

LIVING ON THE EDGE

Quality of life in Balkhu Squatter Settlement, Nepal

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ABSTRACT

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This study is carried out in a squatter settlement in Balkhu, Nepal. The study is a part of the project conducted by Diaconia University of Applied Sciences with its partner St. Xavier College, Nepal and Turku University of Applied Sciences between mid- September to mid- January in the year 2013. The aim of this paper is to assess the quality of life in Balkhu Squatter settlement in subjective and objective wellbeing. Mixed method of data collection is used to gather qualitative and quantitative data from survey, participant direct observation, interview, image and video. The data collected were analyzed using thematic analysis.

The findings of this study indicate that quality of life of Balkhu squatter community is not satisfactory in both objective and subjective approach. The community lack objective wellbeing such as clean living environment, water and electricity facility, safe shelter, employment opportunity and education opportunity. The community is subjected to cultural, social and economic marginalization. The subjective wellbeing indicated people live in fear and are not satisfied with the present condition and surroundings. Communication is lacking between in the community and between the stakeholders.

Study concludes that, in order to uplift the quality of life of Balkhu settlement basic need of the community needs to be improved. Reforms and projects must be carried out under various domains such as social, cultural, economic, health, sanitation, water , electricity, education and civic. Co-operation and dialogue with governmental bodies, NGOs, INGOs and stakeholder in needed to share the information and address the issues in the community. Subjective findings are helpful to assess the impact of present facilities. This study provides a holistic view of the Balkhu squatter settlement under various different domains.

Key words: Balkhu, Nepal, slum/squatter, quality of life, subjective and objective wellbeing

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1 INTRODUCTION

The case study is carried out in co-operation with International Relations Office, Diaconia University of Applied Sciences (DIAK) under the supervision of Mr. Kyosti Voima, Dr. Sakari Kainulainen, Ms. Riikka Hälikkä (Head of Int'l relations), Mr. Jari Hietaranta from Turku University of Applied Sciences (Turku UAS), DIAK partner St. Xavier College in Nepal and non-governmental organization (NGO) Reach Nepal from the Balkhu community.

Living on the Edge, is a case study on quality of life Balkhu squatter community in Nepal. A community profile is created with the data obtained from survey, participant direct observation, interview, image and video conducted at the community along with assessing the quality of life. The community profile covers the quality of life in domains such as demography, environmental, economic, religion, social and political, health and sanitation and subjective wellbeing. The quality of life covers both the subjective and objective part of the research. Subjective wellbeing of the community has been taken in consideration along with the objective wellbeing in order to assess the quality of life. Combining both subjective and objective part of quality of life, it provides a holistic view of the community.

The rationale of taking this study is to formulate a community based project through participatory approach. The study gives a descriptive and graphic representation of present situation of Balkhu squatter settlement. The findings of this paper are beneficial to concerned stakeholder and other interested parties. The study touches the part of exclusion, marginalization, social and economic issues among others.

A situational analysis of "BALKHU SETTLEMENT IN KATHMANDU: A POOR NEIGHBORHOOD" carried out by Ramesh Rumba is also another research paper on Balkhu settlement. Mr. Rumba has been team member during the data collection in Balkhu. His paper focus mainly on, analyzing the practical life situation and local people's perspective for the development of Balkhu slum

settlement (Rumba 2014). His theoretical framework deals mainly with poverty and social exclusion. Some part of the findings from Mr. Rumba's paper and this study are similar however the focus of this paper is on quality of life and it covers domains such as demography, environmental, economic, religion, social and political, health, sanitation, civic, communication and subjective wellbeing. The findings in this study are guided by the theory of quality of life.

2 AIM AND RESEARCH QUESTION

On the shadows of the urban jungle, the slum and squatter settlement are growing in numbers. Living on the edge of social, economic and political marginalization, these dwellers are deprived of their basic human rights. Neglected by the state, they live a life under harsh conditions. This research is a first step to help formulate a project proposal which aims to bring a suitable project to Balkhu settlement. The projects main aim would be to uplift the quality of life of the people in the Balkhu settlement. Before the project initiation, current situation of the Balkhu settlement needs to be assessed. Finding of the research would indicate the nature of project to be carried out in the settlement.

“Living on the Edge” is a study to assess the quality of life of the people residing in Balkhu settlement which is the prime objective and aim of this thesis. The quality of life includes subjective and objective approach which is studied under various domains such as demography, culture and religion, health and sanitation, water, housing, security and self-satisfaction. By combining both subjective and objective components a community profile is created along with assessing quality of life in the community. Research presents a descriptive analysis under various themes to uncover the immediate need of the community by the community. As the research cover various different domains of the settlement, it is helpful to stakeholder working under different domains to design a project. The research finding serves to create a community profile of the settlement.

In order to achieve the aim and the objective, research question are developed accordingly.

- a. What is the present situation of Balkhu squatter community?
- b. How is quality of life in Balkhu squatter community under various domains?

3 CASE ENVIROMENT: NEPAL

The main aim of this chapter is to provide the information on the case environment at a macro level (Nepal) and then move to micro level (Balkhu) in the later chapter. This chapter is important as it describes the environment but also its relation to the case.

3.1 Nepal

Situated in South East Asia, Nepal is a land locked country with borders to two economic power house Republic of India to the east, west and south and Autonomous Region of Tibet and People's Republic of China to north. Nepal occupies 0.3 percent of landmass of the Asia and 0.03 percent of the World respectively. Nepal area on the total is 147181 Square Kilometers (Sq. km) with the mean length of 885 Km from east to west and mean breadth of 193 Km from north to south. (Central Bureau of Statistics 2013.)

3.1.1 Geography and Demography

For a small developing country like Nepal, the population census recorded 26.5 million in 2011 with 1.35 percent annual growth rates. In recent years, the female population has increased in ratio to male with Sex ratio (number of males per 100 females) 94.2. (Central Bureau of Statistics 2013.)

Geographically, Nepal is divided into 3 main ecological belts running east to west. The Northern range Mountain region or Himal occupies 26.85percent of the area. It bears 8 of the highest peak in the world with Mount Everest being the tallest with 8,848 meters along the borders with China. Mountain region has the lowest of population demography with 17, 81,792 people residing as in 2011. This area is low on cultivable land mass due to extreme climate and fertile land. This region also has the vital economic point for import and export with China. (Central Bureau of Statistics 2011.)

The mid-range also known as Hilly Region or Pahad consists of numerous mountain peaks, hills, lakes and cultural monuments with tropical like climate. It has the population of 1, 13, 94,007 in 2011 and the capital Kathmandu is also situated in this region. The land is fertile for various different food crops largely done with Step-farming method of cultivation. (Central Bureau of Statistics 2013.)

The southern belt also known as Terai or Madhse region, with boasts the dense forest areas, national parks, wildlife reserves and conservation areas and fertile lands all in 16 to 32 Km running from east to west. This region is a vital point for all the economical import and export as it has the borders to India. With 1, 33, 18,705 people residing in 2011, this region is heavily trade and agriculture depended. (Central Bureau of Statistics 2013.)

3.1.2 History

Nepal till date has never been colonized by any nation. Nepal today as we know came to existence after the unification effort of Late King Prithvi Narayan Shah after he conquered Kathmandu from the then Malla Newar Kings and laid the foundation for New Nepal in 1768 (British Broadcasting Corporation). A quote from Late King Prithivi Narayan Shah

'This is not the nation gained by my trifle efforts, this is the garden of all kinds of flowers, and may all be aware of this.'

From 1768 the Shah monarch ruled Nepal until late 1847 till 1951 when the hereditary chief ministers known as Rana dominated the then monarchy and ruled. In 1816 after the Anglo-Indian war with East India Company, former British forces, the "Sunauli Treaty" was signed and Nepal lost 1/3 of its land in treaty and got the flat lands of Terai. (British Broadcasting Corporation.)

Up until 1950 Rana ruled under strict ruling but in 1951 with the help of then monarch King Tribhuvan; the Nepali Congress party brought King back to

power who then established constitutional monarchy. In 1959, Nepal drafted its first Constitution and Nepali Congress won with majority as they were the pioneer in the revolution to bring the democracy from Rana rule. But this democracy is short lived as in 1960 the son of former monarch King Mahendra banned all party and established Party-less Panchayat System after deeming the parties mainly of corruption.(British Broadcasting Corporation.)

However, the Panchayat system had its draw backs with corruption and domination by the officials responsible and after 30 years in 1990 there was another revolution asking for re-establishment of democracy. In November 1960, King Birendra, son of King Mahendra Lifts the ban and then multi-party democracy under constitutional democracy is established. (British Broadcasting Corporation.)

With the establishment of multi-party government came its problems of power struggle among the different parties. In 1994 after the political dispute the militant faction was formed renaming itself the Communist Party of Nepal (Maoist) and started armed conflict against the monarch and government. In this blood stained armed conflict which lasted for a decade. During this time, estimated 13000 people were killed and several were internally displaced. The people who fled from war came to capital and several settled as squatters. (British Broadcasting Corporation.)

In between the this conflict in 2001 June 1st, the royal family massacre shook the whole nation as news read they were killed by then Crown Prince Dipendra, which till date is news many Nepalese find it hard to accept as true. Following the massacre, the next in line late king's brother King Gyanendra was name the successor. His attempt to fight the corruption and Maoist rebel backfired as in 2006 he resigns from his power after countrywide protest. (British Broadcasting Corporation.)

In 2007 Maoist along with ruling alliance agreed for election and abolishment of monarchy. Following year in 2008, after a special constitutional assembly Nepal

developed Federal Democratic Republic of Nepal. (British Broadcasting Corporation.) During the joint government agreement, the four major political parties disputed over the State system based on ethnicity. This idea has been opposed by various NGO and INGO and general public. Since then ethnicity based parties have formed and started to name different part of Nepal based on ethnicity. For example, Kathmandu was named as Newa Rajya (State) by the Newari Maoist as it has majority of Newar ethnicity residing there.

There was a positive note to the agreement in the joint government that supported the women, Dalit (Untouchables) and Janajatis (Ethnic Minority). However they failed to address the people in the Terai (Madhse) region who are known as Madhesi and are discriminated, disrespected and treated as national of other state by the ruling class. Thus, it resulted to emergent of new armed forces in Terai region has been emerging and in recent news one of the political party members Chandra Kant Raut lobbied for the separation and independent Madhse; "One Madhse, Free Madhse" which has taken the political turmoil and made the talks between the responsible political parties complex. (Miklian Jason 2008.)

3.1.3 Social Structure

Nepal is a complex cultural society with registered 125 ethnic groups and 123 spoken languages making it one of the most diverse multi-lingual and multi-ethnic countries in the world. There are recorded 10 different religions with Hinduism being largest at 81.34 percent, followed by Buddhism at 9.04percent, Islam at 4.39percent, and Kirat at 3.05percent, and Christianity at 1.42percent and others 0.76. (Central Bureau of Statistics 2013.)

This complex culture and ethnicity of Nepal is the result of migration and long intermixing of Tibeto-Burman migrants from the north, especially Tibet, and Indo-Aryans migrants from the south, especially, from the Indo-Gangetic plain also known as India.(Bhattarai & Conwey 2010.)

Nepal was dominantly a Hindu State; it is believed to be introduced from Hindu cultural writings. In a caste society people were divided by the engagement in a specific occupation: Brahman's as priest, Kshatriya as the warriors, and Vaisya as merchants and the lowest ranking Sudras or occupational groups as untouchables. This caste system is similar to the Newari caste system. (Bhattarai & Conwey 2010.)

During the Shah ruling, Prithivi Narayan Shah used the concept of the caste hierarchy as an organizing principle for consolidating the diverse peoples inhabiting Nepal into a nation state under their authority. This can be observed into his famous quote mentioned earlier, where he recognises Nepal as a garden and diverse ethnicity as different flowers. But however in 1854, early in the period of Rana regime, a National Legal Code (Muluki Ain) was proclaimed that laid out detailed codes for inter-caste behaviour and specified punishments for their infringement. Since then the caste system has had its major influence determinant of their identity, social status and life chances in the social, political, economic and cultural workings and norms. (Indian Institute of Dalit Studies 2008, 8-9.)

According to the National Dalit Commission,

"Dalit community' refers to the caste community, who have been kept far behind in social, economic, educational, political and religious spheres and deprived of human dignity and social justice due to caste based discrimination and untouchable. The caste based discrimination or untouchable is refers to any discriminatory practice against the community describing as water polluting, purification requiring and banded from public places. (Indian Institute of Dalit Studies 2008, 11-12)

Many examples of caste discrimination can be read in national daily and seen in 21st century Nepal today; the dis-owning of child or opposing marriage due to inter-caste or barring the Dalit's from entering public places like water taps and temples. This effect can also be seen in public service where the higher caste like Brahmin and Chetteri's are seen to hold the top positions.

3.1.4 Economic and administration

Nepal is a developing country with preliminary estimated per capita Gross Domestic Product at NRs. 62,510 which is crudely US \$ 717 for the year 2012/13. The economic growth of the country which is measured by Gross Domestic Product is 3.56 percent per year in the year 2012/13. As per the Nepal Living Standards Survey (NLSS) 2010/11 about one fourth of the population (25.16 percent) lives below poverty lines and the Gini-Coefficient; which indicates inequality in income distribution, is 0.328. The poverty standpoint is 15.5 percent in urban areas and 27.4 percent in the rural area in the year 2012/2013 according to NLSS. (Central Bureau of Statistics 2013.)

Nepal recorded employment rate at 78.3 percent as to plain 2.2 percent unemployment rate. NLSS defines employment as

“A person is defined as “currently employed” if he or she is either employed for at least one hour during the previous seven days, or has a job attachment (if temporarily absent from work), or is available to work (if work could be found). On the other hand, a person is “currently unemployed” if he or she did not work during the last seven days but was looking for work, was waiting to hear from a prospective employer or to start a new job or could not find work or did not know how to look for work. Others who did not work in the past seven days or did not look for work for reasons other than listed above are classified as “currently inactive”. The labour force comprises all those who are currently employed or unemployed.” (Central Bureau of Statistics 2011, 41)

The employment age in Nepal is 10 years and above which is very early. The age limit set by Convention No. 138 on the “Minimum Age for Admission to Employment” in 1973 was 12 years for developing countries for light work. Light work is defined as work which may not threaten their health and safety, or hinder their education or vocational orientation and training (International Conventions on child labour) conversely this does not hold true in Nepal.

Nepal is divided into five north-south administrative development zones: Eastern Development Region, Central Development Region, Western

Development Region, Mid-Western Development Region and Far-Western Development Region. These five administrative bodies are divided further into 75 administrative districts. Moreover the districts are further divided into smaller units, called Village Development Committees (VDCs) which are total 3915 in number and 58 Municipalities. The VDCs are rural areas, whereas municipalities are urban areas of the country. (Central Bureau of Statistics 2013.)

3.1.5 Health and literacy

Health is critical aspect of living a sound life. About 4 percent of the population had some kind of disability. 62percent of the population had access to hospital or health post/sub-health post within 30 minutes distance but nearly half 34percent can only reach them in given 30 minutes (CBS 2011, 19-24). Nepal has 102 hospitals, 202 Primary health centers, 1211 Health posts, 2597 Sub-health posts with the total of 8048 beds available. (Central Bureau of Statistics 2013.)

Literacy rate of Nepal was 65.9 as of 2011 data where male literacy rate was 75.1 in comparison to 57.4 of female (Nepal in Figures 2013). Literacy has been defined as the ability both to read and to write. A literate person is one who can both read and write a short, simple statement in any language on his or her everyday life. (CBS 2011, 21.)

4 SQUATTER SETTLEMENT

Since the democracy, Nepal has developed in rapid pace but only in selected cities. This development however was not controlled and thus resulted to poor urbanization. Unchecked rapid urbanization, low socio-economic growth, inadequate capacity to cope with housing needs and poor imbalanced governance has caused increase of urban poverty (Shakya 2010, 1). The high rural to urban migration, internal displacement and rural poverty have attracted people to settle in urban area. However these people are unable to secure a residence thus they started creating slum or squatter settlements (Acharya 2010, 179-180). The pull factors of migration which attract the rural people are the employment chances, better schooling and health facilities. The push factor has been the internal displacement during the Maoist rebel war.

The oldest recorded settlement dates back to 1950 in Nepal but since then a record number of settlements have been established along- side the two major rivers, Bagmati and Vishnumati that flow through the capital, Kathmandu. The riverside has been the choice of settlements due to the access to river water, open sanitation. The land is state owned without any development being carried out until recent years which have started the tension between the settlement and the state. These holy rivers are one of the most polluted rivers in Nepal. The river is a mixture of household waste dumping, industrial dumping (Toffin Gcrard 2010, 157-158) and illegal sand mining.

The Nepali term defining “*slum*” or “*squatter*” is known as “*sukumbas*” and the settlement of both natures is known as “*basti*”. According to UN-Habitat slum is defined as group of individual living in poorly structured households in overcrowded area without access to safe water, sanitation, power and other basic needs in an insecure status. These individuals hold land rights “*lal purja*” but they lack the basic necessities while squatters are dwellers who settle in unused land without legal rights and form settlement with slum characteristics. (United Nations.)

In Nepal, people without any land rights living in unused land without legal arrangements are taken as sukumbasi as well. In this study, people living in the governmental owned land without any land arrangement as known as sukumbasi. This term is interchangeable with squatter in international form.

Society for the Preservation of Shelters and Habitation in Nepal (SPOSH-Nepal) or Nepal Basobas Basti Samrachana Samaj (NBBSS) estimated, about four million squatters, known locally as “Sukumbasi”, living in cities and towns, including 50,000 in Kathmandu (Integrated Regional Information Networks 2007). According to Lumanti (2008), in Kathmandu valley alone 45 settlements was recorded, out of which 40 were categorized as “squatter” settlement due to lack of land tenure and 5 were regarded as “slum” because of their standing as permanent indigenous settlements (Lumanti 2008; Cited in Little Adam 2012). Most of the people residing in these settlements are compromises mainly of all major castes and ethnicities such as Bahun, Chhetri, Dalits, Janajatis, Madhesis and Muslims from different part of Himal, Pahad and Madhse in Nepal (Care Nepal 2008, 35). 48 percent of the slum residents are Janajatis while 28 percent of the residing populations are Hindu caste while 13 percent are native Newar. Some of these dwellers come from Terai and estimated 15-20 percent of slum dwellers are transient Indian workers from Northern India (Uttar Pradesh and Bihar for the most part), who frequently come to Nepal on a seasonal basis. In the settlements almost 6 percent of the people are Christian which is high ratio compared to national mean census. (Toffin Gcrard 2010, 157.)

A study, entitled ‘Health and Hygiene Issues of Vulnerable Groups in Low Income Urban Communities’ finds that people living in squatter areas are the most vulnerable to preventable communicable and non-communicable diseases and have high rates of mortality. These settlements are densely populated along the riverbanks which are polluted by the dumping of industrial and household sewage. These settlements lack basic facilities like limited clean drinking water, electricity, sanitation and clean environment. (Integrated Regional Information Networks 2007.)

Tanako (1997) describes the marginalized people who are driven out by the due to poor economic condition and low social status are forced to live in the outskirts of the city create a new urban edge in form of squatter or slum settlement. These two forms of exclusion, social and economic hoard their effects and put emphasis on social and economic marginalization. (Tanako 1997; Cited in Toffin Gcrard 2010, 7.) Older settlements have up to third generation living together sharing same shelter. Estimated 41.9 percent of the population in the settlements are unemployed, 50 percent do not hold any citizenship and overwhelming 60 percent do not have electoral card. Without the citizenship and the electoral card, these dwellers fight for their basic human rights. They are profoundly marginalized population in socio-economic dominated society. (Toffin Gcrard 2010, 158.)

In so called “houses” in these settlements are made up of any kind raw material available from plastic to concrete blocks all jointed together in rows of houses. Living on the edge of riverbanks, they pile sandbag to protect themselves from monsoon heavy rain and floods. Majority of houses are prone to seasonal natural calamities like heavy rain, flood, landslide and wind and fire hazard. They lack most of the basic facilities like, drinking water, electricity, sanitation. (Toffin Gcrard 2010, 157.)

History as the witness, squatter is most subjected people to fear, suspicion, misconception and manipulation. In the 2006, when the king was overthrown from monarchy, it is believed that the illegal squatter were the puppet of Maoists, often summoned for participation in rallies and demonstration. They were regarded as the backbone of the demonstration in overthrowing the monarchy, these “social other” are seen as imposters and threat to the urban site, culture integrity and ecology. These urban fringes are the underbelly due to urbanization gone wrong. (Toffin Gcrard 2010,160.)

In recent years, Kathmandu municipality has launched one of the biggest projects “Bagmati River Basin Improvement Project” and these settlements are under threat of eviction from the government. One of the settlements in

Thapathali, Kathmandu was bulldozed without prior planning of resettlement (Interview with NBBSS).

4.1 Balkhu squatter settlement

Balkhu settlement also Known as Jagaran Tole is located in Ward no 14 in Kathmandu Municipality, along the holy river Bagmati. This river side settlement is relatively new around seven years in compared to other longstanding settlements in the Kathmandu valley. The settlement is built on landfill area previous used by the municipality to dispose of household garbage. Settlement occupies area of estimated 8, 21,400 square feet (interview with NBBSS) where estimated 1636 people reside in 361 houses.

IMAGE 1: Balkhu settlement, Kathmandu, Nepal.



Source: Google map, 7th October 2014

Next to Balkhu settlement is the Balkhu Fruit market and opposite is the few industries and warehouses. Balkhu is a strategic location from economic point of view as it is next to Ring Road which connects with transport system going away from Kathmandu Valley as seen in the image 1 above. In about 300 meters from the settlement is a bus station for long-distance buses away from

valley along with the warehouses of logistics Companies. There is open dumping site used by the fruit market to dispose of unwanted market waste, majority of these are bio waste (refer to image 2 and 3 below).

IMAGE 2: Balkhu Fruit Market, Kathmandu, Nepal.



IMAGE 3: Balkhu open dumping, Kathmandu, Nepal.



4.2 Stakeholders

A number of Non-governmental organizations (NGOs) have been operating in Balkhu settlement on various different areas. In this sub chapter, introduction and project by some of the active NGOs are described.

4.2.1 Nepal Basobash Basti Samrakshan Samaj (NBBSS)

Founded and operated by ex- slum personnel, NBBSS mainly focus is on the advocacy on behalf of the slum and squatter communities in Nepal. They have been lobbying and working with the government, NGOs and International donors to help reform and improve the living condition in the slums and squatter settlement. They were part of project for the re-allocation of slum inhabitants. This organization has been very helpful in proving some of the data on Balkhu settlement as well. Organization has shown interest to work in Balkhu but due to some misapprehension and misinformation the community is not willing to work with NBBSS. Nonetheless, NBBSS said they would step in to advocate when necessary for Balkhu despite the situation.

4.2.2 Reach Nepal

Reach Nepal is a local faith based NGO working in Balkhu Community. The NGO is running a small kinder garden school providing basic education to the small children in the community. The head of the organization and local contact during the project Mr. Daniel Pun has been actively working in the community and well respected by the community members. Mr. Pun was very helpful to provide the information and facilitate the community level meeting during the research. Apart from providing primary education, Reach Nepal helps to organize and facilitate small medical camps such as dental camp, eye checkup and general medicine distribution. Also Mr. Pun with the help of local donor is providing scholarship to several students from the community to study in a governmental school. Reach Nepal is a key organization in Balkhu.

4.2.3 Korean Church

Korean church is another faith based organization who is working actively in Balkhu. The organization has been mainly focusing on education and health facilities.

Korean Church has been providing education to 30 children from the community to study in a private school for better education opportunity. Apart from education they have also encouraged adult to learn musical instrument in their music school for free. But due to the economic condition the adult are unable to attend the as they seek to find small work than learn musical instrument.

Organization has help provide small donation to help built drainage system which covers half of the community. The project could not be fully completed due to limited fund and some of the toilets in the settlement have been built with the help of Korean Church.

One of the major activities of the Korean Church has been to provide health and medical facilities in the community. The organization has organized free health checkup every week or in every two week depending upon the number of patient. They have good networking with Korea Nepal Friendship Hospital. In case of bigger medical operation, Korean Church has helped the community members in providing medical facilities through their network in the hospital.

The church has also been providing food supplies in form of 30 kg rice to economically struggling families via a ticket system. They have special focus on the Madhesi ethnic families who are economically and socially marginalized. During the interview with the representative from the Korean Church, they expressed concern towards how other community people treat Madhesi families and how they are misunderstood. They regard Madhesi families to be trust worthy opposite to what other community member reflect. Korean Church is active and potential stakeholder to partner for project in Balkhu community.

4.2.4 Uddar Nepal

Uddar Nepal is another NGO who is providing medical facility inside the community. This NGO is working on health sector mainly outside of Kathmandu valley but this is only project in the Kathmandu valley. They have a health post in the middle of community and medical personnel who does minor checkup and provides free medication to the community.

Balkhu communities have different NGOs running various projects which are similar in nature especially in terms of education and medical facilities. During the research, lack of communication in between these stake holders was clearly seen. They were lack of information distributed among the community members about the available facility by the stake holders.

5. THEORETICAL FRAMEWORK

Across different time and culture, the concept of quality of life QOL has been expressed by various great minds. The earliest concepts were expressed by Aristotle known as “eudaimonia”, where the individuals were encouraged to realize their full potential to achieve “good life.” In the meanwhile, the Eastern philosophers forward the QOL by equal distribution of resources and restraining from individual desires. (Diener and Suh 1997, 190.)

The beginning concept of QOL has been linked to concept of happiness which has been present in different era of human history. 18th century writings on the nature and conditions of its achievement of happiness and Francis Hutcheson foundation of utilitarian doctrine in 1725 expressed the idea of happiness (Kerce 1992, 1.). QOL life according to the utilitarian theory presented the idea of satisfaction of the individual desires and a good society is defined as the one which provides the maximum satisfaction or positive experiences to its citizens. It does not limit to crude materialism but it also involves generosity and altruistic behavior satisfaction. (Cobb 2000, 7.)

In due course of time this concept of “happiness” developed in the “quality”. The most popular usage of the term quality was expressed 36th United States President Lyndon Johnson in his speech on QOL in relation with environment pollution in 1961. Similar national level concern can be seen in France with “qualite de vie” and “qualitat des lebens” in Germany which discussed concept of q QOL. (Kerce 1992, 1.)

Heavily influenced by the utilitarianism theory, the traditional economic sphere has expressed the idea of QOL as gross domestic progress GDP. This misuse of GDP index to express QOL and measure the value of social progress has been heavily criticized. Alternative methods have been developed and several measures adopted have been to include the social factor however it heavily relied on monetized utilitarian measure. Some of these QOL measure are The

Measure of Economic Welfare MEW and Index of Sustainable Economic Welfare ISEW incorporated environmental factors and income distribution while The Genuine Progress Indicator GPI, included purely social factors such as the cost of family breakdown and underemployment but it was expressed in monetized utilitarian measure. Similar other index are present which includes nonutilitarian elements such as poverty, pollution, poor housing and drug abuse but not all measures have been able to attempted to combine both nonutilitarian and utilitarian components into a single composite index. (Cobb 2000, 6-9.)

In nonutilitarian approach, QOL is expressed by Amartya Sen (1993) as

A society that enables its citizens to aspire to greatness, to develop virtues and loyalties, to become skilled and artistic, and to attain wisdom is far better than a society that merely provides the means to satisfy desires. (Amartya Sen 1993; Cited in Cobb 2000, 10.)

Sen further reveals, QOL is derived from states of being and opportunities for doing including both individuals and state and are individually and socially constituted. A person is unable to full advantages of utilitarian components without the capacities associated with being such as health, social connections and self-esteem: and doing such as political activity, intellectual challenges and work engagement. With the nonutilitarian approaches, many philosophers help to formulate a new “basic need” approach to help define quality of life. Thus the theory of “human development” is seen as an alternative to the traditional utilitarian approach. Human development theories mainly empathizes the importance of freedom as key element to any good society. (Cobb 2000, 11-17.)

A good society is able to provide QOL by meeting the required policies, procedures, and structures, where they promote citizens moral rational choice and other features of full human development as opposed to passivity and acquiescence. These arrangements are taken as goals and ends to fulfill the material comfort and personal satisfaction. Currently, The Human Development Index, produced by the United Nations Development Program is adopted by many countries to assess the capabilities of the country to provide QOL. To

achieve this QOL, Human Rights Based approach is introduced by United Nations to its projects. (Cobb 2000, 11-17.)

In attempt to determine quality of life three major approaches is described by Brock in 1993. In first approach the QOL is dictated by normative idols such as religious and philosophical. The concept of Karma “what goes around comes around “or “do well to other and good things will follow”; which are mainly dictated by religious belief and principles. In second approach the traditional utilitarian approach of QOL where consumption of material to enhance the QOL is seen. QOL in secondary approach is based on society where citizens are able to obtain the things they desire. The third approach is seen in terms of individuals and their experiences. Factors such as feelings of joy, pleasure, contentment, and life satisfaction are paramount in this approach. Even in a lack of resources if the person experiences his/her life as good and desirable then QOL is assumed good. (Diener and Suh 1997, 190-191.)

Quality of life is varied concept which combines the element from both science and art. The manifestation of not limited to the data and its measurement but also account the personal expression in consistent with individual being, belonging and becoming (The special interest research group on quality of life). Rice in 1947 put in a simple definition of quality of life as

The quality of life is the degree to which the experience of an individual's life satisfies that individual's wants and needs (both physical and psychological). (Cited in Kerce 1992, 2.)

This simple explanation combines the two different components, physical and psychological to determine the quality of life. With the development of QOL theory, the international expert brought a broader concept, cited by Diener the definition follows,

‘An umbrella term for different valuations that people make regarding their lives, the events happening to them, their bodies and minds, and the circumstances in which they live.’ (Cited in Camfield & Skevington 2008, 765.)

According to the World Health Organization (1995), the quality of life (WHOQOL) is a complex and broad ranging concept. It takes in account, individual's perception of their life in the different domain they live, in relation to their goals, expectations, standards and concerns. It affects the individual's physical health, psychological state, level of independence, social relationship and their relationship with the salient features of their environment (Cited in Camfield & Skevington 2008, 765.). The debate on QOL definition is mainly from two approaches objective and subjective.

Objective approach also known as traditional utilitarian approach includes mainly of indicators such as life to income, expenditures, savings and the production of goods and services which are mainly monetary in nature. These indicators are easy to count and measure and they are presentation is attractive. After much criticism, the noneconomic "social" indicators were included such as incidence of marriages, divorces, births, crimes, college graduates, and employed women however these were objective indicators as they were not on the individual's description of his or her own life. (Kerce 1992, 3.)

Subjective Approach is deals with the well-being of the individuals from the individuals own perception and cognitive toward life. The subjective well-being mainly consists of three interrelated components: pleasant affect, unpleasant affect and life satisfaction. Affects here refers to positive and negative emotions and moods whereas life satisfaction is referred to perception of satisfaction with life. Combing these three component the individual's well-being is generated. (Diener and Suh 1997, 200.)

The QOL findings carry vital information on the wellbeing of the resident of Balkhu settlement. The findings here, give an insight on the true living conditions of the lives of the people. Direct participant observation no matter how objective in nature, cannot comprehend with the subjective wellbeing presented by the people. Subjective approach is important to this research as it gives meaning to the objective wellbeing. An example, if an objective wellbeing

states people have access to drinking water while the subjective wellbeing gives the account of people's satisfaction towards the access of water. Subjective wellbeing gives account of true feeling of the people and their everyday life. The information through subjective approach is able to assess the quality and condition of different services present in the settlement. For example the evaluation basic human rights can be assessed with combining objective and subjective wellbeing. Objective wellbeing alone is not sufficient to assess the truth. Hence, the subjective wellbeing is adopted to assess the quality of life under different domain along with objective approach.

In this research the quality of life of Balkhu Settlement is presented in both approaches objective and subjective in order to give a holistic view of the settlement. The survey questionnaire contains questions of both natures subjective and objective. The finding in chapter 7 consists of both objective and subjective approach. The objective well-being is presented under various domains such as demography, social, cultural, religion, health, and sanitation to mention few. The subjective part of well-being deals with how satisfied is Balkhu residents with different domains of their life. These themes are studied by questioning the following questions:

10. How well do you manage with everyday life on yourself? (a-c)

18. In general, how satisfied are you with your health? (a-c)

25. In general how satisfied are you with sanitation in Balkhu? (a-c)

30. In general how satisfied are you with your present life? (a-c)

31. In general, how satisfied are you with your neighbors at Balkhu? (a-c)

33. How do you see your future? (a-c)

39. How satisfied are you with your housing? (a-c)

41. How safe do you feel in Community? (a-c)

Similarly the future of one's life and needs of Balkhu community will be studied by questioning the following questions:

35. What you need to do your life better?

36 a. parental skills to raise children

36 b. School at Balkhu

36 c. Possibilities to go to other schools

36 d. Health services and information

36 e. Social services and information

36 f. Hygienic services and information

36 g. Community based initiatives

36 h. Neighborhood support

36 i. financial support

36 j. Church/your Religion

When an individual talks about "wellbeing" both subjective and objective aspect of wellbeing are taken into account. For example, a person may be well according to his doctor but s/he may still feel otherwise. When the personal satisfaction is positive then individual speaks of "wellbeing", but if the satisfaction is negative then individual speak of "deprivation". Individual satisfaction comprises of satisfaction provided by material objects such as, money, shelter, education and health which are objective in nature; in relation to

the individual's satisfaction which are subjective in nature. A rich person with all the basic need other privileges may be seen as person with quality of life but the individual satisfaction towards the facilities and need may be positive or negative. The state of individual where objective quality is positive and subjective is negative it is known as “dissonance”; while objective quality is negative but the subjective quality is positive then it is known as “adaptation”. (Veenhoven Ruut 2000, 3.)

In Ruut Veehoven's, Four Qualities of Life (2000) he describes quality of life in 4 aspect inter-relating each other which is seen in the table below.

TABLE 1. Four Qualities of Life

Four qualities of life

	<i>Outer qualities</i>	<i>Inner qualities</i>
<i>Life chances</i>	Livability of environment	Life-ability of the person
<i>Life results</i>	Utility of life	Appreciation of life

(Source: Veenhoven Ruut 2000, 4)

The Quality of life is measured on these four aspects which include subjective aspect such as inner qualities while objective aspect in term of outer qualities. Subjective aspect includes life ability of the person in life chances and appreciation of life in life results. Similarly, objective aspect includes livability of environment in life chances and the utility of life in life results.

Life chances which includes livability of environment denotes to the surrounding environment or good living conditions. Good living condition is not merely in

terms of physical environment but includes different domains such as ecological, social and cultural. Life-ability of the person is meant by individual's capacity to cope with the different problems in life such as depression and exclusion. (Veenhoven Ruut 2000, 5.)

In life results, utility of life is the notion that a good life must be good for something more than itself with presumption of some higher values. This notion has different meaning in different domains which can be seen in the table 2. Also known as the "subjective wellbeing" appreciation of life lies solely in the eyes of the beholder as we are dealing with conscious humans. (Veenhoven Ruut 2000, 3.)

The quality of life can be pursued under various domains which can be seen in table 2 below. Here is an example how quality of life is seen under various domain in 4 matrix of quality of life.

TABLE 2. Sub-meaning within quality-quadrants

	<i>Outer qualities</i>	<i>Inner qualities</i>
<i>Life chances</i>	<p>Livability of environment</p> <ul style="list-style-type: none"> · Ecological e.g. moderate climate, clean air, spacious housing, · Social e.g. freedom, equality and brotherhood · Economical e.g. wealthy nation, generous social security, smooth economic development · Cultural e.g. flourishing of arts and sciences, mass education · Etc... 	<p>Life-ability of the person</p> <ul style="list-style-type: none"> · Physical health negative: free of disease positive: energetic, resilient • Mental health negative: free of mental defects positive: autonomous, creative • Knowledge e.g. literacy, schooling • Skills e.g. intelligence, manners • Art of living e.g. varied lifestyle, differentiated taste • Etc....
<i>Life results</i>	<p>Objective utility of life</p> <ul style="list-style-type: none"> · External utility e.g. For intimates: rearing children, care for friends e.g. For society: being a good citizen e.g. for mankind: leaving an invention · Moral perfection e.g. authenticity, compassion, originality • Etc... 	<p>Subjective appreciation of life</p> <ul style="list-style-type: none"> · appraisal of life-aspects e.g. Satisfaction with job e.g. satisfaction with variety · Prevailing moods e.g. Depression, ennui e.g. zest · Overall appraisals Affective: general mood-level Cognitive: contentment with life

(Source: Veenhoven Ruut 2000, 11)

The life chances under objective aspect include ecological, social, economic and other domains. Similarly the subjective aspect includes mental health, knowledge, skills and others. Life results in objective aspect cover external utility such as economic, social and intimacy along moral perfection such as compassion, authenticity and originality. Subjective wellbeing mainly deals with appraisal of life such as satisfaction, different mental state and overall all satisfaction to life and its problems.

The QOL results will be able to reflect the true condition of the people face in the settlement. The evaluation of the various domain of the settlement helps to design the project that best answers the need of the community. Many projects that run in the community are perceived from the point of view of the outsider. Since many of the project largely adapt to the objective data or approach hence they lack the subjective impression of the residents. Combing both approaches can design projects that address the need of the people in the settlement.

6 RESEARCH METHODOLOGY

Research is systematic and logical approach to search for new and vital information on specific topic. It is an exploration proposed to find best suitable solution to scientific and social problems through objective and systematic analysis. It is search to gain information to discover or uncover the hidden truth. Information or in this case knowledge that matter can be obtained from various different sources, for example observation, experience, books and internet to mention few.(Chinnathambi et al 2013, 2.)

Research methodologies have gone through radical changes in last 50 years in social and behavioral sciences. The 3 basic methodologies that are commonly used are quantitative method, qualitative method and mixed method (Polit & Beck, 2004; Teddlie & Tashakkori, 2003; Cited in Lund Thorleif 2012, 155.)

The mix method have been used in past under array of names, for example multi-method, integrated, hybrid, combined and mixed methodology (Creswell and Plano Clark 2007, 6; cited in Driscoll et al 2007, 2.). The mixed method comprises the element of both qualitative and quantitative method to blend them; an evolved concept of “triangulating” data or information from various sources (Campbell & Fiske, 1959; Denzin, 1978; Morse, 1991; Patton, 1990; Cited in Lund Thorleif 2012, 1.). In 2003 Creswell, Clark, Gutmann, and Hanson gave a representative definition which follows as “Mixed method research comprises of collection and analysis of quantitative and qualitative data into one single study in which the data are collected simultaneously or sequentially, are given a priority, and involve the integration of the data at one or more stages in the process of research.” (Cited in Lund Thorleif 2012, 155.)

When a researcher looks into the data available, the data are available in both quantitative and qualitative form. When collecting and analyzing the data in quantitative method the researcher is presented with better objectivity and general notion in comparison to qualitative data. But, qualitative method obtains

greater depth into the hypothesis generation while quantitative data is used it testing hypothesis. The rationale and strategy of combining both quantitative and qualitative method and adopting mixed method, the researcher attempts to utilize their respective strong point to the maximum and tries to escape their respective weakness (Tashakkori & Teddlie, 1998; Cited in Lund Thorleif 2012, 156.)

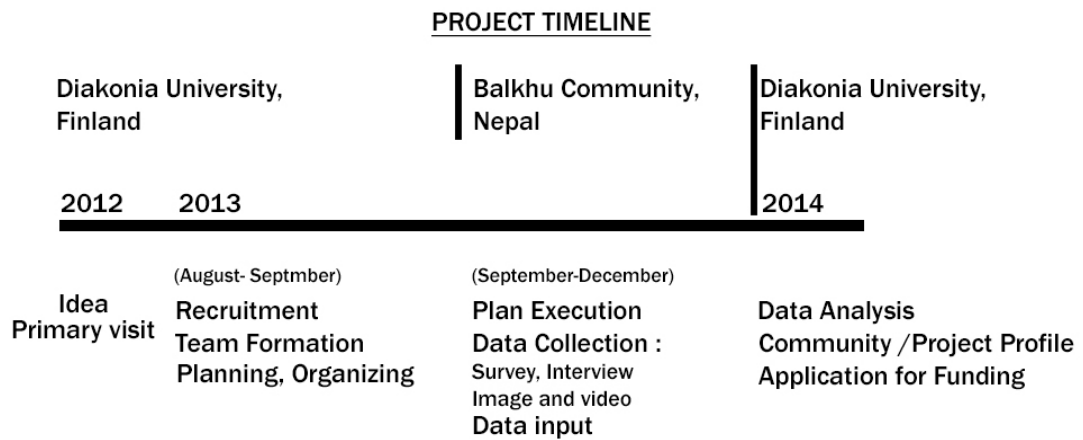
The quantitative and complementary to each other in mixed method while individually qualitative are they may result to different phenomena or object. In mixed method research, complex question that relate to both casual description and casual explanation by both methods. Mixed method could provide more complete picture of the domain with valid inferences as it mixes the different strategies from quantitative and qualitative into converge. The results obtained in mixed methods, quantitative and qualitative may be divergent or contradictory in nature but this can lead to more in-depth reflection, revision of hypothesis and further research; given that the data collected and analyzed properly while even such contradiction and divergence may lead to forming new theoretical insights. (Adcock & Collier, 2001; Brewer & Hunter, 1989; Erzberger & Kelle, 2003; Maxwell & Loomis, 2003; Morse, 1991; Polit & Beck, 2004; Sandelowski, 1996, 2000; Tashakkori & Teddlie, 1998; Cited in Lund Thorleif 2012, 157.)

The researcher has chosen to adopt mixed method research due to various advantages and application in this study.

6.1 Research process

A timeline is presented below is an outline to the research as a whole from the year 2103 until 2014. The time line follows various stages such as idea development to team recruitment and planning up until execution and report generation. The idea of the project lies with Dr. Kyosti Voima and Dr. Sakari Kainulainen after they made the primary visit in 2013 at Balkhu Community in Nepal.

FIGURE 3. Project Timeline.



This study is prepared on the data collection carried out in Balkhu squatter community in Kathmandu, Nepal in September-December 2013. This study is a joint effort of Diak UAS and Turku UAS along with Diak's partner university, St. Xavier College in Nepal. Mr Kyösti Voima, one of the teachers from Diak asked student who were going to Nepal for their placement as a volunteer for a possible project in Nepal. As researcher was doing his placement in Nepal, volunteered for the project. A formal meeting was then called for all the volunteers.

The research team in Finland comprised of 4 volunteer student Prabesh, Jesus, Ramesh and researcher; 4 representative from Diak UAS Dr. Kyösti Voima, Dr. Sakari Kainulainen, Riikka Hälikkä, Sami Kivelä and Jari Hietaranta from Turku UAS. While the research team in Nepal included 3 students Pratap Adhikari, Rasna Poudel, Pragya Bhattarai from St. Xavier's College.

At the first meeting in Finland team was introduced then the idea and the requirement of the project were shared among the participant. Participants discussed and shared their thought and queries. There were other necessary meeting were carried out. During these meetings, it was decided that preparation of survey questionnaire would be done by the Dr. Kyösti Voima and Dr. Sakari Kainulainen who have used it before for a project in Africa with

relative success. The volunteer students were responsible for the survey of the target community, progress report, identification and recruitment of interested and qualified Non-Governmental Organization (NGO) to work in the target community. The project was to be carried out within the Human Rights Based Approach, thus a training class was held for the survey team. The Diak representatives were in contact with the local contact Mr. Daniel Pun from Reach Nepal, a NGO which had been working in community and with St. Xavier College.

In Nepal, the team of students made contact with the Daniel Pun and students from St. Xavier College. Mr. Pun provided the team with a tour of the community and introduced us with the community member and leaders. After brief discussion with the presented community members, a date was agreed for community meeting to discuss the possibility of conducting the survey. The meeting was held in the community church facilitated by Mr. Pun. After an intense meeting with the community members and its leaders, the team was granted verbal permission to conduct the survey and record video after team presented with the assistance letter and the survey questionnaire from Diak. In the following days, the team met with the students from St. Xavier College and presented the questionnaire. The partner college also had similar survey questionnaire so a revised questionnaire was drafted and was sent for approval to Diak team in Finland. After obtaining the approval for the survey questionnaire, the team formed the team and carried out the survey.

Furthermore, the team investigated and visited different NGO's who had previous carried out projects and looked into possibility of recruitment for the project. After meeting with several NGO's the team discovered few potential and interested NGO. These potential NGO were referred to the Diak representative for review. Team also interviewed different stakeholders who were carrying out different project in the community. Three members from Diak also visited the community and reviewed the progress. Then the Diak representative and volunteer discussed on potential NGO to carry to the project in future and meeting was conducted with the NGO then after. The researcher

also took video for creating a documentary on the community. The research process came to end on January first week after researcher left Nepal.

6.2 Data collection

There are two types of data primary data and secondary data. Primary data are collected by the researcher himself through survey, personal and focus group interview and personal observation. While the secondary data is obtained through, previous research, official statistics and report, mass media products, and information in Web those were relevant to this study. (Introduction to Research)

The data was collected using data triangulation process using both quantitative and qualitative method as mentioned in research methodology earlier. During the data collection process, the researcher visited Balkhu settlement several times. During the research, meetings were carried out with the different stakeholders related to the community. The data collected methods are discussed in detail in the following sub-chapters.

6.2.1 Survey

Survey which most commonly is used term in any field of research is described as a method of gathering information from a sample of individuals (Scheuren Fritz 2004, 9). It is vital to any research and majority of the findings are based on the survey. Semi-structured questionnaires were used during the survey. The semi-structured questionnaires comprised of a combination of open and close ended question and enable to include qualitative and quantitative information. (Hague Paul, 137.) Since, St. Xavier students also had similar questionnaire, team decided to combine the questions to one. This helped to avoid conducting survey two times and combined questionnaire covered multiple themes, which was very helpful to understand the community. The questions were in English thus the surveyor translated it in native Nepali and

conducted the survey. This step had to be taken due limitation of time and practicability. Community leaders were supportive and ensured us of the safety and co-operation from the community. It was observed most of the responded were females as males were on work or searching for work.

In the total 103 household out of recorded 361 were surveyed by 4, two person team. The survey was completed in 2 day period on 23-24th of November with 30 minutes allocated for each interview. It was an achievement to collect that number of survey given the circumstances in the country. The survey had 46 open and close ended question which covered different themes. The themes were personal information, education, economic status, cultural status, health, water and sanitation, social issues, housing and political status. All these themes are discussed in findings in later chapter.

During our visit to the settlement we observed that it was multi-ethnic community. However, in the riverside of the settlement majority of the people were from a single ethnic group called Mahut. The geography of the settlement was close to rectangular in shape (refer to Balkhu picture) thus it was decided that each team would start from the three sides and move inwards. Simple Random Sampling was adopted as a sampling design. In this design prior information about the area/process is sampled independently using a random process (Environmental Protection Agency.). From the observation during the visit, it was discovered that community could be divided in to two clusters; riverside settlement where Mahut ethnic group resided and rest multi-ethnic group from hill and mountain region. Random sampling was applied so that the random sample of data would be possible with different ethnic people would be included. The sample is in 1/3.6 ratio of, where 103 out of 361 household is taken.

6.2.2 Participant direct observation

Observation is one of the important and powerful tools in research. It is a qualitative method which is used to learn different perspectives held in any

given community. It has its root in traditional ethnographic research. Knowledge or information is gained through observation or via observation and participation. This distinguish method includes the researcher to work in the participants' own environment and not vice versa. The benefit of this method is the first-hand information which can be anticipated to be unaltered from the source. In community through participation and observation, researcher attempts to learn the life as an "insider" while remaining an "outsider". (Family Health International, 13.)

Informal conversation and small talks are important information and records are maintained. Participant direct observation is a tool to gain knowledge and understand the different aspect of community, for example social and cultural, environmental and economic. It facilitates to recognize the relation amid the people, their norms, idea and the attitude and behavior on different matter. Experience is the valuable, through participation and observation; it helps to understand the extent and complexity of human experiences and mind-set. Participant observation serves as checklist against the data obtained from other sources like interviews and surveys and helps to draft other important question which may have missed out before. (Family Health International, 13-14.)

During the research process, the researcher participated in few of the activities at the community. There were informal-conversations and small talks with the local people. Often we were approached by the locals due to new faces in the community but after introduction, they opened up to us. Important information was gained through small talk and observation. While participating in the community school, different element of school and teaching methods were gained. During research, researcher makes objective notes in form of field diary where s/he records all the encounter and observation. All the information was recorded in notes and later daily or weekly report was written and submitted to supervisors. The observation was recorded under different theme which followed the survey questionnaire. The recorded observation was 3 pages long under various themes. The notes taken were recorded and full attempt has

been to keep it objective. All the observation was often discussed among the team members to uncover new information and sharing of data.

6.2.3 Interview

Interviews are the most important form of qualitative data collection but it can be used to obtain quantitative data from sources. During the research both qualitative and quantitative data were obtained through interviews through different sources.

All the interviews were conducted face-to-face. These types of interview were suitable for the target community. The survey questions were printed in English and were asked by the interviewer thus it was important to conduct the interview face-to face. During the interview, it was noticed that the questions were confusing to the target but the interviewer clarified when necessary. The time management of the survey was another issue but due to interview it was achieved in allocated timeframe. During the interview, it was beneficial for the interviewer to analyze the respondent's non-verbal gestures and response pattern towards different questions. This is helpful to certify the answers given. The pace of the interview is achieved relatively faster and ensures that all the questions were answered. (Bloch, Constantinos, Seale 2011, 183.)

The researcher conducted semi-structured interviews with the stake holders that operated in the community and other concerned NGO who were working on topic of slum and similar communities. The organizations interviewed were Reach Nepal, Korean Church, Nepal Basobas Basti Samrachana Samaj (NBBSS), Nepal Mahila Ekta Samaj, Shakti Samuha and Nepal Environmental Protection Center. The interviews were conducted in the respective offices in natural settings. The questions were open ended but structured.

A community meeting was called and a focus group interview was conducted. A total of 35, male and female of different age group and ethnicity participated in the interview. The researcher along with the team facilitated the focus group

meeting which lasted for approximately 90 minutes. The interview was open ended but under various theme that concerned the community, for example environmental, health and sanitation and security. This meeting was the turning point for the research. During this group session, team was granted permission to conduct survey and shoot video and take pictures for the documentary. The participants were very agile and open to discuss different matter. The session gave notion on how the community held its views and attitude on different matter concerning the community.

Individual meeting with the Ngo and the stakeholder were conducted to obtain information regarding Balkhu settlement. 3 meetings with NBBSS representative which lasted for 30 to 45 minutes were very helpful to the research. Similar individual interview were conducted with stakeholders operating or related with Balkhu Settlement. NEPC, Korean church, NBBSS, Shakti Samuha, CWIN, NPC and Reach Nepal were the major stake holders who were interviewed individually. The interviews were transcribed in field diary under thematic approach and followed by a combine report using similar approach. The use of thematic approach was chosen as it was clear and similar approach was taken while preparing the survey questionnaire.

6.2.4 Image and video

A picture is worth a thousand words. Images and videos provide graphical expression which can have more impact on the reader alongside the descriptive text. Images and video of Balkhu community were recorded during the data collection process. The image and video also provides a concrete proof for the authentication of the data mainly observation. With help of image and video researcher can revisit the site and obtain information which he may have missed during his observation. Video had been used during the analysis process to cross check observation and images are presented along with graph and descriptive findings.

6.3 Data analysis

Data are collected in different forms and from different sources, it is very important to properly categorize them order and summarize these data to obtain the answers to the research questions. The process of data analysis includes editing, coding, classification and tabulation of data (Kothari 2004, 124.). The data obtained were in both quantitative and qualitative and from primary and secondary sources.

The raw paper surveys were edited beforehand by the responsible surveyor in case of any omission or error on the same day. However, during the survey there were no errors or wrong answers except for the few “no answer” which were few in numbers which made no significant effect to the results. Coding is necessary for effective analysis. It refers to the process of assigning numeral or symbols to the obtained answers so that they can be kept under specific and limited class or categories (Kothari 2004, 123). During the survey, numbers of different words were used to describe one object or idea. In data input process the coding was applied to assign single word.

The survey questions were designed in different classification or domains thus, data classification was appropriate. The data classifications that were present are attribute classification and class interval classification. Attribute classification are data that are classified on common attributes which are either numeric or descriptive. Numerical attribute for example include height and weight while descriptive attribute include such as literacy, satisfaction among others. In class-interval classification, the data with numeric attribute are divided under range of groups or classes for example; people with income between 100-200 Rupees are in one group followed by similar interval. (Kothari 2004, 123.)

When data is collected, they are required to arrange them in concise and logical order. This arrangement of data into compact form of columns or rows in known as tabulation(Kothari 2004, 127).All of the data obtained were then tabulated in

computer with the help of Microsoft Excel software. The tabulation followed the question structure under different theme using thematic approach.

During the interview and observation the qualitative and quantitative data was recorded as short field notes and later these notes were thoroughly reviewed on the same day. Reviewed data were categorized under their respective domains such as social issues, economic problems and other domains. During the data review authenticity, credibility and reliability of the data was taken into consideration. Data analysis followed descriptive account or narrative of the situations or environment being investigated. This helps to compare the finding with previous research.

Qualitative and quantitative data both from various sources such as, observation, interview, survey and image were sorted under various structured domains which are demography, social and cultural structure, water and electricity health and Sanitation, education, employment, civic rights and communication, insecurity and subjective wellbeing. Quantitative data were analyzed and presented using percent distribution in form of graph. Relevant image were presented under different themes alongside graph. The qualitative data are presented are descriptive in nature following the thematic structure. These presentations can be seen in following chapter 7 under the heading Findings. A sample of data analysis can be seen appendixes 2.

6.4 Validity and reliability

Various accounts and events identified by the researcher during the process which are qualified to the purpose of the research are termed as validity. Maxwell emphasizes that validity is based on the understanding of the phenomena in comparison to the tools and procedures alone in a positive approach. Maxwell (1992) identified 5 different type of validity; descriptive, interpretive, theoretical, evaluative and generalizability (external). Descriptive validity is applied during the data collection process and used to evaluate the

accuracy of reporting of accounts focusing on the representation of facts. Accurate portraying of the inner content of the research subject is referred as interpretive validity which focuses on meaning of recorded behavior, events and experiences of the engaged people constructed by the researcher. Theoretical validity seeks the answers to the questions regarding, how a phenomena develops its manifestation and its reasons under the study. Evaluative validity attempts to establish in certain degree, that the phenomenon is justified, legitimate and raises the question with the application of evaluative framework. Generalizability can be applied up to certain degree with the use of theory and even to beyond particular situation or targets, this is also known as external validity. (Hannes et al. 2010, 1738.)

The data collected and the findings are result of team effort of 11 people over a course of 4 month. The data collection was done objectively mainly survey and interviews. Data from other sources were obtained from credible sources with proper reference. The research process followed the set plan of action. Full effort has been made to ensure the validity of the study and the data collected. The different type of validity can be observed in the study where the collected data are accurate and cross-checking with the audio visual media is proof of that. The data obtained from various sources were checked and filtered as per need of the project. The data obtained from different sources complement the findings of the study supporting the validity. The frequent report submitted to the supervisor and the visit supports the study validity. (Andre et al 2011, 1.)

6.5 Ethics

A study cannot be approved if the ethics have not been considered during the whole process. Ethics can be put in simple word as philosophical science that deals with the right and wrong of human actions (Roth, 2005). A well-founded standard of right and wrong of human action that guides the human what ought to be done, in terms of fairness, rights and obligations. Ethics are there to stop human from performing inhuman behaviors' such as rape, theft, fraud and

slander. It relates to fundamental human rights such as right to live, right to privacy and right to justice. (Andre et al. 2011, 1.)

Informal consent, where the participants approached were ensures full information and nature of study and its entails. Participation was voluntary and none of the participants were coerced for participation. (A Guide to Research Ethics 2003, 35.)

The researcher has abided by the ethical code of conduct set by the Diak through the entire research process. During the data collection process, both during survey and interviews consent has been taken before conducting any activities or plan from the community of Balkhu. After obtaining the verbal permission from the community at the focus-group meeting survey and interviews were conducted at the community. The verbal consent in the native language, Nepali was gained. Survey and interview questions were asked in possible simplified version to give clarity and technical words either omitted or simplified to the nearest match. Only after obtaining the consent the data were used in the study. The data are all obtained through verbal consent. Subjectivity has been prime focus during data collection.

Anonymity is maintained and participants privacy and right have been have been guaranteed, no names without prior consent were used. The obtained raw data from survey and interviews are also protected and it not made available to any stakeholders who are not directly involved in the process. No physical, emotional or social discomfort or harm was done or intended to participants during the process. Local custom or structure has been valued and each participant was shown respect and dignity regardless gender, age, religion or ethnicity or social status. Exit option during the interview or use of data has been given to the participants.

The finding of the research is helpful to the Balkhu settlement to help them understand the situation and surrounding issues as there is limited communication in the community and stakeholder. The finding is not intended to

bring any negative impact on the settlement under any domain. In many of the research being done on other slum and squatter settlement in valley they lack the quality of life perspective especially the subjective approach. Hence, it is beneficial to the concern reader to know the true emotion regarding different domain of study conducted in the research. Balkhu settlement is also a part of reallocation program from the government where NBBSS conducted the interview. The NBBSS survey does not cover the subjective approach and some of the domains are missing in the survey.

6.6 Challenges and limitation

No study is without its challenges and limitation especially in the social welfare sphere while dealing with human aspect. The timeframe allocated for the collection of data was very limited. During the process, Nepal was going major through political changes; national level elections were being conducted. During the election process frequent strikes and bomb-blast occurred in the Kathmandu valley. Due to election, political parties recruited people for rallies and demonstrations and people from the community had gone to these rallies and speeches in hope for betterment of the community. The biggest festivals of Hindu culture Dashain and Tihar which is celebrated countrywide also occurred during the process. Due to the festivals, transportation was scarce and offices were closed.

The main challenge with this study is building the “trust” with the community. During our very first visit the community and the people were not co-operative and disinterested towards the researchers. The reason for this negative attitude was the result of numerous studies done with the community but no work carried out to improve the community. Many other researchers including ones from NGO and INGO (I/NGO) had come for research project but no impact on the community followed. Every time I/NGO visited the community; community expected reforms to be made regardless the nature of study carried out and its process until implementation. The community lacked the information or the

information was not properly disclosed by the concerned I/NGO about their research to the community.

A survey carried out by NBBSS on partner with Lumanti was intended for rehabilitation and lobbying on behalf of the community but the community blamed them for corruption. Community regarded I/NGO as a monetary institution that would take their problems away. Researcher's impression was the community did not understand the nature, purpose, process and the implementation of study conducted before. After much debate, assurance and clarification the community trusted the researcher and gave the permission for research.

A disappointed participant during the community meeting quoted.

“First tell us who you are? If you are governmental office we talk with you in that manner. If you are NGO we will talk in that manner. People come and do all the research but no action. If you are not going to do something for the community then do not give hope and do not come in from the bridge onwards. You are not welcomed.”

The researcher found the community's dis-satisfaction and suspicion justified from their experiences and struggle.

Question number 36 which describes the importance of the number of issues related with participant (refer to questionnaire in appendix) depended on the all the factors such as political, social and environment remaining the same at the given survey period. Since the settlement was not legal then the any factor affecting the existence of the settlement changes the priority or the immediate need of the community. The survey questions were a total of 46 questions were asked which took time to finish the survey, keeping in mind similar study has been conducted before.

The study findings are derived mainly from the survey analysis and participant direct observation and supported by the data obtained from stake holder in the related field. Previous data on the Balkhu squatter settlement was not available

in published form, from any I/NGO or even the stakeholder working in the community. Only the study conducted by NBBSS with Lumanti has selected questions similar to survey questionnaire. In the research, survey conducted attempts to provide a holistic view on the Balkhu Squatter while supported by the data from participant direct observation gives the perceptive on those findings. This study is focused at community level.

The sampling done during the survey is random but with the view to include the different ethnicity in the community in the sample. During the community focus-group interview/meeting despite facilitating the meeting for a participatory approach, the meeting was dominated by the community leader. Also the exclusion of the Madhesi community members in the meeting was seen as a drawback however step were taken to hear their thoughts on this matter. The Madhesi community was asked same questions as in the meeting individually to include their views. The survey with the Madhesi part of the community was very tough due to the limitation of knowledge from the Madhesi people on different themes.

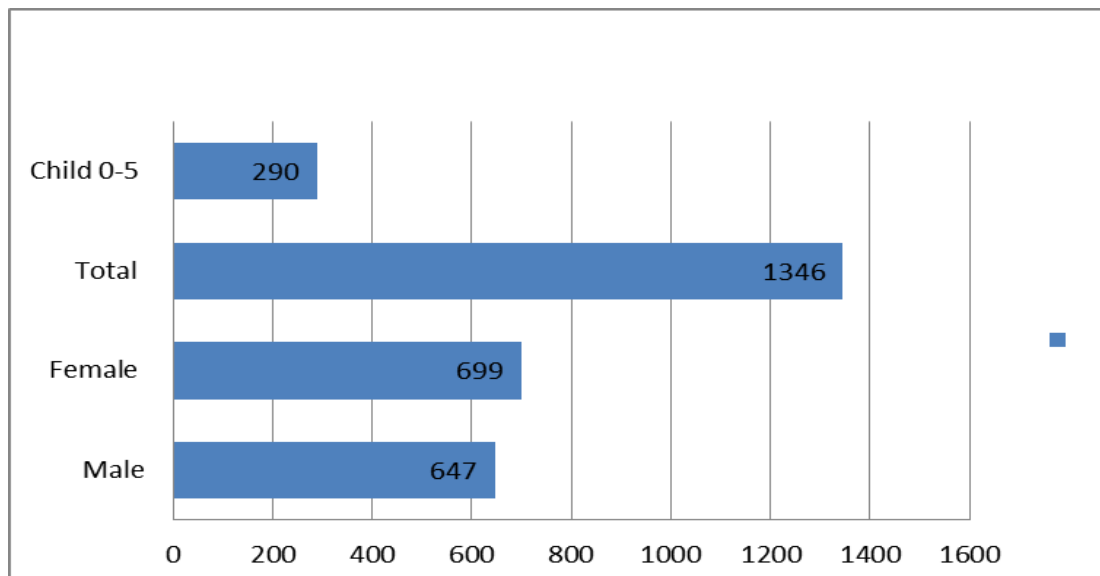
The intended meeting with the churches that were operating in the settlement was not carried out due to circumstances with the churches. The purpose of the meeting was to gain information on current and possible event planned for the community and build co-operation and communication between them. This was researcher first research on the community level scale and a sensitive issue of slum or squatter settlements.

7. FINDINGS AND DISCUSSION

Balkhu settlement gives a holistic picture of the slum/squatter structure that may be highly similar to other settlements in the valley. The main aim has been achieved and the findings reveal various problems in the community and its effect on the people. After an extensive task of filtering, merging and analysis of the quantitative and qualitative data from different sources, the findings are discussed under various themes. Mean figure are presented as percent in form of graph where total number (n=103) and percent is derived from the formula; $\text{multiple answer}/\text{total number of people (n)} * 100 \text{ percent} = \text{percent}$. The following domains are part of the objective wellbeing followed by subjective wellbeing of the settlement.

7.1 Demography

GRAPH 1: Population of Balkhu squatter settlement from 303 houses.



Jagaran Tole or Balkhu settlement has 361 household recorded in NBBSS survey; the NBBSS survey is yet to be published which is about 2 and half years old. The data had record of 303 household out of 361 houses. The 58

remaining did not wish to share their details. The 303 household contained 1346 people residing. An average of 5 person in a family was estimated which gave the total of 1636 people after combining $1346+290(58*5)$. Survey indicated 93 percent of the people were married and 244 nuclear family (up to 5 members, parents and 3 children) and 59 joint families (above 5 family members). Male population was 647 and female population was 699 totaling 1346 where 290 children aged 0-5 were seen.

Resembling Nepalese ethnic demography; Balkhu community also present similar scenario of multi-ethnic diversity. 16 different ethnic caste groups with those listed as indigenous and Dalit were also recorded. Some of the ethnic groups were, Brahmin (High Caste), Chhetris (Warriors), Kami (untouchables), Gurung, Magar, Rai, Limbu(indigenous), Mahut(Madhesi) and others. Due to the ethnic and Dalit rights in Nepal, it was significant to record these data. Majority of the people spoke the national language Nepali along with their ethnic language such as, Tamang, Limbu, Gurung and Hindi among others. A study conducted by Sumedha Shakya in 2005 shows similar demography structure in other slum/squatter community in Kathmandu (Shakya 2005, 52-67)

In terms of religion, the community is mainly divided into 3 major religions Hinduism, Christianity and Buddhism. Finding during the survey indicate 23 percent of the people followed Christianity, this relatively high even compared to the national census of 6 percent as there were 5 different church operated in the community. 38 percent were Hindu which dominant religion on context of Nepal followed by 11 percent Buddhist.

There were 5 different churches present in settlement among which Korean Church and Reach Nepal were the most important active with the church work and providing other facilities. Most of the people had recently converted into Christianity however the reason for it is unknown. Similar conversion to Christianity was seen in in Shanthinager and Jagritinagar squatter settlement. The most of the Hindu converted due to miraculously healing power in Christianity (Shakya 2005, 36-51).

7.2 Social and cultural structure

Slum/squatter is already marginalized from the society from both social and economic aspect. But there was discrimination and segregation displayed even in this marginalized community. Inside the community, on the river bank side of the settlement, there are row of Mahut, a Madhesi ethnic families living there. These groups of people are discriminated by the rest of community who mostly comprise of ethnic group from Pahad (hills) and Himal (mountains). These people regard themselves as Nepali while calling Mahut families Madhesi.

During our community group meeting, we noticed that not a single member from Mahut family represented at the meeting. Upon asking the reasons for omitting them from the meeting, most of them said;

“Whatever decision we make they won’t oppose us”.

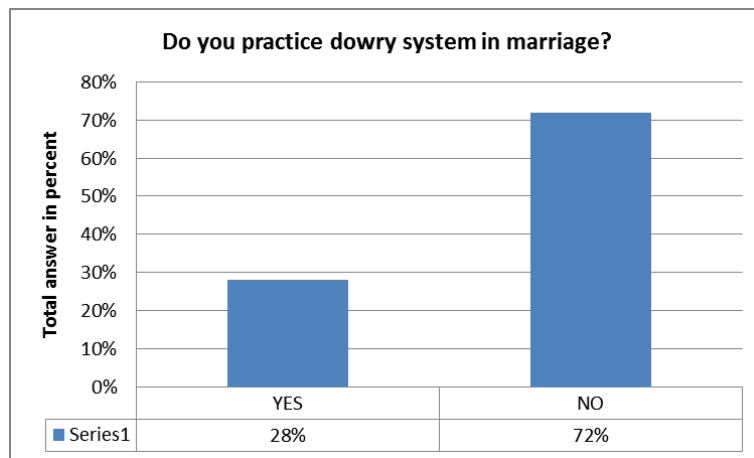
Several community members said; Mahut’s were disorganized, unclean, un-trust worthy and manner less. During the survey, we asked Mahut families on why they did not attend the meeting; they replied,

“We are not told of any meeting ever. They do it among themselves. They don’t talk with us”

Mahuts’ lived on the most atrocious and hazardous part of the community on the river bank side. Their appearance, clothing and living conditions were very poor in comparison to the other people living in the community. It was clear that they were truly living on the edge.

The majority of female stayed and took care of the housework while the males were the bread winners of the family. Cultural barrier on different ethnic groups like Mahuts’ prevented the female from joining social, economic and other activities. The gender equality is not present in the community and this is rather common in the Nepalese society till date.

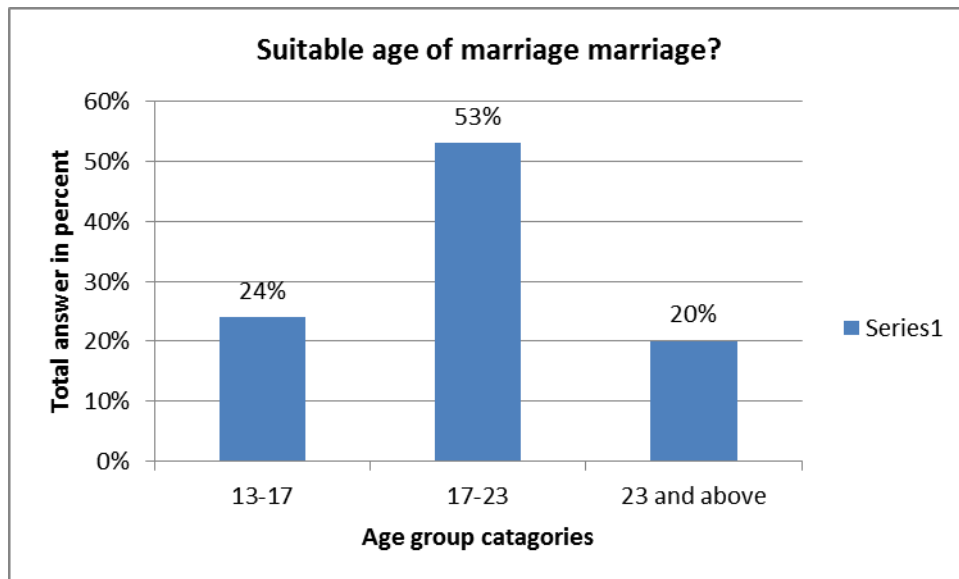
GRAPH 2: Dowry Practice in Balkhu Community, n=103.



28 percent of the community people practiced dowry and believed it was their culture, while 72 percent of did not practice dowry system as they consider it bad custom and many could not afford it. This is a positive sign of awareness on community people who see dowry is bad custom. Dowry system is one of the long standing cultures present in south-east Asia especially, India, Pakistan, Bangladesh and Nepal. Several incidents of domestic abuse and death to women are seen in news and media because of dowry system. Groom family pressures the bride's family for various and expensive dowry and when the demand are not met the bride is abused in home.

Nearly 26 percent believed that age for marriage was between 13-17; while 57 percent of the people recommended 18-23 to be idle age of marriage and only rest felt above 23 would be good practice as seen in the graph 3 below. Nepal has had long tradition of child marriage, which is perceived in case of Balkhu as well, 25 percent of the respondent still believe age for marriage is 13-17. In recent year, there has been awareness on child right especially against child marriage. This can be observed in Balkhu, where majority of people feel 17-13 is the appropriate age of marriage. This age limit may seem still young but this is a positive change in case of Nepal.

GRAPH 3: Suitable Age of marriage in Balkhu Community, n=103



The community had community leaders but it was still unclear to us who were the committee member and their duties. During the interviews, respondent told that there had been different committee in frequent interval. The community leaders were not all chosen by the community but often by the political party it affiliated with and in terms of seniority. Those people who settled in the community earliest held recognition and respect of being the senior. In conclusion, the people who were different party members and held the seniority mostly acted as leaders and the community followed them. The committee decides on various community related case such as project or study in community, allocation of free land to the landless among others. On the positive note, the leaders were committed for the betterment of the community.

7.3 Environment and housing

Balkhu Settlement is located by the Bagmati River on one side and dirt road with industry and market on the other. Bagmati River is one of the most polluted rivers in Kathmandu. The river is polluted with direct household and industrial

waste being dumped in the river. The river gives very pungent smell to whoever passes by and it was the same during the researchers visit to the community.

According to the NBBSS and the community resident, the river level rises and often flash floods occurs up to half of the community. Heavy rain during the monsoon also moves towards the riverside from the roadside flooding from both sides. Due to lack of sewage in the community, the community waste is also dumped in the river as seen below.

IMAGE 4(a-c): Balkhu riverside environment



(Image by Anup Khanal 4a and Ramesh Rumba 4b & c)

The settlement itself is built on top of the previous garbage dumping ground. The Balkhu fruit market also dumping its bio-waste next to the community, along with the locals who dump the household waste to the riverside seen in photo 4a and 4c. The roadside of the community is very dusty in dry season and muddy during the wet season reflected in 5b.

IMAGE 5(a-b): Balkhu roadside environment



(Photo by Anup Khanal 5a and Ramesh Rumba 5b)

The community itself is very crowded with the houses, built are either joined very close to each other. Small alleys make up the means to connect the way into the community. The houses are very poorly built with mud, steel/metal, bamboos, plastic, wood and concrete blocks. Lumanti classified the housing type to three major category; temporary, semi-permanent and permanent housing.

Observation showed that settlement consisted of all three type of housing. Masonry wall with concrete roof were regarded as permanent which were very few in number in comparison to other types. Semi-permanent housing is described as temporary roofing with mud wall. Temporary housing was built using materials like, plastic, steel or tin, bamboos and woods. The settlement had 211 houses of temporary in nature with 2 semi-permanent and 1 permanent houses, which can be observed in the picture 6. (Lumanti 2011; Cited in Rumba 2014.).

The image below gives account of the type of housing present in Balkhu settlement.

IMAGE 6(a-d): Balkhu Housing types and alley



(Image by Ramesh Rumba)

The temporary houses were subject to harsh natural calamities. Respondent from the community explained they had to patch the roof every year due to heavy rainfall and due to poor housing construction and materials. The poorest housing condition was seen at the riverside where the Mahut families reside. Survey indicated 41 people were not satisfied with the housing condition while 28 were neither satisfied nor dis-satisfied with it. But 33 percent of the people were satisfied with the housing. 63 percent of the families said there was enough room for the family while rest 26 percent did not have enough room for the family. The houses were both semi-permanent and temporary but they were subject to floods and the dirty river water than other part of the settlement.

These houses offered very less protection from harsh climate condition as they also lacked poor lighting and ventilation. Most of the houses lacked ventilation due to smell form the river and the lack of building materials. The housing does not follow any building regulations set by the municipality. In case of natural

calamities such as earthquake and fire the settlement is subject to huge damage to property and resident. The density of houses makes it easier to spread fire as they are made up of highly flammable material like wood, bamboo and plastic which can be observed in the photo 6 (a-d).

The finding on the environment and the housing conditions match the survey conducted in other squatter settlement in Kathmandu valley. Shakya conducted similar survey in Shantinager ,Jagritinagar and Pathivara which revealed majority of the houses were also temporary build with tin sheet, polythene sheet and bamboo as seen in the picture 4 (a-d) were subject to natural calamities. (Shakya 2005, 40-55.)

7.4 Water and electricity

Balkhu settlement is not a legal settlement hence the municipality of Kathmandu does not construct or provide the basic infrastructure. There is no water facility provided by the municipality hence with the help of the Israeli NGO Tevel b'Tzedek 12,000 liter water container was provided to the community as seen in photo 7b below. Similarly community residents themselves also contributed along with other stake holder to acquire water containers. The community buys water from supplier in form of water tanker. The water obtained from the tanker is kept in the community water container and sold to the residents at a nominal price. The jar water is obtained by individual residents. The water from the community tanks are not tested so the quality of water is unknown.

Total of 88 percent of the people bought the water from the community tank while rest brought jar water. The jar water is labeled drinking water and no further filtration is needed. Survey findings indicated that nearly 13 percent use filter to purify the water while about 27 percent boiled the water to purify it but more than 50 percent of the people did not use any kind of filtration to purify the water. The cost of household gas or kerosene is expensive hence it can be understood that people economize and do not purify the water in the

community. The price per liter of water is at 35 to 50 paise per liter (0.030 cent; 1 euro = 125 Nepali Rupee (NRP) depending upon the exchange rate).

The water supply may have been present at the moment but the unhygienic surrounding could contaminate the source. At one moment, it was observed that people were collecting water from the leaked water supply pipe next to the ring road as seen in photo 7c. This desperation show how much people value water in the community. The water obtained is mainly use for cooking and washing dishes seen in photo 7a. Water is also used for doing laundry and taking shower.

Urban poverty study revealed, Santinagar and Jagritinagar settlement also had problem of supply of water. The settlement depended upon public tank, public spring and other sources where women and children looked for water for almost 1-1.5 hours a day. Balkhu in comparison has better water source in form of community water tank. (Shakya 2005, 57.)

IMAGE 7(a-d): Water source in Balkhu



(Image by Anup Khanal 7(b-c) and Ramesh Rumba 7(a, d))

Similar to water, there is no official electricity provided by the municipality due to the fact that it is an illegal settlement. Electricity meter is granted to 3 household who in fact registered as NGO; provide community the electricity as a whole. The cost of electricity is very expensive at 20 NRP while the normal household is at 12 NRP. They pay per unit cost as shown in the meter in their home or in the supplier's home. People use the electricity to light the house, listen to radio even operate TV. But in the community as a whole there are no lights to help move inside. In the data obtained from NBBSS, 67 household did not have electricity available; 82 had electric meter and 154 houses had electricity without meter. The wiring is not done properly hence there is a chance of electric short-circuits.

In 2005, situation in Shantinagar, Jagritinagar and Pathivara settlement were similar to Balkhu. Residents of those settlement paid NRS.100-200 per month, to receive electricity line. 26 % of the resident in Shantinager used fuel lamp or candles to light their house which affected the children's health and work. (Shakya 2005, 44-74.)

7.5 Health and sanitation

The healthy environment is not present in community to lead a healthy life. The contaminated river water lead to airborne and water borne diseases along with open and lack of sewage system make the living environment more polluted. Nearly 57 percent of the said they were satisfied with their health status during survey while other half were not satisfied. During informal interview, residents said that they used to have various different water borne diseases like dysentery and diarrhea and other respiratory diseases. The small children play alongside the river and road are prone to diseases. Resident when they get sick visited the community health post, government hospital and private clinic those who can afford it.

Similar health situation is seen in study carried out in Shantinagar squatter settlement. Fever, cold, stomachache, vomiting and diarrhoea were frequent, mainly due to polluted environment and insufficient housing conditions. (Shakya 2005, 46.)

There is a small health post inside the community which is run by an NGO called Uddar Nepal who works in providing medical facilities. Apart from the health post, health facility is provided by Korean church. Every month or every two weeks facilitated by the Korean Church, doctors from Nepal-Korean Hospital come for check-up and provide medication and even bigger operation are done for free. Mr. Pun also helped to facilitate health camp in the community. A nutrient project is being run by a NGO Nutrition Promotion and Consultancy Service (NPCS) who focus on nutrition on maternal and infant. During the interview, findings indicated that people were not able to eat healthy food or provide nutritious food to the child. The situation was dire in Mahut families due to lack of proper food and healthy environment.

Sanitation is one of the main issues in the community. There is no proper sewage pipe line in the community. Some of the houses have sewage pipes running from their home to the river seen in photo 4a. The community household waste is also dumped in the river. In past, Kathmandu Metropolitan collected the garbage from the community but now they have stopped. Some of the sewage pipe outs to the road, leaving the road polluted as well. Survey showed only 9 percent of the household had access to sewage while 90 percent did not have any sewage facility. NBBSS data showed there are 80 private toilets while 233 other used the community toilets which were mostly pit latrines except few in the riverside which is dumped in river. Majority of the people knew how to use the toilet and to clean themselves after it. During the community focus meeting, sewage was one the main concern raised in the meeting. The sewage and the sanitation situation can be seen in the picture 8 below.

IMAGE 8 (a-e): Sanitation in Balkhu



(Image by Anup Khanal 8(c-d) and Ramesh Rumba 8 (a, b & e))

85 percent of the residents disposed their household waste in river in Shantinagr settlement. Similarly, 92 percent dispose their household waste water into Bagmati River. Similar to Balkhu other settlement also disposed their waste into Bagmati River due to lack of sewage facility. (Shakya 2005, 57.)

7.6 Education

Education situation in Balkhu is not the best but the efforts to provide the education facilities have been positive. The community has a small school mainly designed for Early Childhood Development (ECD) run by Mr. Pun of Revival Church. School has 4 staff all paid by the church. Mr. Pun has provided scholarships to more than 50 students to study in governmental school. Korean church has also helped 30 students by admitting them private school. The

efforts of these two churches have motivated the resident to send the kids to school without any cost.

The education status is observed to be on positive side in children but in adult and older age group the case is reverse. Survey indicated 64 percent of the children were going to school but rest had to drop out due to various reasons such as poverty, lack of interest to study and work (Rumba 2014, 44). The Revival church had offered evening classes for the ladies in the community especially the old aged residents but the number of participant decreased weekly and the program ended. The parents were keen to send the children to decent school but many could not afford it. The children of the Mahut families do not seem to attend the school as most of them worked as rag collector or beg in the street to earn their living.

In a study conducted by Ramesh Rumba (2014) in Balkhu settlement gives an account of reason for dropout by the resident.

“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.” (Rumba 2014, 44)

Dropouts from school are mainly due to poverty, social exclusion and lack of proper environment for motivating the children for education. Social identity also seems to be a factor that affects the motivation in school for the children.

7.7 Employment

One of the major challenges not only in Balkhu but in Kathmandu is employment. Due to disorganized urbanization and dense demography there are not many good prospects for employment. The residents in the community

come from rural Nepal where agriculture is the main occupation but in Kathmandu there are not many agricultural jobs. The employment opportunities for the slum dwellers are scarce. Many residents work in construction especially male and female work as household worker. Unlike in western countries, Nepal does not have minimum wage hence often they get paid on basis of their verbal contract with employer.

Balkhu residents do not have any fix job or source of income and depend on different wage job they can find. Male are the head of the family and bread winner as well. During our survey, many of the respondents were female who explained that their husband or male members were at work or searching for it. Many complained about lack of employment during the survey. Small roadside shop cart, grocery shop and small restaurants were seen in the community. Some of the job types seen in the community were carpenter, construction, labor and driving. The warehouse and fruit market offers labor jobs to the community along with the steel and recycle industry opposite of the community. The present trend in Nepal is working abroad and similar trend has influence in the community as well. Few of the household had someone working abroad either in Gulf countries or Malaysia and sending money home.

During the observation we noticed a tailoring workshop conducted by a NGO inside the community. During our informal interview trainer said, most of the trainee were not from the community but from outside of the community. The stakeholder interview revealed that, few small scale industry projects like carpet weaving, tailoring, basket weaving had been launched to help provide employment aspect. These projects were targeted towards the idle population especially women. The project ran with a success but the trainees were not able to apply the training obtained. Many responded saying they received the training but due to lack of investment they did not continue with it. There was only 1 member who had been making carpet at home. The observation was made that the attitude and dedication of the ladies towards these projects were negative but the reason were not known.

The data by NBBSS is presented an average of NRP 1,788.75 per month/per person (equivalent to almost 15 euro). Only 3 percent during the survey were satisfied with their present economic condition. About 50 percent of household were doing fairly well however other 50 percent of the household were not doing well. The major impact of unemployment is seen in Mahut community who were mostly working as beggars or rag picker and the women were barred to go out of the house due to cultural barrier. 16 percent of people said they saved money but other 89 percent said there was no saving from the earning. As the monthly earning is quite low, most of what they earn is spend on basic necessity such as food, gas and clothes.

Economic situation in Shantinagar settlement also showed similar results in saving. 56 percent were not able to save any money, only 14 percent were able to save between NRS.500-1000. While the rest saved even less. In Jagritinagar 74 percent of the people were unable to save any money. The reasons given for poverty were lack of qualification or education and lack of employment opportunity. (Shakya 2005, 39.)

7.8 Civic rights and communication

Total of 85 respondents had citizenship identity (ID) card while rest did not have it. The people who did not have citizenship id were mostly women. Citizenship ID card is very vital document for any work or dealing related to government. Women generally acquire ID through family or husband and child when s/he turns 16; s/he gets it through mothers or father name. Having this ID, one is able to acquire voter id to vote for their rights. The number of people whose name was on the voting least was 36 while rest over 67 of the responded did not have their name on the list.

The main obstacle for these people is that in order to vote or have the name on the voting list they would have to go back to their original place of resident and

through the VDC then only they can get citizenship ID or Voter's card. Since the residents are illegally settled, they cannot enjoy the civil rights as others.

Communication is very important aspect in any team, group or community. In case of Balkhu the communication was found very poor. During survey and interviews it came to light that the inter community communication was not at all present or very poor. The resident from one part of the community did not know what was happening at the other end or inside the community. The most unexpected finding was that many people did not know there was a health-post inside of the community providing free checkup and medicine. Also the projects that run in the community were not fully known to the residents.

60 percent of the community knew what was happening in and around the community but rest 40 percent did not kept knowledge of the community and their surroundings. 43 percent said they participate in the local decision making process while 37 percent said they did not participate in the process while rest only participated when permitted by circumstances.

The different stake holders that operate in the community also did not have communication between them. Korean Church and the Revival church provided education and health facilities but they do not have communication between them. Attempt to have 5 church come to a meeting and discuss the communication and collaboration between them could not be carried out during the research timeframe.

7.9 Insecurity and subjective wellbeing

Every living person or animal always seeks for a safe shelter to the feel secure but in case of Balkhu it is all but safe. The survey revealed 57 percent responded they were dissatisfied with safety within the community while 28 percent were neither satisfied nor dis-satisfied with the safety condition. Only 20 percent of families were satisfied with the safety of the community. The

community is on illegal settlement subject to government evacuation or demolition. The houses in the community is also are subject to natural calamities and the surrounding environment is not suitable for clean healthy living. The polluted Bagmati River is a great threat in terms of health issues and flooding. The settlement is subject to social and economic discrimination and marginalization. Given all this factors the community is considered insecure for living.

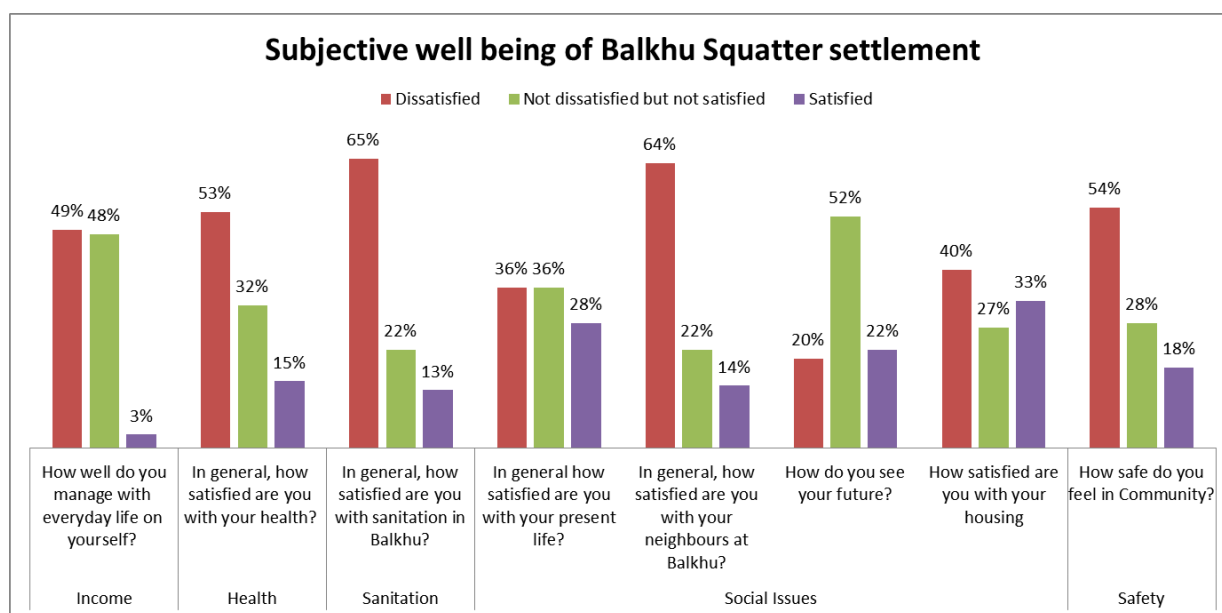
The survey and community level meeting revealed that the most fearful factor to their sound living was flood retaining wall and demolition of the houses. Retaining wall is part of Bagmati river side project ran by Kathmandu Municipality. The project includes construction of sewage pipes parallel to the river banks along the Bagmati River and retaining wall to prevent flooding. This project possess great threat to Balkhu settlement as the massive sewage pipe line falls right in where the community is standing now and the wall already built on the other side of the river and process is also along the settlement banks. The contractor of the Bagmati project, during an informal interview said there would be no evacuation of the settlement. But the construction of the wall will be done leaving the community unless community is willing to co-operate. In the case there is no retaining wall made along the river side of the community, there is a bigger threat of flooding during the monsoon season. Since the community will be the only part not having the wall this holds bigger risk to community. (Bagmati action plan 2008.)

26 percent responded evacuation as the fearful factor. 40 percent responded natural calamities such as flood and fire to be the other factor. Rest of the respondent mentioned fear of robbery, diseases, sewage and alcoholism to be fearful factor. The insecurity to the community plays to affect the people sound living.

Wellbeing of the Balkhu settlement present below are mainly the subjective wellbeing as expressed by the community under various domain; such as

income, health, sanitation, social issues and safety. The graph is presented in percent ($\% = n/103 * 100$, n being the number of answer) from the excel data.

GRAPH 4. Subjective wellbeing under Income, Health, Sanitation, Social issues and Safety



Satisfaction is very hard term to define as it is subject to change given the surroundings. Attempt was made to seek the subjective wellbeing of the people were satisfied with their present life or condition.

36 percent of the people said they were dissatisfied with their present life while same 36 percent of people felt neither satisfied nor dissatisfied. 28 percent of people on the other hand were satisfied with their life. The detailed reasons were not given by the respondents. Some of the resident expressed that given past circumstances they were neither satisfied nor dissatisfied with their current life. Many people who are living in Balkhu Settlement migrated due to civil war and poverty. They do not have land holding either hence they current situation may seem better than the previous state. Some of the respondent said, they were able to progress despite the given surroundings hence they felt satisfied with their current life.

To some extent similar feeling was expressed on the future aspect of life. 20 percent of people felt their future was going worse while 52 percent of the people felt it was stable. 22 percent of the people felt that their future was getting better. The positive side note from the answers indicates that people were positive on their future as they found it stable. Although the reasons for their answers were not given but, given the improvement happening in the community the respondents may have felt in the given way. Robert Biswas-Diener in his article "The Search for Happiness" gives an account in the slum of Calcutta where he found that people learn to be happy as they have robust ability to adapt to different conditions (Diener 2003, 33.). Similar impression is seen in the lives of people residing in Balkhu Settlement.

In regards to health facilities, the 53 percent of the residents were not satisfied with their health. The sanitation in Balkhu was also not satisfactory as 65 percent of the people expressed their dissatisfaction towards the environment. People are aware of the negative impact of the sanitation in their health. Also due to poverty they are also not able to afford treatment and medication hence the health of the residents is not satisfactory.

The social relation of the resident of Balkhu with their neighbors was dissatisfactory as expressed the Balkhu Resident. The roadside part of the community is mostly industrial and warehouses hence there seems to be less communication between the Balkhu settlement and the non-squatter residents. The general view points of the non-squatter have mostly been negative towards the slum/squatter settlement. This similar impression was seen in Jagritinagar where the squatters were seen as thieves, sand extractors and river polluters by many non-squatters. (Shakya 2005, 48.)

The finding under various domains the quality of life of residents of Balkhu settlement is not satisfactory under both objective and subjective aspect. The settlement lacks the basic need facilities such as proper shelter, safe drinking water, clean environment and electricity among others.

When we observe the life chances in the outer qualities we find it lacks facilities in various domains such as ecological, economic and cultural among others. This indicates that the livability of the environment is not up to standard of sound living as surrounding environment is polluted and unhygienic. This lack of facilities in the outer qualities in the life chances of the resident of Balkhu has negative impact on their life results. The community struggles to obtain the desired milestone in their life.

As objective wellbeing is inter-related to the subjective satisfaction or wellbeing; the community as a whole displays dis-satisfaction almost all the domains of life as shown in the graph. However a positive aspect was seen when majority residents felt their future were getting better, this shows their appreciation of life is still present. People often display subjective satisfaction when their objective aspects are fulfilled. Also, in order to obtain the subjective satisfaction the basic objective wellbeing has to be met to some extent.

Diener et al. (1999), expressed that well-being is related to earning or income, but not synonymous with, economic prosperity (Cited in Wingert Susan 2013). This indicates if people from Balkhu are able to find work then they would be able to lift themselves from the economic poverty that they are currently living. On the other hand, Diener & Biswas-Diener (2002) expresses having a low personal income significantly increases the risk of negative outcomes such as unhappiness, distress, and disorder (Cited in Wingert Susan 2013, 211).

Oishi et al. (1999), proposed given that meeting basic needs predicts subjective well-being across cultures; however, the order or importance of goals vary by culture to culture (Cited in Wingert Susan 2013, 212). Education is an important tool for any person. It enables an individual to be a qualified person to secure or create an employment opportunity. Wingert and White (2006) found that individuals with higher levels of education had a stronger sense of mastery, which contributed to lower levels of distress. These Individuals with high levels of mastery may be better able to create conditions that are beneficial for well-

being by either securing employment or understanding themselves and their surroundings. (Cited in Wingert Susan 2013, 212.)

The findings on the subjective welling however do not reveal the reasons behind the satisfaction level. Further study to uncover the reason may be needed to uncover the issue. The question, "Is subjective satisfaction heavily depended on the objective wellbeing?" in which case different approach may be needed to assess the issue. The communities view on the different issue in the community needed to review with inclusion of all the ethnic, gender and age group. Community level meeting is needed to discuss the issue again as there may be change in need of the community given a year long span.

Balkhu settlement which is upon governmental land gives restriction to carry out project which affect the physical characteristic of the land. There is a limitation of nature of project proposal after the finding due to this fact.

9 CONCLUSION AND RECOMMENDATION

Balkhu community and its residents cannot be treated as an outsider as they are every bit part of current socio, economic, cultural and political sphere of Federal Republic of Nepal. The fact remains, due to rapid yet poor urbanizations, political imbalance and economic difference resulting to poverty gave rise to the present slum and squatter settlement. It is the duty of the state to provide the basic need to its people. The policy regarding the land tenure to the landless is impressive in paper however the implementation has been on the slow side. Settlement lacks the basic needs to meet a sound living.

Balkhu settlement is prime example of urban poor and very little improvement has been seen in addressing this issue as the number of settlement are growing year after year. Given the present condition regarding the settlement throughout Kathmandu valley, the state is not able to provide reallocation to all the settlement. But the basic services which are the rights of these people could be provided. If and when the basic services like water, power and sanitation is provided the quality of life the resident would definitely improve and the moral would be positive.

The policy adopted by the government to recognize the valid landless dweller and its reallocation has not been efficient. The proposed reallocation lacks the dialogue with the settlement. Sunil Karna, Deputy Director General of Housing Division at Department of Urban Development and Building Construction expressed the view saying,

“Providing shelters to people isn’t sufficient. Relocation loses its significance if the new site is unable to fulfill the emotional, economic and social needs of the settlers” (Pandey 2014.)

Unemployment or lack of opportunity was one of the reason squatters were struggling in their daily life. Without work opportunity these dwellers will not be able to lift themselves from poverty or from the squatter settlement. During the

community interview, many responded that they would be willing to work and help by providing labor needed to improve the community. The settlement provides both skilled and unskilled labors who contribute to the economy of the country but the unemployment remains one of the major issues. Vocational-training along with small scale industry startup loan could help to uplift the economic situation of the community. As seen in the finding many who acquire the vocational training could not start a self-employed business due to lack of startup financing. Motivating the community to engage in small scale industry is recommended.

The gender inequality, child marriage, dowry system and ethnic discrimination were observed in the settlement. These social issues pull the settlement backwards barring itself from advancement. Gender equality awareness could help to bring positive change in the society and enable women to be more active socially and economically. The social exclusion of the Mahut seen the community is serious and social awareness is needed reduce this exclusion and promote equality.

The community is in need of proper committee and community leader chosen by the community and by community voting to ensure able candidate is chosen. The committee needs to fully study the community on its needs. An organized committee is needed to form dialogue with different stakeholders who would run projects in the community. The active participation from the community would help the stakeholders to understand the community views and idea and design the project as per need. Inclusion of different ethnic, gender, social, economic and age group is key to a good decision making process.

Communication in between the community and the stakeholders is vital to uncover full potential of the project to all part of the community. Frequent meeting between the stakeholders with the community members can help design the future of the community. The information sharing among the different stakeholder is the main key to development.

The sanitation in the Balkhu is not satisfactory. The present condition is more harmful to the community as it increases the health risk. The sanitation of the community can be improved but only if the local bodies like municipality and community dialogue and come to an arrangement. The bio waste for example can be utilized to make bio-manure and keep that part of the community clean. The sewage which is prime issue in community if directed to the city sewage line will help reduce the pollution to the Bagmati River and the settlement. The locals themselves also have to keep the toilets and surrounding area clean. The availability of waste container to the community can help reduce the garbage dumping in the riverside.

Due to the part construction of flood retaining wall, the community faces the danger of flood during heavy monsoon. The retaining flood wall is one of the important needs of the community which could be constructed but the proper dialogue is not present with the concern authority. The responsible parties involved in the Bagmati Action Plan should work with the community as the wall is a big life threatening issue to the community.

The education among the children is positive but the continuing this progress is a big challenge. Current stakeholder and the local bodies could ensure the education is progressed to grade 10 and provide full support. Similarly the awareness on the importance of education should be spread throughout the community would help reduce the drop-out rate.

The drinking water facility in the community is self-sustained however it is not in hygienic. The water is not suitable for drinking and purification of water is not carried out in most of the household which results to water-borne diseases. In order to reduce this, awareness on the water treatment and availability of any water purification method may help to reduce the risk.

For improving the quality of life of Balkhu settlement, stake holders need to address the issues hand in hand with the community at a community level approach.

10 PROFESSIONAL DEVELOPMENT

The research process has been learning experience both academic and practical aspects. During the various stages of the research process there were different learning opportunities which has help me to discover, develop and sharpen my professional and personal development. The research of this scale was very challenging especially in a volatile and in some way hostile in environment. Even so it gave new prospect to learn in different learning environment.

During the start, the process included recruitment, team formation and formulation of plan. I have had academic knowledge of the importance of planning but the practical application of it was experienced during this process. The importance and application of Human Rights Based Approach in the future launch of the project was academic learning opportunity. The team work and individual responsibility helped me to understand my current skill level such as communication and facilitating; after which I have had chance to improve on it during the research process as it progressed.

The research involved working in changing environment within strict timeframe. Time management and adaptation to changes was particularly challenging but a learning opportunity. The organizational skill such as planning of research, organizing and facilitating meeting, survey and interview; and reporting were further polished. Trust building and communication with the subject was the most important skill I was able to develop further. The process of capacity management gave a glimpse of process of drafting project proposal and its procedures.

The building of community profile gave insight me an actual picture of slum/squatter life in Nepal. The community level approach and its importance were observed during the process. The whole theme of slum/squatter and its surrounding dimension gave valuable academic and quality of life prospect.

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APPENDICES

Appendices 1: Survey Questionnaire

BALKHU SURVEY 2013

Instructions: This is a study commissioned by St Xaviers College in collaboration with Diaconia University of Applied Sciences and Turku University of Applied Sciences. The study examines the experiences of people living in Balkhu area. Thank you for agreeing to take part in this survey. We would like to ask you some questions regarding your health, well-being and behaving. The data collected and related information will be handled in confidence. No names will be attached to the results of the survey. The results will be mainly used for improving the situation in Balkhu. **Please circle, tick or complete answers where necessary.**

PERSONAL INFORMATION

1. Age: 2. Sex:
 3. Religion: a. Hinduism b. Christianity c. Islam d. Buddhism e. Others
 4. Ethnicity: 5. Language:

6. What is your marital status?

- a. Married (civil)
 b. Married (customary)
 c. Cohabitation
 d. Single
 e. Widowed, if so how long have you been living alone: _____ years
 f. Divorced, if so how long have you been divorced: _____ years
 g. Other, what: _____

7. i) Family Type: a. Nuclear b. Joint c. Single Parent's Family

ii) How many people at different ages are living in your household (*Total no. eating from the same pot*)?

13. Does your family get enough good food every day?

- a. Very easy b. Easy c. With some troubles d. Not at all easy

CULTURAL STATUS

14. What is general practice of the minimum age of marriage in the community?

- a. Less than 12 b. 13 to 17 c. 18 to 23 d. Above 23

15. If less than 18 years, what are the reasons behind it?

.....

16. Do you practice dowry system in marriage? Do you think it is a good practice?

- a. Yes b. No

(Please specify)

17. Is there any problem of the following?

- a. Alcoholism b. Smoking c. others

.....

HEALTH, WATER AND SANITATION

18. In general, how satisfied are you with your health?

- a. Dissatisfied b. Not dissatisfied but not satisfied
 c. Satisfied

19. Do you have health problems, what kind of? (You may choose many if needed)

- Integumentary/skin systems
- Cardiovascular system
- Central nervous system
- Musculoskeletal system
- Gastrointestinal system
- Endocrine system
- Respiratory system
- Urinary system

Eye problems

Teeth problems

Others

20. Where do you go for treatment? a. Yes b. No

.....
.....
.....

21. How easy is it to you to get help in health problems?

i) a. Very easy b. Easy c. With some troubles d. Not at all easy

ii) Where do you go to get help in health issues? _____

22. What is the source of drinking water in your family? From where do you get water for drinking?

.....
.....
.....

23. What are the remedial measures you have adopted to solve the problem of drinking water?

a. Filtration b. Boiling c. Chemical Treatment d. Direct consumption
e. Others

24. Do you get help from any sectors for the better drinking water facilities?

a. Self b. Municipality c. NGO's d. INGO's e. GO's f. Others

25. In general, how satisfied are you with sanitation in Balkhu?

a. Dissatisfied b. Not dissatisfied but not satisfied
c. Satisfied

26. Do you have sewage and drainage system?

a. Yes
b. No

36. How important following issues are to Balkhu community?

Variable	Unimportant	Moderately Important	Important	Very Important	Extremely important
a. parental skills to raise children	1	2	3	4	5
b. School at Balkhu	1	2	3	4	5
c. Possibilities to go to other schools	1	2	3	4	5
d. Health services and information	1	2	3	4	5
e. Social services and information	1	2	3	4	5
f. Hygienic services and information	1	2	3	4	5
g. Community based initiatives	1	2	3	4	5
h. Neighbourhood support	1	2	3	4	5
i. Financial support	1	2	3	4	5
j. Church/your Religion	1	2	3	4	5

HOUSING

37. What do you use for cooking? (Tick all applicable)

- a. Fire wood b. Gas c. Paraffin d. Electricity e.
 other.....

38. Do you have electricity connection? What is the situation?

.....

39. How satisfied are you with your housing? Why?

- a. dissatisfied
- b. not dissatisfied but not satisfied
- c. satisfied

.....
.....

40. Is there enough room in your house for family members?

a. Yes

b. No

41. How safe do you feel in Community?

- a. dissatisfied
- b. not dissatisfied but not satisfied
- c. satisfied

42. What are fearful factors affecting the sound living in your community?

.....
.....
.....
.....

POLITICAL STATUS

43. Do you have citizenship?

a. Yes

b. No

44. Was your name included in the voting list?

a. Yes

b. No

45. Do you keep knowledge about everyday happenings around your community or country?

.....
.....
.....

46. Do you participate in the local decision making process?

a. Yes

b. No

c. Sometimes

(Please specify:

.....)

Appendices 2: List of Abbreviation

ECD: Early Childhood Development

NBBSS: Nepal Basobash Basti Samrakshan Samaj

NGO: Non-Governmental Organization

INGO: International Non-Governmental Organization

NLSS: Nepal Living Standards Survey

NPCS: Nutrition Promotion and Consultancy Service

NRP: Nepali Rupee

SPOSH-Nepal: Preservation of Shelters and Habitation in Nepal

Sq. km: Square Kilometers

UN: United Nations

VDC: Village Development Committees