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Title: Impact of eviction on livelihood of people; A study of Thapathali squatter settlement in Nepal

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Title

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Summary

Cities in this century are fastest growing with increase in urbanisation. Rapid urbanisation is increasing multiple challenges for urban management in developing country. Many of the developing countries still lack adequate housing options for adjusting migrated people. So in the cities with no or very less housing options people go towards the slum formation. Slum is place with lack of or insufficient basic services and infrastructure like water, electricity, road etc. Another urban management issue in cities is the squatter settlement. Squatters are people living in public or private land without having any legal tenurship. People squat when they have no options to settle legally and also lack adequate livelihood assets. Mostly squatter settlement lack basic services as well as infrastructure. Such settlement is usually found in unhygienic and vulnerable areas where the government and other have low focus. For example squatter settlement can be seen in river bank, side of railway tracks, around waste disposal sites etc. Squatters usually lack adequate assets to diversify and enhance their livelihood; they try to manage their living with whatever assets they have. Even though squatters settle in unused places with lots of risk in many cities such settlements has been demolished. The major reason of eviction in many cases is the illegality with no land tenurship. Eviction of squatter settlement in itself is not a solution for city to avoid illegal settlement. If the eviction is unplanned and without proper relocation plan squatters are again forced to squat at another place and form a new squatter settlement. Eviction instead makes the poor squatter more poor by losing the livelihood assets. Such squatters are always compelled to cope with whatever assets they hold.

Squatter settlements in cities especially in capital city Kathmandu is rapidly increasing. There are around 70 squatter settlements in Kathmandu now. In the river bank of Bagmati only there are 12 squatter settlements. The increasing number of squatter settlement and population is a challenging issue for government in Nepal. In 2012 government did its first eviction in Thapathali squatter settlement. Before 3 months of eviction government call legal squatter for registration and gave 150USD for 57 houses promising that after three months government will manage relocation. But till now also government have not relocated them. After few months people move back on the same place.

This study gives focus on the impact of eviction on livelihood outcome of people, being more specific on strategies adopted by squatter people to improve their living condition and then explaining about the changes in livelihood assets of evicted people. The study then argue about the livelihood framework, the vulnerability context, risk and insecurity, policy context and forced eviction for analysing the theories, cases behind and the output of evictions.

This research is a study to contribute to the understandings of squatter problem and the effect of unplanned action of government to remove poor squatter from their settlement. It also aims to explain the strategies that people adopt for surviving after facing unfavourable and unplanned action. This research is a quasi experimental study. In the study the evicted settlement is the treatment or the study group which is compared with the non evicted settlement. The comparison is done with similar settlement for benchmarking of the situation.

The research find out that though there was similar condition in different asset holdings by evicted and non-evicted settlement under study before eviction year, there is significant differences in asset holding among the evicted and non-evicted squatters at present. Statistical analysis show that there is significant difference between evicted and non-evicted on type of house, availability of valuable physical goods, availability of basic sanitation facility (toilet), sufficiency of earning, average monthly income, safeness of neighbourhood and health status of family members. In addition to the above findings, this study also explains that when there
is insufficient assets people choose coping strategy for survival. In the study there is increased reliance on child for livelihood, selling of valuable goods, increase change of job from home based to daily waged labour and people are managing life even without basic services like adequate water, electricity, school, health care services etc. Hence the study group is adopting coping strategy for livelihood and have lost the assets that they had before eviction. In addition to this the asset holding by the evictees is less than the non-evictees of similar characteristics.
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### Abbreviations

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
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<tbody>
<tr>
<td>IHS</td>
<td>Institute for Housing and Urban Development</td>
</tr>
<tr>
<td>COHRE</td>
<td>Centre on Housing Rights and Eviction</td>
</tr>
<tr>
<td>DUDBC</td>
<td>Department of Urban Development and Building Construction</td>
</tr>
<tr>
<td>HPCIDDBC</td>
<td>High Powered Committee for Integrated Development of Bagmati Civilization</td>
</tr>
<tr>
<td>ICCPR</td>
<td>International Covenant on Civil and Political Rights</td>
</tr>
<tr>
<td>ICESCR</td>
<td>International Covenant on Economic, Social and Cultural Rights</td>
</tr>
<tr>
<td>NGO</td>
<td>Non Government Organisation</td>
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<td>UN</td>
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Chapter 1: Introduction

1.1 Background

Poverty is a major social problem among a very large number of people throughout the world. Out of 7 billion people of this world 24% are living in slum. Asia covers the highest population size of 4.2 billion of which 30% in urban area are living in slum. It means one people out of three living in urban area in Asia lives in slum (UN Habitat, 2013). Different organization have defined slum in different way.

According to UN Habitat slum is an area with inadequate access to safe water, inadequate access to sanitation and poor structural quality of housing, overcrowding, poor infrastructure and insecure residential status. According to Lumanti which is an organization working for slum in Nepal has defined slum as community with poverty, low income, inadequate living condition and substandard facilities but the households have land title. The settlements with similar characteristics but not having legal title to land and their house in Nepal are referred to as squatters. In many developing countries squatting is found as a common phenomenon. Squatters are mostly situated in vulnerable places like river bank, along the side of railway track, near to garbage collection site. Squatters are also called as urban poor because these people do not have sufficient asset to run their living and also lack access to resources. According to Central Bureau of statistics in Nepal, 2011 the total national population is 26,494,504. In Kathmandu only 17, 44,240 people live among which 7 to 10% lives in slum. There is 3, 29,711 housing deficit in Kathmandu which need to be addressed.

The housing issue of growing squatter settlement is emerging as a challenging issue in Nepal. From the human rights perspective every individual have right to live in house, so people in slum and squatter also have this right. Nepal still lacks policy and proper guideline to address the housing issue. As a result slum and squatter settlement are increasing every year hence the country is facing challenges to introduce slum upgrading program. The problem is more severe in Kathmandu because of rapid increase in squatter settlement. People migrate to Kathmandu in search of job and other facilities and also because of push factor in rural part like the decade long conflict during which many people died due to the political war. So many people from rural part of the country shift to Kathmandu for safety reason. The major reason that people shift to Kathmandu is to get secured and better life for now and for future generation. Most of the people are compelled to squat because for them access to current housing is not possible. Within Kathmandu also urban fringe is suffering most highly with such uncontrollable growth (Tanaka, 2009).

In Kathmandu valley squatter settlements are seen mostly in the bagmati river bank.; Bagmati, Bishnumati, Hanumante, Dhobighat and Tukucha. The rivers are in a bad condition. They are polluted heavily and squatters are highly vulnerable to the polluted environment and flood risk (Lumanti, 2008). In 1985 there were 17 squatter settlements in Kathmandu which reached more than 70 settlements now accommodating 2600 families nearly 15000 residents (Sengupta Impact of Eviction on Livelihood of People; A study of Thapathali squatter settlement in Nepal 1
& Sharma, 2009). Slum dwellers and squatters are one of the poorest sections of people in Nepal because their minimum income is less than average monthly income in the country. In slum settlements the average monthly income is Rs. 4173 which is less than the average monthly income per person in country (Kathmandu post, March 30, 2012).

According to International Covenant on Economic, Social and Cultural Rights (ICESCR) every individual has right to get adequate standard of living which includes right to adequate food, clothing and housing. Nepal Government also ratified the ICESCR on 1991, hence government have to provide housing rights equally to all people. In the interim constitution of country also right to housing has been mentioned. Being legally binded with the international and national law government in 2012 violated the rights of housing in Thapathali squatter settlement and evicted the landless people without proper compensation and alternatives of living.

1.2 Problem Statement

To initiate and implement the Bagmati cleanup plan Nepal government forcefully evicted the squatter settlement along the Bagmati river bank at Thapathali in Kathmandu. Bagmati cleanup plan was to construct underground sewerage system along the river bank of Bagmati and beautify the upper part of land by building parks and greeneries. That is the place where people were living informally. The evictions took place on May 8, 2012. Without any alternative of resettlement of affected people 258 household were evicted. Though the High Powered Committee for Integrated Development of Bagmati Civilization (HPCIDBC) under ministry of Urban Development told that they had published notices regarding evictions five months prior of the eviction in local newspapers but many of the evicted squatter says that they did not get any notification about eviction. There used to be several rumour about eviction time and again (Manandhar, 2014).

Eviction usually results in deterioration of the economic and housing condition of the affected people and leads to the new slum formation. The evictions are the result of direct or indirect consequences of development that aims to make the profitable use of land or beautify the land or build development project. People living in informal settlements are mostly the victims of eviction because informal settlers do not have tenure security to protest legally. They are in risk of eviction even without compensation and without following legal procedures of eviction (Durand-Lasserve, 2006). Similar case happened in Thapathali squatter settlement, though the land was of government people had invested in building houses and for livelihood but without giving any proper alternative relocation plan or compensation for investment eviction was done by the government.
During eviction at Thapathali the main aim of evicting squatter settlement was to beautify the city by constructing the underground sewerage system along the bank of Bagmati river. Few months before eviction government announced that they will help the real squatter in relocation and resettlement and called for registration but only 57 household went for registration. For the registered household government promised to provide 150$ for temporary settlement for 3 months till then government will find out the proper relocation site. After two months of eviction government through Department of Urban Development and Building Construction (DUDBC) started to build temporary hut at Sundarighat, Lalitpur for the registered squatter evicted from Thapathali but before the completion of construction of hut government was compelled to dismantle the construction work because the local people refused to have squatir settlement in their area (Kathmandu Post, December 21, 2012).

The squatter have nowhere to go so from few months after the eviction people started to move back in the same location from where they were evicted because there is no any development work along the Bagmati river bank at Thapathali. Now there are 210 temporary structure houses along the river bank. People who suffer the eviction regard that eviction day of May, 2012 as most fearful day in their life and are living still in fear of re-eviction (Manandhar, 2014). Hence the forceful removal of people from their settlement in Thapathali river bank has brought a problem in livelihood of affected household. Though the households were evicted from settlement and loosed house people are back in the same place after few months because they had no other place to go and are now living with threat of re-eviction in the original location.

1.3 Research Objectives

The main objective of the research was to explain the effects of eviction on livelihood of people living in Thapathali squatter settlement in Nepal.

1.3.1 Main Research Question

What is the effect of eviction on livelihood outcomes of people living in Thapathali squatter settlement?

1.3.2 Specific Research question:

1. What strategies are adopted by evicted people to improve their living condition?

2. What are the changes in livelihood assets after eviction?

1.4 Significance of the Study

This study explains the impact of eviction on livelihood of affected people. It will find out the livelihood situation before the eviction and at present. Also the way of generating resources for living gives the clear understanding of change in livelihood as a whole. Though the land is illegally captured and settled by the squatter they had invested their earning for living and maintaining livelihood which was destroyed by violent and forceful eviction. Also another squatter settlement started at similar period that has not been evicted has been taken as control group so that livelihood situation of both places before eviction year and at present
can be compared. This comparison can give the insight of changes in livelihood assets and strategies at present to the affected people. This study will help to facilitate the developer or government to understand the impact of unplanned action of evicting on the affected people and the challenges to the evictors. This study is an attempt to explain the effects of eviction based on the livelihood assets and livelihood strategies. On the academic arena this research will add the explanation about the impact of eviction on livelihood of squatters. In addition this research can be taken as an evidence study for understanding why the squatters are forced to squat.

1.5 Scope and Limitations

This study focus on studying the effect of eviction on livelihood outcome of affected people. A quasi experimental strategy has been adopted in this study. So the information on situation before the happening of eviction was gathered based on recall data which is one of the limitations of study. In the research the living condition of affected squatters before eviction was also discussed, while discussing the living condition before eviction people tend to over romanticize the situation and try to explain that most of the things in the settlement were very good and they were very happy before eviction. Another limitation was because of the limited time and resources all the houses from the settlement were not surveyed. Some of the houses were randomly selected as per the requirement of sample size for the study. The secondary information for this research was very limited so the study was focused on primary data collected during the field work.
Chapter 2: Literature review

2.1 Introduction

This section presents the overview of the literature reviewed on forced eviction, livelihood approach, risk & insecurity associated with forced eviction and involuntary displacement. It also includes the literature overview of vulnerability that affects the evictees. Furthermore related literature presented here gives the idea about theory as well as the cases happening around.

2.2 Livelihood Framework

The Livelihood framework is a way of looking the interrelationship between different livelihood components. The components include livelihood assets, the insecurity that influences the assets and the role of policies and institutions, infrastructure and services and the available livelihood opportunities & strategies that changes the livelihood strategies affecting the livelihood assets of the household. Livelihood model seeks to understand the various dimensions of a person's livelihood; the strategies that the household adopt and the associated opportunities and constraints affected due to the external factors. Livelihood assets are at the centre of livelihood model. The livelihood asset of household includes five different capitals which are physical capital, human capital, social capital, financial capital and natural capital. The household manages or functions their livelihood based on the livelihood assets they have. The livelihood strategies are influenced by the availability of opportunities. As the livelihood strategies are diversified the greater is the resilience to vulnerability, the greater is the help to improve the livelihood assets. Livelihood assets are negatively influenced by the vulnerability context of the household (Rakodi, 2002).

Poverty has also been explained by some other concepts of poverty. These concepts measure poverty based on their own approach. Monetary approach, capability approach, participatory approach and social exclusion approach are the other concepts of poverty. These other concepts of poverty based on their characteristics focus on only one direction of poverty so it gives the narrow picture of poverty. Unlike the livelihood model, the monetary approach measures poverty based on income. It measures the absolute poverty. This concept views people who earn less than 1$ a day is poor. But the benchmark of 1$ a day is not always constant as the monetary value fluctuate based on world economy so people earning more than 1$ per day can also be poor. Similarly the capability approach views the livelihood based on human capabilities only which include knowledge and skill of people. So it could only measure the relative poverty. Social exclusion approach of poverty measurement is process oriented. It explains why people become socially excluded and also explains why a group of people are poorer than other group of people. The social exclusion approach on the one hand talks about the relative poverty and varies according to the changes in societal norms and on the other hand people who do not have resources were viewed as excluded (Stewart, Saith, & Harriss-White, 2007). There are advantages of livelihood model in comparison to some other measures. The other measure of poverty is dynamic and the livelihood model is capable of capturing all the dynamics.
The livelihood model explains poverty as a dynamic concept. The livelihood model is a wide ranging model where poverty could be viewed from different directions. The livelihood model is also a bottom up participatory model that includes people themselves to explain about the poverty they suffer (Laderchi, 2000). It is a people centred model that emphasizes on participation of people. It is holistic model consisting of various types of livelihood assets and is also influenced by the external factors like the government, policies and institutions. This model also focuses on the dynamics of poverty. The model explains that each household has different types of assets based on which family fulfil their needs. Loss of any one asset cannot be taken as a loss of the whole asset portfolio. Though a family may lose physical assets that family may still have social assets or natural assets based on which family can fulfill their needs. For example if the household holds insufficient financial assets they may have social assets or access to natural assets which help the household members to survive and live a meaningful life. The livelihood model also helps to look at the opportunities around the surrounding not only the problems and needs. A household comprises different types of capital like physical capital, social capital, financial capital, human capital and natural capital (Rakodi, 2002).

Livelihood Assets
Livelihood assets are the resources. The livelihood assets are most important and central element of the livelihood framework. Poor people may not have cash or savings but they may have other material and non material assets. Such assets include health, knowledge, skills, the family and community network and the natural resources around them. At household or community level the livelihood assets can be stored, accumulated, exchanged or mobilised to generate some additional income and utilize for enhancing or managing the assets they have (Rakodi, 2002). Livelihood assets are explained in detail as below;

Figure 1: Livelihood framework
Physical capital: Physical capital is the basic infrastructure (house, transport, water, energy) and the productive equipment that enable to improve the livelihood of a family. Housing is one of the important productive physical capitals for urban poor because it generates income by using the house for running home based enterprises, by renting rooms etc. Hence access to productive physical capital is a strategy to reduce the household poverty.

Financial capital: A financial capital is a form of monetary resources available in households. It includes savings, credit, remittances and pensions etc which helps households to access other necessary resources. Financial capital enables poor to invest in accessing the physical capital such as housing.

Human capital: Human capital is the stock of human resources or the human power available in households. Human Capital in households can have both quantitative and qualitative dimensions. Quantity is the number of household members who involve in income generation and quality is the skill, knowledge and health as the strength to generate income for household. This capital support urban poor to overcome the vulnerability and reduce poverty.

Social capital: It is the social resources which includes the networks, membership of groups, relationships, trust and reciprocity on which people depend for their livelihood. Urban poor people highly depend on the social networking. So as the stronger is the social relationship the weaker is the chances of vulnerability.

Natural capital: The natural resources are the resources available near to the shelter that foster the livelihood. Natural resources include land, water, forest and other common pool resources that are available near to the settlement. (Carney, 1998, pp7).

**Household Strategies**

Livelihood outcome is the result of strategies adopted by household. If the livelihood outcome is positive there is improvement in income, increase well being, reduce vulnerability, improve food security and more sustainable use of natural resource base (Rakodi, 2002). Every household has access to a portfolio of assets. Those assets can be of tangible in nature like cash, food, land, commodities and skills as well as intangible assets like claims on others, access to services etc. Based on the availability of asset households, they build strategies on how and when to use those assets. A household strategy is a dynamic concept. The strategy depends heavily on the livelihood opportunities and the portfolio of assets and the household composition the household have (Chambers & Conway, 1992). Household strategy is of two types, one is the coping strategy and another is livelihood strategy. Coping strategy is the strategic approach followed by households with the aim to survive and if possible to recover from the stress or shocks by protecting, depleting or diversifying the set of assets they posses. As the members of household pass on through changing life cycle and their status changes according to their age and somewhere according to the culture the strategies build up by houses may also change (Rakodi, 2002). Households adopt coping strategy at hard time with the hope of surviving. When the options to improve livelihood is diminished households try to manage their livelihood with whatever they have. The coping strategy is a short term strategy usually applied during complex situation.

Livelihood strategy is the strategy of improving household livelihood status by diversifying the available assets. Household adopt livelihood strategy to accumulate assets from different sources. This strategy is adopted by the households at good time or when there is low risk from the surrounding factors. So the livelihood strategy is a long term strategy applied by household for the family welfare (Moser, 1998). The accessibility and use of livelihood assets is also influenced by the policies, organizations and the processes of government or organization. So there are also some limitations of livelihood model.
Limitations of Livelihood model

Having these advantages there are some limitations of the livelihood model because poor people can shape their lives by means of material and non material assets they have which is not explained in the model. The model cannot explain the unequal power relations and unequal access to resources. A household with higher vertical power relations can access more resources than the household having only horizontal power relations. But the power relation is not the sole component for the access and availability of resources. The important things to be noted is that the availability of assets cannot reflect the well being but need to understand the meaningful life people is enjoying. The livelihood model also includes the risk and insecurity but does not explain the way to mitigate the risk and insecurity (De Haan & Zoomers, 2005).

2.3 Risk and Insecurity

Livelihood asset management is a dynamic process which differs in between the household. During the situation of threat households have risks and insecurity in strengthening assets. Threat of evictions is the insecure condition when people know they are informal and their settlement could be demolished and people would be evicted from living in that place. Household change their livelihood and coping strategies according to the threat they perceive. The household having better access to resources may adopt better livelihood strategies and accumulate assets whereas the household with less access to resources may adopt coping strategies. So the risk and insecure condition during the threat of eviction has a tangible and intangible impact on livelihood of people which varies between the households according to the accessibility to resources by that household.

Risk is usually uncertain and is difficult to predict but can lead towards vulnerability. In the vulnerable situation the exposure to undesirable consequences from the suspected threat may happen to the people under threat. Though the vulnerability is not always because of poverty but the truth is most of the poor suffer greater experience to livelihood threats. As the poor holds less assets they are more sensitive to shocks and other adverse consequences. The lack of adequate livelihood assets usually pushes poor section of people to live in risky places like the river bank, side of railway track or similar other places. So the risk is common to the group of people living in similar situation. Hence the shock because of the risk and insecurity can range from national to local level (Devereux, 2001).

People apply risk management strategies to respond to the risk or threat they perceive. Risk management strategy includes an ex ante strategy, an ex post strategy and community support. Ex-ante risk mitigation strategy is the strategic activity applied before the occurrence of unwanted incidence. It is a type of getting preparedness to face the risk soon after prediction of risk. In ex ante strategy household spread their risk by diversifying their livelihood thinking that even though the adverse incidence happens loss will be minimized (Devereux, 2001). However most of the people living in threat are very poor people who survive their life by daily work such people do not have many resources to diversify and protect for coming days. Ex-post strategies are the response activity adopted after the occurrence of adverse incidence. This is the coping strategy. The coping strategies are adopted for survival which is usually a short term strategy. So the coping strategies are applied to overcome the negative situation. Some people during adverse situation adjust in place with lack of basic services like water, electricity, school, roadway and health services. Households also sell the valuable commodities, cut off their meal; children go to work
instead of going school which are the coping strategies adopted for survival after the occurrence of unwanted event. Similarly the community support system is another strategy for risk management where households exchange or transfer goods which can be taken as non market transfer of goods based on social capital in between neighbours. A community support system may be vertical, which is the support from rich to poor or horizontal which is support within the same group. Such support may take place with or without expectation of reciprocity (Devereux, 2001). Threat of eviction is also a stage of risk and insecurity so people try to apply ex post strategies and there by minimize the loss if eviction takes place.

People facing risk usually exchange their labour as an asset directly by wage employment or indirectly through the production of goods and services which are then sold informally. Labour is the most important asset of poor. But it is hard and competitive to get the actual cost of their labour because of the changes in the world economy such as global trade expansion, increased international competition, economic reforms, and technological changes. So, based on the quality and conditions of work people utilises their job skill (Lloyd-Jones & Rakodi, 2013).

There is a compound link between risk, poverty and vulnerability because most of the time poverty leads towards vulnerability and risk. Vulnerability direct towards risk and risk exposure on one way and also towards coping and adjustment mechanism on the other way. To cope with the vulnerability both the ex ante household-level preparedness and the ex post availability of community-level support to survive after damage are the strategies that work. The linkage between vulnerability and poverty is complicated so need a depth analysis for understanding. The poor are certainly highly exposed to risks and are less prepared to cope with risk both in terms of household level ex ante preparedness and community-level ex post relief so the poorest of the poor suffer more than wealthy people. NGOs play a valuable role in ex post coping response and help the sufferer to recover from the incidence. When the very poor people do not have place to live they live in public place so these people do not have security or the legal tenureship to protect their settlement and strengthen the livelihood. So, threat of eviction directly affects in building asset and also people changes their livelihood strategies when they are in threat of eviction (Brouwer et al, 2007).

While facing a risk family may adopt negative coping strategies like a reduction in consumption of food, not seeking medical care during illness, not sending children to school but it is still difficult to generalize vulnerability and stress because the impact of livelihood strategies varies between households. Some specific strategies include increasing household size to enhance income by taking assistance from children or reduce expenditure. If the community is at risk from a long period before the household strategies are ex ante which is the investment in human capital focused on the education of children, household may change their livelihood strategy like starting home based business. For example starting a tea shop at home, renting home, and running home based income generating activities are for coping with risk. Similarly household may also have ex post strategy like joining different social networks and association such as saving group with the hope of getting support in adverse situations. But the fact is the reciprocity between the poorest of the poor may not work for long term security because of lack of economic stability. For the reciprocity to exist there, a kind of economic stability is required (Lloyd-Jones & Rakodi, 2013).
2.4 Vulnerability

Vulnerability can be defined as the uncertainty and sensitivity in safeness of households or the communities during the condition of changing surrounding circumstances (Moser, 1998, p3). The degree of responsiveness and resistance to negative changes by applying the strategies immediately after the shock are the coping strategies to overcome the ecological, economic, social and political shocks. At some instances vulnerability and poverty are used as synonym of each other, but it is not the same concept. Poverty is for certain timeframe which is an immobile concept where as vulnerability is more lively and indicates the changes in situation because people move in and out of poverty. Most of the times poor seems more vulnerable but the poor may not be vulnerable always (Moser, 1998). During the unfavourable condition also the victims have resources, by mobilizing those resources victims overcome the shock. A livelihood is sustainable when it can cope with and recover from stresses and shocks and maintain or enhance its capability and assets both now and in the future, while not undermining the natural resource base (Carney, 1998, p4). Hence the more assets the people have the better is the coping strategy of household to overcome the vulnerability. Coping strategies are the strategies applied immediately after the occurrence of shock. So during bad times household try for managing livelihood by mobilising the asset to face the negative change. The coping strategy may be neutral or lasting effects for future asset building.

Based on the assets the household have, households mobilize the assets to overcome the shock and to strengthen the livelihood. Below is the description about assets and its mobilization for asset management;

- Labor- Increasing the number of women working mainly in formal sector, allocating disproportionate share of women's time to meet the increasing needs, increase reliance on child labor.
- Housing- Diversifying income through home based enterprises, renting home, nesting to relatives
- Financial- Cut off the cost of medicine, education, transportation, clothing etc.
- Social- Increase reliance on informal credits, take support from informal networks
(Moser, 1998)

2.5 Decision Making

Decisions are made by households based on the set of assets available with them. Depending on the context, the household may apply livelihood strategies and accumulate assets if they are in a good condition where as if the family is in bad situation the household may apply coping strategies to overcome the vulnerability (Rakodi, 2002). As the households has access to set of asset, households can figure out the idea of when and where to use those assets and the type of strategy to adopt. In a study carried by Wijayasinghe (2010) in SriLanka people move back from the resettlement area to the original settlement because of the following factors. Some people move back because though they were resettled they could not use the land as a collateral, possibility to gain a land title in original settlement. Other factors such as the availability of utilities such as water and electricity, the social network in the original settlement also motivate people to move back in original settlement (Wijayasinghe, 2010). If the original settlement is better than the resettlement area regarding the availability of basic services like water and electricity, road condition, public places, access to social services,
social network, employment opportunities people move back in the original settlement (Quetulio & M, 2012)

2.6 Policy Context

Eviction is the result of policy enforced by public or private institutions. Institution refer to structure or organisations which can be public (governmental, legislative and political) and private (individual owner, commercial or NGOs). During eviction those public or private organisation embody power to the inhabitants based on the policies or laws. The availability and strengthening of livelihood asset of household somehow depend on the policies, organisations, institutions and processes. If the livelihood strategies are relevant to improve the livelihood assets household may accumulate assets but if the policies are negative household may lose the assets they have. Eviction though is carried on legally the consequences of eviction are life threatening to evictees if they are not resettled properly. So if eviction is unavoidable it should follow legal procedure from early stage and the affected people should be resettled and compensated to continue their livelihood.

Evicted people when resettled do well and can improve their livelihood when they are able to continue their original occupations. When the eviction follows the legal procedure, people after eviction should be resettled. If evicted people are resettled then only the livelihood of those evicted people can be improved. To improve the livelihood in case of resettlement of rural people whose livelihood depend on agriculture should be supported with land based resettlement program where as during the resettlement of people in urban area non land based strategy but with the provision of employment will be effective. Following four approaches to reconstruct the livelihoods are mainly followed; 1. Cash compensation 2. Land based remedies 3. Employment 4. Self employment. In theory cash compensation should help people to overcome the vulnerability or recover. People in urban area also see that compensation as an option to improve their economic status but in practice for income restoration cash compensation fails to benefit the affected people because the amount of cash compensated based on the land acquisition usually is a very few from which the affected people cannot buy the same quality of asset to replace their original. Similarly many people when got cash compensation instead of investing in productive physical asset what they have lost may use in non productive asset which may worsen the livelihood status. Regarding the another approach of livelihood restoration land based remedies is the effective approach for people displaced in rural area whose livelihood depends on land but the resettles do well on land if they got qualitative land for agriculture, for example with irrigation and transportation facility. Employment is another approach of reconstructing livelihood which is one of the quick and reliable solutions for recovery. As most of the time evicted people are poor who lack job skills so these people mostly get temporary employment with low wages and often the employer do not trust on the displaced people. So employment can improve livelihood only when the job is permanent, well paid and provide other benefits such as housing, education and allowances for children, pension etc. So, employment is only the immediate remedy for reconstructing livelihood but not the sustainable approach. Self employment of displacees is another approach of reconstructing livelihood. To be able for self employment affected people need to have certain skills, access to credit and markets. To start up some forms of self employment affected people also have to arrange some amount of loans. But it is hard for affected people to take loan and start self employment schemes because these people do not want to take risk as their job and sufficient income from that self employment is unpredictable (Mathur, 2006).
According to Cernea (2005), development projects which were supposed to enhance the quality of life of people on the other side damages the quality of life by displacing people. Around fifteen million people are displaced every year. Forced resettlement does not follow the legal process. During forced resettlement people are unaware about how they will fulfil their daily needs. The forced resettlement directly gives rise to physical uprooting but usually destroys the socio-economic and cultural trend. So the resettled people may go in coping stage. During the coping stage stress is very acute. Lack of food, lack of potable water, disruption of social network, loss of regular employment and earning opportunity leads to anxiety and stress are some of the consequences of forced resettlement /eviction which results in morbidity and mortality in the affected people. Forced resettlement compels people to change their socio spatial setting. It disrupts the people’s values and lifestyles which also lead to loosen their cultural anchors, reduce the material well being, limit peoples choices but increases the conflict within the settlement. According to (Cernea, 2000) these consequences can be reduced by reducing the general risk pattern which can be addressed through policy response (De Wet, 2009). But uprooting and displacement due to development projects are becoming the central experiences of modernity. The proportions of people who face such uprooting are mostly from the disadvantaged and marginalised groups of society. Such groups belongs to tribal groups, peasants and are the inhabitants living in large cities. When there is forced displacement people unite in different forms for resistance to such displacement. In most cases resistance takes place in the form of organised collective action or in groups (Oliver-Smith, 2001). Forced eviction also leads to similar consequences for the affected people if the resettlement or relocation plan is designed in one way that is without the involvement of affected people.

2.7 Forced Eviction

According to International Covenant on Economic, Social and Cultural Rights (ICESCR), forced eviction is the permanent or temporary removal of people from the houses or land where they are living and is against the will of individuals, families or communities without providing any access to appropriate forms of legal or other protection ICESCR (1994). Most of the time forced eviction is carried without proper provision of alternative housing or relocation and also without adequate compensation (De Wet, 2009). Evictions are carried out for construction of development projects such as dams or roads, city beautification e.g. to build parks and green spaces, zoning and spatial planning, mega events such as international sporting events (UN Habitat, 2011). It is the involuntary removal of families or communities which is directly or indirectly by the state of authority but without any provision of access to protection form law (COHRE, 2002). In general eviction can be characterised as; increasingly large number of evictees, no compensation or alternative accommodation provided, increasing official lawlessness and evictees are poor and marginalised people in society (Ocheje, 2007)

Forced eviction is a violent and forceful removal of people from their homes sometimes by mobilizing armed police forces. It is the result of the failure of the government to regulate land use planning (Ocheje, 2007). People living in informal settlements suffer the most from eviction because such settlements are usually in public places or on private property where people were living without tenure security. People living in such places are landless, migrants from rural part, displaced and ethnic minorities. Forced eviction commonly involves the physical destruction and demolition of homes by bulldozers (COHRE, 2002). In 1998 the UN Committee on Economic, Social and Cultural Rights (CESCR) pointed out that the globalization has created negative impact especially on vulnerable communities because the
globalization impaired the right to an adequate standard of living (that includes right to adequate food, clothing and housing). Developing nations are compelled to choose globalization though it brings negative impact on the enjoyment of other rights. According to Miloon Kothari, the U.N. Special Rapporteur on adequate housing “the majority of the world's population lives in some form of dwelling roughly one half of the world's population does not enjoy the full spectrum of entitlements necessary for housing to be considered adequate”. United Nations estimates indicate that approximately 100 million people worldwide are without a place to live and over 1 billion people are inadequately housed (Kenna, 2008).

Forced eviction is closely linked with market pressure which is also associated with public interest. Eviction should follow formal legal procedure to protect the human rights but many of the evictions do not follow the legal procedures (Durand-Lasserve, 2006). Though for some of the eviction in urban area compensation is provided the weak and unsustainable economic and housing condition of evicted families again leads to the formation of new slum. According to the Special Rapporteur on adequate housing, “forced evictions increase inequality, societal disharmony and disaggregation which consistently affect the poorest section of people. The affect is high on socially and economically vulnerable and marginalized sectors of society. So, mostly women, children, minorities and indigenous peoples suffer a lot due to eviction” (UN Habitat, 2011).

The incidences of forced eviction take place in many countries throughout the world. Forced eviction prohibits an individual or group from living in a particular house or land and requires the movement of the individual or group to other areas (COHRE, 2002). According to (COHRE) millions of women, men and children throughout the world face forced evictions. During forced eviction women and children are highly affected. Women are usually on the front-line when forced eviction happens with the hope to save their house and livelihood. The loss of asset portfolio of each household due to eviction is such a huge that all the losses even cannot be monetized. Evicted people lose their homes and neighbourhoods in which they have invested their lifelong savings; they are forced to leave their belongings because the authority did not follow the legal procedure of informing before the eviction. People who face eviction also lose the social relationship existing in their community which help to handle many daily activities for their survival (COHRE, 2002).

Development is a comprehensive social, economic, cultural and political progress which aims at continuous improvement for the well being of whole community which is based on active and meaningful participation of people (Perera, 2011). Development does not go on equally for everyone and every community. For the purpose of development millions of people around the world lose the assets like their homes, livelihoods, health and even sometimes their lives. The less developed countries and communities try to become more developed by improving health and livelihoods, expanding educational opportunities and by building infrastructure. Development needs to be sustainably benefiting for the people now and future but sometimes development is uneven and may not become sustainable. Everyone does not get equal benefit of development at same time. So in the process of development people get displaced or evicted and the suffering of those people displaced by development projects is very severe and large number (Robinson, 2003).

Forced eviction violates tenure security and also the right to housing. It also violates a number of other human rights protected in the International Covenant on Economic, Social and Cultural Rights (ICESCR), such as rights to health, education and several rights protected...
in the International Covenant on Civil and Political Rights (ICCPR) such as the right to life, right to security of person, right to non-interference with privacy, family and home and the right to the peaceful enjoyment of possessions. A person or household can be said to have secure tenure when they are protected from being involuntarily removed from their home or land. In the condition of displacement as unavoidable case the sufferer should be provided adequate compensation based on agreed decision and also following the legal procedure (COHRE, 2002). According to the assessment by World Bank every year since 1990, around 10 million people worldwide are displaced involuntarily by some development projects. In India only in last 50 years, around 25 million people have been displaced due to development projects. Many have not been resettled properly. Likewise in China, development projects have displaced more than 40 million people. Similarly according to a study by World Commission, impoverishment and disempowerment due to displacement are increasing around the world and the impact is mostly on marginalized and vulnerable populations. Most of the women totally lose their source of income on which they depend and are compelled to struggle very hard to get the new source of income. In some places women utilizes the natural resources for income such as nearby forest, rivers and other natural sources. So the displacement takes away the income source of women. In such cases women are compelled to enter the labour market with low wages for their unskilled job (Mathur, 2006).

Forceful removal of people from their house or settlement always leaves negative impact on the well being of affected households even though sometimes eviction is really a necessary part for the benefit of larger mass of population. Forcefully removing of people leads to disruption in existing social, cultural and economic environment and causes negative change in household asset portfolio. It disturbs the social harmony and lifestyle. In addition the dislocation and dispersal breakup the social network and threaten the survival of some families leading towards the impoverishment. The impoverishment may be the loss of income source, loss of saving, disruption in children’s education, increase morbidity and loss of access to natural resources (Robinson, 2003). The major reason behind the suffering for those people is because of poverty. The suffering of eviction is also the result of poverty. Poverty is bad, because of poverty people lack resources. Poor lack bargaining power and fall victimize of evictions and have low access to livelihood assets. The reasons behind such eviction are industrial growth, land speculation and the beautification of cities etc. These developments are though justified saying that the development is carried on for the interest of public major beneficiaries are the rich rather than the poor. In struggles over resources, children suffer most since they are not placed at the heart of development. The earliest years of life are crucial yet the resources allocated to supporting young children in most countries are so minimum that they rarely appear in national and international statistics. A failure to provide adequate shelter to children itself can be regarded as a social failure because when a child dies due to the effect surrounding environmental problems and associated vulnerability it is not because of that children but the reason is the political decision which did not allocate proper resources to overcome the environmental problems (Ochola, 1996). Although this justification seems reasonable they are hardly examined from human rights perspective because the livelihood condition of majority of the evictees is found worse off than they were prior to eviction. Hence the rationale of public interest invites rigorous interrogation in human and practical terms (Ocheje, 2007).

Forced eviction is painful. As the women and children mostly stay or utilize their home and the related facilities they are the main victims of eviction. (UN Habitat, 2011). Eviction occur mainly in urban areas and the causes are almost similar everywhere. Forced displacement increases stress and trauma in the affected people because of the physical, economic and
socio cultural disarrangement. Stress after eviction on one hand leads towards adopting coping strategies for living and on the other hand such stress even leads to morbidity and mortality because of insecurity, disruption of social network, anxiety and lack of food. In addition forced eviction also increase conflict within the society (De Wet, 2009). Children are far more vulnerable than adults. An illiterate and malnourished woman who is also facing the threat of eviction cannot give good environment for her unborn child that leads to bad health of mother and even the child after birth. Children's health is affected by the quality of the domestic environment. Health depends on the adequacy of space, ventilation and light of housing. But the lack of access to land inadequate skills and no access to loan facilities makes the poor more vulnerable. These conditions make the affected people more vulnerable to evictions and the problems faced by these mothers directly affect their children's development (Ochola, 1996).

According to Cernea, Impoverishment Risk and Reconstruction (IRR) model can explain the onset of impoverishment by interlinking the different risk factors. The model can find out the way to minimize affect due to displacement. Displacement here could be resettlement, relocation or eviction. Affect of such undesirable event can be minimized through better law, policy and reconstruction plan. Hence this model is a tool for planning development project that helps to manage the anticipated risk in early phase of development plan (Perera, 2011). The interlink of impoverishment due to development can lead to Landlessness, Joblessness, Homelessness, Marginalization, Increased morbidity and mortality, Marginalization, Food insecurity, Loss of access to common property, Social disarticulation and Risk to host population. Further more to this Downing added three more risk which are; loss of access to public services, Disruption of formal education activities and loss of civil and human rights. This model further deconstructs the process of resettlement and tries to define ‘risk reversal activities which ultimately should lead to recover from that impoverishment situation. (Cernea, 2000).

To resist the eviction people react in the form of organized collective action in communities. To resist forced eviction organized activities takes place in the form of social movements, NGOs, grass root organization and transnational networks. Also people seek support from politicians, relatives and sometimes make shift of their home in another neighbourhood. When people feel risk associated with displacement is very high and negative and the compensation is inadequate resistance will become helpful to minimize the risk. Risk perception may vary by gender, age group, occupations etc. In some cases threat of eviction creates more solidarity which also makes the allies stronger (Smith, 2006).

2.8 Conceptual Framework

In this study conceptual framework is based on the livelihood model. Eviction is the result of plan of government that the squatter settlement suffers. So after eviction people face challenges to continue their livelihood. Households develop their strategies either to cope with the shock and recover their situation or enhance their assets. Livelihood framework helps to assess the livelihood assets of household after eviction. This framework also helps to find out the way how people are managing their daily needs or how the people are enhancing their livelihood. This study will explain specifically about some of the coping strategy which the poor household apply during the negative condition which is eviction. The coping strategy includes the use of physical assets (like selling of valuable goods), mobilisation of human capital (children and women) for survival, borrow informal loans and seek support
from relatives. Similarly some of the household may have already recovered from coping situation and have started income generation strategy like establishing informal home based enterprises and investment in children education (human capital). Hence based on the livelihood model this conceptual framework explains the strategies applied by the evicted household to recover from the shock and the changes in livelihood outcomes of household due to eviction.

![Conceptual framework](image)

**Figure 2: Conceptual framework**

The livelihood framework by Rakodi (2002) also contains infrastructure and services and the vulnerability context which is not included in this conceptual framework for study because people are informally living in public land without any legal provision so the provision of basic services and infrastructure by government or organizations is difficult when the settlement itself is not formal. In addition the vulnerability context is also left out in this framework to narrow down and to be more focused on the household strategies and changes in livelihood assets of households.
Chapter 3: Research Design and Methods

This chapter describe about the research design of this study. It includes research question, research strategy, and operationalization of the concepts. Data collection method, sampling and the validity and reliability of methodology is also described here.

3.1 Research Question

Main Research Question

What is the effect of eviction on livelihood outcomes of people living in Thapathali squatter settlement?

Sub Research Question

1. What strategies are adopted by the evicted people to improve their living condition?
2. What are the changes in livelihood assets after eviction?

3.2 Operationalization

Table 1: Operationalization

<table>
<thead>
<tr>
<th>Research Question</th>
<th>Concept</th>
<th>Define</th>
<th>Variable</th>
<th>Indicators</th>
</tr>
</thead>
</table>
| What strategies are adopted by evicted people to improve their living condition? | Household Strategy | The strategies adopted to cope with and recover from shocks or to enhance livelihood assets. (Rakodi, 2002) | Coping Strategy | 1. Selling of valuable physical goods (commodities)  
2. Immediate support from relatives (nesting)  
3. Increase reliance on child labour  
4. Move back in same place |
| What are the changes in livelihood | Livelihood Assets | Livelihood assets are the material and social resources and activities | Physical Capital | 1. Availability of house  
2. Availability of valuable goods |
Livelihood outcome is the result of strategies adopted by household. If the livelihood outcome is positive there is improvement in income, increase well being, reduce vulnerability, improve food security and more sustainable use of natural resource base (Rakodi, 2002).

### Financial Capital
1. Monthly Savings
2. Monthly income
3. Home based income activity (Loss of financial assets)

### Social Capital
1. Membership in social organisation
2. Level of Safety
3. Participation in community activities
4. Trend of assistance seeking (Social conflict)

### Human Capital
1. Household members employed
2. Health status of household members (morbidity)
3. Knowledge and skill of family members (Joblessness)

### Natural Capital
1. Access to common property (water body)
2. Access to land (kitchen gardening) (Loss of natural assets)

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### 3.3 Research Strategy

Research Strategy is a direction to attain the research objective and answer the research questions. In social sciences there are various types of strategies to investigate the research. Research strategies deepen the issue and explain/explore the facts of the subject under study. Quasi experiment, Case study, Survey and Modelling are the four types of research strategies applied in social sciences. To intensify the study single research strategy or combined research strategy can be applied. This study follows quasi experimental research strategy as the main strategy because by nature this study is effect measurement. When the main research question have visible single independent variable and one or more dependent variable such question needs quasi experiment study. Experiment refers to the segment of research where variables are manipulated and their effect on other variable is measured. Quasi experiment study investigates the casual relationship between one independent variable and one or more dependent variable (Campbell, Stanley, & Gage, 1963).
In this study eviction is the independent variable that affects the livelihood outcomes of evicted people which is the dependent variable. If there is a change in the independent variable, the change can be observed in the dependent variable also. This relationship of dependent and independent variables exists in isolation of context or the controlled environment. So when the probable influence is controlled, the causal relationship between independent and dependent variables is more realistic. This study is an impact study “Impact of eviction on livelihood outcomes of people”. So the study compares a settlement that faced the eviction which is the experiment or the treatment group with the settlement that has never faced eviction which is the control group of the study. In this study the squatter settlement at Thapathali is the experiment group and the settlement at Bansighat is the control group. The study group can be separated from the control group in this study. Both of this group has similar observed characteristics. In Quasi experiment study the evicted settlement is the factual situation which is studied here comparing with the counterfactual situation which is the settlement without eviction. This comparison of factual and counterfactual situation drags the information that the evicted settlement would have similar livelihood condition if that settlement was not evicted. Hence in field a kind of laboratory situation was created for the research.

This study is not only on explaining causal relationship between independent and dependent variables but also study the relationship between the variables themselves. Household strategy is the concept to overcome or enhance the livelihood outcomes in the context of eviction. The phenomenon is studied in interaction within its context when the situation is not isolated. The study also looked at the coping strategy and livelihood strategy that the household is going on. To again go deep in the study about the strategies semi structured interview with the respondents was also done.

The major challenge of this quasi experiment strategy research design was the attribution problem. The information about the situation sometimes was expressed differently by the respondents. Some of the people were trying to exaggerate the situation about suffering due to the evictions than the real situation. Also sometimes people undergo recall bias when asked about what they had before eviction. All the information required for analyzing the study depend mostly on the information provided by the people living in the settlement. In addition for some families the effect of eviction was not the single reason for changing living condition. Some other reasons behind were also playing role for the changes in their living condition (Ravallion, 2001). So to approach the counterfactual situation much closely was a challenge of this study. However to minimize this challenge in this research a very close squatter settlement that have not faced eviction was taken as a control group. Similarly quasi experiment study as well as semi structured interview were done which helped to cross check the information. Analyzing from two ways for same subject here give valid result of the study. Also few more survey than required were collected which helps to avoid the sample survey error.

3.4 Data Collection Methods

Data collection method is an approach of collecting information on variables of study in a systematic way to answer the research question. Quantitative and Qualitative are the two methods of data collection. The main research question of this research is “what is the effect of eviction on livelihood outcome of people”. This main research question tends to measure effect so the quantitative data collection method was the most appropriate method of data collection in this study. This research needed primary data to answer the main research question under study. In this research to collect primary data personal interview (survey) and semi structured interview were applied. Personal interview is a method of one to one survey with the respondents. During the interview verbal questions were asked to the respondents.
The questions were already build up and standardized. The treatment group and control group under the study were interviewed with the same questions. As this research is a quasi experiment study it has control group and treatment group. Similarly semi structured interview was also combined in data collection method to collect qualitative data required for analysis. In semi structured interview some of the key people like leader of community based organization and member of womens’ group were interviewed in detail about how they faced eviction and what are they doing at present to improve their living condition. In this interview a semi structured guideline was used to gather information. Both of this method of data collection brings primary data so the sources of data collection in this research were the respondents of the settlement. The respondents who faced the eviction and the respondents who have not faced eviction were the sources of data collection in this research. So to understand and analyze the current situation of the evicted as well as non evicted people data were collected through household survey and semi structured interview.

This research follows a quasi experimental research strategy. The quasi experimental research is applied to know the impact of independent variable on the dependent variable. In this study the impact of eviction on livelihood of people was assessed. This research include two research question, first on what strategies are adopted by the evicted people to improve the living condition and the other one is what are the changes in livelihood assets after eviction. The variables studied were the coping strategies, livelihood strategies and five different assets (physical, financial, social, human and natural). Here eviction is the independent variable which changes the livelihood of people who faced eviction. To know the real impact of eviction a non evicted settlement was taken as a benchmark for analyzing. The study was conducted in evicted settlement and non evicted settlement and the analysis was done to know the differences in livelihood outcomes of people after eviction comparing with the people in non-evicted settlement. This method of study is most adequate for quasi experiment study because from the household interview and semi structured interview primary data of the current situation were generated. The current data gives insight into the present situation. The data of present situation is most valid to understand the livelihood condition of evicted people. Also quantitative method provides insight into the relationship between the variables. This method helps to know the relationship of independent variable which is eviction on the dependent variable that is livelihood outcome in the households that faced the eviction. Also to support the quantitative data, qualitative data were also collected through semi structured interview.

3.4 Sample Size and Selection

Primary data is the major data source for this research. Simple random sampling is the most relevant sampling method in this study to gather primary data. To know the impact of eviction on livelihood, sample was taken from the household that faced eviction as well as from the household that has never faced eviction. So the comparison between the groups was done. Total household that were evicted and are back in the original location is the total population of study which is 210 household. Using the simple random method of sampling 40 households was selected for study from the treatment group which faced eviction. Also 45 samples were taken randomly from the non evicted population which is control group of study. In the control group 5 more samples was taken which helps to avoid the error occurred during data collection. During the process of data collection the houses were randomly selected for survey but in some of the houses people were not available at that time so the next nearest house was chosen for survey. This is a quantitative study that requires larger data for statistical analysis which could be collected from respondents. In this study the population...
under study is already known so the simple random sampling is most appropriate as all the houses in the experiment group have faced eviction and the households in the control group have never faced eviction.

Semi structured interview was also done with key community leaders in experiment group using purposive sampling method. For semi structured interview 4 key respondents from the settlement that faced eviction were selected purposively. Community leaders and members of women group were chosen for the semi structured interview.

3.5 Validity and Reliability

This study also has some limitations and challenges. One of the challenges is to know if the changes in dependent variable are really due to the independent variable or any other reasons. Another challenge is to find out exactly similar comparable control group for study. To avoid such limitations and challenges and to establish reliability and validity, methodological coherence has been established by designing the research strategy, method and data collection instrument in a coherent and transparent way. This coherence and transparency help to avoid the possibility of having huge data. To know the impact of independent variable on dependent variable a control group with similar observed characteristics was taken for study. Also some more samples were surveyed so that some samples not having exactly same characteristics were avoided. In addition the control group was taken only after the confirmation of having similar observable characteristics with the treatment group. Similarly to increase internal validity of data, triangulation of data has been done. Data triangulation involves collecting data from household interview and semi structured interview. Similarly in-depth interview with some of the respondents was taken, also information from other different sources like reports, articles and newspaper reports were also searched for triangulation of data.

3.1.6 Data Analysis Methods

In this research quasi experimental study has been taken as the main research strategy as the data is of quantitative in nature. Analysis of quantitative data was done in SPSS (statistical package for social sciences). The general description of sample as well as statistical test like chi square test, t-test, correlation and cross tabulation was done using SPSS. Similarly some of the data were qualitative in nature for which data coding was done for each interview and the result has been combined for further analysis and interpretation.
Chapter 4: Research Findings

4.1 Introduction

This chapter presents the findings of the research based on main research question which is followed by sub research question. The analysis has been done based on the primary data collected from the field. This study is a quasi experimental study which has a treatment and a control group. For the research the quantitative primary data were collected using questionnaires both from the treatment and control group and the qualitative primary data were collected using semi structured interview guidelines with the key community leaders in the treatment group. The explanation of findings is based on the literature reviewed. The treatment group of this survey are the households that were evicted on May 8, 2012 from Thapathali squatter settlement and returned to their original settlement after few weeks of eviction. The control group is the squatter household living in Bansighat squatter settlement which has never faced eviction and this settlement also lies in the same river bank in Kathmandu. The households in the control group have similar socio-economic characteristics as compared to the evicted households.

Some of the criteria were set out to select the treatment and control group of the study. Treatment group are the households that were evicted from the squatter settlement in Thapathali on May 8, 2012 but eventually return back in the same place and now living in the original place at Bagmati river bank. For the selection of the control group the criteria like the location of the settlement and period of staying has been taken as the criteria. Hence Thapathali squatter settlement is the treatment group which is the main study group. Bansighat squatter settlement located in the river bank of Bagmati which has never faced eviction and lies just 2.7KM far from Thapathali squatter settlement is the control group in this study.

Bagmati river flows through the heart of Kathmandu. This river separates the district Kathmandu and Lalitpur. In Thapathali a bridge connects the two districts so is also a core point in Kathmandu. People started to encroach and live in the river bank of Bagmati at Thapathali from late 1990s. These people were landless people from different part of country and also the households displaced from rural part of country due to Maoist movement in the country. Within few years Thapathali area was filled with dense squatter settlements. In 2010 government introduced the Bagmati cleanup project as the river has high spiritual and natural value but is highly polluted. With the plan of removing all the settlements along Bagmati river government undertook a first eviction of Thapathali squatter settlement on May 8, 2012 but because of the lack of proper relocation plans, evicted people neither went somewhere to settle nor is the Bagmati cleanup project implemented by government. Hence the affected people after few months of eviction came back in the same place and started living. Now there are 210 households living at Thapathali in the river bank of Bagmati.

The control group lies 2.7 km far from the treatment group and is also located at the bank of Bagmati river. Now there are 163 households living in the settlement. Many households in Bansighat are victims of floods in different part of country and some are also displaced households from the rural part of the country because of Maoist movement.
4.2 General Characteristics of Sample

In this section the general characteristics of the respondents and the research area is explained. The research area was chosen based on the location of the settlement. Both the settlement lies at the river bank of Bagmati in Kathmandu within the distance of 2.7KM of each other. The respondents were described according to the period of living, having land somewhere in the country and the number of family member in house.

Before further analysis of data homogeneity test of the treatment and control group should be done to assess the comparability of two groups under study. For the general characteristics of sample the homogeneity test was conducted (table 2) which show that in all the indicators the significance is higher than 0.05 so the treatment and control group are similar and comparable for further analysis as there is no difference between treatment and control group.

Table 2: Homogeneity test for general characteristics of sample

<table>
<thead>
<tr>
<th></th>
<th>Levene Statistic</th>
<th>df1</th>
<th>df2</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Period of living</td>
<td>.002</td>
<td>1</td>
<td>78</td>
<td>.962</td>
</tr>
<tr>
<td>number of family members</td>
<td>.409</td>
<td>1</td>
<td>78</td>
<td>.524</td>
</tr>
<tr>
<td>Having land somewhere</td>
<td>1.129</td>
<td>1</td>
<td>78</td>
<td>.291</td>
</tr>
</tbody>
</table>
4.2.1 Period of living
The figure below (figure 3) shows, in the treatment group (evicted) half of the households were living in the settlement from 6 to 10 years and the other half of the household were living from 11 to 15 years. In the control group (Non-evicted) households living from 11 to 15 years are slightly higher than the households living from 6 to 10 years where there are 54.5% and 45.5% respectively.

An independent t-test has been done to know the significance of period of living between the treatment and control group. In the t-test p-value is 0.252 (Annex 1, Table 1) which is higher than significance level 0.05. If the p-value is higher than 0.05 there is statistically no difference between the treatment and control group. Hence, there is similarity between the treatment and control group regarding period of living in the settlement and are comparable for further study.

Figure 3: Period of living in the settlement

4.2.2 Family size
The figure presented below shows that in the treatment group (evicted) the family size for 55% of the households is 5 to 10 members followed by up to 4 members in 45% of houses. Similarly 55% of household in the control group (non evicted) have 5 to 10 members followed by up to 4 members in 40% houses and also 5% houses in the control group have more than 10 family members.

In an independent t-test for the family size is conducted. The p-value is 0.413 which is higher than 0.05 (Annex 1, Table 2) meaning there is no difference between the treatment and control group regarding the family size.

Figure 4: Family members in house
4.2.3 Having land somewhere in the country

In the context of Nepal squatters who do not have land in any part of the country are referred as genuine squatter. In the treatment group (evicted) majority of the household do not have their land in the country where as 25% of the squatters in treatment group have land somewhere in the country. So 25% of the households from the treatment group are not genuine squatters. In control group (non-evicted) 80% of the household do not have land in the country and the remaining 20% have land somewhere in the country (Table 3). A chi square test was done to know the significance of having land somewhere else in country. In the test p-value is 0.457 (Annex 1, table 3) which is higher than 0.05 hence there is no difference between the treatment and control group regarding having land somewhere.

Table 3: Having land somewhere in the country

<table>
<thead>
<tr>
<th>Having land somewhere in the country</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Treatment group</td>
<td>25%</td>
<td>75%</td>
</tr>
<tr>
<td>Control group</td>
<td>20%</td>
<td>80%</td>
</tr>
</tbody>
</table>

4.2.4 Place of living after eviction

The figure below (figure 5) shows that after eviction 85% of the evicted household live by squatting in a nearby park followed by 12.5% who went to live in relative’s home and only 2.5% of the households went to a friend’s home for living. This shows that the majority of the evicted households stay in an open space of nearby park.

Figure 5: Place went after eviction

Majority of the evicted households decided to live in nearby open space owned by UN. During the interview the key leaders explained that the reason of living in open space is because they do not have relatives or friends around to go for nesting and also they could not figure out the place to go because in another place also they had to squat illegally and similar disturbance may also occur there. The open park is the nearest place from the evicted settlement where large number of household can live together. Though 25% of the evicted households have land somewhere else in the country they also did not moved to that land because during the in-depth interview respondent explained that they have land title for very small land plot in rural part from which they cannot maintain their living so cannot move there also.
4.2.5 Reasons of moving back to the original location
Though the location was once evicted, after some period of time people started to come back in the original place and started living. According to the figure below (figure 6), majority of the respondents, 77.5% of the households moved back to the same place because they had nowhere else to go. They were landless and had no options to go to other places. Similarly for 22.5% household the place was nearby their job location. If they would go somewhere far from that original settlement it would be harder for them to continue their job and even though they continue their job the transportation cost would be too high for managing.

The key leaders of evicted settlement explained that around 50 households out of 258 households living in the settlement after eviction went somewhere else for almost one year but they were unable to manage their living in that new place so they also move back in Thapathali settlement. Also the major reason to come back is the place is nearby job and other facilities and also because anywhere they go they face obstacle to settle due to the lack of legal land title.

**Figure 6: Reasons of move back in the same place**

![Reason of moving to the original location (%)](image)

<table>
<thead>
<tr>
<th>Reason of moving to the original location (%)</th>
<th>0</th>
<th>50</th>
<th>100</th>
</tr>
</thead>
<tbody>
<tr>
<td>This place is nearby job</td>
<td>22.5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>no nearby place to go</td>
<td>77.5</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

4.2.6 Injuries during eviction
The pie charts below show that 42.5% of the evicted household faced incidences of injuries during evictions. Out of the 42.5% of household that face injuries during eviction one third of injuries was because of running out of home with the fear of accidents inside home and 23.5% of people were injured because they were beaten by police. This shows that the eviction was forceful violating basic human rights. One of the women during the survey was explaining that she never would like to remember that day of eviction because it was so painful for her. She could protect nothing from inside her home on one hand and on the other hand her elder daughter was highly injured while police threw tear gas and was trying to run away.

**Figure 7: Injuries during eviction**

**Figure 8: Reason of injuries**

![Incidence of injuries during eviction](image)

<table>
<thead>
<tr>
<th>Incidences of injuries during eviction</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>57.5%</td>
<td>42.5%</td>
</tr>
</tbody>
</table>

![Reason of injuries](image)

<table>
<thead>
<tr>
<th>Reason of injuries</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>23.5</td>
<td>76.5</td>
</tr>
</tbody>
</table>
4.2.7 Most affected in family

The pie chart below show that children were mostly affected because of eviction followed by women and elderly. Data show that out of total sample, in 62.5% of the household children were mostly affected from eviction then in 30% of household women were affected from eviction and in 7.5% of household elderly were affected because of eviction. This shows that children are the most vulnerable section of population in forced eviction followed by women and elderly. According to the key leaders many of the affected children at that time were getting health problems as they were living in an open space without adequate food, also some children including elder people were traumatised with the fear of that eviction incidence.

Figure 9: Most affected in family

<table>
<thead>
<tr>
<th>Most affected in family</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>7.5%</strong></td>
</tr>
<tr>
<td><strong>30%</strong></td>
</tr>
<tr>
<td><strong>62.5%</strong></td>
</tr>
<tr>
<td>Women</td>
</tr>
<tr>
<td>Children</td>
</tr>
<tr>
<td>Elderly</td>
</tr>
</tbody>
</table>

4.3 Strategies adopted by evicted squatters

A household strategy is an approach of family members to have access to a portfolio of assets. The strategy adoption depends on the availability of both tangible and intangible asset holding by family. So the strategy adopted by households could be livelihood strategy or coping strategy. Households with livelihood strategy diversify their asset, enhance their asset holding and accumulate the assets and also provide sustainable opportunities for future generation. On the other hand household following a coping strategy lack assets to diversify and accumulate so they manage assets for livelihood. Households usually adopt a coping strategy when there is no other option for alternative strategies to adopt. A coping strategy is for the survival of family members whereas the livelihood strategy is for enhancing family welfare. In the study the indicators like immediate support from relatives, use of valuable goods, reliance on child labour, home based enterprises, community activities and basic services has been deeply analysed to assess whether the affected squatters are still adopting coping strategies or have already started to enhance their asset holdings.

The information for explaining the strategies adopted by the evicted squatter for their livelihood at present has been collected through the semi structured interviews. The semi structured interview was conducted with key community leaders in treatment group. So the explanation on this section is focused on the strategies adopted by evicted squatters.
squatters only. In this section comparison between treatment and control group has not been done because this section is about the strategies of evicted.

4.3.1 Immediate Support from relatives
The squatter settlement at Thapathali was evicted on May 8, 2012. The settlement was evicted without any compensation to the evictees. Most of the affected people had nowhere to go because squatters do not have legal land. Because of this reason affected people started living in a nearby park. Immediately after the eviction there was nothing to eat so relatives and friends brought food to eat which the family members shared. Evicted people started living in the open space without roof just under the tree. They were not pre noticed about eviction to think and manage to go somewhere else. Though some NGOs tried to support those people with food and other basic needs, at that time government did not allow any NGOs to support. After few days people from another squatter settlement received support from a NGO and started supporting the affected people by providing morning and evening meal.

According to interviewee number 2, “For the first few days immediately after the eviction we had nothing to eat so my relatives living in Patan brought food for our family. Also we were unable to buy clothes for one whole year because there were other necessary materials to buy first from my little earning. Nowadays we are somehow able to eat food thrice a day and protect our body from heat and cold. I hope I can continue work at least to save myself and my children”.

According to interviewee number 3, “My eldest daughter and her husband were living in Kathmandu. After the eviction here we lost everything inside house including house itself so my daughter supported us by bringing food everyday and also she brings some clothes for me. For almost one month she took her two siblings and took care of them. After one month I brought my younger children because my elder daughter had her own family which she needs to take care off”. She also added “it’s not only my family seeking support from friends and relatives my neighbour also did the same”. So the people in the settlements seek support from friends and relatives around.

4.3.2 Selling of Goods
In some of the houses people were able to take out some of the valuable goods like TV, beddings and some furniture but most of their belongings inside the home were damaged. Houses at the entry point of the settlement faced most damage because bulldozing started from the entry point of the settlement and the people had almost no time to take out the goods. At that time houses were made up of bricks and cement with the roof of galvanised zinc sheet. Bulldozing destroyed all the bricks and zinc.

According to Interviewee 2, People sold the remaining galvanised sheets to make money and buy food. “I had invested almost 2000$ for house which I lost”. She added “it’s not only me; there are people who had borrowed formal loan from a community group and bank. We are still repaying loan for house that we have already lost due to eviction”.

Many household also sell the valuable goods like TV, jewellerys and machineries to manage the emergency needs of the family because for a few months people were not in a state of good mind of state to go for work and earn for livelihood.
4.3.3 Reliance on Child labour

The evicted settlement is highly dependent on child labour, most of the older children from the house are going outside for working as labour or they go for informal business. This explanation is based on the semi structured interview with key leader of evicted settlement and also supported by in-depth interviews during the survey.

According to Interviewee number 1, he has two son, both of them are now skilled painter. He said “My two sons know how to paint so they regularly go outside for painting and earn for living”.

Same for Interviewee 2, “My son is reading in class 10, during school holidays in last April he went for working he worked few days and earned almost 60$ from which he bought materials for his study. My daughter also did the similar work when school is off. Before the eviction I had never urged my school going children to go for work. Now my income alone is not sufficient for household expenses as well as for other things so I am compelled to send my school going children to go for work and earn”.

During the semi structured interviews the key leaders were saying that the reliance on child labour at their house is the representative case because the majority of households are sending children to work for living. Similarly from the in-depth interviews during survey, a 16 year old boy stopped going to school because his father was living in another place getting married with another lady. His mother who used to earn for a living for the family by doing informal business started getting frequent illness from one year before and was unable to go out for work. Now her son of 16 years was continuing his mother’s informal business and taking care of his mother and sister. These cases indicate that households in the settlement rely on child labour and have increased after the eviction.

4.3.4 Loss of Home Based Enterprises

The income generating activities available at home are referred to as home based enterprises. Home based enterprises were one of the major income sources of people living in Thapathali squatter settlement before the eviction. Many people were running small shops, tailoring and few were also running small repair and maintenance workshops which are here referred to as home based enterprises. Around one third of families were involved in home based enterprises before 2012. But after the destruction of the houses all those people lost their home based job. Though people started coming back to the same place after a few months of evictions, they were beginning home based enterprises just before one year. These days very few people have started home based enterprises; which is only around 10% of people (figure 20 and 21). Some of the respondents who were running home based enterprises before eviction were saying that they are now going for daily waged labour work for earning. One of the respondents during in-depth interview was saying that he was running a small shop in his home which was sufficient to fulfil daily needs of his families but eviction destroyed that shop. He told;

“Now I fear to start such shop because we are like an eye shore of government, they may remove our houses again so I don’t like to take risk and start shop here. Nowadays I am working as an unskilled daily waged labour in construction site”.

During the survey similar thoughts were expressed by many people so this statement is kept as a survey indication statement of other households also.

4.3.5 Community level Activities

Community level activities are referred to as activities organised within the community with the participation of people living in community for the improvement of that community.
Analyzing the participation at community level activity in treatment group before 2012 and present situation it was found that before 2012, 70% of people used to participate in community level activity, whereas at present only around 50% of people participate in community level activities (Figure 34 and 35) While interviewing people expressed that at present they feel the community is at risk of eviction. People are less motivated towards doing community level works. During the semi structured interview all the interviewee were saying that before eviction there used to be good community participation in different activities like repairing subway in community, building school, community cleaning. Also there used to be cultural programs during festivals and even sometimes the national leaders used to come but now people are discouraged in participating in such activities. In addition people are busy in fulfilling family needs so community activity is also very less and also less people participate in community activities. Key leaders added that if they need a mass of people to go and talk about protecting settlements (example protest, rally etc) in such case then people from community unite together and support them. So the only one common agenda of the settlement is protecting the settlement from re-eviction and for this issue people unite there.

According to the interviewee number 1; He is the chairperson of squatter struggle committee in Kathmandu. He told that before the occurrence of devastating earthquake in Nepal on April 25, 2015; Department of Urban Development and Building Construction (DUDBC) was trying to convince the squatter to leave that place. He told that “at that time we went to DUDBC office for protesting”. People from many of household participate in protesting against the intention of DUDBC and demanding land tenure first if they need to move and also demanding compensation for loss due to eviction in 2012. But now after the devastating earthquake DUDBC has stopped approaching us with the agenda of eviction. He added that “I have seen the earthquake affected people from rural village are also coming in this settlement”.

4.3.6 Basic Services
Basic services like water and electricity was available in the Thapathali squatter settlement before the eviction. There was also a primary school. An electricity line was connected from nearby neighbourhood in all houses. Drinking water was distributed through a communal water distribution system. Water for other purposes was managed by building a tube well in almost all houses.

According to interviewee number 2; “the settlement before eviction was very good. Water and electricity was available at all the houses in the settlement, houses were at the two sides of settlement, road passes through the middle of the settlement. Children go to school within the settlement”.

At present basic services are not accessible within the settlement. A little bit accessible is drinking water which is provided by a NGO. Electricity is not allowed in the settlement by government. Sometimes there are health camps by organizations but this is not regular. Health services are also not accessible within the community. Hence basic service is not accessible within the settlement at present.

4.4 Changes in Livelihood Outcomes
A livelihood outcome is the result of livelihood strategies adopted by the household and the availability of livelihood assets. Livelihood assets include assets like a physical assets,
financial assets, social assets, human assets and natural assets. Households have positive livelihood outcome if the household holds adequate livelihood assets. The positive livelihood outcome here is the improvement in income, improved well-being, reduced vulnerability, improved food security and more sustainable use of natural resource base. The changes in livelihood outcome in this study is measured by comparing the availability of five livelihood asset in between the treatment (evicted) and control group (non-evicted) based on the asset holding by both group before eviction year.

4.4.1 Physical Asset
Physical assets are valuable physical goods and commodities that can be used as productive goods to generate income. It also includes the basic infrastructure like house, energy, transport and water. The house is an important physical asset because by renting a house and running home based enterprises people can fulfil their daily need. Under the physical asset type of house, availability of valuable physical goods, availability of basic services (water, electricity and toilet) are compared among the treatment (evicted) group and control (non-evicted) group. Also the situation before the occurrence of the eviction which is in 2012 and in present situation is compared.

Before conducting a statistical test for each indicator a homogeneity test has been conducted to find out if the treatment and control group are comparable in each indicator or not. In the homogeneity test if the significance level of indicators is higher than 0.05, those two groups are comparable. The homogeneity test in table below (table 4) show the significance level is higher than 0.05 for type of house, valuable physical goods, electricity connection and toilet in house so these are similar before 2012 and are comparable for analysis.

<table>
<thead>
<tr>
<th>Table 4: Homogeneity test for physical assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>Levene Statistic</td>
</tr>
<tr>
<td>Type of House before 2012</td>
</tr>
<tr>
<td>Valuable physical goods before 2012</td>
</tr>
<tr>
<td>Electricity connection in house before 2012</td>
</tr>
<tr>
<td>Toilet in your house before 2012</td>
</tr>
</tbody>
</table>

4.4.1.1 Type of house

From the figure below, before 2012 majority of households in both groups were of semi-permanent type. Data shows 85% of households in treatment group and 77.5% of households in control group have semi permanent houses.
Before 2012 only 5% of household in treatment group and 7.5% of household in control group were of temporary in type. The figure also shows that before 2012 the type of houses in the treatment and control group were very similar to each other. In the bar chart in 2015, all the houses in treatment group are temporary where as in control group 82.5% of houses are semi permanent type, 15% houses are permanent and only 2.5% of houses are temporary in type.

For the statistical proving of this analysis a chi square test was done to know the significance regarding the type of house before 2012 and in 2015. Before 2012, chi square value is 0.738, degree of freedom (df)=2 and p-value is 0.691 (Annex 2, table 4) which is higher than 0.05. Similarly in 2015, chi-square value is 72.38, degree of freedom (df)=2 and p-value is 0.000 (Annex 2, table 5). As the p-value is less than 0.05 in year 2015 there is significant difference between the treatment and control group regarding type of house. This variation in type of house in the treatment and control group before the eviction year in 2012 and in present situation in 2015 explains that because of eviction in 2012 people in the treatment group lost their semi-permanent house which was one of the productive physical assets where as in control group some of the households are able to improve their housing condition in 2015. During the survey many of the respondents in the treatment group expressed that before evictions they had semi-permanent house where they had invested major part of earning but now they are forced to live in temporary hut.

4.4.1.2 Valuable physical goods

Valuable physical goods are important elements for improving livelihoods because the proper utilization of valuable physical goods helps to enhance income. Looking at the graph below before 2012, 95% of houses in treatment group (evicted) holds valuable physical goods but in 2015 it reduced and only 42.5% of houses hold valuable physical goods. Similarly for the control group there were 87.5% of houses holding valuable physical goods which slightly increased in 2015 and reached to 95% of houses holding valuable physical goods.

The data reveals that the majority of houses in treatment group after facing eviction lost the valuable goods whereas the houses in the control group are improving their physical assets. There seems significant change in the holding of valuable physical goods by the treatment group in 2012 and 2015. For the confirmation of changes a chi square test for the availability of valuable physical goods was done. In the chi square test before 2012, chi square value is 1.409, degree of freedom (df)=1, p-value is 0.235 (Annex 2, table 6) which is higher than 0.05. This means there was no significance difference between the treatment and control group regarding valuable physical goods before 2012. Similarly in 2015, the chi square value
is 25.65, degree of freedom (df)=1 and p-value is 0.000 (Annex 2, table 7) which is less than 0.05. This shows that at present in 2015 there is significant difference between the treatment and control group regarding the availability of valuable physical goods. During the in-depth interview it was found that people in the treatment group sell valuable physical goods to manage emergency family needs because for a few months many people were in stress and were unable to go to work. In addition to this some of the households also explained that some of the goods like wooden furniture (bed, chair and table) were damaged from rain as they were kept in open space for long time.

**Figure 12: Valuable physical goods before 2012**

<table>
<thead>
<tr>
<th>Valuable physical goods before 2012 (%)</th>
<th>Treatment group</th>
<th>Control group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>95</td>
<td>87.5</td>
</tr>
<tr>
<td>No</td>
<td>5</td>
<td>12.5</td>
</tr>
</tbody>
</table>

**Figure 13: Valuable physical goods in 2015**

<table>
<thead>
<tr>
<th>Valuable physical goods in 2015 (%)</th>
<th>Treatment group</th>
<th>Control group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>42.5</td>
<td>57.5</td>
</tr>
<tr>
<td>No</td>
<td>5</td>
<td>10</td>
</tr>
</tbody>
</table>

4.4.1.3 Types of valuable physical goods available

Types of physical goods available in household is analysed among the respondents who have physical goods in their house, 95% of household reported they had physical goods before 2012 (figure 12). Before 2012 in treatment group majority of the households had machineries (cycle, sewing machine, grinding machine etc), followed by households having TV then the households having jewelleries. Similarly before 2012 in control group 87.5% (figure 12) of households had physical assets where majority of respondents had TV followed by machineries and then jewelleries which is 69%, 68% and 48% respectively.

In the year 2015 the treatment group has low asset holding as compared to the control group. Only 35% of households in treatment group have machineries. This means that households loose machineries they had before eviction. Then 27.8% of household have TV, 23.3% of households have jewelleries. Looking in the control group in the year 2015 their asset holding is better than 2012, majority of households has TV which covers 76% of household, followed by machineries in 68% of household, then jewelleries in 39.5% of household. This data show that households in the treatment group suffer from rapid asset loss after 2012 whereas in the control group households are able to increase their asset holdings in 2015.

**Figure 14: Types of physical goods before 2012**

<table>
<thead>
<tr>
<th>Types of physical goods in house before 2012 (%)</th>
<th>Treatment group</th>
<th>Control group</th>
</tr>
</thead>
<tbody>
<tr>
<td>TV</td>
<td>64.7</td>
<td>69</td>
</tr>
<tr>
<td>Freeze</td>
<td>5</td>
<td>10</td>
</tr>
<tr>
<td>Jewellery</td>
<td>51.5</td>
<td>48</td>
</tr>
<tr>
<td>Machineries</td>
<td>66</td>
<td>68</td>
</tr>
</tbody>
</table>
4.4.1.4 Toilet in house
Sanitation facility in house is one of the basic needs for a house. According to the chart below (figure 16) before 2012 almost equal number of household in both the treatment (evicted) and control (non-evicted) group had a toilet facility in their house. Amongst the treatment group 90% of the households had a toilet and in the control group 92.5% of the households had a toilet. In 2015 in the control group all the houses have toilet whereas in treatment group the household having a toilet decreased to 62.5% which was 90% before 2012. This data reveals that the eviction in 2012 has affected the availability of basic sanitation facility like a toilet in the house. In the control group who never faced eviction the availability of toilets improved from 92.5% households before 2012 to 100% of household in 2015.

For the statistical proving of changes in availability of basic sanitation facility in house a chi square test was done on the indicator toilet in house. Before 2012, the chi square value is 0.157, degree of freedom (df)=1 and p-value is 0.692 (Annex 2, table 8 ) which is bigger than 0.05 so there was no significance difference between the treatment and control group regarding availability of toilet in the house. In 2015, chi square value is 18.46, df=1 and p-value is 0.000 (Annex 2, table 9) which is less than 0.05. This shows that after the eviction in 2012 there is significant difference between the treatment and control group regarding the availability of toilet in the house. The reason of the difference between the treatment and the control group is because of eviction people loose house so their priority now is focused for food and clothes whereas in control group people are not limited in prioritizing food and clothes. They seemed concerned about having toilet in house also.
4.4.1.5 Electricity Connection
The electricity connection in the treatment group (evicted) as well as in control group was available in all the households before 2012. The connection was brought from the nearby settlement to the treatment group. But now in 2015 there are no households with an electricity connection in the treatment group because government does not allow the authority to distribute electricity in that settlement. Households are now using alternative sources of lightening like candles and solar lights. There is no illegal connection of electricity in the settlement. Regarding the electricity connection in control group (non-evicted) electricity connection was available before 2012 and now also there is formal electricity connection in the entire surveyed households.

4.4.2 Financial Asset
Financial assets are composed of income, savings, remittances, pension or allowances. Financial assets help to generate better livelihood options and improve the livelihood outcome of the family. In this research under the financial asset main income source of family, type of home based enterprises, sufficiency of family earning, practice of saving money and amount of saving are analysed in detail. (In this study small shop at home, tailoring at home or repair maintenance work at home is explained as home based enterprises). These financial assets are compared between before 2012 and the present situation in 2015. Also the comparison was done in between the treatment group (evicted) and control group (non-evicted).

For each of the indicator under the variable financial asset a homogeneity test has been executed to find out the comparability between treatment and control group. As shown in table below (table 5), the significance level is higher than 0.05 in main income source, type of home based enterprises, average monthly income, practice of saving money, place of saving money and amount of saving money so these indicators are similar and are also comparable for further analysis.

<table>
<thead>
<tr>
<th>Table 5: Homogeneity test for financial asset</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>

4.4.2.1 Main income source
A source of income is one of the indicators of availability of financial assets. In this research the main income source before 2012 in the treatment group (evicted) was labour work in 45% the household followed by home based enterprises in 32.5% of the household. Also 7.5% of households rely on other income source like remittance from abroad. In the control group the main income source before 2012 was informal business in 32.5% of the household followed by labour in 30% of households and then home based enterprises in 20% of the household. In
this research informal business is referred as selling of foods, vegetables, clothes or other goods in the street without establishing a formal shop.

In 2015 the main income source of the treatment group (evicted) was labour in 60% of household which is higher than in 2012. Then informal business in 15% of the household followed by home based enterprises and service equally in 12.5% of the household. Similarly in control group in 2015 also informal business is the main income source of 30% of the household followed by labour in 27.5% of the household and then home based enterprises in 25% of the households. The most visible change in income source before 2012 and in 2015 can be seen in home based enterprises. There is a rapid reduction in the households doing home based enterprises in 2015 as compared to 2012 in the treatment group.

A chi square test was executed to test the significance. Before 2012 the chi square value is 11.969, degree of freedom (df)=4 and p-value is 0.066 (Annex 3, table 10). In 2015 the chi square value is 8.829, degree of freedom (df)=3 and p-value is 0.032 (Annex 3, table 11). This data shows that there is similarity in income source in treatment and control group before 2012 whereas in 2015 there is a significant difference between the treatment and control group regarding the income source. The reason for such change is because of destruction of home based job during eviction households lost their income source of home based job and at present many households fear to start home based job because of fear of re-eviction. Hence people in treatment group changed their income source than before 2012.

**Figure18: Main income source before 2012**

<table>
<thead>
<tr>
<th></th>
<th>Treatment group</th>
<th>Control group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Labour</td>
<td>45</td>
<td>30</td>
</tr>
<tr>
<td>Home based enterprises</td>
<td>32,5</td>
<td>20</td>
</tr>
<tr>
<td>Informal Business</td>
<td>15</td>
<td>0</td>
</tr>
<tr>
<td>Service</td>
<td>0</td>
<td>2,5</td>
</tr>
<tr>
<td>Others</td>
<td>15</td>
<td>7,5</td>
</tr>
</tbody>
</table>

**Figure19: Main income source in 2015**

<table>
<thead>
<tr>
<th></th>
<th>Treatment group</th>
<th>Control group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Labour</td>
<td>60</td>
<td>27,5</td>
</tr>
<tr>
<td>Home based enterprises</td>
<td>25</td>
<td>12,5</td>
</tr>
<tr>
<td>Informal Business</td>
<td>15</td>
<td>15</td>
</tr>
<tr>
<td>Service</td>
<td>30</td>
<td>12,5</td>
</tr>
<tr>
<td>Others</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>
4.4.2.2 Type of home based enterprises
Among 32.5% (figure 18) of the household in the treatment group (evicted) whose main income source was home based enterprises before 2012 the majority of household (figure 20) have small shop in their home which covers 64.6% of household, followed by tailoring in 20.4% of household and 15% of household follow some other business like maintenance workshops, beauty parlour. Among the 12.5% (figure 19) of the households having home based enterprises as their main income source in treatment group in 2015, there is a slight change in types of home based enterprises as compared to the situation in 2012. The percentage of household with small shop is in 75% of household, followed by tailoring in 20% of household and 5% of household also follow other businesses like repair and maintenance workshops.

In the control group (non evicted) before 2012 the main income source of 20% of household was home based enterprises. Among the household with home based enterprises before 2012, 57.5% of the household had a small shop in their house, 25% had tailoring also 17.5% of household had other businesses as shown in figure below (figure 20).

Figure 20: Type of home based enterprises before 2012
Figure 21: Type of home based enterprises in 2015

![Type of home based enterprises in treatment group](image-url)
4.4.2.3 Average monthly income

Monthly income signifies the ability of households for making the expenditures for family necessities. The figure below (figure 22) show that before 2012 in both the treatment and control group there were almost similar percentage of households with similar income level. In 2015 in the treatment group the households with average monthly income less than 100$ increased by 10% where as the households with an average monthly income of 100 to 150$ reduced by 5% compared to before 2012. On the other side in the control group there is a significant reduction in households with an average monthly income of less than 100$. Similarly household with income level 100 to 150$ and households with an average monthly income 150 to 200$ slightly increased in the control group in year 2015 than before 2012. In addition 5.2% of the households in the control group also have an average monthly income more than 200$ in 2015. This shows that households in treatment group are being economically better in 2015. The reason of the households in the treatment group are not improving is because of the eviction which forced people to change their job. During the semi-structured interviews key leaders also told that because of risk of eviction there are some people who do not prefer to work regularly also. In the semi-structured interview key leaders explained that;

“Some of the people do not like to go for work whole the year because of fear of re-eviction of the settlement and loosing of their assets. So they work for 4 months and earn some amount which they consume for next few months and when that money is finished then they go for work again. This is because people think that though they enhance assets in house they may have to loose again like in the evictions of 2012”.

Picture 11: Home based enterprises in control group
A cross tabulation was executed to know the relation between the average monthly income and the income source in 2015 (table 6). This show that the majority of labourers earn less than 100$ per month, home based enterprisers earn 100 to 150$ per month. Majority of people doing informal business earn 150-200$ per month and majority of people doing service earn 100 to 150$ per month. People in informal business are only earning more than 200$ per month.

Table 6: Cross tabulation between amount of saving and monthly income

<table>
<thead>
<tr>
<th>Average monthly income</th>
<th>Labor (Daily wage job)</th>
<th>Home Based Enterprises (small shops at home)</th>
<th>Informal Business (sell goods in informal market)</th>
<th>Service (employed with monthly salary)</th>
</tr>
</thead>
<tbody>
<tr>
<td>less than 100$</td>
<td>54.3%</td>
<td>26.7%</td>
<td>16.7%</td>
<td>18.2%</td>
</tr>
<tr>
<td>100-150$</td>
<td>28.6%</td>
<td>40.0%</td>
<td>27.8%</td>
<td>54.5%</td>
</tr>
<tr>
<td>150-200$</td>
<td>17.1%</td>
<td>33.3%</td>
<td>44.4%</td>
<td>27.3%</td>
</tr>
<tr>
<td>more than 200$</td>
<td>0.0%</td>
<td>0.0%</td>
<td>11.1%</td>
<td>0.0%</td>
</tr>
</tbody>
</table>

For the deeper analysis again a t-test was also executed, for monthly income before 2012 p-value is 0.684 which means there was no difference between the treatment and control group regarding the average monthly income. Similarly in the t-test for average monthly income in the year 2015 the p-value is 0.018 which is less than 0.05, meaning that there is a significant
difference between the treatment and control group in average monthly income of households (Annex 3, table 1). This shows that the average monthly income of households was similar before eviction but because of eviction there was a reduction in monthly income also.

4.4.2.4 Sufficiency of family earning

Sufficiency of family earning to fulfil daily needs is also an indicator of financial assets that a family holds. According to the graph below all households in the control group (non-evicted) respond that their family earning was sufficient to fulfil daily needs before 2012 and also now in 2015. In the treatment group (evicted) before 2012 only 2.5% of households respond that their family earning was not sufficient for their daily needs and they had to borrow from others. In treatment group there is a more than four times increase in percentage of family whose earning is not sufficient to fulfil daily needs which reached to 15% in year 2015 from 2.5% before 2012.

A chi square test was executed to know the significance level. Before 2012 the chi square value is 1.013, degree of freedom (df)=1 and p-value is 0.314 (Annex 3, table 13) which is greater than 0.05. This shows before 2012 there was no significant difference between sufficiency of earning in treatment and control group. Similarly in 2015, the chi square value is 6.48, degree of freedom (df)=1 and p-value is 0.011 (Annex 3, table 14) which is less than 0.05 so there is significant difference between the treatment and control group in 2015 in sufficiency of earning to fulfil daily needs. The reason of difference in sufficiency is because of change in income source and also because of the reduction in monthly income after eviction in treatment group.

Figure 24: Sufficiency of earning before 2012

Figure 25: Sufficiency of earning in 2015

For further analysis a cross tabulation was done between the sufficiency of earning and main income source. The table below (table 7) shows that all the households involved in home based enterprises and informal businesses in 2015 has their earning sufficient for daily need.

Table 7: Cross tabulation between main income source and sufficiency of earning

<table>
<thead>
<tr>
<th>Sufficiency of earning</th>
<th>What is your main income source now</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Labor (Daily wage job)</td>
</tr>
<tr>
<td>Yes</td>
<td>85.7%</td>
</tr>
<tr>
<td>No</td>
<td>14.3%</td>
</tr>
</tbody>
</table>
4.4.2.5 Practice of saving money

The practice of saving money every month is also an important indicator of financial assets. Before 2012 almost a similar percentage of households in the treatment and the control group have practice of saving. In the treatment group 90% household had practice of saving whereas in control group 87.5% of household had practice of saving. The Practice of saving trend in 2015 remains the same in the control group but the households with practice of saving money reduced in the treatment group to 55% in year 2015. The data also shows that though there was almost a similar percentage of households in the treatment and control group in 2012 that have saving practice but in 2015 there is a difference between the treatment and the control group.

Chi square test shows that, before 2012 chi square value is 0.125, degree of freedom (df)= 1 and p-value is 0.723 which is more than 0.05 (Annex 3, table 15). In 2015 chi square value is 10.31, degree of freedom (df)=1, p-value =0.001 (Annex 3, table 16) which is less than 0.05. This show that there was no significant difference between the treatment and control group in the practice of saving money before 2012 whereas there is a significant difference between the households that have practice of saving money in 2015 in the treatment group and control group. The reason of this difference is because of reduction in monthly earning and also because people in treatment group are less interested about saving money after eviction which was explained by the respondents during the in-depth interview.

4.4.2.6 Place of saving money

The place of saving is also one of the factors to improve financial asset because place of saving also provide other financial benefit like loan at the time needed. Within the treatment group there is a community saving where people used to save monthly. Cooperative and banks are also very close to the settlement. Cooperative and banks are formal financial institution whereas community saving group is managed by people of settlement themselves. Before 2012 households in the treatment group who save money were mostly saving in community saving group, followed by cooperative and at home also. In 2015 the place of saving money for the treatment group changed; the majority of households who saved money in the treatment group prefers to save at home, followed by in the community savings group and then in cooperative. In the control group in 2015 most of the households save money in the cooperative followed by the community saving group and a few save at home. From the data it can be concluded that households in the treatment group who are able to save at...
present prefer to save money at home rather than joining a saving groups. The reason is the monthly earning of the households in the treatment group is minimum so people do not prefer to go in financial institution rather many households prefer to save their small earning either at home or at saving group within the community.

The figure below (figure 26) shows that people in the treatment group prefer to save money at home. During the in-depth interview respondents were saying that they use to have very less amount to go somewhere for saving and also they sometimes need money immediately. On the other hand a majority of people in the control group in 2015 choose cooperative for saving money. The reason was because recently one of the communities saving group was upgraded to a cooperative. So the members of that saving group before 2012 are now member of the cooperative.

In a chi square test for place of saving money before 2012 chi square value is 9.155, degree of freedom (df)=3 and p-value is 0.027 (Annex 3, table 17 ). Similarly in 2015 chi square value is 25.829, degree of freedom (df)=3 and p-value is 0.000 (Annex 3, table 18). This chi square test shows that there was difference between the place of saving money in the treatment and control group before 2012 and as well as in 2015, but there is more strong significant difference between the treatment and control group regarding the place of saving money in 2015. So there are some small changes in place of saving money in 2015 compared to before 2012.

Figure 28: Place of saving money before 2012

![Figure 28: Place of saving money before 2012](image)

Figure 29: Place of saving money in 2015

![Figure 29: Place of saving money in 2015](image)
4.4.2.7 Amount of saving money

The amount of saving is one of the important parts of financial assets. The amount of saving regularly by a household is an important indicator of financial assets of households. Before 2012, 75% of households in the treatment group save 3 to 5$ per month then 25% of household had savings of 1 to 3 $ per month. Similarly in the control group 51.4% of household save 3 to 5$ per month then 28.6% of the households of control group save 1 to 3$ per month. Also 11.4% of household in the control group respond that their saving was higher than 5$ per month. The amount of saving by the treatment group in 2015 is changed because 50% of households save less than 1$ a month, 31.8% of households save 1 to 3$ per month and only 18.2% of household save 3 to 5$ per month, whereas in the control group the majority of household save 3 to 5$ per month followed by saving more than 5$ per month by 17.1% of the households.

An independent t-test was done for the amount of saving before 2012 and the saving in 2015. The p-value for before 2012 is 0.546 which is higher than 0.05 so there was no significant difference between the treatment and control group in amount of saving before 2012. Similarly in a T-test for amount of saving in 2015, p-value is 0.000 which is less than 0.05 so there is significant difference between treatment and control group regarding the amount of saving (Annex 3, table 19). This also explains that because of eviction financial capacity of households in the treatment group is getting worse in 2015.

Figure 30: Amount of saving before 2012

![Graph showing amount of saving before 2012](image)

Figure 31: Amount of saving in 2015

![Graph showing amount of saving in 2015](image)

For further analysis in detail a correlation was performed in between the amount of saving and income source. The table below (table 8) show there is positive correlation between
income source and amount of saving as the significance value is 0.020 which is less than 0.05.

Table 8: Correlation between income source and amount of saving

<table>
<thead>
<tr>
<th>Spearman's rho</th>
<th>main income source now</th>
<th>How much is your family saving now</th>
</tr>
</thead>
<tbody>
<tr>
<td>What is your main income source now</td>
<td>Correlation Coefficient</td>
<td>.306*</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>.020</td>
<td></td>
</tr>
<tr>
<td>N</td>
<td>80</td>
<td>57</td>
</tr>
<tr>
<td>How much is your family saving now</td>
<td>Correlation Coefficient</td>
<td>1.000</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td></td>
<td>.020</td>
</tr>
<tr>
<td>N</td>
<td>57</td>
<td>57</td>
</tr>
</tbody>
</table>

*. Correlation is significant at the 0.05 level (2-tailed).

Also a cross tabulation was computed in between the income source and monthly saving. As shown in table below (table 9) majority of households doing labor saves less than 1$ per month, majority of households doing home based enterprises saves 1$ per month and majority of households with informal business and service save more than 5$ per month. This show that in the treatment group households with informal business and service is better from economic point of view.

Table 9: Cross tabulation between monthly saving and income source

<table>
<thead>
<tr>
<th>Income source</th>
<th>Monthly saving</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 1$ per month</td>
<td>1$ per month</td>
<td>more than 1$ per month</td>
<td>More than 5$ per month</td>
</tr>
<tr>
<td>Labor</td>
<td>54.5%</td>
<td>36.4%</td>
<td>31.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>Home Based Enterprises</td>
<td>0.0%</td>
<td>45.5%</td>
<td>27.6%</td>
<td>0.0%</td>
</tr>
<tr>
<td>Informal Business</td>
<td>27.3%</td>
<td>18.2%</td>
<td>27.6%</td>
<td>50.0%</td>
</tr>
<tr>
<td>service</td>
<td>18.2%</td>
<td>0.0%</td>
<td>13.8%</td>
<td>50.0%</td>
</tr>
</tbody>
</table>

4.4.3 Social Assets

Social asset are gained through networks, membership, reciprocity, relationships, trusts among the people. Social assets also cover a larger part of household assets because when the social asset is stronger the better is the opportunity for getting other asset portfolio. In this research assistance from relatives, friends or neighbourhood, membership in social organisation and safeness of neighbourhood are analysed among the treatment and control group. Also the availability of these social assets is compared before 2012 and now in 2015 among the treatment and control group.
Before going for statistical analysis a homogeneity test was executed to test whether the treatment and control group are comparable or not. The homogeneity test (table 10), show that the significance level is higher than 0.05 for the indicator membership in social organisation and safeness of neighbourhood before 2012 so these indicators further analysed and tested statistically. For the indicator seeking assistance before 2012 the significance is less than 0.05 which means there was difference between treatment and control group before 2012 so this indicator is not tested statistically but analysed in descriptive way.

Table 10: Homogeneity test of social asset

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Levene Statistic</th>
<th>df1</th>
<th>df2</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Seeking assistance from relatives friends or neighbors before 2012</td>
<td>20.206</td>
<td>1</td>
<td>78</td>
<td>.000</td>
</tr>
<tr>
<td>Membership of social organization before 2012</td>
<td>1.921</td>
<td>1</td>
<td>78</td>
<td>.170</td>
</tr>
<tr>
<td>Safeness of neighborhood before 2012</td>
<td>.067</td>
<td>1</td>
<td>78</td>
<td>.796</td>
</tr>
</tbody>
</table>

4.4.3.1 Seeking assistance
Assistance from friends, relatives and neighbours is one of very important social asset of urban poor. By utilising the social asset and taking assistance from friends or neighbours one can get other assets for their livelihood. Before 2012 in the treatment group 82.5% of the households used to seek assistance, which slightly increased in 2015, and 90% of households seek assistance from friends, relatives and neighbours. Similarly, looking in the control group before 2012, 40% of the households used to seek assistance and in 2015 only 25% of household seek assistance.

In a chi square test p-value for seeking assistance before 2012 as well as in 2015 is 0.000. This means there was difference between the treatment and control group regarding seeking assistance before 2012 which is also continued in 2015. Furthermore in the treatment group household seeking assistance in 2015 has increasing trend where as in the control group there it is reducing. The reason is after the eviction households in the treatment group became more vulnerable and lost assets so needed assistance from others but in the control group households are self sustaining with better income and also enhancing others assets.

Impact of Eviction on Livelihood of People; A study of Thapathali squatter settlement in Nepal
4.4.3.2 Membership in a social organisation

A social organisation is a platform of a group of people with common motives and values. When people unite in an organised way, the outcome of social organisation is believed to be better than going individually. Membership in a social organisation indicates the connection of one person with many other persons in that social organisation. Membership in social organisations increases the unity of people in an organised way so that organisation can bring something that the community is in need of. In the semi structured interview the interviewee explained that there are social organisations named kalika Samudhayik Sanstha, Mahila Ekta Samaj and Squatters struggle community.

According to the figure below (figure 34) before 2012 in treatment group 70% of people were membership of a social organisation where as in the control group 62.5% of people were membership of a social organisation. Looking in the year 2015, in treatment group membership in social organisation is reduced to 50% from 70% before 2012 but in the control group membership in an organisation remained constant.

This data here explains that before 2012 ratio of household having membership in social organisation in both the treatment and control group was almost similar but after the eviction in 2012 people in treatment group were dispersed, their networking was disturbed. Only some people who feel the need of a social organisation are again starting to setup and join social organisation. One of the respondents told that, “Nobody in the settlement knows when we have to leave our house because we are like an eyesore of government so I think being member in social organisation is not necessary. People unite themselves and participate if the issue is about protecting community from re-eviction”.

In a chi square test for membership in a social organisation before 2012, the chi square value is 0.503, degree of freedom (df)=1 and p-value is 0.478 (Annex 4, table 20). Similarly in a chi square test for membership in social organisation in 2015, the chi square value is 0.453, degree of freedom (df)=1 and p-value is 0.501 (Annex 4, table 21). This shows that regarding the membership in a social organisation there was no significant difference between the treatment and control group before 2012 as well as in 2015. But comparing before 2012 and in 2015 only in the treatment group there is decrease in being member in social organisation.

For further analysis a correlation was done in between the main income source and membership in organisation (table 11). The table shows that the significance is higher than 0.05 so there is no correlation between the main income source and joining social organisation.
organisation in the study group. So the change in income sources due to eviction in treatment group also is not the reason of decreasing membership in social organisation.

Table 11: Correlation between membership in organization and main income source

<table>
<thead>
<tr>
<th>Spearman's rho</th>
<th>Membership in social organisation</th>
<th>What is your main income source now</th>
</tr>
</thead>
<tbody>
<tr>
<td>Are you a member of any social organization now</td>
<td>Correlation Coefficient</td>
<td>1.000</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>.</td>
<td>.534</td>
</tr>
<tr>
<td>N</td>
<td>80</td>
<td>80</td>
</tr>
</tbody>
</table>

4.4.3.3 Safeness in the neighbourhood

Safeness of neighbourhood can be defined as the absence of danger or harm from the people within the neighbourhood or from outside the neighbourhood. In this research absence of robbery, people in neighbourhood being friendly and no chances of settlement eviction are considered as the elements that make neighbourhood safe. Safeness helps to protect other asset of household.

Before 2012 there were almost equal percentage of household in the treatment and control group who feel their neighbourhood was safe. There were 65% and 62.5% of people who feel safe in the treatment and control group respectively. But in 2015 in the treatment group, 75% of household feel the neighbourhood is unsafe whereas in the control group 87.5% of households feel their neighbourhood is safe. Data reveals that there is wide difference between household that feel safe in treatment and control group in 2015.

In a chi square test for safeness of neighbourhood before 2012, chi square value is 0.060, degree of freedom (df) =3 and p-value is 0.996 (Annex 4, table 22). Similarly in a chi square test for safeness of neighbourhood in 2015 chi square value is 61.766, degree of freedom (df)=3 and p-value is 0.000 (Annex 4, table 23). This data explains that the safeness of the neighbourhood before 2012 was similar in the treatment and control group as the p-value for safeness before 2012 is higher than 0.05 where as the p-value for safeness of neighbourhood in 2015 is less than 0.05 so there is significant difference in safeness of neighbourhood in 2015 in the treatment and control group. This means that because of the eviction in the treatment group the situation of safeness of neighbourhood has been decreased.

During the semi structured interview key leaders said that the settlement before 2015 was safe because at that time they had semi permanent houses where chances of robbery were very less. At that time people used to leave their small children alone at home and go for work. The only fear at that time was about the eviction because there used to be numerous rumours about the eviction. But nowadays the cases of robbery in the settlement can be heard frequently.
### 4.4.4 Human Assets

Human assets are always crucial for households asset portfolio. A household with more human assets can have better options and chances of getting other assets like financial and physical assets and improve their life. Human assets of households include health status, education, skill and employment of household members. In this research health status, types of health problems, highest education level in household and job skill of household member has been studied further. These indicators are compared between the treatment and control group and also the situation before 2012 and in 2015 in those groups are studied here.

For the indicators of human assets before conducting further analysis a homogeneity test was executed for finding the comparability between treatment and control group. In the test the significance level for all indicators tested (table 12) is higher than 0.05 so there is no difference between the treatment and control group before 2012 and hence they are comparable for further analysis.

#### Table 12: Homogeneity test of indicators on human asset

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Levene Statistic</th>
<th>df1</th>
<th>df2</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>health status of your family before 2012</td>
<td>.902</td>
<td>1</td>
<td>78</td>
<td>.345</td>
</tr>
<tr>
<td>health problem most frequent 2012</td>
<td>1.422</td>
<td>1</td>
<td>26</td>
<td>.244</td>
</tr>
<tr>
<td>highest level of education in family before 2012</td>
<td>.228</td>
<td>1</td>
<td>78</td>
<td>.634</td>
</tr>
<tr>
<td>specific job skill before 2012</td>
<td>2.247</td>
<td>1</td>
<td>77</td>
<td>.138</td>
</tr>
</tbody>
</table>

### 4.4.4.1 Family members getting sick

Family member’s sickness indicates the degrading quality of human asset which ultimately affects the whole asset portfolio of household. In the graph below family members getting sickness before 2012 is almost similar in treatment and control group which is 32.5% and 38.5% respectively. In the figure below (figure 39), in 2015 there are 77.5% of household in treatment group that get sickness which is three times more than the situation of control group which is in 25% of household. Data concludes that there was almost similar rate of sickness of family members before 2012 but after eviction in 2012 treatment group is exposed to more vulnerable situation which directly increases the sickness in treatment.
group. At the same time control group is getting better with their living condition in 2015 so the rate of falling sickness is decreasing in comparison to the situation before 2012.

In a chi square test for sickness of family members before 2012, chi square value is 0.307, degree of freedom (df)=1 and p-value is 0.580. Similarly in chi square test for sickness of family members in 2015, chi square value is 31.42, degree of freedom (df)=1 and p-value is 0.000. As the p-value is higher than 0.05 before 2012 there was no difference between the treatment and control group regarding the sickness of family members whereas the p-value is less than 0.05 in sickness of family members in the year 2015 so there is significant difference between the treatment and control group in sickness of family members. More households in treatment group get sickness in 2015 compared to before 2012.

Figure 38: Family members’ sickness before 2012

Figure 39: Family members’ sickness in 2015

For further analysis and to know the reasons of increasing sickness in treatment group a correlation test is done in between the availability of toilet in house and getting sick as shown in table below (Table 13). The correlation coefficient is -0.261 and significance value is 0.019 which is less than 0.05 meaning that there is negative correlation between sickesses and having toilet in house. This means family members in households that do not have toilet get more sickness than the family members that have toilet in house. Because of eviction in the treatment group household lose toilet that they have build up and now they do not have toilet and are hence getting more sickness.

Table 13: Correlation between availability of toilet in house and getting sickness

<table>
<thead>
<tr>
<th>Spearman’s rho</th>
<th>Do you have toilet in your house now</th>
<th>Does your family members get sick now</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do you have toilet in your house now</td>
<td>Correlation Coefficient</td>
<td>1.000</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>N</td>
<td>80</td>
<td>80</td>
</tr>
<tr>
<td>Does your family members get sick now</td>
<td>Correlation Coefficient</td>
<td>-.261*</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td></td>
<td>.019</td>
</tr>
<tr>
<td>N</td>
<td>80</td>
<td>80</td>
</tr>
</tbody>
</table>

* Correlation is significant at the 0.05 level (2-tailed).
4.4.2 Most frequent health problems
The figure below (Figure 40) shows before 2012 in both the treatment and control group the most frequent health problem was fever affecting almost 70% of households in treatment group and slightly more than 70% households in control group. In 2015 the most frequent health problem of treatment group was diarrhoea followed by fever whereas in control group fever was most frequent.

![Figure 40: Most frequent health problem before 2012](image)

![Figure 41: Most frequent health problem in 2015](image)

For further analysis a chi square test was done. In a chi square test for health problems before 2012, the chi square value is 2.068, degree of freedom (df)=4 and p-value is 0.723 (Annex 5, table 26) which means there was no difference between the treatment and control group regarding the types of more frequent health problem. Similarly in chi square test for 2015, the chi square value is 12.554, degree of freedom is 4 and p-value is 0.028 (Annex 5, table 27) which means that there is significant difference between the treatment and control group regarding the types of health problem most frequent.

The reason is because of lack of sanitation facility and other basic requirement suffering from different health problem like diarrhoea, fever, skin diseases etc increased in treatment group. This is confirmed from the correlation between getting sickness and availability of toilet in house (Table 13).

4.4.4.3 Education level of family
The higher the levels of education better is the livelihood outcome. Out of the 40 household before 2012 in the treatment group the highest education level of 17 households is secondary education and 13 households have higher secondary education. In the control group before
2012 out of 40 household, 16 household have higher secondary education, 14 household have secondary education, 5 household with primary education and 3 households have above higher secondary education. Looking the graph below out of the 40 households in 2015, in the treatment group 19 households have secondary education as highest education level, 13 household with higher secondary education, 4 household with primary education and 1 household with education above higher secondary level education. For the control group in 2015, 18 household have higher secondary education, 12 households with secondary education, 5 household with primary education and 3 households with above higher secondary education.

A chi square test was done in which the chi square value is 0.239, degree of freedom (df)=2 and p-value is 0.888 for the education level before 2012. Similarly for the education level of the family in 2015, the chi square value is 2.923, degree of freedom (df)=3 and p-value is 0.40. This shows that the p-value before 2012 and in 2015 is also higher than 0.05 so there was no significant difference between the treatment and control group regarding the level of education of family.

**Figure 42: Level of education before 2012**

A chi square test was done in which the chi square value is 0.239, degree of freedom (df)=2 and p-value is 0.888 for the education level before 2012. Similarly for the education level of the family in 2015, the chi square value is 2.923, degree of freedom (df)=3 and p-value is 0.40. This shows that the p-value before 2012 and in 2015 is also higher than 0.05 so there was no significant difference between the treatment and control group regarding the level of education of family.

**Figure 43: Level of education in 2015**
4.4.4.4 Job skill
The job skill of the family members is important to gain access to resources and also to get assets. Job skill is referred to as the specific skill to perform a job. Such skill may be acquired through trainings, academic education or from long experience. Before 2012 there were 32.5% of household in treatment group with specific job skill which slightly increased in 2015 and reached to 35%. Similarly there were 41% of households with a specific job skill before 2012 in the control group, which also slightly increased in 2015 and reached to 45.5% of families having specific job skills.

In a chi square test for family members having specific job skill before 2012 chi square value is 0.618, degree of freedom (df)=1 and p-value is 0.432 (Annex 5, table 28). Similarly in a chi square test for family members having specific job skills in 2015 chi square value is 0.054, degree of freedom (df)=1 and the p-value is 0.816 (Annex 5, table 29). In both cases the p-value is higher than 0.05 so there was no difference between the treatment and control group regarding the job skill of family members before 2012 and in 2015. Hence the eviction in 2012 has not affected for getting job skill in treatment group.

4.4.5 Natural Asset
Natural assets are the common resources available near to the settlement. Such resources can be utilised without paying for that resource. For example a river, forest, land etc are the natural resources where people can rely for their livelihood. In the context of this research area river and land were the natural resource available near to the settlement.

Regarding the river, though there is river it is heavily polluted so the study group have never used the water from river for any purpose so there is no further analysis performed about the access to river water as a natural asset.

4.4.5.1 Kitchen gardening
Kitchen garden is the land available to grow vegetables for consumption at home. Availability of kitchen garden at home is an important livelihood asset. Mostly kitchen gardening is for consumption at home but if the produced vegetables is more than consumption at home people also sell those vegetables. Availability of kitchen gardening in a household is the availability of natural asset.

A homogeneity test has been conducted (table 14) the test show that the significance level for access to kitchen garden before 2012 is less than 0.05 that means there was a difference between the treatment and control group hence these two groups are not comparable for
further statistical analysis. The chart below gives descriptive information about access to kitchen garden before 2012 and in present in 2015.

Table 14: Homogeneity test for natural asset before 2012

<table>
<thead>
<tr>
<th>Levene Statistic</th>
<th>df1</th>
<th>df2</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>31.349</td>
<td>1</td>
<td>78</td>
<td>.000</td>
</tr>
</tbody>
</table>

In the bar chart below (figure 46), before 2012 there were 74.5% of household having kitchen gardening in treatment group (evicted) which reduced and only 10% have kitchen garden in 2015. Similarly in control group (non-evicted) there were 57% of household that had kitchen gardening which slightly reduced to 52% in the year 2015. Data show that there is a wide reduction in access to kitchen gardening for treatment group before 2012 and in present in 2015. Also there is wide difference in access to kitchen garden among the treatment and control group in 2015.

Figure 46: Kitchen gardening before 2012

Figure 47: Kitchen gardening in 2015

<table>
<thead>
<tr>
<th>Kitchen garden before 2012 (%)</th>
<th>Treatment group</th>
<th>Control group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>74.5</td>
<td>57</td>
</tr>
<tr>
<td>No</td>
<td>25.5</td>
<td>43</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Kitchen garden in 2015 (%)</th>
<th>Treatment group</th>
<th>Control group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>52</td>
<td>10</td>
</tr>
<tr>
<td>No</td>
<td>47</td>
<td>90</td>
</tr>
</tbody>
</table>

Conclusion

From the semi structured interviews with the key community leaders and from the household survey it can be concluded that the evicted households are still in a coping stage for living. Affected people have no place to go and settle, neither they get compensation from the government nor they had land to go somewhere and settle so the evicted people returned back to the original settlement as there was no any development work carried on in the place. To fulfil the needs people seek support from relatives and friends around the settlement. They even sell the valuable physical goods. There exists reliance on child labour because many of the children are also working as labour leaving school to fulfil family needs and those children who continue going school also work during school off days. Very less households are doing home based enterprises; community participation has been decreased compared to the situation before eviction and the basic services are inaccessible. There is decrease in households having valuable physical goods from 95% before 2012 to 42.5% in 2015. There is increase in households with monthly income less than 100$ per month. Similarly non food items like clothes, study materials are very less prioritized and sometimes these items are cut off at the time of necessary. Membership in social organisation after eviction has also been decreased. The settlement is unsafe from robbery and chances of re-eviction. In the settlement majority of households are with poor health status. Frequency of sickness has been increased. Also very less households are in access to natural assets. These all facts explain that evicted people are still adopting coping strategy for their livelihood.
Chapter 5: Conclusions and recommendations

5.1 Introduction

This chapter explains the conclusion of research based on the problem statement and research question formulated for the study. In this research for the purpose of study process the main research question followed by two sub questions were formulated and studied further. The finding of the research is explained in terms of theories and literatures reviewed during the study. The main research question in this study is to explain the effect of eviction on livelihood outcome of people. This main question is divided in two sub question one is about the explanation of the strategies adopted by squatters to improve their living condition and another sub research question is about the explanation of the changes in livelihood assets after eviction. So these two sub questions answer the main research question of study.

This research is about the impact of eviction in livelihood of squatters in Thapathali squatter settlement of Nepal. On May 8, 2012 government evicted 258 household living in Bagmati river bank at Thapathali. With the plan of Bagmati cleanup project, that is to construct underground sewerage system along the river bank and beautify the upper part by building parks and greeneries. Thapathali settlement was taken as the first point for eviction in Kathmandu though at that time there were 12 squatter settlements in Bagmati river bank within Kathmandu valley. Government did not have proper relocation plan so the affected people had nowhere to go and after few months as the development work was not seen in the evicted place, evicted squatters started coming back in the original location. Hence squatters in Thapathali are affected because of unplanned eviction. So this study explains about the effect of forced eviction on livelihood of affected squatters. The effect is measured based on the strategies adopted and assets available before eviction in 2012 and at present in 2015. Also for reference another nearby squatter settlement named Bansighat which has not faced eviction is taken as benchmark so the comparison about the livelihood assets and strategies has been done with the non evicted settlement also.

Strategies adopted by the squatters

According to Rakodi (2002) livelihood assets and strategies are influenced by the vulnerability context of household. Household’s livelihood activities and strategies are based on the livelihood assets they have. Lower the availability of household assets higher is the chances of vulnerability. So the risk and insecurity is high with the household having fewer assets hence the household follow strategy for survival. In Thapathali squatter settlement after eviction in 2012 majority of evicted households started living in a nearby park. Majority of affected people had no any nearby place to go and settle. They found the nearby park is most suitable location for their stay as the place is close to their original evicted settlement. They seek immediate support from relatives and friends living in other place of city. They seek support for food and clothes from relatives. In addition to this assistance people from another squatter settlement in support from NGO provided food twice a day to the affected people. Such support can be long-lasting only when there is reciprocity. After 3 months supporting there is no chances of reciprocity from the affected people so people from another settlement also stopped working for affected people. Many children were sent in relative’s home for nesting for almost one month.

Households lost lot of valuable goods inside house as well as their house. After eviction many household also sell valuable goods for emergency needs. People even sold the remaining of galvanized sheets and bricks that were collected after eviction from their demolished house. Household reliance on child labour is also found in the settlement. Many of the children who go to school also used to go for work during their holidays. From such
earning only children can continue their school. Also during the survey it is found that in some of the household children have stopped going school because they need to take care of other family members.

Before eviction home based enterprises in the settlement was one of the major income source. At present people are afraid of starting home based enterprises because they don’t want to take risk of starting business and loosing investment if similar evictions happen. Now most of the people are choosing daily wage labour work as their main income source. There are very less community activities in the settlement. According to the key community leaders, before eviction there used to be number of community activities with huge community participation. But now there is strong community participation only when the community activity is about the protection of settlement from re-eviction. People from each household participate in settlement protection activity. Basic service is almost inaccessible in the community now. There is no electricity, schools and health care facility within the community. Drinking water is somehow managed by community organization in support from an individual donor.

The households living in Thapathali squatter settlement lack enough assets to apply the strategy of diversifying and collecting resources. They are compelled to manage life with whatever they have. People are earning and are immediately consuming their earnings to buy food and non food items. After eviction to still now people are on the survival stage. Majority of households do not have asset accumulation strategy. So households in Thapathali squatter settlement are in coping phase and are struggling for livelihood.

Changes in livelihood assets
According to Moser (1998) household mobilizes assets to overcome the shock and strengthen the livelihood. The mobilization of available assets depends on the type of strategy the household has adopted. Regarding the physical asset, study show that in the evicted settlement people lose their semi permanent house and are now living in temporary house. Such temporary house cannot be rented for further income. In the control group households have improved their housing condition so there were no temporary houses at present. Evicted households also lost their valuable physical goods like TV, machineries (sewing, grinding, cycle etc). Even such assets were sold by many houses for emergency financial management. Houses at present days in treatment group lack basic services like adequate water, electricity and school. Also many household do not have toilet for hygiene and sanitation management. In the non evicted settlement the availability of valuable physical goods is better at present and also basic services are available for all people. Similarly in the financial asset after eviction in treatment group, people going for daily wage labour work increased than before whereas the household doing home based enterprises highly decreased. Now very less households are running home based enterprises like small shop, tailoring and maintenance workshops. After eviction household also changes their saving behaviour. Households save less than before. Similarly before eviction most of the household save money either in community saving group or in cooperative but after eviction households prefer saving money at home. But in the control group majority of people at present save their money at cooperative which is a formal financial institution. Regarding the social asset trend of seeking assistance from relatives and friends has been increased in treatment group after eviction but membership in social organization is reduced compared to before eviction whereas membership in social organisation is constant in control group. Safeness of neighbourhood in treatment group has been highly affected because of eviction. At present majority of people feel the settlement as unsafe because of chances of robbery in temporary houses and chances of eviction. In semi structured interview it is found that before eviction majority of houses
were semi permanent with wall of cement and bricks and roof made of galvanized iron sheet so the houses were safe from robbery but now the houses are temporary with plastic sheet where even a knife is sufficient for thieves to stole things. Hence eviction has disrupted the social asset in household level as well as in neighbourhood.

Regarding the human asset of households in evicted settlement, from the survey it seems like sickness in many of the households has been increased because frequency of getting sickness from problem like diarrhoea, fever and skin problems has been increased than before 2012. In the control group the frequency of sickness has been reduced. Majority of households in treatment group have secondary level education as highest education level. Similarly there are very few households having family member with specific job skills. Kitchen gardening is the natural asset under study. Eviction also deteriorate the accessibility to the natural asset that squatter can get without paying for others. Before eviction majority of households have space for kitchen gardening but after eviction only 10% of households have access to kitchen gardening whereas there is only slight reduction in control group regarding the kitchen gardening.

**Impact of eviction on livelihood outcome**

Livelihood outcome is the result of strategies adopted based on the available assets in households. If the livelihood outcome is positive there is improvement in income of household, increase well being of family members in households; improve safeness in the community and more sustainable use of natural resources available around the settlement (Rakodi, 2002). The result of forceful eviction in squatter settlement in Thapathali, Nepal has negatively affected the livelihood of evicted people. Though this is the first eviction it was unplanned and leaves poor people poorer. Most of the asset holding by treatment and control group before 2012 were almost similar but there is significant decrease in the asset holding by treatment group in 2015. Treatment group after eviction in 2012 to till now in 2015 is still in coping phase because they lost their house which was their major physical asset, reduced monthly earning and monthly savings, still seek assistance from relatives, rely on child labor, less community activities and lack basic services whereas these indicators are found better in control group in 2015 compared to before 2012. Hence the impact of eviction on livelihood outcome is negative because at present the well being of household is decreased, reduced income of households, less safeness in the settlement and loosing natural asset.

5.2 Discussion and reflection in the literature

Poor faces greater exposure to livelihood threats and are more susceptible to shocks because poor holds very less assets (Devereux, 2001). The squatters in Thapathali were the landless people so after eviction they do not have any place to go and live. Even they lost their assets due to eviction so majority of affected households started living in an open park nearby the original settlement. Most of the times forced eviction is done without proper relocation plan or compensation so the affected people suffer maximum severity (De Wet, 2009). In Thapathali eviction there was no any proper resettlement plan, neither the households were provided compensation. For few months the affected people live in nearby open space of park and then return back in their original settlement as there was no any development work. The reason of moving back in the same place was because they had no place to go and settle legally. During the semi structured interview key leaders told even though if they had gone somewhere else they have to settle illegally like as in Thapathali. They need to struggle for living so they decided to live in the same location. For some of the household even if they
decided to go somewhere they may lose their job. If the original settlement area is in access to social services, social network, employment opportunities people move back in the original settlement (Quetulio & M, 2012). However in this particular case majority of the affected people move back in their original settlement because they had nowhere (no options) to go and live. In addition to this there was no development work done on the Bagmati river bank at Thapathali till now so people move back in their original settlement.

During forced eviction people living informally suffer the most because the forced eviction is violent and there is forceful removal of people from their homes even by mobilizing police force (Ocheje, 2007). During eviction in Thapathali a huge number of police force was mobilized. The settlement was captured by police force from the mid night. Neither the people from outside were allowed to enter the settlement nor people of settlement are allowed to go outside. From the survey it is found that almost 50% of houses had faced incidence of injuries during eviction. The reasons of injuries were running out of home with fear of accident during eviction and also some people were injured because of beaten by police. Children suffer the most during forced eviction. In this study also children were found highly affected because of forced eviction followed by women and elderly (Ochola, 1996). During the semi structured interview it is found that many children are traumatized and were feared so after few months an NGO also came for giving psychological therapy to children.

Development is though for the upliftment of larger mass of people there is an interlinkage of impoverishment due to development for the section of people who are affected from that development. For example the impoverishment due to development is joblessness, homelessness, marginalisation, increased morbidity and mortality, loss of access to common property resources (Cerneea, 2000). Similar impoverishment is found in the settlement studied. People became homeless as all the houses were destroyed by bulldozing and were forced to live in open sky under tree. Some people loose home based enterprises and also the access to kitchen garden on which the life is dependent so entered in labour market to work as unskilled daily waged labour. Monthly income and monthly saving of evicted household is reduced after eviction. In addition pregnant women were highly affected because of stress, lack of care and unhealthy environment which causes abortion in 11 pregnant women (foetus death).

Forceful removal of people leads to negative impact on the affected population. It breakup the social network and social harmony and ultimately threaten the survival of some families leading to impoverishment (Robinson, 2003). In the evicted settlement now comparatively less people are joining social organisation, majority of people feel the settlement is unsafe from robbery. However people in Thapathali squatter settlement allies together to protect the settlement from again eviction which is also explained by Smith (2006).

This research shows the deterioration of livelihood assets in the evicted settlement as compared to what they had before eviction and also as compared to another settlement with similar condition before the period of eviction. Hence the eviction has severely affected in livelihood outcome of households. So even if eviction is really necessary for any reason before eviction there should be clear planning so that there will be less deterioration in assets holding of sufferer.
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Annex

Annex 1: General Characteristics

Table 1: Period of living

<table>
<thead>
<tr>
<th></th>
<th>Levene's Test for Equality of Variances</th>
<th>t-test for Equality of Means</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>F</td>
<td>Sig.</td>
</tr>
<tr>
<td>how long have you been living in the settlement</td>
<td>.002</td>
<td>.962</td>
</tr>
<tr>
<td>Equal variances not assumed</td>
<td>-1.155</td>
<td>77.302</td>
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</tbody>
</table>

Table 2: Family Size

<table>
<thead>
<tr>
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<th>Levene's Test for Equality of Variances</th>
<th>t-test for Equality of Means</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>F</td>
<td>Sig.</td>
</tr>
<tr>
<td>number of family members in house</td>
<td>.409</td>
<td>.524</td>
</tr>
<tr>
<td>Equal variances assumed</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Equal variances not assumed</td>
<td>-.824</td>
<td>76.519</td>
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</table>

Table 3: Having land somewhere in the country

Chi-Square Tests

<table>
<thead>
<tr>
<th></th>
<th>Value</th>
<th>df</th>
<th>Asymp. Sig. (2-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>1.566</td>
<td>2</td>
<td>.457</td>
</tr>
<tr>
<td>Likelihood Ratio</td>
<td>1.613</td>
<td>2</td>
<td>.446</td>
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<td>Linear-by-Linear Association</td>
<td>1.329</td>
<td>1</td>
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</table>

Annex 2: Physical Assets

Table 4: Type of house before 2012

Chi-Square Tests

<table>
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Table 5: Type of house in 2015, chi square test

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Table 6: Valuable Physical goods before 2012

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<th>Exact Sig. (1-sided)</th>
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<td>Pearson Chi-Square</td>
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Table 7: Valuable Physical goods in 2015

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<td>.000</td>
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Table 8: Toilet in house before 2012

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<th>Exact Sig. (1-sided)</th>
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<td></td>
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<td>1.000</td>
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<td>Likelihood Ratio</td>
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<td>1</td>
<td>.692</td>
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<tr>
<td>Fisher's Exact Test</td>
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Table 9: Toilet in house in 2015

<table>
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<th>Exact Sig. (2-sided)</th>
<th>Exact Sig. (1-sided)</th>
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<td>.000</td>
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<td>Linear-by-Linear Association</td>
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</table>
Annex 3: Financial Assets

Table 10: Main income source before 2012

<table>
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<th>Chi-Square Tests</th>
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<th>df</th>
<th>Asymp. Sig. (2-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
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<td>.066</td>
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<tr>
<td>Likelihood Ratio</td>
<td>14.415</td>
<td>4</td>
<td>.061</td>
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<td>Linear-by-Linear Association</td>
<td>6.196</td>
<td>1</td>
<td>.013</td>
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<tr>
<td>N of Valid Cases</td>
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<td></td>
</tr>
</tbody>
</table>

Table 11: Main income source in 2015

<table>
<thead>
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<th>Chi-Square Tests</th>
<th>Value</th>
<th>df</th>
<th>Asymp. Sig. (2-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>8.829</td>
<td>3</td>
<td>.032</td>
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<tr>
<td>Likelihood Ratio</td>
<td>9.019</td>
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<td>.029</td>
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<tr>
<td>Linear-by-Linear Association</td>
<td>5.204</td>
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Table 12: Average monthly income before 2012 and in 2015

<table>
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<tr>
<th>Independent Samples Test</th>
<th>Levene's Test for Equality of Variances</th>
<th>t-test for Equality of Means</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>F</td>
<td>Sig.</td>
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<tr>
<td>What was the average monthly income of household before 2012</td>
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<tr>
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<td>What is the average monthly income of family now</td>
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Table 13: Sufficiency of family earning before 2012

<table>
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<th>Chi-Square Tests</th>
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<th>Asymp. Sig. (2-sided)</th>
<th>Exact Sig. (2-sided)</th>
<th>Exact Sig. (1-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>1.013</td>
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<td>.314</td>
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<td>.000</td>
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<td>1.000</td>
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<tr>
<td>Likelihood Ratio</td>
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<td>.237</td>
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<td>.500</td>
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<td>Fisher's Exact Test</td>
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<td></td>
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<tr>
<td>Linear-by-Linear Association</td>
<td>1.000</td>
<td>1</td>
<td>.317</td>
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<tr>
<td>N of Valid Cases</td>
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</table>

Impact of Eviction on Livelihood of People; A study of Thapathali squatter settlement in Nepal
Table 14: Sufficiency of earning in 2015

<table>
<thead>
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<th>Chi-Square Tests</th>
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<th>Asymp. Sig. (2-sided)</th>
<th>Exact Sig. (2-sided)</th>
<th>Exact Sig. (1-sided)</th>
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<tr>
<td>Fisher's Exact Test</td>
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<td>.026</td>
<td>.013</td>
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<tr>
<td>Linear-by-Linear Association</td>
<td>6.405</td>
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<td>.011</td>
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Table 15: Practice of Saving money before 2012

<table>
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<th>Exact Sig. (2-sided)</th>
<th>Exact Sig. (1-sided)</th>
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<td>Pearson Chi-Square</td>
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<td>.723</td>
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<td>1</td>
<td>1.000</td>
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<tr>
<td>Likelihood Ratio</td>
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<td>1</td>
<td>.723</td>
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<td></td>
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<tr>
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<td>.500</td>
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</table>

Table 16: Practice of saving money in 2015

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<th>Exact Sig. (2-sided)</th>
<th>Exact Sig. (1-sided)</th>
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<td>.003</td>
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Table 17: Place of Saving before 2012

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<tr>
<td>Pearson Chi-Square</td>
<td>9.155a</td>
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Table 18: Place of saving in 2015

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<th>Asymp. Sig. (2-sided)</th>
</tr>
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<td>Pearson Chi-Square</td>
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<tr>
<td>Likelihood Ratio</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Linear-by-Linear Association</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>N of Valid Cases</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>Value</td>
<td>df</td>
<td>Asymp. Sig. (2-sided)</td>
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<td>-----------</td>
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<td>----------------------</td>
</tr>
<tr>
<td>Pearson Chi-Square</td>
<td>25.829</td>
<td>3</td>
<td>.000</td>
</tr>
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<td>Likelihood Ratio</td>
<td>30.264</td>
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<tr>
<td>Linear-by-Linear Association</td>
<td>24.580</td>
<td>1</td>
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<td>N of Valid Cases</td>
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Table 19: Amount of saving before 2012 and in 2015

### Independent Samples Test

<table>
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<th>Levene's Test for Equality of Variances</th>
<th>t-test for Equality of Means</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>F</td>
<td>Sig.</td>
</tr>
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<td>How much were you saving every month before 2012</td>
<td>Equal variances assumed</td>
<td>11.883</td>
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<tr>
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<td>Equal variances not assumed</td>
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<td>How much is your family saving now</td>
<td>Equal variances assumed</td>
<td>10.887</td>
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<tr>
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<td>Equal variances not assumed</td>
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</table>

### Annex 4: Social Asset

Table 20: Membership in organization before 2012

#### Chi-Square Tests

<table>
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<tr>
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<th>Value</th>
<th>df</th>
<th>Asymp. Sig. (2-sided)</th>
<th>Exact Sig. (2-sided)</th>
<th>Exact Sig. (1-sided)</th>
</tr>
</thead>
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<td>Continuity Correctionb</td>
<td>.224</td>
<td>1</td>
<td>.636</td>
<td></td>
<td></td>
</tr>
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<td>Likelihood Ratio</td>
<td>.504</td>
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<td>.478</td>
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</tr>
<tr>
<td>Fisher's Exact Test</td>
<td></td>
<td></td>
<td>.637</td>
<td>.318</td>
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</tr>
<tr>
<td>Linear-by-Linear Association</td>
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<td>1</td>
<td>.481</td>
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</table>

Table 21: Membership in organization in 2015

#### Chi-Square Tests

<table>
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<th>Value</th>
<th>df</th>
<th>Asymp. Sig. (2-sided)</th>
<th>Exact Sig. (2-sided)</th>
<th>Exact Sig. (1-sided)</th>
</tr>
</thead>
<tbody>
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<tr>
<td>Continuity Correctionb</td>
<td>.201</td>
<td>1</td>
<td>.654</td>
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<tr>
<td>Fisher's Exact Test</td>
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<td></td>
<td>.654</td>
<td>.327</td>
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<tr>
<td>Linear-by-Linear Association</td>
<td>.447</td>
<td>1</td>
<td>.504</td>
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</table>

N of Valid Cases 80
**Table 22: Safeness of neighborhood before 2012**

<table>
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<th>Value</th>
<th>df</th>
<th>Asymp. Sig. (2-sided)</th>
</tr>
</thead>
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<tr>
<td>Pearson Chi-Square</td>
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<td>.996</td>
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<tr>
<td>Likelihood Ratio</td>
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<td>3</td>
<td>.996</td>
</tr>
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<td>Linear-by-Linear Association</td>
<td>.038</td>
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<td>.845</td>
</tr>
<tr>
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</table>

**Table 23: Safeness of neighborhood in 2015**

<table>
<thead>
<tr>
<th>Chi-Square Tests</th>
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<th>df</th>
<th>Asymp. Sig. (2-sided)</th>
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<tr>
<td>Pearson Chi-Square</td>
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<td>80.066</td>
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<tr>
<td>Linear-by-Linear Association</td>
<td>59.613</td>
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<td>N of Valid Cases</td>
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**Annex 5: Human Asset**

**Table 24: Health status of family before 2012**

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<td>Linear-by-Linear Association</td>
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**Table 25: Health status of family in 2015**

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<tr>
<td>N of Valid Cases</td>
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**Table 26: Most frequent health problem before 2012**

<table>
<thead>
<tr>
<th>Chi-Square Tests</th>
<th>Value</th>
<th>df</th>
<th>Asymp. Sig. (2-sided)</th>
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**Table 27: Most frequent health problem in 2015**

<table>
<thead>
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<th>Chi-Square Tests</th>
<th>Value</th>
<th>df</th>
<th>Asymp. Sig. (2-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Value</td>
<td>df</td>
<td>Asymp. Sig. (2-sided)</td>
</tr>
<tr>
<td>----------------------</td>
<td>-------</td>
<td>----</td>
<td>----------------------</td>
</tr>
<tr>
<td>Pearson Chi-Square</td>
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Table 28: Family having specific job skill before 2012

### Chi-Square Tests

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<tr>
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<tr>
<td>Pearson Chi-Square</td>
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<td>Likelihood Ratio</td>
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<td>1</td>
<td>.432</td>
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</tr>
<tr>
<td>Fisher's Exact Test</td>
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<td></td>
<td></td>
<td>.1.000</td>
<td>.500</td>
</tr>
<tr>
<td>Linear-by-Linear Association</td>
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<td>.435</td>
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Table 29: Family having specific job skill in 2015

### Chi-Square Tests

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<tr>
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<td>Likelihood Ratio</td>
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<td>.816</td>
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<tr>
<td>Fisher's Exact Test</td>
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<td>1.000</td>
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<tr>
<td>Linear-by-Linear Association</td>
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Annex 6: Natural Asset

Table 30: Access to kitchen garden before 2012

### Chi-Square Tests

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<tr>
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<th>Value</th>
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<th>Exact Sig. (2-sided)</th>
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<td>Fisher's Exact Test</td>
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</tbody>
</table>

Table 31: Access to kitchen garden in 2015
### Annex 7: Semi structure Interview Guideline

**Semi structure Interview Guideline (for key community leaders)**

**Name of Interviewee:**

**Age:**

1. Were you evicted from your settlement in 2012?
   
2. Can you explain how you use (sell) those physical goods (like TV, freeze, machinaries, jewelleries or furnitures) after eviction?
   
3. Could you please explain, for what purposes do you seek community support?
   
4. Can you explain the types of support you seek within the community and from outside your community?
   
5. Can you explain how you are relying on your children? Are they involved income generating?
   
6. Can you explain the importance of informal loan for your family?
   
7. Do you have experiences of cut off of some of the food and non food items after eviction? What sort of items was cut off from regular use and why?
   
8. Can you please explain, if you are seeking support from NGOs (others) for basic needs?
   
9. Can you explain how women and children in your family affected due to eviction?
   
10. Can you explain about the skill and educational level of your family member to generate income?

11. Can you please explain in what types of community level activity you participate?

12. Can you tell me about the savings of your family?
13. How accessible is basic services (drinking water, electricity, health care, education, solid waste management) for your family?

14. Can you tell about the differences in availability of these basic facilities in your settlement before eviction and now?

15. What is the reason that you move back in same place after eviction?

Annex 8: Questionnaires for Treatment Group

Questionnaires for Treatment group-Evicted settlement

General Information

Name of Respondent:                No.of family members:
Age:          Street name:
Gender:          Door number:

<table>
<thead>
<tr>
<th>Name of members</th>
<th>family</th>
<th>Gender</th>
<th>Age</th>
<th>Marital status</th>
<th>Educational level</th>
<th>Skill</th>
<th>Occupation</th>
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<td>1.</td>
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</tr>
<tr>
<td>2.</td>
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<td>3.</td>
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</tr>
<tr>
<td>6.</td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1. How long have you been living in this settlement?
   - Less than 5 years
   - 5-10 years
   - 10-15 years
   - 15-20 years
   - more than 20 years
2. Where were you originally from?..............
3. Do you have land somewhere in the country?
4. If yes, where?.............................specify
5. Were you living in this place in 2012, when eviction happen?
   Yes ☐ No ☐
6. Where did you go immediately after eviction?
   ☐ Relatives home ☐ Friend’s home ☐ others
7. How long did you stay there?
   ☐ Less than 2 months ☐ 2-4 months ☐ 4-6 months ☐ more than 6 months
8. Why did you move back in this same location?
   ☐ This place is nearby job ☐ no nearby place to go ☐ others (specify)
9. Was there any incidence of injuries while you face eviction?
   Yes ☐ No ☐
10. If yes what was the reason?
    ☐ Beaten by police ☐ got injured while running out of home ☐ other
11. If yes, how stressful was it for you?
    ☐ Very stressfull ☐ stressfull ☐ not so stressfull
12. Who in your family was most affected because of eviction of 2012?
    ☐ Women ☐ Children ☐ elderly ☐ others
13. Was there any incidence of death during eviction in 2012?
    Yes ☐ No ☐
14. If yes, what was the reason of death?
    ..................specify
15. What basic services were available before 2012?
    ☐ Piped drinking water ☐ electricity line ☐ school ☐ others(specify)
16. What basic services are available now?
    ☐ Piped drinking water ☐ electricity line ☐ school ☐ others (specify)

**Specific Questions (Treatment group before Eviction in 2012)**

**Physical Capital**
17. Did you have your house before eviction in your original location in 2012?
    Yes ☐ No ☐
18. If yes what was the type of house?
    ☐ Temporary ☐ Semi permanent ☐ Permanent ☐ others
19. Did you have valuable physical goods before eviction?
    Yes ☐ No ☐
20. If yes what were the goods that you had?
    ☐ TV ☐ Freeze ☐ Jewellery ☐ machineries (sewing, Grinding) ☐ others
21. Did you sell any such goods to cope up in emergency management?
    Yes ☐ No ☐
22. If yes what did you sell?
    ☐ TV ☐ Freeze ☐ Jewellery ☐ machineries (sewing, Grinding) ☐ Others
23. Was there electricity connection in your house before eviction?
    Yes ☐ No ☐
24. If no, why didn’t you have?
   [ ] Unable to pay [ ] Gov. did not give for informal [ ] Others

25. Did you have toilet in your house before eviction?
   [ ] Yes [ ] No

**Financial Assets**

26. What was your main income source before eviction?
   [ ] Labor [ ] Home based enterprises [ ] Informal business
   [ ] Others (specify)

27. If home based, what type of home based enterprises did you have?
   [ ] Small shop [ ] Tailoring [ ] Others (specify)

28. How much was your average monthly income?
   [ ] Less than 100$ [ ] 100-150$ [ ] 150-200$ [ ] More than 200$

29. Was your family earning sufficient to fulfill daily needs at that time?
   [ ] Yes [ ] No (go to q.7)

30. Did you have practice of saving money every month before eviction?
   [ ] Yes [ ] No

31. If yes where did you used to save money?
   [ ] At home [ ] Community saving group [ ] Cooperative [ ] Bank
   [ ] Others (specify)

32. How much were you saving every month before eviction?
   [ ] Less than 1$ per month [ ] 1$ per month [ ] More than 1$ per month
   [ ] Others

33. Did you need credit to fulfill your needs before eviction?
   [ ] Yes [ ] No

34. If yes from where did you get credit before eviction?
   [ ] Bank [ ] Community saving group [ ] Cooperative [ ] Neighbors
   [ ] Others (specify)

**Social Capital**

32. Did you used to seek assistance from relatives, friends or neighbors before eviction?
   [ ] Yes [ ] No

33. If yes, what type of assistance did you seek?
   [ ] Financial [ ] Nesting [ ] Child care [ ] Others (specify)

34. How often did you used to seek such support at that time?
   [ ] Frequently [ ] Once a week [ ] Once a month [ ] Others (specify)

35. Were you a member of any social organization before eviction?
   [ ] Yes [ ] No

36. If yes, what was the organization?
   [ ] Community club [ ] Community based organization [ ] Women’s group
   [ ] Others

37. Did you used to participate in community activities before eviction?
   [ ] Yes [ ] No

38. If yes, in what kind of community activities did you used to participate?
   [ ] Repair subway in neighborhood [ ] School repair [ ] Builds latrines
   [ ] Others
39. How did you rate the safeness of your neighborhood before eviction in 2012?
   - unsafe (q.no.7)
   - not so safe
   - Safe
   - Very safe
   - Others

40. If unsafe, what kinds of unsafe did you feel at that time?
   - Robbery
   - People in neighborhood not friendly
   - Chances of eviction
   - Others

41. Did you used to feel safe in your neighborhood about following things before eviction?
   - To leave children alone at home
   - To leave home at daytime and go for work
   - Others

Human Asset

42. What kind of job was your family member doing before eviction?
   - Labor
   - Informal business
   - Home based enterprises
   - Service
   - Others

43. How was the health status of your family before eviction?
   - Very bad
   - Bad
   - Fair
   - Good
   - Others

44. Did your family members get sick before eviction?
   - Yes
   - No

45. If yes, what health problem was most frequent at that time?
   - Diarrhoea
   - Fever
   - Skin disease
   - Water borne problem
   - Air borne problem
   - Others

46. Where did you used to go for treatment when you were sick?
   - Hospital
   - Pharmacy
   - Clinic
   - Others

47. What was the highest level of education in your family before eviction?
   - Primary
   - Secondary
   - Higher secondary
   - Others

48. If you had children, were they going school before eviction?
   - Yes
   - No

49. What type of school were they going?
   - Government
   - Private

50. How far was school?
   - Within 15 mins
   - Within 30 mins
   - 1 hour
   - Others

51. Did any of your family members had specific job skill before eviction?
   - Yes
   - No

52. If yes, what kind of skill?
   - Specify

Natural Asset

53. Were you in reach of any common resources around your settlement before eviction?
   - Yes
   - No

54. If yes what are those resources?
   - Water bodies
   - Public parks
   - Others

55. If water bodies, for what purpose did you use that?
   - Cooking
   - Washing clothes
   - Bathing
   - Kitchen gardening
   - Others

56. How frequently did you use that water bodies before eviction?
   - More than once a day
   - Once a day
   - Twice a day
   - Others
57. Did you have kitchen garden before eviction?  
☐ Yes  ☐ No

Treatment group—Present Situation

Physical Asset

1. Do you have your house now?  
☐ Yes  ☐ No
2. If yes what type of house?  
☐ temporary  ☐ semi permanent  ☐ Permanent  ☐ others
3. Do you have valuable physical goods now?  
☐ Yes  ☐ No
4. If yes what are the goods that you have?  
☐ TV  ☐ freeze  ☐ Jewellaries  ☐ machineries (sewing, Grinding)  ☐ Others
5. Do you sell any such goods to cope up in emergency management in present days?  
☐ Yes  ☐ No
6. If yes what do you sell?  
☐ TV  ☐ freeze  ☐ Jewellaries  ☐ machineries (sewing, Grinding)  ☐ Others
7. Is there electricity connection in your house now?  
☐ Yes  ☐ No
8. If no, why don’t you have?  
☐ Unable to pay  ☐ gov. didn’t give for informal  ☐ others
9. Do you have toilet in your house now?  
☐ Yes  ☐ No

Financial Asset

10. What is your main income source now?  
☐ Labor  ☐ Home based enterprises  ☐ informal business  ☐ others (specify)
11. If home based, what type of home based enterprises do you have?  
☐ Small shop  ☐ Tailoring  ☐ others (specify)
12. Is your family earning sufficient to fulfill daily needs now?  
☐ Yes  ☐ No (go to q.7)
13. How much is your average monthly income?  
☐ Less than 100$  ☐ 100-150$  ☐ 150-200$  ☐ more than 200$
14. Do you have practice of saving money every month?  
☐ Yes  ☐ No
15. If yes where do you save money now days?  
☐ At home  ☐ community saving group  ☐ operative  ☐ Bank  ☐ others (specify)
16. How much is your family saving now?  
☐ Less than 1$ per month  ☐ 1$ per month  ☐ more than 1$ per month  ☐ others
17. Do you need credit to fulfill your needs now?  
☐ Yes  ☐ No
17. If yes from where do you get credit now?
- Bank
- Community saving group
- Cooperative
- Neighbors

Social Asset

18. Do you seek assistance from relatives, friends or neighbors now?
- Yes
- No

19. If yes, what type of assistance?
- Financial
- Nesting
- child care
- others (specify)

20. How often do you seek such support?
- Frequently
- once a week
- once a month
- others (specify)

21. Are you a member of any social organization now?
- Yes
- No

22. If yes, what is the organization?
- Community club
- community based organization
- women’s group
- others

23. Do you participate in community activities now?
- Yes
- No

24. If yes, in what kind of community activities do you participate?
- Repair subway in neighborhood
- school repair
- build latrines
- others

25. How do you rate the safeness of your neighborhood now days?
- Very safe
- Safe (q.no.10)
- not so safe
- unsafe (q.no 9)
- others

26. If unsafe, what kinds of unsafe do you feel?
- Robbery
- people in neighborhood not friendly
- re-eviction
- others

27. Do you feel safe in your neighborhood about following things now days?
- To leave children alone at home
- To leave home at day time and go for work

Human Asset

28. What kind of job is your family member doing now?
- Labor
- informal business
- home based enterprises
- service
- others

29. How is the health status of your family now?
- Very bad
- Bad
- Fair
- Good
- Others

30. Does your family members frequently get sick now?
- Yes
- No

31. If yes, what health problem is most frequent now?
- Diarrhoea
- fever
- skin disease
- water borne problem
- air borne problems
- others (specify)

32. Where do you go for treatment when you are sick now days?
- Hospital
- Pharmacy
- clinic
- others

33. Are you in stress of re-eviction these days?
- Yes
- No

34. Is there any incidence of death in your family from 2012 to till now?
- Yes
- No

35. If yes, what is the reason?
- ..........specify

36. What is the highest level of education in your family now?
Primary  Secondary  Higher secondary  Others

37. If you have children’s, are they going to school now?  
☐ Yes ☐ No

38. What type of school are they going?  
☐ Government ☐ Private

39. How far is the school?  
☐ Within 15 mins ☐ within 30 min ☐ hours ☐ others

40. Does any of your family members have specific job skill now?  
☐ Yes ☐ No

41. If yes, what kind of skill?  
......specify

Natural Asset

42. Are you in reach of any common resources around your settlement now?  
☐ Yes ☐ No

43. If yes what are those resources?  
☐ Water bodies ☐ Public parks ☐ others

44. If water bodies, for what purpose are you using that?  
☐ Cooking ☐ washing clothes ☐ Bathing ☐ kitchen gardening ☐ others

45. How frequently do you use that water bodies now?  
☐ More than once a day ☐ once a day ☐ twice a day ☐ others

46. Do you have kitchen garden now?  
☐ Yes ☐ No

Annex 9: Questionnaires for Control Group

Questionnaires for control group- Non-evicted

General Information

Name:  No. of family members:  
Age:  Street name:
Gender:  Door number:

<table>
<thead>
<tr>
<th>Name of members</th>
<th>family</th>
<th>Gender</th>
<th>Age</th>
<th>Marital status</th>
<th>Educational level</th>
<th>Skill</th>
<th>Occupation</th>
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</tbody>
</table>
36. How long have you been living in this settlement?
   □ Less than 5 years □ 5-10 years □ 10-15 years □ 15-20 years □ more than 20 years

37. Where were you originally from?.................

38. Do you have land somewhere in the country?
   □ Yes □ No

39. If yes, where?.........................specify

40. What basic services were available before 2012?
   □ Piped drinking water □ electricity line □ school □ others (specify)

41. What basic services are available now?
   □ Piped drinking water □ electricity line □ school □ others (specify)

Specific Questions (Control Group-Before 2012)

Physical Capital

42. Did you have your house before 2012?
   □ Yes □ No

43. If yes what was the type of house?
   □ temporary □ semi permanent □ permanent □ others

44. Did you have valuable physical goods before 2012?
   □ Yes □ No

45. If yes what were the goods that you had?
   □ TV □ Freeze □ Jewellaries □ machineries(sewing, Grinding) □ Others

46. Did you sell any such goods to cope up in emergency management before 2012?
   □ Yes □ No

47. If yes what did you sell?
   □ TV □ Freeze □ Jewellaries □ machineries(sewing, Grinding) □ Others

48. Was there electricity connection in your house before 2012?
   □ Yes □ No

49. If no, why didn’t you had?
   □ Unable to pay □ government didnot give for informal □ others

50. Did you had toilet in your house before 2012?
   □ Yes □ No

Financial Assets

51. What was your main income source before 2012?
   □ Labor □ Home based enterprises □ formal business □ others (specify)
52. If home based, what type of home based enterprises did you had?
   [ ] Small shop  [ ] Tailoring  [ ] others (specify)

53. How much was your average monthly income?
   [ ] Less than 100$  [ ] 100-150$  [ ] 150-200$  [ ] more than 200$

54. Was your family earning sufficient to fulfill daily needs before 2012?
   [ ] Yes  [ ] No (go to q.7)

55. Did you had practice of saving money every month before 2012?
   [ ] Yes  [ ] No

56. If yes where did you used to save money?
   [ ] At home  [ ] community saving group  [ ] Cooperative  [ ] Bank
   [ ] others (specify)

57. How much were you saving?
   [ ] Less than 1$ per month  [ ] 1$ per month  [ ] more than 1$ per month  [ ] others (specify)

58. Did you need credit to fulfill your needs before 2012?
   [ ] Yes  [ ] No

59. If yes from where did you get credit?
   [ ] Bank  [ ] Community saving group  [ ] Cooperative  [ ] Neighbours

Social Capital

60. Did you used to seek assistance from relatives, friends or neighbours before?
   [ ] Yes  [ ] No

61. If yes, what type of assistance?
   [ ] Financial  [ ] Nesting  [ ] child care  [ ] others (specify)

62. How often did you used to seek such support?
   [ ] Frequently  [ ] once a week  [ ] once a month  [ ] others (specify)

63. Were you a member of any social organization before 2012?
   [ ] Yes  [ ] No

64. If yes, what was the organization?
   [ ] Community club  [ ] community based organization  [ ] womens group  [ ] others

65. Did you used to participate in community activities before 2012?
   [ ] Yes  [ ] No

66. If yes, in what kind of community activities did you participate?
   [ ] Repair subway in neighbourhood  [ ] school repair  [ ] build latrines  [ ] others

Human Capital

70. What kind of job was your family member doing before 2012?
   [ ] Labor  [ ] informal business  [ ] home based enterprises  [ ] service  [ ] others
<table>
<thead>
<tr>
<th>Question</th>
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<tbody>
<tr>
<td>72. Did your family members get sick before 2012?</td>
</tr>
<tr>
<td>- Yes  No</td>
</tr>
<tr>
<td>73. If yes, what health problem was most frequent before 2012?</td>
</tr>
<tr>
<td>- Diarrhoea      fever        skin disease      water borne problem      air borne problems      others (specify)</td>
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<tr>
<td>74. Where did you used to go for treatment when you were sick before 2012?</td>
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<tr>
<td>- Hospital     Pharmacy       clinic            others</td>
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<tr>
<td>75. Were you in stress of eviction before 2012?</td>
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<tr>
<td>- Yes              No</td>
</tr>
<tr>
<td>76. Was there any incidence of death in your family before 2012?</td>
</tr>
<tr>
<td>- Yes              No</td>
</tr>
<tr>
<td>77. If yes, what was the reason?</td>
</tr>
<tr>
<td>- specify</td>
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<td>78. What was the highest level of education in your family before 2012?</td>
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<td>- Primary      secondary      higher secondary      others</td>
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<td>79. If you had childrens, did they used to go school before 2012?</td>
</tr>
<tr>
<td>- Yes            No</td>
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<tr>
<td>80. What type of school were they going?</td>
</tr>
<tr>
<td>- Government    Private</td>
</tr>
<tr>
<td>81. How far was school?</td>
</tr>
<tr>
<td>- Within 15 mins    within 30 min      1 hour     others</td>
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<tr>
<td>82. Did any of your family members had specific job skill before 2012?</td>
</tr>
<tr>
<td>- Yes              No</td>
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<tr>
<td>83. If yes, what kind of skill?</td>
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<td>- specify</td>
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</table>

**Natural Capital**

84. Were you in reach of any common resources around your settlement before 2012?  
- Yes  No
85. If yes what were those resources?  
- Water bodies Public parks others
86. If water bodies, for what purpose did you used to use that?  
- Cooking washing clothes Bathing kitchen gardening others
87. How frequently did you use that water bodies before 2012?  
- More than once a day once a day twice a day others
88. Did you had kitchen garden before 2012?  
- Yes  No

**Control Group-Present Situation**

**Physical Asset**

1. Do you have your house now?  
- Yes  No
2. If yes what type of house?  
- temporaryemi permanent permanent others
3. Do you have valuable physical goods now?  
☐ Yes ☐ No
4. If yes what are the goods that you have?  
☐ TV ☐ Freeze ☐ Jewellaries ☐ machineries (sewing, Grinding) ☐ others
5. Do you sell any such goods to cope up in emergency management now days?  
☐ Yes ☐ No
6. If yes what do you sell?  
☐ TV ☐ Freeze ☐ Jewellaries ☐ machineries (sewing, Grinding) ☐ Others
7. Is there electricity connection in your house now?  
☐ Yes ☐ No
8. If no, why don’t you have?  
☐ Unable to pay ☐ gov.didnot give for informal ☐ others
9. Do you have toilet in your house now?  
☐ Yes ☐ No

Financial Asset

10. What is your main income source now?  
☐ Labor ☐ Home based enterprises ☐ informal business ☐ others (specify)
11. If home based, what type of home based enterprises do you have now?  
☐ Small shop ☐ Tailoring ☐ others (specify)
12. How much is your average monthly income?  
☐ Less than 100$ ☐ 100-150$ ☐ 150-200$ ☐ more than 200$
13. Is your family earning sufficient to fulfill daily needs now?  
☐ Yes ☐ No (go to q.7)
14. Do you have practice of saving money every month now?  
☐ Yes ☐ No
15. If yes where do you save money now?  
☐ At home ☐ community saving group ☐ Cooperative ☐ Bank others (specify)
16. How much are you saving?  
☐ Less than 1$ per month ☐ 1$ per month ☐ more than 1$ per month ☐ others
17. Do you need credit to fulfill your needs now?  
☐ Yes ☐ No
18. If yes from where do you receive credit?  
☐ Bank ☐ Community saving group ☐ cooperative ☐ Neighbours

Social Asset

19. Do you seek assistance from relatives, friends or neighbours now days?  
☐ Yes ☐ No
20. If yes, what type of assistance?  
☐ Financial ☐ Nesting ☐ child care ☐ others (specify)
21. How often do you seek such support?  
☐ Frequently ☐ once a week ☐ once a month ☐ others (specify)
22. Are you a member of any social organization now?
   - Yes
   - No

23. If yes, what is the organization?
   - Community club
   - Community based organization
   - Women's group
   - Others

24. Do you participate in community activities now days?
   - Yes
   - No

25. If yes, in what kind of community activities do you participate?
   - Repair subway in neighborhood
   - School repair
   - Build latrines
   - Others

26. How do you rate the safeness of your neighborhood now a day?
   - Unsafe
   - Not so safe
   - Safe (Q. No. 10)
   - Very safe
   - Others

27. If unsafe, what kinds of unsafe do you feel?
   - Robbery
   - People in neighborhood not friendly
   - Eviction
   - Others

28. Do you feel safe in your neighborhood about following things now a days?
   - To leave children alone at home
   - To leave home at day time and go for work

Human Asset

29. What kind of job is your family member doing now?
   - Labor
   - Informal business
   - Home based enterprises
   - Service
   - Others

30. How is the health status of your family?
   - Very bad
   - Bad
   - Fair
   - Good
   - Others

31. Does your family members get sick now a days?
   - Yes
   - No

32. If yes, what health problem is most frequent now a days?
   - Diarrhea
   - Fever
   - Skin disease
   - Water borne problem
   - Air borne problems
   - Others (specify)

33. Where do you go for treatment when you are sick now a day?
   - Hospital
   - Pharmacy
   - Clinic
   - Others

34. Are you now in stress of being eviction?
   - Yes
   - No

35. Is there any incidence of death in your family from 2012 to till now?
   - Yes
   - No

36. If yes, what is the reason?

37. What is the highest level of education in your family now?
   - Primary
   - Secondary
   - Higher secondary
   - Others

38. If you have childrens, are they going school now a days?
   - Yes
   - No

39. If yes, what type of school are they going?
   - Government
   - Private

40. How far is the school?
   - Within 15 mins
   - Within 30 min
   - Others

41. Does any of your family members have specific job skill now a days?
   - Yes
   - No
42. If yes, what kind of skill?

......specify

**Natural Asset**

1. Are you in reach of any common resources around your settlement now?
   - [ ] Yes
   - [ ] No

2. If yes what are the resources?
   - [ ] Water bodies
   - [ ] Public parks
   - [ ] Others

3. If water bodies, for what purpose are you using that?
   - [ ] Cooking
   - [ ] Washing clothes
   - [ ] Bathing
   - [ ] Kitchen gardening
   - [ ] Others

4. How frequently do you use that water bodies now?
   - [ ] More than once a day
   - [ ] Once a day
   - [ ] Twice a day
   - [ ] Others

5. Do you have kitchen garden now?
   - [ ] Yes
   - [ ] No