foods cooked by each other and each one claims to be higher than the others. It is difficult to say whether they migrated as pottery people to Nepal from India or they are an original group of Nepal: on the basis of arguments of different scholars, we can say that Kumhars (Terai’s pottery people) are the migrants from India, who are living in the plain lands of Nepal. The Kumals (who say JatKumals for themselves) are the original group of Nepal. However we can assume that pottery has originated along with the beginning of agriculture in human history because pottery was needed for cooking food, storing the grains and the clay was an available resource everywhere.

Kamala Kumari Bhusal (2061) in her thesis, “Socio-cultural and Economic condition of Kumal Community of Sankosh VDC of Dhading” has explained that, there are no authentic written documents about the origin of Kumals. They themselves could not say about their origin. Some of the old people told, their forefathers were emigrated from different parts of Dhading like Salyankot, Ramkot and Sinkhu. Though the caste Kumal is known as pottery maker, but Kumals of that community don’t make pottery and pottery making is not their profession. They claim themselves that they are of high caste than the pottery makers. According to their tradition, they are not supposed to eat buffalo, but pottery makers eat. They don’t marry with pottery makers is their logic as a high caste than the pottery makers. The Kumals are generally dark skinned people with medium height and appear somewhat Mongoloid feature. Their physical feature is similar to Majhi, Bote and Tharu people. These Kumals have the fishing and agriculture profession where Kumal women are always cheerful in appearance showing their hospitality.

Surya Bahadur Kumal (2057) in his report “Kumal Vasa Adhayan Pratibedan, a preparation of Primary level curriculum” has defined this community according to the traditional profession of pottery making, fishing, and little bit in agriculture. This community has likely near to the relationship with Majhi, Bote and Darai in Hill area and

Tharu and Danuwar in Terai area. Around in 70 districts of Nepal, this community has been lived under the poverty line (lack of education, health facility, food sufficiency etc.) from East Mechi to West Mahakali and Hill to Terai. According to the heavy settlement of this community has been found in Palpa, Arghakhachi, Nawalparasi, Tanahu, Gulmi, Gorkha, Lamjung and Dhading districts.

Table: 2.6 Situation of Kumal's: -

Description	Census 2001
Total Population according to the 2001 census	99,389 (0.44%)
Male	48,883
Female	50,506
Total population of Kumal's in Eastern Development Region	7,448 (7.49 %)
Total population of Kumal's at Bhojpur District	207
Literacy rate of Kumal's 6 years and above age.	43.26 %

Source: Census 2001 and Statistical Year Book Nepal 2005 CBS,

According to the castes/ethnicity and regions based, Nepal poverty is explained by many factors – high illiteracy, poor health and low sanitation, low food grain productivity, high child malnutrition, poor access to basic services and inequalities resulting from a tradition – driven social structure. Among the population groups, poverty is highest among people of the “lower” castes and indigenous groups. The Nepal Living Standard Survey (NLSS) 2003/04 reported major improvements in living standards and 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 national per capita consumption of the poorest population quintile has also increased from Rs 2,571 to Rs 4,913 during the same period. 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 increases in non-farm income and per capita consumption. In 2003/04, 31.9 percent households were receiving remittances up from 23.4 percent in 1995/96. NLSS2003/04 showed the poverty situation of mountain is 32.6 percent, hill is 34.5 percent, and terai has 27.6 percent where rural poverty is remain 34.6 percent and urban poverty is remain 9.6 percent which shows the vast disparity between urban and rural poverty.

2.5 Rural Development: -

Tribhuvan University Research Centre for Educational Innovation & Development (1979), in its book “Education for Rural Development” has defined that the concept of rural development is a relative one. People living in different countries and in different environments will have different notions about development as they judge it by their respective standards. However, there are some basic factors that are commonly regarded as contributory to progress towards an attractive style of life for man. Increased production, expansion of roads, availability of water, better health conditions, social harmony and several such elements can be cited as instances of various facades of development.

Robert chambers (1983), in his book, “Rural Development: Putting the Last First: has defined that, rural development has been identified variously with economic growth, with modernization, with increased agricultural production, with socialist forms of organization, and with services for basic needs such as health, education, transport and water supply. As is very well known, the development thinking of outsiders has shifted from the view that growth and modernization would be enough, with benefits trickling down to the poor, to the more realistic if depressing view that sometimes growth and modernization makes the poor poorer; that the main gain from increased agricultural production often goes to urban populations and the rural rich; and that the better off and more powerful benefit more from rural services than do the poor and weak.

Rural development is a strategy to enable a specific group of people, poor rural women and men, to gain for themselves and their children more of what they want and need. It involves helping the poorest among those who seek a livelihood in the rural areas to demand and control more of the benefits of development. The group includes small-scale farmers, tenants, and the landless.

(1983, p.147)

Katar Singh (1999), in his book, “Rural Development: Principles, Policies and Management” has explained that, the term Rural Development is a subset of the broader term ‘Development’, However it define, development is a universally cherished goal of individuals, families, communities and nations all over the world. Development is also natural in the sense that all forms of life on Planet Earth have an inherent urge to survive and develop. Given these two attributes, i.e., its universal supremacy as a goal and its natural occurrence, development deserves a scientific study and analysis. Hence it is not surprising that the subject of development has been studied by scholars of all faiths, ideologies and disciplines. So much has been written and said about rural development, that one finds it difficult to justify yet another book on this subject.

Development is a subjective and value-loaded concept, and hence there cannot be a consensus as to its meaning. The term is used differently in diverse contexts. It basically means ‘unfolding’, ‘revealing’, or ‘opening up’ something which is latent. When applied to human beings, it therefore means ‘unfolding’ or ‘opening up’ their potential powers. Generally speaking the term development implies a change that is desirable. Since what is desirable at a particular time, place and in a particular culture may not be desirable at other places, or at other times at the same place and in the same cultural milieu, it is impossible to think of a universally acceptable definition of development. At best, development in the context of society could be conceptualized as a set of desirable societal objectives which society seeks to achieve. Thus defined, development is cherished by all individuals, communities and nations, irrespective of their culture, religion and spatial location.

The term rural development connotes overall development of rural areas with a view to improve the quality of life of rural people. In this sense, it is a comprehensive and multidimensional concept, and encompasses the development of agriculture and allied activities, village and cottage industries and crafts, socio-

economic infrastructure, community services and facilities, and above all, the human resources in rural areas. *As a phenomenon*, rural development is the end result of interactions between various physical, technological, economic, socio-cultural and institutional factors. *As a strategy*, it is designed to improve the economic and social well-being of a specific group of people- the rural poor. *As a discipline*, it is multi-disciplinary in nature, representing an intersection of agricultural, social, behavioral, engineering and management sciences.

(1999, p. 20)

Thus the term rural development may be used to imply any one of the above-mentioned connotations. To avoid ineffective foundering among the myriad definitions, we shall define rural development as: ‘A process leading to sustainable improvement in the quality of life of rural people, especially the poor’.

In addition to economic growth, this process typically involves changes in popular attitudes, and in many cases even in customs and beliefs. In a nutshell, the process of rural development must represent the entire gamut of change by which a social system moves away from a state of life perceived as ‘unsatisfactory’ towards a materially and spiritually better condition of life. The process of rural development may be compared with a train in which each coach pushes the one ahead of it, and is in the whole train move. The secret of success in rural development lies in identifying, and, if needed, developing a suitable engine to attach to the train. There are no universally valid guidelines to identify appropriate engines of rural development, if at all they exist. It is a choice that is influenced by time, space and culture.

NLSS 2003/04 data shows the more inequality in the distribution of the development returns among different groups, castes/ethnicities and regions. Certain castes, ethnic and religious groups, especially the hill *Janajatis*, *Dalits* and Muslims have a poverty level above the national average. Women, *Dalits* and *Janajatis* and people of remote area are the most disadvantaged; similarly, the Mid-western and Rural Eastern Hill regions are the most disadvantaged & poor region than other regions. The need of special programs for such groups and areas has been increasingly realized. In recognition to this fact, the PRSP/ Tenth Plan has clearly stated that social inclusion and targeted programs are the third strategic pillar. The idea behind this strategy is that while the targeted programs reach out to the excluded, inclusive development will provide access to mainstream development, and thereby, offer equal opportunities for development but couldn’t get success due to the proper implementation, nepotism & favoritism, specific target group research, vested interest of leaders and politicians, Maoist insurgency & political instability, and huge corruption and bribery system in administration and bureaucrats. From the academic sector there has been found a various efforts about Majhi and Kumal community’s socio-cultural status and also raising voices about their groups and castes since 1990’s. Among these efforts, I had found many thesis about *Samajik tatha Saskritik Adhyan* of Majhis and Kumal community from the senior researcher but couldn’t found about the poverty analysis for the development of that community. Thus, this present study is going to find out the level of poor and poverty situation of Majhi and Kumal community of rural area by the poverty analysis for the development process particularly for the rural development process.

CHAPTER III

METHODOLOGY: -

3.1 The Study Site and Rationale for the Selection of the Study Site: -

This study is mainly based upon the Majhi and Kumal community of Charambi VDC of Bhojpur district. It is the least developed VDC among 63 VDC's of Bhojpur district. It occupies nine wards and around 40 km far from headquarter of the district. It is also the eastern border of Bhojpur district with Sankhuwasabha district where Arun River play a border line with each other and known as the surrounding area of Arun Valley too. There is no any transportation of road facility. The Hile-Bhojpur feeder road (89 km.) is in construction and passes through the west border line of this VDC which is not complete yet. No any national electricity grid and local micro hydropower was in connection but from the few months ago national electricity grid is trying to connect with this VDC. Most of the villagers used the traditional kerosene Tuki, Solar Tuki and Solar energy as electricity. In the communication sector, one public Tele-communication office was established in 2056/57 BS. But now it is replaced by CDMA. Telephone Service and Nepal Telecommunication Mobile Service from the *Khadbari* Tele-communication Tower of Sankhuwasabha district headquarter. Four Primary school, One Lower secondary school, One Secondary school, and One Area health post are situated there.

This VDC is rich in socio-cultural norms and values, traditions, religion and bio-diversity. It lies between 160m to 2000m height from the sea level and having tropical and sub-tropical climate. Brahman community (so-called high/elite class group in Hinduism) has the highest population among others communities. The other communities Rai, Tamang, Magar, Damai, Kami, Sarki, Majhi, Kumal, Bhujel/Gharti, Chhetri, Sanyasi and Newar are also found there. Traditional agriculture (subsistence farming system), *Parma* system (Exchange of Labour), labour in the farm land, and labour in India and Gulf countries are the main profession of this area. The *dalit* community *i.e.* *Damai*, *Kami*, *Sarki* still keep alive their *Bhalighare Pratha* (Collection of grains twice a year as a labour wages from other socially elite communities in Hinduism). All the people are engaged only in the subsistence farming system rather than commercial farming due to the lack of awareness, education, empowerment, poverty and commercial farming education. The ethnic groups (*Janajati*) still follow the shifting cultivation system which almost deforested the forest land of this area. In the ancient period they practiced this shifting cultivation system to grow the cotton and grains for the cloths, mattress, pillow and food but now they only farm grain like, millet, *junelo* (Local grain), pulse, etc for food and *Jad*, *Rakshi* (local alcohol beverage) as well. All the ethnic groups have their own traditions, culture, religion and languages where we found harmonious relationship with each other and lived without quarreling is the best paradigm of this area.

Among the ethnic communities Majhi and Kumal communities are the most backward, vulnerable and minority groups having low fertile land, economic status, literacy rate, and health status of this area. According to the census of 2001 the total household of this VDC is 616 and total population is 3,167 where 1,670 are female and rest is male. The literacy rate of this VDC over 6 years (who can read only and read & write) is 52 percent (CBS, 2002). In this literacy rate, the Brahman and Chhetri communities take more than 70 percent and rest from the other communities where Majhi and Kumal communities has the lowest status among them. According to the voters list of Election Commission 2063; they have 104 persons having age above 18 years where many of others name has been left due to the lack of proper survey report. So, I am going to take this site in my research study to find out the actual poverty situation of Majhi and Kumal community of that VDC for the rural development process.

3.2 Research Design:-

Research design refers to the various sequential steps to adopt by a researcher in studying a problem with certain objectives. The design of the study may consists analytical, descriptive, case study, field study etc. where analytical design of the study is used to access and analyze the problems, case study, field study and descriptive design has been used to explore and find out necessary suggestion in solving the problem. This study which is confined at Charambi VDC of Bhojpur district is a developmental trend and case study method of Research. In the developmental trend study, it predict the future trend from past to present changes, direction and situation where case study investigate to find out the reality of the society and community.

3.3 Nature and Sources of Data:-

The sources of data are secondary and primary. Books, article from institutions, VDCs office, CBS office, DDC office, libraries, website, Student Software, relevant previous studies, published and unpublished reports etc are known as the secondary data where by interviewing and questionnaire with the dwellers are known as the primary data which are also kept in this research. This interviewing, questionnaire and field survey took about 20 days to collect the data.

3.4 Sampling Procedure: -

I had taken 175 respondents with 28 households (14 households from Majhi and 14 household from Kumal community) in this research from the study area and use the purposive sampling procedure (method of choices from the population as a representative) where most of the primary data are used for poverty analysis of that Majhi and Kumal communities for the rural development process.

3.5 Variables and their Operationalization:-

Table: 3.1 Variables and Operationalization table

Concept	Indicators	Variables	Definition
Income poverty	Occupation	Agriculture	Amount of production and bearing capacity for the whole year.
		Labour	Amount of wages gain & per-capita income.
		Others	Foreign employment and Services.
	Loan trap	Source of Loan & Bonded labour	Institution & landlord and Ploughing others field without daily basis.
	Land Holding	Own land	Having ownership with the person.
		Rented Terrace land	Quality of terrace, having and not having terrace land for one family.
		Rented Rain-fed Terrace (<i>Bari</i>)	Having no own rain-fed terrace land for one family.
Human Poverty	Education	Male literacy rate	Number of total educated and uneducated male.
		Female literacy rate	Number of total educated and uneducated female.
	Health	Life expectancy	Average life expectancy rate of community people.
		Maternal mortality rate.	Death of mother in delivery case.
		Child mortality rate	Death number of Childs when born.
	Infrastructure	Road & bridge	Situation of trail road and road access.

		Drinking water	Situation of drinking water and availability.
		Electricity	Uses pattern of energy.
Causes of Poverty	Family size	Big family size	Numbers of person in one family.
	Unemployment	Lack of skills and knowledge	Having no jobs with disguised-employment situation.
	Education status	Low literate person	Having few educated persons with low level of education.
	Agriculture occupation	Subsistence farming system	Just for livelihood practices rather than commercial.
	Health status	Poor health condition	High mortality and child mortality rate with affected by various diseases.
	Lack of land	Unproductive land and low terrace land.	Low production and having small size of terrace land.
	Indebtedness	Lack of income source.	Lack of money and assets for their livelihood.
	Inability to address by the government	Lack of participation and inclusion	Low level of participation and inclusion in every development process and in decision making process.
	Natural calamities	Landslide, floods, soil erosion etc.	Prone to the natural disaster due to the low level of bearing capacity of socio- economic structure.

3.6 Data collection Method, Techniques & Tools:-

Actually secondary data has been collected from the internet and website, CBS, Government Offices and concern Department, bulletins articles, documents and library. However primary data has been gathered via the following data collecting tools, method & techniques:-

Table: 3.2 Methods, Techniques & Tools

Techniques	Tools
Household Survey:	Questionnaire:- A semi structured schedule & table is prepared consisting all the data generating questions such as general information about the respondents including Age, Sex, Income level, literacy rate, life expectancy rate, Labour wages etc.
Interview/key interview:	Interview guide: - Informal and guided interviews have been conducted among the respondents i.e. on the basis of objectives and subject matter.
Observation:	Checklist: - Observation is a purposeful, systematic and a direct way of gathering information to observe events as they occur and research has first hand contact with reality. Thus in this study I observed the health and hygiene status, food habit and economic status etc. of the Majhi & Kumal community.
Case Study: - In this method, the problem has been studied by observation of behaviour; characteristics, social qualities & situation, use of questionnaires, checklist and other psychological tests, interviewing the subjects in details. Such as, how the villagers are managing their livelihood practices? Were they really suffered from the indebtedness? What type of labour practices they have done? How they earned money? And whether the villagers depend in the agriculture profession?	

3.7 Methods and Tools for Data Analysis: -

Tabulation and statistical tools are used to measure the poverty and poor situation of Majhi and Kumal communities by analysis methods. It also extent some statistical tools such as Lorenz curve and correlation coefficient are used to show the relationship between poverty and other factors such as income level. According to the objectives of this study there has been drawn poverty line i.e. absolute poverty line.

3.7.1 Lorenz Curve: -

It is the graphical method and used commonly in the study of degree of inequality in income distribution. It shows the difference between equal distribution and actual distribution of income in the study area where if the area between equal and actual distribution lines increases, the inequality in the distribution of income also increases and vice-versa.

3.7.2 Correlation: -

It is used to find out the degree of correlation between Majhi and Kumal with other community in income level which is calculated by using the following formula;

$$r = \frac{N\sum XY - \sum X\sum Y}{\sqrt{N\sum X^2 - (\sum X)^2} \sqrt{N\sum Y^2 - (\sum Y)^2}}$$

Where, r = Correlation coefficient, N = Number of respondents $\sum X$ = Total sum of X column, $\sum Y$ = Total sum of Y column, $\sum XY$ = Total sum of XY column

The value of r ranges from ± 1 . If it is negative, it implies explicit relation between and if it is positive it implies direct relationship between variables. And for the human poverty, this study analyzes the data by tabulation to find out the poverty situation of the study area.

3.8 Reliability:-

Reliability refers to the maximum consistency, stability and actual fact so that the finding of the research should be more reliable, exact and accurate. The study of reliability also depends upon the time, area and many more constraint. Hence the reliability of findings of this study has been conducted by the poverty analysis of Majhi and Kumal community which may be more reliable, consistency and accurate.

3.9 Scope & Limitation of the Study:-

This study is only focuses on the poverty situation of Majhi and Kumal community of small area rather than the other big areas of Majhi and Kumal community due to the lack of time and purpose of the study. This study may not be fruitful to the huge areas communities but will be helpful to the, policy making institutions, VDCs, DDCs, department, local government and other concerns offices.

3.10 Causes of Poverty: -

Factors behind poverty are variables in respect to change in time, human and structural dynamism link with governance and stability and socio economic and geographical structure. In Nepal, poverty is rural phenomena behind which there is a weak linkage with distribution, production, physical and human.

3.10.1 Family size: -

Most of the Nepalese family size is big i.e. joint family having more than four children which is the main causes of poverty. Another is population growth rate i.e. 2.25 percent per year.

3.10.2 Unemployment and under employment: -

Unemployment and under employment are factors behind poverty because employment is source of income and basic needs. In Nepal, 3.8 percent (NLSS, 03/04) economically active is fully unemployed and its 47 percent is underemployed in the increasing price level of goods and services. The expanding unemployment factor raises poverty size and numbers.

3.10.3 Education status: -

The adult literacy rate of Nepal above 15 years age is about 48 percent (NLSS, 03/04). Where Population census 2001 showed that the literacy rate is 54.1 percent in which 65.5 percent covered by male and 42.8 percent covered by female. Literacy rates among young people are low, except in Maldives (99.2%) and Sri Lanka (97.2%). On average, only 63.8% of young people can read and write (age between 15 -24) (WB, 2005).

3.10.4 Agricultural occupation: -

Agriculture is the main profession of Nepalese people where most of them who live in rural area (above 85 percent) have a subsistence agriculture profession for their livelihood. It is the main causes of poverty due to the lack of commercial farming knowledge, technical knowledge, improved seeds and fertilizer etc.

3.10.5 Health status: -

The condition of health of Nepalese people is poor. Average life expectancy is 63.7 years per person in 2007 where Male constitute 63.3 years and Female constitute 64.1 years. The total fertility rate is 3.1 per women where Infant mortality rate is 48 per 100 live birth and Child mortality rate is 61 per 1000 live birth.

3.10.6 Feudalistic land system: -

Land distribution in Nepal is still feudalistic nature, although the government of Nepal has brought revolutionary and progressive land reform in the post 1990. Few percent people holds large size of land in Nepal but large size of people holds small. So, returns of land have been unequal as cause of poverty and inequality.

3.10.7 Geographical disintegration: -

In the present observation on development of Maoist conflict, Nepal seems to be politically integrated but not 100 percent physically and socially integrated because of geographical complexities and poor performance of the plan on physical linkages with rural areas. The distribution of resources, opportunities and fruits of development towards the poor and rural areas has been critically weak. So, the negative correlation between poverty and the plan efforts deepen the growth of poverty and its vicious cycle.

3.10.8 Low economic growth:-

Average GDP annual growth rate of Nepal in 2006/07 is 2.50 percent. This low economic growth rate is less than the population growth rate. The growth rate has not sufficiently response to poverty and quality of life.

3.10.9 Unequal income distribution:-

Structure of National Income Distribution is rigidly centralized in the urban city and few percent high ranked people. So, the large share of National Income goes to the few percent high ranked people. This unequal National Income Distribution causes increasing

income inequality and the gap between rich and poor (Poverty gap) where Poverty is known as a root cause of development and strength.

3.10.10 Social fragmentation:-

Poverty gap and inequality have made the society into small fragmentation and polarization into rich and poor. So, there will be a problem and conflict, which destroys social harmony and development.

3.10.11 Migration:-

Poverty is a major effect of migration not only within the country but also to outside the country. This demographic transition to India and other countries are benefit to the nation and national economy but internal migration is destructive through structural changes.

3.10.12 Inability to address by the government: -

Government always failure in addressing the marginalized, dalits, vulnerable, disadvantages and ethnic groups for the participation and inclusion in every development and decision making process that's why the poverty situation of Nepal would be never reached into the national target.

3.10.13 Natural Calamities: -

About 75 percent of disaster is happening by naturally due to the fragile topography of Nepal. Landslides, soil erosion, floods, Glacier Lake burst, avalanches etc destroy the fixed property of human beings and human property as well where rural area is prone to the natural disaster due to the low level of bearing capacity of socio-economic structure.

3.10.13 Social Taboos: -

Another factor of poverty is a social taboo. It is a great factor of poverty in Nepal where most of the people suffer from these issues. Dowry system, superstitious, orthodox cultural practices, etc are the social taboos of poverty.

CHAPTER IV

DETAIL DESCRIPTION OF THE STUDY AREA

4.1 Introduction:

“Kumaltar” is the name of the study area which lies in the eastern border of charambi VDC of Bhojpur district with Sankhuwasabha district where Majhi and Kumal community has been lived since 200 years ago (see photo-1&2, of the study area at appendices- 1). From the field’s survey and questionnaire of this research it was found that the kumals of that area are Jatkumal where Majhi’s are from Majhi community. They have not eaten the buffalo meat. Pottery making, fishing, agriculture, are the profession of Kumal’s where as boating, fishing and agriculture are the profession of Majhi’s. But now their traditional profession is totally changed due to the changing lifestyle of their community and many more constraints appeared in their profession from the state policy, politics and so on such as tender policy for boating, fishing, and readymade metal utensils.

The majority of populations living in Kumaltar are Kumals and Majhi. Nowadays most of them are dependent on the agriculture profession rather than their traditional profession (see photo-3, 4 & 5 at appendices – 2 & 3). The total household and population of this village are Kumals 14 households with 90 populations and Majhi’s 14 households with 85 populations. According to the Dal Bahadur Kumal (88 yrs old see photo-7 at appendices-4), the kumal’s of that area are migrated from the *Patan* of western Nepal in the early 1800 B.S. They have kept the settlement here by displaced the elephants and slash and burn of Sal tree in the beginning. He further explained that Majhi’s and Kumal’s are the own brothers in prehistoric period (their colour, body structure, traditions and profession are same see photo-8 at appendices-4). Kumals are taken by the Brahmins/Chhettri for the pottery making from one place to another place and their cast also followed by same as Brahmins/Chhettri people like Dudh pathak Kumal, Halide Kumal, Bhattraai Kumal, Pathak Kumal, Chamale Pathak, Santa kumal, Ghar pathak kumal etc. where they are from Pathak, Santa and Halide Kumal and Majhi’s are taken for to cross the river by the help of boating. When Brahmins/Chhettri (so called high class group in Hinduism) discriminated according to the profession and cast hierarchy then the Kumals never eaten any things given by them but later they ate pulse and *Didho* (rice from flour of millet) by mixed the *Marcha* (local yeast) as their norms, values and traditions. According to the Kali Bahadur Majhi (46 yrs old), Majhi’s of that area are migrated from the western area of Koshi tributaries. Their traditional professions are boating, fishing, *Khewapati* (collection of grains such as rice and maize from surrounding area in a year instead of helping to cross the river by boating) and little bit agriculture but

now it is totally vanished and remains only in agriculture due to the lack of wealth for the competition in tender policy for boating and fishing

As a developmental view, there is no any irrigation facility for the cultivation of land and most of them are depend only upon the rainfall. We have not found any transportation facility near by this village where across the Arun River there has been a transportation facility but they have no any access with this road due to the lack of linkages such as bridge, electric ferry and so on. This VDC has the one health post and post office but this village has less access to these services because of long distance. In the education sector this village has only one primary school where for the lower secondary and secondary level they have to go around 2 to 3 hours by footing near to the VDC headquarter. There is no any electric facility where most of them were used kerosene Tuki for the light and fuel wood for cooking and other purposes. They are facing a great problem in the drinking water sector because they have to go to fetch the drinking water about one hour near to the stream.

4.2 Demographic Situation:

Table: 4.1 Households and Population

Ward No.	Total HHs	Population		Total
		Majhi's	Kumal's	
4(Kumaltar)	Majhi 14HHs	90	85	175
	Kumal 14HHs			
	Total =28HHs			

Source: Field survey 2008, July

According to the field survey there are 28 households (Majhi 14 and Kumal 14) with 175 population in the ward number 4 of charambi VDC of Bhojpur district. No any group of community was found at there (Kumaltar) because that area is located as an Ireland of the Arun river and also we can accept that the Majhi's and Kumal's community might have been found that area as a *Kipat* land after the unification of Nepal in 1825 B.S.

Table: 4.2 Sample populations of HHS Heads.

Sex	Number of HHs Heads	Percentage
Male	170	97.14
Female	5 (3 from Majhi's & 2 from Kumal's)	2.86
Total	175	100

Source: Field survey 2008, July

This table: 4.2 shows that the male headed households are 97.14 percent and female headed households are only 2.86 percent. This data prove that percentage of male HHs

heads is much higher than that of female. It happens so because female are engaged base keeping and house work.

4.3 Education, Employment, Health Status and Sources of Income

Educational Status:

Table: 4.3 Educational Status of Majhi's

Level of education	Male		Female		Total population	Total percentage
	Number	%	Number.	%		
(1) Illiterate	30	35.29	28	32.94	58	68.24
(2) Under SLC	15	17.65	10	11.76	25	29.41
(3) SLC	2	2.35	No	0	2	2.35
Total	47	55.29	38	44.70	85	100

Source: Field Survey 2008, July

This data shows that the proportion of illiterate Majhi's is 68.24 percent where under SLC is 29.41 and Just SLC is 2.35 percent. This analysis of the educational status of Majhi's community indicates that the majority of the Majhi's are less educated among them whereas female are much more uneducated.

Table: 4.4 Educational Status of Kumal's

Level of education	Male		Female		Total population	Total percentage
	Number	%	Number.	%		
(1) Illiterate	35	38.89	25	27.78	60	66.67
(2) Under SLC	18	20	12	13.33	30	33.33
(3) SLC	No	0	No	0	0	0
Total	53	58.89	37	41.11	90	100

Source: Field Survey 2008, July

This analysis shows that the educational level of Kumal's has only one third of the total population i.e. 66.67 percent is illiterate and 33.33 percent is literate where we have not found any SLC holder persons among them. This shows that they have low level of education and lived in poor situation.

Employment Status:

Table: 4.5 Employment status of Majhi's

S.N.	Employment Type	Number	Percentage	Wages per month
1	Foreign employment/Remittance	8 persons	9.41	Rs. 5,000 to 8,000

2	Business	No	-	-
3	Bonded labour	1 person	1.18	Rs. 6,000/-
4	Service holder	No	-	-
5	Daily wages per labour	No	-	-
	Total Population of Majhi's	85 persons		

Source: Field Survey 2008, July

From the above data it is clear that most of them were unemployed where some were employed in foreign countries having low wages due to the unskilled and uneducated labour forces. On the other hand, causes of poverty are the inefficient wage rate for their employment. As seen from the above table 4.5, 9.41 percent only employed and one is in bonded labour which is very low because there is no other good opportunity to invest the time in government jobs and industries. In the seasonal cases, some labour are engaged in daily wages with low amount i.e. Rs.50 to 60 per day.

Table: 4.6 Employment status of Kumal's

S.N.	Employment Type	Number	Percentage	Wages per month
1	Foreign employment/Remittance	4 persons	4.44	Rs. 6,000 to 8,000/-
2	Business	No	-	-
3	Bonded labour	4 persons	4.44	Rs. 108.33/-Per person
4	Service holder	No	-	-
5	Daily wages per labour	No	-	-
	Total Population of Kumal's	90 persons		

Source: Field Survey 2008, July

It is clear that only 4.44 percent were employed in foreign employment where others were doing agriculture profession. Among them bonded labour has low wages rate and over exploitation from other elite communities and take advantages from them.

Health Status:

Table: 4.7 Infant and Child Mortality of Majhi's

Age/ Month	Number of 1 st infant death	Number of 2 nd infant death
Up to 1 month	1	-
2-4 months	-	-
5 months and above	-	-
Total	1	0

Source: Field Survey 2008, July

From the field survey it is found that one child was died after one week from the date of birth where we have not found any other events.

Table: 4.8 maternal death of Kumal's

Age/ Month	Number of 1 st maternal death	Number of 2 nd maternal death
Up to 1 month	1 (25-26Years)	-
2-4 months	-	-
5 months and above	-	-
Total	1	0

Source: Field Survey 2008, July

Table: 4.9 disable and others of Kumals

Categories	Number	Percentage
(1) Blind	No	-
(2) Deaf/dumb	No	-
(3) Malnourished	4	4.44
(4) Disable	3	3.33
Total populations of Kumal's	90	

Source: Field Survey 2008, July

It is proved that these communities have the infant and maternal death with some disable and malnourished persons (see photo-6 at appendices-3) which is the causes of lack in general health knowledge, and malnutrition food. They have to suffer around 6 to 7 hours by footing to the neighbour district hospital which is nearest than the own district hospital for health services.

Income Status:

Table: 4.10 Sources of income from Agriculture sector of Majhi's

Sources	Items	Total production Kg	Price/Unit (Rs/Kg)	Total income (Rs)	Amount Sold (Kg)	Income (Rs from Sales)
Cash crop	Tobacco	30 kg/HHs	Rs.140/-	Rs,4,200/-	20 Kg.	Rs. 2,800/
Fruits	Tamarind, Jack fruit, papaya, mango	10Kg/HHs	Rs. 15/-	Rs.150/-	-	-
Cereals	Maize	1,000Kg/HHs	Rs.50/-	Rs.50,000/	-	-
„	Paddy	9,00Kg of 5-6HHs.	Rs.50/-	Rs.45,000/	-	-
„	<i>Junelo</i> (local grain)	500Kg/HHs	Rs.35/-	Rs.17,500/	-	-

Source: Field Survey 2008, July

Average total maize production = 32 *Muri* per household where 1 *Muri*=50 Kg.

Total paddy production = 24 *Muri* of 5 to 6 households.

Total *Junelo* production = 15 *Muri* per household.

Average per HHs contains 7 persons in the family.

Table: 4.11 situations of livestock's/numbers and ownership of Majhi's

Types of livestock's	Own Number		Shared Number	
	Local	Hybrid/Exotic	Local	Hybrid/Exotic
Cow	2 to 3/ HHs	-	-	-
Goat	No	-	-	-
Pig	2 To 3/ HHs.	-	-	-
Poultry	6 to 10/HHs.	-	--	-

Source: Field Survey 2008, July

Table: 4.12 Sources of income from Business, Service and Wage labour of Majhi's

S.N.	Sources	Income per month
1	Foreign employment/Remittance	Rs. 6,000/-
2	„	Rs.7,000/-
3	„	Rs. 8,000/-
4	„	Rs. 6,000/-
5	„	Rs. 8,000/-
6	„	Rs. 8,000/-
7	„	Rs. 8,000/-
8	Bonded labour	Rs. 6,000/-

Source: Field Survey 2008, July

It shows that Majhi's community has a little bit income from cash crop such as tobacco and from foreign employment (temporary employment) which cannot afford their annual expenses such as in children education, their health, foods, clothes and other purposes. Their income sources from cash crop (tobacco) is going on decreasing rate day by day due to the lack of market center and high expenses in cost of production. On the other hand they produced Maize, paddy and *Junelo* for food and *Jad & Rakshi* (local alcohol) which is not sufficient for the whole year. It is only just sufficient for 3 to 6 months. In the livestock sector they have cow and pig in a few numbers.

Table: 4.13 Sources of income from Agriculture sector of Kumal's

Sources	Items	Total production Kg	Price/Unit (Rs/Kg)	Total income (Rs)	Amount Sold (Kg)	Income (Rs from Sales)
Cash crop	Tobacco	25 kg/HHs	Rs.140/-	Rs,3,500/-	20 Kg.	Rs. 2,800/
Fruits	Tamarind, Jack fruit, papaya, mango	8Kg/HHs	Rs. 15/-	Rs.120/-	-	-

Cereals	Maize	1200Kg/HHs	Rs.50/-	Rs.60,000/	-	-
„	Rice	6,00Kg.of 3-4 HHs.	Rs.50/-	Rs.30,000/	--	--
„	<i>Junelo</i> (local grain)	6,00Kg./HHs	Rs. 35/-	Rs.21,000/	-	-

Source: Field Survey 2008, July

Average total maize production = 30 *Muri* per household where 1 *Muri*=50 Kg.

Total paddy production = 16 *Muri* of 3 to 4 households.

Total *Junelo* production = 15 *Muri* per household. Average HHs =7 persons in the family.

Table: 4.14 situations of livestock's/numbers and ownership of Kumal's

Types of livestock's	Own Number		Shared Number	
	Local	Hybrid/Exotic	Local	Hybrid/Exotic
Cow	4 to 5/HHs.	-	-	-
Goat	4 to 5/HHs.	-	-	-
Pig	2 to 3/HHs.	-	-	-
Poultry	6 to 8/HHs.	-	-	-

Source: Field Survey 2008, July

Table: 4.15 Sources of income from Business, Service and Wage labour of Kumal's

S.N.	Sources	Income per month
1	Foreign employment/Remittance	Rs. 6,000/-
2	„	Rs.7,000/-
3	„	Rs. 8,000/-
4	„	Rs. 7,000/-
5	Bonded labour	Rs. 108.33/-
6	„	Rs. 108.33/-
7	„	Rs. 108.33/-
8	„	Rs. 108.33/-

Source: Field Survey 2008, July

This above data proves that Kumal's community has the low income sources from the cash crops and foreign employment and from other sectors which proved that they are only dependent on agriculture i.e. tobacco farming and little bit from foreign employment, bonded labour and some time from the daily labour wages. Maize and *Junelo* are the main production grains of that community where paddy is little bit for their foods and local alcohol beverages. In the livestock sector they have cow, goat and pig with one pair of oxen for ploughing the field.

4.4 Land holding, Infrastructure facilities, Sources of Loan, Food sufficiency & Consumption pattern:

Land holding pattern:

Table: 4.16 Land Ownership pattern of Majhi's

Land Holding	Irrigated Land in Ropani	Un-irrigated land in Ropani	Total in Ropani
Own land	4 to 8 ropani of 5-6 HHs(Terrace land)	7 to 8 ropani/HHS (Rain fed land /Bari)	11 to 16 ropani
Rented Terrace land	8 to10 ropani	-	8 to10 ropani
Rented Rain-fed Terrace land	-	-	-
Total	12to18 ropani	7 to 8 ropani	19 to 26ropani

Source: Field Survey 2008, July

Most of the Majhi's community has the rain fed land for maize and *Junelo* where as only 5-6 households has the terrace land. Their land quality is also not good for agriculture purposes due to the *Raato Mato* (red soil). They cultivate the paddy on the other land as a rent for their survival.

Table: 4.17 Land Ownership pattern of Kumal's

Land Holding	Irrigated Land in Ropani	Un-irrigated land in Ropani	Total in Ropani
Own land	3 to 4 ropani of 4-5 HHs(Terrace land)	6 to 15 ropani/HHS (Rain fed land /Bari)	9 to 19 ropani
Rented Terrace land	10 to12 ropani	-	10 to12 ropani
Rented Rain-fed Terrace land	-	-	-
Total	13to16 ropani	6 to 15 ropani	19 to 31ropani

Source: Field Survey 2008, July

The land ownership of Kumal's has little bit more (in total ropani) than the Majhi's but they have less in Terrace land. This available land is not sufficient for their survival and few households were cultivated in the rented land which is also not sufficient for them. So far as size of land is concerned all the households have marginal size (up to 10 ropani) of land as a result they were migrated into the terai and other market place area.

Infrastructure facilities:

Table: 4.18 House Types & Infrastructure Facilities of Majhi's and Kumal's

Type/Facility	Yes	No	Remarks
Stone, mud & thatched House		-	All are stone , mud and thatched houses.
Stone, mud & galvanized House	-	No	They have no access to the galvanized house.
Having toilet facility	-	„	All households have no toilet.
Having Radio & Cassette Player		-	Only some households have.
Having Camera		-	„
With Solar power	-	No	They use kerosene Tuki.
With Electricity	-	„	No any electricity facilities.

With Road & Bridge facility	–	„	No connection with other places and road.
With Drinking Water facility	–	„	They fetch the drinking water for an hour to the stream.
Schools	Primary	–	Having one primary school around one Km distance.
Health-post	–	No	There is no any health post near to this village.
Telephone	1, CDMA	–	Only one household has the CDMA phone.

Source: Field Survey 2008 July.

From the above data shows that Majhi's and Kumal's of that area are lived in poor conditions having no health awareness, lack of infrastructure development and low level of education.

Sources of Loan:

Table: 4.19 Sources of Loan/ Use of credit for Majhi's.

Sources	Name of Sources	Amount borrowed	Interest Rate	Outstanding loan	With /Without collateral	Purposes
Formal	ADB/N	No	-	-	-	-
	RBB	„	-	-	-	-
	SFDB	„	-	-	-	-
Informal	Friends	Rs.40,000/-	3% per month	Rs.30,000/-	No	Foreign employment
	Relatives	Rs. 40,000/-	„	Rs.20,000/-	„	Foreign employment
	Landlords/Elites	No	-	-	-	-
	Shopkeeper	„	-	-	-	-
Total		Rs. 80,000/-	3% per month	Rs. 50,000/-		

Source: Field Survey 2008 July.

Table: 4.20 Sources of Loan/ Use of credit for Kumal's.

Sources	Name of Sources	Amount borrowed	Interest Rate	Outstanding loan	With /Without collateral	Purposes
Formal	ADB/N	No	-	-	-	-
	RBB	„	-	-	-	-
	SFDB	„	-	-	-	-
Informal	Friends	Rs.60,000/-	3% per month	Rs.40,000/-	No	Foreign employment
	Relatives	Rs. 50,000/-	„	Rs.30,000/-	„	Foreign employment
	Landlords/Elites	No	-	-	-	-
	Shopkeeper	„	-	-	-	-
Total		Rs. 1,00,000/-	3% per month	Rs. 70,000/-		

Source: Field Survey 2008 July.

Both Majhi and Kumal communities are using informal sources of loan and credit. Around one decade ago they have brought the loan from the Small Farmer Development Bank (SFDB) by keeping the *Lalpurja* (legal document of ownership land) as collateral but after emerged the maoist they received their *Lalpurja* without paying loan and free from the SFDB loan. It is clear that from the above data all of them were borrowed the loan for the foreign employment purposes at the 3 percent interest rate where they have not borrowed the loan for business and other income generation activities due to the lack of education and lack of awareness about income generation activities.

Food sufficiency:

Table: 4.21 Food Sufficiency's for Majhi's.

Sufficiency for	Number of HHs.	Perccnetage (%)
Less than 3 Months	5	36
3 to 6 Months	4	29
6 to 9 Months	3	21
9 to 12 Months	-	-
Just enough for 12 Months	2	14
More than 12 Months (Surplus)	-	-
Total	14	100

Source: Field Survey 2008 July.

One HHs = 7 members where 71 persons has not enough food for their survival.

From the above data it shows that the Majority of the Majhi's community is under the food crisis. 36 percent of total Majhi's has the food sufficiency less than 3 to 9 months which shows that they are in under poverty level.

Table: 4.22 Food Sufficiency's for Kumal's.

Sufficiency for	Number of HHs.	Perccnetage (%)
Less than 3 Months	9	64
3 to 6 Months	2	14
6 to 9 Months	2	14
9 to 12 Months	-	-
Just enough for 12 Months	1	8
More than 12 Months (Surplus)	-	-
Total	14	100

Source: Field Survey 2008 July.

Among them 92 percent of households has the food crisis. The food sufficiency is one of the major indicators of poverty analysis. The above table of Kumal's household's food sufficiency shows that 64 percent of Kumal's are suffering from the food crisis and they have only food for less than 3 months where only 8 percent have the available food just for the 12 months i.e. one year. Most of them were facing the food crisis so we can say that they are in under poverty level.

Consumption & Expenditure pattern:

Table: 4.23 Annual Expenditure of Majhi's.

Sources	Annual Per HHs consumption Unit	Annual Expenses/HHs (Rs)	Percentage (%)
Agricultural Inputs		Rs. 1500to 2000/-	4.92 to 4.35
Food Items	2,800Kg/HHs.	Rs. 15,000 to 20,000/-	49.18 to 43.48
Education		Rs. 5,000to 7,000/-	16.39 to 15.22
Cloths		Rs. 1,000to 2,000/-	3.28 to 4.35
Social & Cultural Customs, rituals & Practices		Rs.8,000to 10,000/-	26.23 to 21.74
Health and Medical Treatment		Up to Rs.5,000/-	Up to 11
Others		-	-
Total		Rs.30,500to46,000/-	

Source: Field Survey 2008 July.

Table: 4.24 Annual Expenditure of Kumal's.

Sources	Annual Per HHs consumption Unit	Annual Expenses/HHs (Rs)	Percentage (%)
Agricultural Inputs		Rs. 2,000to 5000/-	4.35 to 8.26
Food Items	2,800Kg/HHs.	Rs. 20,000 to 25,000/-	43.48 to 41.32
Education		Rs. 7,000to 8,000/-	15.22 to 13.22
Cloths		Rs. 2,000to 2,500/-	4.35 to 4.13
Social & Cultural Customs, rituals & Practices		Rs.10,000to 12,000/-	21.73 to 19.83
Health and Medical Treatment		Rs.5,000 to8,000/-	10.87 to 13.22
Others		-	
Total		Rs.46,000to60,500/-	

Source: Field Survey 2008 July.

From the above data shows that most of the households spend on the food items rather than others but little bit they spend more money on the cultural and rituals practices which are also known as their social taboos.

CHAPTER V

MEASUREMENT OF THE POVERTY

5.1 Estimation of Absolute Poverty Line.

The indication of absolute poverty line refers to the level of income required for the basic needs. Absolute poverty line is defined as that level of income which is required to purchase basic needs, bundle of goods and services essential for survival and social existence. Where absolute poverty means only having income for sufficient to buy their basic needs. There are two types of absolute poverty i.e. primary absolute poverty and secondary absolute poverty. Primary absolute poverty means people who have income to buy only food, shelter and clothes i.e. basic needs where secondary absolute poverty means people who have income only to buy the food rather than other shelter and clothes. Thus, absolute poor are those whose income is not sufficient to maintain a minimum standard of living.

We can conclude that the Majhi's and Kumal's absolute poverty line from the consumption pattern of rice maize and *Junelo*. On the basis of field survey one person need 8 *Muri* rice and maize for one year i.e. 400 Kg/year. If we convert into the daily consumption and daily local price, total consumption per person is equal to the 1.11Kg/per day/ per person and Rs.22.2/per Kg/per person. 1 *Pathi* (local measurement scale) = Rs.50 local price where 1 *pathi* = 2.5 Kg. i.e. 1 *Muri* (20 *Pathi*)= 50Kg.. Hence the absolute poverty line of Majhi and Kumal community are 1.11Kg/per day/per person and in local price Rs.22.2/per day/ per person.

Table: 5.1 Consumption and Production Pattern of Majhi and Kumal.

Items	Total production of Majhi in Kg/year.	Total production of Kumal in Kg/year.	Total consumption in Kg/per year.	Remarks
Maize	1,000Kg/HHs	1200Kg/HHs	2800Kg of Maize, Paddy and other cereals/ HHs,	Per HHs contains 7 persons in the family.
Paddy	9,00Kg of 5-6HHs.	6,00Kg.of 3-4 HHs.		
<i>Junelo</i>	500Kg/HHs	6,00Kg./HHs		

Source: Field Survey 2008, July.

From the above table the consumption of Majhi and Kumal's are below the absolute poverty line where their production is less than the necessity consumption level. It shows that the most of the members of Majhi's and Kumal's community do not meet even two squares of meals a day. It is only during the one decade that their economic condition started decreases due to the grabbed their traditional profession by the state policy.

5.2 Lorenz Curve.

Lorenz curve shows that the inequality of income distribution of Majhi and Kumal of that area with the other community people. This Lorenz curve (see annex-1) shows that both Majhi and Kumal community have more inequality with the other community in income level. On the Y axis income was shown and in X axis no of Majhi and Other community was shown. These all variables are expressed in percentage terms and that percentage terms is also expressed in cumulative percentages. When we compare the curve A with curve B (other community) in figure 2 where curve A (i.e Majhi community) is far from this curve B so we can say that there is more inequality in income level between them and much more inequality also shows the figure 3 in Kumal community too.

5.3 Correlation.

Correlation analysis deals with the statistical technique which measures the degree of relationship between the variables. In the other words, it helps us in analyzing the variables.

In this analysis, the income level of correlation of Majhi and Kumal community with the other community people among 9 persons was done (see annex – 2). From which correlation coefficient was found 0.7852 with the Majhi community and 0.8790 with the Kumal community. It implies direct relationship between variables which shows the significant (very high) correlation between them.

CHAPTER: - VI

NATURE AND CAUSES OF POVERTY

6.1 Nature of Poverty:

There are several views to study the nature of poverty but the classroom is the same. Poverty arises due to small landholding, large family size and illiteracy, low level of education, unemployment, social taboos, and socio-economic composition. There is interrelationship between poverty and socio-economic structure to find the nature of poverty problem, which is one of the objectives of this study because any poverty reduction program should first identify the nature of poverty. Poverty is one of the main obstacles of rural development in the development process.

The ethnic marginalized group of Majhi and Kumal's poverty of Nepal is multidimensional problem. They are facing the poverty problem from the big family size, minimum landholding per capita, low productivity of land, lack of education, employment, lack of health awareness, political consciousness, modernization of traditional occupation, lack of infrastructure development and social taboos. Their profession has been totally changed due to the changing lifestyle and many more constraint appears from the government. Thus the nature of poverty of that area is the same problem which is determined from the above data analysis.

6.2 Causes of Poverty:

From the case study and field survey of that area we have found the various causes of poverty which are as follows:

6.2.1 Status of infrastructure development:

As a developmental view no any infrastructure was established at there. This village is isolated from the every VDC development planning due to the low level of awareness, education and low participation in the decision making process and vested interest of local politicians. They are facing the great problem of drinking water, health problem, and so on than the other community due to the low level of infrastructure development.

6.2.2 Employment status:

In this study, Kumaltar village is very backward for job opportunities due to the low level of education and skills knowledge. Some are only employed in foreign employment and as a bonded labour at low wages rate and in poor condition. Others are involved in

agriculture profession and have a disguised employment situation. Their traditional professions are totally vanished due to the tender policy in boating and fishing at the river from the state policy where they haven't able to competition with the other community being as poorness.

6.2.3 Education Status:

Low level of education is the causes of poverty. It is influenced by the literacy rate. We found that Majhi community has above 68 percent illiterate persons and Kumal has above 66 percent among the total population of that area. There are no any SLC holder people in Kumal community where only 2 persons of Majhi community are SLC holder. The main cause is that education and skill go together. Lack of education usually means limited skills where limited skills mean limited employment opportunity. So illiteracy and low income of the people are poor. Thus Majhi and Kumal community of that area are low educated and facing the poverty situation.

6.2.4 Health Status:

Health status plays the great role in the development process. Poor health condition brings the poverty situation where Majhi and Kumal community of that area has the poor health condition due to the lack of health center, medicine, knowledge about health and health related infrastructure development. They have to go about 2-3 hours far for the health services at the health post by footing. From the field survey we have found that disable, malnourished, child mortality and maternal mortality rate was there which proved that they are in poor living condition, having unhygienic food habits, open toilet system, and poor sanitation within their communities etc.

6.2.5 Landholding Status:

We know that over 80 percent of Nepalese people are involved in agriculture sector where they were badly affected by the size and nature of land. Land is the most important and necessary for economic development and employment. It is seen that from the above data analysis table 24 and 25, most of the Majhia and Kumal community has the low landholding size. Only 5 to 6 households of Majhi has the 4 to 8 ropani terrace land and other have only 8 to 10 ropani rainfed terrace land where 4 to 5 households of Kumal has only 3 to 4 ropani terrace land and other have 6 to 15 ropani rainfed terrace land. Both communities have been taken the rented land about (10 to 12 ropani of terrace land) from the other communities for their necessary food cultivation. If we divided the total land for the per household of that area, the average size of land holding equals to 1.36 ropani per Kumal household and 1.29 ropani per Majhi household which is too much less in the

hilly region because land tenure Act 1964 has declared at least 20 ropani for tenant in the Hill and Mountain region.

6.2.6 Indebtedness Status:

Indebtedness problem is the serious issue at the rural sector due to the lack of income sources and poverty. From the above table 27 and 28 it is seen that they are suffering from the loan trap. They used to borrow the loan from their friends and relatives especially for foreign employment at 3 percent interest rate. They have no any access for formal sources of loan due to the lack of banks, co-operatives and financial institutions.

6.2.7 Status in Decision making process:

It is seen that the Majhi and Kumal community of that area has not been involved in any decision making process and also in politics too due to the lack of knowledge and awareness about it. Other community never took them in any sector of development program and even in the politics too. Thus their participation and inclusion has not been found in the VDC development program and even in the VDC meeting, conference and seminars. They were deprived from the other community's people, vested interest of local leaders and politicians in every sector of development program being as a minority group.

6.2.8 Factors of Natural calamities:

Most of them are prone to the natural disaster due to the low level of bearing capacity of socio- economic structure, lack of disaster management knowledge and education etc. They are facing the great problem from the landslide and soil erosion in the edge of their rainfed terrace land.

6.2.9 Socio-cultural Factors:

Socio-cultural issue is a great factor of poverty in Nepal where most of the people suffer from these factors. Dowry system, superstitious, orthodox cultural practices, etc are the social taboos of poverty. We have found from the field survey and questionnaire, most of the Majhi and Kumal community of that area are spend more income sources in their cultural practices such as in the feast & festivals and rituals. Form the above table 31 and 32 shows that they spend their income in cultural practices up to 26 percent where they spend up to 49 percent in the food items. Their expenditure habits in socio-cultural practices are known as social taboos which should be minimize from them to reduce the poverty situation of that community.

CHAPTER VII:

SUMMARY, CONCLUSION & RECOMMENDATION

7.1 Summary:

Nepalese society holds deep roots in Hindu caste system with hierarchy of different groups of people within the system. Majhi and Kumal's are one of the ethnic minorities groups of people within this Hindu caste system whose social, economic, health status and political conditions are lowest compared to other groups in Nepal. The overall goal of this study is to analysis the poverty situation of Majhi and Kumal community of charambi VDC of bhojpur district and recommend for them to uplift-ment and empowerment.

The findings of this study are largely based on primary sources. Nevertheless secondary sources of the selected Majhi and Kumal based publication and agencies were conducted to supplement the primary data.

Major findings:

1. Above 89.4 percent of Majhi and 91.2 percent of Kumal households are dependent upon the agriculture profession of that area rather than their traditional profession such as boating, fishing, and pottery making due to the tender policies and substitution of metal utensils appeared in these profession. Because they have not able to competition in the tender policies with other communities being as a poorness and also not able to competition with metal utensils due to un-modernised in the pottery making process.
2. 18 And 9.41 percent of Majhi and 4.44 percent of Kumal are in the bonded labour and foreign employment respectively.
3. All the sampled households have thatched with *Kachha* houses.
4. 68.24 And 66.67 percent of Majhi and Kumal community are illiterate among 175 respondents where 29.41 and 33.33 percent are literate. Among the total Majhi respondents 2 persons are only SLC holder but all Kumals are under SLC.
5. Foreign labour wages, bonded labour wages, daily labour wages and agriculture are found as the main sources of income of that community.
6. Among the total households they consume 41 to 49 percent in food items, 13 to 16 percent in children education, 11 to 13 percent in health sector and 20 to 26 percent in feast and festivals respectively.
7. All of them are use informal sources of credit.
8. The average size of landholding by each household in Majhi community is 1.29 ropani and in Kumal community is 1.36 ropani which is too much low in the hill

area for their survival because land tenure Act 1964 has declared at least 20 ropani for agriculture purposes for tenant in the Hill/Mountain region (2021 B.S. and re-finalized Act 2058 B.S. too).

9. Food sufficiency is just enough for twelve month in Majhi community is 14 percent and in Kumal community is 8 percent whereas for less than 3 months, 3 to 6 months and 6 to 9 months in Majhi community are 36, 29, 21 percent and in Kumal community are 64, 14, 14 percent respectively.
10. In the study area most of them are in and under absolute poverty line and having in poor condition where Rs. 22.2 per day per person has been drawn as absolute poverty line.
11. The value of correlation between income patterns is significant in both Majhi and Kumal community where Lorenz curve shows that they have much more inequality in income level with other community.
12. Most of them were spend more income in their feast and festivals after the food items which bring them poor day by day.
13. No any basic infrastructure development was found at there such as health services, schools except primary school, road, bridges, drinking water facility, electricity facility, and so on.
14. They are in poor health conditions having open toilet facility, low sanitation, low level of health awareness, education and so on.
15. There is low level of infrastructure facilities where they have to go to fetch the drinking water around 1 hour near to the stream.
16. No any Majhi and Kumal's are participated in the decision makes process and even in the politics too, so they are excluded and discriminated from the all sector of VDC planning process, policy making process, meeting etc being as a minority group.
17. Thus they are poor in health condition having open toilet facility, low sanitation, low level of health awareness, and low level of education, low basic infrastructure, and income level, small landholding size, subsistence farming system and even in the lack of participation in decision making process and politics too.

7.2 Conclusion:

It is a shame of Nepal that we still continue to practice visible and invisible forms of caste-based discrimination against ethnic minority's people at the beginning of twenty-first century. The number and type may increase if we conduct similar study in other parts of Nepal too. There is no doubt that caste based ethnic minority's is one of the most in human forms of social relationships that unfortunately has endorsed for centuries. When Nepal has shown its full commitment to practice democracy, social justice, equity

and equality and human rights to the world community since 1990, and caste based discrimination should be eliminated immediately. But there is still remaining, which is the great misfortune of that community people. So, the finding of this study would help to the policy makers, planners, political leaders and development practitioners to understand gravity of the problem of caste based discrimination and suggested way to eliminate it.

The ethnic minorities have been highly discriminated and side lined from the main stream of the development process. They are marginalized socially, culturally, politically and economically. The participation of ethnic minorities in the state organ is very low. It means they are involved neither policy making nor in implementing bodies of all levels from central to local events.

Analysis of education status, health status, income status, landholding status, status in decision making process and nature and causes of poverty indicates that the large majority of the Majhi and Kumal people were illiterate. Lack of health awareness, low level of income and employment, marginal and lack of land, no participation in any developmental process, and followed by subsistence agriculture profession rather than their traditional profession due to the lack of wealth in the competition of state tender policy at boating and fishing sector are the causes of poverty of that community. Most of the respondents of that community suggested and raised the voices for the provision of basic infrastructure development and their traditional profession which concludes that their seriousness about the development process and their profession.

Hence, it can be concluded on the basis of all results of this study that Majhi and Kumal's of that area are disadvantage from the all sector of development activities. So, they are poor and in vulnerable condition having lack of land, employment status, educational status, health status, and no in any position in decision making process. That's why the effective implementation of the prevailing policies, strategies, program and secure their traditional profession policy should be fixed by the government and local body is very important.

7.3 Recommendation:

Minorities of Majhi and Kumal community face a number of problems in the variety of social and institutional contexts in the state policy and implementation. The history of minority's ethnic movement reveals that the movement has made effort to fight out all forms of discrimination. Therefore, there has been no clear focus on intensity a serious campaign against discrimination. The concerning agencies and institution should immediately adopt campaign depending on time, place and situation. These includes: proactive campaign, reactive campaign and interactive campaign.

Moreover, the following points need to be considered for improving overall socio-economic condition of the Majhi and Kumal community;

1. From the study of income poverty, human poverty and causes of poverty of that Majhi and Kumal community, there should be improved by increasing employment and income generation activities through education, secure and uplift their traditional profession, doing basic infrastructure development, giving health and political awareness etc.
2. Education is the panacea of all social evils. Therefore, the literacy rate and the level of education need to be raised among them.
3. By traditions, Majhi and Kumal's have specialized in livestock and poultry. Though on a small scale. Any support given to these people in some of these activities by way of providing them training, credit and marketing facilities would encourage them to intensify production in this field.
4. The tendency on the part of the Majhi and Kumal communities to go to the different parts of India and Gulf countries in search of job is a positive development. In order to encourage them to use this money properly, certain persons in the VDC should be declared ideal persons for their effort to use this board earned money for productive purposes; which could have multiplier effect in the society.
5. VDC should be necessary to develop the one bridge for their access near to across the Arun river road as linkages.
6. The Majhi and Kumal communities of that area are trapped into the vicious circle of poverty and deprivation which are passed on from generation to generation. If a right kind of intervention is not made this is likely to continue for many generations to come. Therefore, it is recommended that there should be emphasis by the VDC and DDC on their income generation activities (such as improving in their tobacco and cotton farming for cash crop, secure and gives rights their traditional boating, fishing, and pottery making profession etc) to their holistic uplift-ment.
7. If we really like to see the improvement of that Majhi and Kumal community, there should be improve in their education level, health status level, income status level, status in decision making process and even in their traditional profession by giving them awareness, knowledge, rights and alternative way of income generation activities through the concern persons, VDC, and DDC to their uplift-ment.
8. The institution of Majhi and Kumal community such as *Majhi Bikash tatha Anusandhan Parisad Nepal* and *Nepal Kumal Samaj Sudhar Samitee* must be made responsible for the holistic development of Majhi and Kumal communities in all over the Nepal by raising their voices in the concern sector and in governance too.

Appendices- 1



Photo-1, Research study area (Kumaltar, Charambi VDC of Bhojpur district).



Photo-2 the Study area.

Appendices-2



Photo-3, Ploughing at the harvested rainfed terrace.



Photo-4, Unused *Chakra* (A tools of stone in the pottery making process of Kumal community).

Appendices-3



Photo-5, A local boat at the Arun River sailing by other community people.



Photo-6, Disable and malnourished child of Kumal's community.

Appendices-4



Photo-7, Dal Bahadur Kumal 88 years old.



Photo-8, Aged persons of Majhi and Kumal (left hand side Majhi and right hand side Kumal).

Annex-1

Calculation of Income Inequality by Lorenz curve of Majhi & Other community people:

The distribution of foreign employment, tobacco and bonded labour income per capital per month of Majhi and Other community are:

Table: 1.1 Inequality in income of Majhi and Other communities.

Income per head Rs. (000)	Majhi A	Other (B)
0.0333	7	0
0.10833	0	0
6	3	5
7	1	10
8	4	12

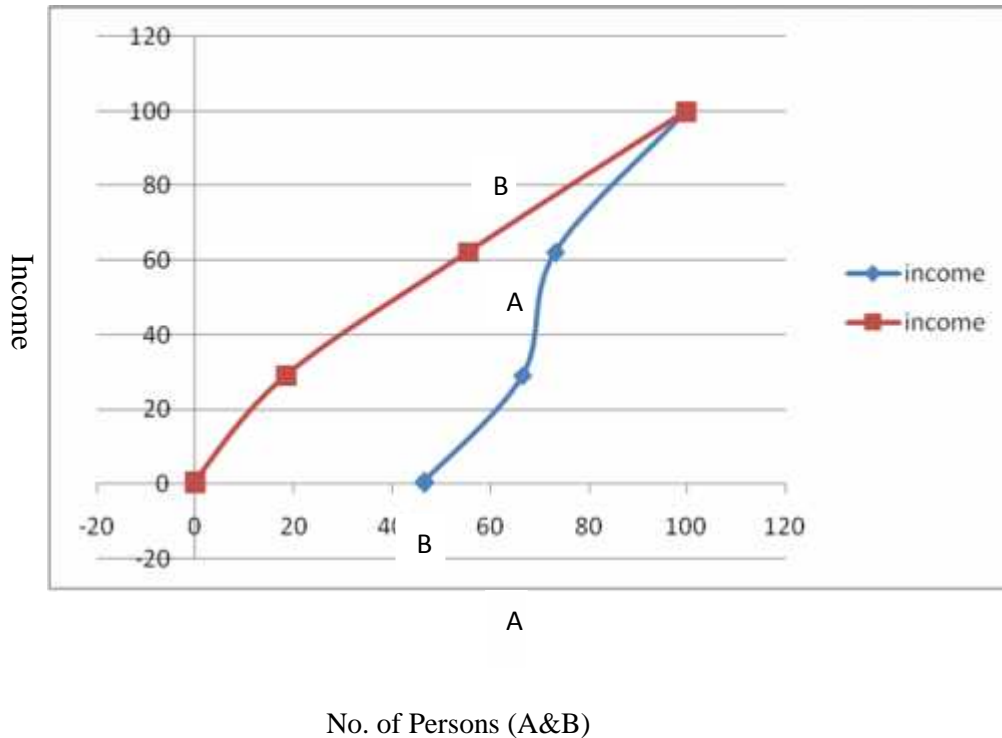
Source: table, 18, 20 and field survey.

Solution:-

To compare the income inequalities between Majhi and other community people are

Income (Rs.000)	Cumulative	%	No. of Majhi persons (A)	Cumulative	%	No. of Other persons (B)	Cumulative	%
0.0333	0.0333	0.1575	7	7	46.67	0	0	0
0.10833	0.14163	0.6699	0	7	46.67	0	0	0
6	6.14163	29.049	3	10	66.67	5	5	18.52
7	13.14163	62.1599	1	11	73.33	10	15	55.55
8	21.14163	100	4	15	100	12	27	100

Figure: 2 Lorenz curves 1.



From the above figure shows that curve A is more inequality than the curve B i.e. curve A Majhi community has the more inequality than the other community (curve B) in income level.

Calculation of Income Inequality by Lorenz curve of Kumal & Other community people:

The distribution of foreign employment, tobacco and bonded labour income per capital per month of Majhi and Other community are:

Table: 1.2 Inequality in income of Kumal and Other communities.

Income per head Rs. (000)	Kumal (A)	Other (B)
0.0333	7	0
0.10833	4	0
6	1	5
7	2	10
8	1	12

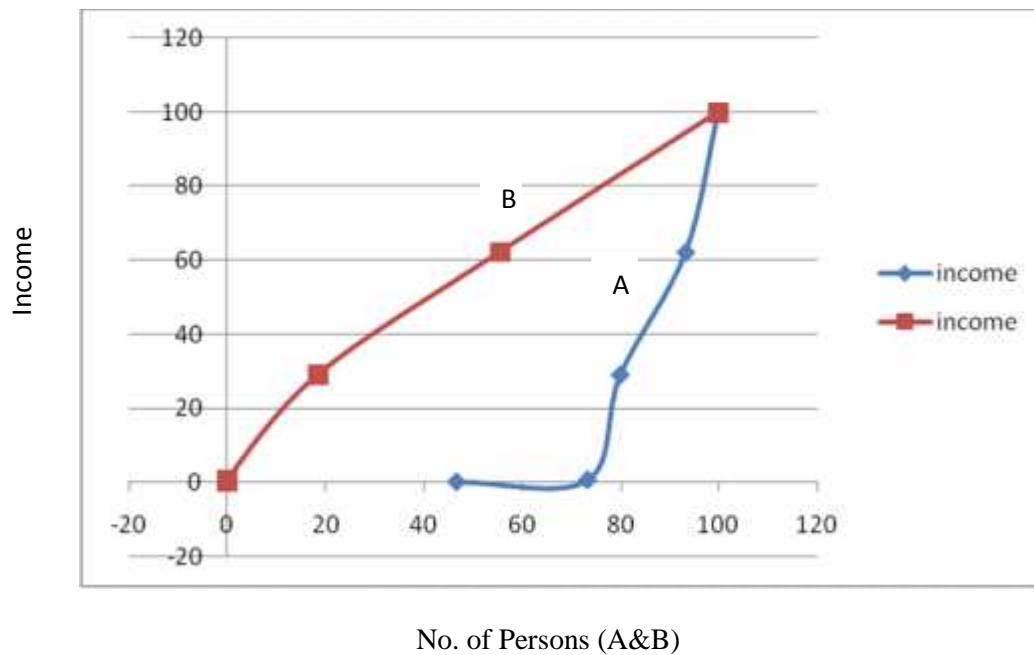
Source: table, 21, 23 and field survey.

Solution:-

To compare the income inequalities between Kumal and other community people are

Income (Rs.000)	Cumulative	%	No. of Kumal persons (A)	Cumulative	%	No. of Other persons (B)	Cumulative	%
0.0333	0.0333	0.1575	7	7	46.67	0	0	0
0.10833	0.14163	0.6699	4	11	73.33	0	0	0
6	6.14163	29.0499	1	12	80	5	5	18.52
7	13.14163	62.1599	2	14	93.33	10	15	55.55
8	21.14163	100	1	15	100	12	27	100

Figure: 3
Lorenz Curve 2.



Form the above curve Kumal community (curve A) has the higher inequality with the other community (curve B) in income level.

Annex: 2

Calculation of correlation coefficient in the income level of Majhi and Kumal community peoples with other community people.

Table: 2.1 Correlation between income level of Majhi & Other community.

Majhi community (Rs.000)	Other community (Rs.000)	XY	X²	Y²
X	Y			
0.033	6	0.198	0.001089	36
6	6	36	36	36
6	7	42	36	49
6	7	42	36	49
7	7	49	49	49
8	8	64	64	64
8	8	64	64	64
8	8	64	64	64
8	8	64	64	64
∑X=57.033	∑Y=65	∑XY=425.198	∑X²=413.001089	∑Y²=475

We have the formula of correlation coefficient

$$r = \frac{N\sum XY - \sum X\sum Y}{\sqrt{N\sum X^2 - (\sum X)^2} \sqrt{N\sum Y^2 - (\sum Y)^2}}$$

Where, r = Correlation coefficient,

N = Number of respondents

∑X = Total sum of X column

∑Y = Total sum of Y column

∑XY = Total sum of XY column

$$r = \frac{9 * 425.198 - 57.033 * 65}{\sqrt{9 * 413.0010 - (57.033)^2} \sqrt{9 * 475 - (65)^2}}$$

$$r = \frac{3826.782 - 3707.145}{\sqrt{3717.009 - 3252.7631} \sqrt{4275 - 4225}}$$

$$r = \frac{119.637}{21.5464 * 7.0711}$$

$$r = 0.7852$$

Significant correlation has found between Majhi and Other community people in income level.

Table: 2.2 Correlation between income level of Kumal & Other community.

Kumal community (Rs.000)	Other community (Rs.000)	XY	X²	Y²
X	Y			
0.033	6	0.198	0.001089	36
0.10833	6	0.64998	0.011735	36
0.10833	7	0.7583	0.011735	49
0.10833	7	0.7583	0.011735	49
0.10833	7	0.7583	0.011735	49
6	8	48	36	64
7	8	56	49	64
7	8	56	49	64
8	8	64	64	64
ΣX=28.46632	ΣY=65	ΣXY=227.12288	ΣX²=198.048029	ΣY²=475

We have the formula of correlation coefficient

$$r = \frac{N \sum XY - \sum X \sum Y}{\sqrt{N \sum X^2 - (\sum X)^2} \sqrt{N \sum Y^2 - (\sum Y)^2}}$$

$$r = \frac{9 * 227.1221 - 28.46632 * 65}{\sqrt{9 * 198.048 - (28.466)^2} \sqrt{9 * 475 - (65)^2}}$$

$$r = \frac{2044.0989 - 1850.29}{\sqrt{1782.432 - 810.3131} \sqrt{4275 - 4225}}$$

$$r = \frac{193.8089}{31.18 * 7.0711}$$

$$r = 0.8790$$

Significant (very high) correlation has found from the above data analysis of income level between Kumal and other community people.

QUESTIONNAIRE FOR HOUSEHOLD SURVEY

House Number:

Name of the respondent.....

Ward..... Tole.....

Family Type :.....(Nuclear / Joint).

Name of the Household Head..... Religion.....

Cast/ethnicity.....

1. Are you a native of this place or emigrated?
2. What are the main occupations?
3. Are there any I/NGO and GOs running the program in your Village? If, what are they doing?
4. Is your any member of community involved in politics? If, how and in which level?
5. Is the cereals you grow are enough for your family? If not from where and how much does you need to buy?
6. What can you sell from your production and how much do you earn from selling?
7. Do you have any income generation program in your village?

A. Population/Education/Occupation/Employment.

S.N.	Relation with HH	Sex	Age	Health #	Marital Status @	Education @@	Occupation @@@	Migration @@@@
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								

specify health as 1= health 2= blind 3= deaf/dumb 4= malnourished 5= disabled

@ specify the marital status as 1= married, 2= unmarried, 3= divorced, 4= widow, 5= separated.

@@ specify education as 1= illiterate, 2= literate, 3= educated.

@@@ specify occupation as 1= agriculture, 2= service, 3= business, 4= wage labour/ unskilled, 5= skilled labour, 6= unemployed, 7 students.

@@@ specify migration as 1= in-country migration, 2= outside the country migration.

B. Sources of Loan/ Use of credit.

Sources	Name of Sources	Amount borrowed	Interest Rate	Outstanding loan	With /Without collateral	Purposes
Formal	ADB/N					
	RBB					
	SFDB					
Informal	Friends					
	Relatives					
	Landlords/Elites					
	Shopkeeper					
Total						

C. Land holding & Land Use Pattern

C1. Land Ownership.

Land Holding	Irrigated Land in Ropani	Un-irrigated land in Ropani	Total in Ropani
Own land			
Rented Terrace land			
Rented Rain-fed Terrace land			
Total			

C2. Land Use For .

Crops/Cash Crops	Area (Ropani)		Production (Kg.)		Productivity (Kg/Ropani)	
	Local	Exotic/Hybrid	Local	Exotic/Hybrid	Local	Exotic/Hybrid
Rice						
Maize						
Mustard						
Millet						
Soybean						
Beans						
Vegetables						
Fruits						
Tobacco Plant						
Total						

D. House Types & Infrastructure Facilities

Type/Facility	Yes	No	Remarks (Number Whenever applicable)
Stone, mud & thatched House			
Stone, mud & galvanized House			
Having toilet facility			
Having Radio & Cassette Player			
Having Camera			

With Solar power			
With Electricity			
With Road & Bridge facility			
With Drinking Water facility			
Schools			
Health-post			
Telephone			

E. Health & Sanitation.

E1. Infant-Mortality Rate.

Mortality	Age of dead	Died with mother or alone
Infant 1		
Infant 2		
Infant 3		
Infant4		
Total		

E2. Child Mortality Rate.

Mortality	Age of Dead
Infant 1	
Infant 2	
Infant 3	
Infant 4	
Total	

F. Livestock Types/Number and Ownership

Livestock	Own Number		Shared Number	
	Local	Exotic/Hybrid	Local	Exotic/Hybrid
Buffalo				
Cow				
Goat				
Pig				
Poultry				
Duck				
Pigeon				

Income & Employment situation with Other community:

A. Income from Agriculture.

Sources	Items	Total Production (Kg)	Price/Unit (Rs./Kg)	Total Income (Rs)	Amount Sold (Kg)	Income (Rs. from sales)
Cereals	Rice					
	Maize					
	<i>Junelo</i>					
Cash Crops	Tobacco Plant					
	Soybean					
	Mustard					
Vegetables	Potato					

	Cabbage					
	Radish					
	Beans					
Fruits	Tamarind					
	Banana					
	Others					
Livestock & Other Products	Buffalo milk					
	Cow milk					
	Ghee					
	Goat					
	Poultry					
Total						

B. Income from Business, Service and Wage labour.

Sources	Annual Income (Rs)
Business	
Services	
Wage labour	
Remittance	
Total	

C. Food Sufficiency:

Sufficiency for	Tick Mark ()
Less than 3 Months	
3 to 6 Months	
6 to 9 Months	
9 to 12 Months	
Just enough for 12 Months	
More than 12 Months (Surplus)	

Annual Expenditure:

Sources	Annual Expenses (Rs)
Agricultural Inputs	
Food Items	
Education	
Cloths	
Social & Cultural Customs, rituals & Practices	
Health and Medical Treatment	
Others	
Total	

Analyses the Causes of Poverty:

1. Family size.
2. Unemployment situation.
3. Education status.
4. Subsistence agriculture occupation.
5. Health status.
6. Situation of Land holding size.
7. Indebtedness.
8. Inability to address by the government (No. of person involve in Decision Making level/Politicians).
9. Social and Cultural Taboos.
10. Situation of Infrastructural development.
11. Natural calamities/disasters.

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