



Inter-linkages between urban poverty, lack of access to basic services, violence and their impacts on children of slums in Nepal



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Citation

Suman Babu Paudel, Anita Ghimire, Pravat Uprety and Bishnu Raj Upreti. 2014. *Inter-linkages between urban poverty, lack of access to basic services, violence and their impacts on children of slums in Nepal*. Kathmandu: Nepal Center for Contemporary Research (NCCR) and Save the Children, Nepal.

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Acknowledgements

The research team is deeply thankful to Save the Children for entrusting and providing opportunity for conducting the research.

We would like to extend our sincere gratitude to Mr. Sanulal Maharjan, Mr. Lumanath Adhikari, Mr. Ratna Raj Ojha and Mr. Arun Kumar Mahato of Save the Children Nepal for their support in this project.

We acknowledge the logistic supports of Mr. Siddhi Manandhar- and Mrs. Apsara KC from the Administration and Account Section of NCCR. The support of NCCR researchers Mr. Annal Tandukar, Mr. Gopikesh Acharya and Ms Sharmila Shiwakoti is appreciated. We are also thankful to all officials and staffs, volunteers, civil society members, leaders and members of political parties, and other individuals who contributed in this study giving their time and sharing their experience and information during the study.

Finally, sincere gratitude goes to 377 respondents of household survey who not only responded to the long list of questions with patience but also provided a warm hospitality during the field work. Special appreciation goes to all enumerators, who contributed by conducting interviews, and provided the information concerning the study.

Research team
Nepal Center for Contemporary Research (NCCR)
2014 January

Executive summary

We assume that children and youths, in slums are among those who are likely to be hit more by negative impacts of urbanisation.

In our research we take slums as well as informal settlements where people are most affected by urban poverty, lack of basic services and employment opportunities. Slums and squatters areas are characterised by people's lack of access to basic services which has negative impact on their wellbeing and opportunities. These people's experience of such constraints is different and its impact manifests differently on them. Finding that there is a less understanding on Inter-linkages between urban poverty, lack of access to basic services, violence and their impacts on children of slums in Nepal, Save the Children and Nepal Center for Contemporary Research (NCCR) jointly conducted a research programme in slum and squatters areas in Nepal.

The overall objective of the study is to showcase the inter-linkages between urban poverty, lack of access to basic services, violence and its impacts on their children.

The study was carried out in slum area of three urban areas of Nepal; Rajbiraj, Nepalgunj and Kathmandu. Regarding methods of the study a mixture of qualitative and quantitative methods were used. In qualitative method; In-depth Interview (IDI 10 each site), Key Informants Interview (KII 5 each site), Focus Group Discussion (FGD 2 each site) and community mapping (1 each site) were carried out. On quantitative part; a total of 377 households (HHs) were surveyed using structured questionnaire, the sample consist of 124 HHs from Kathmandu, 128 from Nepalgunj, and 125 HHs from Rajbiraj. Excel and SPSS were used for data processing and analyzing. To make sample more representative special care was taken to include people of different religion, caste and ethnic groups. Status including income, employment, and expenditure were analyzed to show the status of poverty. It also looked into their coping strategies. Similarly, it looked into access to education, health, drinking water, status of food security and social protection. The status of poverty and access to basic services were then used as a background to analyze the tendency of youths to be involved in conflict or violence. However, our research was an exploratory study and hence establishing a causal relationship was not the focus of the study.

The study finds that average household size in slum areas was higher i.e. 5 than national average 4.88. Average children (0 to 14 years) in these slum areas were 1.8. During the survey it was found that houses of slums in Kathmandu valley were well equipped with assets than houses of other two areas. Among them houses of Madhesi Dalit were least equipped – only 30.5 % have beds, 3.1% radio and 8.6% TV. If we consider computer the modern technology devise for education there was no any HHs with Computers in Rajbiraj, while 11.3 per cent of HHs in Kathmandu, 1.6 per cent of HHs has computers in Nepalgunj.

The major source of income in these slum areas was daily wage labor (62.9%) followed by private sector job (9.3%). The average monthly income of these three areas was 12373 NRs, Kathmandu- 19306 NRs, Rajbiraj 6453 NRs, and Nepalgunj 11438 NRs. The major income sources show an interesting difference, among different sources of income, people living in

slum in Kathmandu were earning well from agricultural activities i.e. 4456 NRs. While In Rajbiraj except the daily wage labor there was no opportunities for cash income. Similarly in Nepalgunj, the largest share of income is from business 2634 NRs higher than that of Kathmandu where income is 2476 NRs. Among the different caste/ethnicity groups, Madhesi Dalits have lowest average income NRs 6757 where highest income group is Indigenous/Janajatis groups with NRs 18280.

Regarding expenditure, the largest chunk of expenditure is for food in all the three study areas. After food expenditure pattern the other expenditure patterns vary. People of Kathmandu valley invest second highest part of their income in education while people in Nepalgunj invest 4th highest and those of Rajbiraj 5th highest in education of their children. As the quintiles level increases people's expenditure on education increases; which shows that there is an emphasis on children's education if the household can afford it. In these slum areas average literacy rate was 67.5 per cent is higher than that of national literacy rate i.e. 65.9 percent. The national data shows that are 57.4 percent female and 75.1 per cent of male are literate but our study in slums shows that 73.8 per cent male and 61.4 per cent female are literate. Due to the high literacy rate in Kathmandu Valley the overall literacy rate of slum area is seems higher than national data.

For those who never went to school or have dropped out of education poverty seems to be main cause. 66.8 per cent of children of age groups (5 to 29 years) not attending school because of poverty while 52.7 per cent of school drop outs said that they did so because of poverty. Data also shows that girls' interest on education is higher than male; only 8.5 per cent female are not interested to go school against 14.3 per cent of male. There is a gendered¹ trend in education 7.9 per cent girls not attending school because of gender while 2 per cent of girls do not see benefit of education in their lives. 63.6 per cent of girls dropped out because of poverty and 5.1 per cent because they had to support their mother in household works i.e. 5.1 per cent. Parental preference for sending their sons to private and daughters to government school was strong, only 29.9 per cent of women go to private English medium schools in comparison of boys.

Regarding the quality of education, if we stuck to the widened assumption that English boarding school are better than government schools. 36.5 male are going private, apart from this a higher 64.4 per cent go to government school and thus have less capacity to build their competency in English language. In Nepalgunj 5.6 per cent go to religious school Madarasa. In total data shows that less the urbanized area more they go to government school because of their low income due to the limited sources of income in less urbanized area.

Data shows that as the age increases, rate of school attendees' decreases and involvement in economic activities increases. Only 32.3 per cent of youth of age group 15 -24 years go to school or college. The data shows that while 7.7 per cent of youth of age groups 15 to 24 years were unemployed, 20.6 per cent are housewives, 13.3 per cent are partial employee, 18.5 per

¹ Social norms that disfavor girl's education

cent are daily wage labor, but most of them are feeling they are underemployment. They are not happy with the amount being paid for their work.

Regarding status of sufficiency of food, 32.4 per cent of people are in serious food insecurity situation- they only have enough food for less than 3 months while only 40.8 per cent people have food enough for 9 to 12 months. Among these three urban areas, food security is very low in Rajbiraj where 49.6 per cent people only have enough food for less than 3 months and only 6.4 per cent people have enough food for 9 to 12 months. Although the income of Kathmandu Valley is higher than other two areas, Nepalgunj is more food secure than Kathmandu and Rajbiraj.

Regarding access to health by children and youth, 53.3 per cent children and youth of age groups (5 to 29 years) get health services from government health centres and 46.9 per cent people go for private clinics. The data shows that less the urbanisation more of the respondents chose government facilities, the reason behind is that people living in slum of less urbanised city are poorer. Data shows that- 83.8 per cent of them from Rajbiraj go to government health service centre compared to 48.6 per cent in Nepalgunj and 26.3 per cent in Kathmandu. The choice of health service centre is always guided by their capacity to expenses; it was found that as the expenditure capacities increases, people prefer to go to private clinics. Children of these families are also prone to different diseases because of lack of drainage, sewage and toilet facilities in the slum areas. 55.2 per cent of households in slum area do not have toilet facility in their household, while in Rajbiraj none of the HH we interviewed had toilets.

Regarding access to drinking water, a majority use water from Tube well (68.2%) followed by tapped water (20.2 %), purchased water (4.8%) and well (3.7%). Availability and quality of drinking water both are the major concern for those living in slums in Kathmandu however in Rajbiraj and Nepalgunj there is enough water but there are concerns about quality of water. Most of the water sources (tube wells) are arsenic contaminated or smelled bad in Rajbiraj and Nepalgunj. People largely manage water on their own (38.7%) while 29.2 % use water provided by government and only 5 per cent of people are provided water by NGOs. Water provided by the government was perceived to be the best in quality compared to that from private sources and NGOs. But poor people are compelled to use low quality of water, because they cannot afford monthly fees and other expenses for drinking water provided by government, even government is not fulfilling its responsibility to provide drinking water in slum area assuming these settlement as illegal. Because of quality of water, most often children got affected by different diseases, in every 15 days children from one family get infected by water related diseases. As a result, health expenses of these poor families remain high. Furthermore, they have to sell livestock or take loans from landlords, which make them more economically vulnerable.

Regarding social protection, a large percentage of people in Rajbiraj benefitted from Old age allowance (6.4%) and single women allowance (6.4%), while 46.4 per cent for girls and Dalit children/students are benefitted from stipend. Among population who benefitted from social protection schemes, majority were Madhesi and Dalit populations. In Kathmandu valley, most of eligible people do not get social protection allowance since they do not have paper to get

these services because they have not submitted migrant's certificates to clarify that they are not getting services any allowance from their original place that makes them ineligible for any services/allowances in new places. In Nepalgunj, very few households were getting it because most of them do not have migrant certificates and those ex *Kamaiya* are not registered in Nepalgunj municipality.

The status of youth involvement in conflict and violence shows that most of the youth are accused for verbal threat and theft. In Kathmandu valley, youths are most often blamed for theft (31.5%). While accusation for verbal abuse is higher in Rajbiraj (77.6%), the involvement of youths in verbal abuse (0.8%) and theft (1.6%) is very low in Nepalgunj, in Nepalgunj most of the youths are found involved in skilled jobs and less unemployed so youth's involvement in conflict and violence is comparatively lower. Although involvement of youths in political violence is not very high, it is always guided by leader of their settlement or by their leader from their ethnicity when in ethnic causes, besides this due to lack of employment they go to rally and political protest for money. It was also found that these youths from slum areas were used by political parties when they needed to organize mass for demonstration. Our study finds that different political parties have established sister organization within slum so that they could get human resource either for rally, protest, political violence or for voting for them. It is also interesting that these slum people can vote from their place (slums) but cannot get the different government services like citizenship, passport and other documentation. To get these services they have to submit house ownership certificate which they cannot get as their house in slum. Apart from paying to them, it was found that the political parties also promise to provide land ownerships certificates and opportunities for employment to those youths when they have to mobilize them for their cause. Such political interference on slum issues lures people/youths and children to be involved in political rally, protest and political violence. For the land ownership and hope to their settlement legal. At a time when the state has not been able to do much to address their grievances and takes slum as an illegal settlement, the use of youths by political parties to create violence mean that youth are likely to be more resentful towards the state and indulge more in violence. As effect of youths involvement in such protest and rally, children are also being attracted towards rally and protest and even in political violence. Although this study is not based on children's interview but interview with their parents shows that children are involving in quarrel, fighting and protest programs just copying and supporting their elder brothers. They like to move around freely like youths rather than going to school that has also effected in their education.

This study finds that children in slum and squatters are kept away from their basic rights of education and health may have negative impact on children. Hence, there is a need of mediation to facilitate service to solve the problems of slums without encouraging the extension of slum settlement.

Based on the study, the research recommends some programmes for the slum and squatters areas of Nepal.

- Livelihoods support program: Most of these people do not have enough land for agriculture and enough capital to start business so there is need of programs to

empower them to increase their income that will improve educational status of their children and secure the nutritional rights. There is need of livelihood support programme only then dropping out could be decreased and enrolment could be increased, until and unless the benefit of education is not proved, poor people would not be interested to send their children to school for better education.

- Youth focused programs: There are very few programs for youths. Youths are frustrated. So there is need of vocational training and other programs that strengthen their confidence and income status so that youths could engage in creative and productive works which would decrease the likelihood of youth involvement in conflict and violence (political or social).
- Support on toilet and drainage construction: Households of slum area do not have toilet and drainage facilities so children are going for open defecation, as a result, they are vulnerable to air and water borne diseases.
- Basic services: As state is not providing basic services so there is need of support from other agency to provide basic services like drinking water, health service and education.
- Mediation between government and slum people: As state is assuming these settlements are illegal, state is not being responsive to these people so there is need of mediation between government and slum people to reduce the distance between them. It is also important to make a definition of slums and squatters at national level that could be helpful to distinguish the needy people to provide different basic services. Ignoring these people state is not securing the basic rights of children living in slums or informal settlements.

1. Background and the context

Presently, urbanization has become synonymous to development and it is increasing worldwide. Inefficient land-use planning and lack of capacity to address unplanned urbanization and rapid migration have contributed to the development of informal settlements like slums and squatters in urban areas (UNECE 2009). However, unplanned urbanization fuelled by migration has brought serious problems on employment, poverty, health and sanitation and this has disproportionately affected the people who live in slums of the urban area (give reference- any studies by lumanti eg or international). Urbanization often is an important agenda of development both in the developed and developing countries. It has become a reliable indicator to measure the level of development of a nation. However when the state cannot manage urbanization, it causes serious implication on different aspect of urban life. At present, urbanization and its negative impact on different aspect of life has become serious challenges of the developed and developing country. Nepal is also facing similar problems. The state's initiations to manage the challenges associated with urbanization have been less fruitful and it has brought lots of serious implication on the employment, poverty and peace and security of urban areas in Nepal too (Thapa *et. al.* 2008 as cited in Little 2012). As said earlier, those living in slums have less capacity to cope with such adversities.

Studies around shelter deprivations shows that some of the characteristics of informal settlements and slums are lack of improved water and sanitation; insufficient living area and durable housing; and insecure tenure of land(UN-HABITAT 2010). Lack of potable water and sanitation facilities, overcrowded conditions of living and non-durable housing structures manifests the dismal living condition of the slums. They attract our attention on the circumstances that surround slum life, depicting deficiencies and showing poverty as an attribute of the situation in which slum dwellers live. Another indicator – security of tenure – which has to do with legal ownership of the palce they live in. However, it is not easy to measure or to monitor, as the tenure status of slum dwellers often depends on the presence (or rather absence) of de facto or de jure rights.

In Nepal, total population living in the urban area is significantly lesser than of rural area (i.e. Only 17 % lives in urban areas). But more and more people will be living in urban areas as the average urban population growth rate is quite high (6% per year) since the 1970s (UNDESA 2012) compared to rural growth rate. If Nepal's urban population growth rate continues just only by 3 per cent per year, Nepal will become one-third urban by 2045 (UNDESA 2012). Such rapid urbanization coupled with low socio-economic growth, inadequate capacity to cope with housing needs has resulted in the increase of slums and squatter settlements in urban areas of Nepal (Shrestha 2010). Slums in Nepal are characterized by a lack of essential urban services and fundamental land rights (Thapa *et. al.* 2008 as cited in Little 2012).

Although the urban economy is growing significantly faster than the rural economy, and incidence of poverty has decreased in urban areas from 22 per cent to 15 per cent over the period from 1995/96 to 2010/11 in Nepal (CBS 1996, 2011), economic development is not evenly distributed. In slum and informal settlement of urban areas where the poorest of the

poor urban population lives, the problems of urbanization like unemployment, ineffective service delivery, urban crime and violence are recurring. For example, urban area has much lower Labor Force Participation Rate (LFPR) of 67 per cent with 5 per cent of unemployment rate, whereas in rural areas unemployment rate is 2 per cent with 84 per cent LFPR. Kathmandu Valley, which has the highest number of slums and informally settled population also has the highest unemployment rate (8%) (CBS 2011). This problem is self-perpetuating as our study finds that when economically vulnerable groups cannot afford expenses for basic needs of life in urban areas such as for housing, and other basic services, they move to slum areas. When economic activities to create employment cannot fulfill the needs of those migrating for employment to urban areas more and more migrants will be moving to slums leading to an increase in slums and squatter settlements. This is already evident- there has been a steep increase in the number of slums from 17 in 1985 to 40 in 2010, the majority of which is located along the riverbanks or in public lands. It is estimated that 7-10 per cent of the urban population lives in squatter settlements in Nepal (Lumanti Support Group of Shelter, 2008). UN HABITAT's report in 2003 ranked Nepal as 4th in a list of countries with the highest percentage of the population living in slums or squatters settlement after Ethiopia, Chad and Afghanistan (Rademacher 2009, p.516 as cited in Little 2012). The five municipalities of the Kathmandu Valley alone accommodate about 30.9 per cent of total urban population of Nepal.

Estimations of squatter population vary. It is suggested that in 2010, Kathmandu Valley had more than 12,000 squatters in more than 40 settlements and an additional 40 percent of squatters were estimated to be occupying public buildings making the total squatter population number upto nearly 20,000 (UN-HABITAT 2010). The expansion of slums and squatter settlements are growing in every urban centres and cities.

Slums and squatters area are the symbols of deep structural poverty where people lack access to basic services and opportunities. The disparity is clearly visible when there is comparison on social and health parameters like education, mortality rates and morbidity rates.²

MoF and ADB (2010) find that urban poverty results in specific forms of vulnerability among individual households. They categorise the impact of urban poverty in accruing the following four types of vulnerability (a) Housing vulnerability (b) Economic vulnerability (c) Social vulnerability (d) Personal vulnerability (MoF and ADB 2010). Our assumption is that people in different stages are affected differently by these conditions. Having experienced these vulnerabilities, adolescent and youth need special treatments for their effective transition into adulthood. This should start from early childhood. But efforts towards resolving their problems, and addressing their needs for a smooth transition into adulthood has not been satisfactory in Nepal (NPC 2001).

Hilker and Fraser (2009) argue that the social and economic statuses required for adulthood are increasingly being unachievable and highly scarce in general. Due to poverty and lack of capacity to afford services as mentioned above, this is more acute in case of people living in

² For detail see <http://un.org.np/oneun/undaf/slum>; retrieved at 27th January 2014.

slums. For example, in Nepali society marriage is an important social institution to enter in adulthood, but without being economically independent; a young male is not easily accepted for marriage and cannot start a family. Hence, such lack of economic capacity can prevent youths from achieving cultural notions of adulthood (Staveteig 2005). Consequently, it could keep them away from social involvement, cause high level frustration and push them towards sexual and other forms of violence (Dupuy 2008; Upadhyay 2006; Karki and Upadhyay 2011).

UN High Level Panel on Security (2004) has also declared that the combination of a rising youth population, urbanization, poverty and unemployment is one of the reason for increased youth violence in developing world (UNDP 2005). Hendrixson further (2004) argues that rise in the proportion of unemployed young men in a given population is no different than rise in the numbers of criminal young men. On what pulls youths towards violence, Brett and Specht (2004) argue that poverty and lack of substantial livelihood opportunities are the standard background where greed motivates large number of young people to put their first steps towards violence. Studies show that young adult male members of poor households are more likely to join the violent groups, as they have fewer options to fulfil their basic social responsibility towards their family such as to feed their wife and children (Murshed and Tadjoeeddin 2007). In such cases, crime and violence have become attractive income generating avenues for youths to fulfil their basic needs of life (Raghavan 2010).

The Maoist conflict in Nepal gives ample examples on how youth were used in violence and conflict in the context of poverty and deprivation. During the Maoist insurgency, unemployed and underemployed youth joined the armed groups. Likewise during the conflict in Terai Madhes, in the 2007, large numbers of unemployed youths became involved in violence and one of the major causes of their engagement was related to poverty and unemployment (Paudel 2010, Upreti et al 2012). Paudel (2010) argues that the frequent cases of splitting of existing armed groups to form new underground armed groups was motivated by the easy way of earning opportunities that such parties provided for unemployed youths. He further explains how such large numbers of unemployed Madhesi youth were motivated to join the violence because they were free to extort property in the name of fights for right (ibid).

The government has started realising the negative potential such factors like unemployment and unfulfilled basic needs for dignified life may create on youths. Though much remains to be done, some activities such as providing housing for urban poor, improving squatter settlements and slums, formulating legislation and encouraging private sector for housing construction in slums have started. This involvement of youths in violence has become one of the security challenges in post-conflict Nepal (Upreti 2012) but there is a lack of broader study which accesses the links between youths involvement in violence, its triggers such as unemployment, lack of access to basic service and poverty. Further, the engagement of youths in the violence may also have negative impacts of children who learn about adulthood from these youths. Studies that look upon the impact on children from slums in Nepal are relatively scarce. Thus this research with its finding on the linkages between urban poverty, lack of access to basic services, violence and its impacts on children of Nepal will provide empirical evidence to help concerned stakeholders including Save the Children Nepal to develop effective

programmes to help in addressing the problems of slums and deprived population and address the grievances of youths in the slum area.

2. Overall objective

The overall objective of the study is to Inter-linkages between urban poverty, lack of access to basic services, violence and its impacts on their children.

Objectives of the Study

- a. To analyse causes of deprivation and how such deprivation from basic services aggravates poverty of households of slum communities,
- b. To gain insights as to what extent youth led violence are associated with unemployment and their poor livelihood opportunities,
- c. To find overall effect of urban poverty, lack of basis services and youth violence on the children of slum area or deprived population,
- d. To analyze the policy gaps, challenges and opportunities presented by government initiatives in addressing the increasing challenge of urbanization with particular focus on most vulnerable sections of urban population and link between the national and international definition of slum and how it relates in local context with slum.

Scope of the study

In terms of geographic spread: One slum settlement and deprived population of informal settlement (who moved out of slums due to various reasons but are living in similar state of deprivation) from each District selected by SC.

In terms of population: Covering adolescents to youth: older adolescents: 14-29 years³ and analysing impacts on children.

In terms of services: The services provisioned for poor in general and children and youth in particular in the health, education, livelihood, nutrition and initiated by government, non-government actors.

In terms of policy: The study will take close look into laws and policies that stipulate special provisions in favour of insensitiveness to the special needs of urban poor, children and youth. It will also find the link between international and national understanding and definition of slum and deprived population and how it relates to the local context of the slum.

³ Our previous research shows that older adolescents are more able to voice their experiences and concerns so taking into account the budget and time efficiency Save the Children suggest to take the given age-group.

3. Research methodology and plan

The research followed a mixed methodology. Quantitative data was supplemented by qualitative data. Household survey was used to gather information about household roaster, demographic characteristics, educational and socio-economic status and livelihood situation. The objective of the survey was to discover their personal and household capacity to access/buy services and their capacity and attitude for investing in building their capabilities (physical, educational, psychosocial, economic capability) for future livelihoods (e.g. through education, skill development, health services etc) and their present conditions on access to basic services and the measuring the frequency of violence in study areas. Qualitative methods was used to find out if/how the impact of poverty, deprivation from basic services and unemployment, poverty of households of slum communities, relates to youth led violence and the perception of youths about its impact on children.

Details of the research methods are given below:

3.1 Quantitative methods

- a. **Sources of data:** For the quantitative research, structured questionnaire technique was used to collect information from the households.
- b. **Sampling design:** Households (HH) having adolescent/youth and children of three squatter settlement areas (one from each district Kathmandu, Saptari and Banke) were population of the study. Survey of 377 hhs (124 households from Kathmandu, 128 households from Nepalgunj (Banke) and 125 households from Rajbiraj (Saptari).

To select the households from each settlement non-random sampling technique (purposive sampling) was used. The most deprived household within the slums were pre-chosen for the qualitative study.

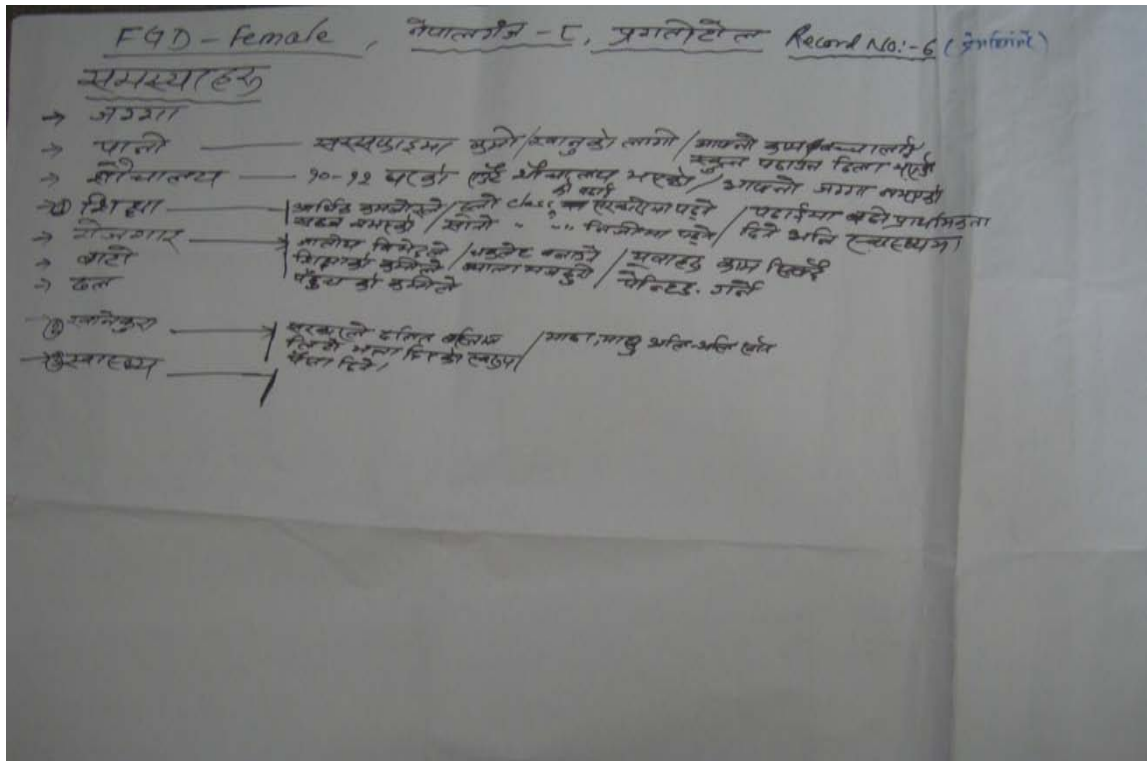
- c. **Data management, processing and analysis:** After collecting the response filled questionnaire each of them was edited to assure the quality of the data. Excel and SPSS 20.0 were used to manage the data. Descriptive analysis such as frequency and percentage tables, central values, dispersions, cross tabulations was done for analysis.

3.2 Qualitative methods

Qualitative method was carried out using the following tools:

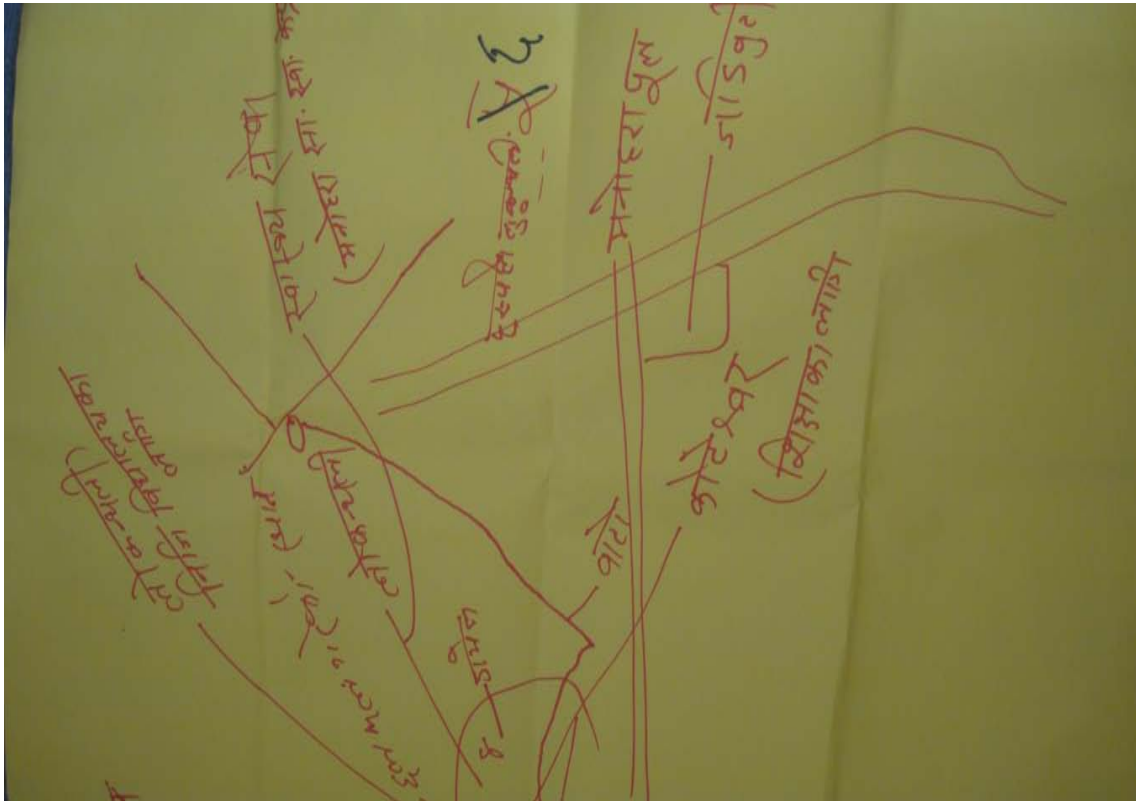
- a. **Key informant's interview (KII) (10):** KII was done in the District level with policy makers, concerned service providers. KII along with FGD and observation was used to select the most deprived population within the slum.
- b. **Focus Group Discussion (FGD) (6):** FGD was carried out - 2 in each area with male and female separately.

Photo 1 Parts of data from focus groups discussion in Nepalgunj



c. **Community mapping (1 each):** In each area of the study, community mapping was carried out to find about selected services that the research population are using and their views on the services. Information from community mapping was used for triangulation of information on the provision of services and interpretation of service delivery by the key informants and service providers in the district and national level, existing programs, policies and laws. The study took measure to insure participation of respondents that vary in age, gender, literacy level, social and political status in the community.

Photo 2 Community mapping at Manahara slums



- d. **In-depth Interviews (IDI) (10 in each):** IDI was carried out with male and female using checklist. Tools for mapping policy response, mapping of main worries, aspirations for future and wishes were also used.

3.3 Work-plan

This research was carried out between August 2013 and January 2014. The details of the work-plan are given in Table 1.

Table 1 Time frame

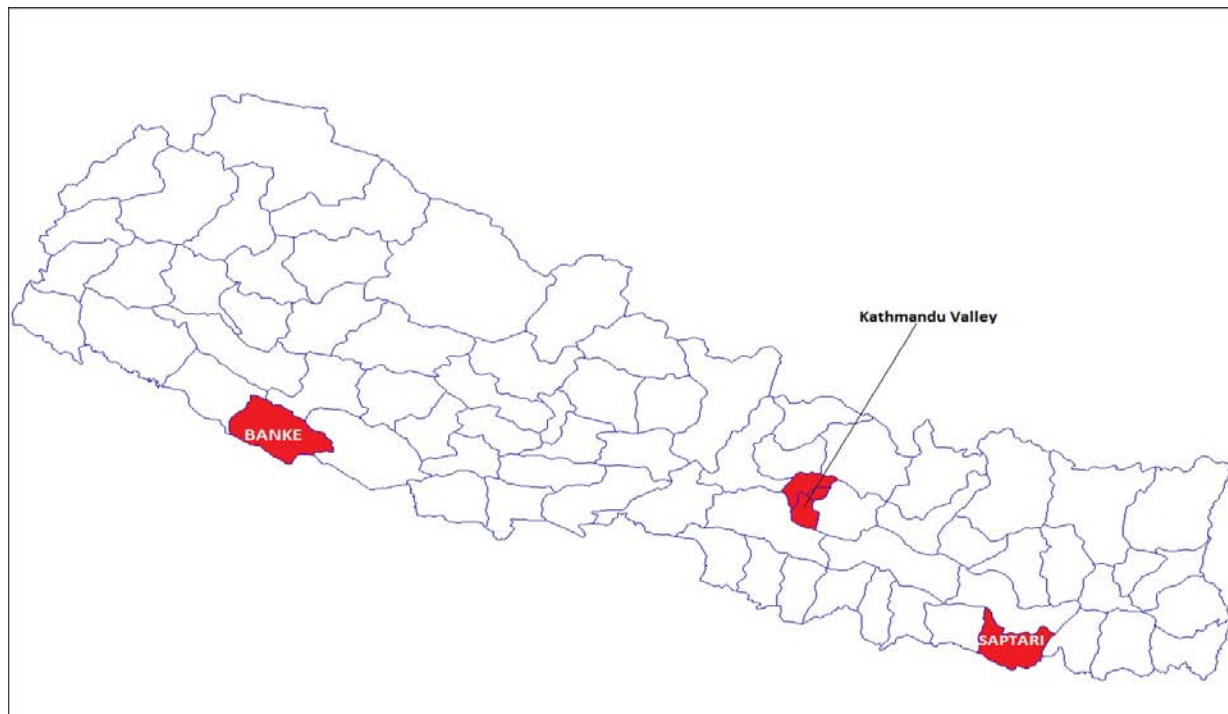
Methodological tools design	August	September	October	November	December	January (2014)
Methodological tools design						
Field work						
Data transcription, cleaning and analysis						
Draft report and review						
Submission of the final report						

4. Description and characteristics of the study area

The study was conducted in urban areas of Kathmandu valley (Kathmandu District), Rajbiraj (Saptari District) and Nepalgunj (Banke District).

124 households from Kathmandu Valley, 128 households from Nepalgunj (Banke) and 125 households from Saptari (Rajbiraj) were selected randomly for survey. However the settlements withing them were selected purposively with the support of regional office of Save the Children Nepalgunj and Siraha.

Photo 3 location of study sites (Districts) in Nepal

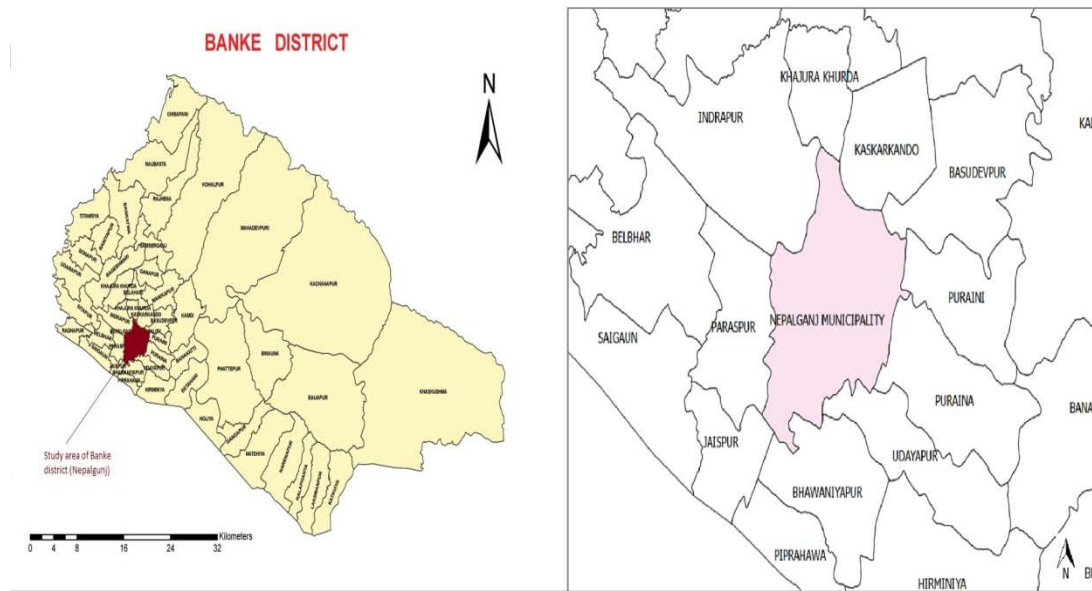


The purpose of selection of these three urban areas is to represent the existing situations of different kinds of slums settlement. Kathmandu being the capital city represents the condition in central and highly developed hilly region, Nepalgunj the city of western plain with big market area and close to Indian border represents life of slums in economically active area and Rajbiraj a comparatively less urbanised eastern city represents life in slums in the rural areas.

Regarding the short description of the study area- according to 2011 census Rajbiraj Municipality has 7,743 households and 37,738 populations, it is the zonal headquarter of the Sagarmatha zone and district headquarter of Saptari district. It is the only municipality of Saptari District. Nepalgunj Municipality has 15,180 households with 72,503 people in total. It is also a zonal and district headquarter of Bheri zone and Banke district. The three cities⁴ of Kathmandu Valley; Kathmandu, Lalitpur and Bhaktpur hold 614,777 households and population of 2517,023 (CBS 2012) and are highly urbanised cities than others.

⁴ Slums of these three areas were selected for the research project for Kathmandu Valley.

Photo 4 Study sites (Municipality)

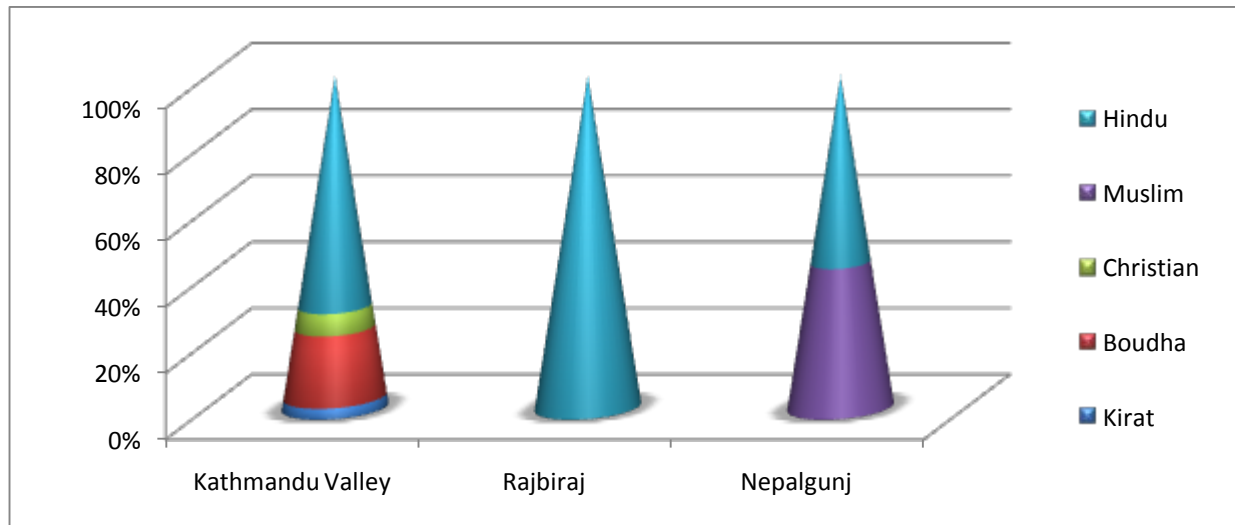


4.1 Description of population of study

Altogether 377 households were surveyed. While majority of participants were Hindu (75.1%) followed by Muslims (14.9%), there were also significant population of Buddhist (6.9%) Christians (2.1%) and Kirat (1.1%). Looking at study sites variation- in Kathmandu Valley, 69.45 per cent were Hindu, 21.0 per cent Buddhists, 6.5 per cent Christians and 3.2 per cent Kirat,

While in Rajbiraj the population was Hindu. In Nepalgunj 43.7 per cent were Muslims and 56.3 percent were Hindu.

Figure 1 Distribution of people by religion



The household size in the sample varied from 4.4 to 6.2. The largest household size - 6.2 is from the Muslim ethnic group followed by Madhesi non Dalits (6), Brahmin/Chhetri and Hill Dalits (5), indigenous/Janajatis (4.7). The main reason for the largest household size in the Muslim family might be the religious belief against family planning. The average household size of the survey of urban areas is 5 which is slightly higher than the national average (i.e. 4.88) from the 2011 census (CBS 2012).

Regarding the presence of children in the household we surveyed, the average number of the children of age 0 to 14 years in a household is 1.8 but in Nepalgunj average number of children in a family is higher (i.e. 2) than of Saptari (1.8) and in Kathmandu Valley (1.6). In Muslim families the average number of children (2.5) is higher than those in other communities. This is followed by Madhesi non Dalits where the average number of children per household is 2.1 and Madhesi Dalits where it is 1.8. Indigenous people (Janajatis) were found to have fewer children (1.4). We collected the information from 377 households which had 1890 persons. Among them, 49.3 per cent were male and 50.7 per cent were female, 35.4 per cent were children of age group of 0-14 were and 22.6 per cent youths of age group 15 to 24 years.

Regarding the arrangement of houses, among these 377 households, 35.8 per cent were living in informal settlement, 6.1 per cent were on rent in slums and 57 per cent of people have their own houses in public land although they do not possess land. A majority of the people i.e. 70.3 per cent reported that they do not have land while 29.7 per cent have some land. Among landholders 34.8 per cent people do not have documents of landownership. The mean size of land held by participants in Kathmandu Valley is 0.032 hector while it is 0.155 ha in Rajbiraj and 0.027 ha in Nepalgunj. The smallest size (minimum) is 0.002 ha in Nepalgunj (for detail see table 2).

Table 2 Average land size (in hector)

Slum areas in	Mean	Minimum	Maximum	Standard Deviation
Kathmandu Valley	0.032	0.013	0.051	0.019
Rajbiraj	0.155	0.005	0.339	0.125
Nepalgunj	0.027	0.002	0.677	0.069
Total	0.037	0.002	0.677	0.081

The majority of selected houses have walls made of wood/branches (34.5%) followed by cement bonded bricks/stone (27.9%), unbaked bricks (15.4%). While 69.2 per cent households have floor made up of earth and 29.2 per cent of households have cemented floor. There is a lack of space in houses and an average 4.1 people sleep in a single room. However there are also households where 10 people sleep in a single room.

5. Major Findings

5.1 Analysis of livelihood status

This section deals the livelihood status of the respondents. This was looked into to analyse the existing status of poverty, access to basic services and social protection.

Among the 3 slum areas surveyed, the data shows that households of Kathmandu Valley and Nepalgunj are comparatively well equipped in terms of assets than Rajbiraj. In Kathmandu, people have equipments like radio, television (TV), and computers. For example, 65.3 per cent of people of Kathmandu Valley have TV, while only 58.6 per cent of people of Nepalgunj and 5.6 percent of those in Rajbiraj have television in their house. Similarly, 11.3 per cent of household in Kathmandu Valley and 1.6 per cent in Nepalgunj possess computer, while there was no any household with computer in Rajbiraj.

If we see the assets of household based on caste and ethnicity, Madhesi Dalits have very few basic assets in their houses. Only 30.5 per cent of them have beds to sleep; only 3.1 per cent have radio and only 8.6 percent have TV. There is no household having computers (Table 3).

Table 3 Percentage of having household assets among caste/ethnicity groups

Caste/ethnicity groups	Refrigerator	TV	Mobile	Fan	Computer	Radio	Table	Sofa	Bed	Cycle	Motor cycle	Car	Tractor
Brahmins/Chhetris	10.6	70.2	100.0	27.7	12.8	21.3	55.3	29.8	91.5	25.5	12.8	0.0	0.0
Indigenous/Janajatis	7.3	64.6	92.7	20.7	8.5	14.6	50.0	19.5	87.8	35.4	11.0	0.0	0.0
Hill Dalits	6.7	66.7	90.0	56.7	3.3	3.3	53.3	6.7	100.0	43.3	3.3	0.0	0.0
Madhesi Dalits	0.0	8.6	16.4	5.5	0.0	3.1	4.7	0.8	30.5	31.3	0.0	0.0	0.0
Madhesi non Dalits	8.8	55.9	50.0	61.8	2.9	20.6	35.3	8.8	85.3	70.6	2.9	0.0	0.0
Muslims	5.4	48.2	53.6	78.6	1.8	12.5	25.0	3.6	89.3	62.5	1.8	0.0	0.0
Total	5.0	43.2	57.8	31.6	4.2	10.9	30.5	10.1	69.8	40.6	4.8	0.0	0.0

5.2 Source of income

The survey found that casual labour in non-agriculture field is the main source of livelihood in these study areas. 62.9 per cent of the total HH is dependent upon casual labour in non - agriculture sector. The Nepal Living Standard Survey (NLSS 2010/11) reveals that the main sector of employment in Nepal is self employment in agriculture (CBS 2011) but as the study focused on urban area, casual labour in non-agriculture is the main employment activity. This is followed by jobs in private sector (9.3%), petty business (7.4%), and small entrepreneurship (6.1%). Besides this, remittances are the source of income to 5.3 per cent of households (Table 4).

Table 4 Major source of income

S.N	Major source of income	Frequency	Percent (%)
1	Own cultivation, livestock	12	3.2
2	Casual labour in agriculture	4	1.1
3	Casual labour in non agriculture	237	62.9
4	Selling goods (agriculture, small business)	28	7.4
5	Own skilled business	23	6.1
6	Private sector Job in agriculture	7	1.9
7	Private sector job in non agriculture	35	9.3
8	Government job	10	2.7
9	Remittance	20	5.3
10	Money of social protection or pension	1	0.3
	Total	377	100

The monthly average income of these three Slum areas is 12373 NRs. People of Kathmandu Valley have better income status (NRs 19306) followed by Nepalgunj (NRs 11438) and Rajbiraj (NRs 6453). In all three slum areas daily wage is the main income generating activity. Our data shows that households having income from salary and business are better off than those dependent on casual wage labour. for example, in Rajbiraj where the average monthly income is lowest has the least number of households having income from salary and business (Table 5). Households of Rajbiraj are mainly dependent on the daily wage labour for their living. We found that although they are willing to invest, they cannot invest petty business like shops, tea shops as in other places because they cannot accumulate money like the others. On the other hand, people of Kathmandu valley have invested on pig farming, small business such as grocery shops, tea-shops and vegetable shops from their income from salary and business and have comparatively better income than those in Rajbiraj. However, the highest income from business is in households from Nepalgunj, where people have set up different entrepreneur activities such as tailoring, embroidery. Their income from business (2634 NRs) is the higher than Kathmandu (2476 NRs).

Table 5 Different sources of monthly average income (in NRs)

Slum areas in	Income from agriculture	Income from business	Industry	Salary	Wage	Pension	Remittance	Transfer	Interest	Rent	Others	Total average income
Kathmandu Valley	4456	2476	73	2089	6165	258	3161	202	0	81	347	19306
Rajbiraj	38	116	0	231	4328	34	1326	344	24	0	12	6453
Nepalgunj	74	2634	383	2313	5476	188	371	0	0	0	0	11438
Total	1503	1747	154	1549	5322	160	1606	180	8	27	118	12373

Apart from local livelihood activities in Slums in Nepal, income from international remittance was also found to be an important source of income for people living in slums. Income from remittance in Rajbiraj is higher (NRs 1326 per month) than that of Nepalgunj (NRs 371 but families of slums in Kathmandu valley receive the highest amount of remittances (3161 NRs per month). Although the national statistics shows that Saptari and Siraha receive the highest remittances in Nepal, in our study this was not the case. This was due to the fact that poor households in slums in Saptari could not afford the cost of migration unlike that of Kathmandu as shown by the following excerpt from an interview in Rajbiraj-

“...we do not have money so how we can go abroad?” with the money we earn we can only afford our daily food no more than that...” IDI with Ram Bricha, Rajbiraj.

Although the expenditure quintiles and average monthly remittance do not have significant relation but it is found that people of fifth quintiles have highest income from remittances i.e. 5284 NRs, followed by 1257 NRs for second quintiles, NRs 724 for fourth, NRs 533 for first quintile groups and 322 NRS for third. Among them, Brahmin and Chhetri receive the highest amount of remittance, followed by indigenous/Janajatis with 1988 NRs, Hill Dalits with 1833 NRs, while Madhesi Dalits have higher remittances than Madhesi non Dalits and Muslims (for details see Table 6). However for Muslims of Nepalgunj, the data does not give the real picture as most of them go to India for work and return by night; they rarely migrate for long-term for work and as a result their earning does not count as remittances.

Table 6 Average monthly remittance among caste/ethnicity groups

Caste/ethnicity groups	Average remittance
Brahmins/Chhetris	3819
Indigenous/Janajatis	1988
Hill Dalits	1833
Madhesi Dalits	1272
Madhesi non Dalits	882
Muslims	268
Total	1606

5.3 Employment status

Employment status is an important aspect for showing financial wellbeing of households. The data shows that as the age of household member increases, people start to get involved in economic activities. It was found that majority (79.1 per cent) of children of age groups of 10 to

14 years are students and hence do not do paid work. Apart from that, 5 per cent are domestic helpers, 3.3 percent work partially in paid jobs as assistants and 2.5 as daily wage labourers. There is also trend of early marriage which means that children engage in household works from very early age. A respondent talks about how child marriage persists-

"... Their parents would tell them that they can't work which prepares their children to marry soon and brings man power..."

As the age of children increases, the number of children going to school decreases and that working as daily labour increases. This shows that dropout from education for earning is prevalent among children. For example, the percentage of school going children decreased from 89.6 per cent (5 to 9 years) to 13 percent (20 to 24 years), while percentage of their participation in daily wage labour increased from 0.8 per cent to 25.5 per cent in the same age groups. Data also shows that after the primary school age (10 -14 years), children go for domestic work and hence have fewer propensities to benefit from higher education.

An analysis of gender trend of employment shows that girls and women are involved in non-formal and unpaid household work more than their male counterparts. 20.6 per cent of girls are housewives. Similarly, girls are more likely to be housewives from a very early age- 2.9 per cent of girls of age group of 10 to 14 years were already housewives.

Table 7 Age group by profession

Age groups	Agriculture	Business	Partial employee	Daily wage labour	Domestic worker	Pension	Housewife	Student	Unemployed
5 to 9	0.4	0.0	0.0	0.8	2.9	0.0	0.0	89.6	6.3
10 to 14	0.8	0.8	3.3	2.5	5.0	0.0	2.9	79.1	5.4
15 to 19	1.3	1.8	11.5	12.3	3.1	0.0	13.7	49.3	7.0
20 to 24	4.5	3.0	15.5	25.5	1.5	0.0	28.5	13.0	8.5

The data reveals a high rate of unemployment and underemployment among youths (15 to 24 years). It is found that only 32.3 per cent of youth are students. Out of the 67.7 percent of youths who do not go to school or colleges, 13.3 per cent are partially employed and 7.7 per cent are unemployed. These unemployed youths spend their time just talking and playing. Some of them support their parents on their daily household works. Even those who are employed are not satisfied with the current profession and income from it. One of the grievances of youths is the high competition for jobs in the labour market created by internal and international migration- Youths in Nepalgunj, feel that Indian labour migrants are capturing the labour market for casual labour by accepting to work at lower wages.

"...when the locals demand 250 NRs, the people from India would work in 200 NRs and when the locals demand 200, the people of India become ready to work in 150 NRs, so we do not get work... Unemployment is huge here". IDI with Monsud Miya, Nepalgunj

The lack of financial capital of parents to invest in building the personal capabilities of their children and inadequate social networks has made them less able to compete for better jobs.

Lack of knowledge and skills keeps these youth stranded in jobs which do not meet their aspirations for job. And this initiates a vicious cycle of compromise in human capitals due to which families remain trapped in poverty for generations as shown by the following reflection from one of our participants;

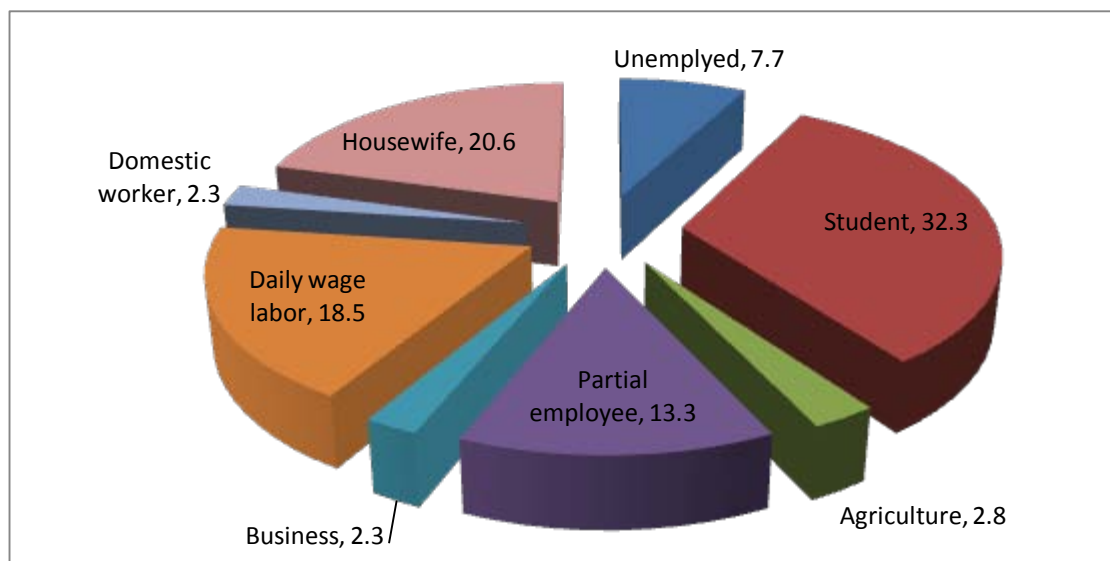
IDI with Mohammad Ansari, Nepalgunj,

“ Our Parents were poorer and they unable to send us school and any training centre for skills as a result we did not get jobs in good place as a result we also start to work as labour and daily wage is not improved because of crowd of unemployed people so again there is hard to sustain our lives and we again fail to send our children to school and college as a result they would be unemployed in future so we all generation are trapped in poverty and unemployment, our ancestors died with poverty, it seems we too will do the same”.

All these show that poverty while making impact on access to services and facilities so far also has propensity to impact the lives of children and shape their future. There are two aspects linked with this. The first and the most important factor is the unavailability of financial capital which leads to the fact that children who are supposed to be pursuing education and learning life skills that would build their capability for better employment and wellbeing in future are left out from this opportunity. The second which is also related to the financial capability is the short planning horizons that parents have. As parents have difficulties meeting immediate family needs, they do not have a long planning horizons to invest in building personal capability of children. So instead of investing in building capability of children which could bring more fruitful gains later, households take their children out of school to earn for family. This ultimately keeps children and the family trapped in poverty cycle.

Policy-wise this also raises an important question on the symmetry between demand of poorest of the poor and the prevailing education system. As discussed in the preceding sections, the inability to fund for very high level of education and less direct relevance of lower education (which parents can offer to their children) for getting jobs means there is no incentive for parents to send their children for higher education and for older adolescents to continue education once they become eligible to read and write.

Figure 2 Youth involvement in different activities



5.4 Expenditure pattern

After talking about the income and employment status, we look at the expenditure pattern of households to depict the impact of poverty on wellbeing of households and its impact of children. An analysis of the expenditure pattern shows that expenditure rises as the urbanisation of the area rises. Households in Kathmandu have the highest expenditure per month (NRs 16570) followed by Nepalgunj (NRs 10738) and Rajbiraj (NRs 5217). Average expenditure of Rajbiraj is three times smaller than that of Kathmandu and two times smaller than Nepalgunj. This may be due to the difference in cost of living between highly urbanised and less urbanised city.

Because we wanted to see the expenditure that are related to children and youth we took an exploratory approach to find the broader patterns of expenditures and later asked people about expenses for education of children. We found that an important part of income is earmarked for expenses on children as shown by the following excerpt-

“We must work for our children”. FGD with local people, Nepalgunj.

However there is a difference in the priority given to children specific expenditure – most importantly education. In Kathmandu Valley, education for children is the priority for expense although amount-wise the highest expenditure is on food for the family (Table 8). In Kathmandu valley people spend 2328 NRs for education for children and 8976 NRs for food for the family (Table 8). In Nepalgunj, education lies as the 4th major expenses area after food (6310 NRs), clothing (1002 NRs) and fuel (785 NRs) (Table 8). In Rajbiraj, education is the fifth priority for expense area after food, clothing, transport and medicines, 4081 NRs for food, 402 NRs for clothing, 381 NRs for medicines and transportation 125 NRs on and only 97 NRs for education (Table 8).

Table 8 Distribution of average expenditure per month

Slum areas in	Expenditure on											Total average expenditure
	Food	Clothing	Fuel	Transport	Education	Phone	Electricity	Medicine	Social	Rent	Loan	
Kathmandu Valley	8976	1427	445	730	2328	669	403	931	53	265	343	16570
Rajbiraj	4081	402	13	125	97	12	19	381	6	2	79	5217
Nepalgunj	6310	1002	785	324	661	224	418	457	117	96	344	10738
Total	6448	943	417	392	1022	300	280	588	59	121	256	10826

If we compare the income and expenditure of the different social groups, the Madhesi Dalits are comparatively poorer than others. The data shows the monthly average income of people of Madhesi Dalits community is 6757 NRs where monthly income of indigenous/Janajatis is 18280 NRs, Brahmin/Chhetri 17679 NRs, Hill Dalits 15400 NRs, Madhesi non Dalits 9982 NRs and Muslim 11938 NRs (For detail See table 9).

Table 9 Average monthly income and expenditure by caste/ethnicity groups

Caste/ethnicity groups	Average income (per month)	Average expenditure (per month)
Brahmin/Chhetri	17679	16317
Indigenous/Janajatis	18280	15599
Hill Dalits	15400	13309
Madhesi Dalits	6757	5663
Madhesi non Dalits	9982	9728
Muslim	11938	10364
Total	12373	10826

It was also found that there is a small gap between expenditure and income which indicates that savings are very low among these people. Thus we could say that they have difficulties when there is an emergency which requires larger amount of money- such as in cases of accidents,, sickness.

Expenditure quintile method was used to compare the economic status of these households. First expenditure quintile covers 20 per cent of people with lowest expenditure. In the same way each quintile covers the next 20 per cent. The fifth quintile covers 20 per cent of people with highest expenditure. The average income of poorest people of first quintile is 5428 NRs while their expenditure of 3951 NRs. The highest has average income (fifth quintiles) is NRs 23588 and expenditure of 22589 NRs. That shows income disparity is high among these deprived populations. As the income disparity gets higher, expenditure behaviour on different theme also varies. As shown in Table 10, in all quintiles major expense area is food. After that there is difference in expenditure behaviour- people from first to third quintiles spend the second highest of their income in clothing. Education does not lie on the first five priority areas for these quintiles group. But those from fourth and fifth quintiles spend the 2nd highest in education, 3rd highest in clothing, and 4th highest in health. The data shows that as the expense capacity of family increases their expenditure on children's education increases.

Table 10 Expenditure quintile groups and per month expenses (NRs)

Expenditure quintile groups	Expenditure on									
	Food	Clothing	Transport	Education	Phone	Electricity	Medicine	Social	Others	Total expenditure
First	2872	365	98	97	21	38	320	14	214	3951
Second	4493	463	166	98	52	75	326	30	219	5923
Third	5928	762	299	478	217	326	353	67	596	9026
Fourth	7303	1073	571	1279	511	378	675	84	1011	12885
Fifth	11757	2074	832	3204	705	591	1281	102	2024	22589
Total	6448	943	392	1022	300	280	588	59	794	10826

5.5 Poverty and economic coping strategy

The above data on status of living, employment, income and expenditure makes us confident to say household live in poverty and it has impact on wellbeing of children, basically relating to investing in increasing their human capitals, we inquired into the coping strategies employed by households to get their life going on. Taking loan was found to be the most common form of coping with financial deficit in the household. It was found that 44.6 per cent people surveyed have taken loan. The highest number of households taking loans is in Kathmandu (66.1 %) followed by those in Rajbiraj (35.2 %) and Nepalgunj (32.8 %). If we see the loan-taking status based on caste and ethnicity, 35.9 per cent of Madhesi Dalits, 39.3 per cent Muslims and 14.7 per cent Madhesi non Dalits have lower values of loan status while 57.4 per cent of Brahmin/Chhetri, 63.4 per cent of Indigenous/Janajatis, 53.3 per cent of Hill Dalits said they have loans.

Table 11 Status of loan among caste/ethnicity groups

Caste/ethnicity groups	No	Percent	Yes	Percent	Total
Brahmin/Chhetri	20	42.6	27	57.4	47
Indigenous/Janajatis	30	36.6	52	63.4	82
Hill Dalits	14	46.7	16	53.3	30
Madhesi Dalits	82	64.1	46	35.9	128
Madhesi non Dalits	29	85.3	5	14.7	34
Muslim	34	60.7	22	39.3	56
Total	209	55.4	168	44.6	377

If we describe the coping strategy based on expenditure quintiles, it is found that those people who are in upper expenditure quintiles groups have more loans to pay. 25 per cent of people from first expenditure have loan. As the quintile level increases the percentage of people with loan increases-For example, 71.6 per cent in fifth quintile had loans to pay.

Table 12 Loan status based on expenditure quintile groups

Expenditure quintile groups	No	Percent	Yes	Percent	Total
First	57	75.0	19	25.0	76
Second	54	72.0	21	28.0	75
Third	43	56.6	33	43.4	76

Fourth	34	44.7	42	55.3	76
Fifth	21	28.4	53	71.6	74
Total	209	55.4	168	44.6	377

Regarding the source of loan, the study finds that informal sources such as landlords, families and friends are the most common loan providers. The first and the second quintile groups cannot take loans from formal sources such as banks, finance companies because they do not have collateral as shown by the following expression from a respondent

“...we have very less land 2-4 dhur and that is not sufficient for collateral. A majority of us do not have certificates of land...” IDI with Mr. Ram Bricha, Rajbiraj.

However people were found to take loans from local microfinance and saving groups of the community, where social networks and honour of words works as collateral. There is no need of physical collateral in such cases. Besides this, in saving groups and micro finance, a group of people monthly deposit some amount of money so that they can take loans during emergency on lower interest rate. The percentage of loan takers from landlords from first and second quintile groups indicates that the poorest of the poor are highly dependent on landlords for loans. Relatives are other important sources for loans though they are themselves poor – people manage to give loans to each other when in need.

Table 13 Loan from different sectors and expenditure quintile groups

Expenditure quintile groups	Loan from bank	Loan from informal donor	Loan from relative	Loan from landlord	Loan from saving
First	0.0	5.3	21.1	68.4	10.5
Second	0.0	0.0	4.8	90.5	4.8
Third	12.1	33.3	33.3	27.3	15.2
Fourth	7.1	14.3	54.8	11.9	21.4
Fifth	9.4	32.1	45.3	7.5	20.8
Total	7.1	20.8	37.5	29.8	16.7

An analysis of the purpose for which people take loans gave an interesting insight into people’s livelihoods and living conditions. The four major purpose of the loan were; investment for production (52.2%), fulfil household requirements such as food and clothes (75.6%), for health (83.5%) and for education (60.6%). The use of loan has interesting link with the financial capacity of the quintile groups- the richer the group is the more loan is used for investing in economic activities. The poorer use money from loans for daily consumption and to cope with stress while the richer quintile groups use it for productive purpose. While exploring the purpose of loan multi answer question reveals that 83.9 per cent of people of fifth quintile have taken loans for health, 75 per cent to fulfil household requirements, 61.5 per cent for investment in economic activities and 57.1 per cent for education of children (Table 14). For the first quintile group, loans are taken to meet health needs and for meeting households requirements- 100 per cent of people of first quintile groups have taken loan for health and 90 per cent to fulfil household requirements. Hence in totality loan for health is prominent - 83.5 per cent to people have taken loan for health, 75.6 per cent for fulfilment of household requirement, 60.6 per cent for education and 52.2 per cent for investment in business (Table

14). However, the fact that in each quintile groups purpose of loan for health is higher, followed by fulfil requirement, for education and for productive works shows that households give priority to maintain wellbeing of the children as well.

Table 14 Purpose of loan and expenditure quintile groups

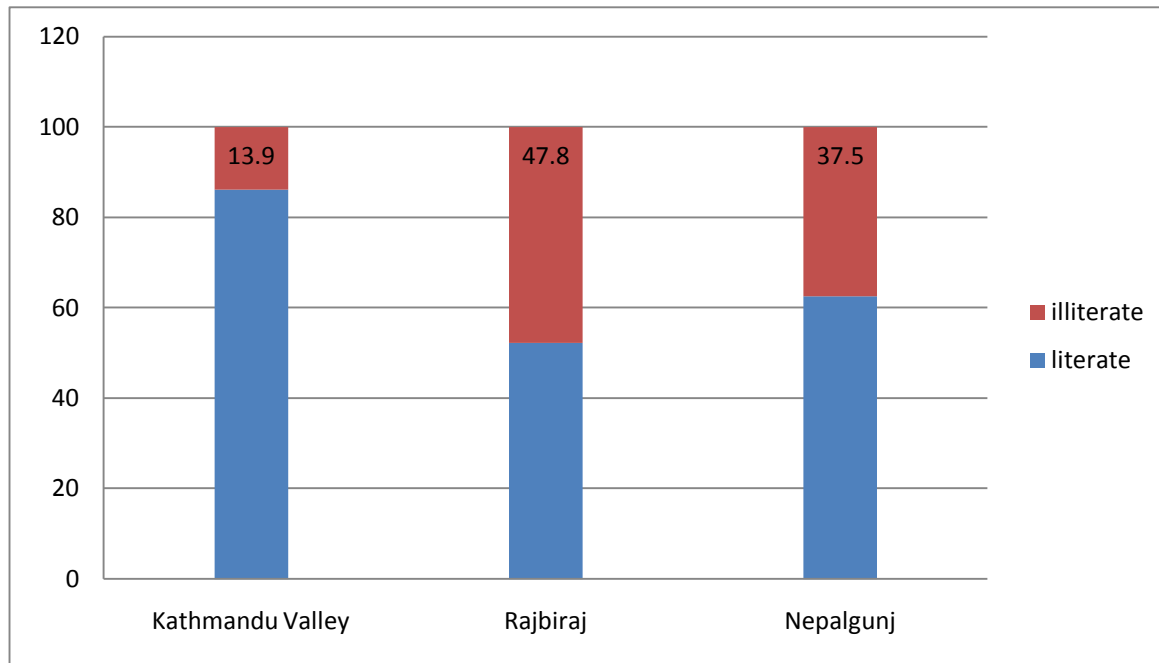
Expenditure quintile groups	Loan for production	Loan to fulfil requirement	Loan for health	Loan for education
First	0.0	90.0	100.0	77.8
Second	66.7	93.8	94.7	100.0
Third	56.3	56.3	62.5	30.8
Fourth	41.7	70.0	83.9	40.0
Fifth	61.5	75.0	83.9	57.1
Total	52.2	75.6	83.5	60.6

5.6 Educational status of children and youths (5 to 29 years)

After giving an insight into the poverty and livelihood status of households, we now analyse the impact of poverty and its relation to their state of access to basic services by these groups. In looking at basic services we look at the state of education, health, drinking water, food and social protection issues.

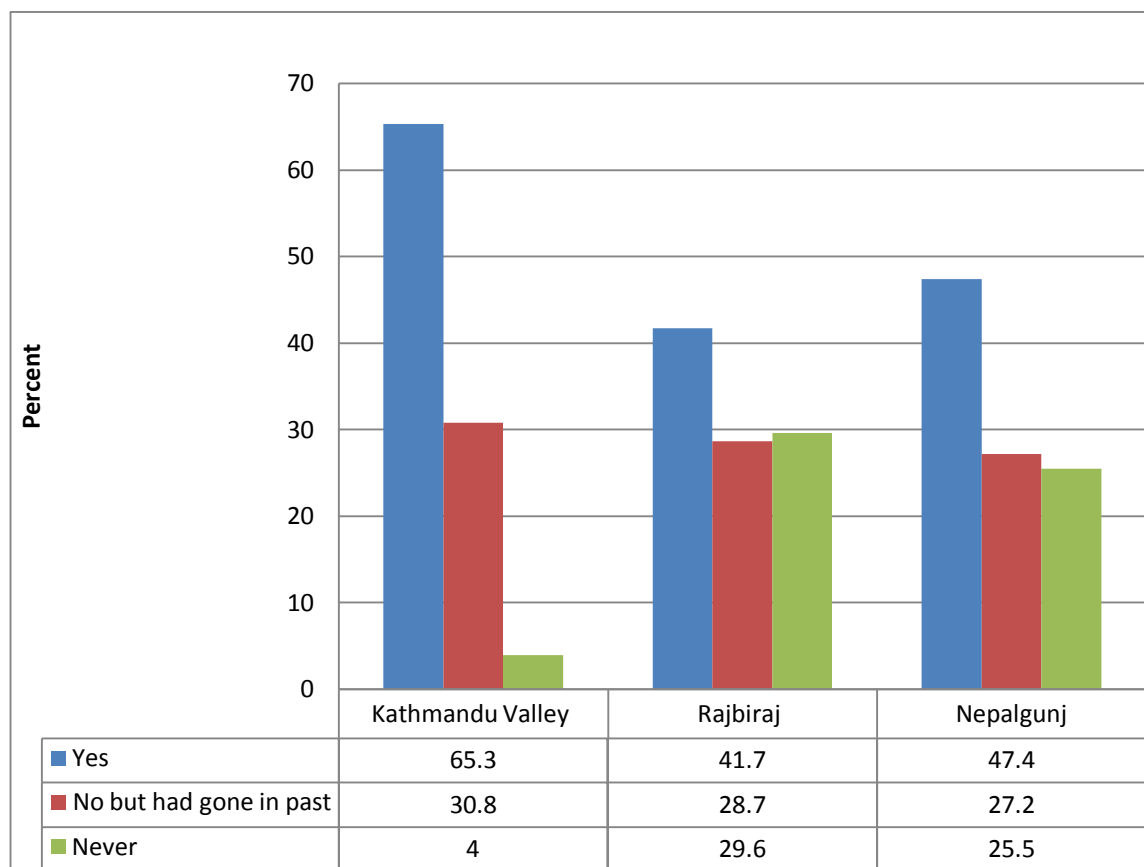
The total literacy rate of the participants of age groups 5 to 29 years is 67.5 per cent with female slightly behind in literacy (literacy rate - male 73.8 % and female 61.4 %). In comparison to the national data i.e. 65.9 percent., the literacy rate of the study population is higher because of the high literacy of Kathmandu Valley (86.1%) as compared to Rajbiraj (52.2%) and Nepalgunj (62.5%). The national data shows that 57.4 percent female and 75.1 per cent of male are literate.

Figure 3 Distribution of literacy status in slums



The slum areas of Rajbiraj and Nepalgunj have low literacy rates due to low school enrolment rates- (i.e. Rajbiraj 41.7 per cent, Nepalgunj 47.4 per cent) than in Kathmandu (65.3 per cent). Only 4 per cent of children and youth have never gone to school in Kathmandu Valley, while in Nepalgunj 25.5 per cent, in Rajbiraj 29.6 per cent of children have never gone school. It was also found that among 1077 children of school/college going age (5 to 29 years), 19.6 per cent have never gone to school, 28.8 per cent have dropped out of school and 51.6 per cent are going school or college at the moment. It is also interesting to note that the drop-out from school is higher in Kathmandu Valley than elsewhere. As described in the earlier section, this dropout of education was due to financial reasons- to start earning for the family.

Figure 4 School/college going status in slum areas



If we specifically focus on the age (of children and youth) and their literacy status, data shows that as the age increases their literacy rate decreases: the older children were not enrolled in school but the younger ones are enrolled. This indicates there has been an improvement in the school enrolment of children. However, this also means that the older groups of children have comparatively low literacy rate than younger ones. Our data shows that 89.6 per cent of children of 5 to 9 years are literate while only 66.1 per cent of youth of age 25 to 29 years are literate.

Table 15 Age groups and literacy rate

Age groups	Illiterate		Literate		Total
	Count	Percent	Count	Percent	
5 to 9	25	10.4	215	89.6	240
10 to 14	29	12.1	210	87.9	239
15 to 19	39	17.2	188	82.8	227
20 to 24	44	22.1	155	77.9	199
25 to 29	58	33.9	113	66.1	171
Total	195	18.1	881	81.9	1076

Because the people from older age group had never been to school, there is very less of those going to colleges: The school or college going status of children of 5 to 9 years is 89.6 per cent

while the percentage of youths of 25 to 29 is only 6 per cent. 37.5 per cent youth of age 25 to 29 had never attended school while among children of age 5 to 9 years, only 9.6 have never attended school. This shows that while poverty still exists, families are willing to enrol their children in school and parents feel that their children should be at least literate which can be very important for their life.

“We do not hope our children would get job after the education, we just send them to learn simple mathematics and other things.” IDI- Monsud Miya, Nepalgunj

Table 16 Age groups and school/college going status

Age groups	Yes		No but yes in past		Never		Total
	Count	Percent	Count	Percent	Count	Percent	
5 to 9	215	89.6	2	0.8	23	9.6	240
10 to 14	188	79.0	22	9.2	28	11.8	238
15 to 19	114	50.2	69	30.4	44	19.4	227
20 to 24	30	15.1	118	59.3	51	25.6	199
25 to 29	10	6.0	95	56.5	63	37.5	168
Total	557	52.0	306	28.5	209	19.5	1072

As the different social groups have different lifestyles, they have different literacy rates, 91 per cent of Brahmins/Chhetri are literate while Madhesi Dalits and Muslims have very low literacy rate- 50.9 per cent and 54.8 per cent respectively. The literacy rate is lower in those communities because large numbers of children and youth from previous generations in these communities have never been to school: 31.9 per cent of Madhesi Dalits, 31.4 per cent of Madhesi non Dalits and 27.4 per cent of Muslims have never been to school. The percentage of school or college going children and youth from these community are also lower than other caste groups; only 41 per cent of Madhesi Dalits, 45.8 per cent of Madhesi non Dalits and 47.7 per cent of Muslims children and youth are going school or college at the moment (For details see Table 18). It is found that 66.8 per cent of children and youth are not enrolled because of poverty. Non enrolment due to poverty is high in Nepalgunj (72.6 %) followed by Kathmandu (64.3 %) and Rajbiraj (59.8%) (Table 17). 7.9 per cent of girls have never enrolled in school because of cultural barriers. Besides this, 83.8 per cent of Madhesi non Dalits 70.4 per cent of Muslims, 66.7 per cent of Brahmin and Chhetri, and 61.1 per cent of Madhesi Dalits do not go to school due to poverty.

Regarding the reason for lower percentage of Madhesi Dalits going school or college;

“We poor people don’t get jobs, although we manage our children's higher study. We don’t get jobs until we bribe...” - IDI with Ram jiwach, Rajbiraj.

There are very few youths who passed SLC from this community, and they are either unemployed or underemployed. This also causes disinterest of children in education. Although there is quota system in education to ensure enrolment in education for low caste people, people feel that it is not useful for them as it is captured by Madhesi non Dalits. Besides this, respondent from this community also feel that to get a job one either needs to pay large sum of

money as bribe or there is need of political connection, so there is no benefit of education for them.

Table 17 Reasons for not enrolling in school

Slum areas in	Poverty	Distance	To support family	Conflict	Threat	Cultural barriers to girls	Not interested	Illness Disease	No benefit of education	Others	Do not know	Total
Kathmandu Valley	64.3	0.0	14.3	7.1	7.1	0.0	0.0	7.1	0.0	0.0	0.0	14
Rajbiraj	59.8	0.0	2.4	0.0	0.0	1.2	18.3	0.0	4.9	1.2	12.2	82
Nepalgunj	72.6	0.0	4.7	0.0	0.0	14.2	6.6	0.0	0.0	1.9	0.0	106
Total	66.8	0.0	4.5	0.5	0.5	7.9	10.9	0.5	2.0	1.5	5.0	202

Among those who go to school, the study finds that Madhesi Dalits do not go school regularly. The reasons for this was lack of interest,, feeling of being discriminated by teachers and not seeing the benefit of education; 4.4 per cent of Madhesi Dalits do not see benefit of education and 13.3 per cent of children and youth are not interested to study because they feel they are discriminated by teachers of upper caste (Table 17) as shown by the following statement-

“...teacher calls them by caste...” –IDI with Jiwachh Ram in Rajbiraj.

Besides this, they also have other grievances towards high caste teachers. Other grievances towards high caste teachers for lack of interest in education included lack of motivational activities by teachers, not taking advice from Dalit parents and not trying to improve quality of education as the teacher’s children go to private schools as shown by the following response from a participant-

“...The parents are called for parents meeting but they are not given the chance to actively take part...” - IDI with Jiwachh Ramin in Rajbiraj.

However the study did not look at the perspective of the students and the upper caste teachers on this matter. Regarding the perception of quality of education, a Dalit from Rajbiraj says,

“They don’t check the homework of students. The students go to the school and return in vain after 4 p.m. After studying up to primary level, the students can’t write their name. This is the condition over here...”.

These grievances in primary education was also found to create a lack of interest in higher education which is very evident from a high level of dropout from secondary education- 23.1 per cent of indigenous/Janajatis, followed by Madhesi Dalits 13.3 per cent and Muslims by 13.0 per cent have dropped education.

Table 18 School/college going status of caste/ethnicity groups

Caste/ethnicity groups	Yes		No but had gone in past		Never		Total
	Count	Percent	Count	Percent	Count	Percent	
Brahmin/Chhetri	84	60.9	51	37.0	3	2.2	138
Indigenous/Janajatis	146	65.8	63	28.4	13	5.9	222

Hill Dalits	51	55.4	36	39.1	5	5.4	92
Madhesi Dalits	127	41.0	84	27.1	99	31.9	310
Madhesi non Dalits	54	45.8	27	22.9	37	31.4	118
Muslims	94	47.7	49	24.9	54	27.4	197
Total	556	51.6	310	28.8	211	19.6	1077

While exploring the reason behind never attending school, in all these three study areas; poverty leading to not being able to afford for children’s education and requiring them to quit schools to earn for the family was the main reason for the not attending school, followed by other causes like; not interest by 10.9 per cent.

The amount of money these daily wage labours earn per day is very less in comparison to what they need to survive. As a result they cannot afford the expense on wellbeing of children. This shows that poverty leads to underinvestment in children especially by depriving them of education. A resident of Nepalgunj says;

“... i got some 250 NRs after working the whole day, the money was used to daily expenses and there was nothing remained for the education of children. This is our grievance with the government...” IDI with Monsud Miya Nepalgunj.

There is a variation in the influence of poverty on investment in education of children with highest rate of student not enrolling in school due to poverty in Nepalgunj. 72.6 per cent of children and youth of Nepalgunj accepted they have not been to school because of poverty, and 4.7 per cent to support family. In Kathmandu Valley, 64.3 per cent of children and youth are not going school because of poverty while 14.3 children and youth do not attend school because they need to support their family in income generation. 59.8 per cent of children of Rajbiraj do not attend school because of poverty. However there have been some interventions that have proved helpful in children’s education in slums. In Kathmandu Valley many different organisation are working on slum areas to provide primary education to children. However this is not the case in other two urban areas.

Photo 5 Child welfare centre in Manahara slum in Kathmandu



Source: Anita Ghimire, 2012

Besides this, as mentioned in earlier sections, not seeing the benefit of education is also one of the main reasons for dropout. The motivation for education is comparatively low in Rajbiraj. The study finds that there is also a strong gender trend in enrolment and dropout.

Poverty is not only the reason for not enrolling school but also major cause for dropping out from education. Altogether 52.7 per cent of people said they have dropped out from school because of poverty, while 12.9 per cent of student dropped out to support family in income generating activities.

Among these three slum areas, poverty was the most significant cause for drop out in Rajbiraj where 77.3 per cent of children and youth (against 41.5 per cent in Kathmandu Valley and 41.2 per cent in Nepalgunj) drop out because of poverty. Regarding ethnic groups, The drop out due to poverty is higher in the Madhesi Dalits community (79.3 %). It is also found children below 10 years do not go for jobs and other activities so they go to the nearby primary school up to class 5. After class 5 they go to landlord's house for domestic work. That shows Madhesi Dalits only go school till they become able to take up paid jobs.

Table 19 Reasons for dropping school among caste/ethnicity groups

Caste/ Ethnicity groups	Poverty	Distance	To support family	Caste discrim ination	Cultural barriers to girls	Low quality of education	Not interested	Illness Disease	No benefit of education	Others	Total
Brahmin/ Chhetri	39.5	18.4	10.5	0.0	0.0	0.0	2.6	2.6	2.6	23.7	38
Indigenous/ Janajatis	46.3	0.0	13.0	0.0	3.7	0.0	9.3	5.6	0.0	22.2	54
Hill Dalits	27.3	3.0	24.2	0.0	9.1	3.0	15.2	3.0	0.0	15.2	33

Madhesi Dalits	79.3	0.0	2.4	0.0	0.0	0.0	12.2	0.0	2.4	3.7	82
Madhesi non Dalits	62.5	4.2	12.5	0.0	8.3	4.2	0.0	0.0	4.2	4.2	24
Muslims	37.5	0.0	25.0	2.1	18.8	2.1	6.3	0.0	0.0	8.3	48
Total	52.7	3.2	12.9	0.4	5.7	1.1	8.6	1.8	1.4	12.2	279

Generally existing literatures suggest distance of educational centres as one of the strong barriers for educational attainment. We tried to analyse the link and revisit such claims. Our data shows that the average distance to reach primary school is 8.8 minutes but that for higher education is more. However only 3.2 per cent of children and youth are dropped out of school because of distance. So we find that it is impossible to generalize that students are not going college only because of distance. If distance was main cause for obstacle in educational than the percentage of literacy rate in Nepalgunj and Kathmandu would be equal because distances to the higher education and college is not so different in these two urban areas. However distance may have an effect on girls' education and more so in some communities such as Muslim communities were 18.8 percent of girls do not go to school due to cultural barriers placed on them and distance being one of the facts that enforces cultural barriers regarding mobility.

The economic wellbeing of the family significantly affects the type of schooling parents send their children to; private English medium or government Nepali medium. In total 64.4 per cent of children and youth go to government schools while 33.3 per cent goes to private schools. Among these, 55.4 per cent of children and youths of Kathmandu Valley go to private schools which is the among the three sites while in Rajbiraj only 0.8 percent of them go to private english medium schools. The reason that respondents gave for preferring private schools is shown by the following excerpt-

"...government schools are not quite good in comparison to boarding schools. Students are more careless in government schools, they bunk the Schools. Nobody cares the bunking. In the private schools, students are taught the whole day and in the evening they have coaching classes. Thus, the quality becomes good..."- IDI with Maniram Chaudhary, Nepalgunj.

Apart from government and private schools, in Nepalgunj 5.6 per cent of children and youth also go to religious school. We found that children and youths from poor families which cannot afford to send their children to government and private schools send their children to Madarasa. Although the government has given free primary education, the additional costs that comes on sending children to school such as providing bags, dresses tiffins etc hinders them from sending the children to school. Apart from this, parents from such families believe that Urdu and Muslim religion is essential for their lives and they do not have to pay in Madarasa. For girls it is also a matter of having a cultured upbringing so that they can be more eligible for marriage- as shown by the following excerpt-

“...When my daughter is sent to another place (*talking about going to the groom’s family after marriage*), they would look after *Namaj* education...”- IDI with Najma Khatun in Nepalgunj

Table 20 Types of schools

Slum areas in	Government		Private		Religious		NGO		Others		Total
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	
Kathmandu Valley	101	43.7	128	55.4	0	0.0	1	0.4	1	0.4	231
Rajbiraj	127	99.2	1	0.8	0	0.0	0	0.0	0	0.0	128
Nepalgunj	130	66.0	56	28.4	11	5.6	0	0.0	0	0.0	197
Total	358	64.4	185	33.3	11	2.0	1	0.2	1	0.2	556

If we see the trend of going government and private school based on expenditure quintile, it shows that lower the quintile higher the value of going to government school. Data shows that 98 per cent of children from the first expenditure quintile go, 96.3 per cent from second quintile, 72.1 per cent third expenditure quintile go government school. The data shows that as the expenditure capacity increases, people tend to send their children to English private schools. Apart from others, the reason for sending children to private school is due to the English medium teachings which are valued highly.

Some Respondents from Nepalgunj also shared that they only send their children to school up to 7. The reasons for this is shown by the following expression-

“...After class 7, there is need of coaching classes that needs more money so they left school and student starts to involve in different income earning activities. We do not hope our children would get job after the education, we just send them to learn simple mathematics and other things. If children choose further education that will be burden to family although we would manage that burden, it is not certain that they will get job as their education but if they start work that will be helpful to family...”. IDI- Monsud Miya, Nepalgunj

Although the government tried to encourage them in continuing their enrollment by providing dress, books and bags as the employment gives them immediate cash which is of more use, they drop out. This shows that people with low income have lower planning horizons and thus do not invest in higher education of their children which would be more fruitful in the long term. Our findings gives us confidence to suggest that the same may apply to other aspect of building personal capacity of children and adolescents—such as spending on getting skills, language and confidence etc. This is very prevalent among Dalits, who mostly study only up to class 5; They do not see the benefit of education. The most common perception here is that only higher education is not sufficient to get jobs; there is also a need of social network and perhaps “bribe money” as the excerpt from an interview show-

“...There are educated youths too who are SLC passed. Some have completed intermediate level and they are unemployed...”—IDI with Chandreswar Sada Rajbiraj.

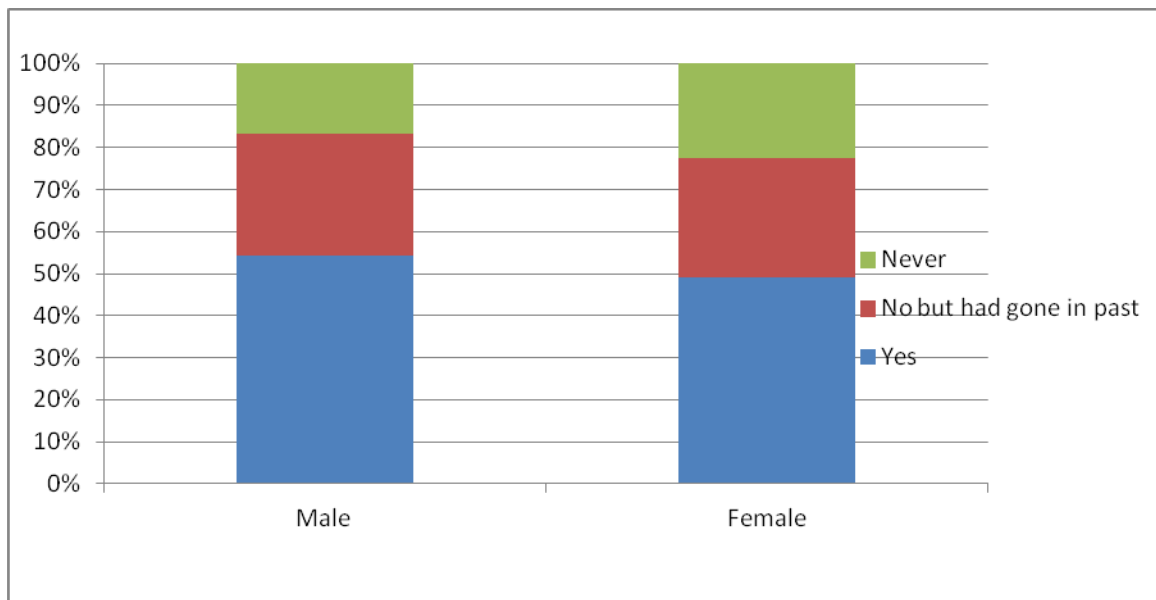
But in higher caste, higher education is always priority because they perceive that people get better jobs with higher levels of education.

The study points that an increasing corruption and unemployment among educated have created a very big misconception about education. Although people understand that it is their right to be educated, their perception is that if that education is not useful for livelihoods, there is no benefit for sending children to school. They feel that it is better to give them entrepreneurial skills which would help them to earn such as tailoring, weavings, apprentice in factories works.

5.7 Gender dimension of education

The survey shows that literacy rate of male is higher by 73.8 per cent against female 61.4 per cent. The literacy rate of females is lower because percentage of girls never attending school is higher than that of boys. Data shows that 22.4 per cent of girls never have been to school against 16.6 per cent boys. In the same way, the percentage of girls going to school or college is lower than boys; only 49 per cent women/girls are going school against 54.4 per cent boys. Among girls who are not going to school, the ration is higher among Hill Dalits by 20 per cent, followed by 15.4 per cent among indigenous/Janajatis, 14.8 per cent among Muslim girls, 10.8 per cent girls from Madhesi non Dalits.

Figure 5 Gender wise school or college going status



Although personally girls were found to be more interested in education than boys the number of girls going to school/college is lower.. The data shows that only 8.5 per cent of female are not interested to go school against 14.3 per cent of male. Poverty as a reason for dropp out for girls (63.6%) is lower than male (71.4%) but gender stereotyping in household responsibility and cultural barriers hinder more girls from getting education than boys- 13.6 per cent of female do not go school because they are females, while 5.1 do not go to school as they have to support

their mother in household works. The percentage of female who do not see benefit of education in their life is 2.5 per cent which is higher than male 1.2 per cent. They think education from school would not be useful for their life in kitchen. That clearly shows that gender division of work leading to time poverty and marriage is as serious obstacle for girls in developing their educational capability.

Table 21 Gender dimension of never enrolling in school

Sex of children	Poverty	Distance	To support family	Conflict	Threat	Cultural barriers to girls	Not interested	Illness Disease	No benefit of education	Others	Do not know	Total
Male	71.4	0.0	3.6	0.0	1.2	0.0	14.3	0.0	1.2	3.6	4.8	84
Female	63.6	0.0	5.1	0.8	0.0	13.6	8.5	0.8	2.5	0.0	5.1	118
Total	66.8	0.0	4.5	0.5	0.5	7.9	10.9	0.5	2.0	1.5	5.0	202

The discriminatory notion towards girls is not only a cause for their low school enrolment but also a significant cause for drop-out. Our data shows that 11.1 per cent of girls dropped out of school because being a female -higher education was not so important to them while 7.6 per cent dropped out to support family member. The reason of poverty is also significantly high i.e. 47.9 per cent dropped out because of poverty, 6.3 not interested, 2.8 percent because of diseases and illness.

Table 22 Gender dimension for dropping out from school

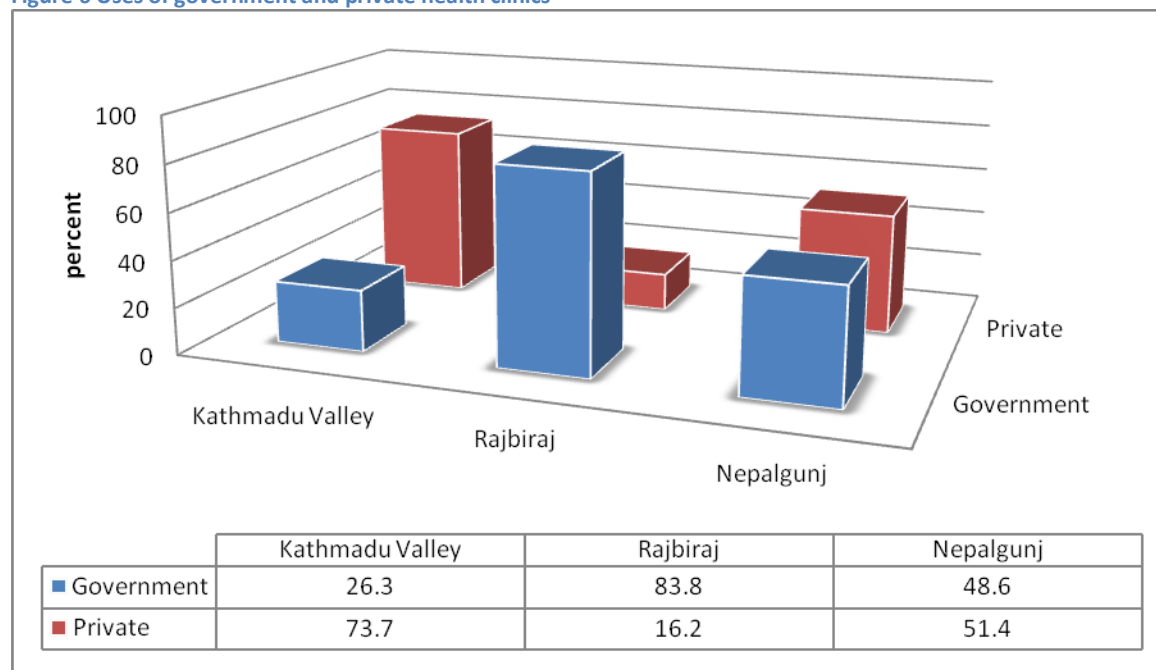
Sex of children	Poverty	Distance	To support family	Caste discrimination	Cultural barriers to girls	Low quality of education	Not interested	Illness Disease	No benefit of education	Others	Total
Male	57.8	3.7	18.5	0.0	0.0	0.7	11.1	0.7	1.5	5.9	135
Female	47.9	2.8	7.6	0.7	11.1	1.4	6.3	2.8	1.4	18.1	144
Total	52.7	3.2	12.9	0.4	5.7	1.1	8.6	1.8	1.4	12.2	279

The data also shows that gender strongly affects investment on education for those whose parents send girls to school. Parents were found not to prefer expensive schools for their daughters. Only 29.9 per cent of female are going private boarding school (against 36.5 % boys). Besides this when resources are limited, girls were found to have to sacrifice first in a family to let their brothers go to school.

5.8 Health and Sanitation services

The data shows that 53.3 per cent children and youth of age groups (5 to 29 years) get health services from government health centres and 46.9 per cent people go for private clinics. The data shows that people from less urbanised area are more prone to choosing government facilities- 83.8 per cent of them from Rajbiraj go to government health service centre compared to 48.6 per cent in Nepalgunj and 26.3 per cent in Kathmandu.

Figure 6 Uses of government and private health clinics



Distance was not found to play a significant role- mean time to reach nearest health post for Kathmandu Valley is 14.2 minutes, for Nepalgunj 18.6 minutes and 93.4 minutes for Rajbiraj.

Table 23 Uses of government and private health service among caste/ethnicity groups

Caste/ethnicity groups	Government		Private		Total
	Count	Percent	Count	Percent	
Brahmin/Chhetri	17	15.2	95	84.8	112
Indigenous/Janajatis	50	27.3	133	72.7	183
Hill Dalits	42	54.5	35	45.5	77
Madhesi Dalits	241	79.3	63	20.7	304
Madhesi non Dalits	77	70.6	32	29.4	109
Muslim	90	47.9	98	52.1	188
Total	517	53.1	456	46.9	973

Regarding relation between preference for health service and ethnicity- 79.3 per cent of Madhesi Dalits, 70.6 per cent Madhesi non Dalits, 54.5 per cent hill Dalits and 47.9 per cent of Muslims go to government health service centre. However we find that the variation is due to economic reasons rather than ethnicity: Madhesi Dalits, Hill Dalits and Madhesi non Dalits have lower economic status. This is also proved by the comparison of choice by expenditure quintiles- as the quintile increased the percentage of those going to government service centres decreased. 13.7 per cent of children and youth from the lowest expenditure group go for private health service while 55.8 per cent of children and youths from fourth quintile and 77.5 per cent of them from fifth quintile go for private health service centres.

Table 24 Uses of government and private health service centre based on expenditure quintile groups

Expenditure quintile groups	Government		Private		Total
	Count	Percent	Count	Percent	
First	139	86.3	22	13.7	161
Second	132	72.1	51	27.9	183
Third	100	50.3	99	49.7	199
Fourth	100	44.2	126	55.8	226
Fifth	46	22.5	158	77.5	204
Total	517	53.1	456	46.9	973

In Kathmandu Valley, most of the people prefer private health service centre, 73.7 per cent people go to private health service centres for health services. For those who cannot afford to go to private hospitals, Bir hospital or Teaching hospital are the main choices. But people are not satisfied with quality of service provided there and sometimes prefer local health services over these hospitals as shown by the following excerpt-

“...In Manhara settlement there is a health clinic that provides health service freely to the people of the slum area. That is very supportive to poor people...” IDI with Nita Kuwar, Kathmandu.

16.2 per cent of respondents in Rajbiraj and 51.4 per cent in Nepalgunj go for private clinics. Respondents from Rajbiraj said that although they have good vaccination and delivery services from government health centres, the health post only informed people about vaccination. In such cases, those who depend on daily wage labour and are busy and those who are uneducated do not take their children for vaccination. Hence most of children could not get vaccination on time. In such cases people feel that that it would be better if there was a door to door vaccination service. People also have complains about the medicines available- they feel the health post only gives them medicines for fever and those who are unaware about the services offered by government via health post and hospitals, are likely to be cheated by the health workers. Besides this there are general complains that doctors are not punctual, people have to wait for a long time as doctors are busy on their private clinic in their duty hours and they do not give proper time for check up in the governments centres while the same doctor gives enough time in private clinics.

Although there is no visible caste discrimination in health centres, those from lower caste feel that they have to wait for a long time while upper caste people and relatives of health workers have easy access to doctors in government hospitals. Hence for quick appointment with doctor they need to go private clinics of the same doctors and for that they have to sell their assets or take loans from landlords.

To summarise the relation between poverty and its impact on children- we find that though families spend on medical care of their children even by borrowing loans there are indirect causes of poverty which had impact on physical wellbeing of children. The data also shows that expense of first, second and third quintile on medicine is almost same although they go to

government health post. This indicates the frequency of being sick is higher in poor families. A reason for this is because due to poverty children do not get proper care and hence get sick frequently.

Photo 6 Sanitation and drainage problem in Manahara slum in Kathmandu



Source: Anita Ghimire

Seasonal diseases also affect children of this group more than that of other groups- In winter due to lack of warm clothes, children were found to suffer from pneumonia frequently. It also means that the poorer they are, the less likely families can afford for protection from cold and higher is the chances of getting sick. Similarly in summer children were found to suffer frequently from diarrhoea, fever and vomiting. It was found that these diseases are because of poor quality of water and unhygienic sanitary conditions. For example- open defecation is very high- about 55.2 per cent of these surveyed households do not have toilets. While the percentage is higher in Rajbiraj where none of the household surveyed had toilets and go to nearby farms for that purpose. This is comparatively lower in Kathmandu Valley and Nepalgunj- 16.9 per cent and 48.4 per cent respectively. However 13.7 per cent of people of Kathmandu Valley and 15.6 per cent of people of Nepalgunj still share their neighbours toilet (for detail see table 25).

Table 25 Households with toilets in slum areas

Slum area in	No		Private inside house		Private on plot		Shared with neighbours		Other (specify)		Total
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	
Kathmandu Valley	21	16.9	45	36.3	35	28.2	17	13.7	6	4.8	124

Rajbiraj	125	100.0	0	0.0	0	0.0	0	0.0	0	0.0	125
Nepalgunj	62	48.4	18	14.1	28	21.9	20	15.6	0	0.0	128
Total	208	55.2	63	16.7	63	16.7	37	9.8	6	1.6	377

The poorer the households are the less likely they are to have toilets. 94.7 per cent of people first quintile does not have toilets while 13.5 per cent of people of fifth quintile do not have toilets.

Table 26 Household with toilets and expenditure quintile groups

Expenditure quintile groups	No		Private inside house		Private on plot		Shared with neighbours		Other (specify)		Total
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	
First	72	94.7	2	2.6	1	1.3	1	1.3	0	0.0	76
Second	66	88.0	2	2.7	3	4.0	4	5.3	0	0.0	75
Third	40	52.6	7	9.2	12	15.8	16	21.1	1	1.3	76
Fourth	20	26.3	20	26.3	22	28.9	12	15.8	2	2.6	76
Fifth	10	13.5	32	43.2	25	33.8	4	5.4	3	4.1	74
Total	208	55.2	63	16.7	63	16.7	37	9.8	6	1.6	377

5.9 Drinking water

The study shows that tube well (68.2%), tapped water (20.2%), purchased water (4.8%) and well (3.7%) are the main source of drinking water. In Rajbiraj and Nepalgunj, the respondents did not refer availability of drinking water as serious problem because more than 95 per cent of people use water from tube well where as in Kathmandu it was reported as a serious problem as large portion of the respondents (60.5%) depended on tap water. 14.5 per cent of respondents from Kathmandu valley are forced to buy drinking water. In Kathmandu there are also tube wells but water is not drinkable, people go to stone sprouts “*Dhungedhara*” early in the morning at 3 am and they return by 8 am.

Table 27 Main source of drinking water

Slum areas in	Well		Tube well		Taped water		Purchased water		Others		Total
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	
Kathmandu Valley	3	2.4	16	12.9	75	60.5	18	14.5	12	9.7	124
Rajbiraj	5	4.0	119	95.2	1	0.8	0	0.0	0	0.0	125
Nepalgunj	6	4.7	122	95.3	0	0.0	0	0.0	0	0.0	128
Total	14	3.7	257	68.2	76	20.2	18	4.8	12	3.2	377

However, for those who depend on tube wells for drinking water it gets dry on *Baisakh* and *Jestha* month in Rajbiraj and Nepalgunj. Moreover, existing tube wells are not enough for the community- there is one tube well for 20 households in Rajbiraj. The same problem exists in some settlement of Nepalgunj; one tube well for 15 households. As a result, they have to queue for a long time for getting water. This often makes the female children late for school as it is the duty of the girl child to fetch water for households.

Photo 7 Crowd at water source in Manahara slum in Kathmandu



Source: Anita Ghimire, 2012

Those household who have tube wells in their home are not satisfied with quality of water. People shared that most of the tubes well were contaminated with arsenic. They cannot dig new tube well because they cannot afford it.

A key informant shares his perception about the quality of drinking water

“...these people ought to drink water of 45 feet but they are drinking the water coming from 24 feet such water is not drinkable...”

The average mean time to fetch drinking water is 7.3 minutes and maximum is 60 minutes in three urban areas. The average mean time for fetching water in Kathmandu Valley (16.8 minute) is higher than of Nepalgunj (2.2 minutes) and Rajbiraj (4.6 minutes).

Regarding people’s perception on who is responsible for providing services related to water, we found that 29.2 per cent of people feel that government is responsible for taking care of their drinking water, while 38.7 per cent says they themselves are responsible for it. In Kathmandu Valley, only 21 per cent of people said government is responsible for water, 16.1 per cent of people feel that they themselves are responsible for drinking water while 9.7 per cent says NGOs are responsible for drinking water. In Rajbiraj, 48 per cent of people said government is responsible, while 40.8 per cent they themselves are responsible but they are not satisfied with water quality, because they are using arsenic contaminated water. In Nepalgunj, only 18.8 per cent people said government is responsible for it.

People in Rajbiraj complain that no one cares about the quality of water of such poor settlements because they belong to lower caste. They further said that there is no government

for them. They feel that the government services for drinking water are only limited to rich people who can afford to pay monthly fee and other costs to the department of drinking water. They feel that for poor who even do not have money for the maintenance of their own tube well, these facilities from the government is of no use.

Table 28 Responsible sector for drinking water

Slum areas in	Government		Private		NGO		Others		Do not know		Total
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	
Kathmandu Valley	26	21.0	20	16.1	12	9.7	29	23.4	37	29.8	124
Rajbiraj	60	48.0	51	40.8	0	0.0	14	11.2	0	0.0	125
Nepalgunj	24	18.8	75	58.6	7	5.5	22	17.2	0	0.0	128
Total	110	29.2	146	38.7	19	5.0	65	17.2	37	9.8	377

People in Nepalgunj were the most satisfied regarding water supply among the three settlements. However they also have some difficulties. In some settlement of Nepalgunj every household has its own tube well but the quality of water is not good. In such cases they go to their neighbours house to fetch water. Although government provides water, it needs large amount of deposit money and monthly fees besides the initial fees they have pay to buy equipments, so poor people who cannot afford the cost do not seek for government provided water service.

The problems around drinking water sometimes cause conflict and violence. The verbal threat is higher in Rajbiraj because there are limited tube wells for large number of houses. If a tube well needs to be repaired they have to collect money from the users but most of the time people do not become ready to pay this fees. As a result there is a quarrel between neighbours. Tube wells requires frequent maintenance due to overuse because there are 2 tubes well for 40 households as shared by a respondent

“ so every day tube well needs repair...”. IDI with Sada Mahato, Rajbiraj

In Nepalgunj, some quarrel for water often extends to duels. In such cases youth mostly become participants in the quarrels and fighting supporting their family members. This also has impact on children as they have friends amongst the quarrelling groups.

Regarding the impact of such quarrels on children, a member of CWIN shares his impression

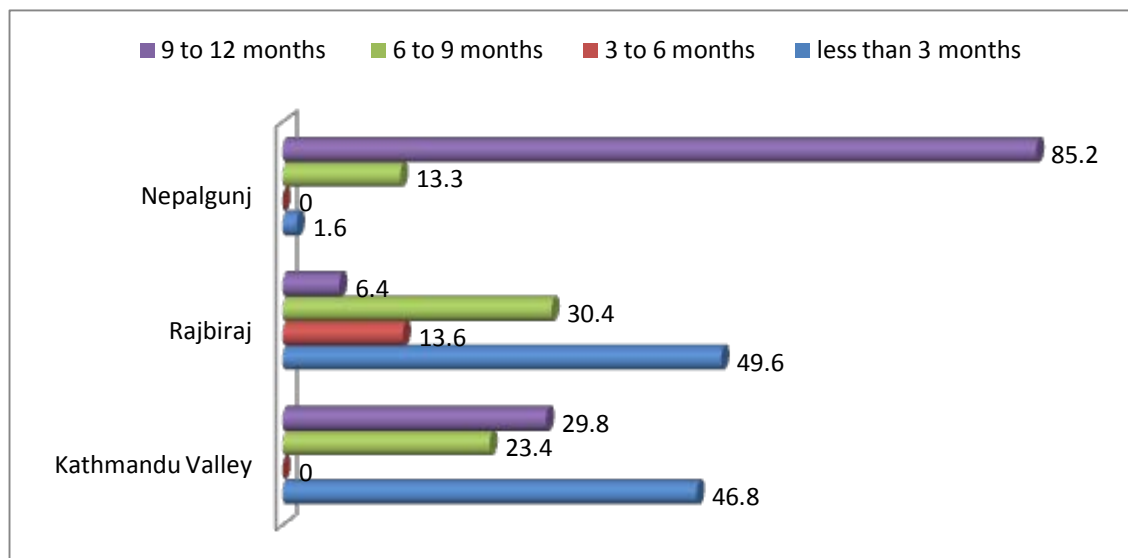
“ ... children would feel psychological torture when their parents and relatives quarrel...”.

5.10 Food security

Nepal was a food secured nation until 1980s but with the increase in population and low production in 1990s food insecurity started in the nation(Tiwari, 2007; Adhikari, 2010). However, due to variation in geography and production the status of food insecurity is different for different development region and districts. The data shows that in these three slum areas, 32.4 per cent of people are in serious food insecurity situation- they only have enough food for less than 3 months while only 40.8 per cent people have food enough for 9 to 12 months. Among these three urban areas, food security is very low in Rajbiraj where 49.6 per cent people

only have enough food for less than 3 months and only 6.4 per cent people have enough food for 9 to 12 months.

Figure 7 Food security in slum areas



Among these food unsecured people, Madhesi Dalits are hardest hit as majority (46.1 %) have food for less than 3 months, followed by Brahmin/Chhetri (44.7%), Indigenous/Janajatis (32.9%) and Hill Dalits (26.7%). Food security is high among Madhesi non Dalits (79.4%) and Muslims community (76.8%). Madhesi Dalits do not have their own lands for food production while Madhesi non Dalits of the same community have land as well as good source of income, so they are relatively food secured than Madhesi Dalits of the same community.

5.11 Food insecurity and coping strategy

Due to the food insecurity, the households have to explore other coping strategies. It is found that 39.8 per cent people have to go for less preferred food (3 to 10 times in the past 30 days). While 42.7 per cent of people have to borrow food (frequency 3 to 10 times in the past 30 days) from others while 1.3 per cent of people have to rely on others for food every day.

Data further shows that only 25.2 per cent people never had to limit portion of food size at mealtimes, but 39.8 per cent of people had to reduce their food size three or ten times in the last 30 days, where 2.1 per cent of people have to limit their size of food every day to cope with food insecurity. It is found that 34.5 per cents of parents do not have to sacrifice food intake of their children; around 22.8 per cent of parents once or twice scarified food intake of children in the last 30 days, while 1.3 per cent of them always ate less to be able to give enough food for their children.

Table 29 Food security and sacrificing by parents

Restrict consumption by adults in order for small children to eat?	Frequency	Percent
Never	130	34.5
Rarely (once or twice in the past 30 days)	86	22.8
Sometimes (three to ten times in the past 30 days)	104	27.6
Often (more than ten times in the past 30 days)	52	13.8
Always (everyday)	5	1.3
Total	377	100.0

The table below shows that as the expenditure quintile level increases their coping strategy of relying on less preferred and less expensive foods everyday decreases. For first quintiles it is 35.5 per cent and it decreases for second quintiles to 14.7 per cent. Respondents from upper quintiles do not have to rely on less preferred food. The data shows that 6.6 per cent of people of first quintiles have to borrow food every day. As the level of expenditure quintiles increases the percentage of respondents who never borrowed food increases; 14.5 per cent of people of first quintiles never borrowed food or rely on help from friend or relative, in the same way 28 per cent of second quintile, 34.2 per cent of third quintiles, 31.6 per cent of fourth quintile and 20.3 per cent of people of fifth quintile never have to borrow or depend upon friends or relatives for food. In the same way, 9.2 per cent of people of first quintiles always have to limit portion size at mealtimes. Table 30 shows that 35.5 per cent of people of first quintile rely on less preferred and less expensive foods, 6.6 per cent of them have to borrow food or rely on help from friend and relative, 9.2 per cent of them need to limit portion size at mealtimes every day.

Table 30 Coping strategy and expenditure quintile groups

Expenditure quintile group	Rely on less preferred and less expensive foods?			Borrow food, or rely on help from a friend or relative?		Limit portion size at mealtimes?	
	Never	Always (everyday)	Total	Never	Always (everyday)	Never	Always (everyday)
First	7.9	35.5	76	14.5	6.6	13.2	9.2
Second	24.0	14.7	75	28.0	0.0	22.7	0.0
Third	18.4	0.0	76	34.2	0.0	31.6	1.3
Fourth	23.7	0.0	76	31.6	0.0	32.9	0.0
Fifth	12.2	0.0	74	20.3	0.0	25.7	0.0
Total	17.2	10.1	377	25.7	1.3	25.2	2.1

5.12 Nutritional security in daily food

When we further dig on food security, the daily access of nutritious food by children is very low, it is found that 6.9 per cent of children and youth use dairy product daily, but 22.3 per cent of them have not used dairy product in the last 30 days. Although, the use of oil, fat and butter is comparatively better, 70.7 per cent of children and youth use these things in their daily food, while 2.1 per cent people have never used oil and fat products in their daily foods.

Table 31 Food security and dairy products

Any dairy products?	Frequency	Percent
Never	84	22.3
Rarely (once or twice in the past 30 days)	60	15.9
Sometimes (three to ten times in the past 30 days)	150	39.8
Often (more than ten times in the past 30 days)	57	15.1
Always (everyday)	26	6.9
Total	377	100.0

Regarding the type of food they eat as compared to a normal Nepali diet, the use of pulses in every day meal is quite good; 44.3 per cent people use it on daily meal, where 1.3 per cent has not used in the last 30 days. 25.7 per cent of people consume vegetables daily. It is found 46.1 per cent of people of first quintile have never eaten vegetables while 20.0 per cent people of second quintile have never included vegetables in their food. Population who take meat and fish is very low- only 1.1 per cent people consume it on daily basis, while 1.6 per cent people have never used it. 18 per cent of people have not included any fruits in their food item in the last 30 days, while majority 44.6 per cent have eaten fruits item 3 to 10 times in the past 30 days. Only 0.8 per cent people have eaten fruits every day.

Egg consumption rate is very low, only 0.5 per cent of children and youth use it on daily food. While 26.0 per cent have never used egg items. In the same way 57.9 per cent of people of first quintile and 28 per cent of second quintile have never eaten eggs. Larger percentage of people of fifth quintile eat nutritious food; data shows that 66.2 per cent of them have eaten vegetables, 1.4 per cent consume fruits, 5.4 per cent include fish or meat item in their food, 2.7 per cent of them have consumed eggs, 82.3 per cent have use sugar and sweet products, 16.2 per cent have oil and fat products in their food and 94.4 per cent of them have drink milk every day (for detail see table 32). The data shows that the poorer the households, the less nutritious food they can give to their children. As quintile size increases the nutritional security increases.

Table 32 Nutritional Security and expenditure quintile groups

Expenditure quintile group	Any vegetables?		Any fruits?		Any meat or fish?		Any eggs?		Any sugar or honey?		Any oil, fat or butter?		Any dairy products?	
	Never	Always (every day)	Never	Always (every day)	Never	Always (every day)	Never	Always (every day)	Never	Always (every day)	Never	Always (every day)	Never	Always (every day)
First	46.1	2.6	56.6	0.0	1.3	0.0	57.9	0.0	11.8	7.9	61.8	1.3	5.3	28.9
Second	20.0	5.3	25.3	0.0	1.3	0.0	28.0	0.0	10.7	18.7	28.0	1.3	1.3	56.0
Third	0.0	15.8	2.6	0.0	0.0	0.0	6.6	0.0	0.0	61.8	5.3	3.9	1.3	89.5
Fourth	0.0	39.5	5.3	2.6	2.6	0.0	18.4	0.0	1.3	81.6	7.9	11.8	2.6	85.5
Fifth	0.0	66.2	0.0	1.4	2.7	5.4	18.9	2.7	0.0	82.2	8.1	16.2	0.0	94.4
Total	13.3	25.7	18.0	0.8	1.6	1.1	26.0	0.5	4.8	50.3	22.3	6.9	2.1	70.7

5.13 Social protection

It is found that social protection provided by the state is comparatively better in Rajbiraj than in other two urban areas. 6.4 per cent in Rajbiraj, 3.9 per cent in Nepalgunj and 0.8 per cent in Kathmandu receive Old Age Allowance. In the same way, 46.4 per cent people of Rajbiraj are

getting stipend for girls and Dalits students, while 3.1 per cent in Nepalgunj and 2.4 per cent in Kathmandu Valley get it. The data shows that 36 per cent students in Rajbiraj are getting Mid-day meal, school uniform, cooking oil for children- in Kathmandu valley the ratio is 0.8 per cent while in Nepalgunj no such facilities are available. In the same way for single women allowance Rajbiraj has better off position - 6.4 per cent against Kathmandu 0.8 per cent and Nepalgunj 4.8 per cent (for detail see table 33).

Table 33 Social protections in three slum areas

S.N.	Social protection type	Kathmandu Valley	Rajbiraj	Nepalgunj	Total
1	Old age allowance	0.8	6.4	3.9	3.7
2	Single women/widow allowance	0.8	6.4	4.8	4.0
3	Disability grant	0.0	0.0	0.8	0.3
4	Stipend for girls and Dalits children/students	2.4	46.4	3.1	17.3
5	Mid-day meal, school uniform, cooking oil for children	0.8	36.0	0.0	12.2
6	Cash transfers for family whose family member disappeared during or due to conflict	0.0	0.0	0.0	0.0
7	Cash transfers for family whose family was killed during/due to conflict	0.0	0.0	0.0	0.0
8	Scholarship to children of those families whose family members either disappeared or were killed due to conflict	0.0	0.0	0.0	0.0

Among these people, the largest number of beneficiaries of old age and single women allowance are from Madhesi non Dalits, Madhesi Dalits and Hill Dalits (for detail see table 34). 9.1 per cent of Madhesi non Dalits, 6.3 per cent Madhesi Dalits and 6.7 per cent Hill Dalits benefitted from old age allowance and single women allowance (Table 34). 44.5 per cent of Madhesi Dalits benefit from stipend for girls and Dalits children. Similarly mid day meal and school uniform have been provided for Madhesi Dalits students.

Table 34 Social protections among caste/ethnicity groups

S.N.	Social protection type	Brahmin/Chhetri	Indigenous/Janajatis	Hill Dalits	Madhesi Dalits	Madhesi non Dalits	Muslim	Total
1	Old age allowance	0.0	1.2	6.7	6.3	9.1	0.0	3.7
2	Single women/widow allowance	4.3	2.5	3.3	5.5	6.1	1.8	4.0
3	Disability grant	0.0	0.0	0.0	0.0	0.0	1.8	0.3
4	Stipend for girls and Dalits children/students	0.0	2.4	16.7	44.5	3.0	0.0	17.3
5	Mid-day meal, school uniform, cooking oil for children	2.1	0.0	0.0	35.2	0.0	0.0	12.2
6	Cash transfers for family whose family member disappeared during or due to conflict	0.0	0.0	0.0	0.0	0.0	0.0	0.0
7	Cash transfers for for family whose family was killed during/due to conflict	0.0	0.0	0.0	0.0	0.0	0.0	0.0
8	Scholarship to children of those families whose family members either	0.0	0.0	0.0	0.0	0.0	0.0	0.0

disappeared or were killed due to conflict								
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While comparing people’s perception on the quality of these social protection services people have mixed feelings.

“...these government service centres are quite slower in providing services. Those who bribe the officers, he would get chance of faster service. Those who cannot bribe, he would have to face difficulty. The organisations established to work against corruption are doing nothing. They have a mere existence...”- IDI with Mani ram Chaudhary, Nepalgunj.

But others look quite satisfied on some fronts- 97.8 per cent of people said that to get Mid-day meal, school uniform, and cooking oil for children is easy, while 92.1 per cent people are satisfied with services for stipend for girls and Dalits children/students..

However 30.8 per cent of people feel that paperwork for old age allowance is complicated and to receive disability grant is very hard because they have to travel long-distance to go office for the paper work. Similarly 14.3 per cent of people feel the paperwork for single women allowance is difficult. Reflecting on paper work for single women allowance, with Najma Khatun-Nepalgunj shared in an IDI-

“It has not happened in our case but a girl whose husband was dead without making the citizenship certificate and the marriage registration. The girl is in problem. She has a son and a daughter. She had tried but her brothers and sister did not help her. If she would have her citizenship certificate, she would get the stipend to widow, given by the government.”

Explaining the problems of paper work in Kathmandu Valley, Bhoj Bahadur Tamang a respondent for IDI says

“...We need to go to our origin place to get the paper work done. I can vote here but i do not get passport and citizenships from here. It shows the biased nature of government and political party, these party who formed government only need vote from us they are reluctant to provide services. We cannot access drinking water from government and electricity because for that we need paper that shows we have houses in Kathmandu and Kathmandu municipality need to verify that makes our settlement illegal”.

Due to such difficult in paper work, large numbers of eligible people in slums area do not being benefit from social protection schemes. People have to submit migration certificates that clarifies that they are not getting any administrative services from original place then only they can receive government administrative facilities and servies like allowances from new place but the migration certificate is not enough to receive services like passport and citizenship certificates, for that they need to submit house owning certificates that shows they have legal house in Kathmandu if they are failed to do that they have to go to origin place for that services.

5.14 Youths involvement in conflict and violence⁵

Having shared the status of poverty and access to basic services, we now look at the impacts of these factors on youth's tendency to be involved in conflict or violence. We found that one of the serious problems in these settlements is increasing cases of conflict and involvement of youths in violent activities. It was revealed that of children and youths of these research sites were blamed for different reasons; 13 per cent for theft, 4.2 per cent for land grabbing, 2.4 per cent for sexual assault and 3.4 per cent for physical attack.. Site wise- in Kathmandu Valley, 28.5 per cent of children and youths are blamed for verbal abuse/threat, 31.5 per cent for theft, and 4.9 per cent for robbery. However people living in these slums feel that there is a tendency of people outside the slums to suspect or blame them. This is also shared in an FGD by the resident of slums in Kathmandu

"Anything wrong happen near our settlement blames that our youth involvement in conflict and violence..."

But the respondents also feel that there are certain causes that could increase the tendency of youth's involvement in violence in their areas –

"...causes like drug, girls, love affairs, alcohol are the reason for the youths violence in the settlement" FGD with slum settlers in Kathmandu

They also feel that it affects children- "...If there is any fights children also go to see and there is high chance of learning..."

There are two types of conflict and violence in these settlement; one within settlement between two settlers another with outsiders. There is an all party member committee to settle such problems if it arises within settlement. A respondent talks about the decrease in fights due to establishment of police station nearby,

KII with Shyam Chhetri, Kathmandu Key informants' "Youths of settlement and outsider used to fight (gang fight) but now no one can come to fights, on such cases they take the support of police force".

Interview with Police personnel of nearby police station also shows that violence is very common in the slum area of Kathmandu

"...3-4 cases of conflict and violence per month is very general in those settlements. Most of the cases are related to Domestic violence, problem in payment and alcohol uses are the cause of conflict and violence in those settlement. According to police report most of the cases youth and adult male are involved. Physical attack between people of the settlement is very genuine case. Money matters between contractor and construction worker who reside in same settlement are also real cause of conflict and violence..."

⁵ In this research conflict and violence means quarrels, physical attack, verbal abuse, involvement in protest and vandalizing.

This study finds that people of these settlements in Kathmandu Valley remain close to certain political parties hoping that these parties would provide land, shelter, employment and other facilities to them. Different political parties have setup their sister wings in these settlement to mobilise youths from slums to rally for their causes. Exploring the reason behind it, Ram Lal Paudel (who is staying in the slums area since 12 years and also a central member of Bhaktpur Nepal Basobas Basti Samrahan Samiti as well as Central vice chair of Nepal Sukumbasi party says

“...All political party are using us, these settlements are the libratory of all these party, these people participate in the rally no any rich people come to road for any party so poor Sukumbasi go for it that’s these settlements are not evacuated. If you people do not support our party your settlement will be evacuated, if you supported us we will provide land certificates. Each party has sister wing of Sukumbasi party that also fractioned our unity and to use for vote bank and quick force and mass mobilisation...”

In Rajbiraj 77.6 per cent of children and youths are blamed for verbal threat (abuse), 12.8 per cent for land grabbing, 10.4 per cent for child abuse, and 6.4 per cent for theft. But such cases of conflict and involvement of youth on violence in Nepalgunj is comparatively lower; only 0.8 per cent of children and youths are blamed for verbal threat and 1.6 per cent for theft (for detail see table 35). It is found that social cause like caste discriminations and witchcraft, economic causes such as unemployment, underemployment, poverty and politicization of caste are the real causes for the rise of socio-political conflict and violence in urban areas of Nepalgunj.

Table 35 Status of occurrence of conflict and violence in slum

Types of conflict/violence	Kathmandu Valley	Rajbiraj	Nepalgunj
Verbal threat	28.5	77.6	0.8
Theft	31.5	6.4	1.6
House breaking	0.0	0.8	0.0
Abduction	0.8	0.0	0.0
Robbery	4.9	0.0	0.0
Revenge killing	0.0	0.0	0.0
Murder	0.0	0.0	0.0
Cattle rustling	0.0	0.8	0.0
Child abuse	0.8	10.4	0.0
Land grabbing /dispossession	0.0	12.8	0.0
Sexual assault	3.3	4.0	0.0
Physical attack/ assault	1.6	8.0	0.8
Torture	0.8	1.6	0.0
Bond Labor	0.0	0.0	0.0
Rape	0.8	0.0	0.0
Disappearance	0.0	0.0	0.0

In Rajbiraj, frequent cases of conflict (verbal abuse or physical attack) erupt because of social causes like witchcraft and caste discrimination. Problems related to caste discrimination is

severe in those settlements; people from so called low caste groups are not allowed to enter into temples and holy places. If anything wrong happens to upper caste people from they blame the lower caste for witch crafting. In such situations, people often upper caste groups, they verbally abuse and attack the lower caste people. If people from lower caste retaliates, the whole community of upper caste attack on lower caste. So most often, elderly people from lower caste groups keep silent. But youths do not like to be silent and they retaliate and thus conflict erupts. In such a situation, whole community becomes the victim; youths of both communities get involved in fights. Such caste discrimination has made bad impression of high caste society on the mentality of youths and children of Dalits community. Youths of low caste feel depressed and frustrated against the society and its rule. Some people from political party try to cash on such conflicts on their own favour and try to convince people of their caste groups to support their party. In this way social conflict turns into political conflict and youths are misled to participate in violent activities. However there are also some parties of lower caste. Favouring lower caste people, these parties try to raise the issue like caste discrimination at local level but that is not so effective but in return these parties ask to send youths from these communities on their political rally and protest as shared by a respondent

“They said if we support them they always help us on time”- FGD in Rajbiraj

Before their involvement to such lower caste parties or organization, poor and low caste people only participated in such political violence and protest if they could get money or if their landlords asked them to participate, but now they feel that there are more reasons to participate as shared in an FGD in Rajbiraj.

“...it is necessary to involve in any parties because. These higher caste and middle caste groups have access to political leaders, they can easily create pressure to government offices on their favour but we (Madhesi Dalits) cannot, so we also need such a political power”.

Respondents from lower caste groups in the slums felt that youths from upper caste and who live outside the slums have better access on politics because of their ethnic party. They feel that such youths are heavily engaged in political violence, protest and can create pressure to get away from police if they get arrested. Thus we find that there is a feeling of insecurity as well as hurt on part of youths which in certain situation may erupt and lead to violence.

Further the youths feel that the political leaders are very biased towards people of their caste and create pressure to free the youths of same caste if they are arrested by police-

“For instance, once police arrested youths of upper caste for the traffic rule violation but former education minister appeared to police station to release them.”

Our study finds that there is a tendency on part of the political parties to use these youths for rally and protest and in return these political parties make them free from abiding to security rules and regulations. The people in the slums feel that political leaders always use these slums area as a vote bank and buy them off in times of need,

“... in the CA election they cut the pigs and feed the people. People are quite poor in those areas so, they can be affected by the money. Women are provided saris, if they are in need. Moreover, people are provided the alcoholic drinks and the political parties try to impress them. The political parties get involve there in order to use the people for sometimes...” Key informants interview LP Sharma in Kathmandu.

Youth from poorest family of Rajbiraj do not get involved in organized criminal activities but often their involvement is seen on petty illegal activities. They were found to bring household goods from India evading taxes and try to sell in Nepal when there is scarcity in the local market. It is illegal because they do not pay taxes for these things. Some youths who are doing small bootlegging get involved in armed groups because of poverty, unemployment and underemployment. Some youths from low caste groups also engage in armed groups so as to take revenge with upper caste people too.

In Nepalgunj, such cases of conflict and violence are comparatively very low. Generally youths get involved in discussion and quarrel and a few cases of fighting after drinking alcohol. Some youths steal. If they got arrested some politicians (especially local leaders) pressure the security personnel to stop investigation and free them. Apart from such petty thefts and problems that arise out of consumption of alcohol there are no other involvements of youths in anti social and violent activities in Nepalgunj like that in Rajbiraj. A reason for this was because youth there are very few youth who are unemployed. However among these employed youths too their habit of alcohol drinking and drug using always puts them in problems and this often leads to fights and also makes them likely to get involved in theft as shared by a respondent-

“If the people don’t get anything, they would get engaged in apt to steal. That is their only option. If he is a drug addict he must manage the money anyhow. He might steal what he has in his home. If there is nothing in his home, he would steal outside.” FGD in Nepalgunj

Talking about the impact of such things in children they further says that

“That has great affect upon children. Children learn what they are taught. Those children who are grown up in such environment learn everything they see there.”

When they stole, youths were found to steal mobile, purse and parts of taps, water pump and tube well. They do such kind of activities to fulfil their monetary needs to buy drugs. Answering the question on what pushes youths towards criminal activities, a key informant shares-

“They cant fulfil their wishes. They see the lifestyle of other people. Some children from hilly area come down here seeking to earn some money so that they can buy mobile phone because their friends already have one. Thus, some children involve themselves in criminal activities.”

This shows that it is due to unemployment and underemployment that youth cannot fulfil their aspirations for material needs. Hence they take up stealing to get this things or money required to buy them. Thus we can safely say that poverty caused due to underemployment or

unemployment leads youths to turn towards illegal and anti social activities. This also sometimes leads to violence.

All these activities of youths were found to have an impact on children. Among all these it was alcoholism that affected the children the most. Explaining the effect of alcoholism and quarrel on children, our key informant from CWIN- an NGO which helps street children shares

“Parents might drink alcohol in the evening and that might create the situation of quarrel. And it might torture the children psychologically. They cant be active in their study. They cant concentrate in study, in his class he always remembers the quarrel of his parents. They suffer from psychological effects. He cant go school in time because his mother cant prepare the meal in time. Thus, when he goes without having meal, it surely affects his health. He cant pass the exam with good marks. He might drop his study midway. Moreover, in his early teen age he might go to India, leaving his home. Thus he might get trafficked”.

However as shown above there are differences in the nature of illegal and anti-social activities that youths participate in the three study area. This is due to the difference in opportunities for employment and learning skills in these three areas.; most of the youths of Nepalgunj are daily wage labourers, children go to schools up to classes 5 or 7, after primary education they work as helper in furniture house, electrical shops, cable wiring and other different place where they can learn some skills for jobs. As Nepalgunj has big market, they can earn money by rickshaw pulling and cart pulling. Such options are absent in Rajbiraj. The youths who mostly belong to Dalits group in Rajbiraj are so poor that they do not go to furniture houses, tailoring and other places to learn skills for jobs and they do not have enough money to buy rickshaw for pulling. Even those who pull rickshaws, the income is not good because Rajbiraj is not a big marketplace. They only have few options like going to landlord house for work or daily wage labour in local market. Hence due to lack of opportunities for earning and learning skills needed for employment, the youths of Rajbiraj are highly frustrated and hopeless and thus much more vulnerable to being misled in comparison to youths from Kathmandu and Nepalgunj. Besides this, they are compelled to live and work under landlords and live life in a very deplorable condition with very less payment. This augments their frustration and anger. The following excerpt from Chandreswar Sada resident of Rajbiraj, in an IDI says about this situation

“They offer some 4/5 KG of paddy as our remuneration for work from 8 am to 7pm. 4/5 KG of rice costs 100Rs. We can buy 1 liter kerosene in 100 Rs. How would we afford for rice and other basic need things? They exploit us.”

Youths are not so satisfied, they have to leave their study because of poverty, they face caste discrimination in society, they would not get good job because they do not have any skills hence they are very helpless and vulnerable where as their siblings who see the activities of their elder brother and sister also start to copying the activities and do not go for schools. There are no programs focused only for youths in slum area-

“There are no any specific programs for youth that empowers for better jobs for youths... although most of the time youth are not vacant if they want to work” according to him “Most of them are construction worker, Those people who are not sincere are really unemployed here.”-IDI with Radhyashyam Dhital, Kathmandu

6. Why slums/squatters or informal settlement?

Unaffordable rent of rooms, centralised development, and lack of opportunities in places of origin, displacement and natural disasters are the main causes for the increment in the slums settlement in Nepal. Our study finds that in Kathmandu Valley the real *Sukumbasi* who were displaced by natural disasters were staying on the river banks but later on they invited their extended family members, neighbours and friends to the slums and the size of the slum increased. Now there is a big debate within slums regarding who are the real landless people. There has also been political influence -where politicians prefer to invite more of their supporters to settle in slums to increase the numbers of their supporters to organise rally and protests.

Most of the people in slums of Kathmandu Valley are from outside of Kathmandu Valley, especially from Kavre, Nuwakot, Dhading Districts. While in Rajbiraj people who settled in slums are migrants from India who came in search of job and other opportunities. It was found that these people keep migrating until they get proper place and stable means of livelihoods. They were found to have been settling here since 3-4 generations. While in Nepalgunj the former *Ex Kamaiya* (Ex bonded labor), *Badis* (Ex sex workers), Muslims, low caste people and displaced people were those who made up the slum population.

In Kathmandu people go from one slum settlement to another settlement in search of better services for example people prefer to settle to Manhara settlement because there are better services than other slums,. A larger number of NGOs and INGOs and Christian organisation like DIAL community are working on this settlement to provide basic services like health, education and drinking water in these slums. It was also found that these religious organisations informally encourage service users to be Christians.

7. Policy perspectives and recommendations

Nepal government has established Urban Development Ministry in 2012 to address related problems related to urban areas and to implement the city development program. Planned urban development, housing, drinking water and sanitation and arrangement of basic services are on the priorities of the Ministry. It has vision to develop 10 new urban cities in hill area within 20 years. Within 15 years the ministry aimed to improve physical infrastructures of 30 cities That exist at present. This program also has brought one house one toilet policy. It has given priority over need of people of urban area; like sewage, sanitation, road, transportation, electricity, health, security, jobs, housing and food security, entertainment.

Besides this, it also has the objective of providing *Janata Awas* (people’s housing)- a program for marginalised and poor people in all districts. This ministry also has given priority to make all

urban areas free from slums and squatters. Although the establishment of the ministry shows that there is initiation to solve the problems related to urban areas, there is no official definition for slums and squatters in Nepal. Since there is no any authentic definition of slum, different organisations have their own working definition. In general practice the criteria developed for defining slums in Nepal are:

1. Crowded - Population density high.
2. Low income - economically deprived.
3. Lack of basic services- health, education and drinking waters and other services

While UN- HABITAT defines slums as “The proportion of urban population living in slums is the proportion of urban population living in slum households. A slum household is defined as a household lacking one or more of the following: Improved water; improved sanitation; sufficient living area; Durable housing; and Secure tenure” (UN-HABITAT 2010, p 16).

The Interim Constitution stipulates that various arrangements shall be made with regard to education, health, housing, land and social security for the landless, squatters and marginalized communities. The Town Development Act 1988, Local Self-Governance Act 1999, National Housing Policy 1996, National Urban Policy 2007 and Town Directives include provisions on housing and urbanization to address the problem of slum dwellers. In the National Shelter Policy 1996, the issue of slums and squatters was recognized in terms of the welfare of low-income groups, with a plan to undertake activities to support, mobilize, develop and expand the land and housing market. However, none of the above policies and acts has been able to adequately address these problems. The government offices like Municipality, Nepal Electricity Authority and drinking water offices cannot provide services due to lack of land titles. According to a government employee;

“There are no any policies of government to provide services to these settlement but different organisation are providing where we also do not have created obstacles to them. All these settlements were illegal these areas (*Manhara* river bank) were separated for Agriculture market.”

The government employee even shared that

“...VDC or Municipality office have not provide authority to provide some service to these people like Citizenship and passport but they can get social protection allowances if they submit Migration certificate, to get citizenship he should have paper that shows he owned house in Kathmandu...”.

According to him

“Kathmandu municipality does not have any program for these settlements. These settlements are illegal so we cannot provide service. All people are not really poor *Sukumbasi*; they are rich and capable people. We cannot provide basic service to them”.

The research also found that in Kathmandu Valley people who are claiming themselves as *Sukumbasi* are not so poor; it is found that in some houses 4-5 people have gone abroad for study and work from one family. In the same way Nepalgunj and Rajbiraj municipality do not

have any specific programs for these people; rather different NGOs and INGOs work in sum sin nepalgunj. However in Rajbiraj no any organisations have taken program for slums so far.

7.1 People’s response on policy

As part of the fieldwork a set of questions were put in all the instruments (KIIs, IDIs, FGDs and community mapping) around going forward particularly in terms of both programmes and policy. Below we present our findings grouped by theme (domain) according to the highest amount of response for each issue.

Box 1 Policy response according to popularity

Policy response	
1.	Financial support for education: Provision of scholarships, financial and material support to the family while their children go to school, facility of public library.
2.	Intervention in self-employment: Counselling in employment options and opportunities and trainings on tailoring, beautician, cook, mobile mechanics, business management and agriculture, access to micro credit to run own business, sports material, adolescent club for saving, social activities, leadership.
3.	Basic services: Free health camps for every types of illness and diseases, access to health information, free access to clean and pure drinking water, drainage and sewage facility in area, support on toilet construction.
4.	Livelihood supports programs: Programs to increase income of family that their expenditure on children’s welfare could be increased and family could be food and nutritional secured.
5.	State responsibility: As state assumed all the slums are illegal, no any government body is providing services to the people of slum. There is need of state role to manage their problems as well as to define the slums that services could be provided for poor.

7.2 Recommendations

As a part of the fieldwork we also included questions in all instruments on what would help them the most. We found the following response which we have grouped according to the highest number of repetitions.

Box 2 Program recommendations for slum areas

S.N.	Programs	Quotes
1	Livelihoods support program	Most of these people do not have enough land for agriculture and enough capital to start business so there is need of programs to empower them to increase their income that will improve educational status of their children and secure the nutritional rights.
2	Materialists and financial support program to poor	There is need of livelihood support program only then dropping out could be decreased and enrolment could be increased, until and unless there is no benefit of sending children to school poor

	households that they could send their children to school	and people would not be interested to send their children to school. There is need of materialists and financial support to the households that they could send their children to school instead to houses for domestic work.
3	Youth focused programs	There are very few programs for youths. Youths are frustrated. So there is need of vocational training and other programs that strengthen their confidence and income status so that youths are engaged in creative and productive works which would decrease the likelihood of youth involvement in conflict and violence (political or social). There is need programs that gurantee jobs to educated youths and could be motivating factor to children for education.
4	Support on sewage, drainage and toilet construction	These slums area do not have drainage so there is always high chances of spread of diseases. Large percentage of HHs in slums do not have toilet so children are going for open defecation as a result they are vulnerable to air and water borne diseases.
5	Basic services programs	As state is not providing basic services so there is need of support from other agency to provide free clean and clear drinking water, free health service to the poor and economic vulnerable people and free quality education.
6	Mediation between government and slum people	As state is assuming these settlements are illegal, state is not being responsive to these people so there is need of mediation between government and people to reduce the distance between them. It is also important to make a definition of slums and squatters at national level that could be helpful to distinguish the needy people to provide different basic services. Ignoring these people state is not securing the basic rights of children living in slums or informal settlements.

This shows that from the perspective of people who live in slums, to support their wellbeing we would need to intervene in the areas of; a. Livelihoods supports program, b. Youth focused programs, c. Toilet construction supports. d. Basic services (health, drinking water and education) and e. Mediation between government and slums people.

8. Conclusion

Urbanization process is at a fast pace in Nepal and bringing numerous challenges and both positively and negatively affecting the life and livelihoods of people. Everyday large numbers of people are migrating to urban areas from rural in search of better opportunities and bright future for their children. However, many of them did not find opportunities as expected. The study concludes that poverty, lack of services and unemployment are inherently interlinked and become big obstacle for wellbeing of people and their children. This is more serious in case of the slum dwellers and poor and marginalized people staying in squatter settlements. Their children are affected from deprivation of basic children rights such as that of education.

Unlike in the rural area, distance to educational centres is not a major obstacle for the children of slums and squatters settlement in urban areas. However, distance to school is not the major determinant as still large numbers of student are out of education system in urban slums. The main obstacles for children of slums and squatter settlements are poverty, gender stereotype, weak understanding of parents and children about the importance of education. Further, other causes of lack of interests of the students were discrimination (caste and class), boring teaching-learning environment, lack of interests of parents to send their children to school (they do not see benefits of education), frustration from lack of money available for them to met the educational requirements of schools, lack of hope for future to get better jobs/opportunities.

Although government has tried to provide education rights to every child by providing free education and stipend for the lower caste people, these stipends are not enough to cover their educational expenses. As a result, large numbers of children are still out of education rights. Further, the children have to work to support their family and therefore affecting their education.

The study concludes that health and sanitation facility is still a serious issue of urban areas. Majority of people from slums and squatter settlements opt for government health services as it is cheaper than the private health service providers but they are not satisfied with the quality of government health services. Especially people of Rajbiraj feel humiliations when they do not get proper response and time from the doctors. These people are compelled to go to private clinics for quick and proper response by doctors, although services from private clinic are out of their budget. Hence, they have to take loan or sell livestock to access the private health services. Consequently, the people of Rajbiraj have to send their children for domestic labour to the moneylenders' house to repay the expenses incurred in taking the children to private health services.

Due to the lack of money these households do not have toilets and go for open defecation. As a result most of the time children suffer from diarrhoea, vomiting and other diseases. In every fifteen days children are getting sick because of poor health and sanitation. cChildren fomk poorer familes do not get sufficient nutritious food and as a result they are undernourished and easily get attacked by diseases,.

Availability of drinking water is not serious problem in Rajbiraj and Nepalgunj, where as in Kathmandu Valley availability and quality of drinking water is serious problem and affects the wellbeing of the children. As a result, a significant number of people are buying water but still the quality of the water is always on under suspicion. . Those people who cannot afford to buy water have to wait long time for fetching from other sources, they even use water from the dirty rivers nearby which exposes children to further risk of water borne diseases.

In Rajbiraj and Nepalgunj, there are very limited water sources; around 20 families share one tube well. As a result, they have to wait long time to fetch water. Sometime there are conflicts among the users for the maintenance cost of the tube well.

In Nepalgunj, people complained about the high fees on water imposed by the government that forced the poor people to be excluded from service. Further, in Nepalgunj and Rajbiraj, people consume arsenic contaminated water. As a result, in the long run they would be affected by different diseases. In all these situations children are more vulnerable to different diseases. So, there is a need of providing clean and safe drinking water.

Due to the lack of skills and education, the percentages of unemployed youths are high in these urban areas. Youth are unhappy, frustrated, feel discriminated and are unemployed. As a result, they are highly vulnerable to being misled into illegal and anti social activities. Because of these reasons large numbers of youth used to be involved in different armed groups. Youths of Rajbiraj have very few options for livelihoods. Youths who do not have skills, were not able to go school because of poverty, do not have money for business are compelled to go for daily wage labour where rates are very low. This study shows that there is need of employment opportunities, vocational training and different life skills trainings programs for youths of urban areas.

9. Avenues for further research

This research is conducted according the ToR signed between Save the Children and NCCR focusing on urban settlement of three cities Nepalgunj, Rajbiraj and Kathmandu, It has explored many dimensions of the urban poverty, lack of basic services, unemployment, conflict and violence. However due to budget and time limitations, this research is unable to explore other important issues such as a. Status on land rights for slums and squatters b. The situation of the movement of slums dwellers and squatters, where do they come from?, Do they remain or move on? How quickly do they move on and why and where do they move onto?. These are questions generated by this reseach and it would be important to understsnd these issues to address the problems of people living in slums.

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