LIVING ON THE MARGINS

Context Analysis REPORT 2025

Community Context Mapping & Analysis of Kataiya (Mahara Community)

FORUM-ASIA

CSIC
आत्मनिर्भर केन्द्र

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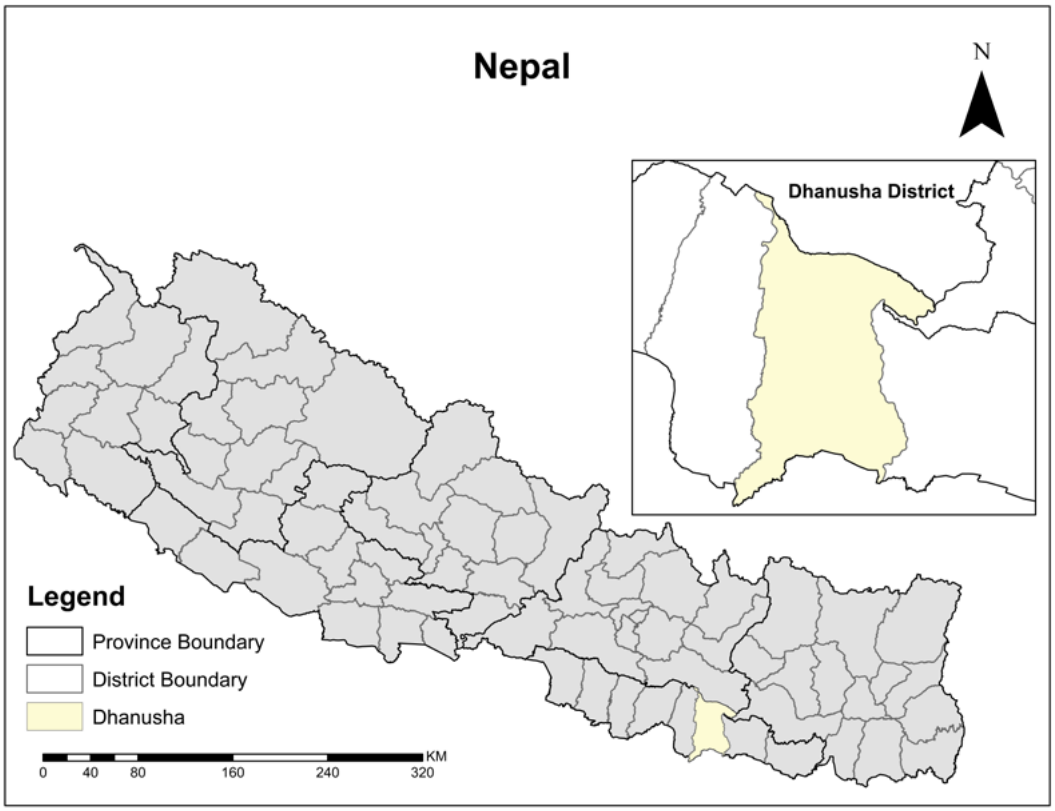

Figure 1: Map of Nepal highlighting Dhanusha District, the program site: Source: CSRC

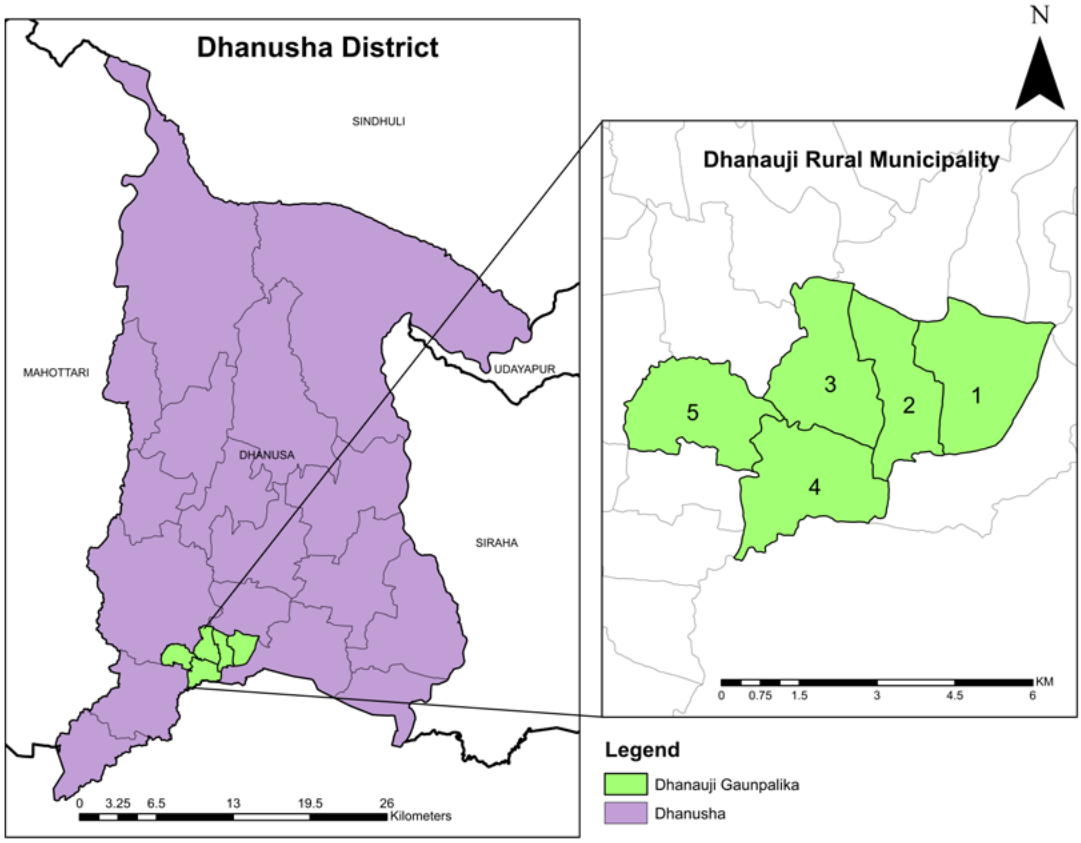

Figure 2: Ward-level Map of Dhanauji Rural Municipality, Dhanusha district: Source: CSRC

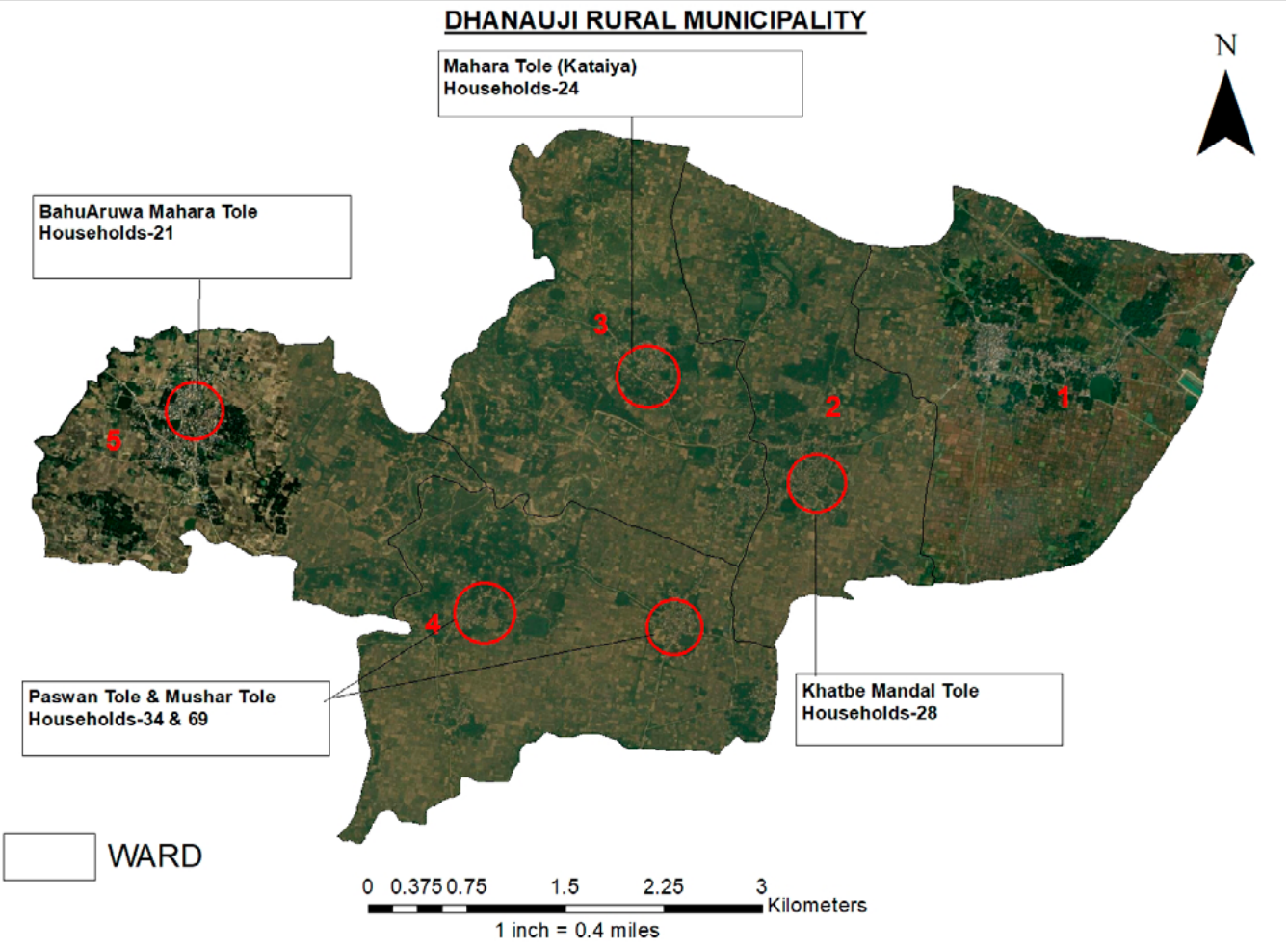

Figure 3: Satellite image showing total wards, households, and working communities: Source: CSRC

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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 Janakpurdham 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 participation[1]. 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 neglect[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

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

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.

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)

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
• 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.	• 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.	• The Land Use Act was published in the Gazette on 23 August 2019. • Formation of the land council at federal, provincial and local level.

5 Ibid, Article 43 (3)
6 Article 51 (J)(6), Constitution of Nepal (2015)

• 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.	• Exemption fees for vulnerable families in case of informal settlers. • Data collection, validation and approval by the local government.	• 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	0	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 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 Bahuarwa (Mahara Tole). 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 Bahuarwa (Mahara 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 Janakpurdham 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 Kataiya (Mahara Tole), including its history, social, economic, cultural conditions, social structures, access to services, and land ownership. CSRC has been actively engaged in Madhesh Province with different initiatives related to understanding the challenges faced by the Harawa-Charawa[9] community. Since Dhanauji Rural Municipality was the focus of the previous initiative, the organization is more familiar with the environment and relevant issues of the Municipality. Therefore, with this initiative, the goal has been to get a more in-depth understanding of 5 different communities of the Municipality, which formed the basis of selection for this study.

6.2. Introduction of Mahara Tole (kataiya)

Mahara Tole[10], also known as kataiya, is a small settlement with its own identity in itself. The people living here have been socially marginalized for generations. Since the settlement has no formal name, it is identified as Mahara Tole based on their ethnic identity. Although there are several Mahara communities in Dhanauji Rural Municipality, this community is one of the vulnerable communities residing in Dhanauji ward number-3. The community continues

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

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

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

to face discrimination. Most of the people in the settlement lack access to agricultural land and some even don't have land for housing. Without their own land and secure housing, their daily lives are filled with hardships. Yet, despite these challenges, they remain resilient and continue to struggle. In their hearts, a hope and dream still lives on for a better future. As they say, *"Surely, tomorrow will be better for us too."*

Geographically, even though it is situated close to the urban center, most Mahara families are still compelled to live a landless life. Without their land ownership, they continue to bear the burden of insecurity, an uncertain future, and poverty. For this reason, Mahara Tole is not just a settlement, but also a representation of the pain of landlessness - an overlooked community living close to the metropolitan city yet persistently marginalized.

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
12	6	15	20	23	23	8	9	4	2	3	0	2	0

This settlement comprises a total of 24 households with 127 residents. Among them, 18 are children below five years of age, and six are senior citizens above 60 years. There are also two men with disabilities and three single/widowed women.

The settlement lies in Dhanauji Rural Municipality-3 of Dhanusha District. The primary livelihood of the residents is agriculture and daily wage labor. However, recurring droughts, erratic rainfall, and natural disasters frequently affect their lives and livelihoods.

To the east of the settlement lies a Shiva (Hindu God) temple, and nearby is a pond belonging to the Mandal community. Within the settlement, there is one Mahara community building that occasionally hosts community meetings, weddings, baby weaning ceremonies, and other social events. Such events are mostly carried out by taking loans, the burden of which often turns into long-term hardship. There is a pond right beside the communal building which holds a huge significance for the community, as it serves as the main source of water for irrigation and cattle during droughts.

6.2.2 Historical Analysis of Kataiya (Mahara Tole)

The people of Mahara Tole, Kataiya have been living in this area for generations. Their forefathers - fathers, grandfathers, and great-grandfathers - were also born and raised here, but there is no exact knowledge of where they originally came from.

This tole is home to people of various castes and community groups, such as Mandal, Bin Musiya, Yadav, Sudi/Teli, Lohar, Muslims, Chamar, Kurmi, and Hajam. In the beginning, there were very

few households here, but now there are 24 households, with many more families connected to this community.

Community members live difficult lives due to poverty and landlessness. The village is divided along caste lines, with separate settlements like Musahar Tole, Yadav Tole, and Paswan Tole. Most of the land in the village is owned by the 'Yadavs', who belong to one the upper castes in the Terai region, while the majority of Dalit community members remain landless.

In the past, the entire community lived as bonded laborers (Harawa-Charawa) under moneylenders /landlords. Their lives revolved around the work assigned by the landlords, who used to provide them with only 2-3 katthas[11] (0.033-0.067 Hectares) of land per year while forcing them to do all other work. They were not allowed to engage in any other occupation. The Harawa-Charawa system was abolished in 2015 by the constitutional provisions of Nepal, but in reality, the practice remains prevalent.

Even now, many people earn their livelihood through agricultural wage labor. They work on the fields of nearby landlords as sharecroppers (locally termed as adhiya or bataiya). Their daily wage is usually around 11 kilos of paddy or NPR 500-00 (3.48-4.17 USD), but in most cases, they do not receive cash payment.

In terms of food, their staple food is rice, potatoes, maize, soybeans, and lentils. They consume meat only once every one or two months. As they have little or no agricultural production of their own, the community is fully dependent on the market.

Their access to resources and opportunities remains limited in every aspect. Due to the absence of forests, managing fodder and firewood is very difficult. They collect firewood from landlords' fields and riverbanks. Traditional resources like firewood, water, black plum (jamun), and grass hold an important place in community life. However, in recent years, the impact of climate change has led to floods, excessive rainfall, droughts, and heat waves. Water sources are drying up, and agricultural production is declining, making life even more difficult.

Previously, houses in the settlement were made of straw and mud, but in the last ten years, roofs have been replaced with tin sheets. Although access to schools and markets has somewhat improved, it still remains limited.

Social practices such as child marriage are still prevalent. Girls are married off at around 16-17 years of age, and boys at 20-22. This creates physical, mental, and educational problems, along with issues of early childbirth, and lack of proper birth registration.

Overall, Kataiya (Mahara Tole) is in a challenging situation due to weak economic conditions, social marginalisation, lack of citizenship, limited infrastructure, and the impacts of climate change. Nevertheless, the growth in the number of households and gradual improvements

11 Kattha is one of the popular land measuring units in Nepal especially in the plain region of Nepal.

in infrastructure have brought some positive changes. Still, social, legal, and environmental challenges remain unresolved.

6.3. Social and Political Access

6.3.1. Relationship with the Local Government

Although Kataiya (Mahara Tole) is located close to the ward office, the community's access to local government offices remains limited. Their access to the nearest administrative body, the municipality offices, is even more distant.

Due to lack of information and awareness about government services, community members rarely visit their offices. But even when they go to receive basic services, they often face various forms of discrimination and differential treatment. The community has no knowledge of targeted programs run by the ward and municipality level, where they are implemented, and how the implementation is done.

Thus, the relationship of the community with government programs and services is still weak, creating barriers to their development and empowerment. Their access to government resources and facilities is minimal, and there are significant questions about the roles of concerned authorities as well.

6.3.2. Role of Political Parties

The Mahara community is largely distant from political parties and processes. Only a few individuals from the settlement have some minor connections with political parties. But overall, most people are not affiliated with any political party. They have not been able to participate permanently in party committees or political structures.

For years, party representatives visit the settlement only during elections to ask for votes and make false promises to provide support and facilities. However, after the elections, those representatives never return. In this way, the Mahara community has been repeatedly neglected politically.

Since their needs, problems, and rights receive little attention, the community constantly feels insecure and hopeless. The lack of political will, participation and access has kept them facing continuous challenges in ensuring community development and rights.

6.3.3. Relationship with Social Organizations

Residents of Kataiya (Mahara Tole) are not organized into any social organizations and groups. This has weakened their collective strength, preventing the community from effectively voicing their needs, problems, and rights.

Because they are not part of social organizations, people in the settlement face difficulties in accessing opportunities such as skill and capacity development programs, training, loans, or relief support. As a result, the community has to continuously struggle for their needs, while their collective identity and empowerment remain weak.

6.3.4. Relationship with Other Communities

Since Kataiya (Mahara Tole) belongs to a Dalit caste, people from other communities often look down on them. For generations, this community has been segregated and subjected to social exclusion.

Due to such exclusion, confidence among the people of the settlement is low. They have not been able to enter mainstream society, and even expressing their rights and needs is difficult. Children, youth, and adults alike have limited access to social participation and opportunities.

This kind of relationship with other communities not only creates challenges in the present but also limits opportunities for future generations. Deprived of social cooperation and participation, they are forced into even greater struggles.

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
5	9	10	0

The study is based on information from 24 households. Among them, 10 families live in temporary huts or shacks, 9 families live in semi-temporary shelters, and 5 families live in permanent houses.

Sources of Drinking Water

Own Tubewell	Neighbor's Tubewell	Community Tubewell/Tap	Well	Others
19	5	0	0	0

In terms of drinking water, access is relatively better as most households have their own tube well. Out of the 24 households, 19 have their own tube wells, while 5 households rely on their neighbors' tube wells.

Main Cooking Fuel

Firewood	Cow Dung Cakes	Kerosene	Gas	Biogas	Electricity
17	0	0	7	0	0

Source of Light

Kerosene	Electricity	Biogas	Solar Energy	Others
0	24	0	0	0

Toilets

Available	Not Available
17	7

Regarding sanitation, 17 households have temporary toilets commonly known as pit latrines, which are made by digging a hole in the ground. The top of the pit is covered with cemented slab or wood and clay, leaving a small opening on the slab for use as a toilet. 7 households use open spaces or bushes around the settlement as toilets.

6.5 Land Ownership Status

The following tables represent the household 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 at 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 uses 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.

6.5.1 Status and Ownership of Residential Land

Type of Land	Registered in own/ Family's name	Land in women's name	Village block
House-holds	13	5	11
Area	41 Dhur[12] (0.069 Hectares)	17 Dhur (0.028 Hectares)	47 Dhur (0.079 Hectares)

Out of the 24 families living in Mahara Tole, 13 families have ownership of small plots of land for housing, totaling about 41 dhur (0.069 Hectares) in the area, but not enough for cultivation. The remaining 11 families reside on village block land[13], where about 47 dhur (0.079 Hectares) of land is available. Comparatively, women have ownership of land in this particular community. Out of 13 families, five women in the settlement have land ownership solely under their names. Even in such cases, the land is not ancestral property, but rather acquired later through purchase.

6.5.2 Status and Ownership of Agricultural Land

Mode of Tenure / Type	Bataiya (Sharecropping)
Families	9
Years of Tenure	Since 2-10 years ago
Area	3 Bigha 10 Kattha (2.30 Hectares)

Some families sustain their livelihood through agriculture, but only a few have land only enough for housing. Nine families are involved in sharecropping (bataiya). The study reveals that every family engaged in agriculture prefers sharecropping over lease and mohi (a traditional agricultural trend of Nepal where mohi farmers cultivate on land which belongs to another individual). Food insufficiency remains the major problem for households. Even those engaged in sharecropping or contractual farming face severe challenges, as drought in recent years has reduced yields compared to earlier periods. In addition, the community has been suffering losses of crops and livestock due to droughts, floods and other natural disasters.

12 Dhur is a land measuring unit especially in the plain (Terai) region of Nepal, 1 Dhur is equal to 182.25 sq. feet. Available at: https://www.nepalhomes.com/unit-converter/

13 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

7. Root Causes of Extreme Poverty in the Kataiya: An Analysis

The poverty of the Kataiya (Mahara) community is not the result of a single factor. Rather, it is a complex intersection of multiple causes. Because of these interrelated issues, the community has been trapped in a vicious cycle of poverty for decades. One of the primary causes of poverty is historical injustice and marginalization. The community has been landless for generations. Without their own land and housing, they lack permanent security. The lack of land ownership limits their productive capacity. Every household is forced to rely on daily wage labor for survival. Secondly, they continue to experience social discrimination. Being Dalit and a marginalized community, they remain distant from state services and opportunities compared to other groups. They are also left behind in terms of access to information and entitlements/programs provided by local government and social organizations.

Lack of education - which eventually limits employment opportunities - is another cause pushing them to poverty. Poverty forces children to engage in labor. They are also married at an early age, which hampers their education. This leads to a vicious cycle of poverty.

Natural disasters and climate change have led to additional challenges for the community. Floods, droughts, hailstorms, and unseasonal rainfall repeatedly damage their temporary shelters and fragile livelihoods, further making them more vulnerable.

All these causes are interlinked. Landlessness intensifies poverty, poverty restricts access to education and healthcare, lack of education limits employment opportunities, and altogether, these reinforce deeper social exclusion. Thus, the extreme poverty of the Mahara community is not only an outcome of economic deprivation but also of structural inequality and historical marginalization.

7.1. Landlessness

The biggest driver of poverty in the Mahara community is landlessness. Without their own land, they cannot benefit from productive activities. They labor, but only for others at meager wages. Since they lack farmland, sustaining their families is confined to daily wage labor. Even wage labor is irregular, making their lives unstable and insecure.

If this community had its own land, they could grow rice, wheat, and vegetables, producing food for their families. What they grew on their own farms would not only be sufficient for their consumption, but the extra crops could be sold. The income gained after selling the crops could help them to meet education,

healthcare, and other necessities- related expenses. But without owning the land, they remain dependent on the market.

The pain of landlessness forces community members to always work as laborers for others' farms, or in rare cases, cultivate others' land under sharecropping or tenancy arrangements. Despite hard work, neither stability enters their lives, nor is their future secured. Therefore, the poverty of the Mahara community is a long-term suffering born from landlessness.

7.2. Low Educational Level

Educational Status

Education Level	Up to Grade 5	Up to Grade 8	SEE Passed	Up to Grade 12 (+2)	Bachelor's
Female	9	12	1	1	0
Male	16	11	4	1	1

The educational status of Mahara Tole is very low. Only 25 people (9 women and 16 men) have studied up to grade 5, and 23 people (12 women and 11 men) have studied up to grade 8. Only 5 individuals (1 woman and 4 men) have passed the tenth grade (locally referred to as Secondary Education Examination (SEE), 2 individuals (1 woman and 1 man) have studied up to grade 12, and just 1 man has managed to reach the bachelor's level.

The dataset reveals the total population of Mahara community attending schools/colleges, where the ratio of male students is much higher than female students attending schools. This is a sign of traditional patriarchal practices where they prioritize male education over female. Apart from that, parents seem to want to marry their daughters off at an early age, to shake off some burden of nurturing them or investing in their education, resulting in child marriage.

The data shows that children from this community face numerous challenges and obstacles in pursuing higher education. Although most school going aged children currently attend school, many are still forced to drop out due to multiple reasons which includes financial hardships, lack of parental support, child marriage, and youth drug addiction. Although the cost of government schools is affordable for the community, without proper food and shelter, people often prioritize earning or generating income over education. The lack of education has a direct impact on their employment opportunities. Without higher education, the people of Mahara Tole are limited to low-paying, risky, and unstable jobs. This has further deepened their poverty.

Overall, the lack of education has hindered their empowerment and future. Only if education becomes possible can they move towards secure employment, better income, and a dignified life.

7.3. Risky Agriculture and Livelihood

Families engaged in sharecropping (adhiya/bataiya farming) face several problems. The major issue here is the lack of irrigation. Farming in this area is completely dependent on rainfall. According to the community, droughts have completely declined their agricultural production. Delayed rains, excessive rainfall, hailstorms, rising temperatures, or the spread of pests and diseases make agricultural production highly risky.

Sharecroppers have to bear the expenses for fertilizer, seeds, tools, and labor from their own pockets. However, if production is low or destroyed, they alone must bear the losses. Even after all this work, the produce is hardly enough to sustain the family.

Besides agriculture, people dependent on daily wage labor such as harvesting, ploughing, construction labor are also in crisis. With declining demand for agricultural labor, finding work has become difficult. Even when they do get work, the wages are very low. Often, instead of receiving daily wages in cash, they are paid in food grains (11 kg rice/day), which further complicates meeting other needs.

Thus, with both farming and wage labor being insecure, the livelihood of the community is completely at risk. Without a stable source of income, their lives remain insecure and their future uncertain.

7.4. Food Insecurity and Market Dependence

Production and Food Situation

Production Status	No Production	Less than 3 Months	3-6 Months	6-9 Months	9-12 Months	Surplus (12+ Months)
Number of Families	15	4	3	1	1	0

Production and Food Situation

Source of Food	Families
Market Purchase	24
Borrowing from neighbors	0
Others	0

Most families in Mahara Tole cannot sustain themselves year-round with their own agricultural production. Out of all households, 15 families have no production at all, while 4 families produce food sufficient for only up to 3 months. Similarly, 3 families can manage for 3 to 6 months, one family for 6 to 9 months, and only 1 family for 9 to 12 months. However, there are no families in this community whose annual production meets their needs or allows for any savings.

Since their own production is insufficient, almost all families are forced to purchase food from the market. The tradition of borrowing food from neighbors or other sources is rare, as everyone is in similar circumstances. Moreover, they lack ties with wealthier households who might otherwise provide such support.

Nearly all families in this community are entirely dependent on the market for their long-term food needs. Families without any farming opportunities face even greater difficulties, as they must rely solely on income from daily wage labor or seasonal agricultural work to survive. On average, each household spends more than 5,000 NPR (35.22 USD) per month just on food. For food needs and in special situations such as illness, emergencies, or acute food shortages, families are forced to take loans at high interest rates from local money lenders. This drives them into an even deeper financial crisis.

Food insecurity most severely impacts pregnant women, nursing mothers, the sick, and elderly citizens. Due to a lack of nutritious food, they are more vulnerable to health problems. In this way, insufficient production, dependence on the market, and debt burdens are pushing the community toward a severe food crisis.

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

7.5.1. Employment and Livelihood Status

Employment Type	Farmers		Foreign Employment		Wage Labor	
Number of People	Female	Male	Female	Male	Female	Male
	6	0	0	11	6	18

The sources of livelihoods of the Mahara community are mainly based on wage labor. According to the available data, although 6 women are engaged in agriculture, their production and income are not enough to meet their families' needs. Even this involvement in agriculture is primarily through sharecropping (adhiya/bataiya), which makes the income unstable and unreliable.

Besides this, foreign employment has become another important source of income for the community. At present, 11 individuals (all men) from the settlement are working in different countries. Among them, 4 individuals from 4 families have gone to India (Bihar, Chennai, Bangalore), while 7 individuals from 6 families have gone to Gulf countries (UAE, Kuwait) and Malaysia. Foreign employment has provided some immediate financial relief, but it also comes with challenges such as unsafe working conditions, low wages and debt burdens. Due to lack of skills and qualifications, most of them work in hotels and as a security guard in India, whereas they work on construction sites, factories and warehouses in gulf countries. Wage labor, however, is the most common form of employment here. A total of 6 women and 18 men depend on daily wage work such as agricultural labor, roadwork and construction sites labor. Since this type of employment is temporary and uncertain, their livelihoods remain constantly at risk. On days when work is available, they can feed their families; but on days when it is not, even managing two meals a day becomes difficult.

Thus, the employment structure of the Mahara community is not stable or conducive to long-term opportunities. With limited involvement in agriculture, unsafe foreign employment, and unstable opportunities for wage labor, the community is constantly pushed into the situation of risks and uncertainties.

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	3	9,50,000 (6,691.68 USD)	36%	Person / Money lender
	1	3,00,000 (2,113.16 USD)	12%	Bank
Household Expenses	16	5,86,6000 (41,349.31 USD)	36%	Individual /Local Money lender

Debt plays a deeply embedded role in the daily lives of the Mahara community. Most households are compelled to take informal loans due to landlessness as they do not have any credentials or collateral to take loans from the banks. Most of the loan amount is spent either to manage household expenses, cover emergency health costs, or to finance foreign employment. At present, 16 families have taken

loans for household expenses, while 4 families have borrowed money for foreign employment. The loan amounts range from NPR 100,000 (704.39 USD) to NPR 800,000 (5635.10 USD), with an interest rate of 36%; three to four times higher than banks and cooperatives. There is hardly a household in the settlement that has never had to borrow money. Even for small needs, they are forced to take loans.

The situation of having to borrow at such exorbitant interest rates is mainly due to a lack of financial literacy, absence of collateral land, inability to prepare required documents, and lack of access to banks and financial institutions. As a result, community members are subjected to exploitation by private moneylenders and middlemen.

The burden of debt has made daily life extremely difficult. For those engaged in foreign employment, a significant portion of their already low earnings goes toward paying interest. Even after returning home, they are unable to free themselves from debt, which traps the next generation in the same cycle. Families' dependent on daily wage labor often cannot repay loans, forcing them to borrow even more, thereby deepening the cycle of poverty and debt bondage.

7.5.3 Child Labor and Pressure from Dependent Population

Child labor remains prevalent in Kataiya (Mahara) Tole. According to data, one girl out of 20 girls is openly engaged in wage labor, while many other children assist with household chores and family livelihoods. Being forced into labor at an age when they should be studying is a direct result of increasing poverty, growing inequality and lack of opportunities in the community.

Additionally, the settlement has a considerable number of children, elderly people, and persons with disabilities. With limited able-bodied workforce, the pressure from the dependent population imposes additional economic and social burdens on working-age individuals. This further complicates daily life and renders the future of children uncertain. However, compared to the past, this situation has improved to some extent, as more children are now focusing on education rather than labor.

7.5.4. Unequal Impact During Disasters

During disasters, poor and marginalized communities are at greatest risk. The main reasons include a lack of capacity, skills, and resources, insecure housing, weak infrastructure, and limited knowledge and awareness. These inequalities mean that not all members of the community are equally affected during disasters. In particular, women, pregnant and lactating women, children, persons with disabilities, and the elderly are most vulnerable. Such situations have severe implications for their safety, health, and overall living standards. Disasters are not equal for everyone; risks are always higher for marginalized communities, and Mahara Tole is no exception.

7.5.5 Health and Nutrition Issues

Even under normal conditions, the Mahara community faces significant health and nutrition challenges. During disasters, the impact is first and most severely seen in food availability. Due to a lack of essential nutrients, women and children commonly suffer from malnutrition. Poor sanitation, limited access to healthcare, increased risk of infections, and unhealthy lifestyles further exacerbate health problems. This situation has a direct negative effect on the living standards of women, children, and the elderly in the community.

The lack of nutritious food and limited access to health services exposes the Mahara community to long-term health risks. The nearest available health-posts provide only limited medications. Further health services like lab tests, x-rays, CT scan, MRI and general operations are only available in Janakpur which is 12 km away from the community.

7.5.6 Caste-based Untouchability and Discrimination

The Mahara community still faces caste-based untouchability and discrimination. Society treats them as a lower caste and discriminates against them in daily life. This is directly visible in the lives of settlement residents. People from Mahara Tole are often excluded from public places such as temples, communal water taps, and tea shops. Inequality persists in inter-community relations.

Residents do not have the liberty to choose partners, or participate in social programs outside their community. This limits the community's social network and hinders their social participation and empowerment.

8. Power Analysis

8.1 Power Ranking of Stakeholders

During the power analysis exercise, stakeholders were identified in general and few specifically in relation to those who play an important role in resolving land issues. The community recognized the following as key stakeholders: the Ward Office, Police Post, Schools, Health Posts, District Administration Office, CSRC, Rural Municipality Chief, Political Parties, Banks and Survey Department.

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, Provincial Government, Police Station	Banks and Cooperatives, Ministry of Agriculture	Ward Office, Survey Department		
Medium				Health Post	School
Low				CSRC	
Power Scale:	Fully Negative	Negative	Neutral	Positive	Fully Positive

Among the stakeholders, the community has the closest relationship with the school. However, those stakeholders with whom the community has close relations tend to have limited power. Likewise, the distance increases with other stakeholders. The health post, ward office, agriculture/livestock branch, and survey branch are seen as having a neutral to positive relationship with the community. These stakeholders also tend to hold moderate power.

The more powerful stakeholders - such as the police station, District Administration Office, survey office, land commission, provincial parliament members, rural municipality leadership (chairperson and vice-chairperson), media/journalists, banks and financial institutions, and political parties-are observed to have a more negative or distant relationship from the community.

9. Tree Analysis
(Causes and Effects of Landlessness)

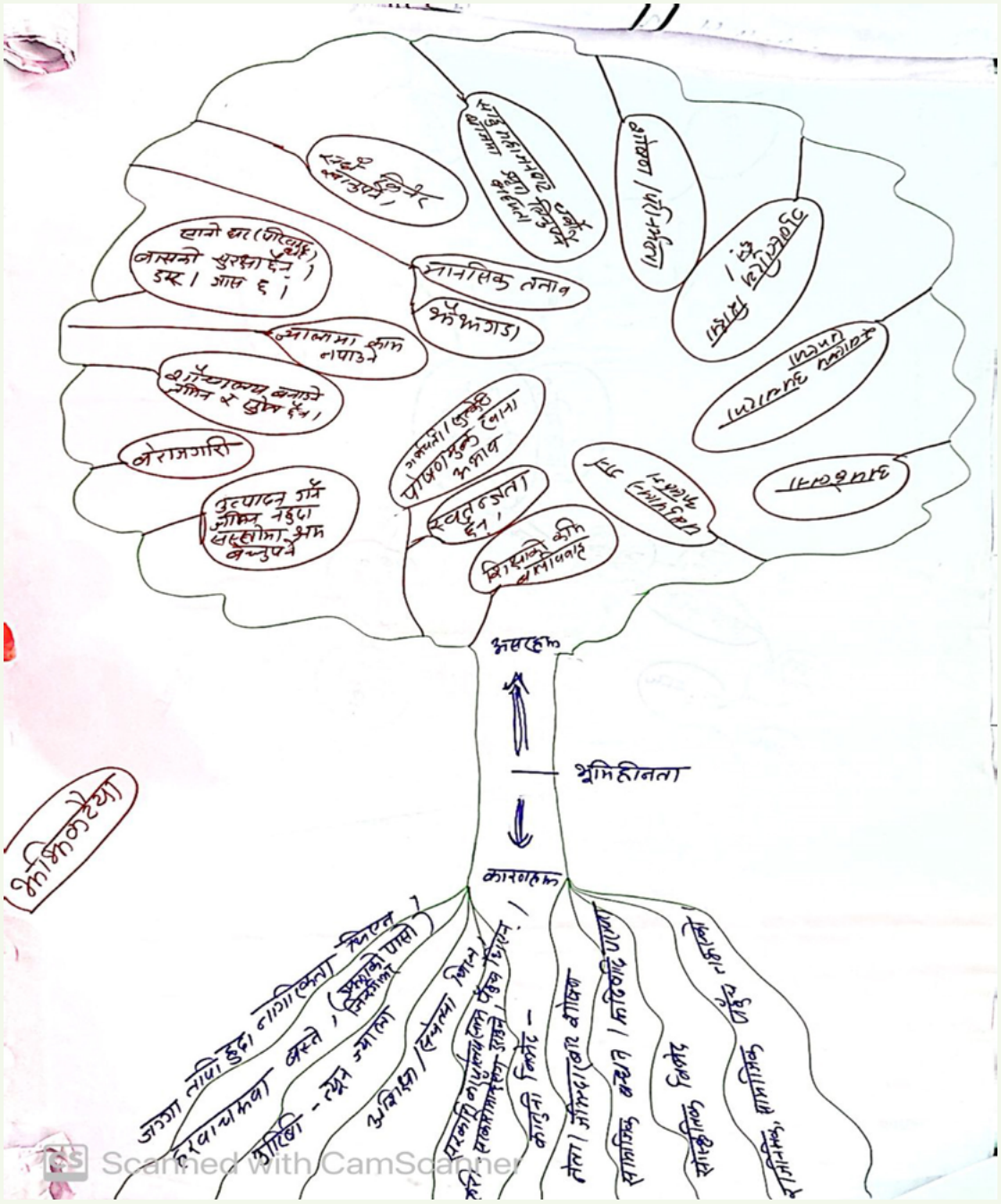

Figure 4: A drawing of tree analysis to explore the cause-and-effect relationship of landlessness

Cause	Effect
• No citizenship during land survey • Bonded labor • Poverty	• Forced to work for low wages • Lack of access to food and basic resources • Unstructured and insecure housing • Illiteracy • Lack of access to information
• Inability to pursue education • Youth involved in vices and substance abuse • Social discrimination and exploitation • Conservative mindset and traditions	• Restricted freedom • Unable to escape the cycle of poverty • Social restrictions
• Dependence on others (landlords and money lenders) • Mental stress • Lack of access to government offices • Fear of bribery for police and government officials for basic services • Limited political access and inclusion	• Deprivation from government services/ financial facilities (electricity, bank, loans) • Humiliation and social marginalization

10. Mobility Analysis of Kataiya (Mahara Tole)

10.1. Employment and Economic Dynamics

- **Local Employment/Occupation:** Most people are engaged in agricultural labor, small trade of vegetables and grains, and daily wage work within their own village or nearby settlements (Dhanauji, Bahuarwa, Lohna, Dediparwah, Janakpur).
- **Foreign Employment:** In recent years, it has become common for people to seek employment in various states of India like Bihar, Chennai, Bangalore. Most of them are engaged in hotels, as security guards and as drivers. Additionally, some individuals have also started going abroad for work in countries like UAE and Kuwait where they are engaged in physically demanding labor at construction sites, roads, buildings, production factories and warehouses.

10.2. Market Access

- **Nearest Market:** For daily food and necessities, people usually go to Dhanauji (3.3 km), Bahuarwa (6.7 km), or Janakpur markets (9 km).
- **Cross-Border Access:** For cheaper goods, people travel to border areas in India which is 6 km away from the community, where prices are lower than in Nepal.
- **Impact:** Even though markets are nearby, price differences and unequal access persists, forcing the community to travel farther for affordable food and consumables.

10.3. Access to Health Services

- **Local Health Posts:** Health posts exist but are under-resourced. People from Kataiya (Mahara Tole) report that medicines are often unavailable, and private clinics are expensive. Due to lack of resources, most treatment is limited to relying on traditional remedies or faith.
- **Distant Health Centers:** For specialized treatment for severe illnesses, they have to travel to cities like Janakpur (9 km), Lahan (86 km), Lalgadh (42 km), Kathmandu (226 km), and sometimes to cities in India which includes Darbhanga (205 km) in Bihar. Travel incurs additional costs which means only a few people can afford urgent medical facilities.
- **Impact:** Inequality in access to health services leads to difficulties in seeking timely treatment which may further worsen their health conditions.

10.4. Access to Government Services and Administration

- **Local Administration:** Ward offices and police posts are located in Dhanauji which is 3.3 km away from the community. The rural municipality office is also relatively nearby.
- **Other Administrative Services:** Courts, land revenue offices, electricity, and district administration offices are all in Janakpur which is 9 km away from the community. For foreign employment processes, travel to Kathmandu is necessary.
- **Impact:** Administrative work requires them to travel to Janakpur. While not extremely far, the distance and weak linkages mean most people face difficulty in accessing these offices effectively.

10.5. Access to Education

- **Primary/Secondary Education:** Government schools offer education up to grade 5. The only private school within the proximity of the community offers education up to grade 7.
- **Public and Private Schools:** Both government and private schools exist in Dhanauji, but families cannot afford private education. Many children in the village do not attend school.
- **Limitations:** Higher-quality or higher-level education requires travel to Janakpur or other cities, but very few people can bear the expenses for travel, food and accommodation in Janakpur or any other cities.
- **Impact:** Educational access remains highly unequal.

10.6. Access to Natural Resources

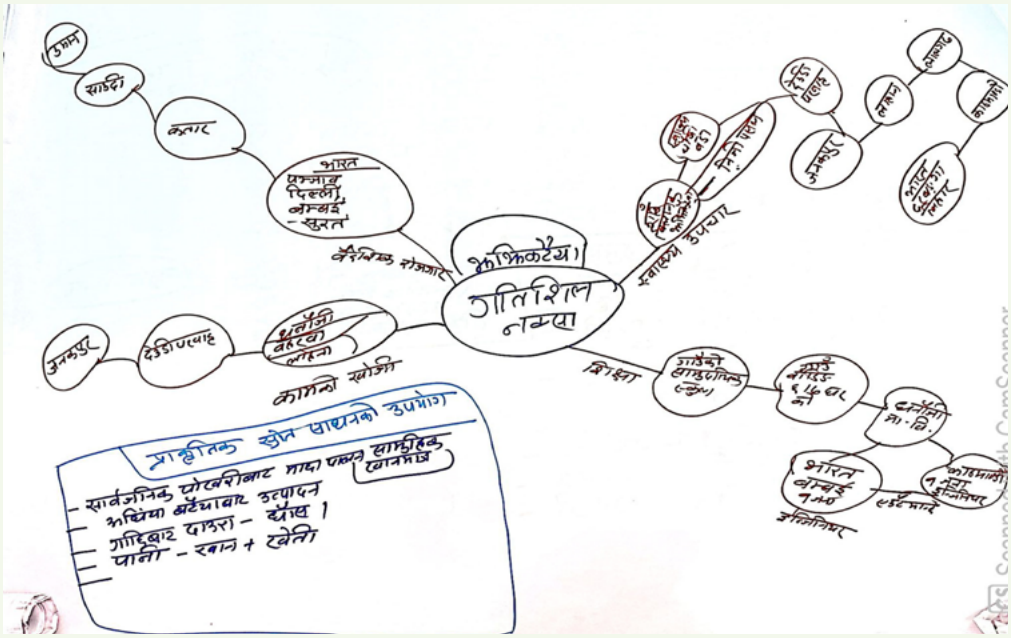

Figure 5: Access to Natural Resources

People of Mahara Tole still collect seasonal fruits and other resources such as grass, hay, mangoes, and jamun (black plum) from surrounding lands. However, their access to these natural resources is not equal. Most of the arable land and orchards around the settlement are owned by other castes and communities, such as Yadavs or Mandals who are the landlords of the neighborhood. Even those Mahara families who own land have very limited holdings, which forces them to rely on others' land. They can collect grass and hay only with permission or in exchange for labor.

The scarcity of forests and vacant land further restricts the community's access to natural resources. This directly affects their livelihoods and traditional way of life. Limited access to natural resources, coupled with minimal development support has significantly hindered the social, economic, or environmental empowerment of Mahara Tole.

10.7. Access to Government Programs and Budgets

Although the settlement has seen some infrastructural development support from the government over the past five years, the impact has been limited. Construction initiatives such as community buildings, tube wells, temples, and paved roads have been carried out, but these do not fully address the real needs and problems of the settlement. Since most resources are focused on physical infrastructure, adequate support for improving access to education, health, and livelihoods has not reached the community yet. Furthermore, community members are largely unaware of the plans in place, those which have already been implemented, how much budget was allocated, or where it came from. They acknowledge that some work has been done, but much remains to be accomplished.

Although social security allowance systems from the government provide some relief, it is still insufficient. Services and allowances for the elderly, disabled, and children are limited.

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.

11.2 Past Scenario (Approximately 20 Years Ago)

Twenty years ago, the Kataiya settlement was extremely poor and insecure. No family-owned land. Homes were very rudimentary - small open structures with thatched roofs, often without bamboo support.

Each family earned only about 2 kg of rice daily as wages. Entire families were engaged in bonded labor; men worked in the fields while women managed household chores and livestock care. Children also tended livestock and helped their parents with work for landlords.

Food scarcity was severe. Adults often ate only what was left after feeding children. Rice from landlords was insufficient, so they cooked thin porridge or made flour drinks from leftover grains. Wild seasonal fruits such as mangoes and jamun (black plums), and leftover crops from others' fields, were collected to survive.

Community infrastructure was minimal. Only one well was nearby, there were no roads or electricity, and fuel (kerosene) had to be imported from India. Clothing was scarce, with people relying on discarded garments from landlords. Children were often partially clothed or unclothed, and inadequate warmth caused deaths in winter.

Health issues were rampant, including cholera, diarrhea, leprosy, and foot-and-mouth disease. No one had higher education, employment, or overseas work experience, and very few sent children to school.

11.2 Present Scenario

Compared to the past, some improvements are visible. As of the second quarter of 2025, there are 24 families living in the locality where 11 households still do not have land ownership.

Although constitutional provisions exist to provide land to landless Dalits[14], they have been unable to benefit. All households have applied to the ward office for land ownership. The Harawa-Charawa system has partially ended. Families have access to work beyond landlords, and daily wages have increased to approximately 11 kg of rice or NPR 500–600 (3.54-4.25 USD) per day.

Housing conditions have also improved. Most houses now have corrugated iron or sheet roofs with brick and cement walls. Ten houses still have mud-and-thatch structures.

While the traditional bonded labor system has changed somewhat, subtle exploitation and caste-based discrimination still persist. Landowners still dictate labor conditions (e.g., allowing only 2 kattha (0.067 Hectares) of land per year in exchange for 11 kg of rice), limiting freedom to seek other employment or go abroad.

Access to infrastructure has improved. Most homes have access to drinking water, temporary toilets, roads, and electricity, although some households share electricity from a single house.

Social and political access has slightly improved, with better access with social organizations and political parties although they have not benefited from them. Food availability has increased; staple meals like rice, lentils, and vegetables are generally available. Clothing is adequate for all members.

Citizenship issues remain unresolved for some; obstacles including recovery of lost certificates is hard due to missing documents in the records, discrepancies in birth and marriage records.

Employment opportunities have increased somewhat, including farming, seasonal labor, short-term wages, and a few working abroad. However, some overseas workers have been cheated, and their wages remain low. High-interest loans (36% per annum) are often necessary to cover living expenses, leaving little to no savings. Loans for foreign employment are also high as they have to pay the agents, middle men and the agency itself as most of the agencies charge higher than the average fees for applying abroad.

Health issues, including tuberculosis and other diseases persist. Natural disasters have led to reduced crop yields, and climate change effects - extreme heat, cold, erratic rainfall, and drought - continue to impact the community.

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14 Article 40(5), Constitution of Nepal (2015). The provision states: "The State shall, according to law, make housing arrangements for Dalits who do not have housing of their own." Available at: https://www.constituteinitiative.org/constitution/Nepal_2015#s339

Education has seen limited progress: approximately 80% of school-age children now attend school. One individual from the community has joined government service as a police officer.

11.3 Future Scenario

The community envisions that in the future their basic rights will be fully ensured. They aspire to have secure housing along with ownership of land and homes, to receive official land titles, and to see the complete abolition of the Harawa-Charawa system - not just in policy but in practice - so that they can work independently on their own fields.

In education, the community expects that all school going age children will be able to attend school, skilled human resources will be produced, and access to schools and markets will become easy and reliable.

Regarding political rights, the community aims to actively participate in elections as candidates and hopes that representatives from their own community will also be elected.

For health and sanitation, establishing health posts and ensuring every household has access to a toilet are considered key priorities.

Related to employment, they envision the creation of skill-oriented workshops and job opportunities, earning fair wages, and the end of unjust practices affecting women and children.

From the perspective of social rights, the community desires unhindered access to citizenship, the elimination of child marriage, and increased awareness and training on climate change and disaster management.

Looking at the trajectory of the community, their lives have moved from extremely impoverished and insecure conditions 20 years ago to some basic improvements today. However, structural inequalities remain, as do challenges in areas such as housing and agricultural land availability and ownership, citizenship, employment, health, and rights. To ensure a future of empowered and dignified living for the community, long-term strategic planning and responsible implementation by the state, local authorities, and stakeholders will continue to be essential.

12. Conclusion and Recommendations

12.1. Analytical Review of Conclusions and Suggestions

Poverty and marginalization in the Mahara community results from a complex interplay of multiple factors rather than a single cause. Education, health, livelihoods, financial access, landlessness, social discrimination, and caste identity are deeply interconnected. Addressing only one area is insufficient; integrated and multi-sectoral interventions are essential.

12.2 Immediate and Long-Term Actions for the Mahara Community

12.2.1. Ensure Rights for the Landless

- Provide land for housing and agriculture to landless Mahara families as guaranteed under the Constitution of Nepal.
- Coordinate with the Land Problem Resolution Commission and local government to make the land title distribution process transparent and prompt.
- Expedite all pending processes, including land allocation and citizenship distribution so landless Dalits receive land within the maximum available limit, and those who are deprived of citizenship will receive it.

12.2.2. Resolving Citizenship Issues

- Based on the recommendation letter from ward or official verification, provide temporary certificates to identify those without citizenship. This will help them access government services.
- Prioritise and facilitate citizenship registration procedures for Dalits and highly marginalized communities.

12.2.3. Access to Social Security

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

12.2.4. Participation in Planning and Budget Allocation

- Ensure meaningful and sustained 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 programs, and community development initiatives.

12.2.5. Access to Information and Public Services

- Ensure proper dissemination of information so that information on government services, programs, and plans reaches the community (via notice boards, mobile services, local radio etc).
- Take appropriate measures to meaningfully integrate Mahara Tole communities in relevant political, social and economic spaces and provide them equitable opportunities to be represented and participate in government and decision-making processes.
- 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.
- Strict implementation of laws and penalties for those who violate these norms should be practised.

12.2.7. Free and Quality Education and Awareness

- Implement programs to encourage quality and free 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 addiction or delinquent behavior.

12.2.8. Transparency and Accountability

- Make all local-level plans, expenditures, and public service delivery transparent.
- Ensure accountability mechanisms are in place to guarantee 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 free emergency food relief during disasters.
- Identify fallow or unused land (private, government, or institutional) and make it available to the Mahara community for at least five years at low rent.

12.2.10. Health Services

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

12.2.11. Debt Relief Programs

- Identify families trapped in high-interest rate debts 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 allow communities to manage their own buildings and open spaces.
- Ensure that schools and health facilities are located nearby for easy access.

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