

## **CHAPTER-I**

### **1. INTRODUCTION**

#### **1.1 Background:**

The dramatic growth of cities in the developing world has brought it with a new challenge-widespread and increasing urban poverty. However, efforts to address the unique problem of urban poverty lag far behind the growth of problem themselves. The problems of the city dwellers have become more pressing, including the issues how the urban poor earn their livelihoods (Maxwell, D ; Levin, C ; Kleemesu, M .A ;Ruel , M; Morris, S ; Ahiadeke ,C. IFPRI research report, 2000).

The poor face daily crisis of livability and sustainability. Poverty alleviation has been a theme that the government has always emphasised. In every five-year plan that the government formulates, poverty alleviation has been the prioritised area. This has been crucial considering the degree of poverty rampant among the people. With half of the country living below the poverty line, drastic measures are essential to lift their living standard (The Rising Nepal, January 13/2006).

Urban livelihoods are complex and not easily characterized. Urban household rely heavily on their labour for income. Men are likely to be involved in unskilled or skilled labour sometimes self employed, sometimes as wage labourers- and some have clerical or professional jobs (Maxwell, D ; Levin, C ; Kleemesu, M .A ;Ruel , M; Morris, S ; Ahiadeke ,C . IFPRI research report, 2000)

Urban poverty in Nepal is accelerating sharply and this is expected to continue. Political crisis and insecurity in rural areas are the major reasons for tremendous growth of urban population during last few years. For the millions of poor in developing areas of the world, urban areas have always been a means for improving their quality of living and environment. Migrant population has increased the pressure on the urban areas where lack of planning has made matters worse. The water and electricity supplies, roads and other basic requirements are found to be inadequate with the increasing urban population. This has created problem of the unique kind. Influx of population is creating high pressure on scarce resources including a prompt hike in land prices in urban areas causing squat an inevitable phenomenon. At present, 24% of the city dwellers in Nepal live in rental housing and 7% live in squatter settlements (Lumanti, 2001). A squatter is primarily a form of urban poverty that doesn't have access to essential facilities such as drinking water, sanitation, transportation, health care, education or simple shelter. They are unable to maximize their productivity despite their hard work and are unable to achieve economic progress resulting increase in urban poverty.

Urban poverty is increasing and is bound to become more relevant in the near future. Understanding the nature of urban poverty and the relationship between urban poverty and different kinds of insecurity, the strategies urban dwellers use to cope with poverty as well as to identify vulnerable groups, their constraints to income and livelihood is important. By understanding those, it will be possible to shape policies and programs. That can be more effective in alleviating poverty and reducing risks. Alleviating urban poverty is essential for development. Therefore, the study tries to answer some of the specific queries as stated below:

- | Understanding existing physical, environmental and socio – economic condition and characteristics of the urban poor as squatters at Ramhity;
- | the problems of urban poor (squatters) by assessing their needs in relation to their access to land, finance and basic infrastructure services.

## **1.2 Statement of the problem:**

Kathmandu metropolitan city is home to more than one million people. Growing urbanization, insecurity and unsafety in rural areas and city's attraction along with its natural growth are some of reasons which have resulted in tremendous population growth in the last few years. The problem is an increasing large number of urban poor and being a squatter in Kathmandu. People have changed original livelihood strategies that has been making more difficult to survive them in the metropolitan environment. So, what should be the livelihood framework for the urban poor which will help to reduce urban poverty, is a matter of concern.

Rural folks are migrating to the urban areas like Kathmandu, where they expect to find opportunities to earn livelihood. This migrant population has increased the pressure on the urban areas where lack of planning has made matters worse. The water and electricity supplies, roads and other basic requirements are found to be inadequate with the increasing urban population. This has created problems of the unique kind which should be properly addressed if poverty reduction strategies are to be effective. Poverty elimination is an enormous challenge that will be overcome only by working at several levels. Policy makers must address this challenge.

Taking all these factors into considerations this study has been focussed on to answer the following research questions:

- | What kinds of livelihood strategies have been adopted by the poor?
- | What are the changes that have occurred in their livelihood patterns?
- | What types of livelihood outcomes do the poor people seek to attain?
- | Which livelihood objectives are not achievable through current livelihood strategies?
- | Where are the people gaining different skills to pursue different strategies?
- | How do they manage the assets that they own?
- | What kinds of risk and vulnerability do they face?

### **1.3 Objectives of the study:**

The main objective of this study is to examine the current livelihood strategies of the urban poor living as squatters in Kathmandu city.

The general objective of this study includes:

1. To find out the existing socio-economic condition of the poor at Ramhity squatter.
2. To explore the access of urban poor to different kinds of livelihood assets (natural, physical, human, social and financial)
3. To analyse the risks and vulnerabilities related to the livelihood of the urban poor.

### **1.4 Significance of the study:**

Nepal's population is growing at 2.24 percent a year (Nepali times 8-14 July 2005). At present 14 percent of the country's 22.4 million people live in urban areas and this is increasing by an estimated 6.5 percent per year combined with urbanization in extreme poverty (Lumanti, 2002). GDP growth in the year 2005 has dropped to 2.1 percent means citizens are getting poorer (Nepali times 8-14 July 2005). In this context, analysis of livelihood strategies is obligatory in order to enhance understanding of the causes of poverty, the processes of increased well-being or impoverishment, household responses to opportunities, shocks and stresses, and the outcomes of policy interventions.

Urbanization addresses a multiplicity of issues challenging Nepal's growth and development and encompasses a variety of different problems facing not only Kathmandu but Nepal as a whole (Subedi, 1998). The prevailing situation of growth of urban poor as squatters at the same time has called for an immediate actions and measures to control the growth as well as to improve their conditions (Dangol, 1998). Hence, there is a need to understand this important issue properly.

The main issue is that social and economic inequality is spreading significantly. Urban areas have been changing into squatters and mass of poverty. Knowledge is needed about the situation of and adopted strategies by the poor households, in relation to both their characteristics and external opportunities and constraints. This paper attempts to gather information about the poor people's lives, how they secure their living in cities characterized by jam-packed living conditions, highly competitive and unreliable job markets, wide spread tenure insecurity and abundant health risks.

This study tries to incorporate the detail analysis of the existing situation of squatters of Ramhity squatter focussing on the identification of the problems at ground. It makes an effort to relate to the analysis of the relationship between urban poverty and livelihood issue. It is expected that this study will be useful to the formulation and implementation of the plans and policies for the government as well as private developers enabling them to frame a realistic

policies that will be effective in assisting people to build on their assets and gain access to livelihood opportunities and thus, to strengthen the sustainability of their livelihood.

### **1.5 Limitation of the study:**

This study is concerned with livelihood issue in terms of urban livelihood perspective, only in specific squatter settlement i.e. Ramhity KMC-6. The study is based on selected sample of 51 household, so it does not cover whole population. Limited time and budget are other major limitations, which hinders the study to find result in depth. Household heads act as the stakeholder in the whole structured interviewing process, their absence might have resulted in the inaccuracy of information especially that of origin and income, which has acted as a major hurdle in the analysis and interpretation of the data. The study focuses mainly on the socio-economic aspects along with access to basic infrastructure as well as different kinds of assets of specific group of the squatters of Kathmandu city and provides background for the further research on the aspect of squatters as urban poor only. So, the output of the study may not be used to draw conclusion regarding entire urban poor in Nepal or to generalise about conditions in squatter communities in other urban center.

### **1.6 Organisation of the study:**

The paper is organised as follows:

The introductory section of this paper is followed by the review of concerned literatures viz. books, dissertations, journals, reports and working papers under three separate headings viz. studies related to livelihood strategies, studies related to urban poor and the studies related to the squatters. Chapter III deals with theoretical framework of DFID and description of the methodologies adopted to cover this study. Chapter IV and V cover the analytical section of the study. Analytical section is followed by the elaboration of the different kinds of capital asset owned by the urban poor in Ramhity squatter. Chapter VII aims at understanding the main sources of risk and vulnerability faced by the residents of Ramhity squatter. Chapter VIII sums up the previous chapters and gives overview of the main findings from the analytical section.

## **CHAPTER-II**

### **2. LITERATURE REVIEW**

Literature review is an integral and mandatory process in research works. It is an essential part of all studies which helps us to discover the uncovered areas as well as unanswered answers of our research problem .Reviewing the literatures is a continuous process which begins before a research problem is finalized and continues until the report is finalized. Keeping research problem in mind following related literatures have been reviewed to evaluate the literature in the area related to the area of study.

Relevant studies have been reviewed under different headings viz. studies related to the livelihood strategy, studies related to urban poor and studies related to the squatters.

#### **2.1 Studies related to Livelihood strategy**

Acharya (2004) has conducted a study on Changing Environment and Livelihood Pattern of Ferrymen, in Phewa Lake, Pokhara. This research has focussed on different aspects of the life of Ferrymen of Phewa lake like socio-economic condition, demographic condition, literacy status, means of earning for their livelihood, rise and fall of ferry service, changing pattern of their occupation, impact of tourism on the study area as well as on ferrymen and so on. It has employed both qualitative and quantitative tools and techniques of fieldwork to collect primary information. He has conducted pilot survey of the study area for one month before his field study and has selected 114 Ferrymen (33%), using lottery method for interviewing purpose. The research has found that boating is not a traditional occupation of Ferrymen of the Phewa lake area. Due to environmental changes they are compelled to seek an alternative means of earning. Their earning strategies are changing due to changing environmental circumstance and global entity with boating and besides boating. He has also discovered the impact of tourism in the physical, biological and socio-cultural environment of the study area. Beside tourism he has found that other development activities such as road development and construction works have left both positive and negative impacts.

Rai (2004) has discussed the various aspects of potato cultivation in Sankhu village, Kathmandu. This study has tried to find out as to what extent potato cultivation has helped the rural people of Sankhu to secure their livelihood. He has also assessed rural farming situations, which is rapidly changing over the farming system, cropping pattern and occupation. It concludes that the potato cultivation is the main livelihood strategy of the Sankhu people in present time and potato crop is more income generating at rural household level. Potato production and productivity are high enough to improve household income, nutrition and living standards, thus improving the overall livelihood strategies.

Ghimire (2003) has studied the demographic, economic and socio-cultural characteristics of Magar community in Kurule Tenupa VDC. This paper has tried to explore the continuity and change occurring in the livelihood strategies of Magar community and concluded that there is continuity as well as change in their life pattern with the change in time. He states that Magars in the study area have been changing their way of life with the particular environment created by the social needs and environmental direction. The environment has conditioned not only the distribution of natural resource types but also the development of survival technologies of the area over time. He has found that most of the Magars of the study area are gradually leaving their relatively secure occupation in favour of the increased number of economic opportunities available today that apparently promises better life changes.

Subedi & Pandey (2002) have carried their study on livelihood strategies of the Rai communities in Sitalpati and Makalu VDCs of Arun Valley. They have focused their study on the various livelihood strategies such as agriculture, animal husbandry, wage labour and also different activities related to borrowing, crediting, tourism and trekking. Their study is based on the selected sample of 305 households. The study tries to explore the changes that have taken place in the environmental and socio-economic conditions prevailing over there in the study area. The study concludes that a specific sequence of change has been found in land utilization pattern and conversion of land into more productive categories. The communities have also adapted several activities to fulfill their needs because food sufficiency is limited and agriculture is heavily dependent on nature.

Giri (2002) has identified the existing socio-economic condition of the Tharus of Surkhet valley, their patterns of livelihood strategies, newly adopted changes and the major socio – economic problems faced by them. It has found that the traditional occupation of the tharus of Surkhet is no more able to earn their living as previously. They are involving themselves in different additional / complimentary occupations other than agriculture as a change of livelihood strategy in order to tackle the changing situation. The study concludes that traditional socio-economic and cultural practices of the tharus of Surkhet are in decreasing trend and they are becoming conscious to adopt new alternatives of traditional practices.

Rana (2002) has made an effort to highlight the actual situation of the street children in his dissertation “Livelihood Pattern of the Street Boys”. The thesis has tried to reveal the socio-economic situation of the street children and the different kinds of problems faced by them. It finds the street children in very miserable and pathetic condition who are trying their best to make their end meet. He suggests that the local non-government organizations and the society should create favourable ground so that the children are not compelled to enter the street world.

Bhattarai (2001) has examined the livelihood condition of Rickshaw pullers as urban poor in Birtamod, Jhapa. The basic aspects of the study are their socio-economic differentials within this society, their working condition, income and expenditure. The analysis is based on interview of 200 rickshaw pullers out of 1026. The study suggests that majority of rickshaw

pullers are poor and the rickshaw pullers in Birtamod present a miserable condition of urban poor who express pessimism rather than optimism in their life. Despite hard and long hours of work they are not able to earn adequate sum to maintain their average family size of five persons. It has been found that there are no such better strategies of life among the rickshaw pullers. They spend life just on “earn and spend” system. And their working conditions needs improvement for which rickshaw pullers themselves, local community, government and civil society should play important role.

Bhurtel (2000) has observed the aspect of change in the livelihood strategies of the Kumals. The study has investigated the physical, socio-cultural, and an economic change brought about by the economic developmental activities in the research area and has aimed to explore how these changes have compelled the Kumals to make a shift from being engaged in one set of economic activities to another set. It has found that the primary economic activity of the Kumals itself is undergoing noticeable changes. Alongside the gradual decrease in forest resources has started to make it difficult for them to earn their livelihood. The changes in cultural values, prompted by a fatal accident and the modern developments in the region have made them stop carrying out their traditional occupation.

Pandey (1987) has discussed the causes of landlessness and the evicted settlers' livelihood in the place of origin in his dissertation “A study of evicted resettlers: Livelihood of landless peasants” This paper examines the justification for evicting landless tenants from a sociological standpoint. It also investigates the ways in which resettled, rural people try to make a living from activities other than farming and what is being done to help them. It draws conclusions from data gathered in the field from a sample of 60 households and make recommendations based on these conclusions.

Phuya (2003) has carried his research on “Protected Area and Its Impact on the Livelihood of the local people: A case study of Shivapuri National Park.” Using random sampling method he has selected 70 households out of 275 and interviewed 424 people and has tried to explore the impact of Shivapuri National Park upon the livelihoods of the local people. The research concludes that a decision to establish park and protected area has pushed the livelihood of the local people who were depending on the forest resources towards more vulnerability.

Timilsina (2003) has studied “Impact of Bhimdunga - Lamidanda Road on the Livelihood Strategies of Rural People: A Case study of Jivanpur VDC, Dhading District”. It has been focussed on rural urban linkage by the road and its impact on livelihood of rural people. He has used both primary and secondary data. The study concludes that the livelihood is a process of adapting with environment in particular space and time. There is change in any space and society if development takes place. The primary economic activities of rural people i.e. agriculture itself is undergoing noticeable change in the past. So there is a need to improve rural infrastructure like economic infrastructure, social infrastructure that can help to increase productivity as well as to reduce poverty.

Carole (1999) has written an article titled “A capital assets framework for analyzing household livelihood strategies: Implications for policy”. The aim of this article is to assess the policy implications of adopting a household livelihood strategies framework for understanding poverty and deprivation. It identifies typical policy recommendations which emerge from a conceptualisation of household strategies as managing portfolios of capital assets, and briefly review experience with a view to assessing whether this analytical approach provides a satisfactory basis for poverty reduction policy. It concludes that an advantage of the capital assets framework is that it places the reality of domestic groups (generally conceptualised as households) at the centre of analysis and policy, without ignoring the contextual economic, political and social factors which determine their ability to construct sustainable livelihood strategies. It provides a more adequate multi-dimensional understanding of poverty, impoverishment and increased well-being than analysis of income or consumption alone, in both urban and rural areas. It suggests that there is a danger that the capital assets framework leads to a focus on some of the poor (those with productive assets), and that the poorest (those unable to sustain themselves, the destitute) are neglected. Thus policies to assist households to accumulate assets and take advantage of opportunities, by relieving constraints on their ability to do so, by building capacity at household or community level, or by creating an enabling environment, need to be complemented by measures designed to protect them from impoverishment and programme to ensure access by the poorest to basic minimum needs.

A working paper series on Rural – Urban Interactions and Livelihood Strategies: The case of Aba and its region, south eastern Nigeria, by David Okali, Enoch Okpara and Jannice Olawoye (2001) presents the finding of a study of the interactions and linkages between the urban centre of Aba in Abia state (south-eastern Nigeria) and five peri-urban and rural towns and villages in the same state. The basic proposition underlying this report is that rural and urban areas are interdependent localities characterized by exchanges of people, ideas, goods and services, to support livelihoods, rather than two separate and isolated socio-economic entities. It concludes that there is interdependency between rural and urban localities and states that income diversification is increasing in the rural areas through sub-urbanization of industrial activities and intensified home construction activities. The latter has brought a significant shift in occupations from farming to working on construction sites.

An undergoing research funded by European Commission titled “Emerging trends in Urban Livelihoods” by Stefan Schutte (2005) deals primarily with the question of change of livelihood strategies. The paper identifies key features of urban livelihood security in Afghanistan. It has focused basically on three central and interrelated themes viz. access to regular sources and different forms of credit, security of housing and tenure, maintenance and quality of social relations. This study highlights how social assets are key to many households managing living in the city and coping with crisis and vulnerability. It has found that most people are able to access smaller credit, but many often face difficulties repaying it, which in turn force them to engage in asset depletion, early child marriage or illicit activities. An

important finding of the research carried out to date is that social assets and the ability to acquire resources by virtue of membership in social networks assume great importance for those urban poor who lack secure income opportunities and material assets.

Sustainable Livelihood Guidance Sheets of DFID (2001), attempts to summarize and share emerging thinking on the sustainable livelihood approach. It presents livelihood framework in schematic form to help understand and analyze the livelihood of the poor. It provides a way of thinking about the livelihoods of the poor people, which in turn is hoped to stimulate debate and reflection, thereby improving performance in poverty reduction. These Guidance Sheets are living series which generally aims to show how the livelihood approach fits in with DFID's overall aims, explain livelihood framework, explain links between existing and past approaches and methodologies, lay the suggestions for how the approach can be implemented in practice, pinpoint priorities for future work and identify relevant expertise.

Sustainable Livelihood Approaches: Learning From Early Experience by Caroline Ashley and Diana Carney (1999) summarises DFID experience to date. The main purpose of this publication is to update readers on DFID's progress in implementing sustainable livelihood approaches to poverty eradication. It attempts to present a realistic assessment of the strengths and weaknesses of sustainable approaches so far. This paper discusses broad application of sustainable livelihoods approaches-meaning a set of principles, backed up with a set of tools. It concludes that there has already been substantial progress in applying sustainable livelihood approaches, and a welcome openness to reflecting on initial lessons. The approaches have been used in variety of ways and circumstances to enhance the focus on the priorities of the poor and they have been found to offer a practical way of bringing together existing concepts and lessons with newer ideas about the nature of poverty and how best to use this condition at the large scale for the achievement of the international development targets.

Sustainable Livelihood Approaches: Progress and Possibilities for change by Diana Carney (2002) aims to summarize current thinking from variety of sources as a part of a broad DFID-supported effort to share experience with and learning about sustainable livelihoods. It presents a number of examples of how practitioners have interpreted and applied sustainable livelihood. This paper pays particular attention to the issues rights and power relations, seeking ways to increase sustainable livelihood users' focus on these developmental concerns. It summarizes the debate about right based approaches and sustainable livelihood and suggests how to maximize the contribution to the reduction of poverty reduction of both sets of ideas. It looks at access to assets and how these relate to people ability to demand their rights as well as how governance and institutional factors affects the supply of rights. It also highlights an important concern about sustainable livelihood: namely that the valuable ideas that underpin it should not be discredited by unthinking, inadequate or formulaic application.

Sustainable Livelihood Approaches in Urban Areas: General Lessons with Illustrations from Indian Cases by John Farrington, Tamsin Ramasut, Julian Walker (2002) suggests that though

livelihood approaches originated in rural contexts, there is nothing inherent in urban settings to prevent their application there. It argues that the need for livelihood approaches in urban settings is pressing and that the returns of their implementation must be high. It attempts to represent the fact that in most countries population levels in urban areas is growing at double the rate of rural areas, so a clear understanding of the range and dynamics of their livelihoods is necessary if substantial opportunities for supporting them and absorbing more rural poor into the higher potentials settings of the urban areas, are to be exploited.

## **2.2 Studies related to Urban Poor**

A report on “A Situation Analysis of Urban Poor Communities in Kathmandu and Lalitpur” has been carried out by ‘Lumanti: Support group for Shelter’ an NGO (Non-Government Organization) in the year 2001. This report has studied urban poor communities, particularly squatter settlements and the slums in Kathmandu and Lalitpur and has tried to get the general information in the form of situational analysis .It reflects a good picture and understanding about the poor communities on physical and socio-economic condition and also makes us well acquainted with major issues related to housing, education, economic resources, basic facilities and the people’s organizations.

Another report “Shadows of Development: Housing the Urban Poor” (An experience from Vishnumati link road project) has been carried out by the same NGO “Lumanti” in the year 2002. This report briefly presents some of the burning issues of the poor people and the city. It referred them as a highly important issue that needs an urgent attention of the professionals, policy and decision makers in the present global as well as in national context, where rural – urban migration is ever increasing for sustainable livelihood, resulting in a growth of the poor settlements. It has highlighted many issues about the people who live in the slum and squatter communities of Kathmandu and stress on reduction of Urban Poverty through providing better housing infrastructure for the urban poor.

Tiwari (2000), in his dissertation “A Study of Urban Poverty in Byas Municipality, Tanahun” attempts to present the condition of poverty of Byas municipality of Tanahun district. He has studied income levels, consumption pattern, employment opportunities, educational status, size of landholding and family size of different occupational groups. His study is mainly based on primary information gathered through field survey. The study has found that though the poverty of Byas is lower than overall situation of Nepal, but it is higher than that of other hill towns. Agriculture, business, service and wage labour are the main occupations as well as the main source of income of the poor. It is difficult for household to fulfill their minimum basic needs. He found illiteracy as the major problem of the poor and lack of alternative income sources and over dependence on agriculture as the causes of poverty.

Shrestha (2001) has made an effort to find out the economic condition of the Thanche VDC of Manage District in his dissertation “Poverty in Nepal: A Case study of Thanche Village Development Committee Manang District Gandaki Zone, Nepal”. The research has tried to

measure the extent of poverty and its relationship with other economic sector like expenditure, income and employment etc. to describe the nature and cause of poverty in the study area. It has found that the poor people of the study area are severely stricken by the poverty and their living conditions are very miserable. They are suffering from poverty trap and due to vicious circle of poverty they are becoming poorer and hungrier.

Dhakal (1995), deals with issues of urban development in Nepal. He has sketched out the process of urban development of Nepal with brief outline of the conceptual background and has tried to identify major issues of urban development and also the reasons that are obstructing the planned and directed development of Kathmandu valley. This study is mainly based on inductive approach and the data has been collected through the review of the exiting literature as well as through general empirical investigations. The study concludes that increasing urbanization accompanied by increasing concentration of urban population in bigger cities has not only posed the problem of pollution, crime and congested housing but has also led to severe pressure on the basic service amenities and consequently a decline in living standards of the city dwellers and the most striking features of this is the vast spread of squatter settlements.

A study on “Environmental problems due to Urbanization in some selected Nagar Panchayats of Nepal” has been conducted by Centre for Economic Development and Administration (1990) which has been submitted to UNDP (United Nation Development Programme). The study has been carried out with a view to understand the complex environmental problems emanating from urbanization in Nepal with particular reference to the use of land, water and fuel wood as well as to the various kinds of pollution , so that a viable urban development plan could be formulated in order to avoid or at least mitigate the adverse effects of the unprecedented increase in the number of urban dwellers and their various economic and activities upon environmental resources on which they depend for their life and livelihood .So in a way it has tried to find out magnitude of poverty and economic insecurity among the urban poor.

A report on “City Development Strategies to Reduce Poverty (2004) has been carried by Asian Development Bank. It states that though in the world, urbanization in Nepal is not high but in terms of urban growth, Nepal is highest among Asian countries of the world. Urban centers have many advantages but despite these advantages most rapidly growing Asian towns and cities are facing significant problems. The report highlights urban poverty as urban paradox generated amid the wealth and prosperity of the towns and cities. It concludes that it is because of urban poverty which is creating shortage of affordable housing for low income urban household in developing countries which in turn has resulted in a proliferation of slums and squatter settlements.

An added report “Environmental problems of urbanization and industrialization: The existing situation and future direction” (1992) has been conducted by Environmental Management Action Group (EMA group) This report was commissioned by UNDP (United Nations

Development Programme) Nepal as a contribution towards understanding and addressing the important issue such as rapidly deteriorating urban environment, inadequate social infrastructure and insufficient resources and so on. It is basically a baseline study which describes the status of environmental problems of urbanization and industrialization in Nepal and review existing policies and plans and identifies possible area of action.

Shrestha (2001) has directed his research to find out the situation and problems of poverty in urban Nepal by taking a case study of Bhaktapur municipality. It is related to an exploration of urban problem and its analysis in a micro-perspective. He has tried to reveal the socio-economic characteristics of the study area and to determine the relationship between poverty and socio-economic factors like ethnic group, family size, land holding and level of education. It concludes that poverty is deeply rooted in developing countries and recommends that government should give serious attention towards the alleviation of poverty and should conduct various anti-poverty programs in order to reduce it.

Bhandari (1978) has conducted a descriptive research titled “Urbanization Process and Housing Development in Kathmandu valley”. The research is mainly concerned with urbanization process and housing condition of the three towns of Kathmandu valley. It has tried to review the structure and housing problem that exist today in cities. Along with this he has also tried to conduct a comparative study of the urban places with respect to the population and housing development. It concludes that the three cities Kathmandu, Lalitpur and Bhaktapur have experienced very high rate of natural increase in population as well as migration from rural to urban areas. The urban economies have failed to provide enough jobs for entire urban population. Thus, the rapid increase and its expansion of the population in these regions are obstructing economic development.

Shrestha (1984) has dealt with the problem of housing development in relation to the urbanization of the Kathmandu valley in her paper “Housing development in the process of urbanization of Kathmandu valley”. Besides making some general observations on the existing housing situations she has also aimed at establishing a relationship between population, urbanization, housing development and household characteristics of the valley. The paper concludes that the task of accommodating the unprecedented increase in the number of urban dwellers and improving their living standards poses a major challenge not only for the urban development and housing policies but also for national development.

Aryal (1998) has focused his study on the working classes like plastics and metal seekers, cart pullers, shoe polishers, potters and so on. The research has studied their income level standard of living and consumption expenditure pattern. He has found serious poverty problems in the study area which according to him can be detected by the prevalence of common indicators of poverty such as unemployment, income inequality, low level of education and big size of families in his study area. He states that though people are living in the capital city and within the metropolitan boundary, their overall situation is very serious and extremely poor.

### **2.3 Studies related to the squatters:**

Dongal (1998) has carried out a Ph.D. thesis on Policy measures for upgrading squatter settlements in Kathmandu, Nepal. The study aims to develop a set of squatter settlement upgrading policies for improving the quality of their housing and living condition. It states shelter as the most valuable asset and its acquisition as a basic necessity for all in order to achieve good health, welfare and quality of life. It concludes that lack of shelter and adequate infrastructure rank as one of the greatest urban problems leading to other urban problems resulting in slum and squatter settlements, congestion and so on.

A report on “Nepal shelter sector background” has been carried by CEDA, Kirtipur (1992). It presents squatting phenomena as an incidence of terai towns and highlights that it got a national view for the first time in Nepal National Housing Survey (1991). It emphasize that squatting is increasing day by day and as the rate of squatting increases actions are needed before the phenomena reaches unmanageable proportions.

A seminar paper “The issues of squatter settlements in Nepal” has been edited by Hisila Yami and Stephen L. Mikesell (1990). It discusses various issues of the squatters and presents case study of different squatter settlements also. It states that at one end HMG has formulated policy for providing house shelter to all at the other end the number of squatters are increasing, indicating a growing number of homeless people.

A M.sc. dissertation in Town and Regional planning, “Squatting of the poor in Kathmandu – Survey and Strategies (1992) and the Case of the Kohiti squatter settlement” has been conducted by Trende Merete Flatheim and Heidulf Skjonestad, students from the Norwegian Institute of Technology in co-operation with HMG ministry of Housing and Physical Planning, Department of Housing and Urban Development, Nepal. The Study relates to the general theory on squatting as a housing strategy by the poor and landless. There is reference to the theoretical discussions related to the appropriateness of the self-help strategy in general and with reference to the Nepalese context. It put emphasis on the squatting problem and states that the problem should be addressed, based on the analysis of overall data and the needs of specific groups below the poverty line. It also discusses the governmental attitudes and presented policies levelled against the problem, based on the knowledge of the nature of squatting in Kathmandu.

‘A study of the Squatter Settlements: Housing Conditions of the Urban Poor in Kathmandu and Pokhara has been done by Dr. Vidya Bir Singh Kanskakar (1988). It relates to the urban development and housing of the poor in Kathmandu and Pokhara and provides usable suggestions and policy recommendations for urban development and housing for the poor in Kathmandu and Pokhara cities in particular. It deals with some of the basic issues arising from and contributing to the success of urban development and housing and tries to make critical assessment of growing squatter settlements and the inevitable consequence in the absence of plans and policies for slums and squatter settlements.

Subedi (1998) has done another paper titled “Upliftment of women in squatter settlement of Kathmandu valley. It deals with the approaches taken by the government and other agencies for the upliftment of the squatters and identifies the problems and issues faced by the women in squatter settlement. It concludes that there is a considerable increase in both the number of settlements and households in the past years and the basic cause of squatting is the poverty which has root in the failure of development plans and programme in country’s history.

An additional research “An exploration into the causes of squatting in Kathmandu valley” (1994) has been done by H. Gallagher. The primary goal of the study is to investigate some of the causes of squatting in Kathmandu valley. It has focused mainly on two questions viz. who is squatting and why? The study concludes that squatters in the Kathmandu valley are not the poorest of the urban poor while the squatters housing is a highly visible and emotional symbol of urban poverty and the name itself denotes one without a house or land a distinction must be made between one who is truly landless and homeless.

Kharel 2002) has conducted a research on “Urban Poverty in Nepal: A case study of Shankhamul squatter area. The main objective of the study is to explore the economic condition in terms of employment poverty of the poor people living in squatters in urban areas. She has tried to explore the socio-economic status of the poor families in Shankhamul squatted area. The study concludes that though the poor people are living in the capital city and within the metropolitan boundary their overall situation is very miserable and recommends that to overcome the poverty problem of the study area government should impose a package programme consisting of income generation, employment, education, health - sanitation, social securities and other various measures.

A further research on “Squatter’s Perception towards Resettlement and Rehabilitation: A case study of Bansighat squatter settlement in Kathmandu” has been done by Koirala (2001). The general objective of the study is to explore the perception of squatters towards resettlement and rehabilitation. It has also identified the socio-economic profile and the housing and living environment of the squatters in Bansighat. The study suggests that immediate action is necessary either to upgrade the living environment of the Bansighat or to resettle and rehabilitate the squatters in an appropriate location.

## **2.4 Urban poverty reduction programmes and policies**

### **2.4.1 Central Government Policies**

Poverty reduction has been always a major priority in our national five year development plans. Each plan has some policies and development concepts for the reduction of poverty and development of the urban sector in the country. Some of the policies related to the urban poor and the squatters have been reviewed as follows:

The eighth plan (1992-1997) has indirectly mentioned (though it does not mention about squatters) landlessness as a major problem and has targeted to provide individuals or families without land, with employment opportunities and housing plots.

Similarly, the ninth plan (1997-2002) has pointed out about the need to address the people of this section in the society. Under this plan, a provision was made to provide squatters and landless farmers serviced housing plots through Rural Housing Company. With a view to alleviate poverty, the plan has policies intended to uplift the living standard of ultra-poor household which is without any means of production as well as income and to empower the backward, deprived and weak communities, socially and economically.

Likewise, the current ongoing tenth plan (2002-2007) has committed to reduce poverty particularly in urban area. The plan commits to reduce urban poverty through the development of infrastructures and housing facilities. The policy supports the strategies which enhance the concept of integrated and coordinated development of Kathmandu valley and developing new satellite towns. No things have mentioned more in the urban development of Kathmandu and squatter settlement.

#### **2.4.2 KMC's Policies**

KMC through city development strategies (CDS) has a clear cut goal to develop policy related to squatter settlement. CDS has identified three core issues related to squatter settlement,

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

and developed strategies to control and prevention and management of squatter in the municipality through

- ]) Enforcement of landuse control measures, effective monitoring of public and private landuse.
- ]) Protection of public, private unused land and buildings and plan for appropriate uses.
- ]) Social housing mechanisms for old, deprived, poor and disadvantaged groups and citizen.

The report has also committed to the provision of granting tenure security and temporary security to stay for squatter before finding other alternatives.

(KMC/CDS/2001)

#### **2.4.3 Overall Assessment**

Though these five-year national plans and local government policies aims at reducing poverty as a whole but no specific policies for the squatter have been mentioned. In other words, five year plan and KMC's plan does not have policies as well as an appropriate legislation for urban poverty including squatter settlements. Both have felt the need of policy for unplanned squatter settlement but the mechanism to control the stated problem is absent. Overall, laws and policies need to be formulated for squatters so that they are not constantly faced with the threat of eviction and so that the basic human right to decent housing is secured for squatters, as equal citizens of Nepal.

#### **2.4.4 Efforts before ‘*Sukumbasi Samasya Samadhan Ayogh*’**

The *Sukumbasi Samasya Samadhan Ayogh* ('Squatters Problem Resolution Commission') a committee for solving squatter's related problem was formed in the year 2048 BS. Primarily it is concerned with poor landless farmers and government land. Squatters were officially defined by HMG for the first time in 2052 BS under this committee. According to this committee squatters were defined as those,

- J who doesn't have any source of income
- J who doesn't inherit any kind of ancestral property nor do have any means to build that( landless peasants, labourers, bonded labour, pastoralist and so on)
- J who has lost his everything due to natural disaster

First regional plan (Rapti Doon land distribution) was formed in 2013 BS. According to this plan a commission was formed and it was decided to distribute land in minimum price among those new and old landless peasants who were residing there for a very long time. But due to increase in land price in terai region, the land started to be registered in the name of wealthy and powerful people instead of landless poor peasants. So in the year 2024 BS Rapti doon land distribution management law was formed as a result of the agitation raised by the '*Aakhil Nepal Kishan Sangh*' (*farmers association*). According to this plan, the lands which were not registered in the name of landless peasants were again planned to be re- distributed among the peasants in a proper way.

Likewise, to solve the problem of 'Jodha' sector, the Jodha act 2028 BS was issued, where a provision was made according to which the land should be registered in the name of the squatters dwelling the place. Though it wasn't implemented properly by the newly elected government but this was one of the positive steps taken in the welfare of the squatters.

A 19-member committee was formed under the chairmanship of the Minister for Land Reform and Management, which identified land that had been confiscated under the Land Reform Act (2021 / 1964) to distribute to the squatters. It was planned that once this land had been assigned to the squatters; it could not be sold or donated to another party for a period of 15 years. However, neither squatters nor representatives of squatter's rights organisations were included in this commission, and no land has yet been distributed (Shrestha, 2003).

In 2047 BS forest preservation working team was shaped under the leadership of Dorna Prasad Acharya. This team recommended that the squatter problem should be solved in practical and fixed way and because of this now people can utilize the forest area.

In the same year another committee was formed in which the members were ministers of residence and physical planning, ministry of land reform, ministry of industry, ministry of economy and the secretary of ministry of residence and physical planning became member secretary. This committee started to allocate appropriate land from the area of district headquarters, river bank area, highways area, industrial area and the area where project works were being conducted. In these areas, appropriate lands were distributed to squatter people for the sake of humanity and to assist them from their miserable conditions. For this, house and lands were provided by taking yearly fees in minimum rate. By developing integrated residential project, some responsibilities were vested like to conduct drinking water facility, schools, health post as well as basic infrastructure facilities, skill development training and issue loan from financial institutions. But due to the upcoming election, the work was upheld till the end of the election. Under the direction of Chief District officer, District Committee was formed. In the districts of terai, they aimed to start taking census of squatter people. After the election twenty two members' squatter's problem resolution commission was formed. Ten members were sent by the commission to study the squatter in terai and *bhitri madesh* area as well as the forest occupied area. The team reported that the real squatter people are marginalized and some powerful rich people have occupied the 'Ailani land' forest area to fulfill their vested interest. The team later recommended the government to act very strongly and effectively to go deeper into the problem.

The team could not act properly, so another committee was formed under the headship of Sailaja Acharya including other eight members in first Mangsir 2048 BS. The committee was responsible to commit certain duties like to manage the helpless squatter people by providing land and house through integrated residence planning. Recognizing the victim of natural calamities and political suffering, it has been decided that the land should be provided and executed properly, and other pending works should be accomplished.

## **CHAPTER-III**

### **RESEARCH METHODOLOGY**

Research simply means an activity to seek solution for a certain problem and research methodology refers to the various sequential steps adopted by a researcher in studying a problem with certain objectives in view. It is one of the most important aspects of all types of research. The following general outlined methods and approaches have been used for this study.

#### **3.1 The sustainable livelihood approach**

The present study is based on the sustainable livelihood approach enhanced by DFID.

##### **3.1.1 The concept:**

The sustainable Livelihood approach is concerned first and foremost with people. It seeks to gain an accurate and realistic understanding of people's strengths (assets or capital endowments) and how they endeavour to convert these into positive livelihood outcomes. The approach is founded on a belief that people require a range of assets to achieve positive livelihood outcomes; no single category of assets on its own is sufficient to yield all the many and varied livelihood outcomes that people seek.

The sustainable livelihoods approach to poverty eradication is that acknowledges that poverty is a condition of insecurity rather than only lack of wealth (Chambers, 1995; Moser, 1996; UNDP, 1997; IISD, 1999; Meikle, Ramasut and Walker, 2001). Further it recognises that the circumstances of the poor change constantly, and that they sustain themselves, despite precarious conditions, by employing a variety of assets (Sen, 1992; Rakodi, 1997; Beall, Kanji, 1999; Moser, 1996; Meikle, Ramasut and Walker, 2001). It is therefore possible to improve their security and thus contribute to the eradication of poverty, through a variety of wide ranging interventions which support their activities (Satterthwaite, 1997; Wratten, 1995; Meikle, Ramasut and Walker, 2001) rather than merely attempting to provide paid employment (Korten, 1996; Meikle, Ramasut and Walker, 2001).

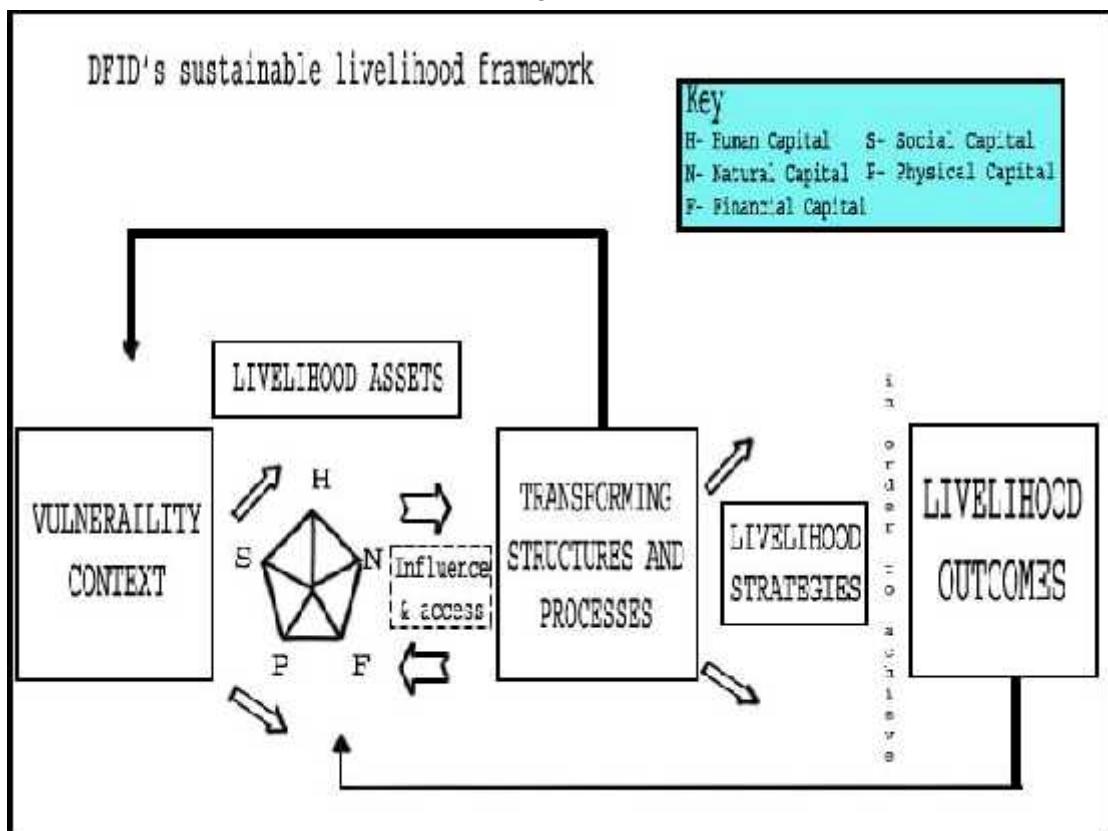
Livelihoods, in the SL approach, refer to more than income, encompassing: '*... the capabilities, assets (stores, resources, claims and access) and activities required for a means of living: a livelihood is sustainable which can cope with and recover from stress and shocks, maintain or enhance its capabilities and assets, and provide sustainable livelihood opportunities for the next generation; and which contributes net benefits to other livelihoods at the local and global levels and in the long and short term.*' (Chambers and Conway, 1992)

A livelihood is sustainable when it is capable of continuously maintaining or enhancing the current standard of living without undermining the natural resource base. For this to happen it should be able to overcome and recover from stresses and shocks (e.g. natural disasters or economic upsets).

The core of livelihood approach is the analytical framework which focuses attention on assets of the poor men and women use and the strategies they employ to make a living, therefore improving their livelihood. It is useful for structuring analysis and as a mental checklist.

*The sustainable livelihood framework can be divided into five key components: the Vulnerability Context, Livelihood Assets, Policy, Institutions and Processes, Livelihood Strategies and Livelihood Outcomes.*

Figure-1



Source: Sustainable *Livelihood* Guidance Sheets of DFID, 2001

The sustainable livelihood framework gives an impression of how these factors relate to each other. Indeed the links between them are also critical, reflecting how people convert assets to activities, or how policies, institutions and process affect the key components. The framework aims to stimulate debate and reflection, which should result in more effective poverty reduction strategies.

### 3.1.2 Vulnerability

The Vulnerability Context frames the external environment in which people exist. People's livelihoods and the wider availability of assets are fundamentally affected by critical **trends** as well as by **shocks** and **seasonality** – over which they have limited or no control.

The factors that make up the Vulnerability Context are important because they have a direct impact upon people's asset status and the options that are open to them in pursuit of beneficial livelihood outcomes.

### **3.1.3 Assets**

These are the resources on which people draw in order to carry out their livelihood strategies. The livelihood framework identifies five core asset categories or types of capital upon which livelihoods are built.

- | Human capital
- | Social capital
- | Natural capital
- | Physical capital
- | Financial capital

#### *Human capital*

Human capital represents the skills, knowledge, ability to labour and good health that together enable people to pursue different livelihood strategies and achieve their livelihood objectives. At a household level human capital is a factor of the amount and quality of labour available; this varies according to household size, skill levels, leadership potential, health status, etc.

Human capital appears in the generic framework as a livelihood asset, that is, as a building block or means of achieving livelihood outcomes.

#### *Social capital*

Social Capital is a category of livelihood assets. It relates to the formal and informal social relationships (or social resources) from which various opportunities and benefits can be drawn by people in their pursuit of livelihoods. These social resources are developed through investment in:

- | interactions (through work or shared interests) that increase people's ability to work together;
- | membership of more formal groups in which relationships are governed by accepted rules and norms;
- | relationships of trust that facilitate co-operation, reduce transactions costs and sometimes help in the development of informal safety nets amongst the poor.

Critical benefits of social capital are access to information, to influence or power, and to claims or obligation for support from others.

#### *Natural capital*

Natural Capital is a category of livelihood assets .Natural capital is made up of the natural resource stocks from which resource flows useful to livelihoods are derived, including land, water and other environmental resources.

#### *Physical capital*

Physical capital comprises the basic infrastructure and producer goods needed to support livelihoods. Improved access to physical or produced capital (basic infrastructure and the production equipment and means which enable people to pursue their livelihoods) is an essential element of strategies to reduce household poverty

- J Infrastructure consists of changes to the physical environment that help people to meet their basic needs and to be more productive.
- J Producer goods are the tools and equipment that people use to function more productively.

*Financial capital*

Financial Capital is a category of livelihood assets. Financial capital denotes the financial resources that people use to achieve their livelihood objectives.

- J Available stocks
- J Regular inflows of money

**3.1.4 Policy, institutions and processes**

Transforming structures and processes within the livelihood framework are the institutions, organisations, policies and legislation that shape livelihood.

*Structures*

Structures in livelihood framework are the hardware—the organisations, both public and private—that set and implement policy and legislation, deliver services, purchase trade and perform all manner of other functions that affects livelihood. They draw their legitimacy from basic government framework.

*Processes*

If structures can be thought of as hardware, processes can be thought of as software. They determine the way in which structures – and individuals – operate and interact. And like software, they are both crucial and complex: not only are there many types of processes operating at a variety of different levels, but there is also overlap and conflict between them. Processes are important to every aspect of livelihood.

**3.1.5 Livelihood strategies**

Livelihood Strategies include how people combine their income generating activities; the way in which they use their assets; which assets they chose to invest in; and how they manage to preserve existing assets and income. These are planned activities that men and women undertake to build their livelihood.

**3.1.6 Livelihood outcomes**

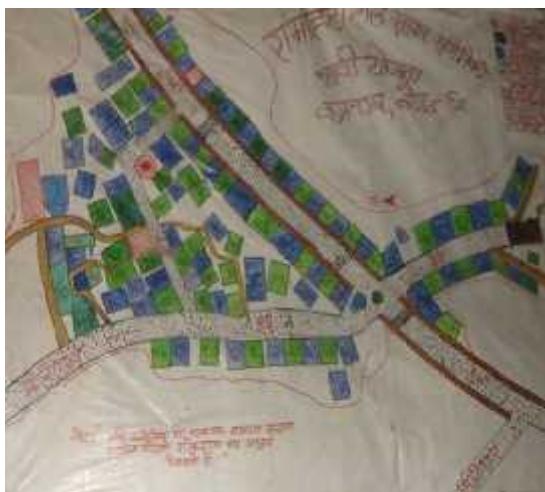
Livelihood Outcomes are the achievements – the results – of livelihood strategies. Outcome categories can be examined in relation to the following categories:

- J more income
- J increased well-being
- J reduced vulnerability
- J improved food security
- J more sustainable use of the natural resource base
- J social relations and status
- J dignity and (self)respect

While broadly overlapping in terms of these core principals and this framework, the SL models adopted by different organisations vary in their details. One of the principal differences is that the majority of the initial SL models had a rural focus, including those developed by the UNDP on the basis of the 1987 UN Environment Summit, and that developed by the IDS (Chambers and Conway, 1992) and subsequently taken up by the UK DFID, which have a concern with the relationship between rural poverty and the environment, and have their roots in Integrated Rural Development (Tacoli, 1999) and the international NGO CARE's Household Livelihoods Security Framework, developed initially in 1994 by CARE USA to address rural food security. In contrast, only the 'Assets Vulnerability Framework' developed by Moser (1998) was explicitly designed to look at livelihoods and vulnerability in urban areas.

The rural or urban origin of the models has implications for the emphasis of these models. However, because the models are conceptually broad enough, and because of the SL focus on contextual specificity, these models can be applied to both urban and rural settings.

### **3.2 Selection of the study area**



Ramhity, a squatter community at Aarubari, Boudha which falls in north-eastern side of Kathmandu Metropolitan City (KMC), Ward no.6 have been selected as the study area for this research. This is one of the oldest and third largest squatter settlement of KMC. It was settled in the year 1971. Total 126 household in the study area have a combined population of 613 persons. Out of 126 households in the area, 51 households are selected for the survey to access the livelihood strategies and socio-economic conditions of the local residents.

**Photo 1** Ramhity squatter

The number of squatter settlements in the valley has been steadily growing. At present, the number of settlements is estimated at 65, with the oldest dating back 55 years. Ramhity is the second oldest squatter settlement after Thapathali KMC-3 and the third largest after Khadi Pakha KMC-5 (Lumanti, 2001). It has been inhabited by almost three generations. So what have been the changes in the livelihood strategies adopted by the squatters as urban poor throughout these generations, what are the factors that urged them to change them and what are their outcomes are the basic issues which have given stimulus to conduct this study.

Map 1

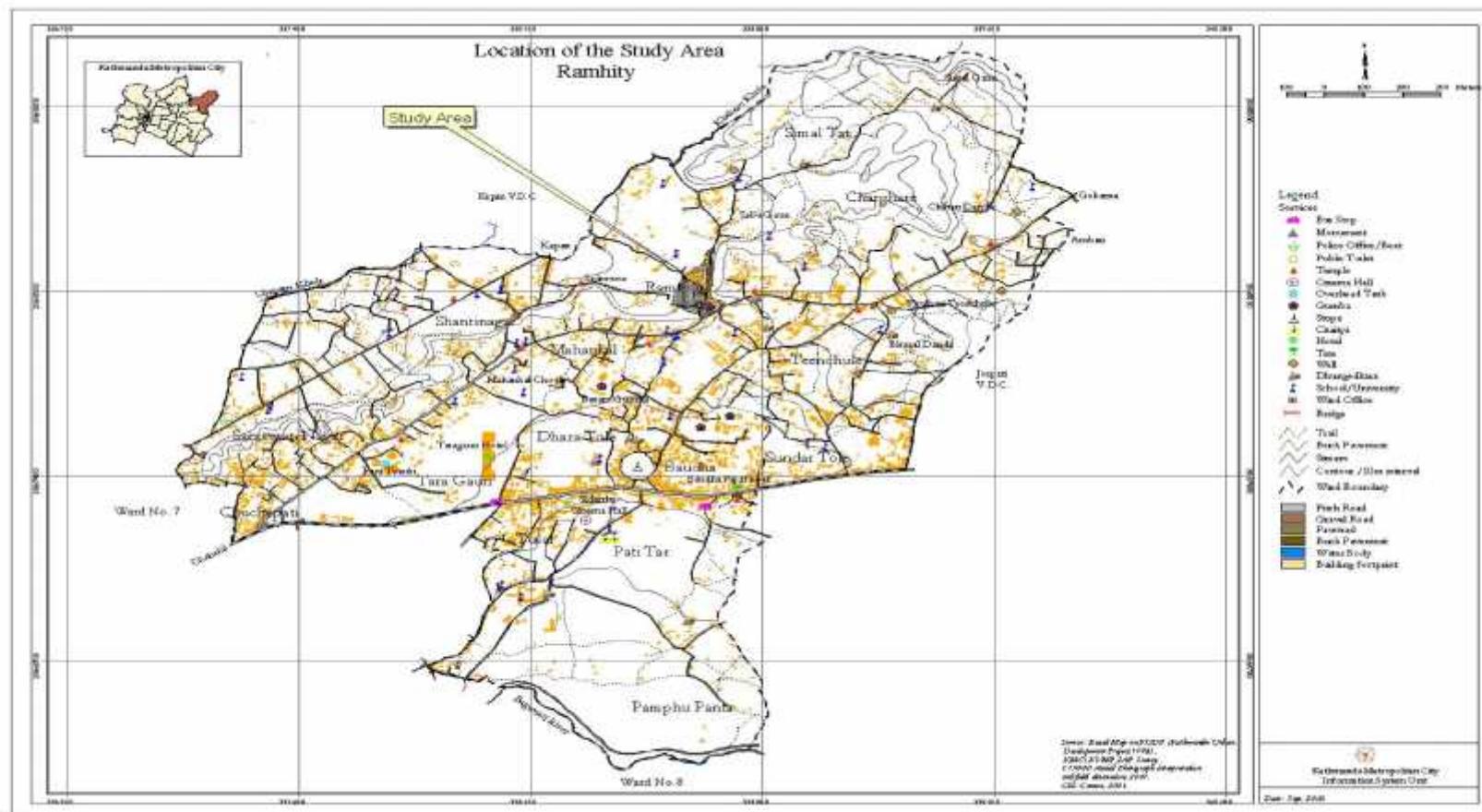
Ramhity squatter settlement

RAMHITY, BOUDHA  
KATHMANDU METROPOLITAN  
WARD NO. 6



Scale: 1" = 32' 0" Date: 20/10/2003

**Map 2**



### **3.3 Sampling**

Sampling refers to a tool for investigating the characteristics of a particular population – the population may be one of households, individuals, farms, villages, animals or any other unit of study. It is the technique or the procedure which the researcher follows in selecting items for the sample. This study attempts to explore the socio-economic conditions and livelihood strategies adopted by the squatters as urban poor in Ramhity squatter. So, for this purpose simple random sampling method has been used to select households. The study covers 51 households out of total 126 households in the study area which constitutes 40 % of the total selected population. Lottery system was used to select the samples. Information about the total number of household was taken from the *tole sudhar samiti* and then with the help of 126 chits, samples were selected. At first more than 60 households were selected for the study purpose, but many interview were not worth including due to various reasons like some respondent were found to be tenant residing the settlement for only few months, who were unable to give adequate information, some interviews were with incomplete information, so those kinds of households were excluded from the total selected sample later on, bringing the total selected sample to 51 household only. Further, when it has been realized that there is repetition of the same information and nothing new is being added to the present information, further interview has been stopped.

### **3.4 Methods of data collection**

Both primary and secondary information have been collected to fulfill the objectives of the study. The primary source of data is the main basis of this study. Qualitative as well as quantitative tools and techniques of the fieldwork have been employed to collect primary information.

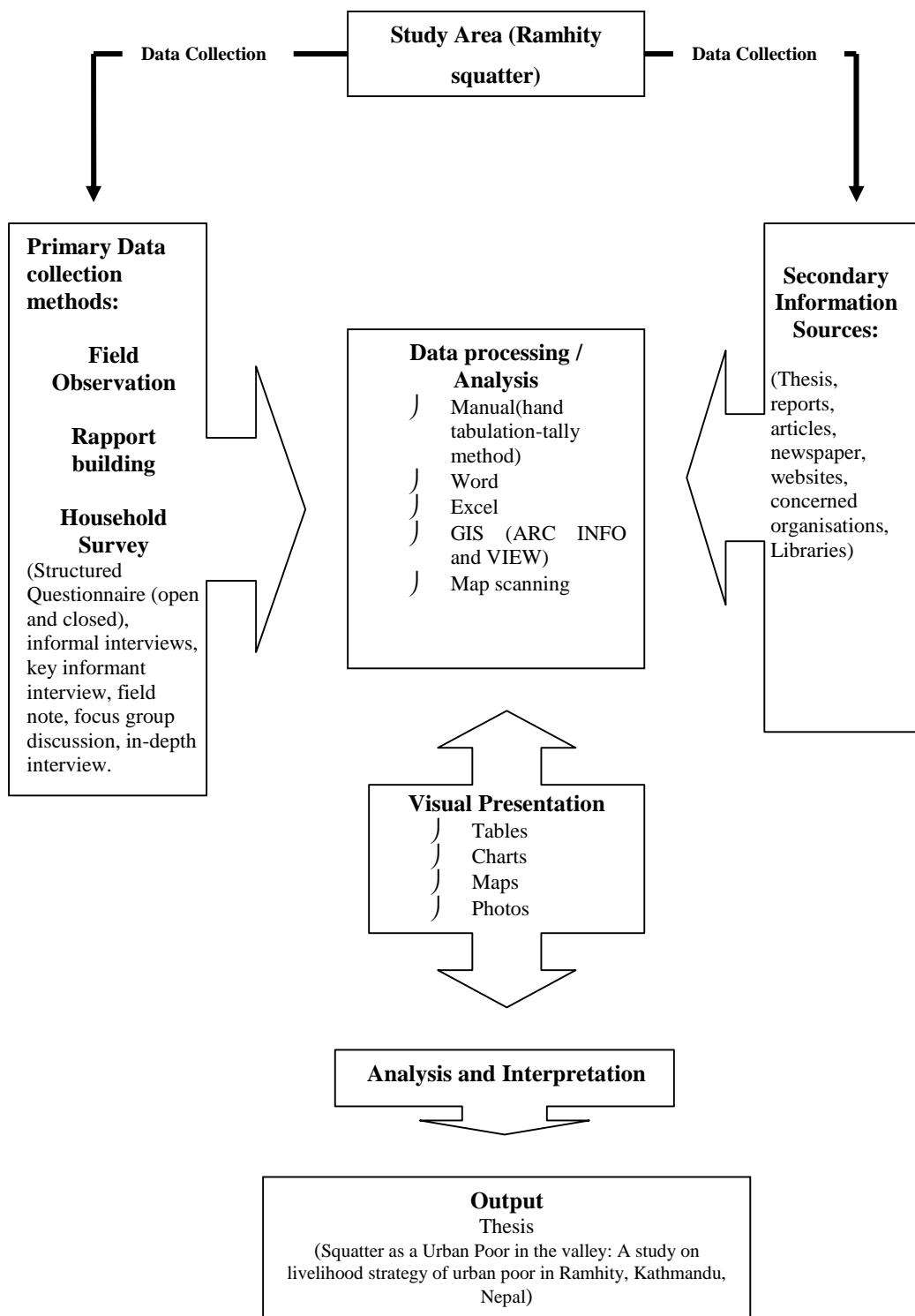
#### **3.4.1 Secondary sources**

At first the collection of data has begun from the previous studies, literatures, reports, articles and other secondary sources of information, related to urban poverty, squatters and livelihood strategies. Apart from this, secondary information was also collected from different websites and concerned organizations (Lumanti).

#### **3.4.2 Primary sources**

Primary data were collected during the field work which was undertaken during the month of October and November. Almost one month of field work has been done. (1<sup>st</sup> October – 11<sup>th</sup> November). The data were collected through various method of data collection viz. structured questionnaire(open and closed), unstructured questionnaire , informal interviews, field observation, field note taking, key informant interview , focus group discussion and in-depth interview.

**Figure 2**  
**Schematic framework for Data Analysis**



#### **3.4.2.1 Observation and rapport building**

Fieldwork commenced from one way observation almost for a week. The area and the local people were observed from a distance in a disguised way. Observation also helped to test the reliability and validity of the information collected through other techniques. Another week was devoted in rapport building with the local people of the community. This involved visiting each household to tell him/her about the research, seeking his or her cooperation for the one month of fieldwork. Meetings with the main/important persons of the community were held first and then through those persons other people were introduced. Along with rapport building a checklist was maintained as the main technique to gather information about local peoples living and environmental conditions.

#### **3.4.2.2 Household survey / structured questionnaire**

Structured interview was undertaken to gather information regarding different aspects of socio-economic characteristics of the community. The household head acted as the main respondent. In his absence, other elder person of the household was selected as an alternative. Interviews helped to collect demographic information about the selected household from the community. At the same time it was also helpful to obtain information about their livelihood strategies. Besides taking structured interview through structured questionnaire, unstructured questions were also asked to other family members in course of informal talks. Structured questionnaire was the combination of both closed and open-ended questions. Eight pages questionnaire was used to interview household head to capture several information and facts of their daily life. During this phase also, a checklist was maintained to gather information regarding their living and environmental conditions viz. type of building materials, number of rooms, drainage and sanitation condition and the like.

#### **3.4.2.3 Field note**

Field note was maintained to record necessary information observed during field survey. It was meant to record supporting information's not captured by the survey questionnaire. Details of important incidents, events and discussions which were not included in either structured or unstructured questionnaire and which were found to be important for the study were recorded in the diary. This helped the researcher to collect even minor but most important things which would not have been possible to collect in a systematic way. Field note was taken during application of different techniques to gather information, whether it was during observation phase, or during household survey or during informal talks it acted as a major tool assisting me to recall all the minor and major useful information.

#### **3.4.2.4 Key informant interview**

Key informant Interview method was applied during the field survey to gather specific information about the community, the local people and the area itself. This instrument helped to acquire information about not only the past history of the area and the squatter people but it also helped to reflect the factors responsible for the changing picture of the community. Community chief and other community members of different organizations within the community viz.

Squatters' Nepal Women Unity Association (*Sukumbasi Mahila Ekta Samaj*), Settlement Development Organisation (*Tole Sudhar Samiti*), Saving and Credit Association (*Bachat Samuh*), Youth Organisation (*Kisori Samuh*) and the like were also interviewed. Persons with good knowledge about the study area and community were also interviewed to acquire necessary information. Key Informants for this study were Mrs. Lama –President: Squatters' Nepal Women Unity Association, Miss. Lama –Youth Organisation, Mrs. Tamang –Treasurer: Saving and Credit group, Mr. Lama-President: Settlement Development Organisation, Mrs. Thakali: Chair person- Women's Organisation.

#### **3.4.4.5 Focus group discussion**

In depth focus group discussion was also held to gather different sorts of information concerning communities socio-economic conditions, their livelihood strategies along with communities strengths and weaknesses. Altogether ten members from the community have been selected for group discussion. It has been tried to represent equal proportion of males as well as females representative from the community. At the same time it has been tried to include main as well as common resident from the community. Various issues relating to the squatters problems and their efforts towards development have been discussed. It took place for more than two hours in the presence of my supervisor, co-supervisor as well as my few class-mates. Discussion could not be stretched beyond that due to suddenly fixed meeting in the community. The noted information very much helped in the analysis of the study.



**Photo 2** Common meeting place of the community



**Photo 3** A scene of FGD in the study area

#### **3.4.4.6 In-depth interview**

In-depth interview method is an important method of qualitative analysis. It involves a careful and complete observation of a social unit. This has been used as an unstructured personal interview method in which attempt has been made to get the respondent to talk freely and to express his or her true feeling. This was conducted in depth to find out the views and experience of a person. With no pre-defined set of questions, through a way of free informal talks, this tool helped to gather life history of the respondent. Information gathered down in note book which later helped to present different case studies in the present study.

### **3.5 Method of data analysis**

All the collected data was processed and analyzed in accordance with the objectives of the research. Data and information were edited, coded and classified manually. Hand tabulation was done using direct tally method. After data was assembled, it was arranged and tabulated in columns and rows. All the data and information gathered through various sources mentioned above are analyzed and interpreted in both qualitative and quantitative ways. As the study is mainly descriptive in nature, simple quantitative tools were used according to the nature of the data. Quantitative data were mainly presented though a statistical package EXCEL Necessary cartographic tools and techniques like map, charts, diagrams (line, bar, pie, etc.) are used in relevant places using same package. The analysis is also aided by GIS and Remote Sensing for map and presentation purpose. Field diary and in-depth talks were helpful as major qualitative data sources in substantiating conclusions derived from questionnaires. Personal experiences as a case study has been presented in different boxes included in different chapters. Boxes includes respondents name as well as house number.

### **3.6 Some Experiences:**

Conducting a research is not an easy task. From the very initial phase of the selection of the topic towards the completion of my thesis I have gathered numerous bad and good experiences.

During observation phase of my research, I was really terrified of the people and the place. There was a fear of not getting good response from the illegally settled inhabitants. In the beginning infact I did not have courage to approach anyone from the community. Later I arranged meeting with Mrs. Lama, leader of Women Unity Association (*Mahila Ekta Samaj*). My second meeting was with another two women of the community Mrs. Lama and Mrs. Thakali and I started my rapport building phase with the community people. I explained them my concern and requested them for their corporation. I found that many researchers like me visit the community to conduct their study on different topics, so my work wasn't new for them. Members from community development organisation (*tole sudhar samiti*) have been charging NRs.500 from the student researchers and a certain amount from other researchers depending upon their profession from the very inception of the organisation. It was really difficult to arrange meetings and to build rapport with the community people at first but my frequent visit made myself no longer a stranger to the community people.

After a few days of observation and rapport building phase I started my field work. During my field work I came across many households who answered my questions keeping patience but at the same time some were really exasperating. Some even didn't let me to enter their house. Those were really frustrating and tiresome moments for me. I tried to explain them that I was only a student and the work I was doing was only for the completion of my degree but they refused to answer. '*Malai kehi thaha chaina (I don't know anything)*'. This was their usual answer. During such cases I had to seek help from the community members. For helping me in those moments, I'm really thankful to Miss Lama for her kind help and cooperation. The following case shows how one of the respondents didn't responded well.

**Box1****Mrs. Shrestha Aged 60, House 102**

Respondent is a widow aged 78. Her husband died some 8 years ago. They had been converted into Christian religion 17-18 years ago. First their elder son became Christian then one by one all family members.

While interview, she was a bit frightened that researcher is taking their information to do something and somehow bad for them especially when questions regarding income were raised. Researcher explained to her that it's only for the study purpose. Again she along with her daughter complained, *many comes like this and till now have not done anything for us, not even Lumanti. Which we have today is all because of our hard labour, no one helped us.* She refused to give information. '*Thaha chaina*' (*I don't know*) this was the only answer for every question.

It was time consuming to cover distance from Kirtipur to Ramhity every day. As I was working as a part time teacher in one of the schools in Kirtipur I used to go after 12.00 noon everyday. Staying till 5.00 or 5.30 pm I used to fill minimum one to maximim two questionnaires only. It was really an arduous job to fill the questionnaire and to converse with the respondents after travelling so much and above that if my respondent was not agreeable to answer me knowingly was actually wearisome. Some incidents are also there when after explaining my purpose when I started placing my queries their response wasn't good. Once it happened like, after completion of the questionnaire respondent commented '*tapai ko ta talab pakcha, hamle kehi paune hoina, bhanera ni ke huncha* (*you will get a huge sum, we will not get anything*)', those were really unexpected words for me suddenly after such a bad response. My mind struck then oh! She was intentionally not responding well and this kind of interview was really not worth including for the analysis part.

Convincing the respondents and acquiring the required information was the most difficult part of the study. In many cases, I found that it's easier to acquire information through informal talks than from asking questions from the structured questionnaire. People feel free and comfortable to answer in such informal talks. But the difficult part of this kind of interview was that I have to keep everything in my mind so that after returning from field I can record them in proper way.

Besides, as my research was based on random sampling, I interviewed some household which later on discovered not as a permanent resident of the community i.e. they were just tenants. So those interviews were also excluded from the sampled population. Interviews taken with them could be included in the study but they were there just for few months. They knew nothing about the community, neither history nor any kinds of developmental activities. Moreover, they were not included as a member of the community and were excluded from any sort of meetings and activities that takes place in the community. Renting out rooms in squatted area was itself one of the interesting issue which urge me to think various other questions, like those people who themselves have squatted the area, how could they rent out a

room? For those who don't have any other alternative source of income for them it's reasonable to rent out a room to receive few sum. The poorest themselves are using one small room only and the other one they have rented it out. But for them who squat the area and then instead of residing themselves are renting out rooms or selling it out and at the same time those who are buying it and later are called squatters, is somehow questionable in the sense that, are they really homeless or landless? Can they really be considered as a poor? These are some of the important issue which I found must be explored out for the best of the poorest. Unfortunately this study couldn't cover that aspect of the poor due to limitation of my objectives.

Absence of household head also posed great deal of problem. People used to go to their work from the early morning and it was impossible to stay there till night. So, second elder person from the household have been interviewed. In some cases only daughter in laws have been found to be present at home who were married few years back only and in such cases also information regarding their origin and settlement in the community was found difficult to obtain.

One more worth mentioning experience is related to the non-governmental organisation 'LUMANTI'. Though I cannot deny rendered help from some of the employees over there but at the same time I would like to point out the rudeness, impoliteness and inattentiveness of some of the staff members from the organisation. LUMANTI is the sole organisation which works for the slums and squatter in the valley and because of this, all researchers doing his/her on the related topic should get proper information and help from the organisation. I would like to cite incident when I went to Lumanti to buy one of their reports. I waited for more than two hours but there was no one to attend me. I asked many staff but get no response and above that without informing, all the staffs left one by one locking their rooms. This was really frustrating for a student who is there just to buy the report.

Being a Geography student, field work wasn't new for me. We have been taught these things from our school level. We have not only done it theoretically but also practically. But doing field work for my thesis was somehow very different from all those previous works. It was difficult as well as a learning task. Planning and performing the whole thing without anyone to accompany, really offer us some practical experiences which I think will definitely help us in our future works.

**Table - 1**  
**METHOD FOR GATHERING INFORMATION**

	OBJECTIVES	CONTENTS FOR FULFILLMENTS OF OBJECTIVES	METHOD FOR GATHERING INFORMATION
1.	<b>Specific objective:-</b> To examine the livelihood strategies of the urban poor living as squatters in kathmandu city.	J Socio-economic conditions of the urban poor <ul style="list-style-type: none"> <li>❖ -Age , population and household characteristics(age and sex structure, sex ratio, household size, ethnic composition and educational status)</li> <li>❖ Origin of dwellers, reasons for migration from the place of origin, reasons for squatting and duration of stay in the community</li> <li>❖ Types of occupation</li> <li>❖ Income level</li> <li>❖ Rental status</li> </ul>	1.40% of the total household selected through random sampling 2.Household survey through personal interviews using both open and closed structured as well as semi-structured questionnaire methods
2.	<b>General objectives:-</b> Identifying the level of basic services and facilities available to the squatters	❖ Shelter, water, electricity, means of communication and transport, access to roads, market and drainage, solid waste disposal, environmental conditions of the settlement and health impact on dwellers, extent of health awareness, saving and credit associations	1. Participatory open as well as hidden unstructured observation checklist were used to gather information regarding basic services and facilities of the urban poor. 2. Focus group discussion with key informants was used to gather information's regarding saving and credit associations of the squatters. A list of check list was prepared for discussion and interview.
3.	To analyze the access of urban poor to different kinds of assets	❖ natural, physical, human, social, and financial	Observation as well as interviews both structured and unstructured as well as in-depth were used to collect different kinds of information concerning urban Poor's access to different kinds of assets
4.	To access the risks and vulnerabilities of the urban poor.	❖ Isolation or social exclusion ❖ unemployment , loss of income and indebtedness ❖ food insecurity ❖ deterioration health ❖ tenure insecurity	Semi-structured guide lined interview as well as in-depth interview were organised for the information regarding risk and vulnerabilities.

## **CHAPTER – IV**

### **4. SOCIO-ECONOMIC COMPOSITION AND CHARACTERISTICS**

The present section deals with three different parts of the study. First section examines the basic characteristics and composition of the sampled household, such as age and sex structure, sex ratio, household size, ethnic composition, educational status. Second section examines the social characteristics, such as residence and migration status and third section tries to examine different livelihood strategies and occupation of the poor in the Ramhity squatter.

#### **4.1 DEMOGRAPHIC COMPOSITION AND CHARACTERISTICS**

##### **4.1.1 Age and sex composition**

The total population of the study area is 613. Out of total population, 305 are male and 308 are female (Lumanti, 2001). For this study 305 persons represent the total sample population constituting 51 household of the community as a whole. Table 2 represents the age and sex composition of the selected sample population in the Ramhity squatter.

**Table 2**  
**Age distribution of household members by sex**

Age Group	Male	Percent	Female	Percent	Total	Percent
0-4 Years	5	3.3	8	5.3	13	4.3
5-9	14	9.2	16	10.5	30	9.8
10-14	23	15.0	11	7.2	34	11.1
15-19	18	11.8	19	12.5	37	12.1
20-24	21	13.7	25	16.4	46	15.1
25-29	15	9.8	10	6.6	25	8.2
30-34	10	6.5	13	8.6	23	7.5
35-39	6	3.9	11	7.2	17	5.6
40-44	13	8.5	10	6.6	23	7.5
45-49	8	5.2	10	6.6	18	5.9
50-54	8	5.2	5	3.3	13	4.3
55-59	4	2.6	5	3.3	9	3.0
60-64	2	1.3	2	1.3	4	1.3
65-69	5	3.3	2	1.3	7	2.3
70 and above	1	0.7	5	3.3	6	2.0
Total	153	100	152	100	305	100

*Source: Field Survey, 2005.*

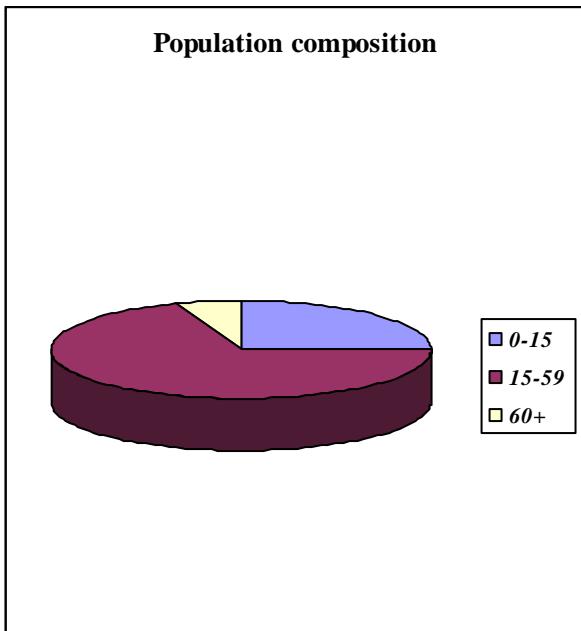
Table 2 shows the selected population categorized into 15 age groups. According to this, males are highest in the age group 10-14 years followed by 20-24, 15-19, and 25-29. Similarly, number of female population is high in the age group 20-24 followed by 15-19, and 5-9. 4.3 percent of the population comprise children less than 5 years. Children who are yet to join schools fall in this category.

**Table 3**  
**Broad age and sex composition**

Age Group	Male	Percent	Female	Percent	Total	Percent
0-15	41	26.8	35	23.0	76	24.9
15-59	103	67.3	109	71.7	212	69.5
60+	9	5.9	8	5.3	17	5.6
	153	100	152	100	305	100

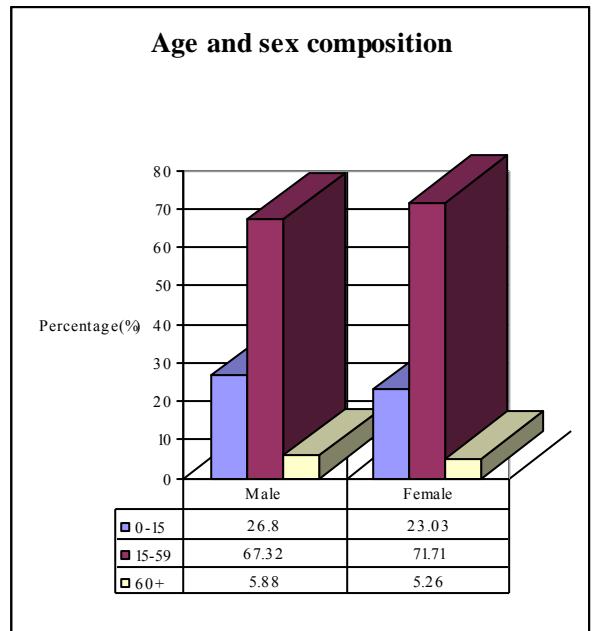
Source: Field Survey, 2005.

**Figure 3**



Source: Field Survey, 2005.

**Figure 4**



Source: Field Survey, 2005.

Table 3 shows age and sex composition of the community in broad age groups. It clearly represents the selected population sample as 305 persons out of which 153 are males and 152 are females.

The population has been categorized into three broad groups' i.e., 0-15, 15-59 and 60+. The highest number of population falls in the age group 15-59. Generally this age group is recognised as the working age group. So, this age group stands for the working population of the Ramhity squatter. Age group 0-15 and 60+ are the groups of dependent population which is in general referred to as young adult population and old population. About 25 percent of the total population represents 0-15 age group, which consists mainly of young population presently enrolled in schools and colleges and about 6 percent represent the latter group, which consists of older citizens of the community. Regarding sex composition, the proportion of males aged 15-59 is lower than that of females while it is opposite for the young (0-15) and old age (60+) groups.

The sex ratio for different age group is presented in the table 4. The overall proportion of sex ratio in the age group 60-64 is almost cent percent. The number of males per 100 female in

the age group 65-69, 10-14, 50-54, 25-29 and 40-44 is 250, 209.1, 160, 150 and 130 which is much higher than that of other remaining age groups 0-9, 15-24, 30-39, 45-49, 55-59 and 70 above. In the last age group i.e. 70 above, number of males per 100 female is only 20 which indicates higher expectancy rate of women than males.

**Table 4**  
**Sex ratio by age group**

Age Group	Male	Female	Sex Ratio
0-4 Years	5	8	62.5
5-9	14	16	87.5
10-14	23	11	209.1
15-19	18	19	94.7
20-24	21	25	84.0
25-29	15	10	150.0
30-34	10	13	76.9
35-39	6	11	54.5
40-44	13	10	130
45-49	8	10	80
50-54	8	5	160
55-59	4	5	80
60-64	2	2	100
65-69	5	2	250
70 and above	1	5	20
Total	153	152	100.7

Note: sex ratio is number of males per 100 females

Source: Field Survey, 2005.

#### **4.1.2 Household size and gender of the household head**

The household size and the gender distribution of the household heads are presented in table 5. Household head is defined as the person who usually takes decisions on major household matters. She / he should be regular member of the household (Jessore and Pourashavas, 2001). Table reveals that about 13.7 percent of the household are headed by females in the study area.

**Table 5**  
**Household size and gender of the household head**

Household size	Female headed household	Male headed household	Total
2 persons	3	1	4
3 persons	-	4	4
4 persons	1	4	5
5 persons	-	10	10
6 persons	-	8	8
7 persons	1	3	4
8 and more	2	14	16
Total	7	44	51

Source: Field Survey, 2005.

About 16 households have family size of 8 and more members. After this, 18 households have family size ranging between 5-6 persons. The mean household size in the community as a

whole is approximately 6 persons (5.98). Household headed by males are larger than females. Overall 5.9 percent of the female headed household consists of two person unit. Only 3.9 percent of the female headed household consists of eight and more family members while it is 27.5 percent for male headed household.

#### **4.1.3 Ethnic composition**

Nepal as a whole can be cited as an example of ‘unity in diversity’, in a similar way Ramthity can be seen as one of the instance of diverse culture, caste and creed, prevalent in Nepal. People belonging to different religion and ethnicity are residing the area.

##### **4.1.3.1 Ethnicity**

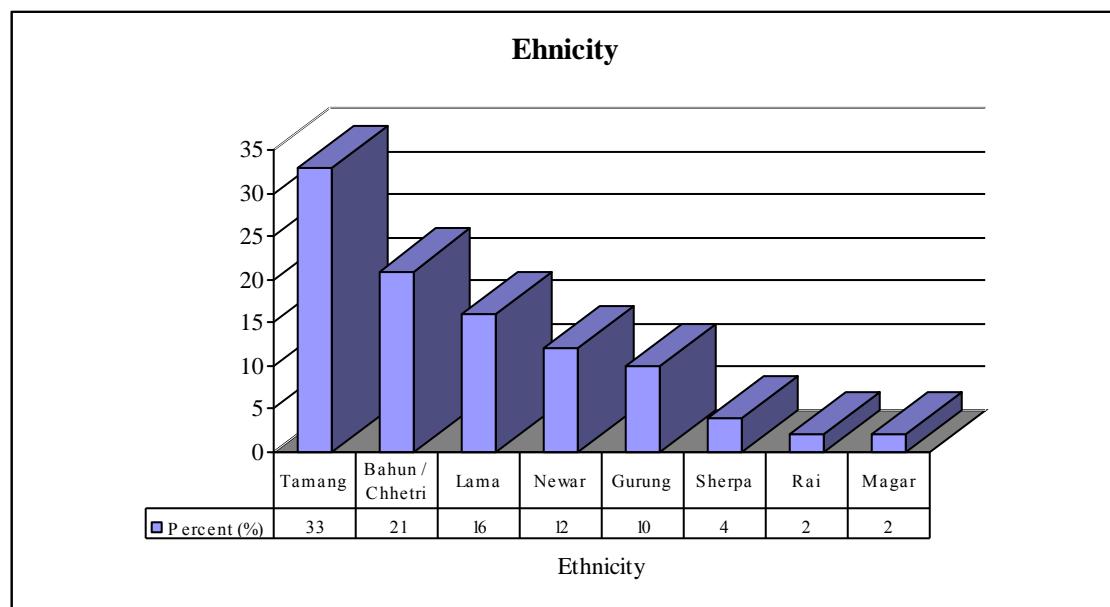
Not only people of different religion inhabit Nepal, it is also inhabited by the people of different ethnicity representing different traditions. Tamangs are in majority with 33 percent of the total household followed by Bahun / Chhetri (21%), Lama (16%), Newar (12%) Gurung (10%), Sherpa (4%), Rai (2%) and Magar (2%), the latter two showing minority in the community. Though people in the community use Nepali language for day to day transactions, they speak their respective mother tongue with their family members.

**Table 7**  
**Ethnicity**

Ethnicity	No. of Households	Percent
Tamang	17	33
Bahun / Chhetri	11	21
Lama	8	16
Newar	6	12
Gurung	5	10
Sherpa	2	4
Rai	1	2
Magar	1	2
Total	51	100

Source: Field Survey, 2005

**Figure 5**



*Source: Field Survey, 2005.*

#### **4.1.3.2 Religion**

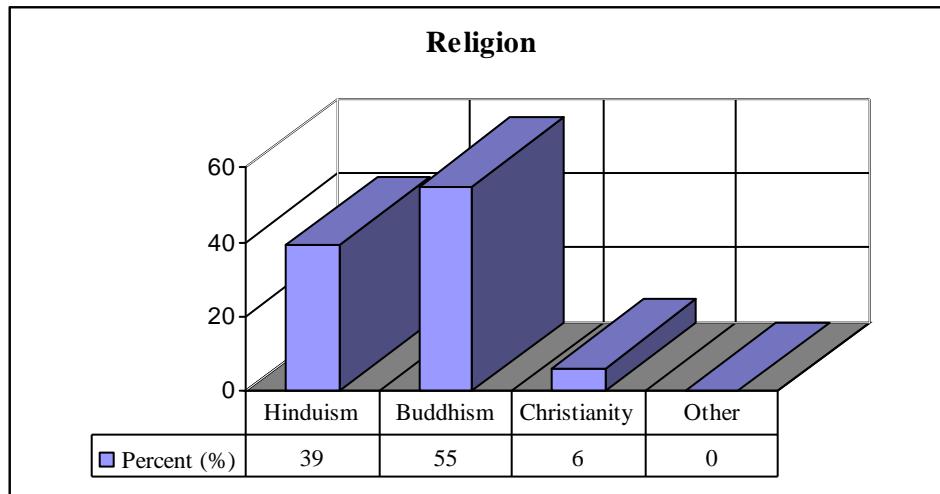
Nepal is basically a Hindu Kingdom and Hindus are notably in majority. Contrast to this fact, Ramhity Squatter constitutes Buddhists in majority. As table 6 as well as figure 6 depicts, 55 percent of the total household in the community consists of Buddhist origin, followed by Hinduism, in second position and Christianity in third. It may be because the area is near Bouddha which is a religious place of the Buddhist and also the whole area from Chabahil to Kapan via. Mahakaal comprise people of Buddhist origin. Christians in the community are found to be those who have converted their religion either from Hinduism or Buddhism. No one is by birth Christian. This may indicate the growing trend of conversion into Christianity. When asked the reason, it was found that the main reasons are finding peace, dissatisfaction with Hindu social practices and following other family members. Though Muslims also exit in Nepal, the community is exclusive of this religion.

**Table 6**  
**Religion**

Religion	No. of Households	Percent
Hinduism	20	39
Buddhism	28	55
Christianity	3	6
Other	-	-
Total	51	100

*Source: Field Survey, 2005.*

**Figure 6**



*Source: Field Survey, 2005.*

#### 4.1.4 Literacy and educational status

In the present study, literacy is taken as ability to read and write. Education is one of the main pre-requisite for development which enables a person to keep pace with the rapidly changing world and to be developed with the developing world.

##### 4.1.4.1 Educational status

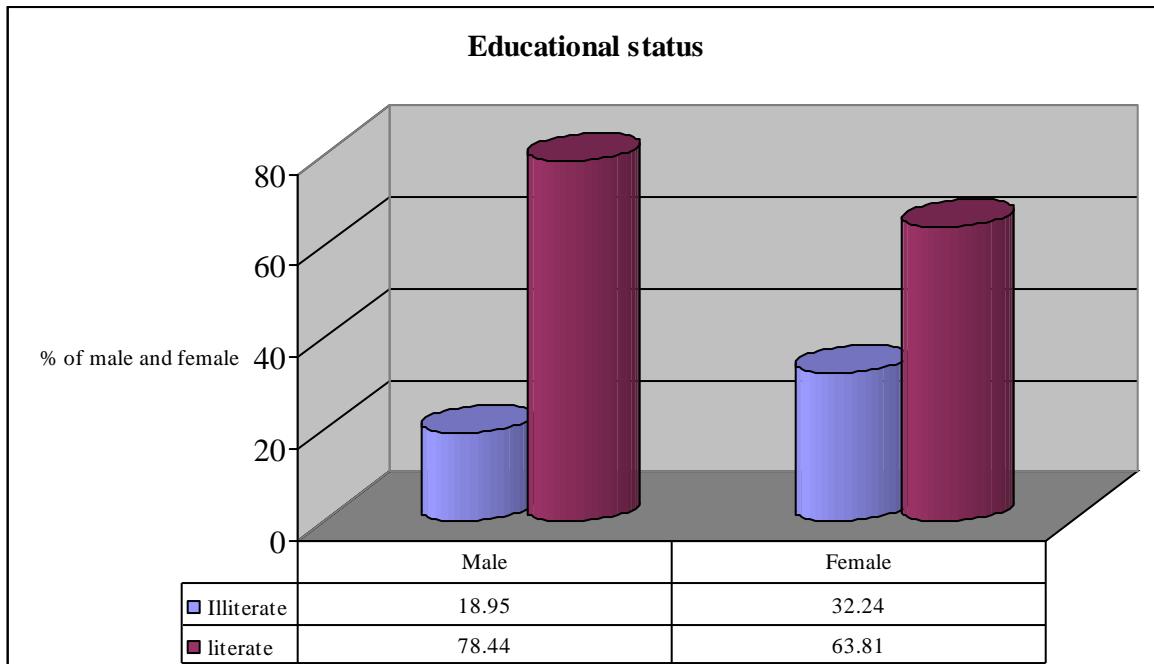
**Table 8**  
**Educational status**

Educational Status	Male	Percent	Female	Percent	Total	Percent
Illiterate	29	18.95	49	32.24	78	25.57
literate	120	78.44	97	63.81	217	71.14
Total	149	97.39	146	96.05	295	96.73

*Source: Field Survey, 2005.*

*Note: Data excludes child less than 4 years.*

**Figure 7**



*Source: Field Survey, 2005.*

Table 8 shows that the educational status of the Ramhity squatter is much better when compared to national level. Children less than four years accounts for 3.3 percent in the community. 71.1 percent people are found with the ability to read and write and the rest 25.6 percent of the people are totally illiterate. Out of total male in the community 78.4 percent are literate (those who can read and write) and only 19.0 percent are illiterate. Likewise 63.8 percent of women in the community are literate leaving 32.2 percent as illiterate. Higher literacy rate in the community may be due to fact that 37.4 percent people of the community belongs to the young groups aged between 4-23 who are in the continuation of their study and

participation of these young groups in the education system may be attributed to the different kinds of awareness created by different non-governmental organisations as well as globalization.

#### **4.1.4.2 Educational attainment**

**Table 9**  
**Educational attainment**

Educational	Male	Percent	Female	Percent	Total	Percent
Primary	59	49.2	44	45.4	103	47.5
Lower Secondary	32	26.7	23	23.7	55	25.4
Secondary	17	14.2	16	16.5	33	15.2
Higher Secondary	9	7.5	8	8.3	17	7.8
Graduation	3	2.5	6	6.2	9	4.1
Total	120	100	97	100	217	100

*Source: Field Survey, 2005.*

Table 9 illustrates education attainment of the community people in the study area. 47.5 percent of the total literate population are found to have completed primary level education and only 4.1 percent have completed or have been doing bachelor's level. The higher percentage of persons completing primary education suggests higher number of drop outs in the community. These now constitute the working population of the area. Increasing trend of participation rate in the education system can be seen if compared to earlier days.

#### **4.2 SOCIAL CHARACTERISTICS**

Along with demographic characteristics, social characteristics have also been tried to explore broadly to get comprehensive picture of the people living in Ramhity squatter community as a whole.

**Table 10**  
**Duration of stay in the community (*by household*)**

Years	No. of Households	Percent
Less than 10 years	4	7.8
11-20	20	39.2
21-30	22	43.1
31+	4	7.8
No response	1	2.1
Total	51	100

*Source: Field Survey, 2005*

#### **4.2.1 Duration of stay in community**

Duration of stay in community in this study refers to the time period which has been spent by the community people in the Ramhity squatter. Ramhity squatter was occupied in the year 1971. Residents in the study area have migrated from different places of Kathmandu to this area at different time period. Though admission of the new comers in the community is prohibited now a days, sale of ones' portion is still prevalent with the consent of the community members, so duration of stay in the community ranges from more than 30 years to

less than 10 years. Households residing in the community for more than 30 years counted 22 household in the community and households residing in the community for less than 10 years counted 4 in numbers.

#### 4.2.2 Region of origin

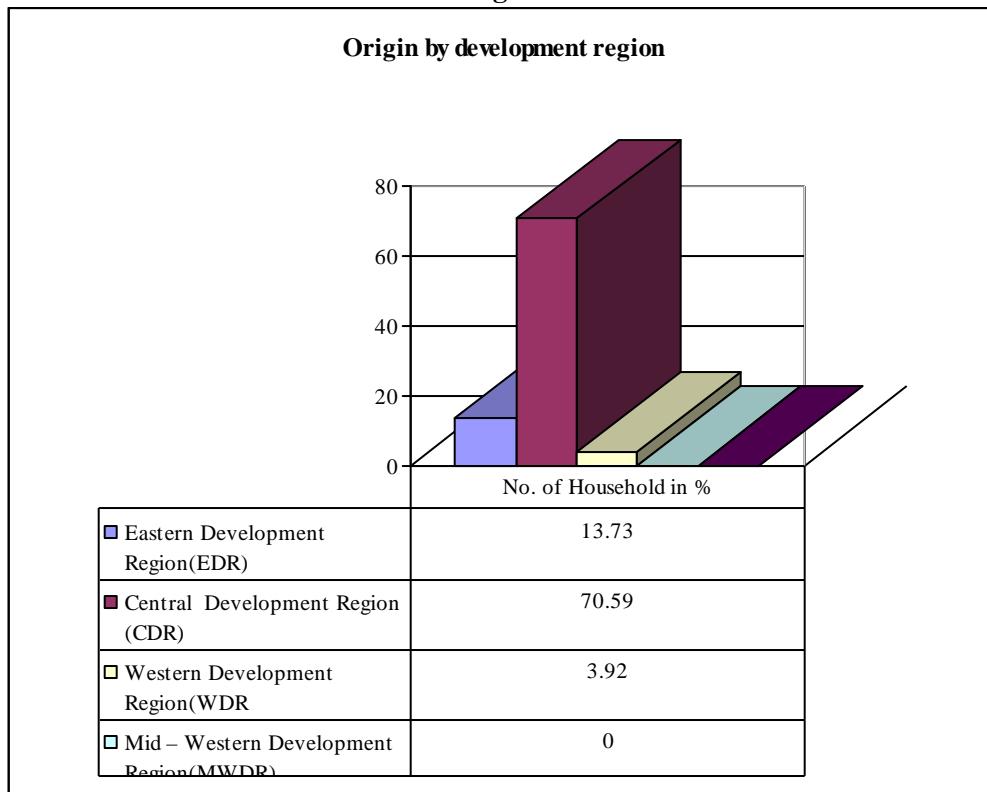
Ramhity squatter is composed of people from different districts of Nepal. Before settling down in Ramhity squatter, they first migrated from their place of origin to the capital city, Kathmandu, in search of better employment opportunities. They took shelter in rented rooms, and when through friends and relatives they came to know about the place, they can also squat the area and settled over there.

**Table 11**  
**Region of origin (by development region)**

Development region	No. of Households	Percent
Eastern Development Region(EDR)	7	13.73
Central Development Region (CDR)	36	70.59
Western Development Region(WDR)	2	3.92
Mid – Western Development Region(MWDR)	-	-
Far- Western Development Region(FWDR)	-	-
Native	4	7.84
No response	2	3.92
Total	51	100

Source: Field Survey, 2005

**Figure 8**



Source: Field Survey, 2005.

Table 11 shows that majority of households have migrated from different district of Central Development Region including Kathmandu Valley itself. It counts for more than 70 percent of the household. After that, Eastern Development Region is foremost in terms of migration which is 13.7 percent. It may be due to the nearness factor. Similarly, Western Development Region ranks third accounting for 3.9 percent. CDR has acted as a main attraction for better employment opportunities for both the development regions here. 7.8 percent count the native of Kathmandu, who later on has shifted to the area.

#### **4.2.3. Region of migration (by district)**

**Table12**

**Region of migration (by district)**

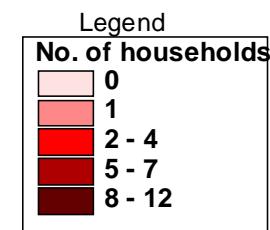
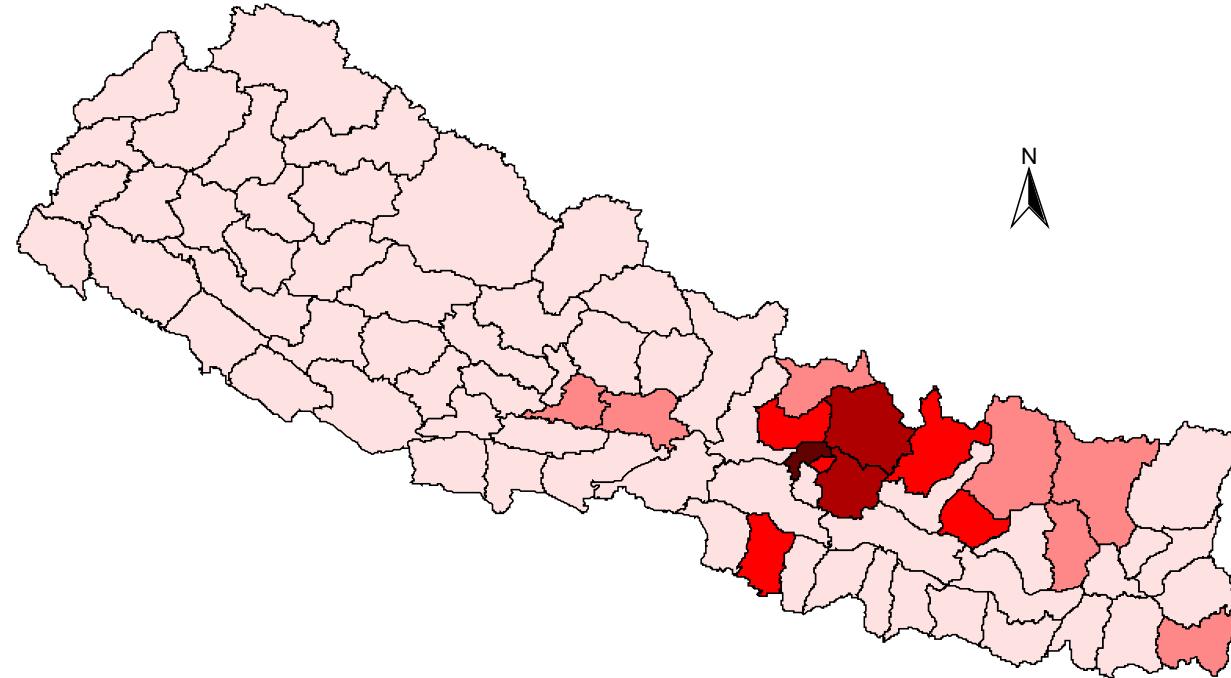
District	No. of Households	Percentage
Okhaldhunga	3	5.8
Solukhumbu	1	2.0
Kavre	7	13.7
Bhojpur	1	2.0
Jhapa	1	2.0
Sindhupalanchok	7	13.7
Nuwakot	2	3.9
Kathmandu	11	21.6
Syanja	1	2.0
Bara	4	7.8
Bhaktapur	4	7.8
Tanahu	1	2.0
Rasuwa	1	2.0
Dolakha	2	3.9
Kirtipur	1	2.0
Sankhuwasava	1	2.0
No response	3	5.8
	51	100

*Source: Field Survey, 2005*

According to table 12, people have migrated mostly from Kathmandu district only. It counts for 21.6 percent which over ranks all other districts. The nearness of the capital city might be the main reason for more migrants from this district. Kathmandu district is followed by Sindhupalanchok and Solukhumbu accounting for 13.7 percent each. Bara and Bhaktapur ranks third in terms of migration by district each accounting for 7.8 percent. Other districts are Okhuldhunga (5.9%), Nuwakot and Dolakha (3.9%), Bhojpur, Jhapa, Syanja, Tanahu, Rasuwa, Kirtipur and Sankhuwasava (2.0%).

Map 3

### DISTRICT WISE MIGRATION TO RAMHITY SQUATTER AREA



2 0 2 Kilometers

Prepared by Gitta Thapa, CDG, 2006

Source: HMG Survey department

#### **4.2.4 Reason of migration**

Rural to Urban migration is age old phenomena in every developing country. Nepal is no exception. The economic motive appeared the most common reason for migration from their place of origin to the kathmandu city.

Field survey suggest following main reasons for peoples migration from their place of origin:

- ]/ No land
- ]/ Less land (difficult for survival)
- ]/ Natural disaster
- ]/ Better employment opportunities
- ]/ Present job in the city

**Table 13**  
**Reason of migration**

Reason of Migration	No. of Households	Percent
Seeking employment	22	43.1
No land	20	39.2
Natural disaster	2	3.9
Native	4	7.8
No response	3	6.0
	51	100

*Source: Field Survey, 2005*

Table 13 shows that 43.1 percent of the household have migrated for better employment opportunities. Lack of adequate land for survival and natural disaster leading to economic instability and insecurity in peoples life, are other major reasons for their migration.

## 4.3 EMPLOYMENT AND OCCUPATION

### 4.3.1 Occupation types in Ramhity squatter

**Table14**  
**Occupation types in Ramhity squatter**

Occupation types	No. of persons	Percent
Students	114	37.4
Housewives	39	12.8
Labour ( mason, mistri, potter, painter)	23	7.5
Weaving	18	5.9
Nothing	18	5.9
Business/ shop	16	5.3
Carpenter	21	6.9
Abroad	13	4.3
Child < 4 years	10	3.3
Driver	8	2.6
Private	5	1.6
Teacher	4	1.3
Guard	3	0.9
Trekker	3	0.9
Tailor	2	0.7
Waitress	1	0.3
Non-gazetted second class govt. official ( <i>Khardar</i> )	1	0.3
Cyber host	1	0.3
Police	1	0.3
Army	1	0.3
Housemaid	1	0.3
Hawker	1	0.3
Constructor	1	0.3
Servant ( petrol pump)	1	0.3
Total	305	100

*Source: Field Survey, 2005.*

Community people have adopted various kinds of occupations in order to meet their livelihood aims. Table 14 reveals the highest number of people in the community (beside students and housewives) working as a labour. There are about 7.5 percent of people engaged in this industry. However, kind of labour work differs within the community. In the study area it has been found that most of the people in this category work as a Jyami, a sikarmi, a painter or a potter. These people work on a daily wage basis and earn NRs. 100-200 on an average. But at the same time it has been found that their works are very uncertain which reduce them very often to a vulnerable condition. After labour, 5.9 percent of the populations are engaged in weaving. Weaving occupation has been found to be oldest occupation of the community people. With the passage of time this job is disappearing from the community. This job is done by mainly the women of the household. At present time many have left this occupation and some are still engaged in weaving. Most of them have taken it as a part time job, but people fully engaged in this occupation and earning their daily livelihood have also been

found during the field survey. They are paid according to quantity of cotton they spin during a day. They are paid NRs18 /Kg. Alongside different people are engaged in different kinds of self-employed business like different kinds of shops (vegetable, stationary, hotels, internet and CDs), tailoring, carpentry, hawker as well as driving. Additionally various kinds of strategies have been adopted by the local people to make their ends meet viz. teaching, trekking, cyber host, waitress ,army, housemaid , servant, guard, and so on.

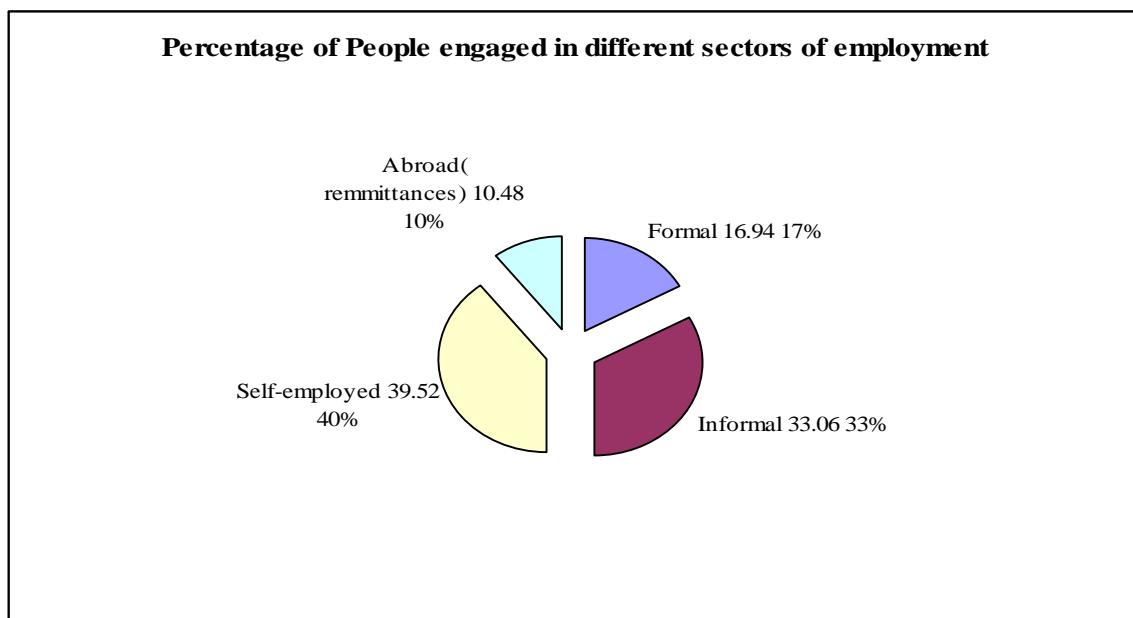
Different livelihood strategies adopted by the people in the study area have also been tried to show by categorizing different occupation into four different sectors. Following table and pie-chart shows the number and percentage of the poor involved in different sectors for their livelihood in the study area.

**Table15**  
**People engaged in different sectors of employment**

Occupation types	No. of persons	Percentage
Formal	21	16.9
Informal	41	33.1
Self-employed	49	39.5
Abroad( remittances)	13	10.5
Total	124	100

*Source: Field Survey, 2005*

**Figure 9**



*Source: Field Survey, 2005.*

The chart shows the relative importance of different sources of income for the working population of the community which are grouped into four categories viz. formal, informal, self-employed and abroad based employees. The chart reveals that the major contribution comes from self-employed businesses. Around 40 percent of the working population is engaged in self-employment business. After that about 33 percent of the working population is engaged in informal sector for their livelihood which is followed by involvement of just about 17 percent of the people in the formal sector and approx 10 percent in foreign countries.

#### **4.3.2 Monthly income level (*by household*)**

**Table-16**  
**Monthly income level (*by household*)**

Income Level (in NRs.)	No. of Households	Percent
1-1000	-	-
1001-5000	10	19.7
5001-10000	16	31.3
10001-15000	12	23.5
15001+	13	25.5
	51	100

*Source: Field Survey, 2005*

Gathering information regarding income is the most difficult task for any researcher especially when dealing with the people living illegally as squatters. So, there may be a chance of error in this regard. Approx figure has been employed as told by the respondents in this study.

As local people are employed in various kinds of occupation, inequality in the income level has been found in the study area. Household whose family members are working abroad or doing some sort of self employed business like hotel, stationary shop, furniture shop and the like are earning good sum of money. On the other hand, those household whose members are employed as a labour are much poor than the former.

Table 16 shows 31.4 percent of household earn monthly income in the range NRs. 5001.00-10000.00 followed by 25.5 percent in the range 15001.00+, 23.5 percent in the range 10001.00-15000.00, and 19.7 percent in the range 1001.00-5000.00. The lowest range belongs to those working as labourers.

#### **4.3.3 Monthly income level (*by individuals*)**

**Table 17**  
**Monthly Income level (*by individuals*)**

Income Level (in NRs.)	No. of persons	Percent
1-1000	18	5.9
1001-5000	67	22.0
5001-10000	28	9.1
10001-15000	20	6.5
15001+	9	3.0
Students	114	37.4
Housewife	39	12.8
Child>4 years	10	3.3
	305	100

*Source: Field Survey, 2005.*

Table 17 demonstrates monthly income level of individuals in Ramhity squatter. As mentioned in the above paragraph, number of people earning monthly income in the range

NRs.1001.00-5000.00 is largest. The number counts for 67 out of 305 persons in the community which represents 22 percent as a whole. This is followed by 28 persons earning income level in the range NRs.5001.00-10, 000.00, 20 persons in the income range 10,001.00-15,000.00, and 9 persons are earning more than NRs.15, 001.00 per month. People who are earning more than 10,000.00 are those who are abroad or doing some sort of self-employed business.

#### **4.3.4 Rental status**

**Table 18**  
**Rental status**

Rental Status	No. of households	Percent
Renting out rooms	6	11.8
Not Renting out rooms	45	88.2
	51	100

*Source: Field Survey, 2005*

Not only different types of occupations are the basis of living but for many of the residents it has been found that rent act as the main source of income. In the study area 6 households have been found involved in renting out rooms.

#### **4.3.5 Number of rooms rented**

**Table 19**  
**Number of rooms rented**

No. of Households	No. of rooms rented	Income earned (in NRs.)
1.	2	1,200
2.	3	2,100
3.	2	1,200
4.	2	1,200
5.	6	4,000
6.	2	1,200
Total	17	10,900

*Source: Field Survey, 2005*

According to table 19, Maximum number of rooms rented by one household is 6 in numbers and the minimum number is 2. It has been found that income up to 4,000 has been earned by renting out 6 rooms by one household.

#### **4.3.6 Monthly rental income earned**

**Table 20**  
**Monthly rental income earned**

Maximum Rental Income Earned	NRs.4,000
Minimum Rental Income Earned	NRs.1,200
Total Minimum Rental Income Earned	NRs.10,900
Mean Minimum Rental Income Earned	NRs.1816.67

*Source: Field Survey, 2005*

Total rental incomes earned in the community is NRs. 10,900.00 and mean rental income is NRs. 1816.67. It can be concluded from this, that the rent has been a potential source of income for those people who doesn't have other alternative source for securing livelihood and constitutes a favoured poverty-reducing strategy, especially for women.

#### **4.3.7 Conclusion**

To précis the socio- economic composition of the study area, Ramhity is dwelt by people of different religion and ethnicity. Total population of the area is 305, out of which 153 are males and 152 are females respectively. Greater percentage of the population (69.5%) falls in the age group 15-59. The mean household size in the community as a whole is approximately 6 persons (5.98) and about 13.7 percent of the household are headed by females. 71.1 percent people are found with the ability to read and write and the rest 25.6 percent of the people are totally illiterate. 47.5 percent of the total literate population are found to have completed primary level education and only 4.1 percent have completed /undergoing bachelor's level. Duration of stay in the community ranges from more than 30 years to less than 10 years. Households residing in the community for more than 30 years are 22. Households residing in the community for less than 10 years are 4 in numbers. Dwellers have migrated from different districts of Nepal. Majority of households have migrated from different district of Central Development Region. It counts for more than 70 percent of the household. 43.1 percent of the household has migrated for better employment opportunities.

They have adopted different kinds of livelihood strategies to meet different requirements. They are involved in different kinds of occupation like Labour (mason, mistri, potter, and painter), Weaving, Business/ shop, Carpenter, Driver, Teacher, Guard, Trekker, Tailor, Waitress ,*Khardar* (non-gazetted second class govt. official), Cyber host ,Police, Army, Housemaid, Hawker, Constructor and Servant in a petrol pump A large section of the population is engaged in petty self-employed business (39.5%) like tea shops, vegetable shops, stationary shops, repairing shop, CD and Cassette shop, furniture shop and tailoring shop. Next to self-employed sector, majority of the dwellers in the study area are occupied in informal sector (33.1%) which is followed by formal sector (16.9%). Other than these, residents of the area working abroad (10.5%) have also been found (Table 15). Most of the women in the community share same income generating activity i.e. weaving. Around 40 percent of the working population is engaged in self-employment business. Number of people earning income level in the range 1001-5000 is largest. The number counts for 67 out of 305 persons in the community which represents 22 percent as a whole. Rent has been found to be one of the crucial sources of income for 6 household in the study area.

Talking specifically about the changes that have taken in the livelihood strategies of the poor in Ramhity squatter during these 35 years of its settlement, more than 50 percent of the population has moved from the daily wage earning job to some sort of fixed formal and self-employed jobs. 16.9 percent of the population who are engaged in different kinds of formal jobs like teacher, cyber host, non-gazzeted government employee and others who are involved in private sectors represents in particular second generation among the dwellers in Ramhity,

which shows that the coming generations in Ramhity squatter are using their human skills to involve themselves in more dignified jobs.

## CHAPTER-V

### 5. LIVING ENVIRONMENT

#### 5.1 Living conditions

Living conditions in the study refers to the shelter and environmental conditions at Ramhity squatter. It not only includes infrastructural facilities available to the residents but also type of wall materials, type of roof materials, number of rooms, storey and the like.

##### 5.1.1 Building materials of wall

**Table 21**  
**Building materials of wall**

Building materials of wall	No. of households	Percent
Bricks	34	66.7
Bamboo / Mud walled	14	27.4
Wood	3	5.9
Total	51	100

*Source: Field Survey, 2005.*



Building materials of wall at Ramhity squatter is mainly made up of brick which according to the above shown table is 66.7 percent. After bricks material which is mostly used by the local poor are bamboo and wood. Houses of these types belong to those who are very poor and are not able to afford to build their capital assest.

*Brick as main building material of wall*

### 5.1.2 Building materials of roof

**Table 22**  
**Building materials of roof**

Building materials of roof	No. of households	Percent
Cement	14	27.5
Corrugated iron sheet ( Tin)	18	35.3
Tile	7	13.7
Other (plastics, bamboo etc.)	12	23.5
Total	51	100

Source: Field Survey, 2005.



area.

*Corrugated iron sheet as main building material of roof*

Similarly, mostly corrugated iron sheet (tin) has been used by residents as building materials of roof. In many cases along with tin bamboo is also used for the same purpose. Cement is the next prevalent building material of roof in the

### 5.2 Access to services and facilities

Water, electricity, road, transportation and communication facilities are some of the basic prerequisites for development needed by a country, a region, an area as well as an individual. This is one of the ways of measuring economic status. What are the conditions in which a person is living and performing his/ her livelihood activities really matters a lot when dealing with ‘sustainable livelihood approach’. This section deals with some of the basic services and facilities available to the urban poor in Ramhity squatter.

#### 5.2.1 Electricity

Many squatter settlements are devoid of basic services due to their illegal status. Usually government authorities cannot provide them these facilities, as they do not own land registration certificate (*lal Purja*). But Ramhity was an exceptional case. Every household in the community have access to electricity. Electricity has been provided them by the municipal corporation of their ward. Trying to explore the reason, it was told that though in the initial days, there wasn't but after few years municipal ward office has provided them this facility. They really had to struggle hard for it and finally in 1986 AD they became legal consumers of it. According to them at first only 7 households had electricity, now all households have electricity in their house.

### 5.2.2 Water

Water is one of the basic human needs, access of which is problem for most of the people in the Kathmandu valley, and squatters are no exception. The community people in the initial days faced the problem of water similar to electricity. They were even forced to go outside their community in search of places to access this service. According to the community people, outsiders used to use dirty languages for them whenever they use to carry water from *Dhunge Dhara* (public stone tabs). It was matter of embarrassment and shame for them.

#### Box 2

##### Mrs. Tamang, Aged 46, House 14

Mrs. Tamang has been residing in Ramhity squatter area for 21 years. She used to stay with her husband in a rented room in Kamal Pokharai. She got married in that rented house only and when her father in law squat land over there, they also moved over there in order to get rid of few problems such as housing. She states that initial days were really hard for all of them.” We had many problems including water and at that time we used to go up to *Dhunge Dhara* to fetch water, but the people over there used to look down upon us. They even didn’t hesitate to throw stones upon me once. We were treated as untouchables (*kami ho ki, bhanera bhanthayn*)”



The picture has changed a lot during these 35 years. Now they don't have to go outside the settlement to fetch water. They have their own tap in the settlement. During field survey, two community tap were observed in the community. One of them is in one minute distance from the entrance of Ramhity squatter and the other one is on the right hand side of school. Beside this, some of them have also form group of 4-5 households on the roadside to build their own community pump with the help of Lumanti. Though they have problems regarding water like ‘*ghar ma aaudaina, bahira lina janu parcha* (we don't have water tap in our own house)’, still they are content as they have to spend less time and travel small distance of 2 to 4 minutes to fetch water and the main thing is that now there is no one to curse them.

Community Water Tap in Ramhity

But during survey it has been found that many of the residents are content in this matter in comparison to earlier days. But still they have the problem of devoting much of their time going to fetch water, as they have to stand in queue. This is a major problem especially for

women's who are to perform various kinds of job during whole day. Some of them are even engaged in daily wage job other than household tasks.

### 5.2.3 Communication and transportation



In the community, it has been observed that many household have access to telephone. Those who are in better position also own mobile phones. And for those who don't have access to this service, use public booths which are available in stationary shops in the community. One cyber zone has also been observed in the community area.

Problems' regarding transportation was not pronounced among by the local people. As the place is near to Chabahil, Kapan and Boudha market place, access to all kinds of transportation facilities has been observed.

*Internet shop with STD/ISD facility with in Ramhity squatter*

### 5.2.4 Solid waste management

As regard toilet facilities, with the support of Lumanti, every household in the community has their own toilets. Some household who have build themselves have also been found. And as far as garbage is concerned, every week a van from municipality comes to collect it in the area. Each household pays Rs. 30 each for this purpose. The settlement has found to be clean during the field survey. When asked about the diseases, if caused by dirty surrounding, it has been found that now a days there is no such problems though during initial phase of the settlement, when the area was too dirty to live in, people used to get prey to water borne diseases as well as diseases caused by defecation all over the area.

### 5.2.5 School

One primary school named “*Nava Jagriti*” which runs classes 1-5 have been observed in the community. It was established with the help of Rolpa Carpet in collaboration with Lumanti in the year 1998 AD.

According to the key persons it was registered in 2000 AD. The school consists of 8 rooms at present including one library.



### *Primary School in Ramahity squatter*

There are 7 teachers and 1 child care taker in the school. One teacher each is provided by Rolpa Carpet and Lumanti, three teachers are supported by the community itself and two are from government reservation. The school also organizes tuition classes for the students of the community in the evening. Students not only from Ramhity squatter, study over there but students from surrounding squatters too are enrolled over there.

School going children from this community have been enrolled in private boarding, semi-government as well as in government schools and colleges. Many students from the community are studying under sponsorship provided by various foreign organisations. Different schools and colleges where students of the Ramhity community are enrolled are- Kailash Boarding , Joshy Boarding , Babal Vatika ,Oxford Public English Boarding School, Kantipur Boarding Junkiri Academy, Children Heaven Boarding School, Reliance International Academy, Mahakaal Boarding School, Gokarna School, Shrine Academy, Shri Mahendra Boudha Madhayamic Vidyalaya, Padma Kanya College,Ideal college, Kapan Campus, Kailash Multiple Campus.

### **5.2.6 Hospital**

Locals preferably go for government hospitals. Those who fall in very poor category, they never opt for private clinic but those who can afford usually opt for both government as well as private clinic at Mahakaal or Boudha according to the kind of disease they are suffering from . Nepal Medical College in Jorpati is common for all the locals. Seventy five percent of the respondents were found to fall in this category. They also go to Bir Hospital, Shanta Bhawan healing centre, Model Hospital, Kanti (Maharajganj), Gangalal Hospital. People also believe in traditional healers (*Dhami Jhakri*) and very often go for it within the *tole* (community) itself.

### **5.2.7 Market**



*A stationary plus ration shop*

Within Ramhity, there are different kinds of shops which supply daily goods for the locals. They don't go outside the community for daily requirements. Every convenience goods are available within the community. Stationary, vegetables, internet, ISD & STD, cassette and CD shop, mechanical shop are present in the area. 3-4 hotels (tea shops) have also been detected. According to the locals, peoples from surrounding areas also come over there for various kinds of shopping.

## **Conclusion**

In the early period of Ramhity squatter settlement, there was no infrastructure. Roads were not there. Houses have no plumbing and no electricity. They had water problems, drainage problems; they didn't know where to dispose solid waste. Now, they have overcome all these problems. They not only have good infrastructure but now they are heading towards good life in every respect. Establishment of the school in the area is a good example which in the coming years, they are planning to upgrade.

## **CHAPTER-VII**

### **7. RISKS AND VULNERABILITY**

The *Vulnerability Context* frames the external environment in which people live. People's livelihoods and the wider availability of assets are fundamentally affected by critical trends as well as by shocks and seasonality – over which they have limited or no control. The factors that make up the vulnerability context are important because they have a direct impact upon people's asset status and the options that are open to them in pursuit of beneficial livelihood outcomes (DFID, 1998).

Vulnerability is related to insecurity, sensitivity of well-being in the face of a changing environment, and households' resilience and ability to respond to risks and negative changes (economic, environmental, social or political, including shocks, trends and seasonal cycles) and to opportunities (Moser, 1998; Carole, 1999). Vulnerability can be indicated in the city by exposure to risk, economic poverty/inequality and political marginality.

The focus of SL research into vulnerability therefore examines both:

- ]/ the exposure of different groups to particular trends/shocks/seasonality; and
- ]/ the sensitivity of their livelihoods to these factors.

This section deals with the risks and vulnerability faced by the poorest in the community who are still living within vicious circle of poverty.

The World Bank describes Nepal as one of the least developed countries in the world. The annual per capita income is about US\$227, well below the World Bank's extreme poverty line that is drawn at US\$275 per annum (Lumanti, 2001). However, according to different studies the actual level of urban poverty in Nepal varies. Depending on which factors are measured, estimates of the number of dwellers living below the poverty line range from 14.5 to 57 % (Lumanti, 2001).

An analysis of vulnerability offers scope for addressing the one-dimensional understanding of poverty resulting from the use of poverty lines. However, the complexity of the factors determining vulnerability is such that it is impossible to measure using simple quantitative tools (Moser and Holland, 1997).

Ramhity squatter however improved a lot in many respects during these years, levels of exposure to risk, inequality, poverty and political marginalization are still present.

## **7.1 Isolation or social exclusion**

Cities are more culturally diverse and socially fragmented and less secure than rural areas (Ramasut and Walker, 1999). People from different parts of the country come in search of different employment opportunities. Ramhity squatter also is characterized by this feature. Though social exclusion in terms of ethnic or social background is rare, still social capital is weaker for many of the poor in the community, because of violence and a looser definition of community. Tensions and isolation because of social diversity and income inequality is common among the poorest in the community. Encircled by everyday risk of food insecurity and income is making them busy barring them to take part in any kind of social programmes and this day after day routine of going to their job from the early morning to till late evening at the same time occupied in their daily household chores is becoming the cause of isolation or social exclusion from the other members of the community. Especially women, both who earns and those who are busy with their caretaking job have found to be prey to this group. (Example: Box 10)

### **Box 10**

#### **Mrs. Khadka, Aged, 24 House 76**

I am interested in adult education. But I don't have time. "*Aata uuta garda thikai huncha*" (busy with household chores), "*I am pregnant again and I don't think I will be able to participate in future (2 daughters)*"

Her husband is a taxi driver. He borrowed money from his relatives to buy taxi. Now they are paying it by withdrawing money from saving and credit association.

Her house is very small and congested. They have only two rooms. They don't have attached toilet. It is outside their house. She recalls, 'few days back, when she woke up at 4 am for toilet, one insane person entered her home and she is still terrified of that incident'. She is not involved in any kinds of activities that take place in the community. She even doesn't take any kind of decisions. All kinds of shopping are done by her husband. She stays inside her house doing household works.

Alongside, inequality in terms of social position as well as income has drawn a permanent line of disparity between those who have secure tenure and those who doesn't have i.e. the community in the Ramhity squatter. It has been told that during initial day's people from surrounding areas with title deeds used to look down upon them very much. Poor used to suffer from mental harassment everyday. But now a days there are no such problems due to unity as well as exposure of the community to different organizations. At the same time many have the notion that as they are not concerned with them and as they are busy with their works both the groups have nothing to do with each other. But some people still hold the view that even if they can't utter words in front of them, they still must have negative thoughts towards them.

***Views of the inhabitants of the Ramhity squatter about their social relation with their neighbourhood community***

- ) “They had negative attitude towards us. They used to think that we should not be allowed to dwell this place” - Mrs. Maharjan Aged 50 House 14
- ) “**Ramrai cha, hamro ekta cha, kasaile hepna sakekochaina**” (as we are united no one worry us any more) – Mrs. Gurung Aged 45 House 89
- ) “**Sukumbasi jiwan yesai pani dukhiya jiwan ho, aafno pakka ghar jaggako aabhav ma lal purja nahunu sabai bhanda naramro pakshaya ho, bahirka dhani mani ko dristikon ramro chaina pakka pani tara hami lai kasaile pani naramro bhana sakeko chaina**” (being a squatter is itself pathetic, absence of land/house tenure is the foremost demerit. Outsiders from the surrounding areas surely have negative attitude towards us but due to unity among the community members they cannot say anything bad to us) – Mr. Tamang Aged 41 House 27.
- ) “**Lal purja bhayaka manche le hepchan tara gaonko ekta le garda kasaile hepna sakdaina, sukumbasi bhanera naam lina Pani didaina, aajbholi yeshlai bajranagar naam rakheko chou**” (people with title deeds have bad attitude towards us but due to our unity , they don’t have the guts to call us even squatters. Now days this area is called Bajranagar) – Mrs. Parajuli Aged 41 House 205
- ) “**Dhani garibko bhedbhav cha, jashle garda hamilai samajka thula harule nich dristikon le herchan**” (there is discrimination between rich and poor and because of this, rich have negative attitude towards us) – Mrs. Lama Aged 42 House 30
- ) “*Outsiders from the surrounding don’t say anything in our face but we faced many kinds of social harassment before like whenever we used to go to fetch water they used to throw our buckets*”- Mr. Rai Aged 59 House 31
- ) “We are called sukumbasi which makes us feel bad’- Mrs. Lama Aged 30 House no.10
- ) “Previously it was bad but now it’s good, there is no problem at all”- Mrs. Lama Aged 34 House no3
- ) “Previously it was a big problem we were mentally tortured, now no one dare to look down upon us as now we are more in number and we can protest against them” – Mrs. Tamamg Aged 46 House 106
- ) “Neither good neither bad. We do our own works. They have nothing to do with us neither we have, so there is no such problem”- Mrs. Tamang Aged 61 House 131
- ) “**aafai ma bascham, Aafu ramro bhayo bhane sabai ramro huncha**” (We are not concerned about them) - Mrs. Poudel Aged 67 House 78

Furthermore, to talk about social exclusion, due to complete immersion of the cash economy and in order to have pace with it, poor in urban areas become excluded from their rural home area also. Half of the residents come with a thought to return back to their hometown but become lost in this competitive world of money making where in a true sense a really poor person gets more insolvent to his debts. The vulnerability of the urban poor increases when

they are no longer in position to maintain relations with the home village. Urban poor have lost their ties with their rural home area.

Regarding violence in the community, according to the respondents, though when compared to earlier days social violence is much less and even if it occurs community leaders resolve the problems, still very often violence turn into a major source of vulnerability for the poor in Ramhity.

Squatting phenomena in urban areas has always occurred in marginal lands such as unoccupied river banks. According to the residents, the place where Ramhity squatter is at hand was previously like a forest. ‘*Syal karauthyo*’ (sounds of howling of foxes used to be heard) described one of the respondent. That was the way to Kapan and burglars used to take advantage of the darkness pervasive there and used to rob people. Due to increment in crimes it was decided to settle settlement over there and later it has been settled by former politician Mr. Tshering.

Though that old fear is not present due to the settlement but still social violence is to some extent prevalent in the community. “*People from outside comes here to drink and very often women of bad character also visit our area at night, which is not good for any of us. It's all because of the shops which sell liqueur. One more thing outsiders always leap from here and our tolle gets bad name. And this is very frequent in the community. Few days back a man came in taxi, he didn't paid taxi fair and he ran this side, inside our community. Everyone thinks that those sorts of persons are from our community but in reality its not so*”, Mrs. Karki, Aged 55, house 137. This incident reveals the Psychological oppression which people still suffer due to their status as squatters. “*If something bad happens then it must have been committed by the sukumbasi (squatters), this kind of thinking exist among our surrounding communities*”, mentioned one poor.

## 7.2 Unemployment, uncertainty of income and indebtedness

The main cause of poverty in urban areas is the lack of regular jobs. Shocks cause debts, loss of assets and therefore persistence of poverty status. The greater dependence of urban dwellers on cash income and wage jobs leaves them more vulnerable to economic shocks. In the study area, most of the working populations (33%) who depend on their daily wage are suffering from this risk (table 14). For some low income household, actual day to day survival is in fact difficult. People engaged in daily wage jobs such as mason, potter and weavers, all of these poor are uncertain about their tomorrow’s job. “*Tomorrow who knows if we have to sit idle throughout the day? Kaam payo bhene garincha, kaam paina bhane astheye basincha*” (*if some sort of job comes our way then we do other wise we sit idle*), mentioned one of the respondent. This uncertainty of job is making them more vulnerable. When there is no job the very poor have to borrow something to meet their daily food requirements, and thus becoming more broke. Poor in the area usually borrow things from the nearby stationary in such cases. Though this is their daily task, lack of regular jobs delay them to repay their debts prohibiting them to come out of poverty for ever. Some households have been found who have already sold all their belonging to pay their debts and hence come to the city to somehow lead their lives. Their condition is so pathetic that they don’t own any kind of asset so that they can improve their living condition nor they are in a state to build any kind of asset

to support their livelihood. It has been found that the vulnerable are those who have low wages, female headed households, and those who lack employment and assets (human capital and social relations). (Example: Box 11)

#### **Box 11**

##### **Mrs. Bhandari Aged 69 House 79**

She is a widow. Her husband died 30 years ago. They (respondent and her daughter) are from Nuwakot. “*We were indebted and so to pay back my debt I sold all my property. Now I don't own any*”.

The house which she describe ‘*chapro*’ in her words (made up of bamboo, mud, plastic and tin) in which she and her daughter is staying was given by her sister in law who returned back to her house. She comments ‘*it was like this before also, no changes are there*’.

It's been 12 years she is dwelling the place. Among three daughters two got married and one (35 years) is with her who is somewhat abnormal and unmarried. She is old and is worried about her daughter very much. There is no one except her to look after her daughter. Both mother and daughter work as a weaver. Through out the day they are engaged in this job simply. They come to their room to have their lunch turn by turn and then again return back to their work (she was interviewed when she was at home for her lunch).

She doesn't have free time for any of the activities that are organised in the community “*we are less concerned with anyone due to our vulnerable condition and as we are always hectic throughout the day we are less up to date about the activities that takes place in the community*”. Even she faces problems while fetching water from community tab, ‘*am old, distance and time is the main factors for me. Above that I don't have time as I must go to work to feed myself and my daughter*’. ‘*Bihan char baje dekhi nai bhid huncha*’ (its crowded from the early morning) she adds. Their house is in really very bad condition. And they don't have money even to repair that. Altogether she has three rooms. She is using only one and rest she has rented out. She earns NRs.1000 from the rooms. And she is paid Rs.18/kg daily. It depends how much labour she can devote. Coping daily with vulnerability and risk she doesn't have any other option rather than to be continuous with her work even when she is ill.

One major coping strategy to cope with loss of income and indebtedness has been an effort to diversify their livelihood activities. In addition, it also depends on the number of household members who can devote their labour to add some earning to household expenditure.

(Example: Box 12)

#### **Box 12**

##### **Mrs. Sherpa Aged 25, House 51**

“*My husband is in trekking job. But this is seasonal. Mainly peak months of his work is July – August. Previously he used to go to India during off seasons but now days he doesn't go anymore. During off seasons he works as an electrician. He is good at that job. When my daughters were not there I used to work in carpet industry nearby. I can also do sewing and stitching works and use to earn NRs.800/ month. But now days I don't get time to do all those things. But still I make few and sell them*”.

One more important coping strategy of the poor household to survive with their weak financial condition has been found to withdraw their wards from schools. In the study area Mr Rana had to withdraw his three children from a boarding school and get them enrolled in one of the government school since he was unable to afford the school fees.

### **7.3. Food insecurity**

Poor urban dwellers, are completely subject to the market for the acquisition of food items, and therefore are more vulnerable to food insecurity. In Ramthity, those who are involved in informal sector are living within vicious circle of poverty. People in the study area have to purchase all their food and therefore rely fully on cash. Nevertheless cash and food have never been inseparable for the urban poor. If one has money then only he / she will have food. Secure income offer secure food. The most common coping strategy of the poor household is to compromise with their daily food i.e. to have less nourished food. They are more concerned to fill their belly rather than to stay fit and healthy. Due to low wage asset management decisions and household strategies are made up of consumption decisions.

Further in the absence of well developed food markets, the poor are more likely to suffer from large seasonal variations in prices especially in a place like Kathmandu where political instability and inflation in prices of the commodity have pushed all the poor in more helpless condition. The reliance on cash income and the dependence on purchased food increase the importance of social relations for the poor.

### **7.4. Deteriorating health**

Low wages not only force poor to compensate with their food consumption but also with their health status. Firstly, when they are not able to consume nutritional food they are subject to ill health and secondly, when they are not able to have access to good treatment then they become more vulnerable. It has been found that for escaping hospital expenses they either never go to hospitals or they prefer homely treatment from traditional healers (*dhami-jhakri*) where they don't have to pay much, and even if they are forced to go they mostly prefer 'Teaching hospital' which is a government based hospital. '*Where we are charged less, we go there*' was the usual answer during field when asked where they go when they fall ill.

The situation gets worse when the main breadwinner suffers deterioration of his health status. Like in one case respondent was suffering from tuberculoses. As he was old and now he is unable to do anything his wife is engaged in weaving. His sons are already separated. Now a small amount which comes in the form of aid from his sons and very meager amount which his wife earns is the only source of income. He doesn't have money to get himself examined. All he had had been already spent. Now there is no chance.

The coping strategy adopted by most of the poor in the area is obtaining loans or mobilizing their social asset. Some have got aid from different organizations. Like in the case of Miss

Lama Aged 24, she was operated (heart) with the help of Lumanti. But here comes the matter of strong social asset which a most vulnerable urban poor lacks due to various reasons.

### **7.5. Tenure insecurity.**

The susceptibility to hazards by urban poor is further underscored by their inability, and sometimes also unwillingness, to invest in permanent and safe housing. The reasons for this behavior are understandable, especially when the uncertainty of land tenure in most slums and other squatter settlements is taken into consideration.

In the study area, though more than fifty percent of the residents have already invested a large sum to build their houses, fear of eviction still exists. Fear of eviction and losing everything usually tends to override safety concerns. The first well built house in the community was of Mr. Lama (Advisor- settlement development organisation). According to him he built his house on 13<sup>th</sup> of November 1996 AD when it has been caught by fire (previously it was made by straw in combination of bamboo and mud). Now though not very good but still many (66.7%) own brick houses (table 21). The positive aspect of the community is its exposure and unity which is giving strength to the community members to fight for their tenure rights. It's been 35 years that they are living over there. Three decades is not less. Their kids are grown ups. They have their own family now. Poor in Ramhity have come a very far way from dirty unhealthy conditions to clean environment and from no infrastructure to the availability of present infrastructure. No one has thought to leave the place (Example: Box 13). They have already spent a huge sum of money. People still hope that they will get title deeds one day, '*we don't own anything anywhere, where to go, and now when we don't have any major problems over here who will leave?*' – Mr. Lama Aged 65, House 23.

#### **Box 13**

##### **Mrs. Poudel Aged 67 House 78**

*'One son lost, one doesn't stay with us, he stays in Naxal in rent and younger one is with me. He works as a jyami (labour) and me myself sometimes do some sort of field or gardening works that too very often if it comes my way'.*

Migrated from Sankhu 26 years ago due to loss of property, caused by landslide, she is a widow staying with her youngest son, daughter in law and one grand daughter. She stayed in rent in Chuchepati for 8-9 months. Living in rent was a big problem for her so she moved into the area along with her friends (some known families).

With a great effort they build their house (just finished when interviewed). For many years they slept in a house which was without a door. '*We made it just recently. Before, we didn't have even a door. It was in very bad condition. Rain drops use to enter into the house. We slept in that condition for so many years.*

*We had taken loan of NRs.1.5lakh in the year 2058 BS from our relatives whom we are still paying. 'Kaal ke grera parkhinu' (how to survive till death) she uttered with tears in her eyes'.*

One major problem faced by the residents of the study area is the problem regarding the issue of citizenship. People usually require title deeds (*lal purja*) or migration certificate (*basai sarai*) from district headquarters for the issue of citizenship but as the poor from Ramhity are squatters they don't own any. According to the key informant, after struggling hard in the year 2032 BS they had access to voting rights. They had registered 157 people from their community but in the year 2058 BS, due to political reason again they were devoid of voting rights. Absence of local government due to *Panchayati* period of HMG is creating problems regarding the issue of citizenship for their children. Devoid of citizenship in one's own country is itself an insecure situation. However, process is going on to overcome this problem.

## 7.6 Conclusion

Risk and vulnerability in urban context is rather different from rural context. Ramity as a whole is not facing any kind of natural risk or vulnerability but still the poor residing Ramhity are facing different kinds of risk and vulnerability which are interrelated to each other to a great extent. And the main cause of this is their seclusion even from their neighbourhood due to their hectic life. In course to feed themselves and their family they are very busy with their works which prohibits them to socialize themselves which in turn is barring them to build their social asset. Lack of social asset is making the poor most vulnerable in the community. Social asset is important not only for gaining different employment opportunities but also for overall development of any poor. It is the sole determinant to build other remaining asset. Uncertainty of job and low income push them in the face of insecurity of food, indebtedness and deteriorating health. Low income forces them to make compromise with not only their food requirements but also with health and education.

The word 'squatter' itself makes them most vulnerable. They don't have secure tenure due to which they even don't have the proof of being a Nepali. They face mental harassment due to their low social position. Risk and vulnerability makes people's life more dismal. Meaning and degree of risk and vulnerability varies for every household (Example: Box 14). Some are facing less and some are facing more. It is imperative to find out actually who is more vulnerable and in what respect. And formulation of plans and policies must be directed towards them to make them less vulnerable to different kinds of risks faced by them.

### Box 14

#### Mrs. Tamang Aged 61, House 131

*We are living with several kinds of fear. Like if my son will come home after becoming drunk and will fight with us for no reasons, like if our roof will be blown by strong wind someday perhaps, like what will happen if we have to leave this place tomorrow. Whatever we had we have already invested in it. Now if we have to leave this place nothing will be left over with us.*

*“Paisa ko kami huncha. Dhago kathne kaam garcham, kahile paucha, kahile paudaina. Pariwaar thulo bhoyo bhene puraunu garoo huncha”* (we are facing money problems, weaving is the only job we do that too is not regular, to feed big family is a big problem).

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## APPENDIX 1

### Squatter settlements in Kathmandu Valley

Name	Location, Ward	Settled w he n	Population	No. of house holds	Mean house hold size
Anamnagar	KMC,32	1994	75	16	4.7
Balaju	KMC,16	1976	591	118	5.0
Bansighat, Tripureshwor	KMC,11	1988	441	99	4.5
Baune dhara	KMC,3	1983	86	18	4.8
Chandani Tole	KMC,9	1971	205	44	4.7
Dhaukhel	KMC,14	1993	204	33	6.2
Dhumakhel	KMC,15	1971	212	44	4.8
Dhungen, Kapan	KMC,1	1979	74	13	5.7
Gairi Goan(Golfut ar)	KMC,6	1983	102	19	5.4
Gairi Goan(Sinama ngal)	KMC,9	1996	110	25	4.4
Hyamat Tole	KMC,12	1993	279	41	6.8
Inaya Tole	KMC,19	1977	153	29	5.3
Jagriti Nagar	KMC,34	N/A	37	9	4.1
Jorpati	KMC,1	1992	26	5	5.2
Kalopul	KMC,7	1994	29	5	5.8
Khadi Padha	KMC,5	1981	686	130	5.3
Kima Phant	KMC,3	1969	91	17	5.4
Kumari Tole	Khadka Bhad rakali VDC ,6	N/A	197	34	5.8
Kumarigal	KMC,6	1993	74	15	4.9
Kuriya Goan	KMC,11	1981	46	10	4.6
Mahakal	KMC,6	1978	76	18	4.2
Maiju Bahal	KMC,7	1981	127	25	5.0
Mitrapark	KMC,7	1992	48	12	4.0
Naya Colony, Dhumbbarhi	KMC,4	1981	29	6	4.8
palpakot	KMC,35	1987	103	23	4.5
pathivara	Kapan VDC ,4	1995	629	140	4.5
Palpabot, Hattigauda	Khadka Bhad rakali VDC	1982	27	6	4.5

	,6				
Ramghat	KMC,19	1980	94	23	4.0
Ramhity	KMC,6	1971	613	121	5.0
Sangam Tole	KMC,29	1977	198	39	5.0
Santi Binayak	KMC,10	1988	138	30	4.6
Shankhamul	KMC,10	1971	484	95	5.1
Srijana basti	Mahankal VDC	1982	391	79	4.9
Subigoan	KMC,6	1988	189	40	4.7
Tankeshwor	KMC,13	1974	99	17	5.8
Thapathali	KMC,3	1946	93	22	4.2
Tundaldevi, Chandol	KMC,4	1969	70	13	5.4
Total			7126	1433	
Mean			193	39	5.0

Source: LUMANTI, 2001

## APPENDIX 2

### **Squatter as a Urban Poor in the valley**

#### **A STUDY ON LIVELIHOOD STRATEGY OF URBAN POOR, RAMHITY, KATHMANDU, NEPAL**

#### **Questionnaire**

Study area:

Date:

House no.

Ward no.:

Respondents' name:

Age:

#### Detailed Questionnaire:

##### **Section I Family Origin**

1.1 Name of household head:

Sex:

Age:

1.2 Ethnic group/ Caste:

1.3 Family structure:

Total family members:

No.	Relation to HH	Age	Education	Remarks
1				
2				
3				
4				
5				
6				

1.4 Are you a local resident of this area? \_\_\_\_\_

If No. where do you come from? \_\_\_\_\_

1.5 Why did you left your place of origin?

---

1.6 How long have you lived in this settlement? \_\_\_\_\_

1.7 You came straight to this place or you resided somewhere else before coming here?  
If Yes, where? \_\_\_\_\_

1.8 Before you settled in this area how did you live?

---

1.9 Then, why did you left that place?

---

1.10 Why you preferred to settle in this area?

---

1.11 Who recommended this area and Why?

---

1.12 You came alone or along with your family and friends?

---

1.13 How many of you were there?

---

1.14 Till now how many generations of your family have already resided this house?

---

1.15 Before you settled over here, what kind of place was this?

---

1.16 Were there other people before your arrival? \_\_\_\_\_

If Yes, who were they and what were their numbers?

---

1.17 Do you own any kind of property in your village or in the place from where you migrated? If Yes, what are their types?

---

House/Land	Ropani.....	Aana.....	Paisa.....	Remarks.....
Livestock	Cow.....	Ox.....	Buffalo.....	Remarks
Others				

1.18 How often you visit your place? \_\_\_\_\_

Season	Purpose	remarks

1.19 When did you build your house in this place?

Year	Cost	Remarks

1.20 What efforts you have to do to overcome various kinds of conflict?

- 1.\_\_\_\_\_
- 2.\_\_\_\_\_
- 3.\_\_\_\_\_

1.21 What do you how far you and your community have come when compared to initial days? \_\_\_\_\_

---

1.22 How many times you have repaired your house?

Times	Cost	Remarks

1.23 Do you have any plans to move out of this area?

If Yes:

Reason for moving	Location	Time

If No:

Reason:

1.24 What are your likes and dislikes about this area?

---

---

## Section II Employment – Education

2.1 What you and your family members do for your living?

No.	Occupation	Working place	Working distance	Monthly income	Other occupation	Monthly expenses
1						
2						
3						

2.2 How do you go to your work place?

Mode of transportation	Fair	remarks

2.3 Is your income enough to meet your daily requirements? \_\_\_\_\_

If No, then how do you manage your expenses? \_\_\_\_\_

2.4 Do you own any kind of business to meet your requirements?

2.5 Are your children enrolled in a school? \_\_\_\_\_

If Yes:

No.	Age	M/F	Minimum walking distance	School	Class	Fees	Remarks
1							
2							

2.6 If No, Why? \_\_\_\_\_

2.7 Are you in favour of adult education? \_\_\_\_\_

If No, Why? \_\_\_\_\_

2.8 What kinds of extra skills you have?

2.9 Are you willing to take skill- training? \_\_\_\_\_

If Yes, what type of training? \_\_\_\_\_

2.10 How often you have participated in the training that was given in your community?  
If not participated, why?

1. \_\_\_\_\_
2. \_\_\_\_\_

2.11 Who takes care of the children while mother is at work?

- |                          |              |                          |                |                          |                     |
|--------------------------|--------------|--------------------------|----------------|--------------------------|---------------------|
| <input type="checkbox"/> | Grandmother  | <input type="checkbox"/> | Brother/Sister | <input type="checkbox"/> | Accompanies Parents |
| <input type="checkbox"/> | All grown up | <input type="checkbox"/> | Relatives      | <input type="checkbox"/> | Neighbours          |
| <input type="checkbox"/> | Nobody       |                          |                |                          |                     |

### Section III Family Economics

3.1 Have you borrowed money? \_\_\_\_\_

If Yes:

From whom?	For what?	Amount?

3.2 Within how many years you were able to pay it back?

3.3 Does anyone in the household own:

- |                          |           |                          |                               |
|--------------------------|-----------|--------------------------|-------------------------------|
| <input type="checkbox"/> | Bicycle   | <input type="checkbox"/> | Jewellery (gold /silver)      |
| <input type="checkbox"/> | Motorbike | <input type="checkbox"/> | Cassette player               |
| <input type="checkbox"/> | Car       | <input type="checkbox"/> | Telephone                     |
| <input type="checkbox"/> | T.V       | <input type="checkbox"/> | Other valuable items, specify |

3.4 Do you own this house? \_\_\_\_\_  
If No, how much do you pay in rent? \_\_\_\_\_ NRs.

3.5 Is there is electricity supply in the house? \_\_\_\_\_  
If No, Why not? \_\_\_\_\_

3.6 Who build the house?

- |                          |                     |                          |                    |
|--------------------------|---------------------|--------------------------|--------------------|
| <input type="checkbox"/> | Themselves bought   | <input type="checkbox"/> | Parents/ inherited |
| <input type="checkbox"/> | Other, specify..... |                          |                    |

3.7 Approximate area covered by the house? \_\_\_\_\_

3.8 Approximate cost of the house? \_\_\_\_\_

3.9 What types of improvement are needed? \_\_\_\_\_

3.10 Do you own land/ house in any other area? \_\_\_\_\_

If Yes, how much \_\_\_\_\_  
Location \_\_\_\_\_  
Use \_\_\_\_\_

#### Section IV Water and Sanitation

4.1 Your sources of water: Minimum walking distance (one way)

1. \_\_\_\_\_  
2. \_\_\_\_\_

4.2 Do you have problems with water supply? \_\_\_\_\_  
If Yes, what kind of problem? \_\_\_\_\_

4.3 Do you think you can get ill from drinking water? \_\_\_\_\_  
If Yes, What kind of illness?

1. \_\_\_\_\_  
2. \_\_\_\_\_

4.4 Then how do you purify your drinking water?

Boiling

Using water purifier

Other, specify.....

4.5 Do you own your own toilet? \_\_\_\_\_

Inside

Outside

No

If No, where do you go?

Communal latrine

River bank

Open space

Other specify.....

#### Section V Health

5.1 Where do you go if your family is seriously ill? \_\_\_\_\_

5.2 If you don't get any treatment, why not? \_\_\_\_\_

5.3 Has any of your family members suffered from any major illness during the past year?

If Yes, please give details:

S/No.	Age	Sex	Illness
1.			
2.			

5.4 Has any of your children died? \_\_\_\_\_

If Yes, please give details:

S/No.	Age	Sex	Cause of death


## Section VI Solid Waste

6.1 Where do you throw your garbage?

6.2 If you don't use garbage container, why not? \_\_\_\_\_

6.3 Have you given any kind of training by any organization regarding your health and solid waste? \_\_\_\_\_

If Yes, by whom? \_\_\_\_\_

About? \_\_\_\_\_

6.4 Are there any social organisation / programmes in your area? \_\_\_\_\_

List them:

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

Remarks \_\_\_\_\_

## Section VII Main problems and upgrading

7.1 What are the main problems in your area?

- |                          |                                     |                          |                      |
|--------------------------|-------------------------------------|--------------------------|----------------------|
| <input type="checkbox"/> | Education                           | <input type="checkbox"/> | General Awareness    |
| <input type="checkbox"/> | Income                              | <input type="checkbox"/> | Toilet Provision     |
| <input type="checkbox"/> | Water Supply                        | <input type="checkbox"/> | Housing Quality      |
| <input type="checkbox"/> | Skills Training                     | <input type="checkbox"/> | Muddy Surrounding    |
| <input type="checkbox"/> | Vulnerability to natural calamities | <input type="checkbox"/> | Adult Education      |
| <input type="checkbox"/> | Land Ownership                      | <input type="checkbox"/> | Solid Waste Disposal |
| <input type="checkbox"/> |                                     | <input type="checkbox"/> |                      |

Drainage

Other, Specify.....

7.2 If any development would take place in your area, what kind of contribution would you offer? \_\_\_\_\_

7.3 Are there any social problems in this area?

Drinking

Drugs

Violence

Theft

Feeling of insecurity

Other, specify.....

7.4 Do you feel secure over here?\_\_\_\_\_

If No, what kinds of insecurity you feel?

1.\_\_\_\_\_

2.\_\_\_\_\_

7.5 What is the attitude of society towards you and your community?

Remarks

### Section VIII Capital Assets of Squatters

#### *Financial Assets*

Job	Yes ( )	No ( )
Business	Yes ( )	No ( )
Income from job/business is enough for daily requirements?	Yes ( )	No ( )
Money problems during special occasions like festivals?	Yes ( )	No ( )
Money problems during ill health?	Yes ( )	No ( )
Kind of school where kids are enrolled?	Private(	Govt.(

	)	)
--	---	---

*Social Assets*

Member of local organisation of the community?	Yes ( )	No ( )
Member of any administrative committee of the area?	Yes ( )	No ( )
Participation in common good of the community?	Yes ( )	No ( )
Relation among family members and between members of the community?	Good ( )	Bad ( )
Relation with relatives in place of origin?	Good ( )	Bad ( )
Linkages outside community?	More ( )	Less ( )

*Physical Assets*

Transportation?	Yes ( )	No ( )
Electricity?	Yes ( )	No ( )
Drinking water?	Yes ( )	No ( )
School?	Yes ( )	No ( )
Health centre/ Hospital?	Yes ( )	No ( )
Entertainment?	Yes ( )	No ( )
Market?	Yes ( )	No ( )
Own house?	Yes ( )	No ( )

*Natural Assets*

Enough dwelling space?	Yes ( )	No ( )
Space for growing vegetables?	Yes ( )	No ( )
Enough availability of water?	Yes ( )	No ( )
Secure from natural disaster?	Yes ( )	No ( )

*Human Assets*

Education?	Yes ( )	No ( )
------------	---------	--------

	)	)
Any extra skills?	Yes ( )	No ( )
Every member of the family are self- dependent?	Yes ( )	No ( )
Homely environment?	Good ( )	Bad ( )
Health status?	Good ( )	Bad ( )

THANK YOU!

### APPENDIX 3

#### Physical Infrastructure: Observation Checklist

##### 1. Main material of wall:

- |                          |                                 |                          |                     |
|--------------------------|---------------------------------|--------------------------|---------------------|
| <input type="checkbox"/> | Sun burned brick                | <input type="checkbox"/> | Cement              |
| <input type="checkbox"/> | Brick                           | <input type="checkbox"/> | Wood                |
| <input type="checkbox"/> | Natural materials (mud, bamboo) | <input type="checkbox"/> | Other, specify..... |

##### 2. Roofing:

- |                          |                     |                          |                 |
|--------------------------|---------------------|--------------------------|-----------------|
| <input type="checkbox"/> | Tile                | <input type="checkbox"/> | Corrugated iron |
| <input type="checkbox"/> | Thatch              | <input type="checkbox"/> | Plastic         |
| <input type="checkbox"/> | Other, specify..... |                          |                 |

##### 3. Storey:

- |                          |     |                          |     |                          |               |
|--------------------------|-----|--------------------------|-----|--------------------------|---------------|
| <input type="checkbox"/> | One | <input type="checkbox"/> | Two | <input type="checkbox"/> | More than two |
|--------------------------|-----|--------------------------|-----|--------------------------|---------------|

##### 4. Rooms:

- |                          |     |                          |     |                          |               |
|--------------------------|-----|--------------------------|-----|--------------------------|---------------|
| <input type="checkbox"/> | One | <input type="checkbox"/> | Two | <input type="checkbox"/> | More than two |
|--------------------------|-----|--------------------------|-----|--------------------------|---------------|

##### 5. Windows:

- |                          |     |                          |    |
|--------------------------|-----|--------------------------|----|
| <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
|--------------------------|-----|--------------------------|----|

##### 6. What health-facilities are present in the area:

<input type="checkbox"/>	Hospital	<input type="checkbox"/>	Pharmacy
<input type="checkbox"/>	Health post	<input type="checkbox"/>	Vaidhayas
<input type="checkbox"/>	Private clinic	<input type="checkbox"/>	Traditional healers
<input type="checkbox"/>	Private doctor	<input type="checkbox"/>	Other, specify.....

7. What type of water supply is present in the area?

<input type="checkbox"/>	Private tap in house	<input type="checkbox"/>	Well
<input type="checkbox"/>	Water tap	<input type="checkbox"/>	Other, specify.....

8. Is the quality of water satisfying?

<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
--------------------------	-----	--------------------------	----

9. What is the minimum/ maximum distance to the water source?.....

10. Is there a sewage/ drainage system?

<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
--------------------------	-----	--------------------------	----

11. Is there a solid waste-container?

<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
--------------------------	-----	--------------------------	----

If Yes, Is the system functioning?

<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
--------------------------	-----	--------------------------	----

12. Is there street lightning in the area?

<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
--------------------------	-----	--------------------------	----

13. What kind of street cover is present? .....

14. What communication and transportation facilities are present in the area?

.....

## **APPENDIX 4**

### **Key Questions for Key Informant Interview**

Respondent's Name ..... Date .....

Place .....

1. Main Caste / Ethnic group?

2. Other Caste/Ethnic group present in the area?

3. Origin of major Caste / Ethnic group?

4. Why did they settle here?

5. Did any one help them to settle?

6. Do they pay rent for land?

7. Has there been any change in the settlement?

8. What are the main problems in this settlement?

9. What do the dwellers like about this settlement?

10. What do the dwellers dislike about this settlement?

11. Any community activities?

12. Any NGO's/ INGO's involved in the community for its upgradation?

## **APPENDIX 5**

### **Checklist for Focus Group Discussion**

1. Historical background of the area
2. Origin of the squatters
3. Causes of squatting
4. Information about basic infrastructure and services
5. Information about livelihood strategies of the dwellers
6. Information about income, expenditure and saving
7. Information about remittance
8. Information about concerned institutions
9. Information about local organisations
10. Information about risk and vulnerability
11. Information about asset of the dwellers
12. Information about relation with neighbouring community
13. Information about relation among community members
14. Views/ plans regarding future

**THANK YOU!**