

# **CHAPTER ONE**

## **INTRODUCTION**

### **1.1 Background**

The livelihoods of squatter people is not easy as that of landlords or rich peoples. Economic causes behind them forces them to engage in low paying and hard labour works and more vulnerable occupations. They do not have money to invest in better alternatives and they are not able to afford quality education and better skills for high income earnings.

Somewhere the term 'Squatter' is connected with illegality and authorization. The term 'squatter settlement' is used to indicate housing that is either the result of illegal occupation or has been developed in an unauthorized fashion (World Bank 1992).

According to the Government of Nepal squatters are the people who do not have not source permanent way of livelihoods and do not have any houses or lands and lack opportunities to accumulate the resources for purchasing house or land or both (Squatters problem solving commission 1995).

The number of squatter settlements is an indication of the extent of poverty in a society. It indicates a crisis because squatter housing generally lack the primary and fundamental requirement of certainty of tenure (World Bank 1992).

Slum and squatter settlements are often difficult to separate. However, slum generally refers to housing, regardless of tenure, which has fallen into such disrepair that it constitutes a general condition for a neighborhood or community. A squatter area could be slum (Nagpaul 1988).

The main characteristic of squatter housing is the lack of formal ownership of the land on which squatters live. The uncertainty of their tenure situation creates problems for capital improvement in the physical structures and social commitment to the larger neighborhood and community (Angel et. al. 1983).

Where squatters live in a community that is called squatter settlement. Squatter settlement is also a form of settlement. In human geography, any form of human habitation from single house to the largest city is called settlements. The word 'settlement' usually indicates a community of dwellings and associated houses (buildings) from hamlet to conurbation. However, this study comprises the associated materials of housing and other services which have been contained by squatter's household.

In Nepal, squatter settlements are locally known as '*Sukumbasi basti*' and people who live in *Sukumbasi Basti* are called *Sukumbasi*. The term *Sukumbasi* indicates the person of household who lacks land, home, employment and other reliable income generating resources. Sometimes people blame the squatter people saying *Bhatuwa* which indicates the persons who do not have their own resources and came to others place for their livelihoods.

The history of *Sukumbasi* of Nepal is quite interesting. Present state 'Sikkim' of India was called 'Sukhim' in the past. People organized Nepal were forced to migrate from Sukhim many years ago. They had settled part of Nepal and local people named them '*Sukhimbasi*'. *Sukumbasi* is the changed form of the word *Sukhimbasi*. Later, the term *Sukumbasi* was not only limited to refer to the people from Sukhim but also to the people who lack house, land, property and reliable income generating resources and occupying the public and governmental lands for their shelters. (Squatters Problem Overview Committee 1995).

The problem of squatting was raised due to the scarcity of adequate land for housing increasing population, natural disaster and increasing attraction to urban centers like Kathmandu. In the past, there was sufficient land for housing and agriculture but due to the growth of population the problem has been mounting. Urbanization is another major factor for the growth of squatter settlement because urban centers create employment and poor people come to squat near by public land within or around the city.

Since 1950s the migration from rural areas of Nepal has been responsible in the formulation of squatter settlement in urban areas (Kansakar, 1998). High unemployment and day to day struggles to survive have compelled people living in rural areas to leave their birth places in search of a better life in the city. As a result, many squatter settlements have emerged in Nepal in general Kathmandu Valley in particular. Inspire of the government efforts upgrading, resettling and evicting squatter settlements have been rising in numbers and size (Koirala 2001).

## **1.2 Statement of Problem**

Squatters are one of the urban poor groups in Kathmandu Valley. As they are already poor they do have little choices for their livelihoods. They are involved in various dangerous and low income occupation. With the limited amount of money they have to maintain their life. To struggle for their day to day needs squatter people adopt different livelihood activities which may differ from one place to another place or person. The living standard of squatter people is so worse that some of them are not able to manage even their everyday meals. Increasing destruction of the natural resources like land and forests which are main source of income for poor people, and the feeling of insecurity with the increasing violence in the country have forced many people to be squatters in the cities. The big cities like Kathmandu have the great potential for them.

The number of squatter settlements in Kathmandu valley is sixty eight (Lumanti 2001). Most of them are located on river banks which were neglected by hell -off people for housing and agricultural activities Although squatters may have different individual cases behind them, the attraction for the cities is the other main factor for creating squatter settlement. Because of the various locational advantages, people desire to live in cities. Unfortunately they are not able to afford the high cost of land. As they are already poor, they are not able to afford their basic and auxiliary needs like food cloth, shelter, health and education easily and are unable to maintain their expenditure as the rich people

of the city. Because of the economic cause their health, education and living standard seems more vulnerable than non-squatters because they are not able to expend for these sectors properly. Bansighat, was the 'Cemetery' in the past and it also receives outlets of the city. The inhabitants of Bansighat are marginalized from education, health, electricity, water, road and other infrastructural and welfare facilities. As the squatters, people are facing different administrative problems receiving service from offices like Metropolitan office, Nepal Electricity Authority, Nepal Telecom etc. They require permanency of house and security of tenure before providing the service and 'land owner certificate' (*Lal Purja*) is one of the most necessary document for administrative works.

This leads to basic research questions to be dealt in this study. These are:

- a. What are the causes of being squatters?
- b. What are the main livelihood strategies of squatter people?
- c. How far the squatter people are vulnerable ?

For getting the answer of these question this research allemppts to analyze the livelihood strategies of squatters of the metropolitan city of Nepal.

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

The general goal of this study is to explore the livelihood strategies of squatters. The specific objectives of the study are:

- i. to examine the cause the force people to become squatters;
- ii. to explore the livelihood strategies of people living in the study area, and
- iii. to find out vulnerability condition of the squatters in the study area.

### **1.4 Justification of the Study**

In Nepal, about 30 percent people are living below poverty line. There is significant number of urban poor in the cities of Nepal. Poverty alleviation plans and programmes are mainly concerned with the rural areas but there is lack of efforts to minimize the urban poverty.. Significant percent of urban

poor like squatters can be seen in many parts of the city who are adopting different strategies. Being a squatter and depending on limited resources people adopt different strategies to make their life more resourceful. But the ways of generating livelihood requirement may be different according to the place and person. It is important to study how urban poor manage their livelihood. Squatters are passing their hard life being the shadow behind the lamp'. Their activities and occupations give the ideas about livelihood strategies and living standard of squatters. Thus the study wants to evaluate the living condition of the settlement.

In the context of developing countries like ours, there is lack of literatures dealing with urban poverty. So, it created in me a curiosity to study the livelihood of urban poverty. The squatters from the study of different literatures related to squatter settlement created an interest for research in this field.

Banshighat squatter settlement is located near the core of Kathmandu. It lies just few minutes walk from CBD (Central Business District) which is in ward no. 11 of Kathmandu metropolitan city. It is behind Tripureshowr chowk. In spite of being located in the central part of the city and very close to CBD Banshighat is marginalized as it lacks the different basic services of provided by the government.

From this study governmental, non-governmental and local agencies will benefit by knowing the livelihood status of squatter people. It is hoped that the study will also be helpful to the researchers and students who keep interest in the study of livelihood of squatter.

### **1.5 Limitation of the Study**

Poverty is spread all over the world and Nepal is not an exception. There are many urban poor settlements in the country. But this study deals only with Kathmandu city. Among the 68 squatter settlements this study deals only with Banshighat which is located on the bank of Bagmati in ward no. 11 of

Kathmandu Metropolitan City. Because of the lack of time and resources other settlements could not be included. This study focused only on the causes of becoming squatters, livelihood assets and vulnerability condition. It is not concerned with other aspects of the squatters and squatter settlements.

## **1.6 Organization of the Study**

This study is divided into eight chapters. The first chapter provides introduction, objective, significance and organization of the study. The second chapter is related to literature review. The third chapter presents methodology while fourth chapter gives an introduction to the study area. Chapter five is related to origin place, causes and types of squatter. Chapter six provides the livelihood strategy of squatters. Chapter seven is related to vulnerability conditions and chapter eight is about conclusion and Recommendation.

## **CHAPTER TWO**

### **REVIEW OF LITERATURE**

This chapter includes the review of literature. This chapter is divided into two parts. The first part comprises of theoretical framework, theoretical review and the second part comprises of review of empirical studies. Empirical review contains different literature related to livelihoods and works and progress related to squatters. The review of literature is done in coming sections of this chapter.

#### **2.1 Theoretical Framework**

Research remains incomplete without theory. Theory is a set of explanatory concepts that are useful for explaining a particular phenomena, situation or activity. These concepts often offer certain ways of looking at the world and are essential in defining a research problem. It is said that, 'without theory, there is nothing to research, (Kitchin and Tate 2000). This research is also guided by a theory developed by Abrams (1964) which can be described as follows.

The 'owner squatter' owns his shack, although not the land, he erects the shack on any vacant plot that he finds. Public lands and those of absentee owners are the most prized. The owner squatter is the most common variety. The squatter tenant' is the poorest class s/he does not own or build a shack, but pays a rent to another squatter. Many new migrants start as squatter tenants, hoping to advance to squatter ownership. The 'squatter holdover' is a former tenant who has been paying rent and who the landlord fears to evict. The 'squatter landlord' is usually a squatter of long standing who has rooms or huts to rent, often at an exorbitant profit. The 'speculator squatter' squats for some anticipated financial payment s/he expects the government or the private owner to grant him sooner or later. S/he is in the most eloquent in his protests and often the most stubborn in resisting eviction. The 'store squatter' or 'occupational squatter' establishes his small shack up store on land s/he does not own, and he may do a thriving

business without paying rents or taxes. The 'semi squatter' has surreptitiously built his hut on private land and subsequently comes to be a squatter and has become a 'formal' tenant. In constructing his house he usually flouts the building codes. The 'floating squatter' lives in an old hunk or junk which is floated or sailed into the city's harbour. It serves as the family home and often the workshop. It may be owned or rented and the stay may be temporary or permanent. The 'squatter cooperation' is a part of the group which shares the common foothold and protects it against intruders, public or private (Abrams 1964).

This research follows the power relation approach also. According to power relation approach, powerful persons capture different assets of community. Powerful people accumulate the resources of the society and powerless (weak) persons are marginalized from those important resources which help to promote the livelihoods of the poor (Leach et al. 1999). As they capture for a long time, weak and powerless persons became poorer and resourceless and lastly, they become squatters. In the process of searching a new location for their livelihoods, they find and occupy the marginal land and empty house of community and the nation. Powerful persons are supposed to be staying in their origin and powerless are supposed to be leaving the origin place and became the squatter.

## **2.1 Theoretical Review**

Geography emphasizes in man environment relationship. Man environment relationship is determined by the local environment and it determines the living way of human being. People have different ways to adapt with their local environment in the different parts of the world. Different scholars developed different theories to address the man environment relation. Similarly, sustainable livelihood approach is recently emerged approach to address the sustainability of the peoples way of living.

### **2.2.1 Sustainable Livelihoods Approach**

Robert chamber developed the concept of livelihood approach in 1980s. Chamber introduced it for the efficiency and effectiveness of international development corporation. Further Chamber and G. Conway developed it in early 1990s (DFID 2001). In 1997, the British government was responsible for promoting development and reduction of poverty, called Department For International Development (DFID).

Livelihood approach aims to increase the quality of life by increasing incomes of the people and reducing poverty through promoting sustainability (As quoted by R. Chamber and G. Conway 2001).

A livelihood comprises the capabilities and assets (including both materials and social resources) and activities required for means of living. A livelihood is sustainable when it can cope with and recover from stresses and shocks and maintain or enhance it's capabilities and assets both now and in future, while not undermining the natural resources base (adopted from chamber and Conway, 1992, cited in DFID, 2001).

## **2.2 Review of Empirical Studies**

Studies on livelihood strategies in Nepal are limited. The limited studies are on rural community. These studies have basically focused on traditional occupational change of different groups. However, some of the studies related to livelihood and squatter settlement are as following.

### **2.2.1 Studies Related to Livelihood Strategy**

Bhattra (2001) conducted a micro study about", Reckshwa pulling as a way of earning livelihood at Birtamod in Jhapa". The main objective of the study was to analyze the socio-economic condition of Rickshaw puller and the way and means of earning livelihood. The study was based on field survey and secondary information. The study was analyzed by using qualitative as well as

quantitative methods. The study found that the majority of rickshaw pullers were engaged in agriculture activity before adopting that occupation. High illiteracy, ignorance and downgrades were the main causes to adopt the occupation. There were no such better strategies for the rickshaw pullers and so they spend their life just on 'earn and spend' system.

Subedi and Pandey (2002) made a study titled "livelihood Strategies of Rai Communities in Arun Valley: Continuity and Change" focusing on livelihood strategies of the highland and lowland people. It is the comparative study of two spatial locations i.e. Makalu and Sitalpati which are different altitudinal places. According to them land ownership has been decreasing because of population growth. Over utilization of public resources created resource scarcity and to cope with this problem they brought marginal lands into cultivation. They have converted '*Khorias*' into '*bari*' and '*baris*' into '*khet*' wherever possible. This is followed by the use of modern technology in the form of additional inputs. Strategies such as wage laboring, pottering, borrowing, crediting and livestock rearing are adopted by them to cope the scarcity of resources.

Giri (2002) did a study on "The change occurred in livelihood strategies of the Tharus in Surkhet valley". The main objective of the study was to find out the changing livelihood strategies among the Tharu community. The study was based on household survey. The study concluded that, in order to tackle the changing conditions, people have been adopting other complementary occupations except traditional agriculture. The knowledge about health education and resource mobilization are increasing in the study area.

Sunwar (2001) conducted a study on change occurred in the livelihood strategy of local people of 'Khokana' VDC of Lalitpur district. Main objective of the study was to seek the local people's adaptive strategies. The study concluded that the changes occurred in the livelihood strategies of the area

gradual because of metamorphosis of natural, economic and socio-cultural aspects with the presence of local market.

Bhandari (2003) has done a research about labour migration as a livelihood strategy in Prithivinager VDC of Jhapa district. The study is based on household survey the concluded that foreign employment is newly adopted strategy in this VDC. West Asia, especially Saudi Arab has been the leading country to receive Nepali workers but Malaysia is also the significant destination of labourers. Unemployment and lack of agriculture land are the major causes of labor migration from the area. It also concluded that the remitted money helped the people to improve their life. Emigrated people improved their house and landholding pattern by remitted money. Standard of living has improved by foreign employment.

Timilsina (2003) studied the impact of the road on the livelihood strategies of rural people in Dhading district. Main objective of the study was to examine the changing way of living of the rural people after construction of Bhimdhunga-Lamidanda road. The study was based on the primary information collected from household survey. The households which were the from selected wards of the VDC, which are affected by newly constructed road. The study concluded that, due to construction of the road, rural small market centers emerged and existing markets got expanded. The function of agriculture changed towards market oriented productions. People have stated vegetable farming intensively by leaving traditional cereal crops production.

Bhandari (2004) did a study on comparative study of changing livelihood strategies of Majhi in Syangia and Palpa districts. The objectives of the study were to explore the socio-economic condition and livelihood strategies of Majhi Community. The study focused on the impact of construction of Kaligandaki 'A' Hidro Electricity Project (KGAHEP) on local community specially on Majhi and analyzed the perception of Majhi community about development activities. The study was based on primary and secondary

information. The study concluded that adaptive strategies change with the course of time, due to the change in physical, socio-cultural and environmental change in any area. According to his study quality, quantity and behaviour of population also affect the livelihood strategies. Similarly, development activities play vital role in the change of resource and livelihood strategies in the study area.

Pathak (2004) studied the livelihood of street cobblers in Kathmandu Valley. The objective of the study was to examine the street cobblers' way of earning livelihood in Kathmandu city. The study was based on individual survey of major locations in Kathmandu street. He concluded that street cobblers came from different geographical parts. Large portion of street cobblers are middle aged. Street cobblers didn't achieve significant earning from their occupation. There is high fluctuation in cobblers daily and seasonal income. There are many external and internal factors like seasonality space, institution and social values to make the street cobblers more vulnerable.

### **2.2.2 Review of Literature Related to Squatter Settlement Government Policy and Practices**

National shelter policy 1996 A.D. was the first effort made by the government, with the aim of providing shelter for all income groups. Despite realizing the shelter as a complicated problem., the policy defined squatter as:

"The underprivileged class, the resourceless, landless and helpless individuals/families such as agricultural workers, kamaiyas (bonded labour), ploughman, disabled displaced by natural calamities, dependent people, destitute women, lepers, certain professional group of people and aged people".

The policy has formulated basic concept, objectives, policies and implementation strategy with action packages. Feeling the necessity of shelter for all people the policy states.

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

Regarding squatter issues, the policy under implementation strategy stresses to initiate programmes and to improve existing squatter settlements (MHPP 1996).

However, the nature of the policy is indicative to squatters and many of the recommendation and action plans can be dealt to accommodate and address squatter's issues such as upgrading unplanned settlement, upgrading infrastructures in urban areas, promoting shelter finance, formulating regulations for land use and improving information system.

The review of policies related to squatters remains incomplete without reviewing the "*Sukumbasi Samasya Samadhan Aayog*" (Squatters Problem Solving Commission) formed by the government in the national level. Six central squatter problem solving commissions were formulated by the government after 1990s. They are as following.

Chairman	Work starting from
Bal Bahadur Rai	September 1991
Sailaja Acharaya	September 1992
Rishi Raj Lumsali	October 1995
Buddhi Man Tamang	April 1996
Tarani Datta Chhityot	June 1998

Source: Poudyal, 2000.

The main objective of those commissions was to identify the pure squatters and distribute *lal purja* (Land ownership certificate). For this purpose the commission was extended to district level also. They distributed *Lal purja* for

101494 after 1990s. Despite having the important provisions like land distribution/sell, skill development activities the policy are still incomplete.

The 'Tenth five Year Plan (2002-2007)' has also developed some plans on the improvement of the environment of the squatter settlement. Under the chapter 'Shelter', Building and Town Development' a clear goal has been mentioned for environmental management of all five squatter settlements within the time period of tenth plan (NPC 2002). But no clarification has been provided regarding where, when and how the government is going to enact the plan to achieve this goal. Furthermore, the tenth plan has ensured to start developing plans and policies for the management of squatter settlement (Shakaya 2005).

### **Causes of being Squatter**

Squatting is a complex phenomenon caused by economic, demographic and natural factors. The causes of squatting may be different from country to country and within the country.

Galagher (1991) concluded that the major causes of squatting are rapid population growth, changing form of urban centers, speculation and cultural factors. Budathoki (1993) mentioned homelessness, economic problems and high rent value as the causes of squatting. Subedi (1998) stated, rapid population growth, lack of government policies and land price are the cause of squatting. Koirala (2001) concluded insufficient agricultural land, lack of employment, landlessness and lack of education opportunity as the causes of squatting. Kaharel (2002) agreed with the previous scholars and she mentioned urbanization, economic situation, lack of effective policy of the government, rapid growth of land values, speculation and inadequate enforcement as the causes of squatting.

### **Literature on Squatters in Different Aspects**

Kansakar (1988) concluded the problems of overcrowding of housing and unhealthy and unsanitary environment is emerging in large towns with heavy

influx of people and resulting emergence of slums and squatter settlement in some of the large towns. His study focused on complex housing problem of Kathmandu and Pokhara city with particular reference to squatter settlement. He emphasizes the necessity of viable development and housing policies in order to contain and accommodate the uncontrolled increase in the number of urban areas and also to improve the living conditions of the squatters.

Gupta, et al. (1993) wrote a book titled 'Housing and Indian's Urban Poor'. The book is concerned with housing system of Indian urban poor. The main focus of the book was on identifying some of the major problems which the urban poor experienced to have access to the house built by different government and non-governmental agencies. The study also aimed at throwing some ideas as to how to bring about an interface between the formal sector institutions as financial non-financial, and the urban poor.

Budathoki (1993) has done a research on socio-economic and demographic characteristics of squatter settlement in Kathmandu city. The main objective of the study was to examine the socio-economic and demographic characteristics of the squatters. The study was based on the household survey in Sankhamul squatter settlement. The study concluded that majority of the people were originated from outside Kathmandu Valley. The squatter settlement characterized by higher fertility and mortality rate than other settlements and the people living in the areas are far from education, health and infrastructural facilities.

Thapa (1994) analyzed the basic issue of upgrading squatter settlement in Kathmandu based on the theoretical background, housing situation, public policies/programs and case studies of four squatter settlements. He found that key issues in the upgrading existing squatter settlement are tenureship, standards for physical development and scarcity of the up-gradation project. He recommended public intervention as well as public participation for upgrading works at national, city and settlement level.

Aldrich and Sandhu (1995) edited a book concerning the housing the urban poor. The book contained nineteen articles about the slums and squatter settlements. The case studies are organized at country level on the Human development Index (HDI) developed by the United Nation Development pogramme (UNDP). In this book it is found that, the extent of housing poverty is negatively associated with human development in the nations of the world.

Subedi (1998) completed a study about the upliftment of women in squatter settlements of Kathmandu. The major objectives of the study were to identify the problems and issues faced by the women in squatter settlements and to study the public policies, pogrammes and interventions regarding squatters. Her study was based on household survey. She did case studies also on two settlements. She concluded that there is a strong co-relationship between the place of work and the development of squatter settlements. Most of the squatters were renters in the city core or sub urban area and were displaced due to ever increasing rents which became unaffordable and that affordable accommodation happened to become squatters. She also concluded the main problem of the squatters is the security of tenure.

Sharma (1996) made a study about the squatter settlement in Bharatpur municipality. The main objectives of the study were to analyze the socio-economic condition and to find the causes of becoming squatters of the people. He studied 4 different squatter settlements among 26 squatter settlements of the municipality. He found that there were a few squatter settlements before 1990s. Squatter settlement are not uniformly distributed within the city. The squatter settlements were started after the Maleria eradication and with the beginning of land distribution pogramme in Rapti Dun. About 55 percent of squatters were involved in labour work as their main occupation and he also found that squatter people had low landholding size.

Poudyal (2000) did a microlevel study about the problem of squatter settlement in four VDCs of Nawalparasi district. The study attempted to evaluate the

efforts of the governments side to solve the problems originated from the squatter settlements. He described the causes which made people squatters. He concluded that the status of education and health was very poor in the squatter settlement. He also concluded that the main occupation of squatter people is labouring and daily wages (about 65 percent).

Sharma (2001) conducted a study about the socio-economic conditions of squatters in 'Khadi Ko Pakha' of Kathmandu metropolitan city. The major objectives of the study were to study the socio-economic and cultural condition of the squatters and to analyze the residential arrangement of the squatter peoples in study area. Her study was based on household survey. She found that attraction toward the employment is the major cause to create squatter settlement. She has found that the process of 'sale and purchase' of house is not a surprising phenomenon in the settlement. She also found that squatter settlements are also influenced by the national politics and the literacy rate of the settlement is slightly higher than national rate.

Koirala (2001) studied squatters perception towards resettlement and rehabilitation. The study was based on Banshighat squatter settlement of Kathmandu. The main objective of the study was to explore the squatters perception towards resettlement and rehabilitation. The study concluded that many governmental and local authorities have lack of positive attitude towards the squatters. The squatters do not want to leave the place if simply eviction is attempted but if a planed resettlement and rehabilitation in appropriate location with a favorable time frame is proposed they will agree with the programme.

Kharel (2002) studied urban poverty in Shankhamul squatter area of Kathmandu. The general aim of the study was to explore the economic condition of the people. The study was based on household survey. She concluded that most of the houses were made of brick with mud and mortar and mud floor with a roof of corrugated iron sheet. She found, that household, had electricity facility. She also concluded that land registration is the main issue

and unemployment is the main problem of the squatters. Similarly, the squatters desire facilities of water supply, health and vocational trainings.

Shakya (2005) conducted an extensive research study of the urban poverty situation and its study about environmental implications of the squatter settlements of Kathmandu and Dharan. She related the squatting with urbanization. She concluded that poor people decorate the urban environment and the unhygienic environment harms them because they can not cope with the problems created by the bad environment because they are poor. According to the study there was higher growth in squatter settlement after 1990's AD. Different nongovernmental institutions are playing helpful role for squatter settlement.

Dahal and Sapkota (2005) wrote an article about sustainable livelihood of urban poor focusing on squatter people. According to them Kathmandu is becoming an internal refugee camp due to concentration of (poor) coming people from outside the valley due to different causes. The problem grew worse after 1990s. They concluded that poor communities are living in the squatter settlements of Kathmandu, have both environmental as well as dwelling problems. According to them vulnerability situation and livelihood insecurity in the squatter and settlement of Kathmandu are on the rise.. The unreliable and erratic nature of urban labor markets, hazardous living environments and lack of land tenure rights are core causes of livelihood insecurity and vulnerability in Kathmandu. They added different institutions are involved to upgrade the living condition of the squatter settlements in Kathmandu.

Existing empirical studies have studied various aspects of livelihoods of different places. The way of earning livelihood is not always the same. It is changeable with the time and the stage of the society. People become involved in different strategies of livelihood according to their locality. Some livelihood strategies are promoted by the modern technological development while some

are destroyed. Existing literature on squatter reveal the socio-economic, demographic condition and the perception of squatters but there is lack of efforts about improving the livelihood strategy of the squatters. This study tries to study also the sustainability of the squatters and tries to discern the causes of being squatter.

Unlike all the studies reviewed above the present study attempts explore lacking new aspects which are not touched upon by previous studies. However the focus is given to the subjects like livelihood strategy, livelihood sustainability and vulnerability.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

The prime objective of research is to investigate reality and establish theories about empirical observation (Misra and Singh 1998). All researches have a starting point and this normally consists of thinking about and then formulating a topic, a part of this process, especially when we begin to look as designing our research (Hart 2005). This chapter describes how the idea of research is generated. Various tools and techniques have been employed to collect the information needed to show the clear figure about the livelihood strategy of squatter settlement. This chapter presents a description of the method of data collection, presentation and field work experience. Though the research is basically around epistemological framework the contextualization of empirical studies have helped a lot for better presentation.

#### **3.1 Raising the Research Issue**

Research design and the methods we use to collect our data are not the same thing. Thinking about the choices, we have to make in order to undertake a coherent piece of competent research. This means looking at what it means to have a coherent design in terms of ensuring that our research has a logical strategy with tactics which are consistent with the strategy (Hart, 2005). Having a deep interest in the settlement geography from the childhood, to get the answer to why people have different quality of house, and interest is the study of livelihood of urban poor, the researcher opted for a research about livelihood of squatters.

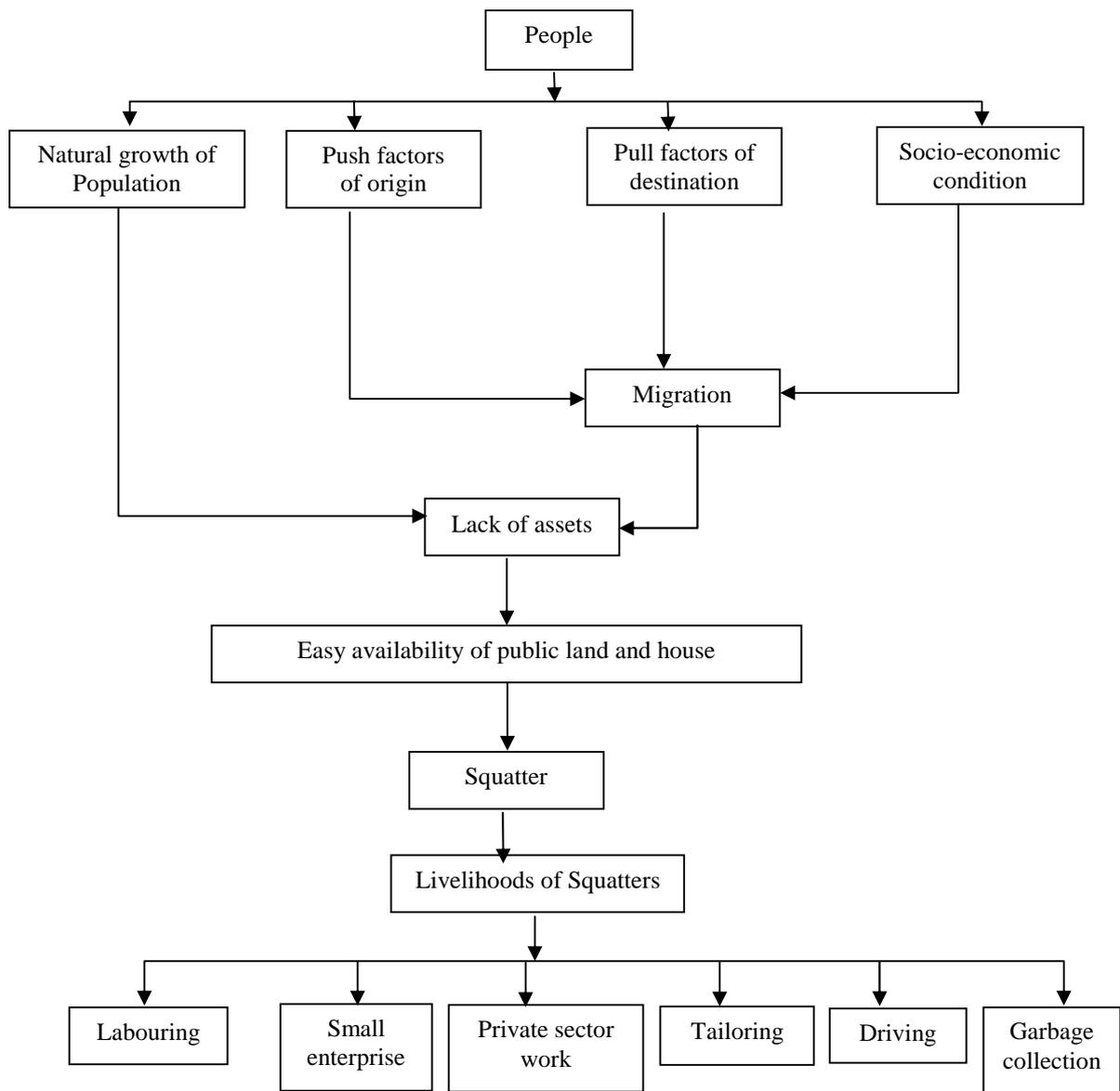
People desire to pass their life with more asset Increasing destruction of the natural resources like land and forests which are main source of income for poor people, and the feeling of insecurity with the increasing violence in the country have forced many people to be squatters in the cities. The big cities like Kathmandu have the great potential for them. and comfort. They do

different activities for fulfilling their dreams Community as well as personal activities are vary from place to place. Livelihood strategy of squatters has been chosen as the research theme. Squatting is the one form of migration which emerged due to urbanization and different socio-economic and environmental conditions. As squatter leave their origin place due to the lack of sufficient opportunities for their livelihood they adopt more better way for their livelihoods in their destinations. It is not an easy task for the people to leave their property in the place of origin. But the problem of unemployment and lack of adequate land for cultivation have forced people to move towards the cities where they are unable to afford the expensive land as a result they live in the squatter settlements. This research has been designed within sustainable livelihood framework and focused on squatting as a livelihood strategy of people who are living in squatter settlement in Banshighat.

### **3.2 Conceptual Framework**

Population of an area is affected by natural growth and push factors of the origin and pull factors of destination places. Because of the pull, push and socio-economic factors of the origin and destination places people migrate from their origin. The poor people who do not have sufficient resources to build their own house, seek alternative way to solve their problems. They get unclaimed marginal land and deserted or public houses as alternative and settle there. Figure 3.1 describes the causes and factors of being squatter.

**Figure 3.1**  
**Conceptual Framework of the Study**



As they are squatters they don't have any better alternative. So they adopt different disadvantageous occupations like labouring, tailoring, driving, garbage collecting job at private sector and small enterprise. In this way the squatters generate their livelihoods.

### 3.2.1 Sustainable Livelihoods Framework

The livelihoods framework is a tool to improve our understanding of livelihoods, particularly the livelihoods of the poor. It was developed over a period of several months by the Sustainable Rural Livelihoods Advisory Committee, building on earlier work by the Institute of Development Studies. The sustainable livelihoods framework presents the main factors that affect people's livelihoods and typical relationship between these. It can be used in both planning new development activities and assessing the contribution to livelihoods sustainability made by existing activities in particular. The framework,

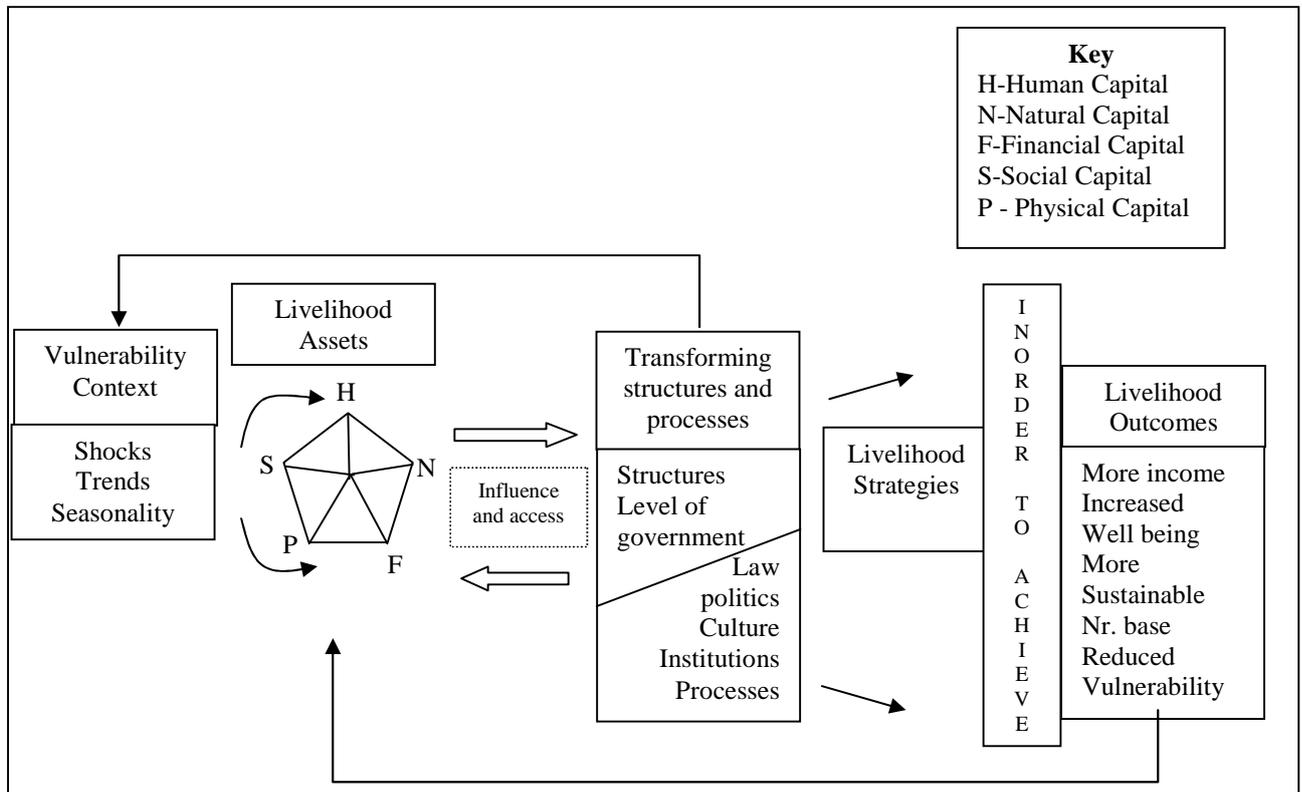
- \* provides a checklist of important issues and sketches out the way these link to each other.
- \* draws attentions to core influences and processes; and
- \* emphasizes the multiple interactions between the various factors which affect livelihood.

In the context of squatter, the framework is centered on the livelihoods of squatter people. It does not work in a linear manner and does not try to present a model of reality. Its aim is to help stakeholders with different perspectives to engage in structured and coherent debate about many factors that affect livelihoods, their relative importance and the way in which they interact. This, in turn, should help in identification of appropriate entry points for support of livelihoods. The form of the framework is not intended to suggest that the starting point for all livelihoods (or livelihoods analysis) is the vulnerability context which through a series of permutations yields livelihoods outcomes. Livelihoods are shaped by a multitude of different forces and factors that are themselves constantly shifting. People – centered analysis is most likely to begin with simultaneous investigation of people's assets, their objectives (the livelihood outcomes which they are seeking) and the livelihood strategies which they adopt to achieve these objectives;

- a. Transforming structures and process and the vulnerability context, and

- b. Livelihood outcomes and livelihoods assets a distinct contribution.  
(DFID, 1999 livelihoods org/info/guidelinesheet.htm).

**Figure 3.2**  
**Sustainable Livelihood Framework (SLF)**



Source: Sustainable Livelihood Guideline Sheet, DFID, 2002.

Livelihood framework should not be understood as a linear process. On the contrary, it tries to emphasize many feedbacks and interactions between different factors. The sustainable livelihoods framework continues to develop. The framework summarizes of and influences on livelihood. It does not provide and exhausting list of issues to be considered. It should be adopted to meet needs of any given circumstance (DFID, 1999 livelihoods. org/info/guidelinesheet.htm). Such framework are developed by OXFAM and CARE too.

Physical, financial, social, human and natural assets are considered as livelihood assets and shock, trends and seasonality are considered as vulnerability context.

A short description of each framework is given below;

### **Livelihood Assets**

The sustainable livelihoods approach is in essence a way of putting people at the centre of development, and are of its main principles to build on their strengths. It seeks to draw a realistic picture of the people assets and capital endowments and to find ways how these can convert into beneficial livelihoods framework. The pentagon shows the different categories of assets and their inter-relationships. This is based on belief that "no singular category of assets for its own is sufficient to yield all the many and varied livelihood outcomes that people seek " (DFID 2002).

The shape of the pentagon can be used to show the composition of assets of a social group or community. The centre of the pentagon is thereby seen as the zero-point while the outer perimeter represents full (or 100 percent of) the assets respectively.

In the context of squatter people, human capital consisted of as education, ability to do any skillful work, known to many people, internal relationship within the family and individual source of income within the family. The natural assets of squatters are land, water, forest resource and the beauties of the settlement. Transportation facilities, electricity, drinking water, school, health centre, entertainment means, market and house are kept in physical capital of squatters. Membership in local institution like youth club, settlement improvement committee, participation in local authority like ward and metropolitan, involvement in social works and relationship within and outside the community are taken as social capital. Employment, business, self-employment, saving, pensions, remittance and jewlleary are kept in financial assets (adopted from DFID 2002).

## **Vulnerability Context**

The vulnerability context represents the external environment in which people live. Trends, shocks and seasonality are external factors over which squatter have no control. Trends comprise population trends, resource trends (including conflict), national/ international economic trends, trends in governance (including politics) and technological trends. The seasonality includes price, production health and employment opportunities, wage of labouring, seasonal effect in business and self employment. While shock included human health, disease, inability, natural shocks included flood, rain, coming from river and dump. Economic socks included unable to expend in festival and low quality of life. Conflict included conflict within the household, settlement and national level were understood here, in the context of squatters (DFID. 1999 livelihoods [org/info/guidelinesheet.htm](http://org/info/guidelinesheet.htm)).

## **Livelihood Strategies**

The livelihood approach seeks to promote choice, opportunity and diversity. This is now more apparent than in its treatment of livelihood strategies the overarching term used to denote the range and combination of activities and choices that people make/undertake in order to achieve their livelihood goals (influencing productive activities, investment strategies, reproductive choices, etc.). Livelihood strategies are "the range and combination of activities and choices that people make/undertake in order to achieve their livelihoods goals" or "the way of combining and using assets" (DFID 2002). Livelihood strategies of squatters changes over time and there is an enormous diversity of livelihood strategies geographically, across sectors and within households. Livelihood strategies adopted by the squatters directly influences the sustainability of their livelihoods. The more choice and flexibility that squatters have in their livelihood strategies, the greater their ability to withstand or adopt to the shocks and stresses of the context. In the context of squatter, livelihood strategies been

have considered as different occupation, earning and expenditure system of people. (adopted from DFID 2002).

### **3.3 Selection of the Study Area**

The world is changing with time. In the course of time people have changed themselves in various ways. There is still a debate that man has really improving the world or vice-versa. Change is not a local phenomenon it is occurring globally. Whether the rate is the same in every place or not, the development has affected peoples' mind and their perception. People have been changing their livelihood strategy lifestyles, occupation, working style, etc. Man is a social animal and it always desires to stay in society. It made possible for developing many large cities in different parts of the world. It is estimated that the proportion of the inhabitants of the city will be 61 percent by 2025 (Chandana 2001). The attraction towards the cities stimulates the people to migrate there. But the cities are no longer the habitat only of the rich persons. Poor people are also present in the cities for employment and to take different location and vocational advantages. Poor people are unable to buy the expensive land of city like Kathmandu and so occupy the public land and houses illegally.

On the one hand people are forcefully migrating because of climatic conditions, natural disaster, conflict, emotional and psychological causes. Among those who are forced to migrate only a few are able to buy own land and most of them occupy public land and become a squatter. There are many squatter settlements in Nepal but my concern is the livelihood of urban poor so I chose Kathmandu. Because I wanted to study urban poor. Among the sixty-eight informal settlements (Lumanti 2001) of Kathmandu valley, Bnshighat lies the least at distance from Central Business District (CBD). It is a typical example of urban poor settlement. On the other hand it is more vulnerable than other squatter settlements because it lies at the bank of Bagmati River which receives

in vulnerable to flood hazards during rain and forms a municipal dump. For analyzing mentioned issues I chose Banshighat as study area.

### **3.4 Research Methods**

Research method is one of the most important part of any research work. Research method determines the type, validity and the tools of the research. The choice of research methods usually flows conceptually from the research questions (Valentine 2001). The main purpose of this research is to find out the strategy of the livelihoods of the squatters. Different people employ different methods in their research but in general they can be divided into qualitative and quantitative. Both qualitative and quantitative methods are employed in this research but emphasis is given to qualitative methods. To get more information about the assets of squatters and their livelihoods qualitative analysis become helpful and it provides details crucial of understanding what people have to say in their own words (Subedi 1993). Qualitative data provide verbal and non-numerical information. Quantitative methods are also used to analyze the numerical information (Subedi 2005).

### **3.5 Nature and Source of Data/Information**

Research methods are used as the content and nature of the information according to the objectives of the research. In this case, both qualitative and quantitative methods are employed. Both are collected, utilized and analyzed in the research.

There are altogether 99 households in Banshighat and 441 individuals make their shelter in it (Lumanti 2001). Among them, 46 households were randomly selected. The ethnical values were also reminded while doing this research. All respondents have been given equal importance. The researcher tried to get data/information from household head. When it was not possible to meet the household head a person who knows all about the house was taken as respondents. In addition to household survey, personal interview, key

informant interview, observation and focus group discussion were conducted to get information from selected persons and their houses. In addition to this secondary data and information were gathered from the central library of Tribhuvan University, Central Bureau of statistics, Lumanti library, KUDP library research reports, Nepal Basobas Basti Shamrachyan Samaj and Nepal Mahila Ekata Sumaj, Various theses, journals, books and contemporary newspapers also form the sources of information.

### **3.6 Data Collection : Tools and Techniques**

The heart of any research design is the collection of data (Gangarade 1998). Having identified possible sources and the type of the data we need to think about how the data can be collected systematically in sufficient quantity and of the necessary quality (Hart 2005). In this research, more emphasis was given to collect more accurate information and tried to get the reality from the households and other concerning individuals. Most of the information of this research are based on the primary field visit during three months fieldwork in the study area. The information were gathered in the respondents household.

Different tools of data collection are useful in different situation and place. Researcher tried to utilize the proper tools and techniques in proper condition. But all were not applied at once. Table 3.1 gives a summary of research tools and techniques with the respondents.

**Table 3.1****Characteristics of Respondent Tools and Techniques for Fieldwork**

Step	Research Tools	Respondents	Purpose	Time
1	Preliminary Field Visit	Study area	- To build rapport - To observe the nature and location of the area - To be familiar with the local persons	4 days
2	Pre-test of questionnaire	5 respondents from in selected study area	- To pretest questionnaire - To put or avoid the necessary and unnecessary question - To make questionnaire more effective	2 days
3	Household Survey	All respondent (46 households)	- To find the livelihood strategy, causes of being a squatter. - To find vulnerability and to analyze the environmental and health condition in individual level	45 days
4.	In-depth interview	Selected 15 persons	- To get non-numerical, non verbal and qualitative information. - To get personal life history. - To know the daily routines of the individuals - To take history of the settlement - To take more secret personal information	7 days
5	Observation	All, study area	- To find health, sanitation environment condition - To find out qualitative information	All days Sep. 05 to Dec. 05
6	Key informant interviews	One form each ward office, NGO working in the settlement, youth club and near shop Leaders of the settlement-2, Altogether -6	- To crosscheck the finding of household survey - To find the more indepth reformation about the squatters - To know about their social system and social linkage	7 days
7	Focus group discussion	Selected respondents	- To know the squatters common problems - To find social vulnerability and social, environmental and sanitation problems	for preparing and conduction 3 days
8	Case study	Selected 5 respondents	- To know migration history. - For in-depth individual study	5 days

Source : Modified from Subedi (1993).

Except this, the strategy and methods have been selected randomly where necessary. To fulfill the objectives another plan was made as given in table no. 3.2 below.

**Table 3.2**  
**Objective, Content and Tools of the Research**

Objective	Content	Applied Tools
i. To examine the causes of being the squatter	<ul style="list-style-type: none"> <li>- Origin place of squatters</li> <li>- push factors at the origin place</li> <li>- pull factor of destination (Banshighat)</li> <li>- Other causes of being squatters</li> <li>- Arrival into the settlement</li> </ul>	<ul style="list-style-type: none"> <li>- Household survey (Questionnaire/interview)</li> <li>- in-depth interview</li> </ul>
ii. To find out vulnerability condition of the squatters	Types of Vulnerability <ul style="list-style-type: none"> <li>i. Socio-economic vulnerability</li> <li>ii. Physical vulnerability</li> </ul> Vulnerability related to: <ul style="list-style-type: none"> <li>- housing</li> <li>- health and sanitation</li> </ul>	<ul style="list-style-type: none"> <li>- Household survey</li> <li>- focus group discussion</li> <li>- Key informant interview</li> </ul>
iii. To explore the livelihood assets of the people in the study area	<ul style="list-style-type: none"> <li>- Ways of earning</li> <li>- Occupational/profession</li> <li>- work place and distance from residence</li> <li>- Analysis of physical, social, human, financial and natural capital.</li> </ul>	<ul style="list-style-type: none"> <li>- household survey</li> <li>- in-depth interview</li> <li>- Key -informant interview</li> <li>- Observation</li> <li>- case study</li> </ul>

Following tools were used as main guidelines in the stage of information gathering.

### **3.6.1 Visit to Local People**

After selecting the research topic field visit is an enitial stage to take data and information. It is an important and difficult stage of any research. But I enjoyed visiting squatters them and knowing their realities. I had visited my field after reading some literature. After that I visited *Banshighat* three times before conforming *Banshighat* as the field. In those days I visited people of

Banshighat, talked with them and took permission to do my research work. After the field visit I reviewed my objectives and questionnaire. I established good relations with the squatter people and started to address them like brother, sister, mother and father. I feel, the relation like this helped me make the people more open with the researcher. In the early days people were hesitated to talk about their privacy and they often said "*Hamro dukha bhanera kasle ke gharchara, Bho na sodhnuhos. yashari bibaran liara dherai jana gai shake tara hamilai kehi bhaina, sabaile aphno dunu matri sojhaune rahechan*", (nobody does anything even if we tell them our difficulties, let our sorrow be with us. Don't ask us questions like this, many people have taken information already but nothing is done for us. All the people do things for themselves, not us).

And they want to escape from the researcher asking "*paihale aaru lai sodhnuhos na ma ta pachhi bhanihalchu ni*" (Ask others first I will report to you after them). Some of them are claiming themselves as squatters not all persons in the settlement saying so. "*Bhandai ma hunchara, ko khas ho chhutyanu parcha*" (Claiming in not only the proof of squatters. It is necessary to distinguish who are squatters and who are not). And some of them said "*ta hami khas ni hau ni aaru kura tapai lanai milayara lekhidhinuhos na*" (we are true squatters, write correctly the information yourself).

During household survey most of the families behaved better and only a few of them were not agreed to talk with me because they didn't want to tell their realities and I too suspected them as not true squatters. Most of them requested to eat something but I always used to remember the ethics and declined the offer. At last, they force me to take a cup of tea and I did accept. During the field survey, with some of them personal relationship was also established.

### **3.6.2 Pre-test of Questionnaire**

After a few field visits, I prepared the questionnaire. To test the quality of the questions and responses obtained the questionnaire it should be tested. For this

purpose I went to the field and asked questions to few people.. Then tested the questionnaire by asking five household heads. I found some facts were missing in my questionnaire which must be included. I also checked that whether the proposed questions reflect my view or not. In this stage I did not hide the questionnaire. They were filled in front of the respondents. Some of them read the questionnaire too.

### **3.6.3 Household Survey**

After the pre-test of questionnaire, the questionnaire was re- structured and final structure was designed. After this, with the help of questionnaire the information of the household was taken through household survey. Among 99 households of the settlement only 46 were selected randomly. During this, informal and un-structured questionnaire and open ended interviews were also conducted. Mostly household heads were selected as the respondent, while household heads were not available a member who knew information in detail about the house was selected as respondent.

There are three clusters of settlement in the study area. The researcher selected houses from each clusters. The survey was done with the help of questionnaire as given in Appendix I.

### **3.6.4 In-depth Interviews**

In-depth interviewing involves a certain style of social and interpersonal interactions. It was fourth step of my field work. For in-depth interview, the respondents who knew more about the squatters were selected. In some cases in-depth interview was conducted in the same sitting when conducting household survey. The purpose of in-depth interview was to collect the qualitative information about the squatters and their settlement. Personal experiences, fillings and descriptions were also important in this stage. It was found that respondents were more open for all types of information except their income. Informal starting were found more effective than formal starting.

Nine persons who are living in the settlement were selected for in-depth interview. In-depth interviews were guided by the check list and information was noted on the field book. The researcher experienced in-depth interview as a major source of information. I was able to take squatters personal feelings and attitudes. Some of them cried during in-depth interview, remembering their sorrows before coming to the settlement.

### **3.6.5 Key Informant Interview**

Key - informants are those persons, who know key-facts about the issue. From the key-informant interview we know more in depth information about the respondent, which is called 'behind information' also. Key informants were selected from the same settlement. Social workers, aged persons and general squatters were chosen as key informants. Five persons were selected for key informant interview. The key respondent were selected on the basis of heterogeneous nature. Key respondent were chosen after making a good rapport with the respondents. From the key respondent the vulnerability of squatters, problem and the history of the settlement were obtained.

### **3.6.6 Focus Group Discussion**

The focus group method involves a small group of people discussing a topic or issues defined by the researcher (Hay 2003). A group knows more than an individual and qualitative information can also be obtained from focus group discussion. Focus group discussion is more effective for problem identification and to find out possible solutions. Focus group discussion also was conducted in the settlement.

The participants of focus group discussion were chosen on the basis of household survey. The effort was made to participation create an environment for all types and groups of people. The groups of focus group discussion were two in numbers. The purpose of focus group discussion was to findout the problems of the squatters and their possible solutions. Generally one group

discussion took two hours time. From the focus group discussion the history of settlement, vulnerability and the problems of the people and settlement were obtained. It helped researcher to come up with a clear idea about the settlement.

Researcher played a role of a facilitator during the focus group discussion. The result of focus group discussion was noted and used during the presentation and analysis.

### **3.6.7 Observation**

Observation has been regarded as 'the fundamental of all research methods' in the social and behavioural science. Social scientists are observers of both human activities and physical settings in which such activities take place (Denzin and Lincoln 2000). Only questionnaire and interviews are not able to fulfill the purposed objectives. So, observation was conducted to gather more realistic information. To know the fact about the topic the researcher was involved in the process of field observation. From the observation visual, non-verbal and non formal information were collected. The main target of observation was to obtain information on behaviour, life style, vulnerability, sanitation and environmental aspect more efficiently. Observation was conducted during the fieldwork. For guiding the observation a check list was made.

### **3.6.8 Field Note**

The help of field note was taken for the effective use of informal information. Information, which was obtained through the informal and formal setting and interview was noted immediately so that they could be used in the writing stage of the research. Facts obtained through the field observation was also noted in field note. Some information like migration history and facilities of household were noted in the spot while remaining information were noted in researchers room. Field note was used every days, in the process of fieldwork. Field note is used in the process of writing.

### **3.6.9 Case Studies**

Case study is also one of the important tool in research. Case study and in-depth interview are different in this research because case study deals with case and in-depth interview deals with the person. Case study helps to find the individuality within a group. There are different cases and different life styles and livelihood assets within the group of squatters. In this research, case study is done to find personal difference in being a squatter and to find their mobility before coming to this settlement. Five persons were chosen randomly for the purpose of case study. The people in case study were selected on the basis of their individual feelings and experiences about being the squatter and livelihood assets. For the secrecy of the matter both real and pseudonym are used for explaining the case.

### **3.7 Data Analysis and Presentation**

Data analysis and presentation is also one of the most important step in the research. After collecting data, they were carefully edited and tabulated. Maps, charts, tables and contents have been used for presentation of the results. Information has been analyzed both in qualitative and quantitative ways.

For effective analysis and presentation collected data were carefully tabulated and they were used where necessary. Qualitative information is presented as text. Related literatures have been contextualized as far as possible and the effort was made to present effectively. The data that are too short and don't need any table, are presented in text.

### **3.8 Considerations of Methodology**

Some considerations have been made for the security purpose for the respondent. In some cases pseudonym has been used to keep the personal secrecy because some respondents have given their personal information also. To determine the indicators of livelihood assets, the framework of DFID has

studied carefully at first. After studying the framework different indicators were determined. Which indicators were not found completely in the settlement were excluded and which were found in the settlement were included as the indicators. The indicators may differ according to place and study. To calculate livelihood assets one weight is given for every positive aspect and zero for negative aspect. All weights have been summed up in their respective areas and after that the acquired number is divided by the total number of that column. Respondents were checked by check list and questions for more realities. Some renters in squatters houses were also taken as respondents because they could provide actual information as 'squatter tenants'. Some case studies also included for better reflection of the life and livelihoods. Other related literature have also been compared with this study.

To minimize the difficulty of occupational grouping, similar occupations have been kept in one category. In this research, the main resource of research is the information given by the squatters. The research is mainly dependent on the information provided by the squatters. Beside this, secondary information is also used for effective analysis and interpretation. In this context, a household is taken as a group having keen relationship like parents, couples, children and persons who share the same kitchen and relatives too.

### **3.9 Experience of Field Work**

Although field work is a difficult task in any research, I enjoyed it. I started my field visit from 5th of September 2005. In the early days, I felt, I was going to unknown settlement and felt lonely. To overcome the loneliness I took my friends with/me in those days. After a few days, I knew more persons and talked with them as. Then I felt more easy during the time. I thought started, to take depth information from the squatters which is a very difficult task but later I found it easier. I was encountered with some persons who wanted to interfere me but I didn't give any importance to them.

In the process of household survey when I asked questions some respondents used to say "*hamile kehi pani jandainau tapai padhelekheko ko manchhe le nai lekhidinuhos na*" (We don't know anything, you are educated so write yourself). While some asked "*Maile ta janeko chaina parkhanu hos hai mero chhora le padheko cha tes lai bolayara lauchu*" (I know nothing, wait a while I will call my son).

Primarily, people refused to give response to me because they suspected me as an agent of NGO. When I started to ask them they asked me from which NGO I was from ? And I told them that I was not an agent of any NGO. I was purely a student and doing my master's thesis work. They didn't believe me, and then I showed them the letter which I had taken from my department (CDG). Then they told me a story about the cheating of NGOs and INGOs. According to them most of them showed great plans like education center, health centre, sanitation, water supply, sewerage, etc. and they took many data from the settlement. But even they didn't turn up again. After hearing that I used to say I was a student and I couldn't do anything for them. I used to say that I was gone there not to give but to take some information about them that is behavioural knowledge. Perhaps my reply pleased them so they became happy and ready to talk. Even psychological response is shown by some respondent. Some of them cried when telling their life history. I felt difficulties to obtain the actual figure of earning and the relationship within the family in the place of origin. Except these, I feel that respondents replied to me honestly and gave me true information.

At the final stage of field visit people used to say, if I hadn't finished my work yet ? Some of them asked that whether I was doing another thesis. Some others asked that how long time I needed to finish the thesis work. Some college students asked that when they would get a chance to do such work. At the last stage I was familiar with much of the people living in the settlement.

## CHAPTER FOUR

### AN OVERVIEW OF BANSHIGHT

This chapter gives an introduction of Banchighat and describes its location. The chapter highlights the history of squatting and emergence of settlement.

Bagmati river has been perceived as holy river of Hindu people. Different holy temples and places are located along the right and left bank of this river. The open land of Banshight was used for the ritual purpose. Many rulers and wealthy people constructed different temples, *pauwas* and *sattals* for religious purpose in this area. People perceived the occupation of such lands and houses for private purpose as against their religion and tradition. This situation did not remain for long. Because of the rapid population growth such open land are made dirty and polluted. People dispose their dump there and those places are converted into open toilet. Local and central governmental authorities also didn't show any concern towards such activities. Later, the land was occupied by unauthorized settlers called 'squatters' for residential purpose. Banshight is an example of the same process. People from outside the valley and from within the valley prepared to squat there and the settlement started in late 1980s.

Banshight is one of the squatter settlements along the bank of Bagmati. It is located in ward No. 11 of Kathmandu metropolitan. It is just few minutes walk from CBD of Kathmandu and lies behind the commercial area of Tripureshowr. The pattern of settlement is linear in *Banshight*. The settlement developed parallel to the Bagmati river. It was known as '*Bokshight*' bath side of witches in the past and the word Bokshight changed into *Banshight* later. The area was *Ghat* cremation site also in the past. As the main objective is to explore the livelihoods of squatters in urban setting, observations and field setting study were conducted to get the background information of the study area. General framework of the study area is provided in map 4.1.

There are many formal and informal settlements within the valley. the settlement in Banshight was started before 1988. It has 99 households and the total population is 441 (Lumanti 2001).



Map 2 shows the general framework of settlement. In this map the households which are surveyed are shadowed. The map also clears the sampling procedure. Equal priority was given to each household for the purpose of sampling. However fixed number (quota) was separated for each cluster of houses which can be seen left, middle and right at map 2.



A model of squatters house

#### **4.1 History of Squatting in Kathmandu**

A study carried out in 1985 in Kathmandu estimated approximately 2000 squatter peoples (Norwegian Institute of Technology 1985). The households were 429 in 1985 which reached upto 1271 in 1992 and 1783 in 1996 (Lumanti 2001). In 1997 the population of squatter settlement reached nearly 9000 persons (Tanka, Cited in Sharma 2001). Now there are more than 2400 households and the total population of squatter population has reached approximately 12800 persons (Lumanti 2001).

#### **4.2 Emergence of Squatter Settlement in Banshighat**

In the period of 1980s many squatter settlement emerged within the Kathmandu valley. Mostly the vegetable seller of Kalimati, worker of 'Teku Waste Refining Center' and different people working in the city center lived at the bank of Bagmati. People who were seeking place for settlement were encouraged to settle at *Banshighat* by the local people behind Tripureshowr because this place was insecure due to the marginal land laying at the edge of the city. Many non-desirable and illegal activities such as drug abusing,

stealing prevailed there. Besides this the land was also the Ghat popularly known as *Bokshighat* and people used to be afraid of so called ghosts. To be safe from these phenomena local people let the outsiders to squat there. Other people also came there from different parts of the nation. In this way the settlement was started in 1988. But some family claim that they were arrived there 20 years ago.

**CHAPTER FIVE**  
**ORIGIN, CAUSE AND TYPE OF SQUATTERS**

**5.1 Place of Origin**

Almost of all squatters of Banshighat were migrated from outside of this settlement. Some of them originated from Kathmandu while remaining large portion were originated from out of the Kathmandu Valley. Table 5.3 shows the origin place of squatters.

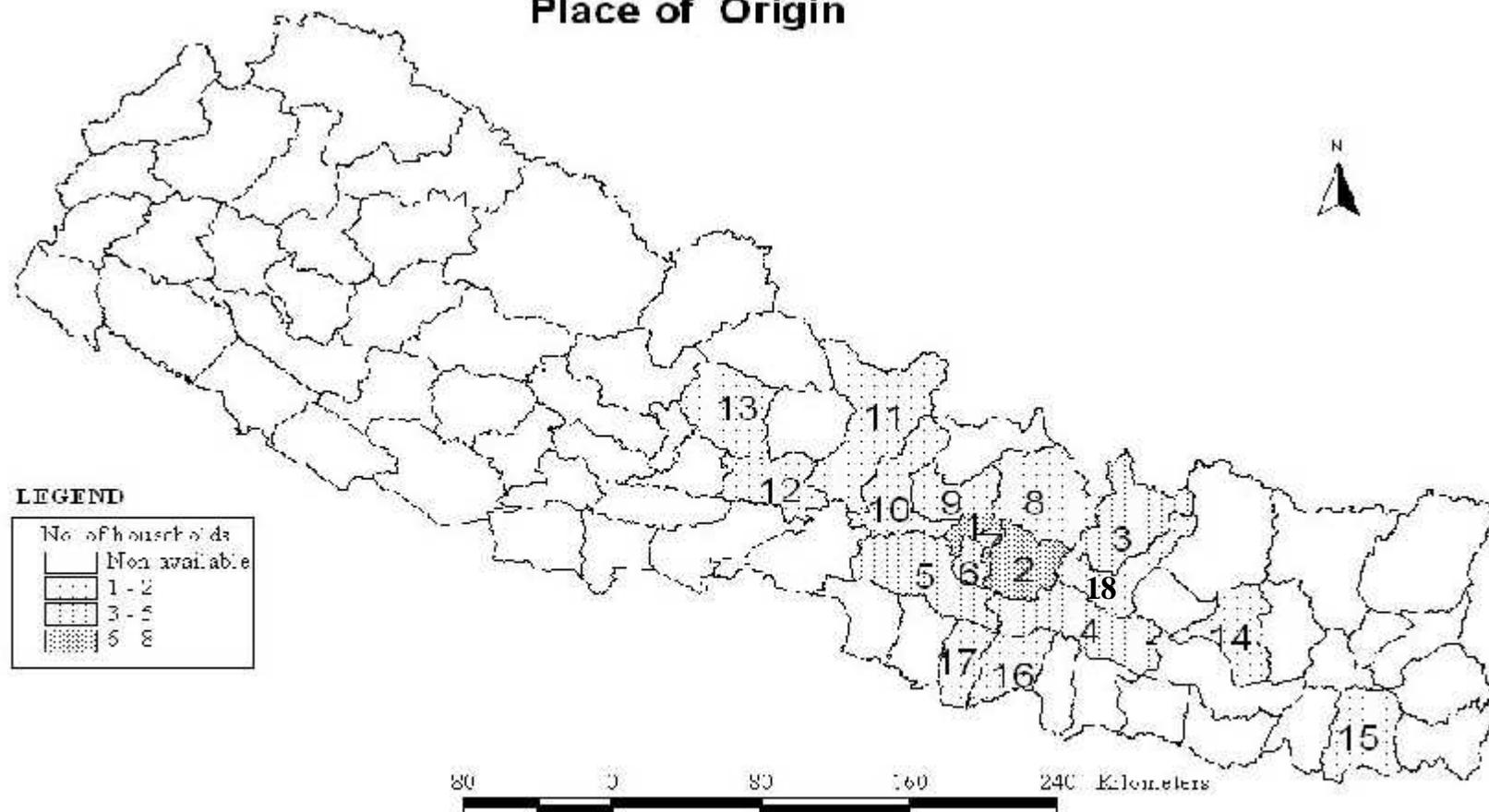
**Table 5.1**  
**Place of Origin of Squatters**

Place of Origin	No. of households	Percent
<b>Kathmandu Valley</b>	<b>14</b>	<b>30.4</b>
Kathmandu	8	17.4
Lalitpur	4	8.7
Bhaktapur	2	4.3
<b>Other District</b>	<b>32</b>	<b>69.6</b>
Kavreplanchowk	7	15.2
Sindhuli	4	8.7
Makawanpur	3	6.5
Dolakha	3	6.5
Morang	2	4.3
Sarlahai	2	4.3
Nuwakot	2	4.3
Rautahat	2	4.3
Kaski	1	2.2
Tanahun	1	2.2
Gorkha	1	2.2
Ramehhap	1	2.2
Khotang	1	2.2
Sindhupalchowk	1	2.2
Dhading	1	2.2
<b>Total</b>	<b>46</b>	<b>100</b>

Source : Field Survey, 2005.

Map 5.1

### Place of Origin



#### LEGEND

No. of households	
White	Non available
Horizontal lines	1 - 2
Vertical lines	3 - 5
Diagonal lines (top-left to bottom-right)	6 - 8

Note: 1=Kathmandu, 2= Kavrepalanchok, 3=Dolakha, 4>Sindhuli, 5=Makawanpur,  
6=Lalitpur, 7=Bhaktpur, 8=Sindhupalchok, 9=Nuwakot, 10=Dhading, 11=Gorkha,  
12=Tanahun, 13=kaski, 14=Khotang, 15=Morang, 16=Sarlahi, 17=Rautahat 18 = Ramechhap

Source: Field Survey 2005

Table 5.1 shows that all the households of Banshighat were migrated from other places. In broad sense, we can divide them into two groups i.e. those originated from Kathmandu valley and those originated from outside the Kathmandu valley. Significant proportion (69.6%) of households were migrated from out of the Kathmandu valley while remaining (30.4%) were from within Kathmandu Valley. During the field survey it is noticed that people whose place of origin was outside the Kathmandu valley had come due to unemployment, poverty, displacement by natural disaster and insecurity. People who from within the valley came to the settlement because of the high growth of population, high land value, less income, landlessness and speculation.

Squatters have come from 18 districts of the country (Map 5.1). Kathmandu has the greatest number i.e. 8 followed by Kavreplanchowk i.e. 7. The number of households originated from Kathmandu is the highest because population growth in Kathmandu is very high. Similarly, the value of land is also the highest in Kathmandu. The problem of landlessness is also more serious there. Kavreplanchowk is adjoining Kathmandu valley and has easy access to the valley because of frequent bus services. In comparison with Kavre, Dhading, Makawanpur, Nuwakot and Sindhuplanchowk account for less number of households because they do not have the same access to Kathmandu in terms of information and transportations. But the number is little higher than other districts which are not physically connected with the valley. Households originated from Dolakha, Sarlahai, Morang and Rauthat are moderate in number settled while remaining districts account for least number of households.

Squatting by the people of Kathmandu valley is also related to poverty. Mr. Rijal's case is an example (Box 5.1)

### **Box 5.1: Step Migration to Banshigat**

Jagat Rijal, (aged 50), "My parents were the native inhabitants of Thankot (Kathmandu). After their death, I had nothing except a house. I had problem of subsistence and providing quality education to my children. I thought, it would be better to sell the house and buy some land and house in Tarai. I sold the house and bought some land and house near Hetauda (Makawanpur) about 13 years ago. We thought we will be free from the problems but the problem became more serious there. There too, I faced many difficulties like adaptation to new society. We couldn't adapt to hot and humid climate and my family members got will there several times. We suffered there more than we suffered in Kathmandu. As a result we decided to sell the property in Hetauda. After some time I found a person who was interested to buy our property and we sold to him. Then we returned Kathamndu and rented a room which was too small for such a large family (six persons). We were not able to rent other rooms because of limited income. I was seeking ways to escape from the problem. In the meantime, I knew that a person wanted to sell his house in Bansighat, I came here, talked with him and bought this house for forty thousand rupees."

Source: Field Survey, 2005

## **5.2 Causes of Being Squatter**

The problem of squatting have been a complex phenomenon in the developing world. It is also one form of migration. Thus, some migration laws also apply to the cause of squatting. The reasons of squatting are different from country to country and place to place within the country. For instance, the cause of squatting in Kathmandu may be different from that of Tarai. Different people have different cause of squatting which can be categorized as followings:

### **5.2.1 Push Factors of the Place of Origin**

All places of the nation don't have equal economic and physical facilities and cultural harmony. Some places are vulnerable to natural calamities and have insecurity and unfertile land which push the people to migrate to other places. Social and psychological factors also push people from the place of origin. People living in Banshigat too have their own causes to leave their origin place:

**Table 5.2**  
**Causes of Leaving Place of Origin (Push Factors)**

Causes	No. of Households	Percent
Problem of Subsistence	18	39.1
Unemployment	12	26.1
Low income	6	13.0
Displaced by natural disaster	5	10.4
Social insecurity	2	4.3
Displaced by development project	1	2.2
Job opportunities in Kathmandu	1	2.2
Medical treatment	1	2.2
Total	46	100

Source: Field survey, 2005.

Table 5.2 shows that large portion i.e. 39.1 percent of households left their place of origin due to the problem of subsistence such as food and clothing. Unemployment is the other leading cause of leaving their origin. Not only the economic factors are responsible for leaving the place of origin but also the social factors like lack of security and developmental works should also be taken as responsible factors. In this context the prevailing violence in the nation is taken as insecurity.

It is very difficult to get information about cause of being squatter and property in the place of origin. Most people want to hide the information about their origin so that all of them will appear as the real squatters.

Poor people had no any better alternative for their livelihoods because they had insufficient agricultural land and less cash amount so, they were forced to leave their origin place. Unemployment and other socio-cultural factors also pushed the people from their origins. Unemployed people who migrated to Kathmandu Valley (urban area) for employment and other economic benefit could not find high paying jobs and more beneficial activities so they were unable to

buy a house in private land. As a result, they constructed a hut in public (*parti*) land. Thirteen percent households migrated to Banshighat to maximize their income by reducing the monthly rent. 3.4 percent were migrated feeling insecure in their origin because of insurgency in the nation.

Koirala (2001) also mentioned less agricultural land, unemployment, landlessness and lack of educational opportunities as push factors of the origin place of squatters. Likewise, Dahal (1998) concluded lack of employment as the cause of squatting.

### 5.2.2 Pull Factors of Banshighat

People not only leave their birthplaces because of the push factors but they are also pulled by the desirable physical, economic and social factors at the place of destination. Some of the pull factors are listed in table 5.3.

**Table 5.3**  
**Pull Factors of Banshighat**

Pull Factors	No. of Households	Percent
To escape from rent	20	43.6
Employment opportunities	11	23.9
Proximity to city center	6	13.0
Presence of friends and relatives	2	4.3
Security	2	4.3
Unable to buy house in other place	2	4.3
Close to place of origin	1	2.2
Availability of physical facilities	1	2.2
Free land (Access)	1	2.2
Total	46	100

Source: Field survey, 2005

For the question "Why did you select Banshighat to build your house ?" Nearly 44 percent household heads replied that they were tired of paying monthly rent

which was too high for them. So they selected *Banshighat* to escape from the rent. From this answer we come to know that most of the squatters were ex-renters of Kathmandu city. Among 46 households, 11 of them said they came to *Banshighat* in search of employment because they easily get jobs around it. Six household heads said they were attracted because *Banshighat* is located, near the city center and it is accessible from every part of the city. And more importantly, if the occupied land could be registered in their name they would be rich person. Other household heads said they were pulled by security and presence of relatives and friends in Kathmandu while others said they were pulled by physical facilities. Two household heads replied that they came here because they couldn't buy house in other parts of the city.

Table 5.3 is based on the answer of respondents. From the result of table 5.3 a suspicion may rise about the reality of squatters. Most households (43.6%) are pulled to *Banshighat* to escape from monthly rent. 23.9 percent respondents replied they were attracted by the employment facilities. There are other groups who are pulled to *Banshighat* by the proximity to city centre (13.0%), presence of friends and relatives (4.3%), security (4.3%) and proximity to the place of origin (2.2%) which do not reflect their economic status. These answers only reflect the pulling causes.

During the field survey, it was found that parents occupied a piece of land for their married daughter who was married to a man from out of the valley. Thus people were pulled by different factors of *Banshighat* which they lacked in their origins and other destinations.

### **5.2.3 Other Causes**

#### **i. Rapid population growth and urbanization**

Rapid population growth is a major cause for the rise in number and size of squatter. There are five cities within the Kathmandu valley having 196777 population in 1952 which raised upto 99566 in 2001 (CBS 2002). People were not able to maintain the residence for such highly growing population and the

problem of squatting started. Sharma (1989) stated the rapid growth of population as a major cause of squatting. Thapa (1994) pointed that low wages or salary is not sufficient for livelihood for highly growing population.

## **ii. Lack of Government Policies**

Government haven't adopted or formulated a specific policy towards squatter problem. The government formed some commissions which further worsened the problem of squatter rather than solving it. It is because they distributed land ownership certificate to those who were close to the committee member and there was a lack of mechanism to identify the real squatters. In spite of the commissions government adopted, 'no policy as a policy'. So the problem of squatter has remained the same for a long time. Nepal is a agricultural country but many farmers are being landless because of natural disaster and traditional land owning system. They do not have any other ways to settle and procure livelihoods. As a result they are forced to live in public land and house.

## **iii. High price of land and house**

Poor people, who live with low caloric nutrients, are unable to afford quality land which is costly and the house rent is expensive in Kathmandu. Basu (1988) mentioned, 'purchasing land has become out of questions for urban poor like those of Banshighat. The prices of rental accommodation is soaring and even that is no more available due to urban renewal (Thapa 1994; Kansakar 1988). The price of land and house is rapidly growing during past five decades. Similarly, the value of building materials and labour wage is also increasing every years. As a result the rent of rooms is also increasing. So, people couldn't afford rent and squat in public land.

## **iv. Speculation**

Speculation is another factor which contributes to the increase in member of people in the squatter settlement. The 'speculator squatter' made shack on some public land and sells or rents out for exorbitant profit. Kansakar (1988) and

Subedi (1998) also mentioned that the process of speculation helps to increase the number of squatters.

### **5.3 Types of Squatters**

The nature of squatter tenure is not similar in all squatter houses in Banshighat. Abrams (1964), divided squatters in eight type. They are:

- i. Owner
- ii. Tenant
- iii. Landlord
- iv. Speculator
- v. Occupational
- vi. Semi squatters
- vii. Floating
- viii. Squatter holdover

Though Arbams categorized to ownership of squatters in eight types. I found only three type of squatters in Banjhighat. In the context of Nepal the terms squatter and landlord refer to two different class of people. We can get the same characteristics between speculator and occupational squatters.

Among them mainly three types of squatter were found in Banshighat. They are independent of each other. These categories may not represent hundred percent because they are not dependent on each other and we have to look particular type at a time and not the whole. They are:

- i. Owner
- ii. Tenant
- iii. Speculator/occupational

#### **Owner**

Owner squatter of Banshighat own their shack but not the land. Public land has been occupied by this type of squatter. Among 46 household 42 are owned

squatter in Banshighat. Lumanti (2001) claims that the household of Banshighat own 79 to 736 square feet land.

### **Tenant**

This is the poorest group among the squatters in Banshighat. In this type they do not have any land and shack or rooms but pay rent to another squatter. There are two reasons for being a squatter tenant. First some squatters are unable to rent rooms in other places that are costly and the second, they have hope to get a chance to own a shack in the settlement in future. Another underprivileged group who does not get any rooms to rent in the city also stay here as tenant. There are 8.7 percent squatter tenants in Banshighat.

### **Speculator/Occupational**

Speculator squatter is the squatter who makes profit from his shack or hut. In the context of Nepal occupational squatters can be included in speculator category because they also want to make profit from the public land. By means of selling or getting compensation one makes profit from his shack. In Banshighat no one accepted himself as a speculator or occupational squatter but people accepted there are some speculators (Focus Group Discussion and key-informant interview). The real number of speculator/occupational squatter is not clear.

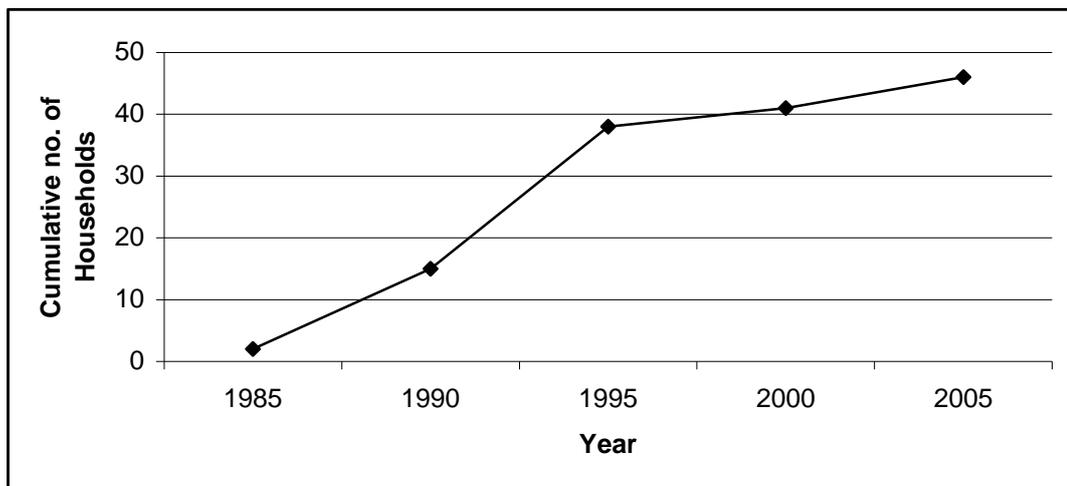
Except these, remaining five types (described by Abrams 1964) are not found in Banshighat. They are; 'squatter land lord' 'squatter holdover', 'semi-squatter', 'floating squatter' and 'squatter co-operation'. They are associated with the squatter who squat in private land and squatter who squat in the harbor of a sea coast.

## **5.4 Arrival in the Settlement**

Though, the settlement in Banshighat was started in late 1980s, all the families did not arrive at the same time. In the beginning the builder of *sattal* kept some watchman to look after their *sattal*. Later those watchmen brought their family

and relatives to those *sattals* and captured those public houses. Even the builders were also unable to evict them from there. After such *sattals* were fully occupied a kind of living environment was created in Banshighat. From different places of the country people came and settled there. The settlement grew in size in course of time. Figure 5.1 shows the increasing number of households in Banshighat with time.

**Figure 5.1**  
**Arrival time of households in Banshighat**



Source: Field survey, 2005.

Figure 5.1 shows that the settlement is not a very old one. It is clear that there were only a few house till 1985. Large portion of households settled there in a period between 1985 and 1995. The trend of coming into the settlement declined slightly after 1995. In spite of the objection to establish new hut and sell by the Settlement Improvement committee (*Tole Sudhar Samitee*) the process of speculation is still prevailing. However, building a new hut is totally prohibited now.

## CHAPTER SIX

### LIVELIHOOD STRATEGIES OF SQUATTERS

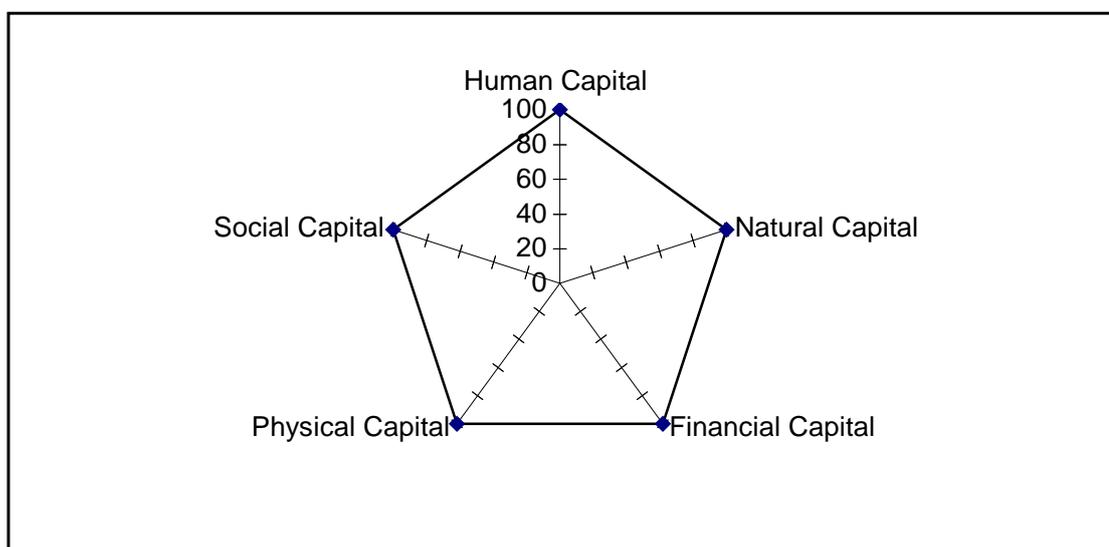
The livelihood strategy of people depends on livelihood assets. If someone gets plenty of assets his/her life becomes better otherwise life is miserable. We can compare the countries of 'North' with the countries of 'south' in terms of assets. North Countries have high availability of necessary assets, as the result, their livelihood seems better than the people in south. Livelihood assets also determine the level of development and Human Development. People require the range of assets to achieve livelihood goals. No single category of assets on its own is sufficient to yield many and varied livelihood outcomes that people seek (DFID 1999). In the context of squatter people livelihood assets are things, materials, qualification, quality and esteem of people which are helpful in making perfect life.

#### 6.1 The Assets Pentagon

The asset pentagon lies at the core of livelihood framework 'within' the vulnerability context. The pentagon was developed to enable information about people's assets to be presented visually, thereby bringing to life important inter-relationship between the various assets (DFID 1999). Different types of livelihood assets are shown in figure 6.1 as a shape of pentagon.

**Figure 6.1**

**Assets of People in Banshighat**



Source: DFID, 1999.

As shown in figure 6.1, livelihood assets of squatters are as follows:

- Human Capital
- Natural Capital
- Financial Capital
- Physical Capital
- Social Capital

The description of each asset is given below:

## **6.2 Human Capital**

Human capital is the ability and efficiency to do works. Human capital represents the skill, knowledge, ability to labour and good health that together enable people to pursue different livelihood strategies and achieve their livelihood objectives. At a household level human capital is a factor of the amount and quality of labour available. This varies according to household size, skill, levels, leadership, potential, and health status. As well as being intrinsic value human capital is required in order to make use of any of the other four assets (DFID, 1999). In this study, education entitlement, type of work and the relationship within the family are taken as human capital.

### **6.2.1 Literacy and Education**

Education is the most important human capital of human being in this modern age. Technical and non-formal education and vocational skills can also be included in it. Education is important in terms of personal, social and national development. Table 6.1 provides the literacy status of the squatters.

**Table 6.1**  
**Literacy Status of Squatters**

Status	No. of Persons	Percent
Literate	146	76.8
Illiterate	53	23.2
Total	190	100

Source: Field Survey, 2005.

Table 6.1 shows the literacy status of people living in Banshighat. Among 190 persons who are more than six years old, 76.8 percent are literate and 23.2 percent are illiterate. This doesn't match with the national literacy rate of 54 percent (CBS 2001). It shows that people of Banshighat area are more literate than the national average.

**Table 6.2**  
**Level of Education Attained by the Squatters**

Level	No. of Persons	Percent
Literate only	24	16.4
Primary	47	32.2
Lower Secondary	32	4.9
Secondary	33	22.6
Higher Secondary	9	6.2
Bachelor	1	0.7
Total	146	100.0

Source: Field survey, 2005.

Table 6.2 shows that large number of people (i.e. 32.2%) have completed primary level only and 70.6 percent are under secondary level. Very few people 0.7 percent have got a chance to acquire higher education. Among the total literate persons about 16.4 percent do not have other skills except simple reading and writing. Some of them are able to read only due to the lack of opportunity chance for going to school.

The literacy rate of squatter settlement (76.8%) is higher than the national figure (54.1%). During the field visit it was found that the literacy rate of so called lower caste is less than that of 'higher castes like Bramin and Newars. It is also found that the literacy rate was higher among younger group (6-15) than adult and old groups. Though the literacy rate is higher than the national level the inhabitants of Banshighat are not able to attain higher education.

Koirala (2001) also found that there were very few people who had obtained higher level education in Banshighat. Subedi (1998) found 54 percent people were literate and 46.0 percent people were illiterate in Banshighat.

### 6.2.2 Type of Work

The type of work is also an important indicator of human capital. It is considered that skilled, well known and professional persons have access to better quality work and the unskilled and ordinary persons do not have access to high paying job. The ability and skills to work determines the standard of occupation and earnings. Thus, it is important to have a knowledge of the work or occupation of the squatters. The type of work/occupations shown are in Table 6.3.

**Table 6.3**

**Works/Occupations Type of Squatters (10 years and above)**

S.N.	Work/Occupation	No. of Persons	Percent
1	Business (small/medium)	26	29.2
2	Wage labouring	22	24.7
3	Private sector work	12	13.5
4	Tailoring	7	7.9
5	Mechanic helper	5	5.6
6	Driving	3	3.4
7	Foreign employment	3	3.4
8	Sporting	2	2.3
9	Civil servant	1	1.1
10	Agriculture	1	1.2
11	Welder	1	1.1
12	Cottage industry owner	1	1.1
13	Social service	1	1.1
14	Garbage collection	1	1.1
15	Cleaning (house maid)	1	1.1
16	Cooking (house maid)	1	1.1
17	Painting	1	1.1
Total		89	100

Source: Field Survey, 2005.

People of Bhansighat are doing seventeen different works/occupations. On the basis of their opinion occupation can be divided as good, moderate and poor in nature. The sub-groups according to their perception are summarized in Table 6.4.

**Table 6.4**  
**Category of the Work/Occupation of the Squatters**

Good occupation	Moderate occupation	Poor
Civil service	Business	Wage labouring
Sporting	Private sector work	Mechanic helper
Social service	Tailoring	Agriculture
Cottage industry	Driving	Garbage Collection
	Welding	Cleaning (House maid)
	Cooking	
	Painting	
5.6 %	60.7 %	33.7 %

Source: Field Survey, 2005.

Larger proportion i.e. 60.7 percent of squatters are engaged in moderate works. Nearly 34 percent do poor jobs which are low paying, unhealthy and show lower social status. Very few i.e. 5.6 percent were able to obtain good job and work from which they gain satisfaction, handsome payment and higher social status. The categorization of work/occupation is done according to the worker/employee's perception towards their work/occupation.

### **6.3 Financial Capital**

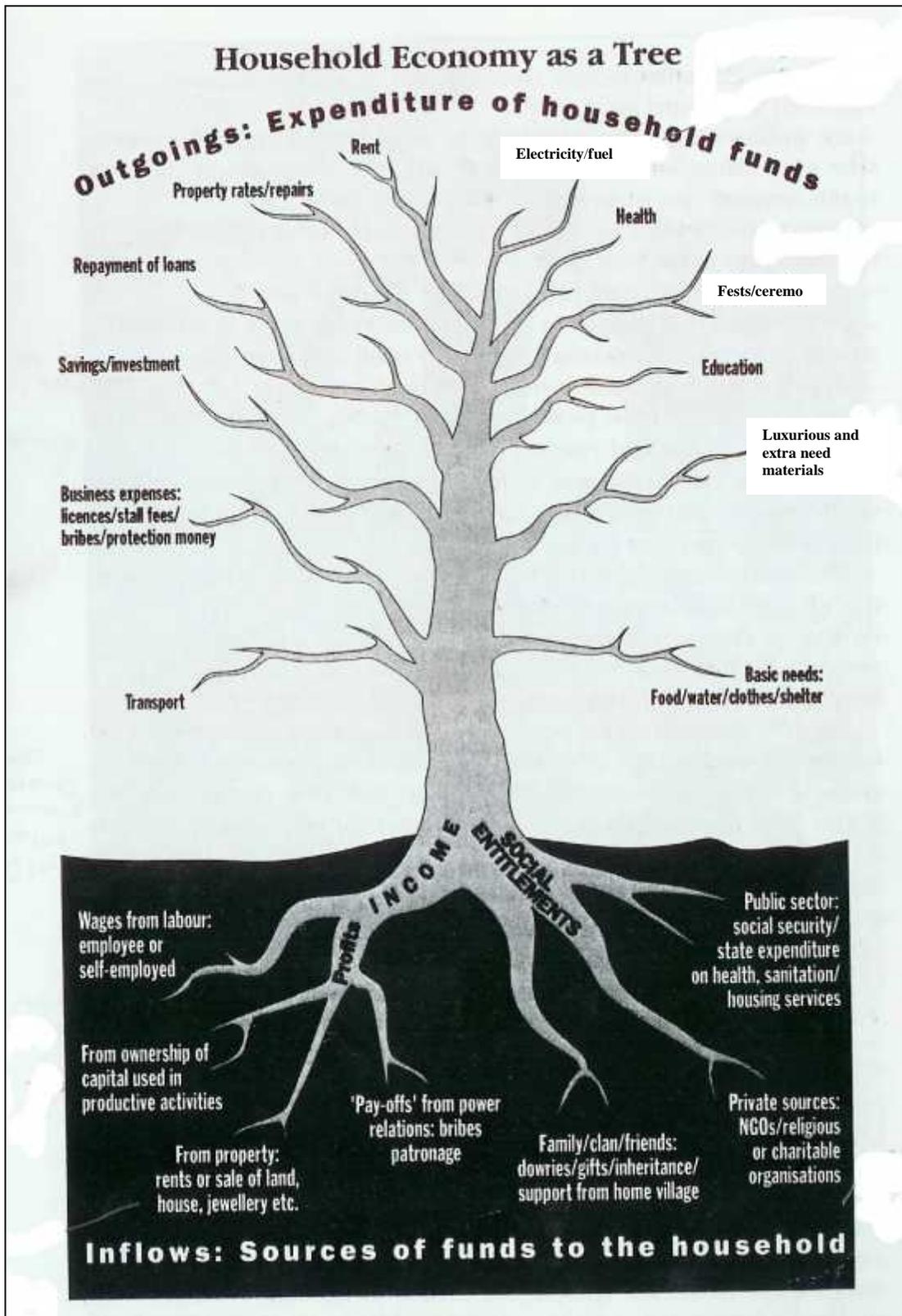
Financial capital denotes resources that people use to achieve their livelihood objects. The definition used here is not economically robust in that it includes flows as well as stocks and it can contribute to consumption as well as production. However, it has been adopted to try to capture an important livelihood building block, namely the availability of cash or equivalent, that enables people to adopt their livelihood strategy (DFID 1999).

Most squatters have been engaged in low paying and hard labour and temporary jobs. Their income from job/occupation and amount of expenditure determines the gross financial capital. Thus, it is better to mention the condition of income and expenditure of the squatters.

### **6.3.1 Monthly Income and Expenditure**

Income and expenditure are the major determinant factors of financial assets. Major income source of squatter are low paying services/jobs, petty business, wage labouring, house rent, 'pay offs' (pensions), remittance, sell of property like jewelry, support from family members, friends and bank deposits from previous jobs. The major expenditure includes payment for basic needs (fooding, clothing, shelter), education, health care, fuel/light, rent, repayment of loans, transportation and business expansion. Figure 6.2 provides a general framework of household economy which was also used by Hurley (1990) to analyze poor peoples household economy i.e. inflow and outflow.

**Figure 6.2**  
**Household Economy As a Tree**



## Household Income

Household income is not the same for every households. It is diverse in accordance with persons involved in economic activities and other assets. Table 6.5 shows the range of household income in Banshighat.

**Table 6.5**  
**Monthly Income of Squatter Households**

Income (Rs.)	No. of Households	Percent
Lass than 3000	1	2.2
3001-4000	4	8.7
4001-5000	1	2.2
5001-7000	15	32.6
7001-10000	14	30.4
10000-15000	8	17.5
More than 15000	3	6.5
Total	46	100.0
Average income	8539	

Source: Field survey, 2005.

Most households have their income of NRs. 5000. Highest proportion of households have their income of 5000-7000 NRs (32.6%). Households who earn NRs.7000-10000 come second with their share of 30.4 percent. Only 10.9 percent households have income below NRs. 4000 and about 23.9 percent households have income greater than Rs. 10000. It is possible because of full employment of the family member, high paying job and profitable business. The average income of households was found to be Rs. 8539 though the range of income is Rs. 2000-17000.

## Household Expenditure

In financial capital, it is important to find out how much is the expenditure of squatters and how much money they spend for their household expenditure per month on an average. Table 6.6 presents the monthly expenditure of the households.

**Table 6.6**  
**Monthly Expenditure of Squatter Households**

Expenditure (Rs.)	No. of HH	Percent
Less than 2000	4	8.7
2001-4000	12	26.1
4001-6000	16	34.8
6001-8000	11	23.9
More than 8001	3	6.5
Total	46	100
Average expenditure	5593	

Source: Field Visit, 2005.

From table 6.6, it is clear that many households spend between NRs. 4000-6000 (34.78 percent). 26.1 percent household expenditure remains between Rs. 2000-4000 and they form second largest dominant group of monthly expenditure. The third dominant group among the household expend between Rs. 6001-8000 and their group accounts for 23.9 percent, 6.5 percent households have the largest expenditure i.e. between Rs. 8001-10000. According to squatters involvement of few persons in income generating activities is responsible for the least expenditure among the squatters. Average income of the household was found to be about Rs. 5593. Personal expenses like pocket money and traveling cost are not included in this expenditure.

### **Saving Status**

From the comparison between table 6.5 and 6.6, the saving status becomes clear. From tables 6.5 and 6.6 it becomes clear that sixteen families are unable to maintain their expenditure while remaining twenty eight families are able to saving 'some how'.

### Placement of Saving

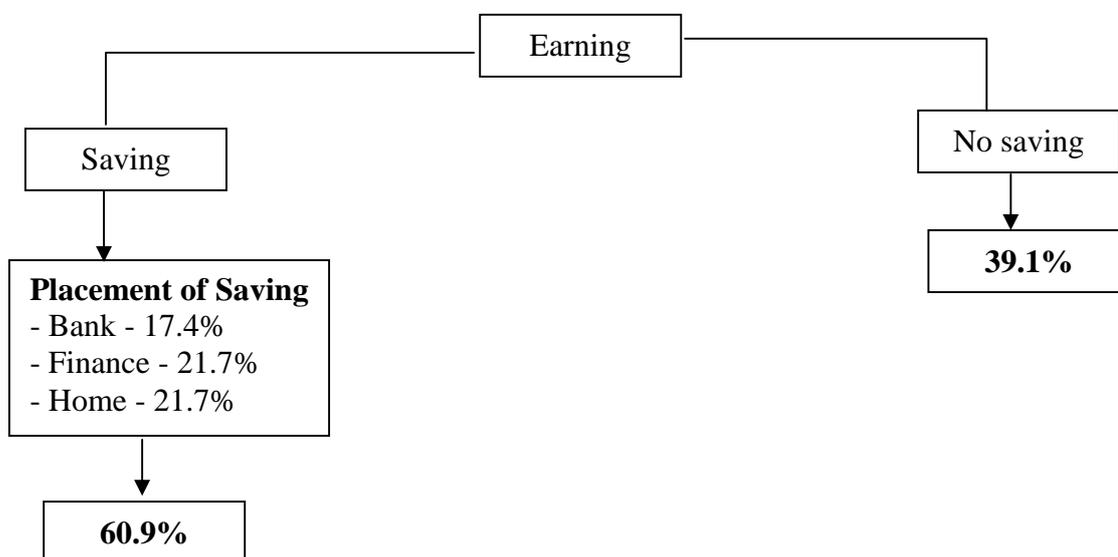
Though all of squatter family are not able to save cash. Some of them have placed their saved money in different place. It seems most of them doing their best to save their income. Table 6.7 shows the placement of saved money by the squatters.

**Table 6.7**  
**Area where squatters have deposited their money**

Deposit	No. of HH.	Percent	Remarks
Bank	8	17.4	
Finance company	10	21.7	
Within home	10	21.7	Very small amount
No saving	18	39.13	
Total	46	100	

Source: Field Survey, 2005.

**Figure 6.3**  
**Placement of Saving**



Source: Field Survey, 2005.

About 61 percent have been able to save some amount from there earning. But the households which deposited their saving in bank and finance company have higher amount than who have kept their saving in their house. The families

who kept their money at home have little amount so they don't deposit in bank and/or lent to their friends and relatives. The saving which is kept at home is utilized just for household expenditure like to buy grains and vegetables, to pay children's school fees for and for general requirements. It can be said that families which deposited their income in bank or finance companies are the true savers.

Among 46 households 18 (39.1 percent) were not able to save any amount. According to table 6.5 and 6.6, some families were not able to earn even for their daily expenditure. But they said they haven't borrowed large amount of money. According to them they practiced chain borrowing in which they pay previous loan and take a new loan from the shops and money lenders. However they state that their economic status has improved in comparison with their place of origin.

### **Treatment for Illness**

The place visited for/illness in curing also a significant indicator of measuring financial capital. It can be said that people who go to private hospital and clinic keep strong financial capital, people who go to government hospital have moderate financial capital and people who go to pharmacy shops and go to faith healers like *Lama, Jhakri* keep poor financial capital. Table 6.8 shows the curing place of squatters.

**Table 6.8**  
**Treatment Status of Households**

Type of curing	No. of HH	Percent
Government hospitals	28	60.9
Private hospitals/clinic	9	19.5
General pharmacy shop	5	10.9
No health problem	4	8.7
Total	46	100.00

Source: Field Survey, 2005.

People told that all of them go to government hospitals when they have serious health problems and for those problems which takes many days to heal. But

according to the table most people i.e. 60.9 percent go to government hospitals when they become sick.

### Schooling of Children

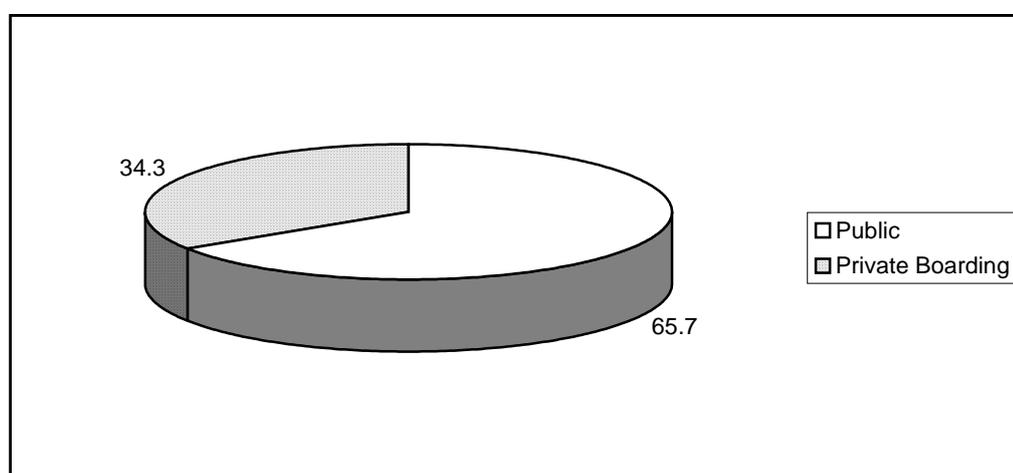
People range are not equal in their access to financial capital. This can be measured through their children's schooling. Some people schooled their children in relatively expensive private schools and college, some schooled their children in the government schools and colleges and some of them are unable to sent their children to schools because they are not able to get money for the education of children and because the children have to look after younger siblings. From the field survey, it found that most of the parents desire to send their children to private (boarding) schools though they have to do hard labour and reduce other household expenditure for this purpose. The type of schooling is shown in table 6.9.

**Table 6.9**  
**Schooling by type of School (age 4+ )**

Type of School	No. of HH	Percent
Public	46	65.7
Private Boarding	24	34.3
Total	70	100

Source: Field Survey, 2005

**Figure 6.4**  
**Schooling type**



Source: Field Survey, 2005.

Table 6.9 shows that among 70 school going children 46 are going to public school and 24 are going to private boarding school. College students are not included in the study because it is very complex to differentiate between private and public college. In some cases even the students didn't know in which type of college are they are studying.

It is found that, parents who have high financial assets sent their children to boarding schools, whereas, the parents who have less financial assets send their children to government schools and parents who have the least financial assets do not send their children to school. It is also found that dropout rate is also high among the children because of poor economic condition and involvement in income generating activities in early age.

### **Financial ability to Celebrate Feasts and Festivals**

Some families are able to celebrate their feasts and festivals while others remain unhappy in such important occasions like *Deshain* and *Tihar*. All the people want to enjoy the occasions but they are not permitted to do so by their household economy.

From the field survey, it was found that among 46 households 31 i.e. 67.4 percent households are able to celebrate their feast and festivals and 15 i.e. 32.6 percent are facing problem to celebrate such occasions. Because of low income (table 6.5) and high expenditure (table 6.6) people are being unable to celebrate their occasions.

### **6.4 Natural Capital**

Natural capital is the term used for the natural resources from which flows and services (e.g. nutrient cycling, erosion protection) useful for livelihood are derived .There is a wide variation in the resources that make up natural capital. Natural capital is very important to those who derive all or part of their livelihoods from resource based, activities. None of us would survive without the help of key environmental services and food production from natural capital (DFID 1999).

For the urban poor like squatters, natural assets are very important because they are able to live their life by using natural capital like land and water. They are using land for their residence and livelihoods. They are using water and air from the nature, which must be fresh. The security from natural calamities and disaster like heavy rain, storm and flood are kept in natural capital in this context. To evaluate the natural capital, availability of land and water, occurrence of natural disaster, availability of forest resource for building materials and beauties of the settlement are used in this research.

#### **6.4.1 Land**

Land is one of the most important natural resources for man. We do all our activities on land but the quality of land is not use same in all parts of the world in terms of fertility, transport, business, settlement, industries etc.

Among 46 households 91.4 percent (42) have little or more land in which their house is built exists. Except this people have some land out of the squatter settlement either in their origin or other places. 8.6 percent family do not have land in the settlement. But their land is not registered yet. It can be said that people have low natural capital in terms of land.

#### **6.4.2 Water**

Water is another important natural capital. All the people in the world, have not got a chance to use enough fresh and clean water which is indispensable for our existence. Because of dirty water people are troubled by different diseases. Water also is the most important factor for all types of agriculture. No crop can be produced without water. We need water for drinking, cleaning our cloths, bathing and feeding our cattle.

The existing source of water in Banshighat can be categorized in to three types They are:

- a. Piped water
- b. Well water and
- c. River water

People in Banshighat, do not have supply of piped water in their individual home. There are only two public taps in the settlements. The availability of water from these taps is not regular and pure. There is not hard and fast schedule for the supply of water to those public taps. Sometimes, un-pure and dirty water comes through the taps and different disease spread transferred through the dirty water.

There are two wells as the source of underground water in Banshighat. People use well water for washing their cloths, cleaning pots, to feed livestock and for bath. But the water from well is also not clean.

The water of Bagmati is not used for drinking and cleaning. Sometimes livestock hard drink the water of Bagmati,. Except it, the water of Bagmati is used for flowing the dumps, sewerage and sometime human faeces few houses i.e. 10 houses are near to the source of water in the settlement. But others have to walk for long and wait for a long time to fill their pots.

#### **6.4.3 Natural Calamities and disaster**

Because of the location at the bank of Bagmati river Banshighat is probe to flood in the monsoon season. Sometimes the some houses of the settlement are flooded and damaged. Among total households about 76 percent household said that they have flooding problem during the monsoon season. Only about 24 percent houses are safe from the flooding.

#### **6.4.4 Beauties of Settlements**

Natural beauty is also a type of natural assets. Among 46 households about 82.6 percent said that they like Banshighat more than their previous settlement and about 17.4 percent (8 household) reported that their previous settlement is better than Banshighat.

#### **6.4.5 Environmental Condition of Banshighat**

In natural capital, environment is also a vital component. The environment condition of Banshighat is not good. Air and sound pollution is being a part of life of the people. The health of people is deteriorating from the smell of outlets and dumps. The smell of Bagmati river spreads many meters far from its banks.

#### **6.5 Physical Capital**

Physical capital comprises the basic infra-structure and producer goods which are needed to support livelihoods. Infrastructure consists of changes to the physical environment that help people to meet their basic needs and to be more productive. Infrastructure is commonly a public property that is used without direct payment. Physical capital is important because without adequate access to services such as water and energy, human health deteriorates. Long period of time is spent in non-productive activities such as collection of water and fuel wood (adopted from DFID, 1999).

In the context of squatter, the facilities like transport, shelter and type of building, type of household fuel, means of communication, building materials, availability of school/campus, health centre and market are taken as physical capital, which are described individually as follows:

##### **6.5.1 Housing**

###### **a. House and Housing Materials**

House is a basic need of every human. The standard of house shows the economic status of concerning family. The availability and standard of the house are important measures of physical capital. Being a research about settlement and housing condition, this study attempts to explore more about the housing condition.



A squatter's and non-squatter's house with their vehicles

Not only the empty structure of a house but also the associated materials like furniture, decoration, household gadgets can be included in the household capital. House is a common name indicating diverse housing condition and ownership. Table 6.9 describes the availability for the house of people living in Banshigat.

**Table 6.10**  
**Ownership of house in Banshigat**

Ownership	No. of HH	Percent
Own house	40	87.0
Renter	4	8.7
Living in public house	2	4.3
Total	46	100.0

Source : Field Survey, 2005.

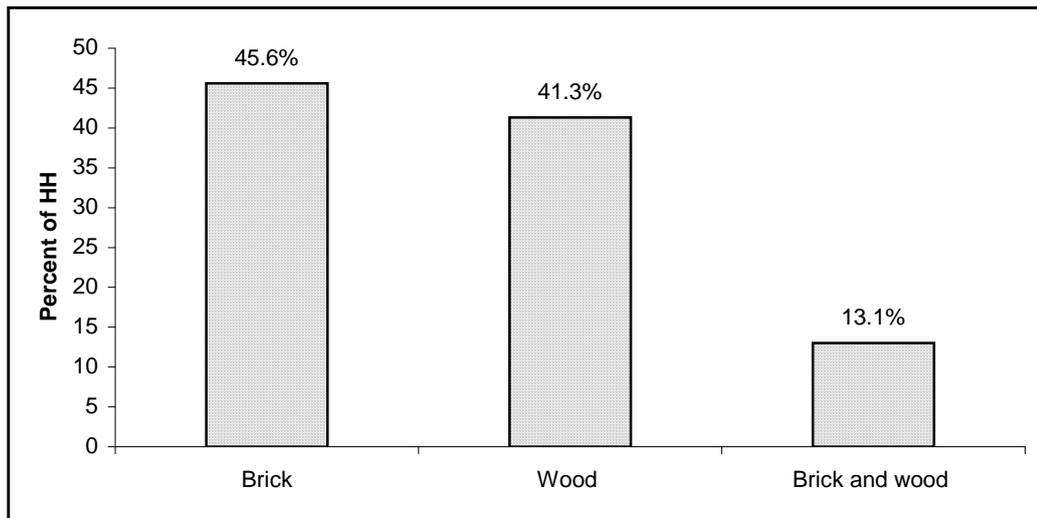
From table 6.10 it became clear that most of the people (87%) have their own house though the condition of houses is diverse. Among 46 households 4 i.e. 8.69 percent are renters or 'squatter tenants' and do not own the houses. Remaining 2 household i.e. 4.35 percent are squatter who squat in the public house. They lack of land and house, but if they are be lucky they will get both land and house in future.

**b. Materials for Housing**

Housing material reflects the condition of physical capital. Rich families have made their house with strong, better and expensive material while poor families have made their house with cheap and low quality materials. It may not be true

in the case of squatters because they lack the security of tenure. Though they build a quality house there is not any certainty whether they get chance to use them or not. Among surveyed houses about 45.7 percent were made of brick, about 41.3 percent were made of wood and 13.0 percent were made by of brick and wood both.

**Figure 6.4**  
**Building Materials of Houses**



Source: Field Survey, 2005.

Figure 6.4 shows that the proportion of brick and wood made house is almost the same i.e. 45.6 percent and 41.3 percent respectively. The houses which are made of wood and brick are 13.1 percent.

Comparatively it could be said that the house which are made of brick are general, which are made of brick and wood are bad and, the houses which are made of wood only are the worst category houses of the settlement. From the field survey it was found that some houses which are made of brick were also in the worst condition because they were made of creaky brick which are thrown by rich people, thinking unsuitable for building purpose. If the roof of the houses is looked 95.6 (i.e. 44) percent house were made of corrugated iron sheet (tin) and remaining 4.4 percent are made of tiles.

The settlement of Banshigat represents the housing poverty of urban poor. Because of the uncertainty of tenure people are afraid to improve their housing condition.

Lumanti (2001) stated that 99.4 percent houses are made of bricks and remaining 0.6 percent houses are only made only of other housing material like bamboo and wood in the squatter settlements in Kathmandu valley. Shakya (2005) stated 25 percent squatter houses are made from polythene sheets, 17 percent from 'tin' sheet, 11 percent bamboo, 7 percent wood and 4 percent cardboard, as the building material of squatter houses in Kathmandu and Dharan. Koirala (2001) found brick, timber plank, iron sheets, plastic sheet as the wall building materials of squatter houses. This study has found that there is little difference in building materials from the above mentioned squatter settlements..

**c. Investment in Housing**

Housing investment also reflects the housing capital. People have made varying amount investment on housing in Banshighat. It can be said that people who invested more in their housing have good physical capital. But the comparison is done only within the settlement and adjoining private houses near Banshighat Table 6.11 shows the range of investment made by the squatters in Banshighat.

**Table 6.11  
Investment in Housing**

Investment (NRS)	No. of HH	Percent
Less than 50000	16	34.8
50000-100000	11	23.9
100001-150000	7	15.2
150000-200000	2	4.4
200000-250000	2	4.4
More than 250000	2	4.4
Not replied	6	13.0
Total	46	100.0
Average	88462	

Source : Field Survey, 2005.

Table 6.11 concludes that the investment on squatter houses is very less than non squatter houses in Kathmandu. From the field study, it was discovered that 34.8 percent houses got investment of less than Rs. 50000 per house. About

23.9 percent houses were built at the cost between Rs. 50000-100000 each and it is the second largest group of households. 15.2 percent houses were built investing between Rs. 10000-150000. Similarly, 4.4 percent i.e. two houses were built spending between Rs. 150000-200000 and an investment of Rs. 200001-250000 has on two houses and more than Rs. 250000 was spent each for building two other houses. The average expense on housing is found to be 88462.

Among 46 households 13.0 percent family are either renters or are living in public houses.

**d. Storey of Houses**

As the investment of housing is less in Banshighat, squatter settlement do not have many storey. The houses are either one or two storied. Among the total houses 54.3 percent houses are one storied and 45.7 percent are two storied. Most of two storied houses have one or two rooms in upper storey.

**e. Repairing of House**

Most of the houses are of temporary nature, so it needs frequent repairing and reconstruction. Frequent floods in Bagmati in rainy season also damages the houses which are built on lower terrace of Bagamati.

34.8 percent houses were repaired 1-3 times. 13.0 percent houses were repaired 4-6 times and, 10.9 percent houses were repaired more then 6 times. Among the total houses 14 (30.4) percent were not repaired yet after they were built. 10.9 percent didn't replied about the repairing of houses because they are 'squatter tenants' and they don't notice the repairing of houses.

**f. Numbers of Rooms**

The existing numbers of rooms in the houses also reflects the housing capital. A house which contains more rooms may rent out the rooms and which have less rooms may be congested even for the family member.

28.3 percent houses of Banshighat have 1-3 rooms. 45.7 percent houses contain three to four rooms which is the largest group of houses. 13.0 percent house

contain five to six rooms. Another 13.0 percent didn't reply about the number of rooms in the houses.

Shakya (2005) found that 71 percent houses contained 4 room, 28 percent contained two rooms and one per cent contained three rooms in the squatter houses in Kathmandu and Dharan. This finding is similar to the findings of that study.

**g. Percent of Renters**

The percent of renters in total squatter families is not a surprising phenomenon. Abrams (1964) gave a name 'Squatter tenant' to them who pay rent to the owner of squatter houses. People rent out the rooms of their houses to meet the household expenditure. Among total surveyed (46) households 60.9 percent (28 houses) don't rent out rooms and 30.4 percent (14 households) let the rooms for rent while remaining 8.7 (4 family) are renter themselves.

**h. Fuel for Household Use**

The type of fuel is also a good indicator of physical richness. It can be said that rich family use expensive and convenient type of fuel and poor family use cheap and disadvantageous and smokey type of fuel.

58.7 percent (27 household) use L.P. gas as fuel 32.6 percent (15 family) use kerosene stove and 8.7 (4 family) use firewood as their source of fuel. Likewise Shakya (2005) found 20 percent people using sawdust stove (*Bhusechulo*), about 10 percent people are using firewood, about 60 percent people are using kerosene store and 10 percent people are using L.P. gas as household fuel which is different than this finding.

**i. Road**

Road is even said "the backbone" of development. Road is very important to develop other physical facilities. Banshighat is connected by the motorable road in three points but there is not motorable road inside the settlement.

**j. Drinking Water**

People living in Banshighat are far from piped drinking water in their household. There are only two public taps from which the water is not clean and regular.

**k. Electricity**

Electricity is also a main physical capital. It is also catalyst of industrial and commercial development.

Though all house are using electricity, not them all have direct access to electricity. Among the surveyed houses 67.39 percent i.e. 31 houses get direct access to electricity and 32.61 i.e. 15 houses brought electricity from other's houses.

**l. School**

School and college are also the important physical assets. There is not any school or college for the people of Banshighat squatter settlement but the children of squatter go to nearby schools and colleges. A school named "Vishow Niketan Secondary School" is near to the settlement.



Vishow Niketan School, near to Settlement

**m. Health Centre and Hospital**

Health centre and hospitals are necessary physical assets of every person. There are no any particular heath centers and hospitals for the people who are living in Banshighat but they are not far from the nearest health centre and hospitals. Many people use government hospital because they are near, cheap and easily

accessible to the squatters. Some years ago, a NGO called 'IHDAG' (International Health and Development Adviser Group) used to send medical unit into the settlement every week, now it is stopped and people are fully relying in governmental and private hospitals and clinics for their healthcare service. From the result it can be said people of Banshighat are better accessed to health care facilities.

**n. Market**

Market is also one of the most important physical capital people buy their needs and sell their production in the market. Market creates a large number of functions and employment. The innovation of science and technology occurs first in markets.

People have benefited from the market adjoining the settlement. Banshighat is a few minutes walk from CBD of Kathmandu. So people are getting many locational benefit of central location. If they have money, they can get anything from the market. If they do not have money they can get work or employment to earn the money.

**o. Means of Communication and Entertainment**

This age is the age of news and information. Entertainment is also necessary to get free from tiredness of daily activities. People keep some means of communication and entertainment according to their income.

During the field survey it is found that most of the people desired to have means of news and entertainment. Most people desired television because it is only effective audio-visual means of entertainment and information. 87.0 percent people have got radio and television as the source of news and entertainment and much of the television sets are connected to cable network. 13.0% i.e. 6 households lack such facility. It is found there are more televisions than radios. Some households own both radio and television.

**p. Other Physical Facilities**

A Few people own more assets in the settlement than general people. 3 or 4 households have motorbike which can hardly been seen in such settlement but the real figure was not clear. There are two households which have means of public transportation (vehicles like bus and microbus.) Some people have mobile and terrestrial phone as the source of communication.

## **6.6 Social Capital**

In sustainable livelihoods framework social capital is taken to mean the social resources upon which people draw in pursuit of their livelihood objectives. These are developed through 'network and connectedness', 'membership of more formalized groups' and 'relationship of reciprocity and exchanges'. Social capital is important because it has direct impact, upon other types of capitals. Social capital may be particularly important as a 'resource of last resort' for urban poor and vulnerable (adopted from DEFD, 1999).

In the context of squatters, the 'network and connectedness', 'membership of more formalized groups and exchange' and 'relation of trust, reciprocity and exchange' and involvement in social works are taken as the major issues.

### **6.6.1 Organization and Membership of More Formalized Group**

Social organization is one of the most important capital among the social capital. The organization of the society strengthens the concerning society. Organization helps people to work in group and solves the problem. It helps to make strong personal relation between or among the people. It is more stronger and effective than an individual.

There are some organizations or the groups which keep common concern. In the chapter of organization, it must not be forgotten to mention, that Banshigat is divided into two groups. One group is chaired by former 'settlement improvement committee' chairman Dumbar Bahadur Bamjhan and

other is chaired by a forward women leader Bina Bajracharya. Both of these groups claim themselves as a authorized settlement improvement committee' (*Tole sudhar Semite*). These groups are supported by different mother organization at central level. The group which is chaired by Dambar Bahadur is supported by the 'Society for Unsystematic settlement conservation' (*Nepal Abyabastit Basti Samrachen Samaj*) and the group which is chaired by Bina Bhajrachrya is supported by Society for the preservation of shelters and habitation in Nepal SPOSH (*Nepal Basowas Basti Samrachen Samaj*), Nepal Women's Unity Society (*Nepal, Mahila Ekata Samaj*) and Lumanti (The Support group for Shelter). Both groups are quarreling with each other, blaming other for negative works and claiming itself as the best. Common people are also divided between the two leaderships. But the division does not exist for every aspect, both group become together when they face common problem and difficulties in the settlement.

There is a youth club in Banshighat. Youthful boys and girls are associated with the club. But not any significant responsibility for the development or improvement of settlement is taken by the club.

There is a 'child club' in which the children below fifteen years are associated. They are active in the children saving programme that is called "*Khuturke Bachat*". There is a saving group of women which is promoted by Lumanti. Eleven ladies are associated with saving group and are saving some money from their income. If they need, they get a loan too from the saving group.

### **6.6.2 Network Connectedness**

As mentioned earlier two different groups i.e. SUSC and SPOSH have extended their organization in the settlement. These organization have extended vertically and horizontally. The squatter society of Nepal is also associated with one international organization called "Slum Dwellers International" (SDI). The settlement is connected with Lumanit for different activities. The settlement is poorly connected with the government agencies. It was found that

ward and municipality officers hesitate to go into the settlement (in-depth interview, ward office).

### **6.6.3 Individual Participation in Social Works**

All families in Banshighat take part in social works like settlement sanitation programme, rally for the right of squatters and against the eviction programme taken by the government and metropolitan. People bear expenditure of the settlement movement, which are related for common benefit of squatters. People also help the local inhabitants or squatters who are extremely underprivileged. People help each other while somebody comes to interfere with them from outside.

### **6.7 Assets in other Place**

Either in their origin or out of the present place people have some assets belonging to them. It is found that large number of families came to Banshighat after separating from a joint families. Such family become a nuclear family after disintegration. Thus, there may be some assets where other families member are living. Some families purchase land from their income while living in the settlement. Table 6.12 shows the property status of families out of squatter settlement.

**Table 6.12**  
**Property Out of the Settlement**

Status	No. of HH	Percent
Property in other places	20	43.5
No property in other places	26	56.5
Total	46	100

Source: Field survey, 2005.

Table 6.11 shows that 56.5 percent of the surveyed families do not have no any property anywhere except this settlement while 43.5 percent i.e. 20 households have their property somewhere. Thus, it can be said that only the resourcelessness is not the cause of leaving the origin but people leave their

birth place to take the locational advantages like employment, business, educational facilities from the city. The average rent of a room around the Banstighat is found to be about Rs. 2500 per-month in non squatter houses. People are saving such a large amount of money by living in this settlement. After accumulation of such amount for a long time they are able to buy some property out of the settlement. The property means land and house in this context.

## 6.8 Overall Figure of Assets

Nobody in this world is able to get the advantage of all type of capitals absolutely. People liveing in Banshigat also do not have access to different capitals, hundred percent. They have good access to some assets and poor to others. Table 6.13 reveals that the fulfillment rate of the capitals from the measurement by designed questionnaires. The calculation of the capitals is shown in appendix V.

**Table 6.13**  
**Fulfilled Rate of Capitals**

Capital	Ideal Percent of Assets	Percent of Accessed Capital
Human	100	60
Natural	100	48
Financial	100	67
Social	100	51
Physical	100	78
Total	500	304
Average		60.8

Source: Field Survey, 2005.

**Figure 6.5**  
**The Comparison of accessed Capitals with ideal Pentagon**

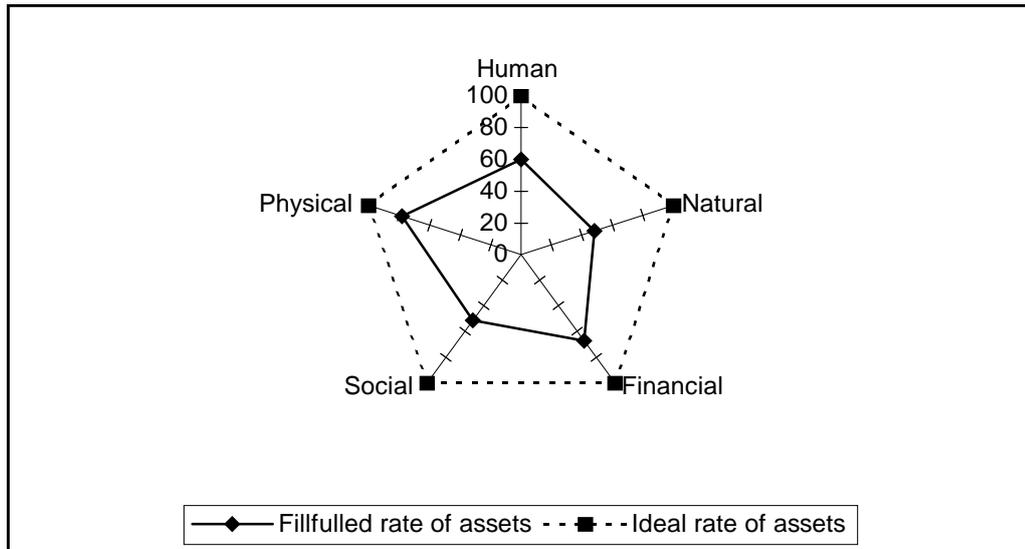


Figure 6.5, indicates that people living in Banshighat squatter settlement do not have access to all the capital hundred percent. Physical capital is accessed most and natural capital is accessed least. People accepted they have accessed 78 percent physical capital. They get 67 percent of financial capital, 60 of percent human capital, 51 percent social capital and 48 percent natural capital. This result is possible because Banshighat is located near city center and different physical facilities are also available to them and they also are trying to get more, physical assets so they have assessed forest, spring water, they couldn't get stone and sand there so they are poor in natural capital. They have moderately accessed to financial and human capital because being city people they have accessed some human and financial capital but due to the poverty they are unable to access to these assets in ideal rate. The indicators of the different assets are determined after studying the sustainable livelihood framework of DFID.

From table 6.12 and figure 6.6 it can be concluded that people are not able to fulfill capital as they need. There is a great gap between ideal rate (hundred percent) and accessed rate (48 to 78 percent) of capitals.

If each assets is taken hundred percent then the ideal number of assets becomes 500. Out of this only 304 is fulfilled. The average rate of fulfillment of five

assets is 60.8 percent. (capital) The fulfillment of assets in household level becomes clear by the example of Miss. Tamang.

**Box : 6.1**  
**Existing Status of Capitals in Household Level**

Kausilya, Tamang, (36), said her husband is employed in garbage collection. She said "Our property is our hands". There are seven members in her family. Among them two are illiterate and two are nearly literate. They are unable to give education to their children because they do not have better income and their kids are helping to generate little income. By observing their poverty a private school in Bhaktapur provided scholarship for their son. Their one daughter is ill and taking treatment from a Muslim organization in Kathmandu. She lives in a house of that organization. The family has satisfactory health status but not good. They don't know any skillful works and do general and physical work. Kausilya has a small shop (Nangle Pasal) and her daughter works in a shop and a rich person's house. The wage of her daughter is very low. They maintain their expenditure from their income and save remaining money. They have rented out a room of their house to support their income. They are not associated with any organization like saving groups or clubs yet. They do not have a good relation with their neighbors. They do not have television, radio, and telephones. They have brought electricity from neighbouring houses.

Source: Field Survey, 2005

## **CHAPTER SEVEN**

### **VULNERABILITY CONDITION OF THE PEOPLE AND THE SETTLEMENT**

This chapter comprises the vulnerability of the people and the settlement. To assess the vulnerability condition environmental, physical, socio-economic factors are analyzed in this chapter. Transforming structure and process are also important to analyze the vulnerability, so structure, process, institutions, culture are also analyzed in the same chapter.

The vulnerability context forms the external environment in which people exist. People's livelihood and wide availability of assets are fundamentally affected by critical 'trends' as well as 'shocks' and 'seasonality' over which people have limited or no control (DFID; 200).

The factors that make up vulnerability context are important because they have direct impact upon people's assets status and the options that are open to them in pursuit of beneficial livelihood outcomes (DFID 200).

'Shocks' can destroy assets directly (in case of floods, storms, civil conflict). They can also force people to abandon their home and dispose assets (such as land) prematurely as part of coping strategies in typical case of squatters.

'Trends' may (or may not) be more benign, though they are more predictable. They have a particularly important influence on rates, of return (economic or otherwise) chosen livelihood strategies of the squatters.

Seasonal shifts in price, employment opportunities and food availability are core of the greatest and most enduring sources of hardship of squatters (DFID 2001).

This study analyzes some form of social vulnerability beyond the environmental vulnerability, which is related to people rather than the settlement.

The trends of vulnerability are not always negative among all squatters, for example disease can be eradicated, flood can be controlled through the construction of check dam, conflict may be converted to peace and bad economic indicators can be converted to favourable directions.

To analyze the vulnerability effectively they are divided into two groups in this research. They are:

- a. Environmental and physical vulnerability
- b. Socio-economic vulnerability

### **7.1 Environmental and Physical Vulnerability**

Environment vulnerability is related to composition of the particular settlement such as land, water, houses, people and other living and non-living beings. Physical vulnerability is one component of environmental vulnerability. Physical vulnerability concerns with the physical setting, location, physical facilities and other outer hazards like natural calamities and physical facilities in household level. This research emphasizes on the natural disasters, diseases, and environmental condition in environmental and physical vulnerability.

#### **7.1.1 Major Environmental Problems of the Settlement**

The word 'environment' refers to the compound form of all living and non-living things. Though the major environmental components are not different in the world, some particular element can be found dominant in the some part of the world. If the physical environment is disturbed by human activities like air pollution, water pollution, dumping, sewer, the impact of damage could be seen easily in humans. Sometimes the nature may damage by natural calamities like flood, drought, earthquake, volcano and sea wave. Table 7.1 provides list of environmental problem faced by the squatters in this study.

**Table 7.1**  
**Environmental Problem of Squatter houses**

Problem	No. of HH	Percentage
Drainage smelling	10	21.7
Damp smelling	7	15.2
Swear and river Smelling	6	13.0
Drainage and drainage smelling	5	10.9
Noise	5	10.9
Damp, drainage and river smelling	3	6.5
Flooding	3	6.5
Dump and river smelling	2	4.3
No environmental problem	2	4.3
River smelling	1	2.2
Smell from the burning dead body	1	2.2
Not mentioned	1	2.2
Total	46	100

Source: Field survey, 2005.

Most of the households in the settlement were affected by the smelling from sewerage, dump, river or their collective smelling. Table 7.1 is constructed based on the answer obtained for the question, "what are your major environmental problems"? According to them, most households have been effected by drainage smelling. About twenty-two percent have this problem because there are many open channels near to this squatter settlement. After drainage smelling, people (fifteen percent) are affected by dump smelling i.e. fifteen percent. About eleven percent households are affected each from noise and dump as well as drainage smelling. Nearly four percent households said that they do not have any significant, environmental problem to report.

### **Box 7.1**

#### **Environmental Problems at a Household Level**

Nar Bahadur Shrestha, 46 said that his house is close to the Bagmati river. So, it smells all days and becomes worse in dry seasons. A open channel passes through near his house which smells very bad. In the summer season the flood of Bagmati cover's their house and destroys all materials which are kept in the ground flower. They become ill during the dry seasons because of the smelling of river and drainage. Drunk people disturb them in the evening by quarreling and speaking loudly. They are infected by different disease specially in dry and summer season. All these factor, are responsible to increase the vulnerability in household level.

Source: Field Survey, 2005.

#### **Coping strategy with Environmental Problems**

Though, the squatters do not have any effective coping strategies against the environmental problems. They cope with those environmental problems as their capacity and affordability permits. Squatters do not have any mechanism to cope with the smell of sewer and river. They have been requesting to KMC office cover the open drainage. They have prohibited to dump near to the houses to cope the smell of dump but it is ignored by concerning authorities.

In summer season squatters keep their goods in the upper storey of the house and upstairs to protect them from the flood. People who have one storied house bring their important goods to the upper part of the settlement where the flood can not reach. They raise the base of their house so that flood could not rise up to their house. But people do not have any other coping strategy, against the smell, noise, river smelling and the smell from burning dead body.

During the field survey local people said that they have now been adjusted with such smelling. They said that someone can feel smell when he enters as a new comer but when he lives in the settlement for a long time he gets adapted

with the smell and does not feel the smell any longer. So it can be said that they are coping the environmental vulnerability also by adjustment.



Houses being bulldozed in Squatters settlement

Source: NWUS, 2004

### **Physical Vulnerability**

Physical vulnerability concerns with physical conditions. It is the risks and shocks of physical property. We can take household risks as a major component of physical vulnerability. Most of the houses in the settlement are temporary (shed or hut) in nature. Which are build of less quality materials. They are constructed with cheap building materials. Many cracks were seen in the walls of houses during field visit. Most respondents reported leakage of rain water from their roof. The houses are congested and they lack physical facilities including poor sanitation which contribute to physical vulnerability.

### **Coping strategies of physical vulnerability**

People gradually improve their physical facilities in the settlement. In recent years some NGOs and INGOs and local authorities have shown some interest to improve the physical facilities like water supply and sanitation. Gradually people also have been improving physical facilities in their households. People are adding different physical facility like household equipments as well as they are improving their interior decoration to house like by adding kitchen items, cupboards etc. which indirectly help them of reduce physical vulnerability.

## **7.2 Socio-Economic Vulnerability**

### **7.2.1 Economic Vulnerability**

Economic Vulnerability is related with economic disabilities shocks, trends and seasonality which impact economic condition directly or indirectly. The income of people can change with the change of season, working place and occupation. In General the squatters are economically vulnerable because they have low income and high expenditure as well as low parental property. Because of the lack of proper education and vocational training they get low - paying jobs so their economic condition seems vulnerable. Poor economic conditions make them unable to expend in quality food, cloth and shelter. Sometimes they are unable to celebrate their feast and festivals and even to manage the meals. In the same way they are unable to obtain medical facilities when they become sick.

#### **Coping strategies with economic vulnerability**

Economic aspect is connected with the rest part of the life. Though the larger proportion of the people living in Banshighat are economically vulnerable, they cope this problem through intensive involvement in income generating activities. People spend less to cope with economic crisis. They borrow from banks, friends, relatives and rich persons. In this way they cope with their economic vulnerability (In depth interview). From the shops they buy on credit after they pay the previous their daily household due.

### **7.2.2 Occupational Vulnerability**

Because of lack of proper education and vocational training, squatters are adopting high laborious and low paying occupations. Mostly, the employments are temporary or wage based in nature. According to the squatters who are employed in some companies and private sectors are not getting the appointment letter and there is no satisfaction as well as no job security. Most of them do dirty works like garbage collection, cloth washing, welding, auto

repair and painting which are categorized as third class work by the common people. The occupations like garbage collecting, street enterprise seem more vulnerable among the occupations/works of the people.

The health of the people is affected by the dirtiness and unhygienic condition of work. There is more chance of infection of different disease. Because of unrespectable occupation, they have low social respect by the society. Their work and wage is highly dependent on weather, climate and seasons. In this way the occupation of the squatters is vulnerable.

### **7.2.3 Seasonality in Earning**

Seasonality is an other component of vulnerability. It influences the income of people. Among 46 households 67 percent said that their income changes with the change in season and 33 percent household reported that their earning does not change with the change in weather and season.

People whose earning changes with season said that they have climatic effect like rain, cold, drought, on their earning and on the number of days they get to work. Even if they start to work it is very difficult and it takes long time to complete. Street occupants like street hawkers, fruit seller, *Nangle* shopkeepers said they can not carry out their activities during rain and extreme cold. People whose earning does not change in spite of change in season said they have regular job or employment from which they get fixed amount whether the climate remains normal or extreme.

This all shows the vulnerability difference among the squatters in their income. Though they live in the same place there is no equality in their vulnerability in income. But all of them are more vulnerable than non squatters in terms of seasonal income.

#### **7.2.4 Social Vulnerability**

Banshighat is composed of people with different caste, ethnicity, religion and place of origin. Heterogeneity is the characteristics of Banshighat and people have different views. All individuals within the settlement are not honest. Being a marginal community different social problems can be seen in the settlements like adoption and untouchability etc. More remarkably most people who live out of the settlement do not show any interest to build relationship with squatters.

Firstly, common people, the government agencies and local authorities think squatters as a lower class group, who are illegally occupying public land which could be used for community purpose. Rich people think, that they have no money so they do anything to get the money (from focus group discussion).

According to the squatters they are kept in the least priority by the governmental and local authority. Squatters also expressed that they are made as vote bank by the political parties in the past. Planners and policy makers put them in the least priority while they make plans for development. It is thought that squatters are the second category people of the nation and they have no right to claim any government service and facility (Focus Group Discussion).

Secondly, erosion of morality and self discipline among the squatters is quite obvious. It was seen that many people had been spending their days by drinking alcohol and speaking dirty words and are not doing any works. Drug abuse is other serious problem in the settlement. Drug abusers visit the settlement and go along with locals to take drugs together. Young males in the settlement are seriously affected by such activities . Exact figure of drug abuser was not found though many persons were seen while taking the drugs during the field survey.

Different undesirable works were observed in the settlement like open sell of homemade wine as well as secrete sexual abuse. Squatters are blamed as

conservator of criminals and druggists by neighbors and outside people. Sometimes squatters themselves agree to this view. Box 7.1 shows the undesirable works prevailing in the settlement.

### **Box 7.2**

#### **Undesirable Works in the Settlement**

Som Bahadur Magar (name changed) 50 stated that, in this settlement, people get everything whatever they want for their enjoyment. He further added that higher class people frequently visited this site with valuable and expensive vehicles only for enjoyment purpose. People can drink here wherever he wants. Druggists from different parts of the city come here searching for safe place for the use of drugs.

Source : Field Survey, 2005.

Outsiders do not trust the squatters. People take squatters as of least social esteem because they are the occupier of public resource. As a result, they have low participation in political and local authority and other formal groups. Governmental agency, local authority and common people have a common mental map about the squatter which portrays them as poor, cheaters, liar and illegal occupiers which in turn encourages them behave differently.

Squatting process itself is a form of migration. Someone could find the heterogeneity in such settlements because these are composed of the mixture of different caste, religion, origin and culture. All of these groups desire to continue their own tradition and give less importance to other's tradition. As a result, a chance of conflict may arise within the community. Since Banshihat has people of different caste, religion and culture occasional conflict in the settlement are not uncommon. All these factors indicate the social vulnerability of squatters.

#### **Social Security**

Security is also an indicator of social vulnerability. The term 'security' indicates the security of life and property in relation to the place of origin or the

latest residence. Among total households, 78 percent household feel themselves secure while 22 percent feel themselves insecure to live in this settlement. The household members who said Banshigath is insecure they reported of stealing, robbery and theft within the settlement.

### **Human Health Problem**

Banshigath is located at the bank of Bagmati river. Many open drainages pass through this settlement and a large amount of solid waste is dumped near the settlement. These unhealthy items are responsible for many health problems. They are also responsible of health vulnerabilities of the people in the settlement.

Among total households, individuals from 91 percent reported their illness last year. Only 9 percent households did not report their illness last year. The main diseases reported in the settlement are: fever, diarrhea, typhoid, asthma, blood pressure, jaundice, pneumonia, stomach pain, drossiness, malaria, gastric bleeding, back pain, uric acid, skin disease, heart pain, dysentery and measles (household survey). Fever, diarrhea and typhoid are common to all persons while asthma, blood pressure and gastric are commonly found in adults and skin disease and diarrhea are common among children.

### **7.3 Transforming Structure and Process**

Transformation of structure and process within the livelihood framework takes place due to institution, organizations, policies and legislation at shape livelihood. Their importance can not be seen overemphasized. They operate at all levels, from the household to the international arena, and in all spheres from the most private to the must public (DEID, 2001: 2.4).

#### **Structure**

Government and private sectors are the component of structure. When we look at the role of central government, we find that government wants to solve the problem but it has not adopted any effective programme. Central government

formed different national commissions and some of them were extended up to district level. Presently the government has formed a commission called 'Squatter Problem Advisory Commission' (*sukumbasi samasya sujhab samitee*) in 2005. But there is no any governmental agency to address the security of squatter tenure now.

Sometimes the metropolitan city office threatens to evict them. But it depends on power relation like, politics. The party to whom they have given their vote protects them from eviction. Other parties also oppose the eviction to get the support of squatters. Squatters have also their organization, which protects them from forceful eviction by the municipality. That local organization informs other organizations and they collect a large mass of squatters. As a result municipality authority forced to go back to protect their equipment and employees. By the help of organization they are reducing their vulnerability to a little extent.

Different non governmental organizations like Lumanti and EHDAG (Environmental Health and Development Advisory Group) are trying to improve the living condition of the people in the settlement. Similarly, different international agencies like UNDP, UNICEF are also doing something in the squatter settlement of Kathmandu. Individuals who are living in the settlement are improving their housing condition and facilities at household level. But no significant result is seen so far.

### **Process**

Transforming process also influences the livelihood assets. Laws, policies, culture and institution are included as the process in this research.

### **Law**

Nobody could occupy the public or governmental land, *pati*, *pauwa*, *ghat* according to the prevailing law of Nepal. In the opposite of it, according to the constitution of Nepal the government can make policy to support the

underprivileged groups. If non squatters occupy the public land they will have to face the case of 'public crime' by the public and the government.

### **Policy**

The government has approved a National Shelter Policy in 1996 in which the dwelling is kept as a basic need of the people. This policy mentions "To solve the landless and squatter problem the government will sell or distribute land in low cost and incapacitating the squatters". The policy further adds that, "the governmental bodies conduct skillful training programmes for squatters with the coordination with other bodies to improve the livelihood of landless and squatters and for increasing income and reducing poverty". In different annual and five yearly plans of the government, it is mentioned that the problem of the landlessness and squatters will be solved by adopting appropriate policy. But no significance result has seen yet.

### **Culture**

Culturally Bagmati is the holy river of all Hindus. To occupy and mixing the sewere in it is against the culture. Religious people and organizations made temples, and resting places such as *sattals* and *pauwas* at the bank of Bagmati. People take bath and pray for the religious value of Bagmati.

In spite of such cultural values, the people of *Banshighat* made their shelter occupying the bank of Bagmati. They are not only occupying the religious land but are throwing dirty, human dung and sewer into the river. In such a way they are increasing the pollution and destroying the cultural value of Bagmati. Other settlements which are located at the bank of the river are also contributing to the pollution. These actions are increasing cultural vulnerability of the people of Banshighat, Kathmandu and of whole Hindus.

### **Institutions**

Institutions refer to practices, rules, regulations or patterns that emerge over time as they are practiced in a community or society. Institutions, are the sets of

rules describing and prescribing human actions (Agrawal and Gibson, 1999). Institutions exist in every society whether in formal or informal form.

Different institutions are being active in the sector of squatter. We can find global to local level institutions concerned with the sector of squatter tenure in international level. Slum Dwellers International (SDI) have been active for the right of squatters. It lobbies for the right of the security of tenure and against the forceful evection. Different squatter communities are the sister organization of this international organization. The organizations, working in the sector of squatter can be grouped in two types. They are;

- i. Community based organizations (CBOs) and
- ii. Non-governmental and international non-governmental organizations (NGOs and INGOs).

### **Community Based Organizations (CBOs)**

There are three community based organization working in Banshigat, they are;

- a. Society for the preservation of Shelters and Habitation in Nepal (Nepal Busowas Basti Samrachyan Sumaj) - SPOSH.

SPOSH is an organization founded in 1990s and formally registered in 2000. It has been extended up to 40 districts by the year 2005 (NWUS 2005). The main objectives of SPOSH are; to bring under one umbrella all squatters of Nepal, to lobby the concerned government authority for adequate shelter and security of tenure (Shakya 2005). SPOSH works against the eviction and raises awareness toward education, health and environment within the settlement.

This organization has extended its branch in Banshigat. Because of the existence of SPOSH, the government is at least in a position to hear the voice of squatters. SPOSH is funded by other NGOs and INGOs. So, this organization is helping to reducing the vulnerability.

b. Nepal Women Unity Society (Nepal Mahila Ekata Samaj)-NWUS;

It is the sister organization of SPOSH. It was established in 2000. It is concerned with welfare activities of women as well as raises the voice for the security of tenure of the whole squatters. It emphasize in women's activities like women education and saving and credit programme. It has eleven Saving Groups in the Collaboration with Lumanti (NWUS 2005, Focus Group Discussion).

NWUS extended it network in Banshighat and formed saving and credit group as well as other works. By empowering women, making them, economically strong and organization them this organization is reducing the vulnerability.

c. Settlement Improvement Committee

This is an organization founded by the local people. It conducts sanitation programme, infrastructure development and maintains rule and regulations among the people. The settlement improvement committee is divided in two groups and they both claim themselves as an authorized settlement improvement committee which are connected with different mother organization, at higher level. But they become united when the settlement faces any common problem. They all become together for their common interests. So, this organization also is reducing the vulnerability.

**ii. National and International Non-governmental Organizations**

Different INGOs and NGOs are helping to improve the condition of squatter settlement and to minimize the forceful eviction.

UNDP (United Nations Development Programme) is one of the international agencies to develop infrastructure in the squatters settlement in Nepal but it has not any programme in Banshighat now (Focus Group Discussion).

UNICEF (United Nations International Emergency Children Fund) is working in the settlement. It is providing scholarship to children and promoting the right of the children in the settlement. It is hiring two persons of settlement to supervise the children's condition in the settlement.

Lumanti is one of the leading NGO to support the squatters in Kathmandu. It helps squatters for quality housing through credit or technical support. It is conducting sanitation, infrastructure development and micro saving and credit programme in the squatter settlements like Banshighat.

Child Workers in Nepal (CWIN) is another important NGO working in Banshighat. It has been conducting two tuition classes for school children everyday and providing scholarships to a few students but the amount and number of scholarship is not clear. Box 7.3 provides the information about organizations that support the people living in Banshighat.

### **Box 7.3**

#### **Organizations in Banshighat**

Ram Bahadur pariyar, 31, stated that different NGOs and INGOs are supporting the settlement in different sectors. He mentioned that a NGO called EHDAG used to conduct free health check up and provide free medicine in the past. Lumasti is supporting in Shelter improvement, micro finance, education and sanitation programme. CWIN, is providing some scholarship and stationary materials to some school children as well as running two tuition classes for children. UNICF has been providing scholarship and providing stationary materials to children. UNICEF is also watching the conditions of the Children in the settlement.

Source: Field Survey, 2005.

All above organizations are trying to reduce the vulnerability of the squatters but much work remains to be done the true improvement of squatters.

#### **7.4 Relation Between Assets and Vulnerability**

Generally there is negative relationship between vulnerability and livelihood assets. If the squatters get more assets they can be said less vulnerable and it

they have less livelihood assets they can be said more vulnerable. With the help of subsistence assets squatters can cope with vulnerability conditions. We can take an example of the relation between flood hazard and financial assets. If somebody has large financial assets he/she can cope with the problem by using the finance. Other example can be taken from the relation between social vulnerability and social capital. If we have high social assets like high social respect, representation in different social forum; connectedness with formal groups then we can cope with the social vulnerability like marginalization and dominancy. If squatters have large and strong organization they will be less vulnerable because the organization makes them strong. Health status is also subjected to vulnerability. If anybody has good health condition they will be less vulnerable. Physical environment also contributes to increase the vulnerability. If there is less natural hazard people can be said less vulnerable. So there is always negative relationship between vulnerability and assets. If assets are more, vulnerability becomes less. If assets are less, vulnerability becomes more.

## **CHAPTER EIGHT**

### **CONCLUSION AND RECOMMENDATION**

#### **8.1 CONCLUSION**

This research is designed to study the causes of being squatters, to find out livelihood assets of squatters and vulnerabilities of those people who are living in at Banshighat, in Kathmandu metropolitan. The problem of squatter is one of the burning issues in Nepal, especially in urban areas. It has created many problems in physical as well as socio-economic areas of the urban centres and such problems are increasing day by day in spite of the efforts to solve them.

In Nepal, squatter settlement came in existence in the last century though the exact point of time is not clear. Though the people think better or worse, squatter settlements are being a part of urban poor life in Nepal, and Kathmandu is a great potential site for squatters because it has a lot of urban creations like employment and physical facilities. There are both the positive and negative impacts on urban setting as caused by squatter. Over crowding, overuse of natural resources, crime, social disorder, dirtiness, conflict and unemployment are the negative aspects and cheap labor supply and extension of economic activities are the positive results. Banshighat is a typical example of squatter settlement of urban Kathmandu where anyone can observe the metropolitan squatters. Altogether 99 households with 441 people made their shelter in it.

Different people have made their shelter in Banshighat. They came from different parts of the nation but the large portion are from out of the Kathmandu valley. People who were informed about Banshighat wished to start settlement here, because of the push factors in their previous settlement. Among many such push factors lack of food, clothing and unemployment are major factors. The push factor includes employment, economic opportunities, education and health facilities. The settlement in Banshighat began from about 1985. The settlement was greatly extended between 1990 to 1995 A.D.

It is thought that squatter settlement is one of the parts of urban poor life. It is a matter of great debate whether people are truly squatters or not. But they themselves accept that all the people are not truly squatters. If we look at the overall livelihood assets most of them are poor but some of them living in Banshighat want to show themselves poor to get the land occupied by them. So only the financial status should not be considered as a sole indicator to differentiate between the poor and rich.

On analysing the livelihood assets it can be said that the people of Banshighat have high physical capital, moderate human and financial capital and low social and natural capital. People are more vulnerable than the non-squatters or landlords of Kathmandu in terms of physical and socio-economic condition.

Social, financial, human, natural and physical assets were found moderately fulfilled in the settlement. From the study different strategies of livelihood of squatters are found. They are wage labouring, small business, private sector works, tailoring etc.

Environmental, physical and socio-economic status are found to be more vulnerable than the non-squatters who are living near to Banshighat. People have less options for effective coping with the vulnerabilities. The squatters are more vulnerable in terms of occupational risks, health status, seasonal, natural and environmental hazards.

Wage labouring, small business, working in private sector, tailoring and mechanic helper are the major strategies to income for livelihoods. Accommodation, water and electricity supply, availability of school, health services and market are the major physical assets of people. Membership of organization, network and connectedness are social assets. Education and working skill are major human capital of people who are living in Banshighat squatter settlement.

It is found that the government wants to solve the squatters' problem but have not adopted any effective and down-to-earth programme. In spite of the efforts from the government, the problem is increasing every year. People who want to

settle in such settlements are taking benefit from the unstable political situation of the nation.

## **8.2 RECOMMENDATION**

Following recommendations are made to the concerning authorities on the basis of the findings of my research at Banshighat. However they are applicable to all squatter settlements of Nepal.

- a. In future, if the government conducts any resettlement or rehabilitation programmes squatters should also be included.
- b. The government office like District Administration Office, Nepal Electricity Authority, Nepal Telecom etc. should not discriminate between squatter and non-squatter people.
- c. The government should identify the exact number, size and population of squatter settlements and differentiate between the real and cheater squatters.
- d. The governmental and non-governmental organizations should provide different facilities like education, health, electricity, drinking water to the squatter settlement.
- e. The governmental, NGOs and INGOs should identify the real causes of being squatter and try to solve them from where the cause emerges. Eviction is not the solution of squatter problem.
- f. The government should appoint experts instead of politicians in squatters' commissions. So, the commissions will be able to solve the problems rather than worsening them.

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**APPENDIX I**  
**QUESTIONNAIRE**

Date of Survey : .....

Location : Banshighat, Kathmandu

Acquired information and data will be used only for research purpose.  
The personal secret will be maintained during the research work.

**1. Background of the Household**

a. The name of Household head: Tole:

b. Respondent's Name:

c. Relationship to household Head:

**1.1 Family Description:**

S.N	Sex	Age	Education	Occupation		Relation with household head
				Primary	Secondary	

Note: The family members, relatives and servants who use same kitchen are included in a family.

1.2 When did you come to this settlement ?

1.3 Before coming here where did you use to live ?

Country ..... District ..... VDC/Municipality .....

14. Due to which cause you were forced to come here ?

a. Due to lack of food

b. Unemployment

- c. Displaced by natural climate
  - d. Due to the lack of physical facilities in the origin.
  - e. Because of social insecurity
  - f. Other's (specify) ....
- 1.5 After leaving your birthplace did you come to this place straight?
- 1.5.1 If not, where did you stay before this ?  
District ..... VDC/Municipality ..... Passed Year .....
- 1.6 Is there any property in your origin place ?
- 1.6.1 If yes, specify .....
- 1.7 Have you built this house yourself or purchased from others ?
- 1.7.1 If purchased, how much money did you pay ?
- 1.7.2 If you had built this house yourself, How much money did you spend to make it ?
- 1.7.3 If you made yourself, when did you made it ?
- 1.8. How many rooms are their in Your house ?
- 1.9 Are there any family members in your origin place ?
- 2. Existing condition of Banshighat.**
- 2.1 From whom you were informed about Banshighat ?
- a. By relatives ( )
  - b. By agent ( )
  - c. From friends ( )
  - d. From organizations ( )
  - e. You, yourself ( )
  - e. If other (specify) ( )
- 2.2 Why did you select this place for your settlements ?
- a. Location near the city ( )
  - b. because of facilities ( )
  - c. Social security ( )
  - d. Availability of Employment ( )
  - e. Near to the origin place ( )
  - f. Presence of friends and relatives ( )
- 2.3 Is your land surveyed by any organization ?
- 2.3.1 If it is surveyed, how much land is occupied by you ?
- 2.3.2 If it is surveyed, how much land is occupied by the house ?
- 2.4 How many times have you repaired after building this house ?
- 2.4.1 If yes, how many times you have repaired ?
- 2.5 Are there any renters in your house ?

- 2.6 Do you pay any rents for the additional rooms in the city ?  
 2.6.1 If yes, for what purpose ?
- 2.7 If you are a renter how much money do you pay for each room ?
- 2.8 For what purpose have you made your house ?  
 a. Business                      b. Residence                      c. Both

**3. Economic Activities**

- 3.1 What is your traditional occupation ?
- 3.2 Do you know any skill except traditional occupation ?  
 3.2.1 If yes, what profession do you do ?
- 3.3 Where and how far you and your family members go for work ?

S.N.	Relation with Household Head	Place of work	Distance from house	Income (Rs.)	Remarks
1					
2					
3					

- 3.4 Please will you tell me, how much in average do you spend per month ?  
 How much do you earn in a month and what are the source of earning and ways of expenditure ?

S.N.	Source of Income	Rs.	Ways of Expenditure	Rs.	Saving/loss	Remarks
1	Employment		Food			
2	Business		Education			
3	Cottage industry		Health			
4	Wage labouring		Cloths			
5	Rent		Rent			
6	Economic grant		Social works			
7	Others		Others			

- 3.5 Where do you keep your saved income ?
- 3.6. If you have borrowed credit, from whom you have borrowed ?

#### **4. Environmental, sanitation and Health Condition**

- 4.1 How many times do people clean the fence and the way of this settlement in a month ?
- 4.2 How you fell about the sanitation of yours house ?
- 4.3 Did your family member become ill after arriving in this settlement ?
  - 4.3.1 If yes, how many times they become ill last year ?
  - 4.3.2 If yes, by which disease they are infected ?
- 4.4 Do you go for treatment when you become sick ?
  - 4.4.1 If yes, where do you go ?

#### **5. Vulnerability measurement**

##### **5.1 Social vulnerability measurement**

- 5.1.1 What type of attitude is shown by the surrounding society to your family ?
  - a. Good ( ) b. Medium ( ) c. Bad ( )
- 5.1.2 How far, do you feel are you socially secure here ?
  - a. We feel secure here ( ) b. We don't feel unsecured here ( )
- 5.1.3 If you feel Insecure from whom you feel Insecure ?
- 5.1.4 Have you feel any difficulties about your festival, religion, traditional and language here ?
- 5.1.5 If yes, what type of problem are you facing ?
- 5.1.6 What difference in physical facilities are you getting between this and adjoining settlement ?
- 5.1.7 What are you doing to decrease your social problems ?

##### **5.2 Economic Vulnerability measurement**

- 5.2.1 Is there any problem for fooding and clothing from your income ?
- 5.2.2 Are you able to provide education to your children by your income ?
- 5.2.3 Do you think your life was better in your birth place or is it better here now ?
- 5.2.4 What measures are you applying to overcome your economic problems ?

##### **5.3 Residential Vulnerability measurement**

- 5.3.1 From which building materials is your house made of ?
- 5.3.2 Does the water leaks from your roof ?
  - a. leaks ( ) b. Doesn't leak ( )

- 5.3.3 Are you afraid that the government will evict you from here ?  
 a. Yes, ( )            b. No ( )
- 5.3.4 Do you sell this house if you get anyone interested to buy this  
 a. Yes, ( )            b. No ( )
- 5.3.5 What do you think about the strength of your house ?  
 a. Strong ( )        b. Normal ( )        c. Weak ( )
- 5.3.6 Are you satisfied from the building materials of your house ?  
 a. Yes, ( )            b. No ( )
- 5.3.7 If the government purposes to shift you from here do you agree ?  
 a. Yes, ( )            b. No ( )
- 5.3.8 If yes, where do you prefer ?
- 5.3.9 What improvements have you been doing to make this house strong ?

5.4 Environmental vulnerability measurement

- 5.4.1 What are your major environmental problems ?
- 5.4.2 What natural hazards trouble you most?
- 5.4.3 In which season the natural hazard occur more ?
- 5.4.4 Is there any change in your income according to the season ?
- 5.4.5 If yes, in which season you earn more and less ?
- 5.4.6 To be safe from natural hazards what measures do you adopt ?

**6. Livelihood assets measurement**

6.1 Natural assets measurement

S.N	Natural Assets	Positive	negative
a	Land for house	Yes ( )	No ( )
b	Land for vegetable	Yes ( )	No ( )
c	Availability of water	Yes ( )	No ( )
d	Availability of forest materials	Yes ( )	No ( )
e	Security from natural hazard (settlement)	Yes ( )	No ( )
f	Beauties of settlement compared to the previous one	Yes ( )	No ( )

6.2 Human assets measurement

S.N	Human Assets	Positive	negative
a	Have you acquired necessary education ?	Yes ( )	No ( )
b	Are you skilled to work some skillful work ?	Yes ( )	No ( )
c	With how many people are you known ?	Yes ( )	No ( )
d	How is your family environment ?	Yes ( )	No ( )

e	Are all member of the family self dependent ?	Yes ( )	No ( )
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### 6.3 Financial assets measurement

S.N	Financial Assets	Positive	negative
a	Employment/Occupation	Yes ( )	No ( )
b	Additional occupation	Yes ( )	No ( )
c	Household expense met from occupation/ employment	Yes ( )	No ( )
d	Problem to celebrate feast and festivals	Yes ( )	No ( )
e	Deposit of money for curing	Yes ( )	No ( )
f	Schooling type (of children)	Private ( )	Government ( )

### 6.4 Social assets Measurement

S.N	Social Assets	Positive	negative
a	Membership in local organizations	Yes ( )	No ( )
b	Representation in local authority	Yes ( )	No ( )
c	Involvement in social works	Yes ( )	No ( )
d	Relationship with people within and out of the settlement	Good ( )	Bad ( )

### 6.5 Physical assets Measurement

S.N	Physical assets	Positive	negative
a	Transportation facility	Yes ( )	No ( )
b	Electricity service in house	Yes ( )	No ( )
c	Drinking water	Yes ( )	No ( )
d	School	Yes ( )	No ( )
e	Health centre	Yes ( )	No ( )
f	means of entertainment	Yes ( )	No ( )
g	Nearness with market	Yes ( )	No ( )
h	Personal house	Yes ( )	No ( )

6.6 Do you want to say anything about this settlement ?

**Thank you for Co-operation**

## **Appendix-II**

### **Check list for In-depth interview**

- a. Causes to leave the place of origin.
- b. Causes to select the place of destination.
- c. Social behaviour to the squatter.
- d. Squatter's behaviour to the society.
- e. Housing information.
- f. Migration history
- g. Personal history.

## **Appendix III**

### **Key Questions For Key-Informant Interview**

- a. What type of people are coming to this settlement ?
- b. What occupation they do to generate the economy ?
- c. What type of attitude the surrounding society shows to the squatters ?
- d. Are all persons truly squatters ?
- e. What are the major environmental problem of this place ?
- f. Is there any problem to follow own religion, culture and language ?
- g. Do people have property out of the settlement ?

## **Appendix - IV**

### **Check list for observation**

1. Household equipments (pots, furniture, radio, T.V. etc)
2. Housing materials
3. Storey of house
4. Decoration of house
5. Sanitation status
6. Behaviour and morality of people.
7. Out persons (who are they ? Why they come there ? What do they do ?)

## Appendix V

### Fulfillment of Capitals in Household Level

S.N.	Financial	Social	Physical	Natural	Human
1.	1.00	0.50	0.75	0.67	0.60
2.	0.67	0.50	0.63	0.33	0.60
3.	0.83	0.25	0.75	0.67	0.60
4.	0.67	0.50	0.87	0.67	0.60
5.	0.83	0.75	0.87	0.67	0.60
6.	0.83	0.50	0.75	0.50	0.60
7.	0.803	0.25	0.63	0.50	0.60
8.	0.80	0.50	0.75	0.33	0.80
9.	0.80	0.25	0.75	0.50	0.60
10.	0.67	0.75	0.87	0.50	0.80
11.	0.83	0.50	0.87	0.67	0.40
12.	0.17	0.50	0.75	0.33	0.20
13.	0.80	0.50	0.75	0.50	0.60
14.	0.67	0.50	0.87	0.33	1.00
15.	0.50	0.75	0.75	0.67	0.60
16.	0.50	0.50	0.75	0.50	0.40
17.	0.50	0.50	0.87	0.67	0.40
18.	0.67	0.75	0.75	0.50	0.40
19.	0.83	0.50	0.87	0.50	1.00
20.	0.83	0.50	0.75	0.50	0.60
21.	0.50	0.25	0.87	0.33	0.80
22.	1.00	0.50	0.75	0.33	0.80
23.	0.33	0.25	0.75	0.40	0.40
24.	0.40	0.75	0.87	0.67	0.60
25.	0.83	0.50	0.63	0.33	0.60
26.	0.80	1.50	0.87	0.67	0.40
27.	0.50	0.50	0.87	0.67	0.40
28.	0.17	0.75	0.75	0.33	0.40
29.	0.67	0.75	1.00	0.50	0.40
30.	0.83	0.50	0.75	0.33	0.40
31.	0.50	0.50	0.87	0.50	0.80
32.	0.66	0.75	0.75	0.33	0.66
33.	0.50	0.75	0.75	0.50	0.66
34.	0.50	0.25	0.87	0	1.00

35.	0.67	0.75	0.63	0.83	0.60
36.	0.67	0.50	0.75	0	0.80
37.	0.67	0.50	0.87	0.50	0.80
38.	0.67	0.50	0.87	0.67	0.60
39.	0.83	0.50	0.75	0.50	0.40
40.	0.67	0.25	0.63	0.67	0.40
41.	0.50	0.50	0.88	0.17	0.60
42.	0.40	0.50	0.63	0.67	0.80
43.	1.00	0.50	0.63	0.50	0.80
44.	0.66	0.50	0.88	0.33	0.60
45.	0.83	0.25	0.75	0.67	0.60
46.	0.83	0.50	0.75	0.33	0.40
Total	30.82	23.50	35.79	22.24	27.72

$$\text{Mean of Financial assets} = \frac{\sum \bar{X}}{n} = \frac{30.82}{46} = 0.67 = 67\%$$

$$\text{Mean of Social assets} = \frac{\sum \bar{X}}{n} = \frac{23.50}{46} = 0.51 = 51\%$$

$$\text{Mean of Physical assets} = \frac{\sum \bar{X}}{n} = \frac{35.79}{46} = 0.78 = 78\%$$

$$\text{Mean of Natural assets} = \frac{\sum \bar{X}}{n} = \frac{22.24}{46} = 0.48 = 48\%$$

$$\text{Mean of Human assets} = \frac{\sum \bar{X}}{n} = \frac{27.72}{46} = 0.60 = 60\%$$

Where,  $\sum \bar{X}$  = Sum total of all household assets

n = Number of household