

LIVING ON THE MARGINS

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

Community Context Mapping & Analysis
of Paswan Tole

FORUM-ASIA

CSIC
आत्मनिर्भर केन्द्र



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

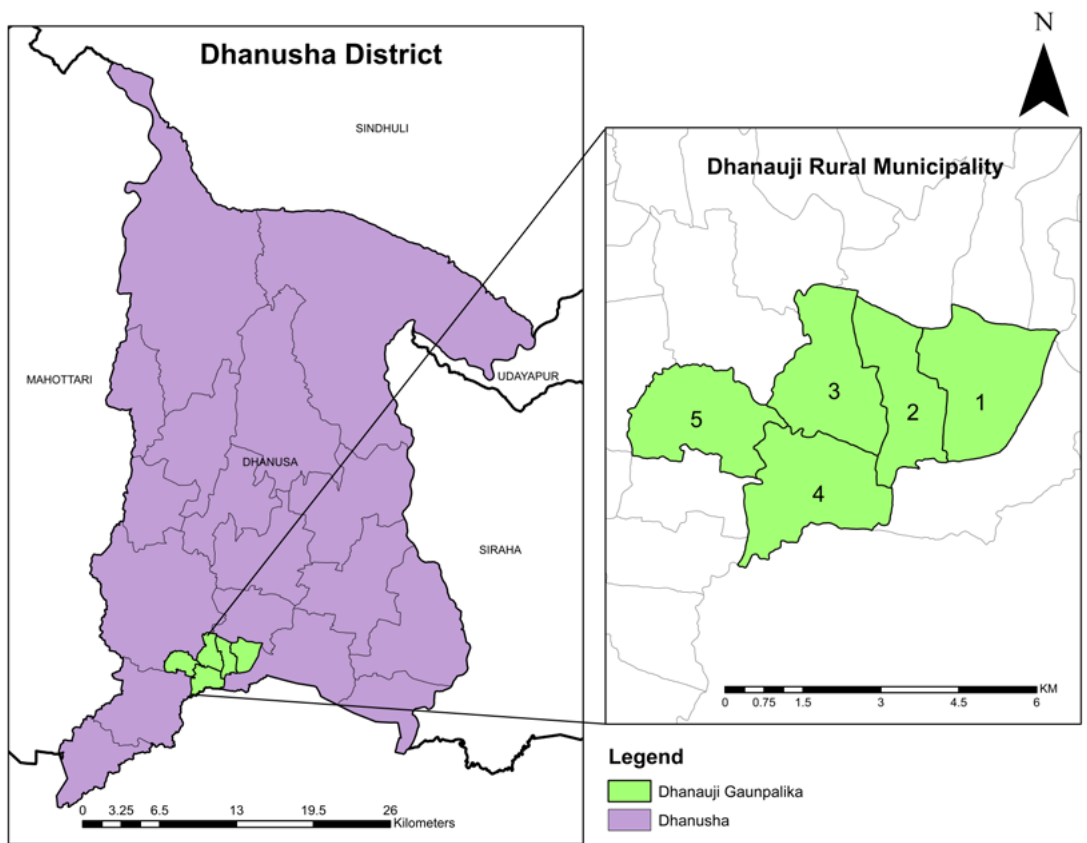


Figure 2: Ward-level Map of Dhanauji Rural Municipality, Dhanusha district: Source: CSRC

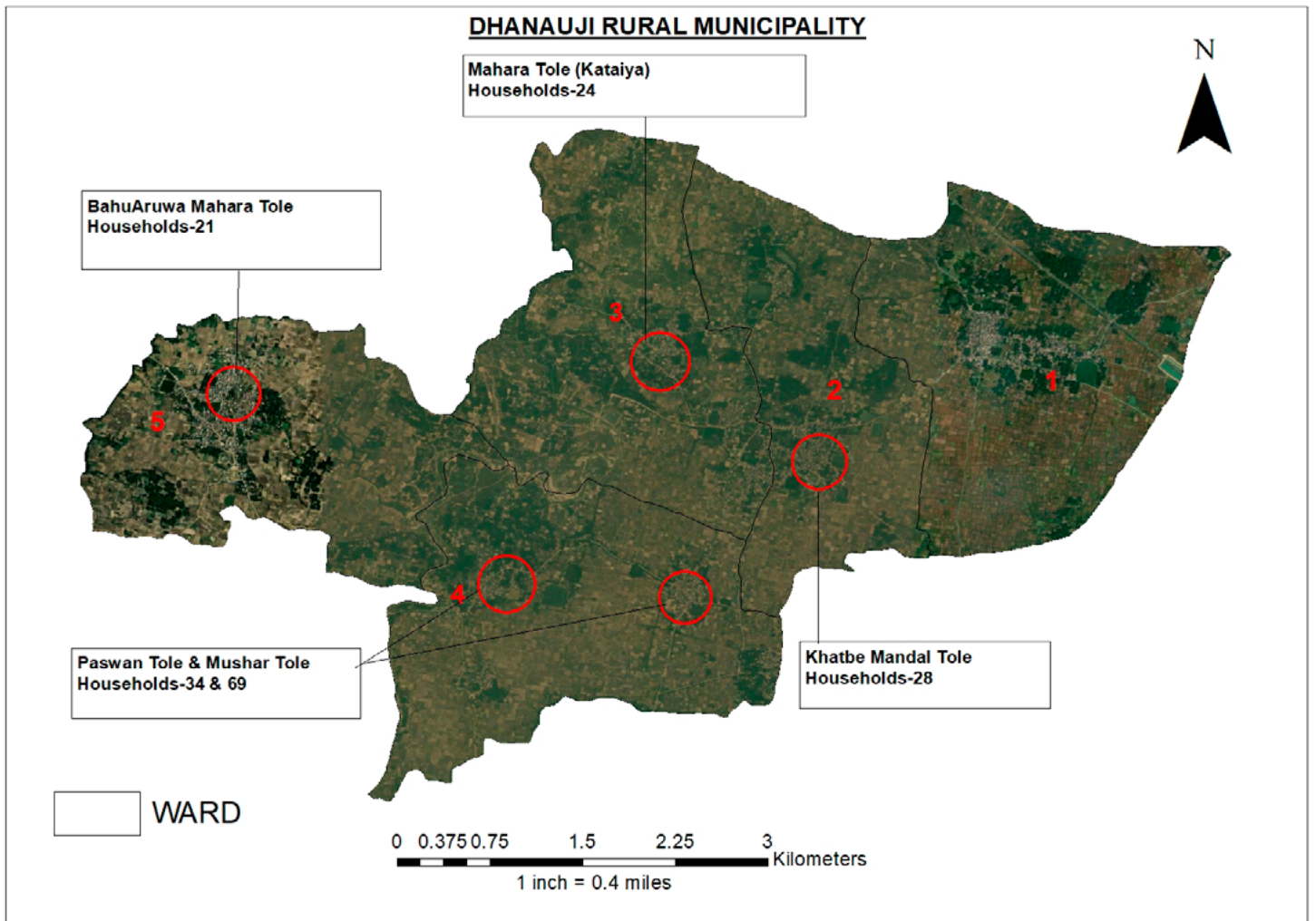


Figure 3: Satellite image showing total wards, households, and working communities: Source: CSRC

ACKNOWLEDGEMENTS

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1. INTRODUCTION

Dhanauji Rural Municipality is located in the south-eastern part of Dhanusha District in Madhesh Province. Situated approximately 10 kilometers from Janakpurdhham 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 - 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 experience economic deprivation, social ostracization, and persistent discrimination in public spaces, education, employment, and political participation¹. Historically marginalized under Nepal's monarchy and subsequent political systems, they continue to face barriers in exercising fundamental rights guaranteed by the state.

Scholars have documented the restrictions imposed on Dalits, including denial of access to public amenities, limited economic opportunities, and state neglect². The challenges faced include:

1 Dol Raj Kafle, Dhakaram Sapkota, and Tej Bahadur KC, "Social Dynamics of Dalits in Nepal: Historical Development of Untouchability and Exploitation," *Social Science and Humanities Journal* 9, no. 1 (2025), <https://doi.org/10.18535/sshj.v9i01.1587>

2 Nandan Shrestha, "Discrimination and Inequality among Dalits in Nepal," *International Journal of Recent Innovations in Academic Research* 7, no. 1 (2023): 38–43, <https://www.ijriar.com>.

- 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

Madhesi Dalits face additional disadvantages due to a history of denial of citizenship, limited documentation, and significantly high landlessness.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.

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 landless and informal settlers. • Provide land to all landless for housing and agriculture | <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. | <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. |

³ Yash Ghai and Jill Cottrell, “Constitution-making in Nepal,” Asian Journal of Comparative Law 3, no. 1 (2008): 1–45

⁴ Article 29, Constitution of Nepal (2015)

⁵ Ibid, Article 43 (3)

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

| | | |
|--|---|--|
| <ul style="list-style-type: none"> 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"> 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"> 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 agricultural 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 |

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.

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

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 grounded solutions.

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 Paswan Tole 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.

6. COMMUNITY CONTEXT MAPPING AND ANALYSIS OF PASWAN 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 is about 10 kilometers from the center of Janakpur sub-metropolitan city. Its total area is 22 square kilometers. According to the 2021 (2078 BS)⁸ census, the rural municipality has a total population of 29,278 in 5,907 households. This rural municipality has 5 wards. Dhanauji Rural Municipality is considered to have the 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 Bahuarwa (Mahara Tole)⁹, including its

⁸ Bikram Sambat is the national calendar followed in Nepal. Nepal Sambat, available at: <https://www.nepalsambat.com/nepal-sambat/>

⁹ Tole (a terminology commonly used in Nepal which refers to a neighborhood/community)

history, social, economic, cultural conditions, social structure, access to services, and land ownership. 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, which was an opportunity for the organization to have a closer look at the challenges faced by Dalit communities in the province. 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 initiative, five different communities of the Municipality were selected as the base of this study.

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.

6.2. Introduction of Paswan Tole

Paswan Tole¹¹ is a settlement located amidst arable land. Most families here rely on agriculture for their livelihoods. The relationship between the community and the land is extremely close; their way of life depends on this soil, and the productivity of the land is directly tied to the labor and effort of the community. Living alongside a few Muslim families near the edge of a community pond, the Mahara community is locally referred to as 'Mahara Tole.' Thus, the settlement derives its name based on caste identity.

However, most families in this settlement are landless, and even those who own land possess only small plots. Since the settlement is predominantly inhabited by Paswan¹² families, it does not have a separate official name and is identified based on the community's ethnic identity as "Paswan Tole."



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

11 Tole (a terminology commonly used in Nepal which refers to a neighborhood/community)

12 Paswan is the surname used by one of the Dalit groups in the Terai Region of Nepal. See here, Dol Raj Kafle, 'Terai Dalits' Social Status in Nepal: Struggles and Aspirations,' *NepJOL*, Vol. 6, (2023), <https://www.nepjol.info/index.php/shikshyasandesh/article/view/63090/47682>

6.2.1 Household Information

| 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 |
| 10 | 16 | 29 | 28 | 38 | 38 | 10 | 8 | 3 | 4 | 0 | 0 | 1 | 0 |

This settlement consists of a total of 34 households, with 185 residents. Among them, 26 are children under five years old, 7 are elderly people over 60 years, and 1 male resident has a disability.

The settlement is located in Dhanauji Rural Municipality–4, Dhanusha District. Most families here rely primarily on agriculture and daily wage labor for their livelihoods. Despite various hardships and challenges, the community has remained continuously engaged in farming. However, every year, droughts, unseasonal rainfall, and other natural hazards affect the community.

At one end of the settlement are the Sahalesh and Vishwakarma temples, while at the other end stands the Laxmi Temple. These temples serve not only as religious sites but also as community spaces where residents share their sorrows, pray, and find emotional relief.

To the east of the settlement, near the Laxmi Temple, there is a large tree and a nearby community club house. The club house hosts community meetings, weddings, baby weaning ceremonies (where babies are introduced to solid food for the first time), and other social events. However, since such events are often conducted with borrowed funds, the debt burden places long-term strain on the families in the community.

A pond near the settlement, which collects rainwater, serves as a vital source for the community and symbolizes hope and vitality for its residents.

6.2.2. Historical Analysis of Paswan Settlement

Paswan Tole is located in Dhanauji Rural Municipality-4, Dhanusha District, and its settlement history is believed to have begun approximately 150 years ago. Initially, only seven Paswan families resided here. They migrated to this location due to insufficient land and overcrowding as well as various other challenges related to employment, food and water resources that were limited in their previous settlements. Later, between 1998 and 2003 (2055–2060 BS)¹³, families from neighboring villages such as Jaleshwar and Basta also relocated here. The land currently inhabited by the community falls under the village block land, and it has been five years since it was officially surveyed under village block land.¹⁴

Although the population was initially small, it has grown significantly over time. Most households in the settlement do not own land, and even families with land have acquired only small parcels by engaging in labor in India or by selling cattle, grains and vegetables. The land they own is mostly limited to residential purposes, and there is no land available for farming. The village is divided along ethnic lines, including Musahar Tole, Yadav Tole, Mahara Tole, and Paswan Tole. Although land around the settlement is owned by wealthier communities such as the landlords (locally referred to as Sahu), a significant number of the Paswan families remain landless.

13 B.S - Refers to Nepali calendar year Bikram Sambat. This is the official calendar used in Nepal for cultural, religious and administrative purposes. Nepal Sambat, available at: <https://www.nepalsambat.com/nepal-sambat/>

14 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, 'Reflection 2020,' <https://csrcnepal.org/wp-content/uploads/2021/03/Reflections-2020.pdf>

In the past, most members of the Paswan community were forced to work as Harawa-Charawa¹⁵ (sharecroppers/bonded labour) for the Sahu households. Although this practice has been legally abolished, the community still largely depends on daily wage labor. Some have started cultivating land on a sharecropping (locally termed as adhiya/bataiya) basis, but the use of modern technology and tractors has reduced labor opportunities. Historically, workers were paid only 2.5 kg of rice per day, which made it very difficult for families to meet their basic food needs. Even today, the community is completely dependent on the market for food. Their staple foods include rice, potatoes, vegetables, soybeans, and lentils, while meat is typically consumed only once or twice a month.

In terms of education and employment, the community remains limited. Institutional engagement is very low. One man from the village has worked as an office assistant at the National Basic School in Bharariya (neighbouring village) for nearly two decades, while another works as a constable in the Nepal Police, currently at Janakpur. It takes about 20-30 minutes for the community members to reach the school, market and the municipality office.

Socially, most individuals have citizenship, but there are some who are still not able to access birth certificates, marriage registration certificate, or citizenship card because of child marriage and early childbirth. Child marriage remains prevalent, with daughters marrying at 16-17 years and sons at 20-22 years, which hampers their education, health and mental well-being. Due to this practice, the marriage certificates of couples are often registered after many years. As a result of this, early childbirth remains unregistered until the parents reach adulthood and are able to register their marriage and subsequently, their children.

This also limits their access to social protection schemes and services. In previous generations, women were not allowed to work outside due to social norms; though there has been some progress today, women's movement remain largely bound by social and familial restrictions.

The community's life is closely tied to traditional resources such as firewood (locally referred to as dawra), fodder, water, mangoes, jamun (black plums), and grass. However, climate change has increasingly impacted their lives in recent years. Floods, excessive rainfall, drought, and heat-waves have affected their daily lives. Water sources have dried up, and agricultural production has decreased, adding further hardships.

Historically, the Paswan community were beaten up and imprisoned for raising their voices against landlords. The community still remembers the oppressive physical and psychological exploitation that landlords were engaged in 15-20 years ago. However, in recent years, the community has experienced some change in the way they are treated, which is a relief for them.

In the past five years, some structural improvements have taken place. The rural municipality has provided approximately NPR. 10,00,000 (7,087.97 USD) in grants to construct an additional temple. With increasing households and population, basic infrastructures like tube wells, roads, and community buildings in the settlement have gradually improved.

Overall, the Paswan community continues to face challenges such as economic weakness, landlessness, limited infrastructure, social restrictions, and climate change impacts. Nevertheless, basic improvements and increased social awareness indicate some positive change. Yet, resolving the issue of landlessness remains essential for the community's development and empowerment.

15 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://csrncnepal.org/wp-content/uploads/2019/08/HarwaCharwa_brochure_Eng.pdf

6.3. Social and Political Access

6.3.1. Relationship with Local Governments

The community's access to the nearby ward office and the relatively farther rural municipality office is limited. Even when they go to these offices for basic government services such as birth registration, citizenship and marriage certificates, they experience discrimination.

The registration and distribution of the documents in government offices are often delayed. The community does not receive information about whether any targeted programs are being run for the Paswan community from the ward or rural municipality, what they are, or how they function, and therefore, they have no access to them.

6.3.2. Role of Political Parties

The Paswan community remains distant from political processes. They are not organized in any committee of political parties and are not part of government parties. During elections, party representatives come to ask for votes and give assurances of support, but once the elections are over, they do not return.

The people of the Mahara community remain distant from the political process. They are not organized in any political party committees. During election periods, party representatives come to ask for votes and promise support. However, once the election is over, they do not return.

6.3.3. Relationship with Social Organizations

No one from the settlement is affiliated with any social organization. As a result, the collective voice of the community is weak. Although there is a Harawa-Charawa organization, it is inactive. It is because they do not have access to resources and support from governmental and non-governmental organizations. Additionally, they most often engage in wage for livelihood, there is a lack of leadership to strengthen the organization.

People of this community are often looked at with contempt by other communities. For many years, they have faced social exclusion by those classified as upper caste people. The exclusion of Dalit communities is rooted in the resistance of affluent landlords and upper-caste groups to Dalits' upward mobility, as such progress would disrupt caste hierarchies and undermine their social dominance. As a result, members of the community lack the confidence to integrate into mainstream society.

6.3.4. Relationship with Other Communities

People from other higher caste communities tend to look down upon this community because of the historical perceptions associated with their caste. The Paswan community has been socially excluded for many years. As a result, the people of this settlement lack self-confidence and are unable to integrate into the mainstream of society.

6.4. Analysis of Livelihoods and Access to Basic Services

6.4.1. Condition of Houses and Available Facilities

Type of Houses

| Permanent | Semi-permanent | Temporary | Others |
|-----------|----------------|-----------|--------|
| 6 | 4 | 24 | 0 |

Sources of Drinking Water

| Own Tubewell | Neighbor's Tubewell | Community Tubewell/Tap | Well | Others |
|--------------|---------------------|------------------------|------|--------|
| 26 | 4 | 4 | 0 | 0 |

Main Cooking Fuel

| Firewood | Cow Dung Cakes | Kerosene | Gas | Biogas | Electricity |
|----------|----------------|----------|-----|--------|-------------|
| 33 | 1 | 0 | 0 | 0 | 0 |

Source of Light

| Kerosene | Electricity | Biogas | Solar Energy | Others |
|----------|-------------|--------|--------------|--------|
| 0 | 34 | 0 | 0 | 0 |

Toilets

| Available | Not Available |
|-----------|---------------|
| 8 | 26 |

This study is based on the details of 34 households. Among them, 24 families live in temporary huts or shelters, 4 families live in semi-permanent shelters, and 6 families live in permanent houses. In terms of access to safe drinking water, almost every household has its own tube well. Out of 34 households, 26 have their own tube well, 4 use neighbor's tube wells, and 4 rely on a community tube well.

In the settlement, 8 households have temporary pit latrine toilets which are made by digging a hole into the ground that collects human waste, while 26 households use open spaces or bushes around the settlement as toilets.

6.5 Land Ownership Status

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 refers to the total households with land ownership certificates. 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 the Government of Nepal. Similarly, public land refers to the land allocated for public use like roads, schools, forests, temples, and other public infrastructure. Guthi (referred to a religious trust) land refers to land donated for religious purposes, cultural or social purposes which is registered under an Guthi.

6.5.1 Conditions and Ownership of Residential Land

| Type of Land | Registered in own/ Family's name | Land in women's name | Village block |
|--------------|--------------------------------------|---------------------------------------|-------------------------------------|
| House-holds | 21 | 4 | 13 |
| Area | 16 kattha 101 dhur (0.71 Hectare) | 6 katthas 16 dhur (0.047 Hectares) | 2 kattha 62 dhur (0.16 Hectares) |

The land ownership situation for housing in the Paswan settlement is mixed. Thirteen families live on village block land, while 21 families have small plots registered in their own names for residential purposes. However, this land is not ancestral property, and was purchased later. The ability to secure even a small amount of land for housing is considered an important achievement by the settlement's residents.

Despite this, the community does not possess productive or arable land, which keeps the basis of their livelihood limited and weak. Land has also been registered in women's names in four instances. The majority of the land which is registered under women's names is because they receive some tax benefits (25-50%)¹⁶, and mostly because the men of the families are abroad and cannot be present for the land ownership certificate. Four women from different families hold land ownership, while some hold it individually, totaling approximately 6 kattha 16 dhur (0.047 Hectares). This can be seen as a sign of change and growing awareness. The women in the community were positive in this regard of land ownership, which empowers them with economic authority, decision-making, social-status and promotes gender equality.

Even though they have been able to secure some land for housing, the lack of cultivable land means that the Paswan community continues to struggle with landlessness.

6.5.2. Agricultural Land Access and Ownership

| Mode of Tenure / Type | Mohi (Tenant) | Bataiya (Sharecropping) | Thekka (Lease) |
|------------------------|-----------------------------|---|----------------|
| Families | 1 | 6 | 0 |
| Years of Tenure | 15 years | 2–5 years | 0 |
| Area | 5 katthas (0.1016 Hectares) | 3 bighas – 10 katthas (2.3704 Hectares) | 0 |

Most families in the Paswan settlement rely on agriculture for their livelihood. However, since they do not have their own cultivable land, they are forced to use others' land under various arrangements. Currently, one family is farming as a tenant at will, while six families are engaged in Bataiyaa (sharecropping). These families have been farming in this way for the past 2 to 5 years. The Mohi family cultivates about 5 kattha (0.1016 Hectares)¹⁷ of land, while the Bataiyaa families cultivate between 3 bigha to 10 kattha (2.3704 Hectares).

Although sharecropping or contracted farming helps ensure a minimum supply of food, it is still insufficient. For most families in the community, securing enough food remains a major challenge. In recent years, droughts, floods, and other natural disasters have caused significant reductions in crop yield, making daily life increasingly difficult. These disasters have also damaged livestock, further increasing the insecurity of livelihoods.

¹⁶ International Organisation for Migration, 'Securing Women's Land and Property Rights in Nepal' (2016), available at: <https://www.iom.int/news/securing-womens-land-and-property-rights-nepal>

¹⁷ Nepali Land Area Unit Converter, available at: <https://geonity.astroshah.com.np/tools/area-unit-conversion>

7. ROOT CAUSES OF EXTREME POVERTY IN THE PASWAN COMMUNITY: AN ANALYSIS

The poverty observed in the Paswan settlement is not the result of a single factor, but rather a deeply rooted structural issue resulting from multiple interrelated causes. Social discrimination, historical injustice, lack of opportunities, natural hazards, limited access to state services, and the long-term marginalization of the community have all played a significant role. These factors interconnect and reinforce each other, making poverty not just a temporary problem, but a cycle that has persisted for generations. This cycle makes it difficult for the community to improve their living standards and participate in mainstream society.

7.1. Landlessness

A total of 21 households own land ownership certificates in the communities for housing. However, most members of the settlement lack their own agricultural land; therefore, cannot engage in productive agricultural activities. This also limits their resources and capacity to invest in other occupations, businesses, or education. When analyzing various problems such as poverty, illiteracy, food insecurity, inadequate housing, and social inequality, agricultural landlessness emerges as the central factor. Because of this, community members are deprived of many opportunities and resources, which restricts their social and economic progress and automatically closes other doors to development.

7.2. Low Educational Level

| Category | Up to Grade 5 | Up to Grade 8 | SEE Passed | Up to Grade 12 (+2) | Bachelor's |
|----------|---------------|---------------|------------|---------------------|------------|
| Female | 13 | 14 | 5 | 0 | 0 |
| Male | 14 | 24 | 9 | 1 | 2 |

Only 14 people in the settlement have completed tenth standard (Secondary Education Examination level (locally referred to as SEE) (5 females and 9 males). One male has studied up to grade 12, while 2 males have studied up to the bachelor's level. At present, most of the children of school-going age are attending school, but some have dropped out due to economic reasons, child marriage, or to reduce household expenses. This has confined the community to low-paying, risky, and unstable employment.

7.3. Risky Agriculture and Livelihood

Even those engaged in sharecropping (bataiya) and leasehold farming face numerous challenges. There are no irrigation facilities. They are forced to bear all the expenses themselves—including fertilizers, seeds, and labor. Moreover, farming is entirely dependent on rainfall. The risks increase due to irregular rainfall, rainfall in off-season, rising temperatures, crop diseases and pests.

For people who sustain themselves solely by working as laborers in the agriculture sector, it has become increasingly difficult to find other employment opportunities as they lack particular skills and qualifications.

7.4. Food Insecurity and Market Dependence

Food Production and Availability

The study reveals that some of the households have their own production of crops yet they have to depend upon the market for food supplementation due to high demand.

| Production Status | No Production | Less than 3 Months | 3-6 Months | 6-9 Months | 9-12 Months | Surplus (12+ Months) |
|--------------------|---------------|--------------------|------------|------------|-------------|----------------------|
| Number of Families | 27 | 2 | 3 | 0 | 2 | 0 |

Management of Food Deficit

| Means of Coping | Purchase from Market | Borrow from Neighbors | Others |
|--------------------|----------------------|-----------------------|--------|
| Number of Families | 34 | 0 | 0 |

Among the seven families engaged in farming, for five of them, food production lasts for a maximum of 3-6 months. For 2 families, production covers up to one year. Families without access to farmland are entirely dependent on daily wage labor and casual work. Thus, food consumption in almost all households is heavily dependent on the market.

On average, each household spends more than NPR 5,000 (35.44 USD) per month on food. In special circumstances, they are forced to take loans from local money lenders at high interest rates just to fill their stomachs. Pregnant women, new mothers, patients, and elderly people are particularly deprived of the necessary nutritious and balanced diet.

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

7.5.1. Occupation and Employment Status

| Employment Type | Farmers | | Foreign Employment | | Wage Labor | |
|------------------|---------|------|--------------------|------|------------|------|
| | Female | Male | Female | Male | Female | Male |
| Number of People | 7 | 4 | 0 | 20 | 10 | 19 |

People in this settlement are almost entirely dependent on wage labor. Although 11 people are engaged in agriculture, it is insufficient to sustain their families. Twenty people from the settlement are employed abroad: 13 men from 13 families in India, and 7 men from 7 families in Gulf countries. Most of them are engaged in hard physical labor as they rarely get a chance to acquire good qualifications or specific skills. They often get low-paying and physically demanding jobs in construction, factories, and warehouses.

7.5.2. Exploitative and Informal Loans with High Interest Rates

Loan Details

| Purpose of Loan | Families Taking Loan | Loan Amount (NPR) | Interest Rate | Source |
|------------------------|----------------------|---------------------------|---------------|------------------------------|
| For Foreign Employment | 4 | 1,500,000 (10,434.33 USD) | 36% per annum | Individual/Local Moneylender |
| Household Expenses | 25 | 7,950,000 (55,301.96 USD) | 36% per annum | Individual/Local Moneylender |

Alarming, 29 out of the 34 families have taken some type of loan. No one in the settlement is affiliated with a bank, cooperative or microfinance institution. Most families borrow money from a local moneylender (locally referred to as sahu) or any other individuals for household expenses or foreign employment. The interest rate is typically 36%, which is much higher than a bank's rate. Loan amounts range from NPR 100,000 (708.80 USD) to 800,000 (5,760.38 USD).

Although loans from banks and financial institutions are cheaper, the community is largely unable to access them as banks demand collateral or creditworthiness (salary/income) for lending out loans. Financial stability is very low. A large portion of the little income earned through foreign employment or wage labor goes toward paying high-interest loans, leaving almost nothing for savings, food, education, or healthcare.

7.5.3. Child Labor and the Pressure of Dependent Population

The issue of child labor still persists in the Paswan settlement. Two children in the settlement are directly engaged in wage labor in hotels, while many others are forced to support family livelihoods. Due to economic hardship and deprivation, families feel compelled to involve their children in work, which has a negative impact on their children's education, health, and overall development. Most often boys are involved in cattle herding and field ploughing work, whereas girls are involved in domestic work and crop harvesting. Additionally, the presence of a dependent population combined with low agricultural productivity and limited engagement in economic activities increases the economic burden on families. When parents cannot earn sufficient income, they are forced to send children to work, which adversely affects the long-term development of the community and the future of its children. In this way, child labor and dependent population pressure make the social and economic situation of the Paswan community even more challenging.

7.5.4. Unequal Impact During Disasters

Poor and marginalized communities are most at risk during disasters due to lack of capacity, skills, resources, unsafe housing, weak infrastructure, and limited awareness. During disasters they cannot involve themselves in income generating activities, which forces them to rely on their savings and stocked grains in the short term, eventually compelling them to cut off their food consumption. Within these communities, women, pregnant and lactating mothers, children, persons with disabilities, and elderly people are particularly affected. In such cases, women and children are forced to cut back on food, as during calamities and disasters, there is no source of income and access to markets for foods, which negatively impacts their nutrition and health.

7.5.5 Health and Nutrition Issues

The first direct impact of disasters is seen in food security. Women and children suffer from malnutrition due to a lack of essential nutrients. In case of disasters, as a result of cultural norms, women are obliged to feed their children and men of the family first because of traditional patriarchal hierarchies. Poor sanitation, limited access to medical care, high risk of infections which further exacerbate health problems in the community.

7.5.6 Caste-based Untouchability and Discrimination

Untouchability and caste-based discrimination are still prominent in the Paswan settlement. Other communities continue to view the Paswan community as a lower caste. This deeply affects the daily life of settlement members. Even today, Paswan community members are often denied access to public places such as temples, public water taps, or tea shops. This discrimination and inequality in accessing even basic facilities signals a broader effort to maintain the status quo of the Paswan community as marginalized, and preserve existing social hierarchies and control over them through debts.

Inequality also persists in inter-community relations. Settlement members are not fully able to enter marital alliances or participate in social events with other communities. This limits their social networks and interactions, preventing the community from fully engaging with mainstream society. The lack of social unity and equality has also negatively impacted the community's self-confidence, creating long-term obstacles to their social and economic progress.

8. POWER ANALYSIS

During the power analysis exercise, stakeholders were identified specifically in relation to resolving land issues. The community recognized the following as key stakeholders: the Ward Office, Police Post, Schools, Health Posts, District Administration Office, Community Self-Reliance Center, Rural Municipality Chief, Political Parties, Banks, Land Survey Office, and the Federal Parliament Member (Julie Mahaseth).

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.

8.1 Power Ranking of Stakeholders

| | | | | | |
|--------------------|---|-----------------|----------------|---|-----------------------|
| High | District Administration Office, Rural Municipality, Political Parties, Survey Department, Provincial Government | | | Federal Parliament Member (Julie Mahaseth), Ward Office | Police Station |
| Medium | | Health Post | | | School |
| Low | | | | CSRC | |
| Power Scale | Fully Negative | Negative | Neutral | Positive | Fully Positive |

According to the analysis, the power and relationship of stakeholders with the community exist at different levels. At the higher level are the District Administration Office, Survey/Mapping Branch, Rural Municipality, Political Parties, Provincial Government, and Federal Members of Parliament. At the medium level are the health posts and schools, while at the lower level is CSRC.

Discussions indicate that the closest relationship the community has is with the school and police post. Schools communicate often with parents whose children attend them, whereas the police station has been responsive and helpful to them. However, even with this proximity, the expected support from them is limited. Relationships with other stakeholders gradually become more distant. The relationship with the Federal MP, CSRC and Ward Office is positive.

On the other hand, banks, health posts, District Administration Office, Rural Municipality Chief, and political parties are powerful stakeholders, but their relationship with the community is negative and they remain distant from the community.

From this analysis, it is clear that stakeholders with more power are distant from the community, while those closer to the community have weaker power. Even among the closer stakeholders, the community has not been able to gain significant support or benefits. This clearly shows that the community's access and influence in resolving land-related issues is limited.

10. MOBILITY ANALYSIS OF PASWAN TOLE

10.1. Employment and Economic Dynamics

- Local Employment/Occupation: Most people are engaged in agricultural labor, grains and vegetable trade, and daily wage labor such as building sites, roads, construction sites and provide driving services in their own community and different parts of Nepal (Dhanauji, Bahuarwa, Janakpur, and Kathmandu).
- Employment in Neighboring Countries: In recent years, it has become common to go to various states in India (e.g., Chennai) for general labor work, to become a security guard and get employed as hotel staff.
- Foreign Employment: A few individuals have also started going to countries like Qatar, Kuwait, Saudi Arabia, and the UAE for employment. Most of them are engaged in physically demanding work such as working in construction sites, warehouses and road building.

10.2. Market Access

For local food and daily necessities, people go to Bahuarwa, Dhanauji, and Janakpur markets. Bahuarwa and Dhanauji Bazaar are the closest markets which are around 2.5 km from the community, whereas Janakpur is around 10 km far from the community.

People also go to the border because goods are cheaper across the Indian border in Harna, which is 4.5 km far from the community, and Jayanagar which is around 38 km far from the community.

Impact: Even though markets are nearby, price and access inequality exists. People are forced to travel long distances, especially for cheaper food and consumer goods.

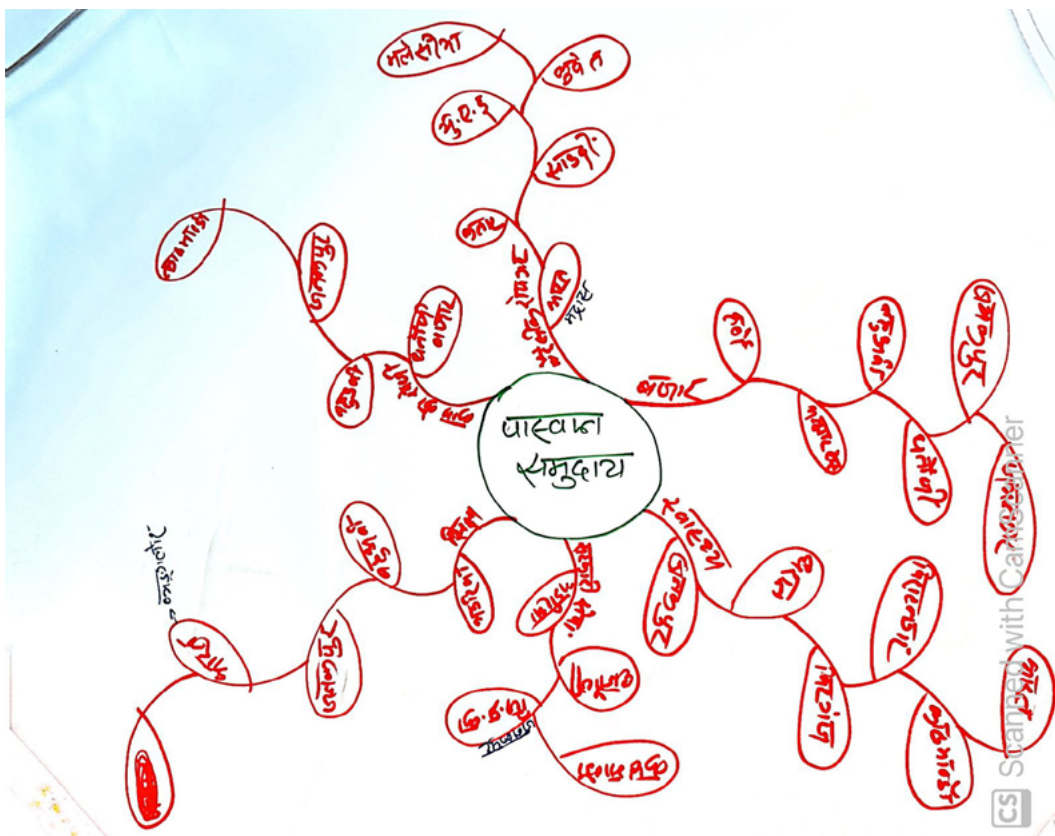


Figure 5: A Drawing of Access to Markets for Paswan Tole

10.3. Access to Health Services

- **Local Health Post:** There is a health post in Dhanauji, but medicines and services are limited and the community members only receive basic medicines such as paracetamol and antibiotics, and are often referred to go to Janakpur for lab tests and other facilities. People often return without treatment due to lack of medicine and qualified doctors. They rarely attempt to go far due to lack of resources, so most treatments remain limited and dependent on faith
- **Distant Health Centers:** For treatment and specialized services such as cancer, tuberculosis and severe fracture cases, they are referred to other hospitals outside Dhanauji. People must go to Janakpur (10 km), Dharan (192 km), Birgunj (170 km), Biratnagar (200 km), Kathmandu (228 km), and even Patna or Darbhanga (196 km) in India. Due to financial constraints, very few can afford to travel for treatment.
- **Impact:** Unequal access to healthcare, delayed treatment, and worsening health conditions.

10.4. Access to Government Services and Administration

- **Local Administration:** The Ward Office and Police Post are located in Bhaderiya (2.5 km). Dhanauji Rural Municipality is also nearby which is around 4.5 km from the community.
- **Other Administrative Services:** Courts, the Survey Office, Land Revenue Office, Electricity Office, and District Administration Office are all located in Janakpur. For foreign employment purposes, people are required to travel to Kathmandu.
- **Impact:** Although the distance is not very far, people rarely go to these offices as they do not feel like their voices will be heard or their demands will be fulfilled. They also reported having bad experiences in the past where they had to bribe the officers or their agents for registration or while requesting basic documents like citizenship certificates.

10.5. Access to Education

- **Primary/Secondary Education:** The community school is located in Bhaderiya which is 2km from the community.
- **Government and Private Schools:** One government school and two private schools are located in Bahuarwa which is 2.5 km far from the Paswan Tole. Most families cannot afford private school fees. Some children of school age still do not attend school.
- **Limitations:** For higher and quality education, one must go to Janakpur or other cities, but access for locals is extremely limited. Only two people have migrated to Janakpur and Kathmandu each. One person has been to Bengaluru, India for higher education.
- **Impact:** Unequal access to education.

10.6 Access to Natural Resources

In the Paswan community, the tradition of collecting seasonal fruits and resources such as daura (wild grass), fodder, mangoes, and jamun (black plum) is still prevalent. Although the community continues to use these resources, access is not equal. The arable land and orchards surrounding the settlement are entirely owned by other castes or communities (e.g., Yadav or Mandal).

Even for those Paswan families who own land, it is so limited that they can only use others' land or orchards with permission—either by working on it or as part of wage labor—or sometimes are compelled to use the land without asking for permission. Nearby forests and vacant land are also scarce, which severely restricts access to natural resources. This creates difficulties for fulfilling daily needs, livestock rearing, and collecting resources for household use.

10.7. Access to Government Programs and Budgets

Over the past five years, the Paswan settlement has received some government support for infrastructure and development activities, but the scale and impact have been limited. Projects like community buildings, tube wells, temples, and road paving have been implemented, but the available budget and resources do not fully meet the actual needs and problems of the settlement. The benefits from the resources have not reached all households or members equally.

Social security allowances have been received by those in the targeted age groups. However, the social security benefits have not adequately met the actual needs of the elderly, disabled, or children. -i53

21

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 Paswan community faced extreme poverty and insecurity. Because they lived on village block land for generations, families did not have any land of their own.

Their homes were minimal, often with straw roofs and bamboo walls, small and open, lacking proper rooms or privacy. Each family earned only about 2.5 kg of rice per day as wages for daily work. Women and children earned a livelihood by working in others' fields, harvesting rice, wheat, or potatoes. There was a severe shortage of food, and adults would eat only what remained after feeding their children.

Rice obtained from landlords was insufficient to cook properly, so they would make watery porridge or thin gruel. They also collected leftover grains from others, crushing them to make bread or juice. Occasionally, meals were just rice with salt and chili, or seasonal fruits like mango and jamun (black plum) were gathered from nearby lands to survive.

Community infrastructure was extremely limited. There were only three public wells, and everyone had to wait their turn. There were no roads or electricity, and kerosene imported from India was used as an energy source.

Due to a lack of clothing, people had to patch together old clothes from landlords or buy very cheap garments by exchanging small amounts of rice for money. Most children wore inadequate clothing, and many went partially clothed. During winter, houses only had thin mats for warmth, and deaths from cold were reported.

From a health perspective, diseases such as diarrhea, leprosy, and elephantiasis were widespread. Most people did not possess citizenship, thereby, they were not eligible to participate in the electoral processes, indicating their exclusion in political spheres. Access to education was extremely limited; schooling was rare. Those who did send children to school usually sent only boys, and only a very few children attended school regularly.

11.2 Present Scenario

Compared to the past, the Paswan community has seen some improvements. Some homes now have bamboo walls, while others have asbestos mixed cement tiles or brick roofs. The feudal practice of Harawa-Charawa has been abolished on paper. People have been able to seek work beyond landlords and local elites, and daily wage rates have increased to about 11 kg of rice per day, or NPR 500–600 (3.54-4.25 USD).

However, the community still does not legally own the village block land where they reside. Although laws exist to provide land to landless Dalits for housing [as per Article 40(5) of the Constitution]¹⁸, the Paswan community remains excluded from these opportunities due to lack of awareness. Most of the families own small plots of land. An official survey of the village block land was conducted five years ago with an objective to handover land ownership certificates to the community, but no steps have been taken to issue formal ownership documents.

Although some degree of freedom from bonded labor has occurred, modern forms of exploitation and discrimination still exist. Even today, labor is extracted from the community under problematic conditions such as providing 2 kattha (0.067 Hectares) of land once a year in exchange for 11 kg of rice. Invisible restrictions remain such as being unable to leave landlord work freely or seek other employment without their permission.

Infrastructure has seen some improvements. Water distribution is more equitable, and roads and electricity have reached the community. However, electricity is often unregulated and requires a security deposit of NPR 7,500 (52.01 USD) due to lack of proper entitlements.

There has been some progress in terms of socio-political access. Contact with various organizations and political parties has increased. Food security has improved a little, with most families able to access staple foods such as rice, bread, lentils, and vegetables. Women can go out shopping, and clothing conditions have improved, with everyone now having access to adequate clothing as needed. However, citizenship issues remain unresolved for those who get married and have children before reaching adulthood.

There has been a slight increase in work opportunities, including agricultural labor, planting, short-term daily wage labor, and some migration abroad. However, cases of exploitation abroad have also been reported. Whether working domestically or abroad, people still often do not receive proper wages. The total fees for the overall procedures for foreign employment and household expenses often requires taking high-interest loans, leaving most of their earnings consumed by debt.

Tuberculosis and other health problems persist. Natural disasters continue to damage property and reduce agricultural production. The community is affected by climate change, including extreme heat, cold, irregular rainfall, and drought.

Although progress is limited, some improvement is evident. Around 60–65 children from the settlement are currently studying up to grade 10.

11.3 Future Scenario

The community envisions securing basic rights in the future:

- Housing and Land: Safe housing, ownership of land and homes with proper documentation,

¹⁸ 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

and the actual abolition of bonded labor, allowing them to work on their own fields.

- **Education:** All school-age children will have access to education with easy access to schools and markets, producing skilled human resources.
- **Political Rights:** Active participation in elections, including the election of representatives from the community.
- **Health and Sanitation:** Easy access to health posts, toilets in every household, and clean drinking water.
- **Employment:** Local employment opportunities through workshops and skill-based training, access for women, fair wages, and the elimination of exploitative practices affecting children and women.
- **Social Change:** Eradication of child marriage, awareness on the impact of climate change, and training for disaster management.

Overall, the Paswan community has moved from extreme poverty and insecurity 20 years ago to some basic improvements today. However, structural inequalities, lack of land and housing ownership, limited employment, and gaps in health and rights still persist. Ensuring a rights-based and dignified future will require long-term strategic planning and responsible implementation by the state, local bodies, and other stakeholders.

12. CONCLUSION AND RECOMMENDATIONS

12.1. Analytical Review of Conclusions and Suggestions

The poverty and marginalization observed in the Paswan community are not the result of a single cause but rather a complex cycle of multidimensional problems. Factors such as education, health, livelihood, financial access, landlessness, social discrimination, and caste identity are deeply interconnected. Addressing poverty cannot be achieved through interventions in a single sector; rather, integrated and multi-sectoral efforts are required.

12.2. Immediate and Long-term Actions for Bahuarwa (Mahara Tole)

12.2.1. Ensuring Land Rights for the Landless

- Provide land for housing and agriculture to all landless families in accordance with constitutional provisions [Article 40(5) of the Constitution]¹⁹. Coordinate with the Land Issues Resolving Commission (LIRC) and local government to ensure a fast and transparent process for distributing land ownership certificates.
- Expedite pending processes such as distribution of surplus land to ensure landless Dalits receive land within the maximum allowed limits for agriculture and housing.

¹⁹ The State shall, according to law, provide land to landless Dalits for one time. Available at: https://www.constituteproject.org/constitution/Nepal_2015#s339

12.2.2. Resolving Citizenship Issues

- Provide temporary certificates to identify citizens for those without citizenship based on ward recommendation letters or official verification, to access government services.
- Facilitate and prioritize citizenship registration procedures for Dalits and highly marginalized communities.

12.2.3. Access to Social Security

- Prioritize skill development training, grant programs, livelihood support, and employment opportunities for the Paswan settlement.

12.2.4. Participation in Planning and Budget Allocation

- Ensure meaningful participation of the community in local-level (community and ward) budget and planning processes.
- Allocate mandatory budgets for women's capacity building, skill enhancement, livelihood support, and community development projects.

12.2.5. Access to Information and Public Services

- Ensure that information on government services, programs, and plans reaches the community (via notice boards, mobile services, local radio).
- Provide respectful, simple, and efficient service delivery at government offices.

12.2.6. Awareness and Punishment to Stop Discrimination and Harmful Practices

- Conduct awareness campaigns to end child marriage, caste-based discrimination, and violence against women.
- Strictly implement laws for the prohibition of such practices.

12.2.7. Free and Quality Education and Awareness

- Implement programs to encourage quality education for children in the community.
- Provide free educational materials, uniforms, and scholarships to increase school enrollment, and ensure continuous education through various programs.
- Provide awareness and counseling for youth involved in addictions or delinquent behavior.

12.2.8. Transparency and Accountability

- Make all local-level plans, expenditures, and public service delivery transparent.
- Ensure accountability mechanisms in guaranteeing citizens' rights.

12.2.9. Right to Food

- Ensure livelihood support until every citizen's right to food is secured, and provide ration cards where necessary.
- Identify food-insecure families and guarantee their right to food.

- Provide emergency food relief during disasters.
- Identify fallow or unused land (private, government, or institutional) and make it available to the Paswan community for at least five years at low rent.

12.2.10. Health Services

- Provide mandatory health insurance targeting the Paswan community.
- Conduct health camps and nutrition programs focused on women and children's health.
- Arrange mobile health services for those who are unable to access health posts.

12.2.11. Debt Relief Programs

- Identify families trapped in high-interest debt and provide debt relief and financial counseling.
- Offer interest exemptions for long-term debt-ridden families, and provide affordable loans for entrepreneurial or business activities.

12.2.12. Livelihood Support

- Provide skill development training for women (e.g., sewing, handicrafts, basket-making etc.) to encourage small enterprise creation.

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

- Ensure clean drinking water, sanitation, safe and disaster-resilient housing, and toilets in the community.
- Construct and manage community buildings and open spaces to ensure it is accessible to all.
- Ensure that schools and health facilities are located nearby for easy access.



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