

# An Assessment of the Condition of Squatter Settlement in Sankhamul, Kathmandu, Nepal

ANSHU SUBEDI

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**Abstract:** The report reflects the current situation of the residents of Sankhamul squatter settlements on several dimensions to generate attention of the public and the authorities to resolve their issues. More specifically, the report mentions about the condition of fulfillment of their basic and subordinate needs for their survival and existence as responsible citizens. The report further outlines the major institutions and authorities who have put their concern and efforts by formulating plans, policies and targeting programs for uplifting the status of the residents. Moreover, the final section of the report suggests appropriate recommendations for controlling the proliferation of such settlements, their consistent marginalization and subordination from the general people and solutions to control them.

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## 1 INTRODUCTION

A squatter settlement is defined as a residential area which has developed without legal claims to the land and /or permission from the concerned authorities to build; as a result of their illegal or semi- legal status, infrastructure and services are usually inadequate (Srinivas, 2015).

There are two reasons for this. One is internal to the squatter, and the other is external. Internal reasons include lack of collateral assets, lack of savings and other financial assets, daily wage/low income jobs (which in many cases are semi - permanent or temporary). External reasons include high cost of land and other housing services; apathy and antipathy on the part of the government to assist them, high 'acceptable' building standards and rules and regulations; lopsided planning and zoning legislation. (ibid). Satterthwaite (2001:146) argues that urban poverty tends to exhibit eight major aspects. These are:

1. Inadequate income
2. Inadequate, unstable or risky asset
3. Inadequate shelter
4. Inadequate provision of "public" infrastructure
5. Inadequate provision of basic services
6. Limited or no safety net
7. Inadequate protection of the poorer groups' rights through the operation of the law
8. Poorer groups' voiceless ness and powerlessness. (Mabogunje, 2005).

Squatter settlements comprise a substantial number of emigrants residing in a complex heterogeneous setting despite limited space for accommodation and means of livelihood. This creates a perfect linkage with urban poverty. In other words, squatter settlements and urban poverty are mutually inclusive. Urbanization is an inevitable process in which its existence can be related to different scenarios that vary in developed and developing countries. In this context, urbanization has been linked as a consequence of industrialization followed by economic development. On the other hand, in cases of developing countries urbanization is the result of a huge number of migrants from rural to urban areas as well as inefficient urban management.

The Global Report on Human Settlements, UNCHS indicates that 40-50% of the population lives in slums and informal settlements in many cities of the developing world. While not all the informal settlements provide unsatisfactory living conditions, they are usually inadequately served with essential infrastructure. Extremely high population densities and room occupancy rates, although not proof of unsatisfactory housing conditions, usually do not indicate an inadequate supply of housing. (Mathema, 1999) Even as the fairly recent attitude of "slum eradication" is slowly transforming to "slum upgradation", the very fact that they need to be 'upgraded' implies that they are lacking, or at least considered so by the authorities (ibid).

South Asia has the highest urban poverty levels in Asia and the Pacific with countries like Bangladesh (71%), Nepal (59%), and India (32%) reporting high proportions of urban populations living in slums (AUSAID, 2013). In most South

Asian cities, highways, megamalls, sky scrapers, and gated villa communities that symbolize growing wealth and prosperity are intermixed with slums and informal squatter settlements where the urban poor live and work in the low paid, insecure, irregular jobs in the informal sector as domestic helpers, street vendors, factory workers and home based workers. (ibid).

Table 1: Urban Population Growth in South Asia in comparison with Asia region and the World, 2010-50

Country	Year 2010	Year 2030	Year 2050
South Asia	549,344	874,530	1,255,465
Asia	1,847,733	2,702,525	3,309,694
World	3,558,578	4,983,908	6,252,175

Source: World Urbanization Prospects, 2011

While proportion of the urban population (28 percent) and of the total poor (25 percent) has remained relatively stable in South Asia as a whole, the region still has the highest number of urban poor in the world (135 million \$1 per day and 296 million \$2 1 day, 2002) (UN-HABITAT, 2006). Five of the world's mega cities are located in South Asia and are home to large concentrations of urban poor. The cities of Mumbai (18.8 million), Delhi (16 million), Calcutta (14.5 million), Dhaka (13 million) and Karachi (12.2 million) have sprawling slums and major challenges of city management which makes addressing urban poverty one of the most difficult challenges (ibid).

The number of urban poor has jumped to 7 million in 2011 from 3.1 million in 2005 in Nepal. While remittance has made a significant impact on reducing rural poverty, the number of urban poor increased mainly due to growing urbanization, rising migration and lack of inclusive growth. (Post Report, 2014).

City areas have experienced various forms of expansion. The most prominent form of expansion is horizontal expansion. Among the most obvious result of this is the proliferation of slums and squatter areas. With the drastic developments as consequences of both rapid population growth and increased migration to urban areas, poverty is becoming an increasing urban problem. (Shakya, 2005). But when the rural migrant people discover that housing, jobs, incomes, and amenities that had 'pulled' them to the city are not available or are not

willing to help them find the 'dream' they aspired for, they have no chance other than to stay in the squatters and slums tolerating the poor living environmental condition. (ibid).

### 1.1 History of Squatter Settlement in Nepal:

In 1985, it was estimated that there were only 17 squatter communities in Kathmandu, but now the number has grown to 40. Out of 40 settlements, 11 settlements are situated along the Bagmati riverside, where 3903 people (2052 males and 1851 females) are residing. (Deshar, 2013). The increasing trend of squatter household on this side has found to be 37.94 percent in 2008, 39.16 percent, in 2009, 24.79 percent in 2010 and 15.83 percent in 2011. (ibid).

Table 2: Settlements of Kathmandu Valley as per settled year:

Settled Year	Number of settlements in Kathmandu Valley
1985	17
1988	24
1992	33
1996	47
1998	49
2008	45
2010	51

Source: (Decades of struggle for space, 2014).

The proportion of urban population living in the slum has been mentioned in the table below:

Table 3: The proportion of the urban population living in slums in Nepal:

Year	1990	1995	2000	2005	2009	2014
Slum population as a percentage of urban	70.6	67.5	64	60.7	58.1	54.3

(Percentage)						
<b>Slum population in urban areas (Millions)</b>	1.2	1.6	2.1	2.6	3.1	2.8

Source: Urban poverty in Nepal, 2015.

There are different types of squatters in Kathmandu. Firstly, they are classified into three groups by ownership of houses:

- a. Owner squatters who have their own in squatter settlements
- b. Squatter landlords who rent their houses or rooms to others
- c. Squatter tenants who rent their houses or rooms from landlords (Tannaka, 1997).

Secondly, they are categorized by their motives for squatting:

- a. Serious squatters who really need houses to live
- b. Spectacular squatters who occupy land in anticipation of future benefit such as obtaining rights of the land one day
- c. Occupational squatters who are running business on the land they are occupying (ibid).

The urban population of Nepal is about 17% of the national population, making it one of the least urbanized countries in the world. During 2001-2011, the rate of population growth was 3.4% per year in urban areas compared to 1.4% for the country as a whole. The Nepal Living Standard Survey (2011) estimated that 15.46% of urban dwellers were living below the poverty line. (Sharma, 2012). The emerging urban poverty patterns reveal that significant proportions of households are closer to the poverty line in municipalities. Geographical barriers, lack of information, structural issues of gender, caste, ethnicity and regional identity based exclusion, and traditional social practices tend to add to economic disadvantages and exacerbate the incidence of poverty. (ibid).

### 1.2. The rural-urban linkage:

Table 4: Rural Urban Linkage Typologies:

Types	Description
<b>1. Spatial Linkage</b>	Settlements of various sizes  Road networks and railroad networks  Ecological interdependencies
<b>2. Economic linkages</b>	Market patterns  Production linkages  Flows of raw materials, goods, vehicles, and capital  Shopping patterns
<b>3. Socio-cultural linkages</b>	Migration of population  Visiting patterns and journey to work  Rites ,religious activities and festivals  Social groups, activities and kinship patterns  Land tenancies
<b>4. Technological linkages</b>	Irrigation systems  Telecommunication systems  Energy flows and networks
<b>5. Financial linkages</b>	Capital and income flows  Credit and financial networks
<b>6. Political linkages</b>	Power and authority

	flows  Formal and informal decision making relationships
<b>7. Administrative and Organizational linkages</b>	Structural and organizational interdependencies  Government budgetary flows  Authority approval supervision patterns
<b>8. Service linkages</b>	Education, training and extension linkages  Information sources and dissemination patterns.

Source: Pradhan, 2004

**2. Statement of the Problem:**

Among the various peripheral spaces that have been created world- wide due to poverty and exclusion include: slum areas and squatter settlements occupied by internally displaced, marginalized as well as unemployed people. Kathmandu valley is being regarded as the hub for various opportunities, facilities and a dream place for almost every Nepalese to settle. Despite the rapid urbanization and a huge concentration of population at a single place, there has been a considerable increase in urban poverty. This raises a major question of finding appropriate linkages between urban poverty and slum settlements as well as the roles of government agencies in formulating policies and their correct implementation.

**3. Research Objectives:**

The major objective of the research is to find the underlying causes of urban poverty as well the effects of it among the people. Similarly, the other objectives are:

1. To assess the situation of the Sankhamul squatter area
2. To state the roles of the authority including the government and the other institutions in dealing with urban poverty caused by squatter settlements

**4. Operational Definition:**

Squatter (informal) settlements refer to areas where people have informally built their own houses on land that does not belong to them, and for which they have no legal permission or lease or building permit and usually build without following building and placing regulations (UN\_HABITAT, 2008).

Slum refers to a wide range of areas with poor quality housing, insufficient infrastructures and deteriorated living environment, but in which the occupants have some kind of secure land tenure as owners, legal occupants or formal tenants of land (ibid).

According to the World Bank, "Poverty is pronounced deprivation in well-being, and comprises many dimensions. It includes low incomes and the inability to acquire the basic goods and services necessary for survival with dignity".

According to the United Nations, "Absolute poverty is a condition characterized by severe deprivation of basic human needs, including food, safe drinking water, sanitation facilities, health, shelter, education and information. It depends not only on income but also on access to services."

## 5. Research Methodology

### 5.1. Research Design:

The research is designed to describe the status of urban poverty in the squatter settlements. Prevalence of the vulnerable groups subject to poverty has been a major factor to design this research. The purpose is to identify the profile and the status of squatter settlements in the research area.

### 5.2. Research site:

The research was carried out in Sankhamul, Kathmandu, Nepal

### 5.3. Universe and sampling:

The universe for the study were the settlers of and the sample of the study included the Government and the Non-governmental organizations involved in eradicating poverty in Sankhamul area and one-on-one interviews conducted with the beneficiaries. The major respondents were the residents in the research area. Similarly, other twenty respondents included the various age groups and origin residing in the research area: older population and single women.

The sample were identified for the study in order to generate ideas that would reflect the current scenario of research topic in the study area. For this interviews and focus group discussion was carried out.

The sampling technique employed in the research study is purposive non probability sampling. The researchers narrowed down the sampling to heterogeneity sampling in order to address the diversity in order to generate ideas the status of the squatter settlers. These include respondents like children, older men and single women.

### 5.4. Limitations:

This study is limited in a single area in Sankhamul. The study period was completed within five days which can be another constraint to limit the study. Even interviews could be affected by personal biases. Logistics limitations such as budget, access to research site and physical inaccessibility were

other limitations. Thus the findings may not reflect the generalized information with other study areas as this study was limited in specific area and time.

### 5.5. Ethical Consideration:

All ethical consideration was upheld during the research. The principle of DO NO HARM was employed. The participation of the respondents was voluntary and interviews were taken with their full consent. Due emphasis was given to maintain privacy of the respondents and the confidentiality of the data.

## 6. Findings, Data Analysis and Presentation:

Squatters in developing world megacities are unable to access formal housing markets because governments are unable or reluctant "to provide low income housing, and because of the speculative price levels in formal urban land and housing markets." (Stone, 2011).

Today's slums are definitely many of the conditions present in cities in the middle ages, including a lack of basic service provision (such as: adequate clean water, sanitation and rubbish collection); substandard housing structures; overcrowding and high density; unhealthy living conditions and hazardous locations; vulnerability to exploitation ; and of course extra legality informality and insecure tenure (ibid).

Squatters have encroached Kathmandu Valley's river banks for the last 43 years, but governments have failed to settle them permanently so far. The last time the government tried to clear the river banks of the Valley in 2012, the squatters had attacked government authorities and occupied the banks. (The Himalayan Times, 2013). There were 1082 out of 8000 families who had registered as squatters with DUDBC in 2012. There are 73 places in Kathmandu and three places in Lalitpur and Bhaktapur have squatters' settlements. Among

them Thapathali was the recent encroached river bank, which squatters occupied 10 years ago. (ibid)

Sankhamul squatter settlement is the connection between the Kathmandu and Lalitpur district on the right bank of Bagmati River. The river originates at Bagdwaar on the northern hills of Kathmandu valley and flows through several important parts of Kathmandu including the temple of Lord Pashupatinath, the holiest Hindu temple in Nepal. The squatter settlement is occupied by a heterogeneous group of people irrespective of age, gender, ethnicity, caste and occupation. This area located just nearby the riverside is publically owned by the government of Nepal. In other words, the area is occupied by the residents without any formal legal claims, authorization or permission from the respective authority.

Several dimensions of poverty that impact upon the vulnerability of the urban poor can be identified:

- **Property rights and security of tenure:**  
Without secure tenure and land title documents, squatter residents can be subject to harassment by the authorities and access to public services, credit and livelihood opportunities are limited (UN\_HABITAT 2010:p.9). Fear of eviction is a key factor preventing investment in structures and housing improvements (Bajracharya et al., 2015: p.25).
- **Access to infrastructure and public utilities:**  
The provision of water and sanitation is not sufficient to meet the demands of rapid urbanization (Muzzini & Aparacio, 2013). Access decreases drastically for the poorest urban quintile (MOUD, 2015).
- **Health:**  
As a result of inadequate water & sanitation facilities, waterborne epidemics occur regularly in Nepal, affecting the poor & marginalized the most. Overcrowding has increased vulnerability to communicable diseases such as influenza and diarrhea. (Shrestha, 2013). Poor children and women are

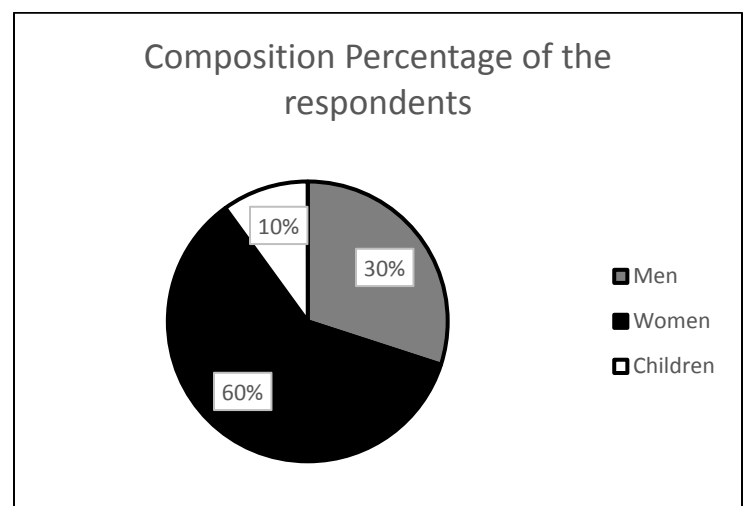
particularly vulnerable (Gupte & Bogati, 2014; UK, 2010).

- **Social Exclusion:**  
There is a strong sense of social exclusion amongst squatter and slum communities. They are often treated as temporary settlers and outsiders. The lack of tenure and the inability to obtain election cards deprives them of the right to participate in political processes (Shrestha, 2013).
- **Crime & violence:**  
There is an absence of the rule of law in slums, along with a lack of social protection mechanisms & isolation from the other settlements (UN, 2013:p.81).  
(Source: Urban Poverty in Nepal, 2015)

In the context of assessing the condition of the people residing in the area I have categorized it into various sub headings. Their brief description has been given in the following points:

#### 6.1. Demographic composition:

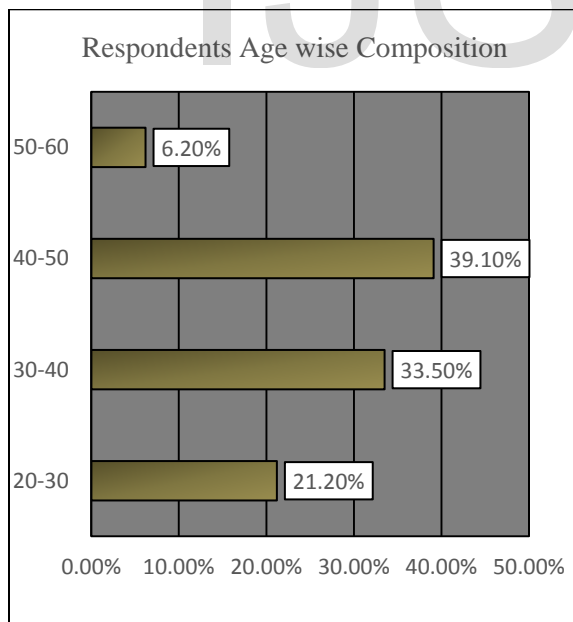
Respondents	Composition percentage
Men	30
Women	60
Children	10



Among the residents of the Sankhamul area, the majority of respondents were women whereas the minorities were men and children with 60 percent, 30 percent and 10 percent respectively.

6.2. Age group:

Age group	Percentage
20-30	21.2
30-40	33.5
40-50	39.1
50-60	6.2



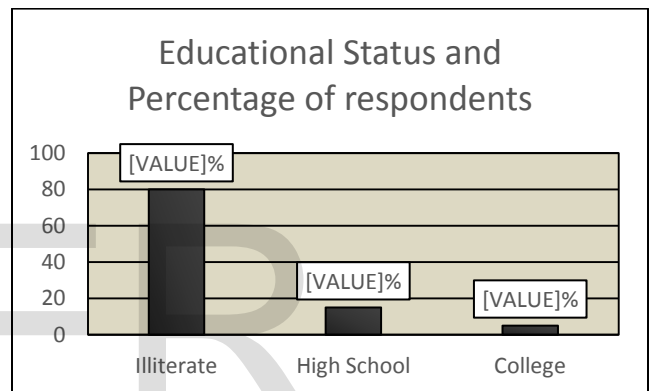
A majority of respondents were from 40-50 age group as they were readily available for responding and interacting. The rest included the respondents from 30- 40 age group with 33.50

percent, 20-30 age group with 21.20 percent and 50-60 age group with 6.20 percent.

6.3. Educational Qualification:

Educational Status	Percentage
Illiterate	80
High school	15
College	5

Table 1.2



A majority of respondents (80 percent) had no education at all. They had no opportunity to receive formal education whereas 15 percent studied till high school and 5 percent till college.

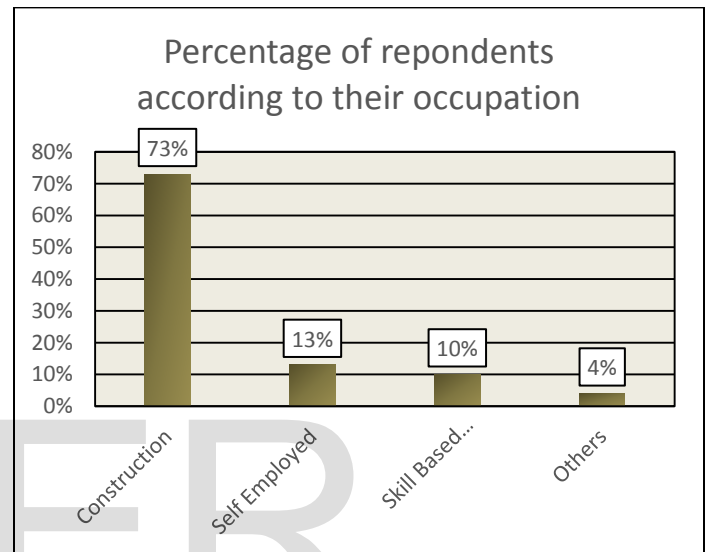
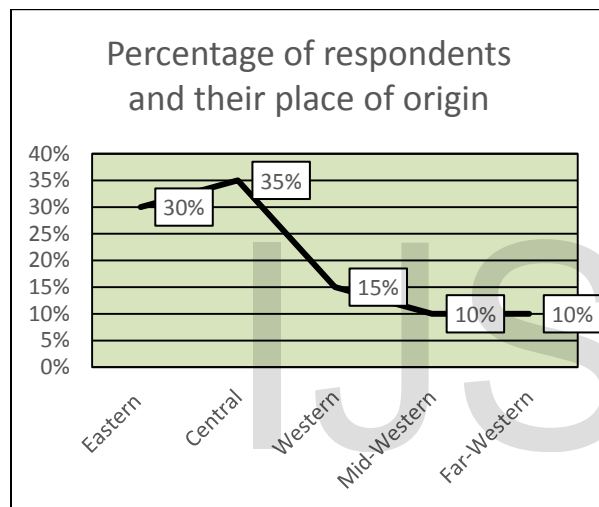
While the older generation were not able to receive any formal education, the area has a day care center where children below five years of age are provided with education informally. Two enthusiastic volunteers were involved in providing education to those children in the day care. This has had dual implications. First, the children have a proper care during the day time when their parents are out for work including proper meal and safety while playing. Second, the children receive Montessori level education in the meantime.

6.4. Place of Origin:

Place of origin	Percentage
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<b>Eastern Nepal</b>	30
<b>Central Nepal</b>	35
<b>Western Nepal</b>	15
<b>Mid –Western</b>	10
<b>Far- Western</b>	10

<b>Self employed</b>	13
<b>Skill based (sewing, handicrafts)</b>	10
<b>Others</b>	4



The squatters residing in the area were mostly migrants from various parts of Nepal. Among the respondents each of them migrated from outside the valley. Often lured by the vibrancy and opportunities in the capital city, the migrants had their own expectations and dreams before migrating to their dream land. Unfortunately, their dreams were shattered and the people were compelled to live in the shanty area.

When interviewed, respondents were found to have been involved in various occupation and income generating activities. Among all, majority were involved in construction activities that includes carrying loads (bricks, sand, mud, cement, stones and other materials), and constructing houses, bridges and likely work. They receive wages on daily rate and the total earnings exceed 20000 for those who work daily. On the other hand, some respondents who work half a year were reported to have been unable to perform the work daily because of their physical condition i.e, they complained of pain in the back and knee areas . Some were even reported to have been severely injured in the process.

6.5. Occupation:

<b>Occupation</b>	<b>Percentage</b>
<b>Construction</b>	73

Various skill oriented programs have been conducted in the area to support their economic status and equip them with the complete support from local non- governmental organizations basically targeted to older women who are physically weak.



Income generation especially for older women who didn't receive any education is very difficult. Those respondents were involved in acquiring skills like: fabric painting, beads ornaments, tailoring, handicrafts and others organized by supporting organizations.

The earning from these products were not enough to cover up for their day to day expenses because of lack of proper management and insufficient market for sale.

#### 6.6. Housing Pattern

The settlement was mostly concentrated with temporary and impermanent houses ranging from brick made, cement made and mud made houses. No provision has been made to reconstruct those poorly constructed houses. Most of all, the houses constituted of no insulation on the roofs and a minor coverage for rain and wind. Moreover, additional facilities around housing like sewage disposal and waste management was minimal.

Some respondents said that there were permanent housing before the demolition was carried out by the then Government of Nepal. In the process of which the locals were infuriated because there was no such arrangement for their resettlement. One of the respondents claimed that an NGO constructed new settlements for them in anticipation of a monthly paid rent which was unaffordable for them in absence of proper income.

#### 6.7. Health and Sanitation:

In spite of lower income to afford for advanced healthcare, the residents are able to go for health check-ups during the times when they are unwell to the nearest public hospitals. There has been no traces of any epidemics in the past. Moreover, there has been regular cleanliness and sanitation programs in the past to make the area cleaner and safe to stay.

#### 6.8. Drinking Water:

One of the primary concerns of the residents is the inaccessibility to safe drinking water. The people drink water from the tanker supplied by a donor occasionally. However, during other days, the people are forced to drink water from tube well.

This has definitely created dearth of safe drinking water as well as increased risks of water borne diseases due to contamination. Similarly, the accumulation of water during rainy season has increased the number of flies and mosquitoes in the area and susceptibility of people to diseases and infections.

#### 6.9. Drainage / sewage disposal:

The people had access to one toilet per household. Though the toilets were of no permanent nature, they do serve the need of the people. The toilets are shifted from one place to another to dispose the waste off. There is no open defecation found anywhere nearby the area.

#### 6.10. Social protection:

The residents who were eligible for social security allowances (the older generations) have not received them and they had to go to the place of their origin to receive their amount. Other forms of social protection have not been provided to them.

#### 6.11. Dietary Supplements:

The residents had three meals per day that was enough for their survival. Their income was sufficient for a hand-to-mouth survival.

#### 6.12. Disaster:

Sankhamul area is located in the peripheral area of Kathmandu by the riverside. The level of water rises during the rainy season. There is no occurrences of flood or any disaster in the area.

#### 6.13. Involvement in violence or conflict:

The area has not been affected by any forms of domestic violence as per the respondents.

#### 6.14. Role of NGOs/INGOs:

Basically, the local NGOs are of good support to the residents of Sankhamul. They offer financial support, training for skill generation, cleanliness,

health camps, clothes distribution, and likewise occasionally. Some of the prominent organizations included: *Shakti Samuha* and *Saudaya Saarthi*.

6.15. Community based savings and mobilization:

The community shared by the residents of Sankhamul squatter have formed a monthly community savings termed as "*Aama Samuha*" where older women contribute a monthly amount of Rs 100 each to develop into a savings for later in situations of medical or disaster emergencies. Though the members were proactive previously, currently some of the members withdrew their membership in the dearth of sufficient income. The saving did serve some purpose in the past covering partial expenses. Hari Maya, one of the respondents highlighted on the benefits of such community savings and wished her friends would not withdraw their membership from the group

(UNHABITAT.2007). Related to the haphazard urbanization are the rural dynamics underway in the country, particularly the physical degradation of productive land, failure of the land tenure system, increasing unemployment and modernization of the agrarian economy, all of which have led to the movement of people from rural hinterlands to urban centers such as Kathmandu. (ibid.).

Year in AD	1971	1991	2001	2016 (Estimated)	2035 (Estimated)
No. of Municipality	16	33	58		
Urban Population	462, 000	169, 3000	330, 0000	660, 0000	
Percent of Total Population	4.1	9.1	15	30	50
Percent of Urban Population Growth Rate	3.23	5.89	6.91		

Source: MUAN, 2008

7. Major Policies and Initiatives:

The following chapter gives a brief overview of the major Ministries in Nepal who are responsible for urban development and working to combat urban poverty prevalent in squatter settlements in Nepal. As per the research objective, some of the major works of the Government of Nepal as well as other national and international institutions have been stated briefMany reasons have been attributed to the growth of squatter settlements in Kathmandu. First is the 'anarchic urbanization' of the valley with very little planning by the government and municipal authorities, forcing the growing population of people to live in squatter settlements

7.1. Roles of the Government and I/NGOs

The table below summarizes the role of various Ministries and partner organizations that have significantly contributed in urban development and poverty reduction in Nepal.

Table 7: Summary of the roles of various Ministries and their contributions to urban development in Nepal

Ministry of Physical	Water supply, road, urban planning and
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<b>Planning and Works</b>	<b>services</b>
<b>Ministry of Local Development</b>	Administrative issues of municipalities and also carries out programs for women children and elderly
<b>Ministry of Women and Social Welfare</b>	Women and children's welfare programs such as: education, skill development, trainings and nutrition programs
<b>Ministry of Health</b>	Carries out a number of DPT and other vaccination programs in urban areas through its departments ,hospitals and health centers
<b>Ministry of Population and Environment</b>	Carries out a number of population education programs , enforces Environment Protection Act and Environment Impact Assessment Guidelines
<b>Department of Housing and Urban Development</b>	Implemented Urban and Environment Project in nine municipalities just outside Kathmandu Valley with the financial assistance of Asian Development Bank (ADB).
<b>UNDP</b>	Implementation of Rural /Urban partnership in districts outside Kathmandu Valley Carried out micro-credit, enterprises training and lane improvement

	programs Initiated Private Public Partnership (PPP)
<b>UDLE</b>	Helping municipalities in Strengthening their planning capacity

Source: An Assessment of the urban Poverty Reduction Programs, 2014

Among the most active partner organizations include UNHABITAT, World Bank, ADB, UNDP and GTZ that have contributed in assisting the GON and other local bodies to address the issues on urban development.

Urban Development through Local Efforts (UDLE) under GTZ started supporting the Government and the local bodies guided by the Four Pillars of the Poverty Reduction Strategy Paper (PRSP) of the Tenth Plan. (Sainju, 2008). With the objectives of sensitizing the Government officials and municipal officials on urban poverty issues and enhance the institutional capacities of the municipalities as well as to provide needed technical assistance to local bodies in preparing data base, poverty profiles, strategies and monitoring. (ibid).

### 7.2. National Urban Development Strategy (NUDS):

National urban development strategy (2017) constitutes of five underlying and interconnected guiding principles:

- a. Sustainability
- b. Inclusivity
- c. Resilience
- d. Green
- e. Efficient

With a time horizon of fifteen years, the strategies have been formulated under the themes: infrastructure, environment, economy and finance.

The major issues identified under urban system are:

- Unbalanced (all urban area do not serve the surrounding area, tier distribution issue) and fragmented (disintegrated) national, provincial and regional urban systems.
- Weak inter and intra-regional linkages particularly in the mid-west and far-west
- Mobilizing regional resource potential for urban growth (location specific niche agriculture potential, bio-diversity)
- Urban primacy and impending federal re-structuring

	inter-provincial/ regional )
	flow of goods and services
	National and sub-national
	(provincial and regional) urban
	primacy

(NUDS, 2017)

Table 8: NUDS indicators for strengthening national and sub-national urban system

Desirable Condition	Indicators	8. Literature Review
<b>Strengthened national and sub-national (provincial and regional) urban system</b>	Growth of provincial capitals and regional cities (with high order socio-economic functions: health, education, wholesale , manufacturing, etc.	Traditional thinking about poverty is that it is prevalent in the rural areas but currently a large number of people in the urban areas are suffering from poverty. (Program Report, 2005). In the context of a rapid shift to the urban or city areas with a dream and aspirations of a city lifestyle creates an access to a wide array of opportunities. However, escaping from the hurdles of rural life does not create a guarantee of better lives in the urban areas. This can further be linked with
	Quantity and degree of coordinated investment to unleash development potential of a city	unguaranteed livelihood options, inaccessibility to basic infrastructures, vulnerability, lack of access to resources and powerlessness.
	Sub-national (intra-provincial/ regional and inter- provincial/ regional)flow of goods and services	Urban living is often associated with higher level of literacy and education, better health, greater access to social services, and enhanced opportunities for cultural and political participation. Nevertheless, rapid and unplanned urban growth threatens sustainable development when the necessary infrastructure is not developed or when policies are not implemented to ensure that the benefits of the city are equitably shared
	National and sub-national hierarchy of urban centers	(World Urbanization Prospects, 2014). Today, despite the comparative advantage of cities, urban areas are more unequal than rural areas and hundreds of millions of the world’s urban poor
	Quality of connectivity standards (intra-provincial/ regional and	live in substandard condition (ibid). The deleterious condition of slum dwellers can be related with the statement because it embodies the prevalent form of inequality and mismatch in resource allocation.

Slums and squatters have increasingly emerged as one of the principal features of cities in many Third World countries. Slum formation is closely linked to economic cycle, trend in national income distribution and in more recent years to national economic development policies. (UNHABITAT, 2007). Cyclical nature of capitalism, increased demand for unskilled labor, and the negative effects of globalization in particular economic booms and busts that rates up inequality and distribute new wealthy contribute to the growth of slum. (i.b.i.d). As the phenomenon of squatter settlements continues to hinder the economic condition, its effects continue to be interlinked with social as well as political condition.

Due to illegal settlements dwellers of slum and squatter are excluded from urban facilities provided by the government and local authorities and make environment for them to go to informal sectors. (Acharya, 2010). In the process of urbanization and simultaneously increased rate of slum and squatter settlements, inclusion of low – income holder people and dwellers of slum and squatter seems to be raised (i.b.i.d).With slums being a way of living in urban areas ,has increased the vulnerability of the people towards a poverty and lower living standards.

With the drastic developments as consequences of both rapid population growth and increased migration to urban areas, poverty is becoming an increasing urban problem. (Shakya, 2005). But when the rural migrant people discover that housing, jobs, incomes, and amenities that had 'pulled' them to the city are not available or are not willing to help them find the 'dream' they aspired for, they have no chance other than to stay in the squatters and slums tolerating the poor living environmental condition. (i.b.i.d).

The dwellers of informal settlements are prone to several restrictions and bound by inadequacies in every walks of lives. Often denoted with a negative connotation especially in developing countries, the people are susceptible to poor health hazards and human rights. Urban Poverty in Asia, a report by ADB contends that the shelter deprivations depict significant polarization in the distribution of city resources, and deeper poverty for these informal dwellers. They have uncertain titles and tenures

that impede investment to improve the level and quality of service (Urban Poverty in Asia, 2014). They are considered gray zone where occupants have limited legal claims and rights over land or housing they occupy (ibid).

The pace of urbanization far exceeds the rate at which basic infrastructure and services can be provided, and the consequences for the urban poor have been dire. (Global urban poverty, 2007). Failure to prepare for this unprecedented and inevitable urban explosion carries serious implications for global security and environmental sustainability (ibid). The unwarranted and haphazard migration of people from the rural areas towards city areas poses an alarming threat in various arenas such as: resource misallocation and misuse, improper solid waste management, lack of education and health services, drinking water and employment. As a consequence, the deleterious effects though can be visible and realizable. The condition aggravates with time and could be even more difficult to deal with.

Slums and squatters have increasingly emerged as one of the principal features of cities in many Third World countries. Slum formation is closely linked to economic cycle, trend in national income distribution and in more recent years to national economic development policies. (UNHABITAT, 2007). The report also mentions that cyclical nature of capitalism, increased demand for unskilled labor, and the negative effects of globalization in particular economic booms and busts that raises inequality and distribute new wealthy contribute to the growth of slum. (ibid). As the phenomenon of squatter settlements continues to hinder the economic condition, its effects continue to be interlinked with social as well as political condition.

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urban areas, has increased the vulnerability of the people towards poverty and lower living standards.

Social scientists preoccupied with particular aspects of urbanization, urban violence and urban poverty can be broadly categorized into two camps: macro and micro level analysis. Macro level researchers tend to be focused on generating and scrutinizing datasets, tracking the general trends and predicting and anticipating the consequence of urbanization or population density on armed conflict or criminal violence onset, duration and security. (Muggah, 2012). By way of contrast, micro level researchers are preoccupied with interpreting the many dimensions of urban dwellers. They often review historical and cultural trajectories of urban violence and interrogate the experiences, perceptions, attitudes and inter-generational spatial and underlying structural conditions shaping urban violence in single case (i.b.i.d).

In describing the squatters of Nepal, there are two definitions that have been widely used, i) one who settles on land without right or permission, & ii) one who is involved in the encroachment of forest land. (Sharma, 2016). The report further states that while inhabitants of both slums and squatter settlements face multiple deprivations, those dwelling in squatter settlements experience greater vulnerability and insecurity due to the absence of legal rights over the land they occupy. (ibid). The slum settlers are prone to several adversities and problems due to the severity of the accommodation and the problems that follow thereafter affecting their daily survival.

Urban poor are the source of cheap labor force as well as service provider in the informal sector through the activities like: vending, shoe making, driving and construction work. Unfortunately, they are largely ignored in the development process and labeled as illegal and unauthorized settlers. (Dahal, 2011). The poor are the communities who migrate to city and live in squatter settlement on the periphery of cities; they include high proportion of illiterates and unskilled laborers (ibid). The report discusses about the major types of poor and marginalized segments in the Kathmandu valley and the major repercussions

of such settlements in the individual as well as a group.

As the slum areas have been occupied by the displaced people who have been marginalized and susceptible to economic impoverishment and powerlessness, their status often accentuate the possibilities of improving their economic status. While staying as a community, the people develop a special bond among themselves. A report by Gerrard Toffin best explains stating that the site itself has its own collective memory based on the recollections of the first settlers. In spite of their multicultural and multiethnic character, these spaces thus pave the way for new common ground and new forms of commonality. (Toffin, 2010).

Decades of struggles for space, a research paper, mentions about the informal settlements being devoid of legitimacy regarding housing and land rights. In Nepal, the informal settlements without formally recognized land tenure in urban areas have always been a critical issue, and failure to give legitimacy to these settlements resulted in many hurdles and/or continuous struggles between governments (central and local) and the informal settlers. The lack of legal legitimacy of informal settlements refers to lack of occupancy certificates, unclear use rights and development rights and lack of cadastral maps. (Shrestha et al., 2014). Although the informal settlements lack legal legitimacy, some trust in social exists and ultimately triggers the growth of the number of informal settlements (ibid).

There is a linkage between urban poverty and gender roles. Women are particularly vulnerable to the risks associated with urban poverty. Lack of housing and security of tenure in slums impoverish single mothers and their children, increasing women's vulnerability to evictions and exploitation in shared tenures or by landlords. Unsafe water and lack of solid waste and waste water management result in illnesses requiring care that limit women's economic activities and drain family income (AUSAID, 2012). Poorly lit streets, lack of employment, and insecure informal sector wages, render women and girls vulnerable to exploitation, social diseases like HIV/AIDS, and resultant reproductive health problems.

## 9. Conclusion:

Slum and squatter is not an economic phenomenon, rather a social and political circumstance. It represents urban way of life. It is growing rapidly in the urban growing cities. Due to the illegal settlements, dwellers of the slum and the squatter are excluded from urban facilities provided by the government and local authorities and make environment for them to go to informal sectors. (Acharya, 2010). In the process of urbanization and simultaneously increased rate of slum and squatter settlements, inclusion of low-income holder people and dwellers of slum and squatter seem to be raised. (i.b.i.d).

Informal settlements are relatively new phenomenon in Nepal and the understanding, perception and awareness among the people related to its dimensions and consequences is very low. The proliferation of slums and squatter areas in the capital city is one of the acute problems affecting many: the residents as well as the outsiders.

The rapid flow of people from rural to urban areas in anticipation of wider opportunities, better access to facilities and improved quality of life have been the chief reasons for increasing number of squatter settlements. While at the same time the place is a breeding ground for inequity and injustice. The result of this asymmetric and unorganized displacement creates a hybrid and heterogeneous community on one hand whereas on the other hand it also causes conflict among them due to inaccessibility and unequal distribution of resources. The situation unaddressed by the Government further exacerbates the problem of urban poverty because it reduces people's trust and their motive of self-sustainability.

Squatter settlers, prone to several dimensions of poverty, are often the most vulnerable sections of the society. Among the several dimensions comprises of: property rights and security of tenure, access to infrastructures and public utilities, health, social exclusion and crime and violence. (Helpdesk Nepal, 2016). Improving basic

services like: drinking water, access to education, waste management, sanitation are some of the most important initiatives to be taken.

Squatter settlements, being viewed with contempt or associated with a negative connotation deprive the settlers of their rights as humans and discourages the residents from recognizing themselves as responsible citizens. They should be encouraged to improve their status by creating various income-generating schemes and skill-oriented trainings to make them qualified for getting employment as well as sustaining their lives. This should be addressed by the Government as well as other non-Government Organizations.

With a considerable percentage of older men and women population residing in Sankhamul area, there is a dire need to address their depravity and equip them with education, health facilities, and employment. The needy must be transferred to old age homes.

Prone to communicable diseases and several health hazards due to lack of sanitation and health facilities, the lack of proper attention could be a possible threat to not only those residing in the community, but to the entire city and the nation.

There should be a proper mechanism to mediate and resolve the conflict between the Government and the squatter settlers to reach to a proper conclusion for resettlement and relocation and create harmony. For this, proper Government policies for the slum settlement must be formed and implemented. A cross-sector consultation platform and clarity of sectoral responsibilities and appropriate role delineation must be in place. Also, proper fixation of rent charges should be maintained during the process.

Poverty is a social problem. It enervates lives, minds and increases susceptibility to crime, hatred, animosity and tremor. Urban poverty is increasing at an alarming rate in Nepal. This trend points the fact that it should be tackled in a coordinated and accountable way as a national problem and not just of a particular community.

Internal migration and displacement due to disaster is another critical aspect of the increasing

number of inhabitants in the capital city. While the squatter settlers leave their places of origin to reside in Kathmandu, the Government must ensure appropriate and consolidated policies to address the issue of internal migration and a better spatial distribution of population inside the capital city as well as outside.

Policies aimed at a more balanced distribution of urban growth, avoiding excessive concentration in just one or two very large agglomerations within a single country can also support sustainable development (World Urbanization Report, 2014). These policies can help to address the problems of excessive centralization of economic and administrative functions, while also responding to the challenges of providing urban infrastructures and basic social services for the urban poor, and mitigating the negative environmental impacts often associated with large and rapidly growing urban agglomerations (i.b.i.d).

#### **9.1. Encroachment or real problem?**

While significant differences have been realized as a squatter settlers and significant efforts have been put by the Government and other authorities for the resettlement of the people in the Sankhamul areas, there has been negligence on the sides of the residents too. It seems that they are not ready to get back to their place of origin and rather stay adamant in hopes and expectations of owning their space in the area.



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