

# BALKHU SETTLEMENT IN KATHMANDU: A POOR NEIGHBORHOOD

Situation Analysis

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## ABSTRACT

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This study is a product of research project conducted by Diaconia University of Applied Sciences in late 2013 in Balkhu slum settlement, Kathmandu. The primary concern of this research is to determine the situation in slum. It focuses on analyzing the practical life situation and local people's perspective for the development of Balkhu slum settlement. The study is based on the mixed method involving thematic analysis of the observation, survey and individual interviews.

The findings indicate that people in this settlement lives in a poor housing conditions, vulnerable and insecure, high health risk and polluted environment, poor sanitation, working unemployment, poor educational support along with high illiteracy, deprived of basic public services and the institutional exclusion by the local government. The local people suggested for women's and youths participation at work, employment opportunity, local people's contribution for development, need of advocating organisation to secure people's right to live and the contribution of media by focusing on people's problem in slum.

In conclusion, the study is beneficial to inform the interested stakeholders about the situation of Balkhu slum settlement. The situation in this settlement can be improved only with the proper co-operation between local people and the NGOs, local government and other stakeholders. It is important to carry out the development work from all aspects of socio-economic as well as health and sanitation in order to improve the wellbeing of people living in this settlement.

Key Words: Nepal, Balkhu Settlement, poverty, social exclusion, slum

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## 1 INTRODUCTION

This research is a part of the joint project of the Diaconia University of Applied Sciences (Diak) and Turku University of Applied Sciences (Turku UAS) to find out the overall livelihood condition of the people in Balkhu slum in Kathmandu Nepal. Throughout this study, Balkhu slum settlement is referred as Balkhu Settlement. The interest of all bodies is for the development of Balkhu Settlement and to ease the life of local people.

This study focuses on the socio-economic conditions in addition to health and sanitation related issues of Balkhu community; because, it is widely evident that these aspects affect people's livelihood. At the same time, this research aims to provide the necessary information of the situation to the interested stakeholders. Such information helps to identify the areas of need in Balkhu Settlement which can be helpful for the interested stakeholders to work for the development of this community. It takes into account that the local people's view towards the way out for current circumstances because the situation is faced by them and they know the nature of it and to deal it in a best way.

In order to develop the wellbeing of the people living in Balkhu Settlement it is important to know the most significant, urgent deprivation and vulnerabilities that people are confronting in their daily life which is looked through mix-methods using observation, survey and individual interview.

## 2 BACKGROUND OF THE STUDY

The study was conducted in capital city of Nepal, Kathmandu. The research area lies in Ward no. 14, Kathmandu Municipality and 3 minutes away from the Balkhu Centre. The background information of country, research area and organization involved are provided below;

### 2.1 Nepal

Nepal or now known as 'Federal Democratic Republic of Nepal' is a landlocked country that lies between China and India. It has diverse society because of different ethnic groups their own culture, religion and language.

Maoist insurgents that began from 1996 for the rights of the poor and marginalised against the capitalist Monarchy ended in 29<sup>th</sup> of January 2003 with the sacrifice of nearly 8000 people's life and about 150,000 to 200,000 internally displaced. (Kernot & Gurung 2003.) The long political unrest hauled the country back towards underdevelopment. Nepal is in a transitional period of its political, social and economic stage. The Nepalese citizens, especially the poor and marginalised including indigenous nationalities have a huge expectation from the second constitutional assembly, formed after the election in late 2013, which also functions as the legislative assembly. The whole nation is optimistically waiting for an inclusive and progressive constitution along with strong and stable governance in the days to come for Nepal.

The recent data from Central Bureau of Statistics (CBS), National Population Census 2011 shows that the current population of Nepal is 26,494,504. Total urban population is 4,523,820. According to The World Bank (2013) the urban population in Nepal is 17% and total population of Kathmandu Valley was recorded 2.5 million with 4% growth rate per annum.

The settlement in Kathmandu has escalated to threefold from 104,993 houses to 345,562 from 1979 to 2001 and the increased in residential area was five times more in 2000 form 1955 (CBS, 2003). According to Thapa & Murayama (2010), the increase in the urbanization is subjected to factors such as economic opportunities, public facility, physical conditions, increase in population, land market, plans and policies, and political situation (cited in Shrestha 2013, 2).

## 2.2 Balkhu Settlement

This study covers the Balkhu Settlement located in Kathmandu Valley. The settlement is about 3.3 kilometres away from the centre of Kathmandu. According to an unpublished survey report from Nepal Bashobash Tatha Samrakchan Samaj, (2013) a Non-Government Organisation (NGO), this settlement covers an area about 821,400 square feet. Conferring to the information from survey conducted in this settlement, roughly 1800 people are residing in 375 households. The average household size of these settlements is 4.8, that is, nearly 5 people in each household.

The target groups of this thesis are both male and female from early adolescence. As mentioned by Aiken (2002, 5) that early adulthood is the third decades of life from age 20 to 40. This group of people have active role and are able to make an effect in the socio-economic aspects of their lives, family and country. They are also in a leading role of their family, society, formal and informal groups, political and non-political groups, community and career. Their contribution to the society and country does make a difference when their knowledge, resources, and innovation by them are properly used. The target group also contributes its larger proportion to the total numbers of available people in the Balkhu Settlement.

Balkhu slum settlement consists of people from different socio-economic, ethnic, cultural, religious and political backgrounds. People from poorest to the

modest level of infrastructure are another aspect of this settlement. The major reasons for people to come to live in slums in this area were; large number of people fleeing from natural disaster and people fleeing from their village during Maoist insurgency had also increased the number of slums. Beside this, people from different parts of the country had migrated to this area in search of employment and providing better opportunities to their children.



Picture 1: The Balkhu settlement. Modified from A. Khanal 2013. © Google Inc (Kivelä 2014)



### 2.3 Organizations Involved

The partner organizations involved in this project provided a significant contribution throughout this study. The project was co-ordinated by Diak, Helsinki and Turku UAS, Turku as its partner institute in Finland. Stakeholders from Nepal were St. Xavier School, Kathmandu and Reach Nepal, Balkhu, Kathmandu.

The project team from Diak had been assisting during the research planning, survey design and were the main contacts during the whole project. In Nepal St. Xavier School had an important role by providing students and helping during the survey.

Reach Nepal is a local (NGO) from Balkhu Settlement and it was the main intermediary between the project team and local people. It had a vital role to provide the congeniality environment for the data collection as a part of the project, later to be also used in the thesis development.

### 3 AIMS OF STUDY AND RESEARCH QUESTIONS

The study intended to analyse the situation of the living condition in a Balkhu Settlement, primarily focusing on socio-economic in addition to health and sanitation aspects such as security, housing, water and sanitation, health and environment, and education and employment. It was expected to know the areas of deprivation and vulnerabilities in Balkhu settlement that has been a hindrance for people's wellbeing. The findings of the study will help to inform the areas that need an intervention to develop the quality of life within Balkhu settlement.

Aim: The study aimed to analyze the situation of Balkhu Settlement in Kathmandu Valley through thematic analysis of socio-economic along with health and sanitation.

Objective i: To describe the urban poverty situation of Balkhu Settlement.

Object ii: To describe the perspective of people living in Balkhu Settlement for its development.

The study highlights the people's perspective at forefront for the solution of the existing situation. To find this, research questions were developed accordingly aiming to answer it through this study.

1. What are the practical life situations of the residents in Balkhu Settlement?
2. How the difficulties in a practical life situation can be addressed from the perspective of people living in Balkhu Settlement?

#### 4 CONCEPTUAL AND THEORETICAL FRAMEWORK

This chapter contains the key concepts of the research that are presented by studies and literature relating to the subject as well as reflecting on their meaning to this research. Before moving to theories it is important to know the difference between slum and squatters which refers to the characteristics of Balkhu Settlement.

Slums are generally known as extremely populated inner-city areas considered by poor housing and squalor. The commonly used definition for slum by United Nation - Habitat (April 2007) is slum household as a group of individuals who have one or more of the following characteristics: poor structural housing quality, overcrowding, inadequate access to safe water, sanitation and other infrastructure and insecure residential status. Each of these characteristics can be looked through a micro-perspective that provides detailed understanding of any particular situation with its causes and its consequences which are linked with poverty, social exclusion and well-being.

Whereas squatting, is one form of slum which is quite visible in most of the slum area of Nepal. The meaning of squatters in Nepal is defined by Lumanti (2001, 12) as squatter settlement takes the form of appropriation over public or private land for one's own use without any legal procedure or rights. This form of settlement usually uses materials of little or no value to construct their shelter or move into abandoned buildings owned by others. Squatting may take place in an openly or secretly done by an individual or large number of people. An important difference between slums and squatter settlements is that the squatter settlements lacks the basic land rights (Little 2012, 4). The struggle for

shelter for the deprived ones results as an encroachment is often abided for wants of practical alternative (Desai and Pillai 1991, 12). This study uses the word slum or squatter or Balkhu Settlement interchangeably referring to the squatter characteristics of the settlement.

Slums are being characterized in different ways. As cited in Desai and Pillai (1991 31-32) in their work, they mentioned about E. E. Bergel who viewed slums according to their substandard housing as a prime characteristic along social isolation. 'Substandard' refers according to the time and context while 'housing condition' refers to actual living conditions than just a physical appearance of a building.

Slum as a complex product whilst people end up in slum comes through many other social phenomena. Desai and Pillai (1991), views poverty as a prime cause along with low income that forces people to live in slum. While these people do not complain because they are used to even worse condition than living in slum whereas it does not take any long time to turn any place to slum if they are not taken proper care by the resident living in that area.

#### 4.1 Poverty

There are many definitions of poverty. It can be divided in two different forms to help to understand the basic concept behind the evolving definitions; on the basis of subsistence poverty and relative poverty.

According to Dixon & Macarov (1998, 4) subsistence poverty is based on the survival that requires minimum level of income in order to purchase minimum amount of food intake to survive. Whereas, as stated by Smith (2009, 43), 'relative poverty' people are viewed as poor in relation to the general living standards in society but not in relation to a subsistence standard. The Oxfam defines poverty that this thesis has agree upon as;

“A state of relative powerlessness in which people are denied the ability to control crucial aspects of their lives. Poverty is a symptom of deeply inequities and unequal power relationships, institutionalized through policies and practices at the levels of state, society, and household. People often lack money, land, or freedom because they are discriminated against on the grounds of one or more aspects of their personal identity – their class, gender, ethnicity, age, or sexuality – constraining their ability to claim and control the resources that allow them in life.” (Green 2008, 27.)

So far, this definition sums up crucial factors of poverty till the day. Albeit, the long continued debate of accepting the proper definition has brought light into different forms and aspects of poverty. Alcock (2006, 4) stated that poverty is more than just economic status and it has broad form of deprivation and exclusion while Khadker & Haughton (2009, 1) mentioned it as a visible lack in well-being. Sen (1979; 1985; 1987) stated that poverty is multidimensional, which is not just limited as an economic or social phenomenon instead it is a combination of different arena such as exclusion, inequality, bad government policies, access to available resources, one’s ability or capability to live a better life (Cited in United Nations 2009, 8).

While connecting poverty with issues such as unemployment and low paid jobs, Jarksic (2002) mentioned that people are poor because they are unemployed or they have very low paid jobs which takes them to nowhere. Usually they look for the place where they can easily find the work without any criteria such as education and experience and the nearest place is the best one. (cited in Sabic, Knezevic, Vujadinovic, Golic, Milincic & Jksimovic 2013, 78.) While Sen (2009, 41), disagrees with the income-centred view of poverty because it is misleading in the identification and evaluation of a poverty as it is based on the constant relation of a poverty line. Smith (2009, 44-55) has stated similar views as Sen (2009) that poverty comprises more than just lack of income, as a consequence it is an incompetence to actively participate in a socially accepted life style, thus it is supported by the definition of Townsend (1979,15) that moves away from just economic point of view stating that;

“Individuals, families and groups in the population may be said to be in poverty when they lack the resources to obtain the types of diets, participate in the activities and have the living conditions and amenities which are customary, or at least widely encouraged or approved in the societies to which they belong” (cited in Smith 2009, 44).

Lister (2004, 2) points out that often the poor are brought into discussion and speculated instead of their opinions and views being mentioned and theorised whereas they are seldom in a position to have their thoughts published (cited in Shildrick, MacDoonald, Webster & Garthwaite 2012, 168). Drakakis-Smith (1996, 692) also had similar views in his work while mentioning that the poor often has dissimilar conception of their situation then the outsider.

The poor are vulnerable. The vulnerability that this research focuses at is best defined by the International Strategy for Disaster Reduction (2004) where vulnerability is;

“the condition determined by physical, social, economic and environmental factors or processes that increase the susceptibility of a community to the impact of hazards” (Naude, Santos-Paulino & McGillivray 2009, 217).

It provides a meaning that to be at risk due to certain reason and one having very less or not at all capacity to fight back to protect oneself from the incidents that are occurring or will occur to the one. Heaslip and Ryden (2013, 7) stated that the feelings of lack of control is important and relates to vulnerability. We feel less vulnerable while we have more control over the situation equally we feel more vulnerable when we have less control over the situation. Thus, vulnerability increases when one enters the unfamiliar situations, surroundings or relationship.

Naude, Santos-Paulino and McGillivray (2009, 13) mentioned that vulnerability is different from poverty while (United Nations 2009, 10) explains it more comparatively similar to poverty. They both come to share the same idea that it could be elucidated by the existence of those who are poor but non-vulnerable and non-poor but vulnerable. Heaslip and Ryden (2013, 15) points that the

vulnerability in sociological perspective which studies the relationship between people, individuals and society. They also mention that people who hold lower positions or their positions are not valued by society and identified as vulnerable for instance, people with ethnic minorities and homeless. Peternalj-Taylor (2005), stated that these groups have the characteristics such as underprivileged, excluded, discriminated, marginalised and stigmatized. Whereas, this perspective is supported by Vasas (2005) as he notes the relation with vulnerability and marginalisation while marginalisation resulting in disadvantage and injustice. (cited in Heaslip & Ryden 2013, 16.)

#### 4.2 Social Exclusion

Social exclusion can be understood as similar to poverty and social inequalities while the characteristics that are not referred in definitions of poverty or disadvantage are included by social exclusion. It is explained in many ways by different authors and institution with different point of views but here we take the definition by Commission of European Communities (1993,1);

Social exclusion refers to the multiple and changing factors resulting in people being excluded from the normal exchanges, practices and rights of modern society. Poverty is one of the most obvious factors, but social exclusion also refers to inadequate rights in housing, education, health and access to services. It affects individuals and groups, particularly in urban and rural areas, who are in The way subject to discrimination or segregation; and it emphasizes the weaknesses in the social infrastructure and the risk of allowing a two-tier society to become established by default. The Commission believes that a fatalistic acceptance of social exclusion must be rejected, and that all community citizens have a right to the respect of human dignity. (Cited in Smith 2009,3.)

The above definition can be taken to explain the situation of urban slum as the people are deprived of their rights for basic services. This shows institutional exclusion of certain groups of people by the government. As mentioned by Bruden and Hamm (2009, 184-85) that it can also be seen as degradation of status of a certain group along with the common feature of failure to recognize

their rights as citizen and the presence of institutionalized discrimination and prejudice. Whilst Smith (2009, 6) stated it as one of the effects of globalization yet it is also affected by the national context particularly social, economic and government policies and laws. Exclusion can also be a condition as a result of long going process that leads people to it due to the attitudes, activities and such government policies known as structural social exclusion.

Spatial exclusion or a residential segregation from the urban area is one of an existing feature of slum in today's cities of a developing country. Usually slums are unseen and unknown by the foreign authorities and visitors as they are not included in official maps documents so they often remain as an invisible part of a city. UNICEF describes it as an institutional discrimination whilst authorities systematically neglect the existence of a particular group of people and their rights. (cited by Sabic et al. 2013, 73, 80.)

One of an important aspect to look at social exclusion is relating with the idea of individual independence. While those who have to depend on others for any daily activities are excluded in an individual basis and it is far for them to think of participating in a labor market and here they are socially and politically excluded. This also has an adverse effect of disadvantage of one aspect of life affecting another form an individual to family and family to community. (Smith 2009, 15.)

Saunders (2011, 12) mentioned that exclusion as a finale consequence of a process that avoid people from participating in different forms of political, social and economic activity. For instance, low income leads to poverty that impede the participation along with other factors often combined together such as low education, lack of information, geographic isolation, fear and discrimination. While Hayes et al. (2008) pointed that the various effects of exclusion in different ways as 'concentrated' affecting to those living in specific localities, 'deep' affecting to smaller groups in multiple ways and 'wide' affecting to large groups of people in specific ways (Cited in Saunders 2011, 12).



When people are interfered with obtaining crucial matters because they cannot afford it then it is identified as deprived. It can be either way as not having essential items or missing out it because of one could not afford. By deprivation, it is not a choice to go without an item rather it is the lack of resources. (Saunders 2011, 116.) Deprivation along with social exclusion seeks to provide the comprehensive view on social disadvantage to such factors that generate and results related with poverty. Both of these, deprivation and social exclusion, take on several aspects that identifies poverty within an extensive living standard's framework. As mentioned by Perry (2002); Bradshaw and Finch (2003); Hills (2004) that the community views are used to identify the normal or customary having and doing according to a particular society and time. This concept reflects the fact that those excluded or deprived are not same as those identified as poor on the basis of income (cited in Saunders 2011, 10).

## 5 METHODOLOGY

The study is based on mixed method or data triangulation that is referred as combining quantitative and qualitative methods (Flick 2009, 26: Haralambos, Holborn & Heald 2004, 925). Data triangulation is an attempt to relate data from different sources to respond to various potential uncertainties to the validity of their analysis rather than being a combination of different kinds of data. (cited in Alasuutari, Bickman & Brannen 2008, 556.)

According to Jick (1983, 135), the main idea behind triangulation is that qualitative and quantitative methods data complement each other (cited in Flick 2009, 27). As stated by Sieber (1973), qualitative work can support to create a theoretical framework for quantitative work along with validating survey data, deciphering puzzling responses, interpreting statistical relationships and selecting survey items to construct indices. Individuals, groups and settings for qualitative investigation and designating representative and unrepresentative cases can be achieved through quantitative data whereas it also supports by specifying in wide range that can be sampled. Qualitative data can provide information in through detail to quantitative research. (cited in Alasuutari et al. 2008, 556.)

It involves observation, survey questionnaire and individual interview for an in-depth study of faced situation and its affect in participant's well-being. Brannen (1992) Creswell and Plano Clark (2011) states that when the study demands for more accurate data then mixed methods are very useful then just to use qualitative or quantitative data alone, while it also helps to understand the result

in relation with different level of data collection (cited in Wisdom, Cavaleri, Onwuegbuzie, Green, 722; Alasuutari, Bickman & Brannen 2008, 555).

In addition to this, the study also includes previous studies from different sources such as books, websites, published and unpublished survey, reports and assessments from local and International governmental organisations (INGOs) and non-governmental organisations (NGOs).

### 5.1 Research Process and Data collection

As mentioned earlier in Chapter 1, that this study was conducted as a part of the joint project of Diak and Turku UAS to find out the practical life situations of the people living in Balkhu Settlement of Kathmandu. Hence, the study data were collected through a data triangulation process of observation and surveys as primarily preferred by the project initiators; whereas, it also included individual interviews with the selected individuals as the researcher's preference. The research and data collection process are explained below chronologically.

The research process began after being introduced by our teacher about the project and interest of Diak to work in a developmental project in Nepal in early 2013. By that time the area was already selected Ward No. 14, Balkhu, Kathmandu Metropolitan City. The target group was the Balkhu slum community.

A group of student speaking native language Nepali in Diak was selected by research team of teachers to initiate a project. The co-operation between professionals from Diak and Turku UAS with the interested partners as Reach Nepal and St. Xavier School in Nepal created a bridge for students from Diak to work in the field, conduct survey and the research.

The first formal meeting included project team members which included teachers, two students; one of them was the researcher. In this meeting the

discussion was done about the aim of research and what and how students could work in the field including their duties and responsibilities. Through-out the time being, other two students were invited to join the meeting to be a part of research process as they were going to Nepal for their international placement. In total four students Anup Khanal, Jesus Shrestha, Prabesh Khatiwada and the researcher himself to in the field for the Diak's project.

Before leaving to Nepal, several meetings were held which included Professor from Turku UAS and a training class based on human rights approach to make familiar to students what students should be seeking at the research field. The different interest of the stakeholders was introduced such as environmental aspects for Turku UAS and social and health aspects for Diak. Meanwhile, the teachers were in contact with Reach Nepal, Balkhu and teachers from St. Xavier School in Nepal and they were informed about the plans and aim of the project in Balkhu settlement.

After reaching in Nepal, as a team all students worked together to complete the project of Diak in co-operation with its stake holders. The researcher had also informed at the beginning of the research process to the project team and its stakeholders in Blakhu Settlement that the interview will be conducted as a separate part for thesis. The verbal permission was already granted by the project team to be able to use the data for this research that has been collected for the Diak's project.

During the data collection process, Nepal was going through crucial events as the two great National festivals were approaching and the nation level election as well. Due to this, the research process was slowed down at the beginning of its work and after the first week of November and by the end of December the data collection process was completed.

## 5.2 Observation

Observation can be beneficial to find out the actual situation to that people have referred. Nevertheless, it depends on the one who observe what is being said or done. (Bell 2009, 184.) In my personal view, observation is an important method for collecting data but can mislead the research because of the incomplete understanding of witnessed events. Bell (2009, 185) stated that;

“Solo observers are always in danger of accusations or bias or misinterpretation.”

To avoid it, the observation was done in a group of students from Diak and Xavier School. Events that were observed were written in details by the researcher and to strengthen the validity of observation it is further supported by the data from other survey and interviews.

There is difference in thinking among researchers; some strongly suggest overt participant observer and being open from the start also helps to avoid from involving in immoral and illegal behaviour (Haralambos, Holborn & Heald 2004, 910).

It has been an important part of a data collection because it was the first encounter with the Balkhu community through the observation during field visit. As mentioned by Valve (2013, 185), ‘being present without any interpretation’ was the prime technique during an observation while being and experiencing was at focus than knowing or judging without any assumption. These were the methods used from exposure to obtain more data based on observation. During this process, important things that the researcher noticed were the events happening at the field or things as they were, the sounds that could be heard through-out the field-visit, kinds of smell while walking around the settlement, feelings that were triggered after seeing the surroundings, hearing and smelling and the last one was the view of researcher about all of these without interpretation which was tricky to point-out either interpretation was involved or

not. The data were recorded in a written form during and after the finishing the observation. The field visit took place along with other students.

### 5.3 Household Survey

This survey team includes Anup Khanal, Jesus Shrestha, Prabesh Khatiwada and the researcher from Diak and Pragya Bhattarai and Rashana Poudel from St. Xaviers School. Students were divided in pairs and certain part of an area was specified to be surveyed by different groups. The survey was conducted in 103 households and was completed in 2 days in Balkhu Settlement. The houses were randomly selected for survey.

We had a combined questionnaire for Diak and St. Xavier students as the questionnaire was intended to answer both Diak research and St. Xavier School students. Merging the questionnaire allowed us to explore the limitation of our own questionnaire and improve its quality. The questionnaire was also divided into certain topics such as personal information, education, economic status, cultural status, health, water and sanitation, social issues, housing and political status.

The survey was conducted in 103 households, while we had 46 questions for each respondent. As there were many questions, it was quite long and frustrating for respondent to answer all of them.

One respondent had very little idea about the situation of the settlement because he had recently migrated to this settlement. During the survey we also encounter larger number of female respondents than male. 75 respondents were female and 28 of them were male.

At the beginning of the survey the time frame for each questionnaire to be completed was not set so we spent different amount of time but during the break time we had opportunity to talk about the methods that we used on the

field so we all mutually agreed to set a time limit maximum 30 minutes to spend for a questionnaire.

Most of us as surveyor we had similar ways to record the answer of respondents for instance water for drinking water. But the use of different words in inputting data created difficulties in understanding what actually one has meant by their answer for instance tank or water tank for water. So during the survey we realized that common indicator for such questions and answers were needed.

#### 5.4 Interview

“Interview research is a craft that, if well carried out, can become an art.” (Kvale & Brinkmann 2009, 15).

There are multiple ways to reach to human dialogues as interview is one of them. Kvale & Brinkmann (2009, 17-18) stated that interviewing is a method for exchanging information with the intention of producing interview knowledge. The procedure of interview analysis can vary comprehensively as ways of interpreting text. An interview can be flexible in many ways which is its major strength. An interviewer can follow up the responses made during the interview such as the tone of voice, facial expression and body language that provides information in addition to the written responses. It also has few draw backs; it is time-consuming and due to its highly subjective technique along with the risk of bias. Regardless of the difficulties during analysis, the interviewer can crop the crucial information and fill the gaps of questionnaire responses. (Bell 2009, 157.)

The individual interview was conducted separately by the researcher. It was the central and significant part of the data collection. Interviewees had experience and were the beholder of the information. Hence, it was important for researcher to gather data from the interviewees with an authentic understanding of people's experiences.

For five days the researcher used the day time to conduct interview. During this, participants were selected on the basis of the need of the research design that represented youth, Mahaut ethnicity, social worker, and local entrepreneur who own the furniture workshop and restaurant, labour such as porter and construction worker, unemployed and politician from the settlement. There were 10 interviews in total. It was important for this study to hear from different background of people as their personal experience was a prime source of information with different perspective. The basic requirement to be a participant was that one has to have had an experience of living in Balkhu Settlement for at least one year.

The participants were informed about the purpose of the interview and confidential matter related to the recorded data and its use in order to remain their identification unknown. Interviews were organised in different situation in a natural setting. Three interviews were done on the street, three interviewee invited inside their home and other three were done in their shop while they were at work and they stopped their work until the interview was finished. While one of the interviewee refused to be interviewed within the Balkhu Settlement so he was interviewed away from this settlement. All interviews were taken in Nepali language as it was comfortable to both interviewer and interviewees since it was the native language. The respondents from Mahaut community were also interviewed in Nepali language. In their interviews the use of Nepali language was understandable but transcribing such data was difficult because of their broken Nepali.

This interview had seven questions that followed categories mentioned above in Appendix 1. The transcribing of interviews from an audio recording to a written procedure already forms the structure of conversations closer to analysis which by itself is an early analytic process (Kvale & Brinkman 2009, 181.) The total transcription of all Interviews was 40 pages long.



## 5.5 Data Analysis Method

Data is something given or something that exists, and that in some way it reflects or at least is connected with an understanding of what colloquially is referred to as reality. They are the result of a very long production chain, which includes operationalization, selection, translation and transmogrification processes (e.g. Marsh, 1982). (Alasuutari 2008 et al. 589.)

As mentioned in above definition, the information from different methods were collected, categorized, analysed then the data was produced. They were collected in different forms such as observation, survey and audio recording of interviews. All interviews were recorded in Nepali so, the transcribing was done in Nepali language while only needed parts from the transcribed has been translated to English and being used as data. The data that has been transcribed from the individual interview do not reveal any identity of the interviewees. The interviews were coded in a chronological order as they were interviewed such as 1<sup>st</sup> to 10<sup>th</sup> Interview.

As stated by Scammon, Tomoiaia-Cotisel, Day, Day, Kim, Waitzman, Farrell and Magill (2013, 2193), that the key steps are by connecting the elements and merging the findings from both qualitative and quantitative methods during the analysis and interpretation. For instance, in this study the obtained data from observations were noted and written according to the category. The survey questionnaire provided more comprehensive information than actually required for this study. Therefore, this study only included the very essential information which fits to the designed category. Different words from the respondents have been used targeting to answer the same question in order to fit them all into the thematic tabulation.

Coding and categorizing are the early approaches that are used for analysing of texts in social issues. Coding comprises indexing one or more keywords in a section whereas categorization involves more precise method of clarification of concept of a statement for quantification. Often they are used reciprocally. (Kvale & Brinkman 2009, 201-2.)

The obtained data were coded in thematic order and compared by developing a comparison sheet as shown in Appendix 1. For example the data obtained from all the methods such as insecurity and living condition related issues: fear from government of eviction, natural calamities, retaining wall, poorly built houses, expensive household facilities were categorised within the title of insecurity and poor housing issues, as a finding to further analyse that is mentioned in Chapter 7. The similar procedure followed for all other findings as well.

## 6 ETHICS AND CHALLENGES IN THE STUDY

This chapter includes the ethical issues, principles and challenges associated with this research. The ethical factors were highly considered during this research because of its nature being involved with participants directly. The research in a social science is related with assembling of information from people who certainly brings upon a question of ethics regarding confidentiality about people who provide information and the way how they are treated by the researcher during and after the research (Oliver 2004, 3).

The verbal consent was granted by the Diak project to use the data from the project for this research. In the field, before the data collection took place, local people from the Blakhu settlement were informed about the nature and aim of research through Reach Nepal, a local NGO working in that area. While it also needed further confirmation for survey and individual interviews from the local committee group. The observation was done during the field visits under the guidance of Reach Nepal.

The first meeting with local people from Balkhu Settlement was an opportunity to gain trust from local people. The people from the local committee can be taken as a gatekeeper as they control the access to locality where the research was supposed to conduct (Oliver 2004, 3). Through this meeting the consent was granted to continue further research which included the survey and individual interview. The consent for taking photos of the Balkhu Settlement was also granted by the local people through this meeting. The photo ethics were considered carefully while taking any photos. The researcher has strictly avoided to takes photos that can identify a person.

All of the respondents had the right to choose either to participate or not but it was the researcher's responsibility to inform them about the aim of survey which was informed to every respondent before they were asked questionnaire.

The research process have followed the ethical norms and regulation in order to carry out the study without causing anxiety , distress , harm, pain or any other insecure feelings to participants. The participants were always fully informed about all important phases of the research before they agree to participate. Informed consent involves notifying participants about the aim of the research and the vital element of the design along with risks involved and the possible benefits from the research (Kvale & Brinkmann 2009, 71). The researcher was careful during the selection of the participants for individual interview. The kinds of words chosen to use with participants was also important in order to avoid creating demean feeling for anyone of their situation. (Oliver 2004, 3,13, 22.)

The researcher has followed the similar trend during the interview as stated by Oliver (2004, 45, 55); Kvale & Brinkmann (2009, 71) that allowing each interviewee to have a full control and rights to withdraw interview at any time but such incident did not take place in this research during the course of interview.

As stated by Birch et al. (2002), interview can confront an ethical problem since it investigates private lives and that information could be publicly accessed. From the beginning the ethical concern should be taken into account as it undergoes the entire process of interview investigation. (cited in Kvale & Brinkmann 2009, 62.) The confidentiality issues regarding the interviewee's identity were informed before the interview took place. To keep the identity confidential the names were not used instead they are referred as "him" or 1<sup>st</sup> to 10<sup>th</sup> interviewee. The participants were informed beforehand about the tape recording of the interview, use of the recording for the study and destroying the recordings after the study has been completed.

Besides following the ethics during the data collection, there were other challenges during the study. There was limited time for the data collection that

was between Mid-Septembers to Mid-November 2013. The time-frame for conducting research was affected and reduced due to the long holidays for national festival and the national level election. The sharing of responsibilities and effective planning among students working for the data collection mainly for the observation and survey helped successfully collect the necessary information.

The people in Balkhu Settlement did not have a good experience with NGOs that had worked previously so at the beginning of the research process it created distrust and misconception about the research. The environment to trust was built after explaining them about the interest and the aim of research in Balkhu Settlement to the local people during a short meeting.

Among the interviewees, three of them perceived NGO and INGOs as an organisation with huge financial resources that will do everything for them. These kinds of perception directed to different direction during the research process by providing extra information and creating difficulties.

The uncertainty in the settlement was one major risk. There was always a probability to occur changes then the existing situation. It could create complete different scenario resulting in an unexpected need for a community for instance, the uncertainty of government intervention for the land. Even though participants were informed that the research aims to provide further information about the settlement to other stakeholders in future but they still had high expectation from the research.

Similar kind of experience was mentioned by Hammersley & Atkinson (1983, 78), that during the research process the people were keener to know about the researcher than the research. It was obvious that they were looking in researcher that how trustful one is but it was also visible in the participants that they wanted to know what one can provide them as a researcher and also how one could be manipulated. (cited in Silvermann 2004, 57.)

## 7 FINDINGS AND DISCUSSION

After adapting Millennium Development Goals (MDG) by the United Nations Members States in 2000, globally extreme poverty has been reduced by half while total number of people living in slums has actually increased from 760 million to 863 million. Even with national and international efforts, still the number of people joining slums exceeds than the number of people leaving. (UN-Habitat, April 2013,1). The similar case can relate to the situation in Nepal that the study made by Lumanti (2008) shows that in 1985 there were only 17 squatter settlements in Kathmandu and by 2003 there has been an increased in number to 40 and more. Every year there has been an increase in the numbers of the people living in Balkhu Settlement. To quote from the 8<sup>th</sup> interviewee that,

“There were very few people at the beginning of this settlement but, slowly the number of people has increased.”

Most of the interviewees stated that the condition of the Balkhu Settlement has relatively improved then before as they had no water supply, electricity and toilets. Now, the people have access to these basic services with the help of NGOs, churches and civil societies. People in Balkhu settlement were living under the subsistence and relative poverty along with the institutional exclusion due to the failure to recognize their rights as a citizen, which are explained below in the later sub-headings.

## 7.1 Insecurity and Poor Housing

In this topic, 'insecurity' refers to the secured feelings of social, psychological and physical aspect of people living in the Balkhu Settlement while 'poor housing' refers to the infrastructure and conditions of the houses in Balkhu Settlement. During data collection different words were used by the participants, respondents and interviewees that indicate it, which are mentioned in Appendix 1.

According to the observation, the nature of houses was vulnerable to fire. During calamity or such tragedy situation, the narrow streets inside the settlement makes difficult to rescue people and save their belongings. Earthquake can bring these poorly built houses to the ground causing lots of damages to people's life and property. Kathmandu is highly prone to earthquake which makes it more vulnerable (Ghimire 2011). The geographical location of settlement is located at the bank of Bagmati River which increases the risk of flood that occurs during monsoon. In terms of land security the inhabitants were at risk of forceful eviction.

These poorly built houses had very little or no space for all of its family members as there were nearly 5 people in each household. Most of these houses can resist neither the rainy monsoon nor the cold winter or not even the hot summer. It only provided shed for them. The loud noises on the street were clearly heard that comes from the houses through closely attached and poorly built walls. The inner streets were narrow and dark. During monsoon the water enters inside their houses which turn their life to chaotic.

According to Lumanti (March 2011, 15) that the houses in the settlements can generally be classified into three types; permanent, semi-permanent, and temporary as defined in 2001 Population Census. Balkhu settlement had all three types of houses as the permanent houses consists of masonry walls with concrete roof which were less in number compared to the temporary roofing and mud wall falling under semi-permanent status. The temporary houses were

greater in numbers which were built from reused materials such as tins, plastics, sacks, metal, bamboos and woods. Majority of people lived in poor houses. Mahaut community people had worst housing condition in the settlement as they were mostly concentrated in one corner at bank of the river. This group of people was marginalized within the marginalized community which means, they had more critical condition from every aspect such as economic, social, political and educational.

As mentioned earlier in this chapter that this settlement is not recognized by government as residential area. As point out earlier in Chapter 3.2 by Bruden & Hamm (2009, 184-185); Sabic et al. (2013, 73, 80); Smith (2009,3) that it shows the institutional exclusion and residential segregation as an existing urban slum area. Indeed, it made more difficult for the people living in this settlement to receive the basic services. The unrecognized settlements are not entitled to basic services such as water facility and electricity. People living in this settlement were deprived from these basic services however they have gained access to these facility with the help of NGOs, civil society organization and churches.

In the course of household survey, participants were anxious with other categories rather than housing because only 1% mentioned it as a need to improve their life while other 12% mentioned it along with other categories. It was also interesting to know that only 2% responded that their life is affected by bad housing while 4% of them mentioned along with other categories. The figure 1 shows that people were more concerned about the issue related with security than the housing facility. In following figures, it is mentioned as 'n' is equals to 103 (n = 103). It means the number of respondents as it was answered by 103 respondent. 60% of household mentioned that the security as a fearful factor affecting their sound living while other 9% stated it along with other categories. 16% household mentioned security is needed to make life better while other 12% responded that it is needed along with other categories.



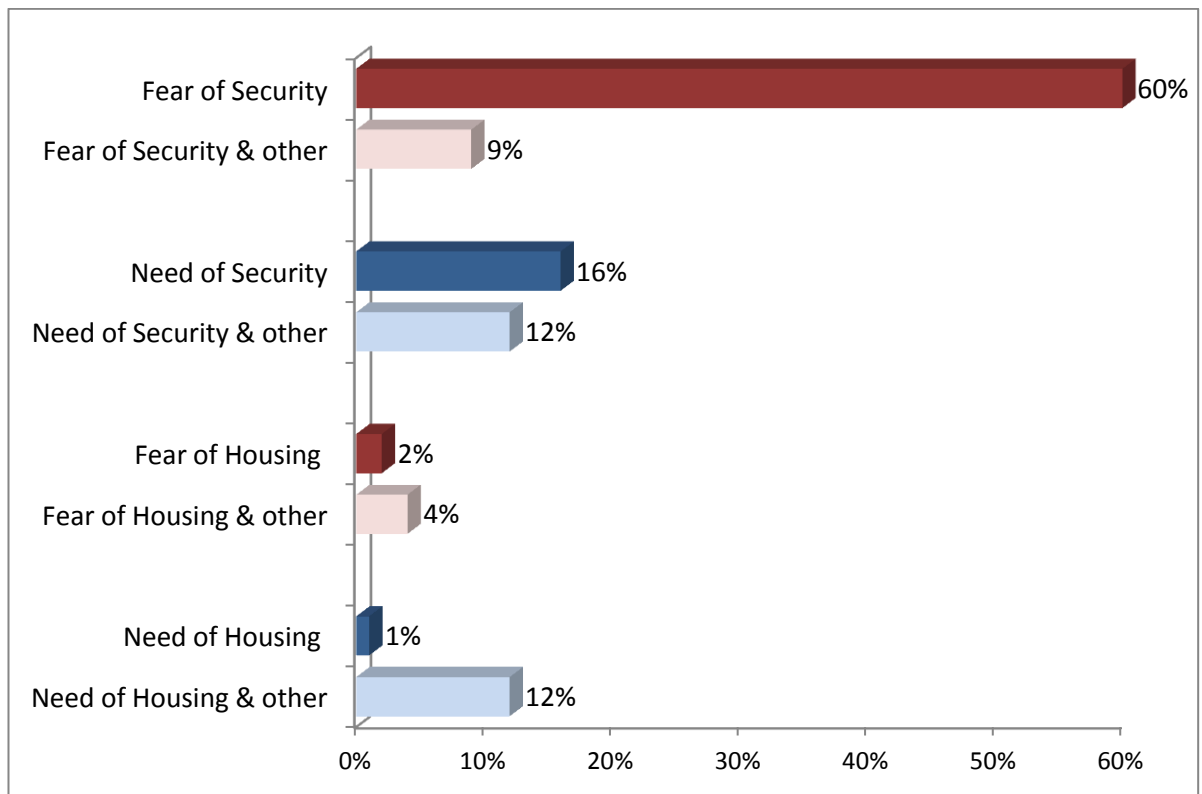


FIGURE 1: Percentage of need and fear of Security and Housing along with other factors (N = 103).

In an individual interview the participants were comparatively less concerned about housing because only two participants mentioned that they pay more than the normal price for electricity. While, the other mentioned more about security issues as retaining wall, forceful eradication from the settlement, malnutrition, domestic violence and substance abuse. In this study, malnutrition is considered as lacking the capacity to fulfil the basic need which comes under the basic security. The 5<sup>th</sup> and 6<sup>th</sup> interviewee mentioned that malnutrition was considered to be the problem faced by Mahaut ethnic group. The reason that they mentioned were larger number of members in a family and wage slavery. The 4<sup>th</sup> interviewee stated that,

“general people discriminates us when they come to know that we are slum.”

He added by pointing out that the general person shows a negative attitude towards the people living in slum area. The similar situation is mentioned by Saic et al. (2013, 73) that these people live in such places where no one would be ready to live and often has to bear embarrassment.

The 4<sup>th</sup> and 10<sup>th</sup> interviewee pointed the fear of eviction. To quote a statement by 10<sup>th</sup> interviewee;

“we do not hope from Government to receive anything at all but if only they could provide the land for these people than these people have survived till these days on their own and will continue as well.”

The 7<sup>th</sup> interviewee stated that, those who were capable also usually did not improve their housing condition because of being under the constant threat of eviction. The fear of eviction has been one of the biggest issues and also it had brought all of them to the same ground for discussion because of having a common fear.

The four interviewees mentioned that retaining wall as the immediate need for this settlement. They stated that they were scared because the whole settlement could be flooded. The whole settlement is vulnerable to the natural calamities due to its geographical characteristic.

The 10<sup>th</sup> interviewee stated that the attention of media is needed meaning newspaper, TV and radio to focus on people's problem living in the slum and squatter areas. The media can play a strong role to bring the attention of the related bodies for such development work. While, it can make an adverse effect on general people because of the way the media represents their article for its audience. It is important that media focuses on people's problem living in slum areas rather than people as a problem living in slum.

The 10<sup>th</sup> interviewee also suggested that there is a need for the advocator to advocate to secure people's right to live;

“for the condition that people have in this settlement, we need support from the advocating organisation.”

## 7.2 Poor Health and Sanitation

Under this topic, the objective was to gather information related to the situation and factors affecting health condition of the people and environment. It also includes issues such as, quality of water and physical infrastructure regarding the storage and supply of water along with the situation of the sanitation in the community. There were different words used by participants during survey and by interviewees during an individual interview to indicate poor health and sanitation which is mentioned in the Appendix I, under the title ‘themes’.

It was observed that nearby this settlement there was a fruit market which created tons of bio-degradable wastes but they also dumped all these wastes nearby the riverbank. It is also used as dumping site by neighbor residents and the locals from Balkhu Settlement which further damaged the environment and created risk to their health.

The health of the people was in vulnerable condition. The Bagmati River that flows behind the settlement carries all the sewage and garbage, during monsoon the main road in front of the settlement fills with ditches and in other season it becomes dry and dusty. The health is also equally affected by the unsafe drinking water and dumping site beside the settlement. Frequent illnesses were the result of unhygienic condition and poor nutrition. Malnutrition is mostly common among children and also adults in Mahaut community. In contrast to the observation, large number of people had a good health condition even though their health was in huge risk by the surrounding environment.

For the period of observation, it was clearly visible that communal toilets were in bad condition while their outlets were connected to the river. There were 3 big water tanks as a source for drinking water. The figure 2 provides more detail information about the condition of water and sanitation.

Even though people had access to public hospitals, survey shows that 53% of people were dissatisfied with their existing health condition. The data shows that they had very little attention about it and more need of other thing because only 5% of people mentioned as a need to improve their quality of life while only 1% of people stated that it as a fearful factor affecting their lives.

On the other hand, the survey shows that 83% of people use the water from the tank to drink, while 18% of them use the jar water for drinking which is expensive and clean. It also shows us that only 31 % of houses have access to the drainage system while 68% of them do not have it. Large number of household mentioned that they do not use any filtration for the water while other two half stated that boiling or basic filtration for drinking water. Direct consumption of water is also one of the reasons for people's ill health. The local people have mentioned that the water stored in the tank is not clean. As shown in the figure 2 that 68% of household uses communal toilets while 31% of them have private toilets at their home. One of a picture of communal toilets is shown below;

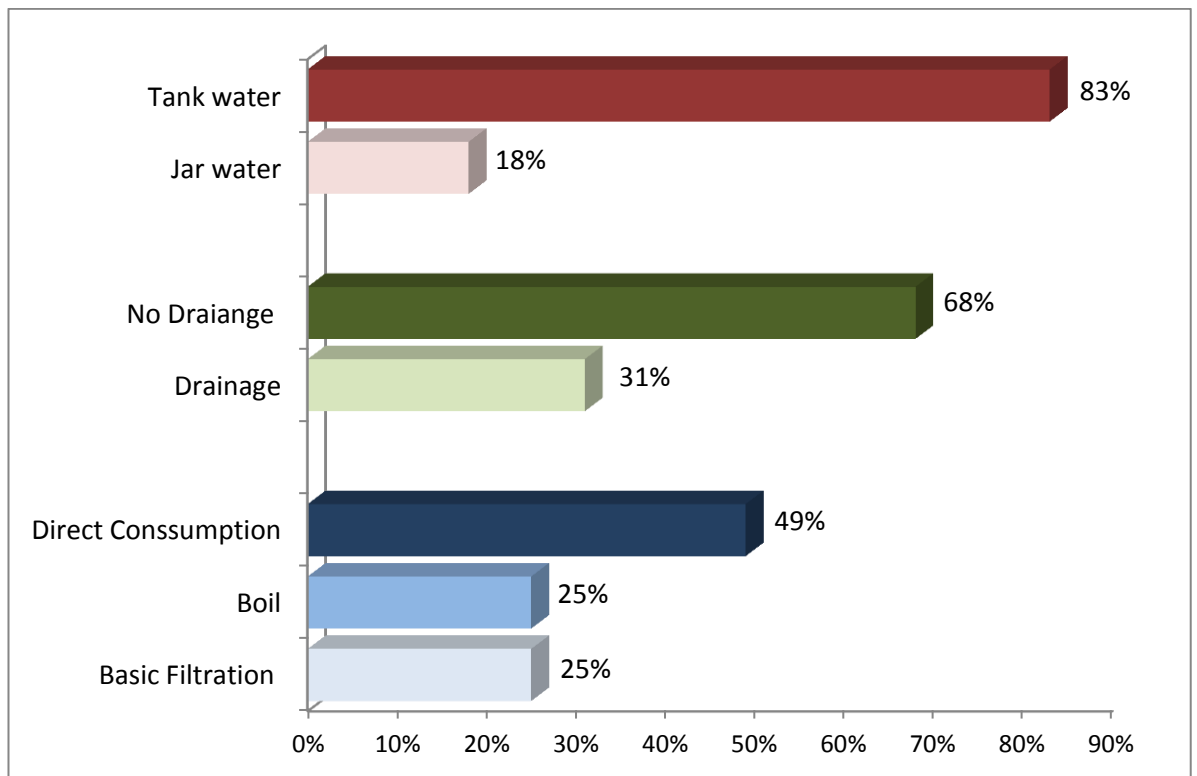


FIGURE 2: Percentage of water consumption through the tank, jar and direct consumption, basic filtration and the availability and non-availability of drainage system in a household (N = 103).

Only 6% of household mentioned that water and sanitation is important to improve their life while adding other 7% of respondents considered it along with other categories. 7% reported that they were affected by the water and sanitation problem while adding further 7% who mentioned that it is important along with other categories.

In an individual interview, interviewees had similar and different things to point then the above. While their health were being affected by the dirty environment and persistent unpleasant stench from the dumping site that was beside the settlement. All interviewees had same response about the disposal of the waste which is done through burning or dumping in the river. The 4th interviewee suggested that if the garbage containers are made availability for the local people then they can collect the garbage in that container along with the

introduction of fine system for those who throws garbage elsewhere than the container.

The 2<sup>nd</sup> interviewee mentioned that,

“The waste management will not only provide a clean environment but also good health along with employment for the people to work on it.”

The 1<sup>st</sup> interviewee reported that their health was affected by the constant unpleasant smell coming from the dumping site beside his house. Despite the fact, their health condition is also determined by their working condition as the 6<sup>th</sup> interviewee stated that,

“I have to go 5, 6 floors up and down carrying bricks and sands all day, the heavy work have resulted with health problems.”

It was also mentioned that people have the access for minor health check-ups but most of people do not have access in case of major health problems as it is expensive and they cannot afford it. The 10<sup>th</sup> interviewee mentioned that,

“the health of people are being affected by the unmanaged drainage system. During monsoon rainfall it causes water to enter inside houses which hampers the children and everyone’s health that causes swollen stomach due to the cold and wetness.”

For 1<sup>st</sup> and 2<sup>nd</sup> interviewee were mostly concerned about the high price of the water then the clean and safe drinking water. The 9<sup>th</sup> interviewee mentioned that the as it is a squatter settlement, they were deprived from having an access to the public water supply facility so they had it with the help of NGOs, churches and political affiliated groups. The importance and need of drainage was mentioned by the five interviewees. The 8<sup>th</sup> interviewee mentioned that they have faced more problems due to the absence of drainage and proper toilet. He mentioned that it has affected their daily life performance while the 10<sup>th</sup> interview stressed the point that,

“during the monsoon or even a short rainfall results in a pond like situation because of the lack of drainage system.”

The 4<sup>th</sup> interviewee suggested that if people receive economic or material support to construct the drainage system then the local people will contribute for the construction as they have done before.

### 7.3 Unfavourable Environment for Education and Employment

In this topic, the main concern is to know the situation of education and employment. It explores the environment, opportunities and facilities available for education and employment. During data collection process, different words were used by the participants, respondents and interviewees that indicate it, which are mentioned in Appendix 1.

It was observed that male member or the head of the family were the one who usually earns for the whole family, larger number of women was at home, most of the youths were unemployed, and there were also people with entrepreneur skills who had opened small restaurants and grocery shops mostly at the road side of the settlement. Most of those small restaurants where one could buy food to eat and drink, and small groceries shops were run by women. Whereas, the skilled work such as carpenter, constructions and driving were done by men. The parents in most of the family were employed or engaged partly or regularly at works however young people were mainly in search and need of jobs. Illiteracy among adults was very high but even though the parents were poor most of them sent their children to school. The education for children was supported by a small community school up to primary level within this community.

The figure 3 shows that 64% family had their children going to school whereas 34% of them had their children dropout from school. When asked for the reason to school dropout then 13% of family mentioned poverty as a major reason.

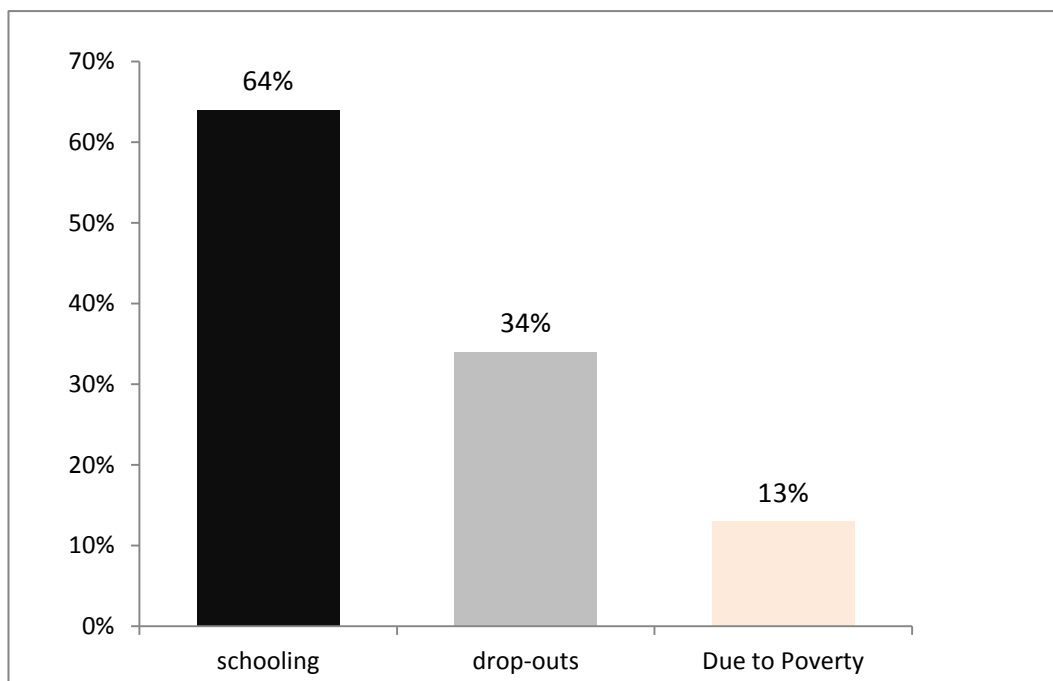


FIGURE 3: Percentage of children going to school, drop-outs and drop-out due to poverty (N = 103).

The Figure 4 shows that 49% of household has not been able to manage their everyday life with their income whereas 48% said that they could fairly manage. It was only 3% of household who actually said that they could manage their everyday life very well with their earnings. The average income of the people was Rupees 9139 per month. Euro 1 = Rs 130.57 (Ekantipur).



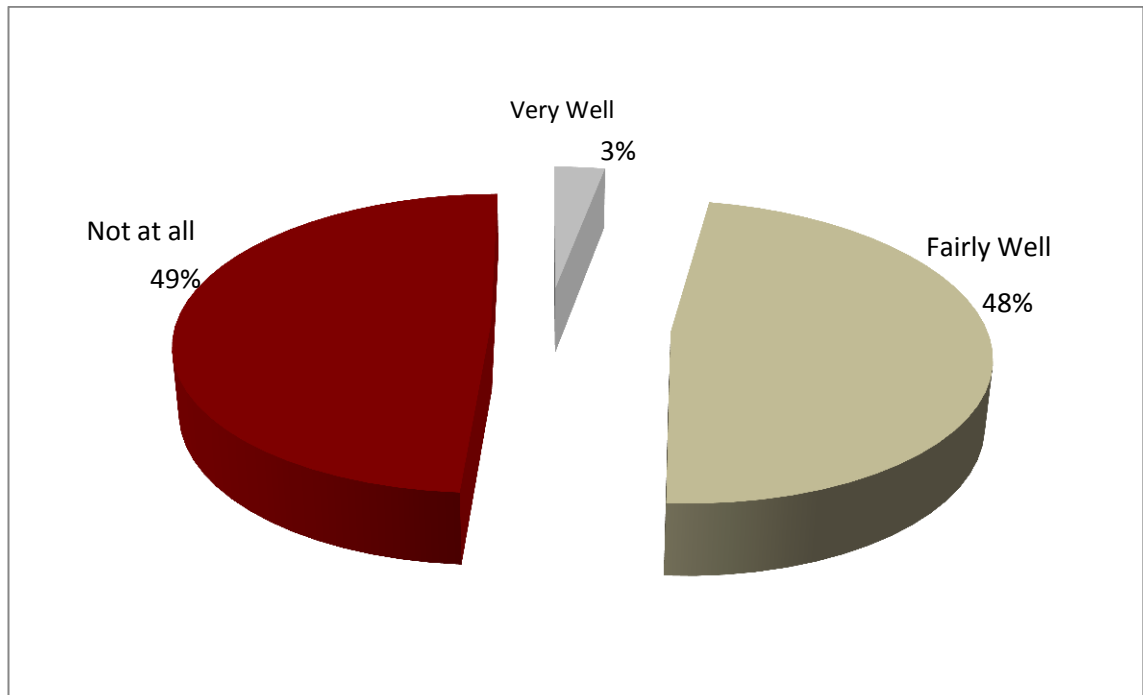


FIGURE 4: Percentage of people's satisfaction level with their earnings (N = 103).

Commonly, the interviewees showed their concern about employment and education. It was mentioned that mostly the young people could not utilise their time because of being unemployed, those who had jobs were not satisfied because there was not work for every day or the presence of wage slavery, marginalization due to unemployment and working poor, mostly the women in a house had to look after their children and among Mahaut ethnic group of people women were not allowed to work outside of their home due to their cultural barrier.

The issue of partial unemployment or wage slavery among employed was common in Blkahu Settlement. It was mentioned by the 1<sup>st</sup> and 6<sup>th</sup> interviewee, to quote the 1<sup>st</sup> interviewee that,

“we are marginalized due to unemployment. We do not have work for every day.”

In the Balkhu Settlement very little number of people was employed in good job meaning safe and better earning. It was mentioned by the 7<sup>th</sup> interview that little number of youths from this settlement have also been working as an international migrant worker. The young group of people mostly target for gulf countries or Malaysia as their first destination for work while they have more probability to earn there than in Nepal. The unemployment among youths has been one of a major issue as youths spend their time doing nothing or mostly being engaged in unproductive and harmful activities to themselves, to their families and their community such as substance abuse is one of its common consequences and being involved in troublesome activities.

If these young people would be engaged in productive and economic activities then it could have avoided the negative impact of low income in a family or unemployment, could take care of one's health, also increased one's social network which uplifts them from being socially excluded than the other citizens (Haralambos, Holborn & Heald 2004, 253).

While 2<sup>nd</sup> interviewee pointed out that there are people who are not willing to work because they are paid very low for their work which actually does not pay off to their hard labour work that they do. So, often they ignore to work and stay at home. While he also stated that,

“employment will help young people to utilize their time properly and contribution of women's employment is an important aspect to strengthen the family's economic condition.”

It is best stated in words by Kempson (1996) that these low paid jobs does not help people to overcome the poverty instead they keep on struggling to meet the basic requirements of one's family, have difficulties to manage the proper nutritious food, increase in debts, lack of fuel and water, poor housing and homelessness, poor physical health and stress as well as mental health problems along with domestic violence. The poor are more likely to face these problems as they have limited resources and huge demand within the family to be fulfilled (cited in Haralambos, Holborn & Heald 2004, 253.)

The 3<sup>rd</sup> interviewee mentioned that local people should be well informed about the programs that happens in the Balkhu Settlement and suggested that the location of organising any kind job-training should be at the centre of this settlement. He mentioned the reason behind this was that people are separated in different groups. People living in one corner of this settlement are unaware of what is happening on the other side so he stressed more about the dissemination of the information and proper location for organising any program.

The 5<sup>th</sup> Interviewee mentioned that begging is the main source of income in their family and the women were not allowed to work outside of the home because of the cultural barrier. He mentioned that the family will be charged by the elders from their community if the elders from their ethnic community comes to know that a woman from their family has been sent to work outside then their own house. This kind of conservative culture has not allowed these groups of people to fully participate in the economic and social activities. Whereas, women in these groups were even more marginalize as they were illiterate and did not have equal freedom as men.

The 7<sup>th</sup> interviewee mentioned drainage as an immediate need but he stressed more on the employment for the youths and adults that,

“people faces more problems in this settlement due to lack of employment opportunity. If any kind of work training is provided then it should also be able to pay them during their training for instance on-the- job-training because most people cannot afford a day without a work to feed themselves and their family.”

The interviewee had stressed that poverty is due to unemployment and unskilled work. He suggested on-the-job-training for the people to access better opportunity for skill work. On-the-job-training is more important than just the job-training because most of the people could not afford to feed themselves a day without a work. While Saic et al. (2013, 81-82) mentioned that, employment and economic empowerment are an important area that needs to be addressed

to reduce poverty along with exclusion, negative stereotypes and stigma related with slum.

Typically, the bread earners of a family were the head of the family usually the men. The female members were not often employed and even though they went to work they were paid low. The women's participation at work was also influenced by their new born while they have had very less option than to spend their time looking after them. It was noticed that, settlement alike this has a major contribution to meet the demand of the large number of low wage labour work in Kathmandu and nearby cities.

Due to poverty and the poor housing condition the education of the children were affected. The 6<sup>th</sup> interviewee mentioned that he had five children and he could not send all of his children to school because of the expenses that his family cannot afford for the admission. Every day children need food to eat at school and he did not have enough to provide them all. On the other hand, the environment at home is crowded and disturbing for children to study. They are easily distracted by seeing their friends playing around their houses. The 10<sup>th</sup> interviewee stated the reasons behind the bad school performance and dropouts for children and young one,

“Firstly, performance of school children is not very satisfactory because they are affected by the poor housing where they do not have a proper environment to study. Secondly, the community that they belong to make them feel ashamed in front of their school mates. Mainly it results to school drop-out. Thirdly, while these children are struggling with their study neither enough encouragement nor attention is provided by parents that certainly leads them to drop their study. Bullying at school may be other important reason.”

What I personally come to know from these interviewees was that there around 85 children who receive support for education until their Higher Secondary Level usually known as class 10 or School Leaving Certificate Level (SLC) in Nepal but after that most of them are unable to continue their study because they cannot afford to pay for their education. It is difficult to be employed with little education and without a better link.

Education and employment are interconnected, in a sense that an educated person have an opportunity and ability to work in a better area but for an uneducated one, he or she has to land on whatever is available mostly physical and labour work. In this settlement most adults are illiterate and are with limited skills such as construction worker or porter. Lack of education and training is with no doubt significant factor behind poverty and social exclusion. Many people with low skill or without skills in a labour market experience financial strain (Haralambos & Holborn 2004, 253; Shildrick, McDonald, Webster & Garthwaite 2012, 189). The 1<sup>st</sup> interviewee mentioned that that his family has to live in poverty because they cannot earn more with the available work.

Thus the findings shows the relation with Chambers (1995,173) as he mentioned that;

“The realities of the poor are local, complex, diverse and dynamic. Income-poverty, ill-being and wellbeing. In addition to poverty, these include social inferiority, isolation, physical weakness, vulnerability, seasonal deprivation, powerlessness and humiliation.”

As stated earlier in Chapter 3.1, Drakakis-Smith (1996, 692); Shildrick, MacDoonald, Webster & Garthwaite (2012, 168) mentioned that poor people are more than just victims and subject of investigation. It is also important for this research to show that locals have direct experience of the situation and they can contribute for their own alleviation with their different understandings of the particular problem that they face. Most people had their concern mainly about their vulnerability due to insecurity. Here are suggestions that were

suggested by interviewees to improve their current situation which is listed below;

- Increasing women's and youths participation at work.
- Dissemination of information and proper location for programs.
- Providing garbage container and introducing fine system to those who throws elsewhere than the container.
- Local people can contribute labor for construction.
- On-the-job training for people because they cannot afford to feed themselves a day without work.
- Need of advocating organisation to secure people's right to live
- Media contributing by focusing on people's problem in slum

As cited by Schischka, Dalziel and Saunders (2008, 234) that according to the Sen's Capability Approach, each participant's point of view reflects the importance of use of choices and opportunities whereas Saic et al. (2013, 81-81) mentioned that, an issue becomes a problem when there is a bigger difference in a nature of a problem than the opportunity to solve. The local people know the nature of problem that they face in their daily lives but due to poverty and lack of opportunity to solve it they have to live in a vulnerable condition.

All of these suggestions are very important and should be considered by those interested stakeholders who are interested to work for development of Balkhu Settlement. It is difficult to achieve any success in the development of any community until the local people's voices are heard. Similar views are shared by Scottish Community Development Centre (2014) that increase in people's participation is an active process of social inclusion whereas it is done with and by the people.

## 8 CONCLUSION

This research has provided detailed information about the situation of people living in Balkhu Settlement. Residents in this settlement have the same basic needs as any other residents in Kathmandu. This settlement is situated very near to the centre of Kathmandu valley but still it is unseen, unheard and abandoned by the state. Even though there were NGOs and churches working in this settlement hence, it is surprising to know that most of the people were unaware of any events being organised for their development.

The finding shows that Balkhu Settlement is poor and vulnerable due to their inadequate living condition which is looked through the socio-economic plus health and sanitation perspective. The institutional exclusion was widely seen in case of providing the basic public services and for official recognition of this settlement. This settlement was deprived of basic services such as water and electricity. People confronted discrimination when they are known to be living in slum. Balkhu Settlement is vulnerable due to their unsecured living condition that they could be forcefully evicted, the natural calamities and the dirty environment causing high health risk. Majority of adult people were illiterate whereas large number of children was enrolled to school. The root cause for school drop-outs among children and young people was poverty. Large number of working unemployment did not help people to overcome their poor economic condition while, unemployment among youths and women were quite common.

As stated by Wiman (1998, 18), to improve the quality of lives of people, there is a need to work and uplift the community from different aspects for instance, improve these finding categories such as insecurity and poor housing, poor

health and sanitation and unfavourable environment for education and high level of unemployment. It cannot be done by focusing the development work on only one aspect. All of these are interdependent and none of them alone is the same. So it is important to cover every aspect.

The situation of this settlement has respectively improved then before and still there are abundant problems, as well as the solutions. Working together by the local people in co-operation with the helping organisations has brought Balkhu Settlement to this point as from 'nothing to something'. However, the proper co-operation with local authorities can ease and speed up the development work in Balkhu Settlement.

As stated by Saic et al. (2013, 72), a slum to other may look like a chaotic set of domiciles but in reality it accommodates huge potentials. It's a place of hope, people create strong bond with each other because they go through same kind of situation. Balkhu Settlement is a community made by people and families living together. In this kind of atmosphere every individual has their own role.

### 8.1 Recommendation

The current form of Balkhu Settlement is the result of people settling down slowly and quietly back from 20 years because no one bothered to think about this area as it was not worth of caring while the urban economist Eileen Stillwagoon too notes that squatters often occupy the land that does not have to be paid rent and no one bothers about because of it being less worthy (cited in Davis 2007, 39). If the need of these people were addressed by responsible authorities then it would have prevented the increase in number of people living in Balkhu Settlement or any slum settlement alike this. There is a strong need of policy reformation and also its implementation to address the growing issues of urban housing problems and the need of urban poor.



Balkhu Settlement should be treated as a part of Kathmandu. Recognition by the government and local authority is needed to be a visible part of the city. NGOs and other civil society organisations can advocate for the people's right to live and equal access to the basic services such as electricity and water.

The local government state should have an active role and intervention in the development and improvement to work on the measures to help people improve their living condition. These people do not simply occupy the public land but they also contribute to the increasing demand of low labour and tedious work which other people would not do it. Due to people migrating to city for their benefits, the city has gained labour forces. Yet, the government has not been able to utilize the labour force in proper way. The situation strongly demands for a proper planning for urban development.

The unemployment among youths and housewives, and the wage slavery among adults have been trapped them in poverty. Job-training and on the job trainings to upgrade their skills can be an alternative and it demands for more research and intervention in order to help the locals to increase their accessibility in the labour market with greater opportunity. There is the need of planned institutional, organisational and financial support from local government, civil society organisations and NGOs.

The drinking water could be distributed in a clean and safer way with a lower price. The water-treatment or water purifying machine can be used which can be found in the market in an affordable price. A little attention by the government for waste management can bring a lot of positive changes in health and environment of Balkhu settlement. The connection of the sewage should have a proper get-way where it could be treated before it connects to the river. This can be possible only if the responsibility can be shared with all the stakeholders.

There are certain areas that need an immediate intervention in Balkhu Settlement for its development such as the construction of drainage system and

the proper maintenance of the communal toilets along with its outlets to pass through which has been an important need for this settlement. Building of retaining wall is yet another important and immediate need for the Balkhu Settlement. While, the local government has been building the retaining walls along the river banks in Kathmandu so this process will sooner or later reach to the Balkhu Settlement's river bank. The NGOs will have vital role to bridge the gap and to create the environment for co-operate between the government bodies and the local people in order to fulfil the interest of both parties without the use of any force and damages being made to the Balkhu Settlement.

There is equally the greater demand to empower youth and women. The immediate intervention is needed to support the children's education and to avoid school drop-out.

The initiation by the local government is needed to work with and for the development of Balkhu Settlement. For the development of the city, both parties "the local government and the local people" from Balkhu should find the right solution through a dialogue for the relocation or the possible best alternative that suits both of their interest along with the social support programs to improve the settlement and integration of this community with other society. Providing the housing facility is simply is not a solution as it is explained in by Saic et al. (2013, 81-82) that there is a difference between the problem faced by people and the opportunity to solve it. While resettlement program could only be helpful with a proper planning which needs the proper co-ordination of comprehensive action program that involves all the use of measures such as social, economic, environmental, health and urban planning, educational and other policies.

The access to information related to Balkhu Settlement for the interested stakeholders is a strong need to ease the work for development and wellbeing of the people. It can be made possible with the co-operation of all the stakeholders and local committee that the local people are affiliated to. The information collected by the NGOs and individual researcher, Universities and

other stakeholder can be share with the Balkhu Settlement while making it easily accessible to other interested stakeholders. There are youth clubs, political and non-political committees but the local committee who represents the Balkhu Settlement without being politically influenced could take the responsibility to manage and share information. It helps to keep the development work up-to-date and easily identify the areas that need an intervention.

## 8.2 Professional Development

The opportunity to work in a Diak's research project leads me to write a thesis. As I was allowed to use data from the Diak's research project, beside interview other data collection has been done in a group. The individual interview was solely the part of my thesis but I have also referred to other data from the Diak's research. So, I had the working experiencing in a group and also individually for my research. While working in a group, I learnt to share responsibility and time management. Gradually, working individually helped me to motivate myself and to build confident to work with participants and to have control over the situation.

The writing of the thesis has been done solely by the author and this process has taught the significance of self-initiative and determination. There was always the necessary assistance and guidance provided by the thesis supervisor. Throughout this research, I developed more passion to work with marginalized and excluded urban settlements alike this. It has improved my understanding on the issues of slum community. The realization and understanding of these terms poverty and people's situation was an eye opener. As a beginner researcher, I took 'poor and poverty' as a universal and simplified term. The physical aspect that I could mostly encounter and experience, it was more quantified to me because I could count the factors related to it but this research helped me to understand it from the Balkhu Settlement's point of view. These issues were local, specific and complex for

the people. It is more diverse for them and they could experience it every day with its multi-dimensional characteristics affecting their everyday life.

During this research process, I learnt to adopt, reflect and implement the ethical principles. It was difficult at the beginning but was indeed very fruitful learning; to be neutral about the views of the respondents or interviewees. It helped my work to be free of biases. The regular interaction with professional from different NGOs, GOs and the local people helped me to build my professional skills.

The experience gained from the thesis process has benefited me in a numerous way, I feel more confident to apply my knowledge in everyday working environment and to face the professional challenges in future. I have learnt many things about conducting research and the thesis process along with my personal learning habits.

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## APPENDIX 1: Sample of Data Analysis

Methods	Category	Observation	Survey	Interview	Themes	Findings
Security	Security	Squatter settlement, high risk from flooding, fire and earthquake	16% important added 9% important along with other themes 60% affecting sound living added 9% along with security	Retaining, fear of government, substance abuse, alcoholism, dispute, fights, discrimination, malnutrition and domestic violence	Natural calamities, eviction, robbery, fire, alcoholism, violence, substance abuse, safety of children and disable, insecurity, substance abuse, rainfall and flood, displacement, shelter, dam, basic needs, malnutrition, family relation and land ownership	Insecurity and poor housing
		Poorly built houses, Mahaut had worst housing condition, voices heard easily	1%important, 12% along with other 2% affecting sound living, 4% along with other.	High price for of electricity and improper distribution	Expensive electricity, street, road, development, infrastructure, poor housing condition	
Water and Sanitation	Water and Sanitation	Broken and dirty communal toilets, drainage system connection in half of the settlement, 3 big water tanks	83% use tank water, 18% use Jar water to drink, 49% consume water without filtration, 68% uses communal toilet	Insufficient water supply, drainage system needed, high cost of water, safe drinking water, bad conditions of toilets	Water, water tank, tank, drainage, sanitation, toilet and mismanagement of toilet	Poor health and sanitation
		High health risk due to dirty environment	53% dissatisfied with their health, 5% important, 1% affecting sound living	Dumping site nearby, work causing health problems, access to public hospital for minor health check-up	Pollution, environment, hygiene, unhygienic, health treatment, roadside chimney from factory, garbage and medicine	
Education and Employment	Education and Employment	Many women at home, unemployed youths, different occupation and entrepreneurship	64% children going school, 34% dropout, 13% dropout due to poverty, Average income <u>Rs</u> 9139 per month	Unemployed, work if available, working poor	Financial condition, finance, employment, economic groups and money	Unfavourable environment for education & high level of unemployment