

LIVING ON THE MARGINS



Context Analysis **REPORT** **2025**

Community Context Mapping & Analysis
of Khatbe Mandal Tole

FORUM-ASIA

CSIC
आत्मनिर्भर केन्द्र



Figure 4: A drawing of tree analysis to explore the cause and effect relationship of landlessness

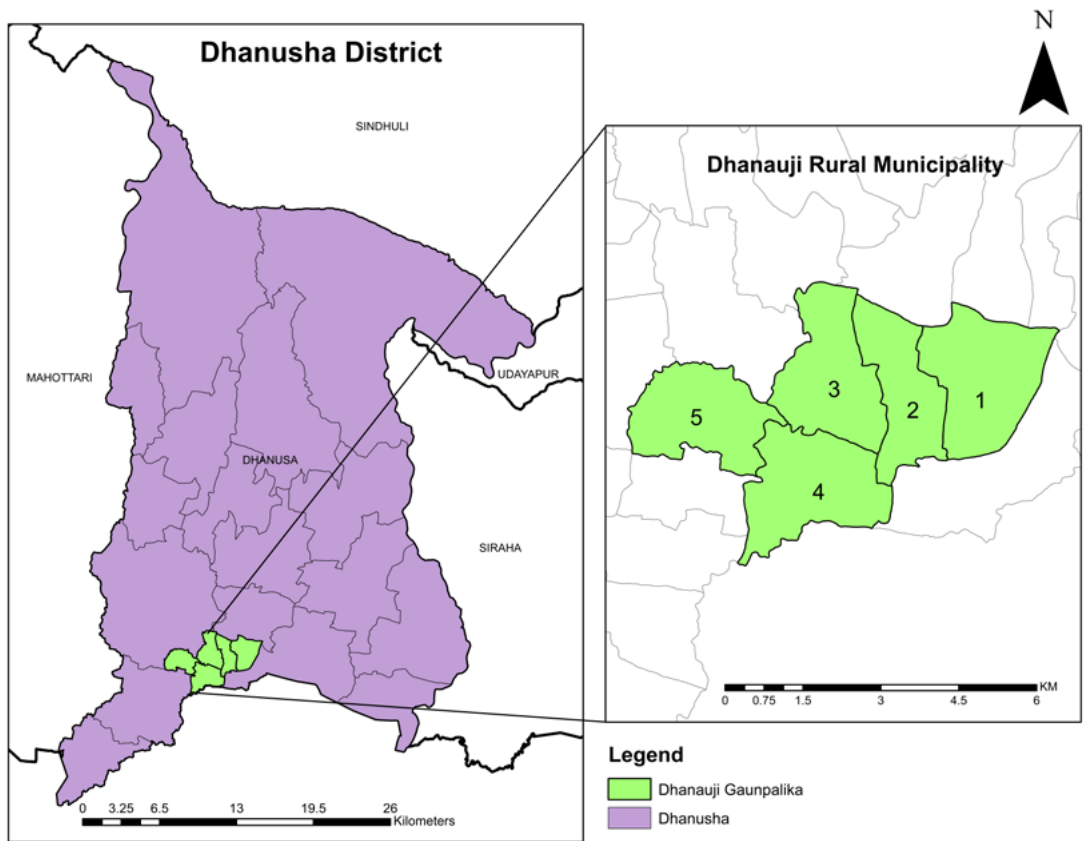


Figure 2: Ward-level Map of Dhanauji Rural Municipality, Dhanusha district: Source: CSRC

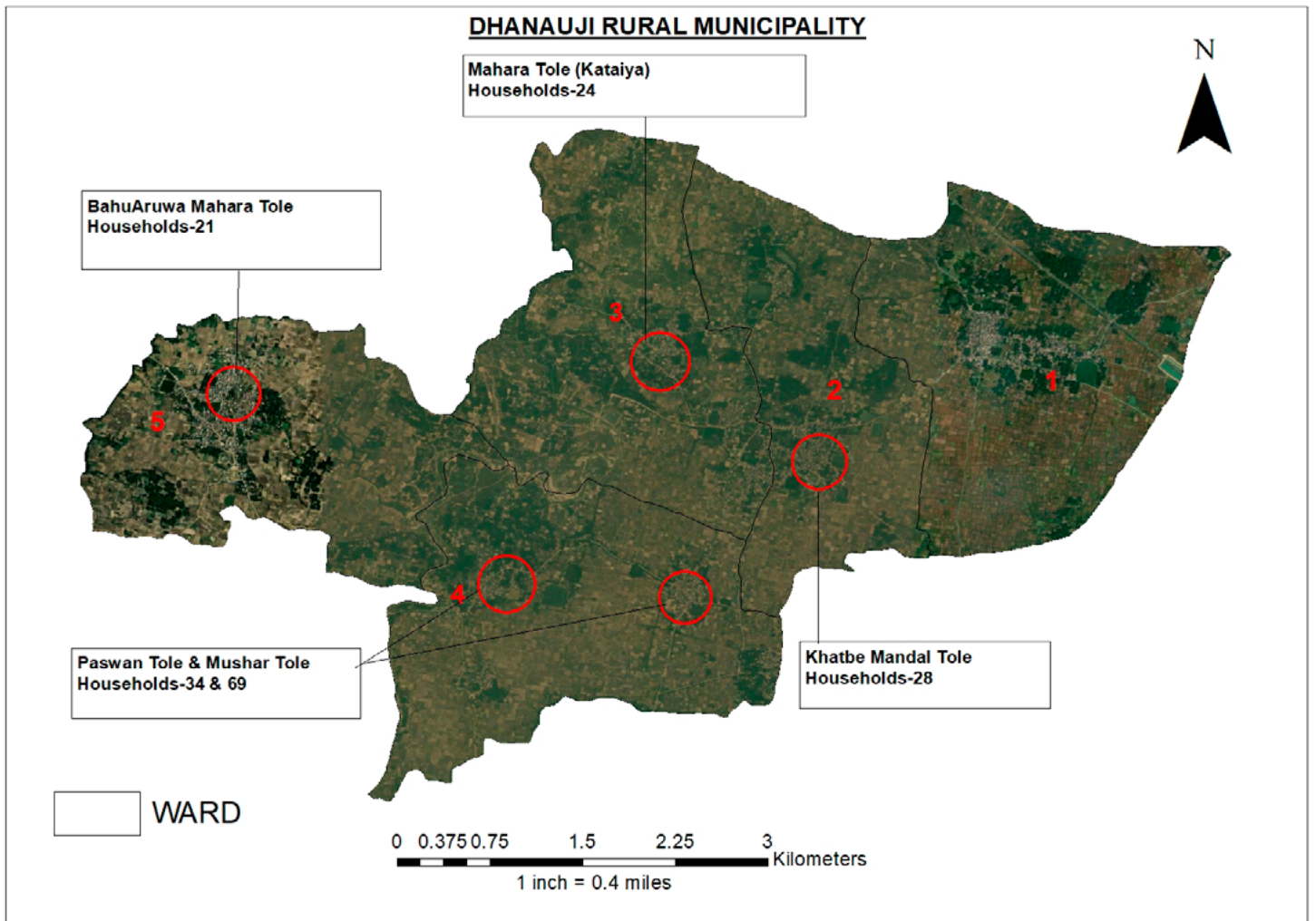


Figure 3: Satellite image showing total wards, households, and working communities: Source: CSRC

ACKNOWLEDGEMENTS

CSRC and FORUM-ASIA extend our heartfelt gratitude to the community members who generously gave their time and insights to this research. We deeply value the trust and openness with which you shared your lived realities, challenges, and hopes. Your voices and experiences are at the core of this report and have shaped its direction and purpose. This work would not have been possible without your contributions. We are truly thankful for your willingness to let us learn from and share your stories.

1. INTRODUCTION

Dhanauji Rural Municipality is located in the south-eastern part of Dhanusha District in Madhesh Province. Situated approximately 10 kilometers from Janakpurdharm Sub-metropolitan City, the municipality covers an area of 22 square kilometers. According to the 2021 National Census, it is home to 29,278 residents living in 5,907 households across five wards. Dhanauji is known for its fertile land, agriculture-based livelihoods, and rich ethnic, religious, linguistic, and cultural diversity.

The municipality is also home to one of the most vulnerable population groups in Nepal -Terai Dalits, including landless tillers and the Harawa-Charawa community. Despite relying heavily on agriculture for survival, most households do not own cultivable land. They depend on informal arrangements such as sharecropping or daily agricultural labor, making their livelihoods insecure and exposing them to exploitation under the rules set by landowners. This structural inequality perpetuates chronic poverty and deepens socioeconomic vulnerability.

In 2021, CSRC and FORUM-ASIA conducted a study in Dhanauji Rural Municipality to examine the intersection of poverty, debt, climate change, and human rights within the Harawa-Charawa community. The study revealed how landlessness, high-interest informal loans, caste-based discrimination, and low wages trap families in multidimensional poverty and systems of bondage. It also highlighted the clear link between climate change impacts and structural marginalization.

Building on the 2021 study, the current advocacy initiative seeks to extend research and convert key findings into practical actions jointly developed with local governments and communities. The five communities selected for this phase were identified as having a particularly high concentration of Harawa-Charawa and other highly vulnerable Dalit households.

1.1. Dalit Communities in Madhesh

Dalit communities in Nepal have faced systemic exclusion for centuries and continue to struggle for rights, dignity, and recognition. In the Madhesh region, Dalits—particularly Terai Dalits (communities falling under Dalit caste from the Terai region of Nepal)—are among the most socio-economically disadvantaged groups. Their fragile status stems from entrenched caste-based discrimination, cultural practices, and limited access to land, resources, and state services.

Terai Dalits in Nepal endure precarious social status characterised by economic deprivation, social ostracisation, and untouchability discrimination. They lack land ownership, struggle for education, and face challenges in accessing government resources and services.¹ Historically marginalized under Nepal's monarchy and subsequent political systems, they continue to face barriers in exercising fundamental rights guaranteed by the state.

Dalits, the discriminated people under this system, suffer from restriction on the use of public amenities,

1 Kafle, Dol Raj. 2023. "Terai Dalits' Social Status in Nepal: Struggles and Aspirations". *Shikshya Sandesh* 6 (1):43-49. <https://doi.org/10.3126/ss.v6i1.63090>.

deprivation of economic opportunities, and general neglect by the state and society.² The challenges faced include:

- Caste-based discrimination and exclusion
- Dependence on exploitative traditional occupations
- Limited access to education and social mobility
- Exclusion from political processes
- High levels of landlessness
- Wage exploitation and forced labor practices

There are several reasons behind the lack of birth registration, including early marriage, lack of citizenship and/or marriage registration of parents, legal loopholes, and discriminatory interpretations of current legal provisions.³ These intersecting vulnerabilities contribute to chronic poverty and structural inequality.

1.2. Constitutional and Legal Provisions

The Constitution of Nepal (2015) grants all persons with the right against exploitation, and prohibits slavery, serfdom, and forced labour in any form.⁴ Economic, Social and Cultural Rights (ESCR) enjoy special protection in the constitution. As guaranteed under the social justice clause in the 2015 Constitution of Nepal,⁵ every peasant has the right to have access to land for agricultural activities. Article 40(5) and (6) of the Constitution specifically requires the state to provide land as well as housing to landless Dalits.

Linked to the stated fundamental rights, the “policies relating to social justice and inclusion” under Part 4 (Directive Principles, Policies and Obligations of the State) categorically directs the State “to identify the liberated bonded labour[er]s, Kamalari, Harawa, Charawa, tillers, landless, squatters” and rehabilitate them by providing “housing, housing plot for residence and cultivable land or employment for their livelihoods”.⁶

The Constitution also protects the right to food, freedom from hunger and right to food sovereignty more comprehensively. Guarantees under Article 36 include: (1) Every citizen shall have the right to food; (2) Every citizen shall have the right to be protected from the state of being in danger of life from the scarcity of food; (3) Every citizen shall have the right to food sovereignty in accordance with law. Other ESCR related guarantees relate to housing, health, sanitation, employment, social security and protection. Under Article 16(1) of the Constitution, every person is entitled to the right to live with dignity. Article 18 of the Constitution has recognized both Dalits and Madhesi - under which most of the Harawa-Charawa households are classified - as population groups eligible for affirmative actions for protection, empowerment and development of such groups.

2 Shrestha, A. (2002). Dalits in Nepal: Story of Discrimination | ヒューライツ大阪. www.hurights.or.jp. <https://www.hurights.or.jp/archives/focus/section2/2002/12/dalits-in-nepal-story-of-discrimination.html>

3 Senchurey, R., & Kafle, S. (2022). Marginalized since birth . The Record. <https://www.recordnepal.com/marginalized-since-birth>

4 Article 29, Constitution of Nepal (2015)

5 Ibid, Article 43 (3)

6 Article 51 (J)(6), Constitution of Nepal (2015)

Major Legal policy provisions

Land Reform Act (8th amendment) 2019	Land reform rules (18th and 19th amendment), 2020-2021	Land Use Act 2019
<ul style="list-style-type: none"> The 8th amendment was published in the Gazette on 11th February 2020. Defined of landless and informal settlers. Provide land to all landless for housing and agriculture. Registered land of informal settlers, those living or tilling at least for 10 years. For illustration, an informal settler who has been tilling government land for more than 10 years prior to the act being promulgated would be registered. Commission formation to resolve the land issues. 	<ul style="list-style-type: none"> The 18th amendment was published in Gazette on 21 December 2020; and 19th amendment was published in Gazette on 24 May 2021. Land distribution and registration. Exemption fees for vulnerable families in case of informal settlers. Data collection, validation and approval by the local government. 	<ul style="list-style-type: none"> The Land Use Act was published in the Gazette on 23 August 2019. Formation of the land council at federal, provincial and local level. Land use plan implementation committee at the local level. Land use planning based on the land use map and vision paper. Protection and best use of agriculture land.

Land allocation for landless and informal settlers, area in hectares maximum, as per the laws (Land Act 1964, 8th Amendment):⁷

Geographical Areas	Landless		Informal Settlers	
	Housing	Agriculture	Housing	Agriculture
Kathmandu Valley, Metropolitan and sub metro politician city and urban area of Municipality	0.013	No	0.013	0
Other areas than described above	0.034	0.2 in Terai and inner Terai 0.3 in Hills and Mountains	0.1	1

⁷ UN-Habitat, "Celebrating accelerated land reforms in Nepal: Implementing new legislation to improve land rights for the landless and tenure security for all Nepali," https://unhabitat.org.np/featured_news_detail/celebrating-accelerated-land-reforms-in-nepal-implementing-new-legislation-to-improve-land-rights-for-the-landless-and-tenure-security-for-all-nepali

2. PURPOSE OF THE STUDY

This Context Mapping and Analysis aims to:

- Strengthen community understanding of their local context through participatory engagement
- Generate evidence to support community-led advocacy
- Enable community members to present their issues, needs, and priorities to local governments
- Provide a foundation for developing practical community action plans
- Serve as a baseline for monitoring progress and measuring improvements over time

The study particularly focuses on highly vulnerable Dalit clusters within Dhanauji Rural Municipality to ensure that community voices directly inform development and policy processes.

3. STRUCTURE OF THE REPORT

The report is organized into three major sections:

1. Introduction and Background – General context, constitutional provisions, objectives, and purpose of the study.
2. Study Findings – Detailed analysis for each of the five selected communities, covering:
Land access and use, Employment and livelihoods, Education, Economic conditions, Access to media and markets, Crop production and climate impacts, Support from government and other institutions
3. Summary and Recommendations – Consolidated findings and strategic recommendations for community action and policy improvements.

4. METHODOLOGY

The study followed the Community Context Mapping and Analysis, a participatory tool that enables communities to identify hidden issues, analyze social and economic conditions, and generate locally

4.1 Study Design and Community Selection

The research was designed as a household survey targeting vulnerable Dalit communities across Dhanauji Rural Municipality. Following initial discussions with local facilitators and stakeholders, five communities across different wards were selected based on their high concentration of Dalit households and historical vulnerability.

4.2 Participatory Data Collection Tools

Fieldwork included several participatory tools:

- Community Orientation: Meetings were held in each community to explain objectives and methods.
- Process Facilitator Nomination: One community member from each cluster was trained to guide the mapping process.
- Social and Resource Mapping: Inclusive sessions involving men, women, youth, and elders to map natural and physical resources.
- Focus Group Discussions (FGDs): Collective analysis of issues, challenges, and community priorities.

- Household Surveys: Structured questionnaires capturing themes such as land ownership, livelihoods, access to natural resources, education, financial status, and socio-political participation.

Valuation and visioning exercises helped communities reflect on their past and present realities and envision future goals.

4.3 Data Analysis and Reporting

Data from surveys and FGDs were compiled, digitized, and analyzed. Draft findings were reviewed by the CSRC team, community members, and stakeholders before final documentation. Each community received a copy of the final report for use in future planning and meetings.

5. LIMITATIONS OF THE REPORT

5.1. Geographical Specificity

The study focuses exclusively on Khatbe Mandal Tole⁸ (a community named after their caste) of Ward No. 4. Although the findings provide deep insight into this community, they may not fully represent the conditions of Dalit communities across other wards or municipalities.

5.2. Data Collection Constraints

The study relies on household surveys and FGDs, which may be influenced by:

- Recall bias
- Social desirability bias
- Incomplete or approximate responses

Some quantitative elements were inferred rather than fully enumerated due to limitations in respondent recall.

5.3. Time-Bound Snapshot

The findings reflect conditions at the time of data collection. Given dynamic socio-economic changes, certain aspects - such as climate vulnerability, job migration trends, or market prices, may evolve rapidly.

5.4. Limited Quantitative Depth

While the study provides several important statistics, some areas (e.g., household composition, land ownership patterns) include primarily qualitative interpretation rather than detailed numerical breakdowns. Precise metrics such as dependency ratios, average household sizes, or detailed landholding categories were not explicitly quantified.

5.5. External Factors Beyond Study Scope

Issues such as political instability, migration trends, market shocks, or evolving climate impacts fall outside the immediate scope but significantly influence household well-being.

⁸ Tole is a terminology commonly used in Nepal which refers to a neighborhood/community.

6. COMMUNITY CONTEXT MAPPING AND ANALYSIS OF KHATBE MANDAL TOLE

6.1. Dhanauji Rural Municipality

Dhanauji Rural Municipality is located in the south-eastern part of Dhanusha district in Madhesh Province. This rural municipality contains 5 wards in total, and is about 10 kilometers from the center of Janakpurdham sub-metropolitan city. Its total area is 22 square kilometers. According to the 2021 (2078 BS)⁹ census, the rural municipality has a total population of 29,278 in 5,907 households. Dhanauji Rural Municipality is considered to have fertile land, where natural environment, agriculture-based livelihood, and ethnic, religious, linguistic and cultural diversity are found.

This community context analysis covers various aspects of Khatbe Mandal Tole, including its history, social, economic, cultural conditions, social structure, access to services, and land ownership. The main purpose of the study is to generate evidence to support community-led advocacy through strengthening community understanding of their local context through participatory engagement. Further, this study helps to provide a foundation for developing action plans and serves as a baseline for monitoring progress and measuring improvements over time.

Community Self Reliance Center (CSRC) has been actively engaged in Madhesh Province with different studies including initiatives to understand and support the Harawa-Charawa¹⁰ community. This was an opportunity for the organization to have a closer look at the challenges faced by Dalit communities at the provincial level. Since Dhanauji Rural Municipality was the center of observation for previous initiatives undertaken by CSRC, the organization was more familiar with the environment and relevant issues of this Municipality. With this project, five different communities of the Municipality were selected as the base of this study to further expand on the previous initiatives.

6.2. Introduction of Khatbe Mandal Tole

The surname 'Khatbe' carries significant meaning since it identifies the community as Hindu Dalits, whereas the 'Mandal' caste includes both Hindus and Muslims. As a result, this group is commonly referred to as Khatbe Mandal. Since members of the Khatbe community primarily reside here, the settlement has not acquired a distinct name of its own and is simply called 'Khatbe Tole', reflecting their caste identity. This community continues to face landlessness and lack permanent ownership of land due to poverty, marginalization and deprivation of their rights as the practice of Harawa-Charawa¹¹ has been prevailing in this community. The community falls under one of the sub-groups of Dalits, maligned as untouchable and excluded from basic rights.¹²

6.2.1 Household Information

This settlement consists of 28 households, with a total population of 147 people, including 16 children under the age of five and 7 elderly individuals above 60 years.

9 Bikram Sambat is the national calendar followed in Nepal. Nepal Sambat, available at: <https://www.nepalsambat.com/nepal-sambat/>

10 CSRC, 'Harwa Charwa: The community waiting for Freedom' https://csrcnepal.org/wp-content/uploads/2019/08/HarwaCharwa_brochure_Eng.pdf

11 Definition of Harawa-Charawa: Harawa is a person who ploughs the field or simply a 'ploughman'. And Charawa is defined as a person who grazes cattle or simply a 'Cattle Herder'. Although the Constitution of Nepal, 2015 has officially abolished the bonded labour system in the country, Harawa -Charawa still prevails as a pure form of bondage labour in many communities. Available at: https://csrcnepal.org/wp-content/uploads/2019/08/HarwaCharwa_brochure_Eng.pdf

12 National Dalit Commission, 'Dalit Caste Schedule Details,' available at: <https://www.ndc.gov.np/content/43/dalit-caste-schedule-details/>

The settlement is located in Dhanauji Rural Municipality–2, Dhanusha district. The main livelihood resource of the residents is farming and mostly agricultural wage labor. However, each year, they are repeatedly affected by droughts, erratic rain, heatwaves, and coldwaves. A community member expresses, “Being Dalits, we have been marginalized for generations. On top of that, being landless, we are not even seen as full human beings.”

0-5 Years		6-18 Years		19-40 Years		41-60 Years		61-80 Years		Single		Disabled	
M	F	M	F	M	F	M	F	M	F	M	F	M	F
8	8	28	31	19	21	11	12	1	6	0	2	0	0

Although important physical infrastructure and service facilities in Khatbe Tole are limited, there are Mahadev and Durga temples nearby (to the west). A local market, clinic, rural municipality office and school are within close proximity of the community. Despite various hardships, the community maintains faith in God and prays for their well-being and happiness.

There is also a small community hall in the settlement. Following social and cultural traditions, events such as weddings and baby weaning (locally referred to as Pasni) ceremonies are conducted in this hall. Due to poverty and landlessness, residents often take loans to cover household expenses and social ceremonies, and the burden of these debts continue to trouble them for years. The ponds and temples in the settlement are regarded as their most valuable assets by the community.

6.2.2. Historical Analysis of Khatbe Mandal Tole

The settlement of the Khatbe community in this area began about two hundred years ago. They know that their ancestors (fathers, grandfathers, and great-grandfathers) have lived here since those times. Initially, there were only 3-4 households. Later, after outbreaks of cholera, inability to perform rituals, and persecution from higher castes, they left their place and settled down in Dhanauji. At present, their community consists of 28 households.

In the beginning, the number of families and population was small. They lived under extreme poverty and landlessness. The village itself is divided on the basis of caste: Khatbe Tole, Yadav Tole, Mahara Tole, Paswan Tole, and so on. Around the settlement, the major portion of agricultural land belongs to so-called upper castes. The Khatbe community, however, is entirely landless. They live on tenant land¹³ (locally referred to as Mohi), each holding only about 2.5 to 6 dhur (0.0042-0.0102 Hectares) of land. For living on the Mohi land, the Khatbe community has been paying 34 kilos of grain (or cash equivalent) annually to the Mahadev Temple. Around 1999-2000 (2056-57 BS), the monastery provided 12 dhur (0.02 Hectares) of land to the tenants, but as families split between brothers,

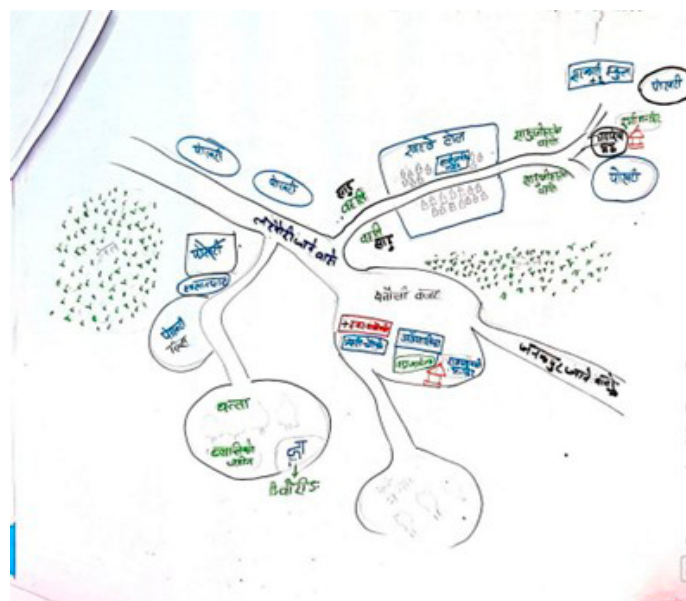


Figure 4: Social Map of Khatbe Mandal Tole

13 The 1964 Land Act defines tenants as persons or families cultivating the land other than their own under certain conditions. Available at: <https://csrncnepal.org/wp-content/uploads/2021/07/Tenants-Tenancy-Report-English.pdf>

households now live on plots reduced to 2.5 to 6 dhur (0.0042-0.0102 Hectares). In years when they cannot produce enough crops, they have to pay double the next year to the temple. Those unable to pay are threatened, intimidated, or even punished with imprisonment by people from the temple.

During heavy rainfall, about 20 houses are affected, and the families take shelter with relatives, in the community building, or in schools. Despite repeated requests to the local government, no action has been taken to make the community more flood-resistant.

In the past, the entire community lived as bonded laborers (harawa-charawa¹⁴) under landlords. Their families survived entirely by working for landlords. Now, the harawa-charawa system has been abolished. The Khatbe community sustains itself through daily wage labor. Some households work as sharecroppers (commonly referred to as adhiya or bataiya) on 5 to 10 kaththa (0.1693-0.33 Hectares) of nearby landlords' land. Their wages vary: for paddy planting they get Rs. 500 (3.52 USD) per day, for weeding they earn either Rs. 250 (1.76 USD) or 5–6 kilos of rice/wheat, and during harvesting, they receive one share from every 16 bundles of crops, but often payment is not in cash.

In terms of food, their main staples are rice, potatoes, eggplant, soybeans, and lentils. Meat is eaten only once or twice a month. Since they do not have their own production, they are completely dependent on the market for food.

The community's access is limited. The market is relatively nearby, taking 15-30 minutes on foot. The municipality office, also located near the market, takes about the same time to reach. For schooling, children travel 20–30 minutes on foot. For fodder, firewood, and dry leaves, they go to the nearby open lands (locally referred to as dhadda).

Traditional natural resources such as firewood, water, mangoes, jamun (black plums), and grass remain important in community life. However, in recent years, climate change has brought floods, heavy rainfall, droughts, coldwaves, and heatwaves. Water sources have been drying up, and agricultural productivity has decreased, increasing their vulnerability to disasters.

Infrastructure expansion has taken place only in recent years. Roads were built a few years ago, and about ten years ago, roofs of houses changed from thatched straw to tin sheets. Although access to school and the market has moderately improved, it is still limited.

Social practices such as child marriage are still prevalent. Girls are married by the age of 16-17, while boys marry around 20-22 years. This has an impact on their physical and mental health, and educational accessibility. Getting married and having children before reaching legal age also creates challenges in birth registration and related documentation.

The development trajectory of the Khatbe community is marked by economic hardships, limited infrastructure, and the impacts of climate change. Nevertheless, with an increase in the number of households and gradual improvements in infrastructure, some positive changes have been observed. However, social, legal, and environmental challenges remain unresolved.

6.3. Social and Political Access

6.3.1. Relationship with the Local Government

The Khatbe community has limited access to the nearby ward office and rural municipality office which is approximately 500m from the community. Even when they visit these offices for basic

14 CSRC, 'Harwa Charwa: The community waiting for Freedom,' https://csrconepal.org/wp-content/uploads/2019/08/HarwaCharwa_brochure_Eng.pdf

government services, they experience discrimination as their work or the purpose of visit is less prioritized. The community does not receive information about whether there are programs targeted for them by the ward or rural municipality, what they are, or how they are implemented. Consequently, they lack access to such programs.

6.3.2. Role of Political Parties

The people of the Khatbe community remain distant from political processes. Similar to findings from other villages, the community here is also historically marginalized and politics is influenced by other castes than Dalits. There is also a lack of political representation as they are not organized in any committees of political parties. Even though the constitution of Nepal has mandated Dalit representation in local governments, political parties and leaders include Dalit members in ward members likely to show participants. Furthermore, during elections, party representatives come to solicit votes and make promises of support, but after the elections are over, they do not return nor the promises were fulfilled.

6.3.3. Relationship with Social Organizations

Only three women from the settlement are involved in a savings and credit cooperative. Apart from that, no one is associated with any organizations or groups. As a result, the collective voice of the community is weak.

6.3.4. Relationship with Other Communities

The people of this community are dominated by so-called higher castes. They have faced social exclusion for generations. As a result, the people of this settlement lack confidence and are unable to integrate into mainstream society. People often experience discrimination at social institutions, hotels/tea shops and the workplace. Dalits have historically been considered as “untouchables” by communities with other castes. During a discussion for mapping, a male community member from the Khatbe community shared that while he was working in a hotel, some people refused to accept food or water from his hands and scolded him for touching their plates and glasses.

6.4. Analysis of Livelihoods and Access to Basic Services

6.4.1. Condition of Houses and Available Facilities

This study is based on the details of 28 households. Among them, 17 families live in temporary huts or shelters. Five families reside in semi-permanent houses (houses made up of bricks with temporary roofs), while six families have concrete houses.

Type of Houses

Permanent	Semi-permanent	Temporary	Others
6	5	17	0

Sources of Drinking Water

Access to drinking water is mostly available within the household. Out of the 28 households, 16 have their own tube wells, 5 families use a neighbor’s tube well, and 7 families rely on a community tube well.

Own Tubewell	Neighbor's Tubewell	Community Tubewell/Tap	Well	Others
16	5	7	0	0

Main Cooking Fuel

Firewood	Cow Dung Cakes	Kerosene	Gas	Biogas	Electricity
28	0	0	0	0	0

Source of Light

Kerosene	Electricity	Biogas	Solar Energy	Others
1	27	0	0	0

Toilets

Among the 28 households in the settlement, 10 have toilets, while 18 households do not. Those without toilets use open spaces or vacant areas around the settlement as their toilet facilities. Although there have not been any fatal incidents recorded, people still fear getting bitten by snakes and poisonous insects. Women shared about the insecurities and safety issues they face while using open fields and children shared about their superstitious fear of ghosts.

Available	Not Available
10	18

6.5. Land Access and Ownership

Out of the 28 households in the settlement, 11 families reside on tenancy land ('Mohi' land), typically rented or leased from others. Two families live on public land. This includes land allocated for paths, ponds, water-sprouts, wells and their banks, exits for cattle, grazing-land, graveyards, public inns, temples, places for religious practice, memorials, court-yards, sewerage, market-places, public entertainment, sports grounds and other uses specifically denoted so by the Government of Nepal through publication in the Nepal Gazette. Eight households occupy land that belongs to other private individuals. Additionally, two families reside on village block¹⁵ land, and five families possess small plots of land under their own ownership for housing purposes only. It is important to note that these privately owned plots were acquired through purchase and do not represent the ancestral property of the settlement residents.

The total area covered by the settlement is approximately 22 dhur (equivalent to 0.99 Hectares). On average, each household occupies between 42.33 and 101.6 square meters of land. This land is categorized as tenancy land ('Mohi' land), reflecting its tenancy-based status rather than outright ownership.

¹⁵ Village-block land refers to a considerably large tract of land mainly used for residential purposes, by a group of people, that is mapped under one single plot, given the limited technical expertise, time or human/financial resource during the last land survey or mapping process. Since it has not been sub-divided into individual plots legally through the remapping process- poor, landless, agricultural workers and marginalized people residing in such areas have been facing economic, social, political, and legal problems. See here, CSRC, 'Reflections 2020,' <https://csrcnepal.org/wp-content/uploads/2021/03/Reflections-2020.pdf>

6.5.1 Status of Land Ownership

The following tables represent the households' areas of the community which are primarily divided on the basis of their land ownership details. Registered land area means the total households with land ownership certificate. Village block land refers to a defined cluster or unit of land within a village area used for planning, settlement, or development purposes. Other's land refers to the households residing on land registered under someone else's name. Informal land is defined as land occupied and used by landless squatters without any formal documents. Government land refers to any land which is registered in the name of Government of Nepal. Similarly, public land refers to the land allocated for public use like roads, schools, forests, temples, and other public infrastructure. Guthi/Trust land refers to land donated for religious purposes, cultural or social purposes which is registered under an institution/Guthi.

Type of Land	Registered in own/Family's name	Land in women's name	Village block	Land Owned by Others	Public land	Guthi Tenant Land
Households	5	2	2	8	2	11
Area	24 Dhur (0.04 Hectare)	Area of land: 7 Dhur (0.011 Hectare)	6 Dhur (0.010 Hectare)	42 Dhur (0.071 Hectare)	9 Dhur (0.015 Hectare)	43 Dhur (0.072 Hectare)

In this settlement, 2 families are living on land belonging to the Village Block. Five families have a small plot registered in their own names for housing, while 8 families are living on land owned by others (landlords). A total of 11 families have been living on Guthi Tenant land while 2 are on public land. Even these small plots of land some families own are not ancestral property but were purchased later. Among these families who own land, two plots are registered under women's names. Most of the men of the families with land work abroad which is why the land is registered under women's names.

6.5.2 Agricultural Land Access of Khatbe Mandal Community

Leasing Type (Sharecropping / Contract)	Tenant	Sharecropping
	2 households	5 households
Tiling Years	15 Years	2-5 Years
Area of land	13 Kattha (0.44 Hectares)	38 Kattha (1.28 Hectares)

The residents of this settlement primarily depend on agriculture for their livelihood, yet most do not own land except for some households who own a small area of land for housing. Among the households, seven families engage in farming-five families practice sharecropping (bataiya) and two families work on tenancy (Mohi) land. Ensuring sufficient food for the family remains a major challenge. Even for those engaged in bataiya or Mohi farming, prolonged drought has led to a decline in agricultural output compared to previous years, making the situation increasingly difficult. In recent years, this community has faced losses in crops and livestock due to drought, floods, and other natural disasters.

7. ANALYSIS OF THE ROOT CAUSES OF EXTREME POVERTY IN THE COMMUNITY

The extreme poverty observed in this settlement is not the result of a single factor. It is a complex and interconnected structure formed by various types of discrimination, social hierarchies, historical injustices, deprivation, risks, and marginalization, which traps the community in a long-term cycle of poverty. These factors reinforce each other, strengthening the roots of poverty within the community.

7.1. Landlessness

Landlessness is the most significant cause of poverty in this settlement. Due to the lack of land, residents are unable to engage in productive agricultural activities. They also lack the resources and capacity to invest in other professions, businesses, or education. Analyzing various issues such as poverty, illiteracy, food insecurity, lack of housing, and inequality reveals a direct connection to landlessness. The community toils on the land owners' land from planting to harvesting. However, their families remain hungry. Additionally, landlessness also deprives them from taking loans from banks and reliable financial institutions which compels them to take high interest loans from private individuals.

7.2. Low Educational Level

Educational Status

Education Level	Grade 5	Grade 8	SEE	10+2	Bachelors
Female	6	6	1	1	0
Male	7	7	3	1	2

In this settlement, only two individuals (one female and one male) have completed Grade 12. A total of 34 students are currently attending school and colleges. Among them 2 students have been studying out of the country; 1 in India and 1 in Bangladesh. Nonetheless, for many cases, child marriage and financial hardships prevent some children from successfully completing the Secondary Education Examination (SEE) in this community. This low educational level confines the community to low-paying, high-risk, and unstable employment opportunities.

7.3. Risky Agriculture and Livelihood

Even among those engaged in sharecropping (bataiya) and tenancy farming (Mohi), agricultural work is fraught with challenges. There is no irrigation facility, and crop production relies entirely on rainfall. They use water pumps to irrigate lands from the nearest pond or river. Unpredictable rainfall, high temperatures, pest infestations, and other agricultural risks increase vulnerability. The entire cost of cultivation including ploughing, seeds, manure and labor is borne by the sharecropper (bataiya) farmers themselves. For those working as laborers on these lands, finding consistent work to sustain their livelihoods is extremely difficult.

7.4. Food Security and Nutrition

Among the farming households, only one family produces enough grains to sustain themselves for up to 12 months. Three families produce sufficient crops for barely nine months or less. Families without access to farming opportunities rely entirely on wage labor and seasonal agricultural labor for their livelihood. Viewed collectively, this indicates that the community is almost completely dependent on the market to meet their food needs.

Food Production and Availability

Production Status	No Production	Less than 3 Months	3-6 Months	6-9 Months	9-12 Months	Surplus (12+ Months)
Number of Families	21	0	2	3	1	1

Coping with Food Shortage

Source of Food	Families
Market Purchase	28
Borrowing from neighbors	0
Others	0

Cost Per Month to Buy Food

No cost	Up to NPR 1,500 (10.57 USD)	Up to NPR 3,000 (21.15 USD)	Up to NPR 5,000 (35.25 USD)	Above NPR 5,000 (35.25 USD)
0	0	0	0	28

The average monthly food expenditure of households here is more than five thousand NPR (35.25 USD) suggesting significant financial pressure on households for basic food needs. In special circumstances of ceremonies and rituals, they are forced to go into high-interest loans (up to 36% of interest rate) to fulfill their needs. Pregnant, postpartum and sick women and senior citizens also lack the necessary nutritious food and balanced diet.

7.5. Community Occupation, Labor, Employment, and Foreign Employment

The residents of this settlement are largely dependent on agricultural wage labor for their livelihood. Although four women are engaged in farming, their agricultural work alone is insufficient to sustain their families. Twenty-two individuals from the community are involved in foreign employment where they are involved in general labor at construction sites and factories. Among them, 14 members from 11 households have gone to India, and 8 members from 7 households have gone to Gulf countries.

7.5.1. Occupation and Employment Status

Employment Type	Farmers		Foreign Employment		Wage Labor	
	Female	Male	Female	Male	Female	Male
Number of People	4	0	0	22	10	14

The people of this settlement are entirely dependent on daily wage labor (agricultural and construction work). Although 2 people are engaged in farming, it is not sufficient to sustain their families. 4 individuals are in foreign employment. Among them, 4 people from 4 families have gone to India for general work in hotels and building sites, while none of the families have gone to Gulf countries.

7.5.2. Exploitative and Informal Loans with High Interest Rates

Across the settlement, only three female members are involved in cooperatives or microfinance institutions. Most families take loans for household expenses or foreign employment from private individuals (locally referred to as ‘Sahu’), or microfinance institutions. The interest rate is generally around 36% per annum, which is significantly higher than that charged by the banks. Loan amounts range from NPR 100,000 to 800,000 (705 USD-5,640 USD).

Loan Purpose	Families Taking Loan	Loan Amount (NPR)	Interest Rate	Source
Foreign Employment	6	NPR 17,00,000 (11,984.95 USD)	36%	Private Individuals / Money Lenders
Household Expenses	16 families	NPR 55,00,000 (38,774.83 USD)	36%	Private Individuals / Money Lenders
	2	NPR 400,000 (2,819.99 USD)	36%	Private Individuals / Money Lenders
	1	NPR 500,000 (3,524.99 USD)	12%	Co-operatives/Micro Finances/Banks

Although loans from banks and financial institutions are cheaper than loans from other lenders and landowners, its access is extremely limited as banks demand collateral and credentials, which landless community members cannot provide. Financial literacy among residents is also low. A large portion of the small income earned from foreign employment or wage labor goes toward high-interest repayments, making it extremely difficult for households to save or invest in food, education, or healthcare.

7.5.3. Child Labor and the Pressure of Dependent Population

In this settlement, none of the children are engaged in agricultural work or as wage laborers as per this study’s findings. However, many children are involved in various household chores as well as supporting their family in agricultural labor. Many of these children do not attend school.

7.5.4. Unequal Impact During Disasters

Due to limited capacity, skills, resources, insecure housing, weak infrastructure, and lack of awareness, poor and marginalized communities are more vulnerable to climate events such as heatwaves, coldwaves, floods etc. Within these communities, women, pregnant and lactating mothers, children, persons with disabilities, and elderly individuals are particularly affected.

7.5.5 Health and Nutrition Issues

The first and most immediate impact of disasters is on food security. Women and children suffer from malnutrition due to deficiencies in essential nutrients. During disasters like floods and heavy rain, daily wage labor is not accessible which requires the community people to rely on the stock foods they have which won’t be enough to supplement nutrition to pregnant, lactating mothers and children.

Poor sanitation, inadequate access to medical care, high risk of infections, and an unhealthy environment further contribute to persistent health problems. The health post near the community only provides limited medications and people are referred to go to Janakpur for general services like lab tests, x-rays and surgeries.

7.5.6 Caste-based Untouchability and Discrimination

Caste-based discrimination and social exclusion still persist in society. The Khatbe community is regarded as a lower caste and faces systemic social discrimination. This discrimination deeply affects daily life in the settlement. Even today, members of this marginalized community are often denied access to public places such as temples, public water taps, or tea shops. Inter-community relations remain unequal. Residents of this settlement are largely excluded from inter-community marriage alliances and social events, which restricts their social interactions and limits their integration into wider society.

8. POWER ANALYSIS

8.1 Power Ranking of Stakeholders

During the power analysis exercise, key stakeholders were identified specifically for addressing land-related issues. The community recognized the following as their stakeholders: District Chairperson, Ward Office, Schools, Community Self Reliance Center, Police Station, Federal Member of Parliament, District Administration Office, Survey Department, Land Commission, Provincial Government, Health Post, Banks and Multipurpose Cooperatives, Political Parties, and Landowners.

The table below represents the power level and relationships of the stakeholders with the community. High, medium and low indicates the level of decision-making power the stakeholders have, and their ability to influence (both positively or negatively) the lives of the community. The scale of 'fully negative' to 'fully positive' indicates the type of relationship that the stakeholder has with the community. For example, while the District Administration Office has high power to influence decisions, they are viewed by the community very negatively, since they are not allies.

High	District Administration Office, Rural Municipality, Political Parties, Federal Member of Parliament, Provincial Government	Police Station, Ward Office	Landlords		District Chairperson (Nepal Communist Party)
Medium				Health Office	
Low				CSRC, Finance/ Cooperatives	
Power Scale:	Fully Negative	Negative	Neutral	Positive	Fully Positive

Among the stakeholders, the community has the closest relationship with the District Chairperson. However, despite this close relationship, the expected support from these stakeholders is not observed.

Similarly, the distance between the community and other stakeholders gradually increases. Sahu/ Mahajan (landowners), Health Post, Cooperatives, and CSRC maintain a neutral to positive level of connection with the community. Most of these stakeholders also have medium power.

In contrast, stakeholders such as the District Administration Office, Rural Municipality, Police Station, Political Parties, Provincial Government, and Federal MPs are powerful but do not have a positive relationship with the community. Specifically, the most powerful stakeholder, including the District Administration Office, Survey Department, Land Commission, Provincial Government, Rural Municipality, Political Parties, and Federal MPs, maintain a distant relationship with the community. Overall, those stakeholders with higher power tend to be distant from the community, while stakeholders who are closer to the community generally have weaker power.

9. TREE ANALYSIS (CAUSES AND EFFECTS OF LANDLESSNESS)

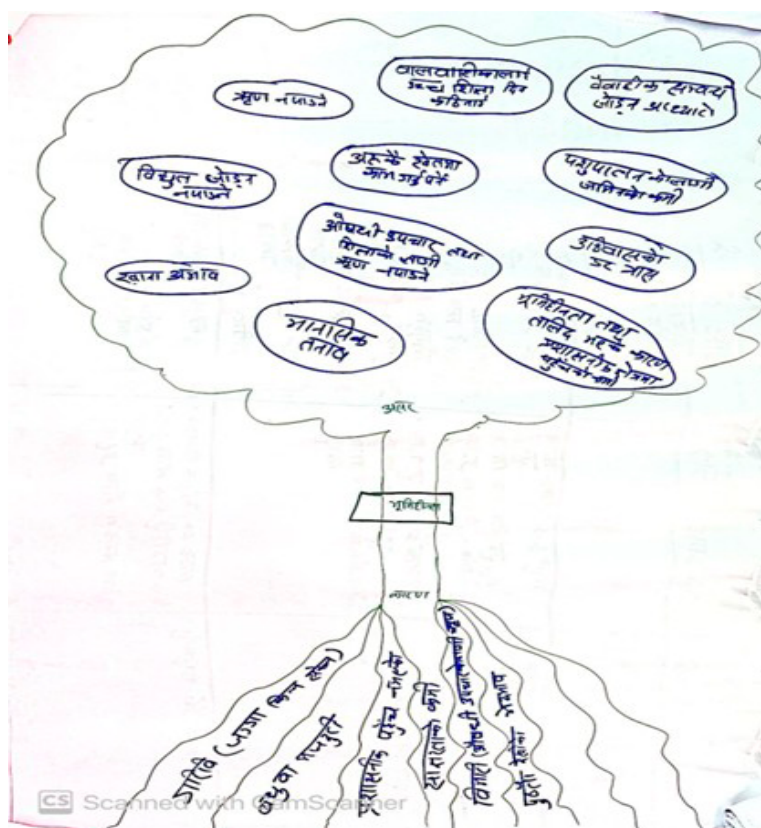


Figure 5: A drawing of tree analysis to explore the cause-and-effect relationship of landlessness

Cause	Effect
<ul style="list-style-type: none"> Poverty Wage labor 	<ul style="list-style-type: none"> Lack of food and basic resources Exploitative working conditions Exclusion from the decision-making processes
<ul style="list-style-type: none"> Lack of information and education 	<ul style="list-style-type: none"> Lack of knowledge and awareness of rights and entitlements. Youth involvement in addiction and substance abuse

<ul style="list-style-type: none"> • Caste-based discrimination and exploitation • Conservative mindset and traditions • Continued injustice through generational exclusion in socio-cultural, economic, and political sphere 	<ul style="list-style-type: none"> • Unorganized and insecure settlement • Restrictions in access to public areas, facilities and entitlements • Problems in establishing inter-caste marriages • Lack of awareness, access, empowerment and motivation
<ul style="list-style-type: none"> • Generational landlessness 	<ul style="list-style-type: none"> • Stuck in the cycle of poverty and lack of opportunity • High dependency on others
<ul style="list-style-type: none"> • Lack of law enforcement 	<ul style="list-style-type: none"> • Deprived of government services as there is a lack of knowledge about basic government services and required documents to access services.

10. ANALYSIS OF MOBILITY AND ACCESS IN KHATBE MANDAL TOLE

10.1. Employment and Economic Dynamics

- Local Employment/Occupation: Most individuals are engaged in agricultural labor, trade, and daily wage work within their own villages or settlements such as Dhanauji, Lakhouri, Bhatteya, Bhadariya, and around Janakpur.
- Employment in Neighboring Countries: In recent years, traveling to various states in India (Gujarat, Punjab) for employment has become a common practice. According to community discussion, many individuals work as agricultural labourers.
- Foreign Employment: A limited number of people have also begun seeking employment in Gulf countries like Dubai, Qatar, Kuwait, and Saudi Arabia as unskilled construction laborers. Due to lack of academic qualification and skills, they often get physically demanding work in construction sites and factories.

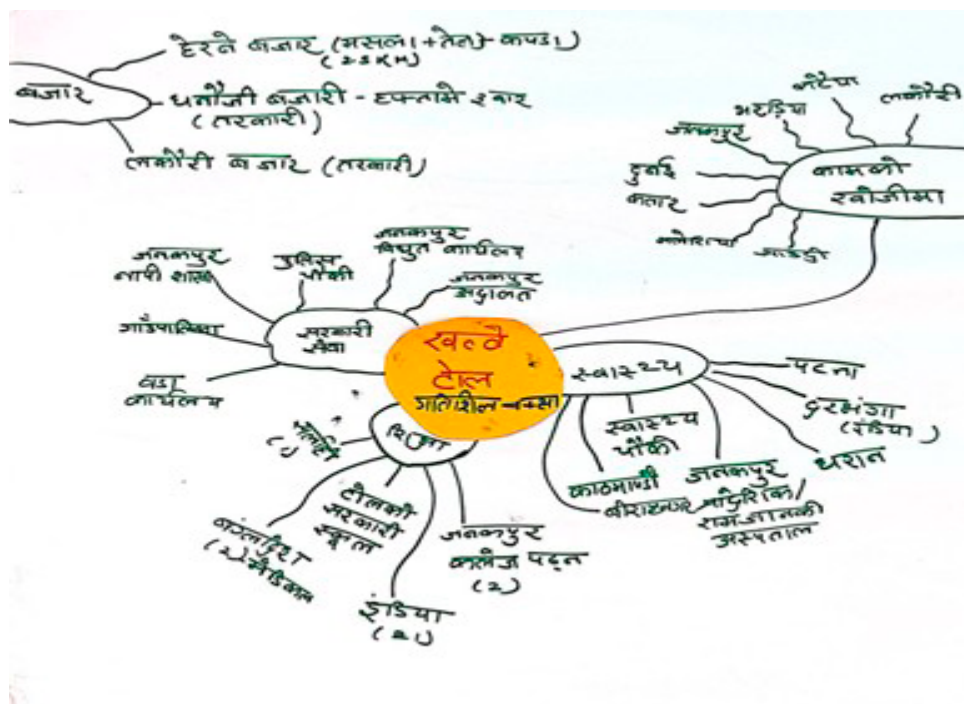


Figure 6: Analysis of employment and economic mobility

10.2. Market Access

- **Nearby Markets:** For local food and daily necessities, residents visit Dhanauji market (500m) three times per week or Lakhouri market (4.1km).
- **Access to Cheaper Goods at the Border:** People from this community travel to the Indian border at Harna (3.2 km), where essential goods are comparatively cheaper than in Nepal.
- **Impact:** Although markets are nearby, price and access disparities exist. For food and consumer goods at affordable prices, long-distance travel is often necessary.

10.3. Access to Health Services

- **Local Health Post:** While a health post exists, essential medicines, lab tests, radiography and general surgery services are insufficient. Residents of Khatbe often refrain from visiting local health posts because medicines are unavailable, and qualified doctors are lacking. Due to limited resources to travel, most rely on prayers and traditional remedies for treatment.
- **Distant Health Centers:** For advanced treatment and specialist services, residents have to travel to cities which include Janakpur, Dharan, Biratnagar, Kathmandu, and, sometimes to cities of neighbouring country India - Patna and Darbhanga. Due to financial constraints, only a few individuals can seek treatment at these distant centers.
- **Impact:** Inequality in health services leads to delays in treatment, additional health problems and further complications.

10.4. Access to Government Services and Administration

- **Local Administration:** The Ward Office and Police Station are located in Dhanauji Market, and the Dhanauji Rural Municipality office is also nearby.
- **Other Administrative Services:** Courts, Land Survey Offices, Land Revenue Offices, Electricity Offices, and other government offices are all located in Janakpur.
- **Impact:** Residents must travel to Janakpur (12 km) for administrative work. Even though the distance is not extremely far, many people do not visit these offices due to the perceived distance or difficulty in accessing them.

10.5. Access to Education

- **Government and Private Schools:** Government schools are available up to grade 12. The residents of the settlement generally cannot afford private schooling. 34 school-age children from the community currently attend school. There are 2 government schools and 1 private school.
- **Limitations:** For higher education and quality schooling, one must go to Janakpur or other cities of Nepal. However, access to distant locations is extremely limited as they cannot afford the vehicle fare to travel daily. It is because many are dependent on wage labor. Only a few individuals have managed to reach higher education (graduate level); one in India, and one in Bangladesh.
- **Impact:** Access to education is unequal as only limited people can afford the expenses for higher education.

10.6 Access to Natural Resources

The tradition of collecting firewood, grass, and seasonal fruits such as mangoes and jamun (black plums) from nearby orchards and land is still practiced. Although the community utilizes resources like firewood, grass, and fruits, they do not have equal access to them. The cultivable land and orchards surrounding

the settlement are entirely owned by other castes and communities (such as Yadavs or Mandals). Since the Khatbe community does not own land of their own for agriculture, they can only use others' land with permission (by working for them or as laborers) or, at times, secretly. The nearby forest and open land are also very limited, further restricting their access which compels them to buy gas cylinders.

10.7. Access to Government Programs and Budgets

In the past five years, Khatbe Tole has received some government support for infrastructure and development, but its scale and impact remain limited. Development works such as a community building, tube wells, temples, and road paving have been carried out, but the available budget and resources do not match the community's actual needs and problems. Although some resources have been allocated for tube wells, the community building, and religious structures, they are insufficient and have not reached all households or members equally.

The limited resources provided have been more focused on physical infrastructure (such as temples and roads) rather than contributing to education, health, or livelihoods. While the social security allowance system has provided some relief, it is still inadequate to meet the real needs of the elderly, disabled, or children. Most of the community people struggle to afford good health services and education as they hardly manage daily household expenses. Nevertheless, it has been a significant support for the community.

11. VISIONING EXERCISE (PAST, PRESENT, AND FUTURE)

The visioning exercise was conducted through the community-led approach, ensuring that the insights gathered are rooted in the lived experiences and collective voice of the people. This report analyzes the state of the community over the past 20 years, their current situation, and future projections. It examines the community's social, economic, cultural, health, education, infrastructure, and rights status based on historical development trends.

11.1 Past Scenario (Around 20 Years Ago)

Twenty years ago, the Khatbe community was impoverished and insecure. Families had lived on trust (Guthi Mohi) land for generations and did not own any land themselves. Having the legal ownership of the land belonging to trusts was difficult. Homes were basic and mostly just symbolic as they had no proper walls and roofs. Small, open houses with thatched roofs, lacking bamboo or proper support, were common.

Daily wages were extremely low; the compensation was mostly made in kind, not in cash; each family received only about 2 kgs of rice as payment. Their caste identity made it difficult for them to secure work. Men migrated for short duration about 1-2 months to other districts like Morang for work, earning just 2 'manna' (a traditional system of measuring crops where 1 manna of rice is equivalent to 0.45 kg) of grain (maize, millet, or local rice), sufficient only for a few days. Women and children worked in others' fields harvesting rice, wheat, and potatoes to survive.

Food scarcity was severe. Adults often ate only after feeding children. Rice received from landowners was insufficient; it was mixed with excess water to make porridge or thin gruel. Leftover grains discarded by others were collected, pounded, and made into bread or porridge. Occasionally, rice was eaten with salt and chili, or seasonal fruits such as mangoes and jamun (black plums), and leftover grains from others' fields were collected to survive.

Community infrastructure was extremely limited. A public well existed near the village, but water was available only on a rotational basis. There were no roads or electricity. Kerosene from India was used for energy. Clothing was scarce; residents wore patched old clothes from landlords. Most children were partially clothed or even naked. During winter, only a few mats were available for warmth, and

deaths from cold exposure were reported.

Health-wise, diseases such as diarrhea, cholera, leprosy, and elephantiasis were common. Most people did not possess citizenship, thereby, they were not eligible to participate in the electoral process - indicates their exclusion in political spheres. Only one government school up to grade 5 existed. Most children attended school only up to grades 1–2 before going to work in nearby brick kilns. No one had achieved higher education, employment, or foreign work. A few families started sending children to school, but usually only sons.

11.2 Present Scenario

Compared to the past, some improvements have been observed in the Khatbe community. Currently, 17 houses out of 28 houses have bamboo roofs, while others are roofed with asbestos over bricks. Feudal practices such as Harawa-Charawa (bonded labor) have been reduced. Residents have found work outside their immediate landlords (Sahu-Mahajan) and daily wages have increased to the equivalent of approximately 11 kg of rice per day, or 500-600 NPR (3.5-4.2 USD).

Despite these improvements, the Khatbe community still does not legally own the tenancy land (Mohi land) they inhabit. Although laws exist to provide land for housing and agriculture to landless Dalits, the community remains excluded from these opportunities as there is no proper implication of existing laws, and politicians often ignore their circumstances. All households have submitted applications provisioned by the Government of Nepal for landless tillers to provide land for housing. The nature of bonded labor has changed slightly, allowing some limited independence, but modern forms of exploitation and discrimination persist. Landowners still exploit labor under the condition of granting only 2 kattha (0.067 Hectares) of land per year and providing daily 11 kg of rice. While some restrictions have loosened compared to the past, invisible barriers remain, such as inability to leave the landlord's work freely without the landlord's consent, or landlord's restrictions on seeking other employment or going abroad. Landlords often impose their authority on decision making of the workers and won't let anyone go against their will.

In terms of infrastructure, 12 households currently access water through shared or community taps, while others rely on taps within their own courtyards. Roads and electricity have been introduced in this community. Since the landless families do not have land ownership certificates, they must deposit NPR 7,500 (52.01 USD) as collateral, instead, to access electric facilities. Social and political access has improved slightly. Interaction with various social organizations and political parties has increased. Food security has also improved; most families now regularly obtain staple foods such as rice, bread, lentils, and vegetables. Women are now able to go out shopping. Clothing conditions have also improved; all residents now wear garments that fully cover their bodies as needed.

11.3 Future Scenario

The community envisions a future where fundamental rights are fully ensured. They aspire to have secure housing with their own land and homes, obtain official land ownership certificates, and live in permanent houses with all necessary facilities. They also hope for the complete abolition of the Harawa-Charawa system—not just in policy but in practice—allowing them to work their own fields independently.

In terms of education, the community expects that all school going age children will have access to schooling, producing skilled human resources, with easy access to both schools and markets. In terms of political rights, the community aims to actively contest in elections and eventually have representatives from their own community elected to public office.

Regarding health and sanitation, the primary priorities include functional health posts with modern equipment and experienced professionals, access to toilets in every household, and clean drinking water.

The extreme poverty and marginalization observed in the Mahara community is not the result of a single cause but a complex cycle of multi-dimensional problems. These include interconnected factors such as education, health, livelihoods, financial access, landlessness, social discrimination, and caste identity. Addressing only one area of intervention is insufficient; rather, integrated and multi-faceted efforts are required.

12. CONCLUSION AND RECOMMENDATIONS

12.1. Analytical Review of Conclusions and Suggestions

The poverty and marginalization observed in the Khatbe community are not the result of a single cause but rather a complex cycle of multidimensional problems. Within this cycle, factors such as education, health, livelihood, financial access, landlessness, social discrimination, and caste identity are deeply interconnected. Addressing this situation cannot be achieved through intervention in only one area; instead, an integrated and multi-sectoral approach is required.

12.2. Immediate and Long-Term Plans for the Khatbe Community

12.2.1. Ensuring the rights of the landless

- Provide land for housing and agriculture to landless Khatbe families as per the constitutional provisions of Article 40 (5)¹⁶. For this, coordination must be undertaken with the Land Issue Resolution Commission and the local government to expedite and ensure transparency in the process of distributing land ownership certificates.
- Although settlement data has been collected, the process has not moved forward; therefore, procedures such as issuing nissa (land record documents provided before ownership certificate) should be carried out as soon as possible so that land ownership certificates can be provided. When providing land to landless Dalits for agriculture and housing, the maximum available land within the limits should be allocated.

12.2.2. Resolution of citizenship-related issues

- For people without citizenship, the identity of being a Nepali citizen should be determined based on ward recommendation (muchulka) and a temporary certificate should be provided for receiving government services.
- The process of obtaining citizenship for Dalits and people from extremely marginalized communities should be facilitated in an accessible

12.2.3. Access to Social Security

- Skill-based training, grant programs, livelihood assistance, and employment creation for the Khatbe population should be provided.

¹⁶ The State shall, according to law, make housing arrangements for Dalits who do not have housing of their own.

Available at: https://www.constituteproject.org/constitution/Nepal_2015#s339

12.2.4 Participation in Planning and Budget Assurance

- The meaningful participation of the Khatbe community at the local level (community and ward) budget and plan formulation should be made mandatory.
- Mandatory budget allocation should be made for capacity development, skill development, livelihood support, and necessary infrastructure development for women in the community.

12.2.5. Simplicity in information access and public services

- Arrangements should be made to ensure that information about government services, programs, and plans reaches the community (through notice boards, mobile services, local radio).
- While providing services and facilities from government offices, arrangements should be made to treat service recipients with respect and to provide services in a simple and easy manner.

12.2.6. Awareness and accountability to prevent discrimination and prejudice

- Awareness campaigns should be conducted to end child marriage, untouchability, violence against women, and discrimination. Strict implementation of laws should be undertaken for those who engage in such illegal activities.

12.2.7. Free and quality education

- Incentive programs should be implemented to provide free and quality education to children from this community.
- Various programs should be implemented to increase school enrollment rates by providing free educational materials, uniforms, and scholarships to school-age children and to ensure that those enrolled continue their education.

12.2.8. Transparency and accountability

- Plans, expenditures, and public service delivery conducted through local levels should be made transparent. In addition, actions should be taken responsibly to ensure the rights of all citizens without prejudice or bias.

12.2.9. Ensuring the right to food

- To ensure the right of every citizen to food, ration cards should be provided until livelihood arrangements are made. Families at risk of food insecurity should be identified and the right to adequate and nutritional food should be addressed. In addition, food items should be distributed immediately as relief in times of disaster.
- Private, government and institutional cultivable land which is barren should be identified and provided to the Khatbe community at a low rental rate for a period of at least 5 years.

12.2.10. Health care

- Compulsory health insurance should be provided targeting the Khatbe community.
- Health camps and nutritional programs should be conducted in the community targeting women and children.
- Mobile health services should be arranged for those who do not have access to health posts.

12.2.11. Debt relief program

- Families trapped in high interest rates should be identified and debt relief and financial counseling should be provided.
- Initiatives should be taken to waive interest rates for families who have been trapped in the cycle of debt and interest. Arrangements should also be made to provide loans at affordable interest rates for any enterprise or business activity.
- There must be a crackdown on loan sharks who are engaging in predatory loan practices.

12.2.12. Livelihood strengthening

- Women should be encouraged to start small businesses by providing skill development training (e.g. sewing, cutting, handicrafts etc).

12.2.13. Financial literacy and access

- Collaborate with microfinance institutions to form savings and loan groups, and make accessible loans available to the community at low interest rates.

12.2.14. Infrastructure development

- Clean drinking water, sanitation, and safe and disaster-resistant housing and toilets should be provided in the community.
- Community buildings should be constructed and open spaces should be utilized and managed by the community. Schools and health institutions should be set up nearby.



Community Self Reliance Centre (CSRC)

Tokha - 7, Dhapasi, Kathmandu

Phone.: 977 01 4960486

Email: landrights@csrcnepal.org