

Education Resilience Approaches (ERA) Program  
A complement to the Systems Approach for Better Education Results (SABER)

RES-Research  
Resilience in Education Systems  
Nepal

# The Educational Resilience of Children in Urban Squatter Settlements of Kathmandu







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*The findings, interpretations, and conclusions expressed in this paper are entirely those of the authors. They do not necessarily represent the views of the Education Resilience Approaches program team, the World Bank and its affiliated organizations, or those of the executive directors of the World Bank or the governments they represent.*

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## Acronyms

|       |   |
|-------|---|
| ASIP  | Annual Strategic Implementation Plan        |
| CFLG  | Child Friendly Local Governance             |
| CRC   | Convention on the Rights of Child           |
| DoE   | Department of Education                     |
| DR    | Dropout Rate                                |
| EFA   | Education for All                           |
| FGD   | Focus Group Discussion                      |
| I/NGO | International/Non Governmental Organization |
| IMF   | International Monetary Fund                 |
| LAC   | Local Advisory Committee                    |
| LSGS  | Lumanti Support Group for Shelter           |
| MDGs  | Millennium Development Goals                |
| MoE   | Ministry of Education                       |
| NER   | Net Enrolment Rate                          |
| NIR   | Net Intake Rate                             |
| RRA   | Rapid Rural Appraisal                       |
| SMC   | School Management Committee                 |
| SR    | Survival Rate                               |
| SSRP  | School Sector Reform Program                |

## About the RES-Research Studies Series

Development practitioners in fragile, conflict and violence-affected contexts are demanding better support for research, evaluation and assessments: this can range from conducting an exploratory needs assessment for an emergency intervention, monitoring and evaluating ongoing project impact, or building the evidence base to design a reconstruction or post-conflict program. In contexts of overwhelming adversity it is crucial not only to get reliable and valid data but to also ensure that we are going about this data collection in the right way. Doing research “right” in these contexts requires asking the right questions, talking to the relevant participants and stakeholders, using the most pertinent methods, and paying particular attention to ethics and power differentials.

To address these concerns, the ERA Program developed the Resilience in Education Settings (RES)-Research training module. The training is specifically targeted for researchers

As with all SABER tools, the RES-Research training module is openly available for education practitioners within the World Bank, as well as other agencies. The module consists of a research manual and handouts, power point presentations and additional guidance materials.

If you are interested in using this tool please contact the ERA team for the appropriate resources: [educationresilience@worldbank.org](mailto:educationresilience@worldbank.org)

living in context of conflict, violence and other adversities. It brings together resilience theory and a transformative research paradigm. Resilience theory seeks to understand the process by which individuals, communities and organizations recover from crisis, continue to perform in the midst of adversities and even radically change to prevent future risk exposure and continue their development process (Reyes 2013). The transformative research paradigm provides methodological guidance to conduct studies with vulnerable populations, while recognizing both their exposure to overwhelming threats but also their assets such as strengths, opportunities and available services (Mertens 2009).

Through a nine-month training program, RES-Research builds on the capacities of academics and education practitioners in fragile, conflict and violence-affected contexts to undertake locally relevant and rigorous education resilience research. First piloted in Central America, the training program was improved and recently implemented in the South Asia region as part of a multi-donor trust fund for the Systems Approach for Better Education Results (SABER) initiative supported by DfID-UKAID, DFAT-Australian AID and the World Bank.

This report presents the ongoing application of research design and implementation skills gained by the Nepalese participants in the RES-Research training module, delivered in November 2013, in Delhi, India, and in April 2014, in Kathmandu, Nepal. It provides valuable contributions to our on-going understanding of resilience in education settings in difficult contexts.

# I. Introduction

Nepal is a partner to the international commitment to achieve the goals of Education for All (EFA) and Millennium Development Goals (MDGs) by 2015. Efforts have been made through the EFA National Plan of Action 2003-2015 and School Sector Reform Program (SSRP) to achieve the EFA goals and the MDGs. Over the last few years, Nepal has demonstrated progress in some of the indicators related to children's participation in school. The Department of Education (2012) has reported that the primary education Net Enrolment Rate (NER), Grade 1 Net Intake Rate (NIR), Grade 5 Survival Rate (SR), and Dropout Rate (DR), are 95.3, 91.2, 84.1, and 5.2 percent respectively. However, it will be difficult to close the bigger gaps of 4.7, 8.8, 15.9, and 5.2 percent of the NER, NIR, SR, and DR respectively by 2015. The challenge lies in the large number of school-aged children who do not attend formal primary schooling. Likewise, a significant number of students repeat grades and those promoted may have low achievement. The Ministry of Education (MoE) reported in 2011 that the promotion and repetition rates in Grade 1 were 72.5 and 19.9 percent, respectively and in Grade 8, 87.6 and 5.7 percent. The average achievement of boys and girls in Grade 8 was low in Mathematics (boys 45 percent and girls 41 percent), in Nepali (boys 48 percent and girls 49 percent) and in Social Studies (boys 50 percent and girls 49 percent).

Realizing this bleak educational scenario, Nepal has been focusing more on access to quality education for the children of economically marginalized people through equity measures (scholarships and incentives). These children belong to the poorest groups (Wagley, September 2013, *The Himalayan Times*), such as the disadvantaged and the deprived communities of urban squatter settlements. Many reasons have been identified for the phenomenon of out-of-school children, including poor family economic conditions, an unfavorable school environment, socio-cultural beliefs and traditions, parents' not recognizing the importance of education, inaccessible schools for children with disabilities, parents' unwillingness, corporal punishment and children's domestic responsibilities (Scheuermann 2013). Other factors listed as contributing to primary level dropout are violence in school such as corporal punishment by teachers (Nepal, DoE 2010), children's domestic responsibilities, and an unfavorable school environment (Nepal, DoE 2012). In this context, in particular, children in urban squatter settlements face more severe adversities/risks as most are deprived of government services because of a lack of official national identification.

## I.I Context of adversity

The term 'squatter' "refers not to every person occupying unused buildings or land without a legal arrangement but, rather, only to those who are quite literally landless" (Tanaka 2009). In many cases, squatters are deprived of basic services, social welfare, and other opportunities provided by the government because of lack of citizenship certificates, migration certificates, and proof of land ownership. This context has accelerated the poverty in squatter settlements and impoverished livelihoods. In Kathmandu, 35.6 percent of households are below the poverty line, including the squatter population (Tanaka 2009).

Squatter settlements have increased in Kathmandu Metro City due to the collapse of livelihood means in rural areas and due to displacement by natural disasters or conflict. About one fourth of the city's total squatter population are illiterate and more than half are either barely literate or have primary education (LSGS 2001, as cited in Shrestha 2013). Most are struggling financially and

lack basic facilities such as food, clothes, shelter, health and sanitation, education and drinking water (IMF 2005, as cited in Shrestha 2013). The settlements are located along riverbanks, steep slopes and vacant spaces under high-voltage electrical transmission lines, and face challenges due to floods in the rainy season.

There is a strong sense in these communities that they are excluded in public places, including schools (Shrestha, 2013). The communities are searched and cordoned off when a crime takes place in the city, as there is a general perception that these areas are the breeding place of crime and insecurity. Violence, abuse, and exploitation against children and women are common risks in the squatter communities. Instances have been reported of negative treatment of students by peers and teachers in schools, resulting in dropouts (United Nations 2012).

## I.II Transformative objectives

Given that there are risks and assets associated with children living in squatter settlements in Kathmandu Metropolitan City and who are studying in institutional/private and community/public schools, this resilience research investigated key adversities/risks faced by the children and the coping strategies that contribute to the development of life skills (attitudes, values, and beliefs). It aims ultimately at promoting inclusive and equitable educational processes.

## I.III Research questions

To contribute to the transformative objectives of inclusive and equitable education, in this research we have attempted to deal with the following research questions.

1. What adversities/risks (social, psychological, economic, and health related) do the children in urban squatter settlements face in their context (individual, family, school, community) of learning?
2. How do they cope with the adversities/risks they face? What are the protective and promotive factors that mediate the adversities?
3. How do these coping strategies, protective and promotive factors, help them to achieve life skills?

## I.IV Significance of the study

This research is an attempt to highlight the, thus far, neglected issue of the educational resilience of children residing in five riverbank settlements located near the Bishnumati and Dhobikhola rivers of Kathmandu Metropolitan City. The research explores the key adversities/risks the children face, their coping strategies, and life skills. We hope to contribute to the development of better strategies and programs for the multiple layers of education stakeholders (schools, municipality, and government).

In addition, the specific findings of this research will help policymakers, educators, and other concerned stakeholders in this field bring the children residing in urban squatter settlements into mainstream development, enhancing their quality of life. By gaining a greater understanding of the processes that promote the resilience of these children and their coping strategies, they will



be in a better position to support children's existing strengths and to mitigate and prevent the risks children face. Likewise, this study is valuable for civil society organizations to design better programs and advocacy plans in favour of neglected and deprived children living in urban squatter settlements. This will eventually contribute to the socio-economic empowerment of families and their children living in these conditions. Lastly, this study also contributes to academic scholarship and the promotion of further comprehensive studies particularly in the field of urban squatter settlements. Ultimately, we hope it contributes to re-engineering the education systems and processes from the perspective of children from deprived communities.

## I.V Scope of the study

The research was conducted in five riverbank squatter settlements (two near Bishnumati river and three near Dhobikhola river). We focused on children 5 to 19 years of age. Through the perspectives of key stakeholders such as teachers, community members, parents, and children themselves, we attempted to uncover the risks they face and their coping strategies. We took note of the risks children face at the individual, school, family, and community level. This led to five major areas of risks and coping strategies: social, psychological, economic, health and educational.

## II. Literature Review

In this chapter, we review resilience theory as well as national and international policies relevant to the educational and social needs of children in vulnerable conditions. First, the aim of reviewing the concepts of resilience theory is to understand and visualize the adversities, coping strategies, protective/promotive factors, and life skills of children in urban squatter settlements. In addition, consistent with the notion of transformative research, the intention behind reviewing the policies is to grasp any gaps in the policy context. These gaps may point to human rights violations committed against children living in these difficult conditions. Further, a resilience framework, we hope, will help to draw the attention of multiple layers of stakeholders in order to educate and empower them on the issue of the education needs of children living in squatter conditions.

### II.I Understanding resilience

According to Braverman (2001, 2), “resilience is a concept that incorporates two components: (a) exposure to significant stressors or risks, and (b) demonstration of competence and successful adaptation”. The term ‘resilience’ specifically describes the capacity of people to cope with stress and crisis in order to mitigate risks and negative events. It represents the manifestation of positive adaptation in the face of adversities/risks in their socio-cultural context (Robertson-Hickling et al. 2009). This idea of resilience is focused more on individual performance. However, we use the term not only to indicate the positive efforts of an individual to resist risks. We use it in its broader sense, which includes the social, economic, psychological, health and education related struggles to triumph over adversities. In this way, resilience theory enables us to examine both the adversities of children in urban squatter settlements and their ability to be resilient with a broader social support.

Within this broader concept of resilience, we focus our study on the education resilience of children living in squatter conditions. We explore their ability to attain education and to promote life skills, in spite of adversities. Education resilience is a line of inquiry that refers to “students who despite economic, cultural, and social barriers still succeed at high levels” (Cabrera and Padilla 2004, 152). Education resilience is a complex process that involves a chain of economic, cultural and social barriers that lead to “a process of, or capacity for, or the outcome of successful adaptation despite challenging and threatening circumstances” (Garmezy and Masten 1992).

### II.II Adversities/risks

Adversities and risks affect children cognitively, emotionally and behaviorally across all stages of their development (Clemens 2006, as cited in Reyes 2013). In our research context, adversities are rooted in the poverty status of the children, which leads to impoverished livelihood, social, health, and psychological risks in their learning context (family, school, and communities). In other words, “risk factors are environmental stressors or conditions that increase the likelihood that a child will experience poor overall adjustment or negative outcomes in particular areas such as physical health, mental health, academic achievement, or social adjustment” (Braverman 2001, 1).

This study explores children’s socioeconomic disadvantages, conflict within their families, exposure

to violence, and parental behavior such as substance abuse and criminality (Kaplan 1999, as cited in Braverman 2001). Growing up in poverty is a particular concern because it encompasses a host of specific risks to children such as limited access to health care, economic stressors on the family, increased exposure to environmental hazards, and limited opportunities for employment (Braverman 2001), which can act as barriers to children's learning. This study explores the kind of adversities that affect the learning capacity and performance of children. Further, it also explores the protective and promotive measures adopted by children in their learning contexts.

## II.III Protective/promotive factors

The term 'protective factor' is derived from resilience theory to describe the factors that help individuals cope with adverse situations. Braverman (2001, 2) defines this as the "characteristics of the child or the environment that improve or reduce the potentially negative effects of the risk factor". These protective factors may vary in time and context. Internal protective factors involve the personal and social characteristics of the child, such as their energy level, disposition, responsiveness to people, social orientation, communication skills, ability to focus, self-concept, internal locus of control, and desire for self-improvement (Werner and Smith 1993). External protective factors are sources of support and structure in the child's environment such as parental warmth and presence, informal sources of emotional support, peer relationships, rules in the household, and access to services (Warner and Smith 1993). This study focused more on exploring external protective factors rather than internal protective factors.

In other words, "protective factors are characteristics of the child or the environment that improve or reduce the potentially negative effects of the risk factor" (Braverman, 2001). However, the term 'promotive factors' refers to the assets of children that help mitigate adversities and achieve a desirable outcome. It includes the development of positive cognitive, emotional and behavioral skills in spite of contexts of adversity. We explored the promotive factors that allow children in urban squatter settlements to develop their resilience such as optimism, tolerance, problem solving, sociability and flexibility (Reyes, 2013). Another term for this type of factor that supports achieving desirable outcomes in adversity is "development assets." This term will be discussed in the next section.

Families or family environments can serve as 'protective factors' for children facing diverse risks. Well-functioning families that discipline their children, engage in meaningful communication with their children and create a sense of family cohesion (Noltemeyer and Bush 2013) can serve as pertinent protective factors. Research shows how family cohesion and adaptability, effective parental communication skills, stable marital/couple relationships, and responsive, nurturing, and consistent firm parenting practices generally serve as protective factors for children and adolescents across diverse cultures (Bush and Peterson 2012; Peterson and Bush 2012, as cited in Noltemeyer and Bush 2013). Individual members of families are able to navigate resources to support themselves and their children (Ungar 2011).

Likewise, caring teachers and peers can also contribute to the positive adjustment of children facing adversities. Warm and supportive teacher-student relationships can serve as the protective factors (Baker 2006, as cited in Noltemeyer and Bush 2013). Powers, Ressler, and Bradley (2009) found that the support of friends protected against depression in maltreated children, but only

in females; in contrast, Tanigawa, Furlong, Felix, and Sharkey (2011) found that perceived social support from a friend buffered the expression of depressive symptoms in children victimized by peers, but only in males (as cited in Noltemeyer and Bush 2013).

Communities can also serve as protective factors for children. Community resilience refers to the extent to which various forms of capital are available to residents of a community in general and to children in particular. The children living in particular communities can have access to human capital (knowledge/education), social capital (support networks, sense of community), natural capital (water, land), and physical capital (adequate/safe drinking water, roads) (Noltemeyer and Bush 2013). Access to these types of assets serves to promote resilience.

The term ‘promotive factors’ refers to the assets that help achieve a desirable outcome. It includes the development of positive cognitive, emotional and behavioral skills in spite of adversity. We explored the promotive factors that allow children in urban squatter settlements to develop resilience such as optimism, tolerance, problem solving, sociability and flexibility (Reyes 2013). Another term for this type of factors that support achieving desirable outcomes in adversity is “development assets”. According to Scales (2000, as cited in Braverman 2001), “developmental assets are individual and environmental factors that increase the likelihood of achieving positive outcomes” (Scales, Benson, Leffert, and Blyth 2000, as cited in Braverman 2001). When the asset is present, there is greater probability of successful developmental outcomes (Braverman 2001). Thus, in this research, we also attempted to explore the life skills the children have achieved as developmental assets.

## II.IV Policy review

In the following, we review a number of international and national legal frameworks related to children and education. These policies helped us to analyze the existing adversities/risks the children in urban squatter settlements face from a policy perspective, and to understand any violations of the human rights of these children. Importantly, the Treaty Act (1990) states the supremacy of international human rights provisions in the case of incompatibility with national legal provisions. Further, Nepal’s Interim Constitution stipulates the effective implementation of an international human rights framework (2007, Article 33). In this sense, the provisions of international human rights instruments are not only morally binding for the government but their implementation is also mandatory through national policy arrangements.

### International legal provisions

Nepal is morally bound to nearly two-dozen international human rights instruments. The Convention on the Rights of the Child (United Nations 1990) emphasizes the availability and accessibility of free education for every child. It calls for measures to encourage regular school attendance and to reduce dropout rates, and stipulates the right of all children to receive education without discrimination on any grounds. It further states that children have the right to be cared for by their parents (Article 7) and to maintain family relations (Article 8). It addresses parents’ responsibility for the upbringing and development of the child (Article 18). In addition to these rights, children have the right to protection from all forms of physical or mental violence, injury or abuse, neglect or negligent treatment, and maltreatment or exploitation, including sexual abuse

(Article, 19). Other relevant Articles include: (i) the right to enjoy the highest attainable standard of health facilities for the treatment of illness and the provision of adequate nutritious foods (Article, 24); (ii) the right to a standard of living adequate for their physical, mental, spiritual, moral and social development (Article, 27.1); (iii) the right to education on the basis of equal opportunity (Article, 28); and (iii) the right to protection from economic exploitation and from performing work that is likely to interfere with their education, or harm their health or physical, mental, spiritual, moral or social development (Article, 32).

Nepal is also signatory to the International Labor Organization's Worst Forms of Child Labor Convention, 1999 (No. 182). The Convention places emphasis on immediate and effective measures to secure the prohibition and elimination of the worst forms of child labor (Article 1). It identifies the worst forms of child labor as all forms of slavery or practices similar to slavery (for example, debt bondage, serfdom and forced labor), and work that adversely affects the health, safety or morals of children (Article 3). Likewise, the Minimum Age Convention 1973 (No. 138) ensures the minimum age of employment is over 15 years of age (Article 2.3.). Article 7.1 allows employment between the ages of 13 to 15 for light work that is not likely to harm children's health or development, and that does not affect their school attendance.

### National legal provisions

A number of national legal frameworks related to children and education have been developed in Nepal, including the Interim Constitution (2007). The Interim Constitution enshrines the right to live with dignity (Article 13.1) and the right to basic health services (Article 16.2). Children have the right to nurturing, basic health and social security (Article 22.2), and the right to be protected against physical, mental or any other form of exploitation (Article, 22.3). The Interim Constitution also contains the ambitious stipulation that every citizen has the right to free education up to the secondary level. The seventh amendment of the 1971 Education Act also ensures free primary education in community schools and free textbooks. Social inclusion, stated as a critical concern, is to be addressed through a rights-based approach to education.

Nepal has also placed emphasis on access to quality education for all. An inclusive education approach has been employed for student enrolment and to address the needs and aspirations of all children from diverse backgrounds. The School Sector Reform Program (SSRP, 2009-2015) is a major reform agenda that mandates reform in the areas of Structuring of Schools, Governance and Management, Capacity Development, Gender and Inclusion, Financing, and Access and Quality. Capacity Development of Teachers is an important component of the SSRP that has placed a high priority on teacher preparation and development. The plan aims to ensure all teachers have the knowledge and skills required to effectively facilitate students' learning processes. The SSRP also prioritizes the capacity building of school headmasters. However, it does not provide for skill building in teacher management, for example in management of teacher misconduct.

Reaffirming a clear obligation to the children's right to receive quality education, the SSRP ensures free basic education that includes free admissions, textbooks, tuition, and examinations. It also focuses on ensuring free education for children from economically disadvantaged communities. It encourages local governments to adopt a compulsory education policy over their jurisdictions in consultation with local stakeholders.



These policies, especially the policy on free primary schooling, have been made with the aim of achieving participation rates of 100 percent in formal schooling. The current Annual Strategic Implementation Plan (ASIP) acknowledges the Nepalese government's commitment and strategic priority to ensuring quality education and equitable access to children deprived of attending schools due to geographical or socio-economic-cultural reasons (MoE 2012, as cited in Scheuermann 2013).

The above education goals are supported by specific acts referencing other family, municipal and national responsibilities. The 1992 Children's Act states parents are under obligation to make arrangements to raise their children and to provide them with education, health care, sports and recreation facilities within the family's financial means (Article 4.1).

The 1999 Local Self-Governance Act states the municipal council has the duty to provide programs related to children's welfare (Article 93.3), and of direct benefit to children (Clause, 111.4.e). The ten-year National Plan of Action for Children (2004-2014) further encourages the promotion of child friendly environments and the elimination of all forms of violence and exploitation against children. The plan is committed to the enhancement of children's quality of life and protection of their rights. It aims at promoting the education, development, health, and hygiene of children.

The state has also implemented a national strategy and guidelines for Child Friendly Local Governance (CFLG). The main focus of this strategy is to ensure local governments and municipalities develop child friendly programs. It also states that local government should develop programs on child protection and promotion.

The above-mentioned national and international policies all envisage the right to education of all children. The state is obligated to make education freely accessible and available to all school-aged children. A critical aspect of these policies is the inclusive nature of education, and the principles stipulating the self-esteem and dignity of all children from diverse social, cultural, linguistic, and economic backgrounds. Further, under these policies children have the right to be nurtured, cared for, and raised by their parents or guardians. Legal instruments have focused on the protection of children against any form of violation, exploitation, discrimination, neglect, sexual abuse, and physical punishment. Similarly, these instruments also protect against the worst forms of child labor.

As noted earlier, the above international and national policy backdrop will serve in this study to identify gaps in the social services that seek to both protect children living in squatter conditions, and promote desirable outcomes, such as education access and learning.

## III. Methodology

The methodology section of this study includes a discussion of the philosophical underpinnings and methods that substantiate the transformative, mixed-method, research paradigm of this study. We have adopted and integrated both post-positivistic and non-positivistic paradigms.

### III.I Philosophical underpinnings

This research uses a mixed-methods approach and a transformative research paradigm. Ontologically, we believe there is a single objective reality as well as multiple subjective truths. Epistemologically, we believe that reality can be accessed in a collaborative, interactive, and dialectical way with research participants. Regarding the axiology, this study considers ethics as an inherent component of any study in contexts of adversity, such as the “respect for cultural norms of interaction” and “beneficence...in terms of the promotion of human rights and increase in social justice” (Mertens 2010). In line with this belief system, we emphasize bringing the potential stakeholders into the research process (Mertens 2010). We attempted to facilitate their agency by including them from the very beginning, from the development of the research purpose and research questions, to data collection, data analysis, and interpretation.

Specifically to facilitate our participatory and axiological approach, we formed a Local Advisory Committee (LAC) of five to eight members in each settlement, comprised of multiple stakeholders from the communities (see Annex C). We disclosed our research purpose and its benefits to the community in meetings that were held on a regular basis. One major purpose for forming LACs was to achieve broad community support (Mertens 2010). Further, LACs helped us build rapport and a bond of trust with the research participants. We mobilized the LACs to share research findings through meetings with stakeholders at the community level. In addition, we involved the LACs in administering the survey, interviews, and Focus Group Discussions (FGDs).

### III.II Research design

Positioning ourselves within these broader philosophical premises, we selected study areas, samples, data collection methods, and data analysis and interpretation methods.

#### Study area, population and sampling

The target population for this study was children 5 to 19 years of age, living in urban squatter settlements, and studying in institutional/private and community/public schools of Kathmandu Metropolitan City. According to a survey conducted by the Ministry of Land Reform and Management (2011), there are 40 squatter settlements in Kathmandu Metropolitan City with a total population of 12,726. The population of children 5 to 19 years of age is 4,441 within 2,735 households (see Annex A, Table A1). We purposefully selected riverbank squatter settlements assuming that these areas are more severe than other non-riverbank areas. Conditions in riverbank squatter settlements are often more severe due to the risk of flooding and, as many are dumping sites, due to health hazards. In doing so, we selected Bishnumati and Dhobikhola riverbanks because they have an equal number of settlements and an approximately equal number of households. The Bishnumati riverbank holds five squatter settlements with a population of 1,564,

including 306 households and 485 children 5 to 19 years of age. Similarly, Dhobikhola riverbank holds five settlements with a population of 1,247, including 271 households and 431 children 5 to 19 years of age (see Annex A, Table A1). Finally, we chose two squatter settlements in Bishnumati riverbank, called Buddha Jyoti and Kuleshwor Balkhu Jagaran Tole, and three squatter settlements in Dhobikhola riverbank, called Pathibhara, Santibinayak, and Devinagar.

We selected participants using a purposive sampling method for generating qualitative data. Five FGDs were conducted with the parents of school-going children (one in each settlement area: two in Bishnumati and three in Dhobikhola). Drawing from Rapid Rural Appraisal (RRA) methodology, we aimed at uncovering the collective views or perspectives of the squatter population regarding the challenges faced by their children that impacted their learning. We also conducted a rapid demographic survey of 306 households in Bishnumati and 271 households in Dhobikhola, which identified the types of schools the children attend. The two surveys allowed us to identify 309 children, using systematic random sampling of households, from both research sites. From this number, we interviewed 20 children (four from each settlement) to understand their experience with risk, and then surveyed a total of 220 children from the area to identify the level of risks that they face using random sampling (see Annex A, Table A2).

### Tools and pilot testing

We used both qualitative and quantitative tools for data collection, including interviews, focus groups, and survey questionnaires. For this latter, we were aware that it is important to ‘road test’ the prototype before commencing the full survey, as this often throws up unanticipated problems or interpretational difficulties that should be ironed out (Simon 2006). Therefore, after the design of the quantitative tools (demographic survey and resilience questionnaire) and before reaching to the field, small pilot surveys were undertaken before each formal survey to pre-test them in another squatter area, which has similar characteristics (e.g.,



Hanumante settlement). After evaluating the appropriateness and effectiveness of the tools, we made the necessary corrections in a collaborative way among the research team.

To generate qualitative data, we developed guidelines for in-depth interviewing, life history, and FGDs that included possible discussion topics. We involved ourselves in the field by conducting interviews, focus groups and observations ourselves. We believe that the researcher’s involvement in the field allows for reflection, which helps maintain the rigor of research. We maintained field notes, reflective journals and memos. Numeric and narrative text data was collected in an iterative way with sequential in-depth understanding of phenomena in phases.

## Data collection and mixed-methods cycle

Data collection took place in three phases. After piloting and restructuring the tools, the first phase of mixed methods data collection applied the rapid assessment of five squatter settlement sites to probe the challenges faced by the squatter communities in general and children in particular (see Annex A, Table A3). A quick, short, entirely unambiguous and structured demographic survey was used to collect basic, straightforward information, through face-to-face interviewing (Simon 2006). We trained the enumerators to carry this out. The training focused on methods of data collection including ethical issues in data collection.

In the second phase of the study, we attempted to draw out the life histories of children in urban squatter settlements to uncover the implicit and explicit coping strategies they adopt to adapt to the adversities. To achieve this, we conducted interviews and FGDs with the same children and parents to identify the protective and promotive factors that play a role in coping with adversities. The key findings of this qualitative inquiry led us to the design of a resilience questionnaire for the measurement of the level of those risks found. Again, we followed a qualitative approach with a quantitative method, by applying the resilience questionnaire to obtain numeric information on these strategies.

Finally, in the third stage we conducted phenomenological interviews with the children to explore their life skills (see Annex A, Table A3). We were tasked in this third stage to respond to our final question: How do these coping strategies, protective and promotive factors, help children achieve life skills? We answered this by explicating the lived experiences of children and their learning processes in schools. Our aim through this question was to draw a qualitative “map” of relations between their coping strategies, protective and promotive factors, and learning outcomes in terms of life skills.

## Approaches of data analysis and interpretation

Regarding data analysis and interpretation of the numeric data, first we manually edited, coded, and decoded. Second, we entered it into a software program, Statistical Package for Social Scientists (SPSS). Third, we tabulated the data, presented it using descriptive statistics, and interpreted it. Regarding the qualitative data, first we transcribed the interviews and FGDs with the help of field notes and recordings (Lloyd-Evan 2006). Second, we employed a sequential process of coding, categorizing, and thematizing (InSites 2007) to analyze the qualitative data. Third, we grouped identified grouped and sub-grouped themes under headings. After analyzing both quantitative and qualitative data, we derived meaning. We analyzed the phenomena of adversities/risks faced by the children residing in urban, their adaptive strategies (protective and promotive factors), and their life- skills, through the lens of resilience theory and policy perspectives.

## III.III Transformative approaches

In keeping with the transformative research paradigm, we attempted to engage multiple layers of stakeholders such as students themselves, teachers, parents, community members, political leaders, policy makers, education campaigners, and civil society activists to draw their attention to the educational resilience of children in urban squatter settlements. To do this, we went back

to the schools and communities and verified our interpretations. This was also our approach to inform them of their human rights as stated in international and national policies. The Local Advisory Committees (LACs) played the crucial role of disseminating and educating them on this in more depth.

At the end of our research, we presented the findings of the report and the examples of the human rights violations we found against the squatter population in a national level conference, in the presence of policy level stakeholders including municipality representatives. This advocacy approach hoped to draw the attention of policy makers to reform the policy, programs, and plans in relation to the squatter population and their education. As a result of the presentation, policy makers were sensitized to the reform issues and made commitments to the issues of children in urban squatter settlements.

### III.IV Ethical considerations

We sought informed consent from the participants, which helped build rapport and trust between the researchers and the communities. We gave participants comprehensive and accurate information about the study and they had the autonomy to withdraw at any time (Hammersley and Atkinson 2007). To maintain confidentiality and the privacy of the participants, we used aliases or pseudonyms in the reporting, including this report (Creswell 2003). We also considered the power relationships present within the culture of the research setting, between the researcher and the researched. For this reason, we made an effort to train the enumerators in how to be 'value neutral', 'unbiased' or detached from the research context while administering survey questionnaires (Brydon 2006).

When we encountered sensitive subject matter, we were conscious that we had to know when and how to ask probing questions, and accept that some of our questions may go unanswered (Harrison 2006). Moreover, we were aware that disclosure of sensitive information could be politically dangerous and jeopardize the research, and that injudicious use of confidential information could be harmful to the person, their family, their household or community. During focus groups and interviews, we sought to avoid being overly emotional or too aloof when asking interviewees to open up and share sensitive information (Harrison 2006).



## IV. Adversities/Risks Faced by Children in Urban Squatter Settlements

All resilience-based research starts from a context of adversity. Understanding the risks that children and squatter communities face is an important first step to guide national policies and programs that seek to improve the education and well-being of children in these contexts. A resilience study does not only aim to address how individuals and communities cope with adversity, but it also seeks to shed light on how to mitigate and prevent risks and vulnerabilities. Therefore, we explored the adversities or risks faced by the children at the individual, family, school, and community levels. We also tried to identify the psychological, social, economic and health related risks that hinder their learning. Before discussing these, we present some key features of squatter communities under study for general understanding.

### IV.I Adverse features of squatter settlements

Five squatter settlements were selected for the study: Buddha Jyoti and Kuleshwor Balkhu Jagaran Tole in Bishnumati riverbank, and; Pathibhara, Santibinayak, and Devinagar in Dhobikhola riverbank. The squatter community had diverse sources of livelihood such as wage laboring, government services, carpentry, grocery businesses, and so on. Most earned below the minimum wage required to maintain basic needs such as food, shelter, clothes, and education for their children. Many had family abroad in the Middle East working as laborers. One of the settlements' special features was that both males and females were equally active in the household as well as external affairs. We observed that both males and females shared duties and responsibilities equally.

The children residing in the settlements were approximately an equal number of boys and girls (51.5 percent and 48.5 percent respectively; see Annex B, Table B1). The children were from diverse caste and ethnic groups, such as Brahmins, Chhetris, Rais, Tamangs, Limbus, Dalits and others (see Annex A, Table A2). This diversity shows that the settlements were multi-caste/ethnic, multicultural, multi-lingual, and multi-religious in nature. In terms of religion, the majority of the squatter community was Hindu (60 percent). However, there were also Buddhists (19 percent), and Christians (16 percent; see Annex B, Table B2). We found that the squatter community realized and internalized the meaning of 'unity in diversity' due to their strong sense of a communal 'we' feeling. However, as squatter settlement residents they felt alienated from other local people. They did not want to be identified as squatters as some of them owned ancestral lands in their native place of origin, largely in the peripheral rural areas of Kathmandu Valley or further afield. They felt that local people treated them like low class citizens. To resist these views and behaviors, and construct a new identity, they gave their locality a new name such as Buddha Jyoti Tole.

The squatter areas we selected as our research sites were on the banks of two polluted rivers. Hygiene was a problem because of the lack of proper infrastructure for sanitation, and the areas were further polluted by the foul smell of contaminated river water. The residents and municipality seemed unaware or insensitive to the issue.

Given that our focus is on educational resilience, we first list the more proximal risks related to educational access and learning. These risks, however, are related and compounded to other community-based risks, family risks and risks directly affecting the well-being of children. In general, the life of children in urban squatters affects not only their educational potential, but also their general socio-emotional and physical well-being.

## IV.II School level

### Squatter communities' livelihoods and their children's education

The squatter community's poor livelihood was a key hurdle when it came to maintaining a learning environment for their children. Most parents engaged in wage labor followed by grocery shop keeping, foreign wage labor, driving, government services and private offices (see Annex B, Table B3), or went abroad to Malaysia and the United Arab Emirates for employment. Most of the youth were unemployed and engaged in habits such as alcohol and marijuana consumption. However, the majority of mothers (58.7 percent) were housewives and a few were small grocery shopkeepers as well as wage laborers (see Annex B, Table B3).

Despite the limited family income, most of the children (87.4 percent) were attending schools and only some (12.6 percent) were not going school (see Annex A, Table A4). Those who were not going to school had either dropped out or never attended. The majority of children who were not going school did not attend because of insufficient family income (59 percent) and one fourth (25.6 percent) were not interested in going to school, perhaps because they did not understand the value of education. Very few did not attend school due to early marriage or failing an examination. Despite their family's limited earnings, approximately 60 percent of children were enrolled in fee-paying private/institutional schools (see Annex A, Table A4). Their parents' wages barely covered the standard fee and other expenses for private school. Only a quarter of children were studying in public/community schools and very few were enrolled in semi-public schools, in which communities raise funds to cover teachers' salaries. Despite their poverty, most parents were sending their children to expensive private/institutional schools. This was because they believed private/institutional schools were of higher quality than community schools. One of the LAC members expressed the following:

*I have five grandchildren. The elder one is in Grade 7. He does not go to school regularly because I cannot send him to school without food. We cannot prepare food on time because we go to work in the morning so, these children do not go to school. If we have food, then we can send the children to school.*

It was evident from our observations and conversations with the residents that they experienced numerous hardships in life and were struggling for survival. The majority of children studied in private schools. However, despite the fact that families struggled financially, the majority of children (55 percent) believed their parents earn enough income to pay for their schooling. The study found that the majority of children (55 percent) have access to a school uniform and enough tiffin (lunch or light meal) (see Annex B, Table B8). However, one fourth (25 percent) sometimes do not have access and very few do not have access at all. Donors cover school expenditure and supply uniforms and books for many children, however, 53 percent of the children expressed that

they lack school supplies at home. Donors do not fund children's tiffin, and 45 percent of children mentioned they did not have enough. Despite the donors' support, the children lacked these important learning inputs.

### School infrastructure

In our observations and conversations with the children, we found that their schools' infrastructure was not likely to fulfill their learning needs. Regarding this, one of the girls said:

*The toilet is always packed and is supposed to be for both boys and girls. I don't like this. When rain falls, water leaks inside the rooms and the sound of the rain falling on the zinc sheet [walls and ceiling] disturbs the class.*

In some cases, schools with poor infrastructure also lacked sports equipment such as badminton rackets, skipping ropes, footballs and so on. Narrow rooms were separated by simple zinc sheets, which were also used for the roof and walls. We questioned these basic conditions and worried for the children under the tin roof on hot days, with the sun's scorching heat, or rainy or windy days. The floor was muddy, uneven and looked as if it had not been swept for some time. A thick layer of dust covered the desks and benches. Poor physical infrastructure, lack of educational equipment and dilapidated conditions meant the school did not look as if it could support students' learning. We also observed there was no playground. The government's announcement promising a minimum enabling learning environment in particular squatter area schools was found to be more rhetoric than reality in certain schools we visited.

We need to understand the above identified education related risks within a broader context of adversity for children in urban squatters. We turn to these next, including risks in the home, community and those that directly harm the emotional and physical well-being of children.

## IV.III Family level

### Home learning environment

We visited the squatter settlements time and again with a view to making sense of the learning environment of children in their homes. Congested and disordered settlements with small dirty huts and a narrow road were immediately visible. The physical infrastructure of the settlements was in poor condition. The height inside the huts was hardly enough for a person with average height to stand. This, along with narrow rooms and the poor condition of furnishings vividly reflected the harsh realities of a settlement home. Most of the houses had small common rooms for sleeping and cooking. In some houses, old tin roofs allowed rainwater to leak in. The small and generally single roomed huts were unlikely to serve as favorable environments for the children to study. Some huts were in more severe condition than others. These consisted of simple fences made with stitched sacks or clothes that could not protect the residents from heat and cold. The poor living conditions clearly manifested an unfavorable home environment for learning. This scenario is in violation of the children's right to a standard of living adequate for their physical, mental, spiritual, moral and social development as envisaged by the Convention on the Rights of the Child (Article 27.1).

## Family cohesion

During our fieldwork we observed that a few squatter families were more cohesive and harmonious than others. Some homes had no serious family conflicts. However, the majority of families were less cohesive and harmonious. In this regard, a girl in Grade 9 expressed:

*Sometimes, my parents quarrel with each other mostly about money matters. Sometimes my father drinks a lot. I feel sad but my mother comforts me. I cannot study in this situation.*

We observed that hardship due to low income was the major cause of family conflict. Poverty led to conflict between parents and made it difficult for children to study at home. There were also cases of broken families with similar difficulties. This type of family conflict had a multiplier effect on children in that the reading environment was not friendly, so they were unable to concentrate on their studies or finish home assignments, and feared punishment from teachers at school. The home environment did not reflect the conditions necessary for children's well-being, such as financial security, parents' emotional well-being, positive inter-parental relations, and consistent parental support (Demo and Cox 2000, 889, as cited in Boethel 2004).

## Parental literacy

Most of the squatter population was illiterate. Parental illiteracy was an obstacle to their children's learning. Parents were also unable to spend time with their children due to long working hours, which lasted from early in the morning to late evening. They were unable to fully care or look after their children because of physical or mental exhaustion. This level of engagement meant they could not offer quality time to help their children with their studies. One of the FGD participants said:

*Most of the parents are illiterate. Most of them depend on wage laboring. There is nobody who can help the children with their studies at home. Many children have dropped out of school. But this has decreased in recent years.*

Research shows that positive family-school relationships or the involvement of families in their children's education enhances children's academic achievement (Boethel 2004). However, most of the squatter families were illiterate and unfamiliar with the academic content, and hence could not help their children with their studies. This was one of the key adversities for children. As viewed by Henderson and Orozco (2003), the roles of parents for establishing an at-home learning environment for their children, encouraging learning, and providing opportunities for learning and development were not fulfilled in the squatter settlements (as cited in Boethel 2004).

## Care at home

When we walked around the squatter settlements, we observed many children playing in the dust and mud. They were unclean and looked as if they had not been bathed in some time. We observed that the children seemed happy playing in groups, and were used to rough games. Children in these conditions were likely susceptible to illness and disease. Moreover, the children were free to wander anywhere they liked. We were worried about the high risk of children getting

into road accidents, as it seemed that the parents were not able to keep close watch on them. This was because of their poverty and the need to work long hours, from early in the morning to late evening. These vulnerable conditions contributed to the weaker roles of families as nurturers and supporters. They were unable to provide love and nurturance, security, responsive interaction, and encouragement to their children (Boethel, 2004).

Such lack of proper care in vulnerable conditions is also a violation of the children's right to be cared for by his or her parents (Article 7) and the responsibility of parents for the upbringing and development of the child (Article 18), as stipulated by the Convention on the Rights of the Child. As discussed earlier, it is important to note that the deplorable conditions of living in squatter contexts, as well as the lack of opportunities, contribute to the inability of some parents to make arrangements to raise their children with education, health care, sports and recreational facilities as envisaged by the 1992 Children's Act (Article 4.1).

### Child marriage

Child marriage was a practice in most of the settlements, but not all. Some parents were aware of the negative consequences of early child marriage. Through the interviews, we understood that such parents were in favor of arranging their children's marriage when they reached maturity. The practice of voluntary inter-caste love marriage was common among the children however. Many of them married before the age of eighteen. Related to this, one of the male FGD participants said:

*Parents are illiterate. They are wage laborers. They do not take care of their children, so they leave school and get married earlier. There is a small girl maybe 14 or 15 years old. She is pregnant.*

Parental illiteracy and low earnings impeded parents from caring for their children, which led children to drop out of school. Girls' dropout led to the early marriage. Therefore, parental illiteracy and low earnings were factors that contributed to child marriage. It seemed to us that the early marriages were not informed choices, and the children were not aware of the negative consequences of early marriages. The practice of early marriage is in violation of the right of girls to marry with their free and full consent as envisaged by Article 16 (1 a and b) of the Convention on the Elimination of All Forms of Discrimination against Women (1991). Participants in our study sample claimed that the state was invisible when it came to reducing such illegal practices.

Families make up communities, which also are affected by the risks at the family level. We discuss next the findings on community level risks uncovered during our research.

## IV.IV Community level

### Hygiene and health

Early on in the research, in preparation for the RRA, we walked around the squatter settlements with the help of our LAC members. We observed the settlements closely. Many were lacking in hygiene and cleanliness. The foul smell of polluted water, which was the result of discharge from



urban settlements, contributed to the pollution in the air. We observed that there were dumping sites very close to most of the squatter settlements. One of the participants in Kuleshwor Balkhu Jagaran Tole expressed, “The children often fall sick in the summer season as there is a dumping site very close to this settlement. The people of this community do not manage their waste properly.” Residents have experienced frequent illnesses such as jaundice, heart disease, fever, diarrhea, and so on. The illnesses were more severe and frequent in children.

The unhygienic living environment likely contributed to this. Two hundred out of 240 children we surveyed (83.3 percent) reported they have fallen ill at home and 56 children (23.3 percent) reported they have been injured at home (see Annex B, Table B6). Within this group, 38 percent of children had experienced very few injuries at home, 19 percent had experienced at least one injury, and one third had never been injured. Very few (5.4 percent) had been injured often at home (see Annex B, Table B8). This was probably because about one third (28 percent) of children received little medical attention and a few received none (see Annex B, Table B9).



These living conditions created adversities for children and their learning. Using the earlier noted national and international policies as a backdrop to assess supports towards the rights of children, there seemed to be many gaps in the management of the vulnerable conditions found in our field visits. From a policy perspective, the children’s right to health was not being met in this context. There were also gaps in providing services to uphold the children’s right to protection from injury and neglect or negligent treatment as ensured by the Convention on the Rights of the Child (Article 19). Children were also deprived of their fundamental right to enjoy the highest attainable standard of health facilities for the treatment of illness as envisaged by the same Convention (Article 24). Their deprivation of basic health, nurturing, and security was also in violation of Nepal’s 2007 Interim Constitution.

### Threat of relocation

Another community-level risk was the constant risk of relocation. We conversed with and interviewed many people residing in the settlement to form an understanding of the diverse factors that impeded their children’s learning. One of the key adversities they faced was the threat of being uprooted from their settlements. One of the old men was crying on the bank of the Dhobikhola river. We asked him, “Why are you crying?” He said, “I lost everything, I lost my hut, I lost a sack of rice. Where shall I live?” The Kathmandu Metropolitan City had uprooted his hut for road expansion. One of the FGD participants said, “There were many houses in the past. Nowadays, there are only a few houses. Many of them have been already displaced by the road expansion.” We also observed an expanding muddy road on one side of a squatter settlement,

and drainage construction works on the opposite side. It looked as though the settlement would be uprooted soon by the road and drainage construction. It was a threatening environment where both housing and lives were uncertain—a hindering factor for children’s learning.

### Safety and security

The majority of children (40 percent) were frightened by gamblers in the community (card players who bet money) as well as alcohol intoxicated members of the community (56 percent; see Annex B, Table B6). Twenty-six percent reported being a little frightened and 41 percent reported they were not frightened. Half the children reported they could walk in the community without fear



and did not feel unsafe. A few children felt a little unsafe or scared to walk in the community alone (see Annex B, Table B10). About half reported that they knew of a few thefts and robberies in their localities, 15 percent reported that theft and robbery took places “somewhat”, and 18 percent reported that it took place “quite a bit” or “a lot” (see Annex B, Table B10). Half the children were unlikely to feel scared by others in the community, 23 percent felt this a little and very few felt this a lot.

### Sexual abuse

From the interviews with squatter children and other members of the community, we understood that there had been claims of sexual abuse and violence in some of the squatter communities. These included comments of harassment, threats, and even cases of reported rape in the past. However, about half of the children (49 percent) reported that teasing by boys/girls was unlikely, but few of them reported being teased with sexual overtones (see Annex B, Table B9). The majority of children (73.6 percent) had not experienced touching or attempts of touching with sexual overtones and only a few experienced it a little or to some extent (see Annex B, Table B9). In this regard, one of the FGD participants said:

*We sometimes see the boys teasing the girls by throwing stones at them. A year ago, an old man raped a small girl in this community. I don’t remember the date but another rape case also happened in this community. The perpetrator is in jail these days.*

One of the girls said:

*Sometimes when I walk in the settlement boys who I don’t know tease me, but there are such practices in school.*

The majority of girls claimed not to have faced sexual abuse at the time of the study; however, given the sensitivity of these issues it was difficult to verify beyond the general comments of past events. Risks of rape are more sensitive and cruel and are clearly unlawful forms of violence that can be faced by children in the settlements. The cases of rape could be unreported as the rape survivor may find it very difficult to seek justice (WOREC, 2011). These forms of gender-based violence violate children's right to protection from all forms of sexual exploitation and sexual abuse, exploitation and coercion to engage in unlawful sexual activity (CRC 1999, Article 34).

## Domestic child labour

Some participants also claimed that there were some children living in their relatives' homes as child domestic workers. Further, we understood that the problems these children faced ran deeper as they were disproportionately affected compared to children who lived in their parent's homes. Maltreatment, abuse, exploitation, and violence has been reported because of their status as live-in child domestic workers (ITUC 2010), who are extremely vulnerable to forms of forced labor and abuse. They were made responsible for a variety of tasks or household chores. However, they were also allowed to enroll in school. One of the female participants in our study, Shanti,<sup>1</sup> was a child domestic worker. She said:

*This is not my house. I am from Kavre. I have been working in this house for four years. I have to do different tasks like washing clothes, cleaning utensils, sweeping etc. and only sometimes do I get a chance to talk, play and have fun with my friends. I do my homework, teach and go to school with my friends and sometimes play with them. I do not get money for the work I do.*

The experience of child domestic workers in our study pointed to the violations of the child labor rights as envisaged by the Convention on the Rights of the Child and the International Labor Organization (Conventions No. 29, 138 and 182). In one way or another, they were involved in domestic work for excessive hours without pay or breaks for recreational activities. It was a kind of bonded child labor. The government of Nepal has also identified and categorized children's involvement in domestic work as the worst form of child labor (CWISH, n.d.), but immediate actions to eliminate it are weak. The voiceless children in our study were found deprived of their rights to protection from economic exploitation and from performing housework, which could interfere with their education, as envisaged by the Convention on the Rights of Child (Article 32). Further, their right to protection from all forms of physical or psychological violence, neglect or negligent treatment, maltreatment or exploitation (Article 19) was also being violated.

As noted at the outset of this study, resilience starts in adversity. This chapter has noted that a resilience study must address the risks, exclusions, inequalities and abuses in contexts of adversity. A resilience approach is not only about individual coping with difficulties, but it is also about contributing to transforming and mitigating risks. These risks exist at all social levels, and include fragile social services, community deprivation, family threats and threats directed to the emotional and physical well-being of children. In order to change this extremely difficult situation, the risks, such as those enumerated in this chapter, must be mitigated and prevented. To do so, it is also important to identify the assets and strengths that communities living in urban squatter

<sup>1</sup> All names have been changed in this report to protect the privacy of participants.

settlements possess. Policy can be aligned to protective and promotive assets to make them more relevant and effective. These assets are the focus of the next chapter.

## V. Adaptive Strategies and Protective/Promotive Factors

As the earlier chapter discussed, the children living in urban squatter settlements faced a number of adversities/risks at the school, family, and community levels. This section sheds light also on the coping strategies and the protective or promotive factors that facilitate the resistance to the adversities/risks faced by children and families living in urban squatter communities. Much like the adversities/risks, these assets are located in the social, psychological, economic, health and education areas. We begin this chapter with a discussion of the education sphere, as schools were found to be a key protective and promotive factor against the adversities children faced.

### V.I Schools as safe zones

We found during our fieldwork and in frequent conversations with participants that children felt safer in school rather than at home. The majority of children (68 percent) reported they did not feel unsafe in school and only few felt unsafe in school to some extent (see Annex B, Table B10). Their home environment was less enjoyable for them than school. Supportive teachers and peers at school were also key factors that helped them cope with adversities.

#### Supportive teachers and peers

Teachers and peers regularly interact at school. The majority of children (53 percent) reported their teachers were supportive and few reported they had unsupportive teachers (see Annex B, Table B9). The majority of children (64.3 percent) responded that they were unlikely to be bullied and few were bullied a lot. Corporal punishment by teachers was a rare event, according to the questionnaire results. Forty-eight percent of children reported they were not beaten by their teacher at all, a third reported they were beaten “a little”, and less than two percent reported they were beaten a lot by their teacher. Fifty-three percent of children responded their friends did not use vulgar language, while one fifth responded they did. Overall, we found that teachers and peers were caring, loving, and responsive to children, and teachers created a helpful and cooperative learning environment at school. Most children reported overall positive experiences at school, without experiences of exclusion, discrimination, or being made of fun by friends or teachers at schools. In this regard, one of the students expressed:

*The teachers explain the questions in the exams. When I don't have a pencil they give me one. When I suffer from a headache or get hurt they help me. They put a bandage on me and sometimes give me medicine, and they send me home.*

Another 14-year-old girl said:

*My friends support me a lot. They bring me water, tiffin, etc. when I am busy in a dance rehearsal. They give me pencils, paper, etc. when I don't have any.*

Another girl expressed a similar experience, saying:

*My teachers say that I can tell them any problems over the phone, or during breaks. They give me medicine when I am sick and also take me home.*

Golee, a 14 year old girl said,

*My teachers give me medicine when I am sick. They even phone home to call my parents. They give me necessary school supplies when I forget to bring them. In fact they are really caring and loving.*

Children could count on the support of teachers and friends when they fell ill with fever, headaches and injuries at school. Teachers helped them any time and with whatever the children needed, including school supplies. Students claimed that the friendly relations between their peers led to strong emotional attachments. In addition, students claimed they developed amicable relationships and close affinity with their teachers, and were impressed by their teacher's treatment of them. Overall, students were satisfied with the facilities, services and care they received from the school when they needed help.

### Cohesion and harmony among peers

Students were interested in school and wanted to go regularly, which positively impacted their learning. School was enjoyable because they were able to be with friends and play different games like Chungi (a Nepali game in which bound rubber bands are bounced in the air). They were very interested in the opportunity to talk, play and enjoy with their peers. Almost all students reported they had fun with their friends during leisure time. They had a culture of encouraging one another. One of the girls in Grade 2 said:

*I play hide and seek with my friends during the breaks and sometimes I draw pictures. I do not feel isolated because I always stay with my friends and work with them.*

Another boy expressed a similar experience of joy and fun at school:

*We play with pots, skipping ropes, volleyballs, and talk with friends during the breaks. Sometimes friends quarrel and fight.*

Almost all the participants in the study reported that having fun with friends was one of the factors that attracted them towards school. They said they felt lonely and bored at home, and this monotony and boredom could be easily overcome by being among friends at school.

The respondents also said that they did not experience bullying. The majority of children (61 percent) reported that their friends were unlikely to laugh at them in class when they asked questions. Twenty-three percent reported their friends laughed a little. Sixty-three percent of children responded friends teasing them was "very unlikely", twenty-three percent responded they were teased "a little", and very few responded their friends often teased them (see Annex B, Table B9). The majority of children (55 percent) reported they did not feel a lack of self worth and about one third did so. Thus, the children had amicable relationships and cooperated with each other in a variety of ways. Because of this emotional tie the students were close to each other, and enjoyed spending time with each other, which were pulling forces for going to school and enabled the children to cope amidst the adversities.



## Respectful relationships

Children reported that they did not experience discrimination at school, as their teachers were supportive and did not treat them unfairly. They claimed that they were equally encouraged to take part in different kinds of curricular and co-curricular activities. A girl in Grade 6 said:

*All the teachers are good. They don't discriminate against us. They treat us equally. They teach us equally. I have not experienced neglect by my teachers. My friends haven't either.*

The children had a high level of respect for their teachers because of their teachers' care and concern towards them. The majority of the children (69 percent) did not feel excluded by their friends, and just over 5 percent felt discriminated by their friends "quite a bit" or "a lot" (see Annex B, Table B9). Sixty-seven percent of children were almost never made fun of by their friends, a fifth were made fun of by their friends "a little", and very few were made fun of by their friends "a lot". Only a few children were made fun of and excluded by their teachers, but the majority was not.

## Motivation and encouragement

Almost all the respondents reported a similar experience and attitude about their teachers' concern for them. They were confident that their teachers were like their second parents and their caretakers at school. They felt physically and emotionally secure at school. In addition, we found that the teachers encouraged and motivated students to work hard in school for a better future. All the respondents said that they were motivated and encouraged to stay in school. This, along with teachers' care and concern for them, was a motivating force for them to stay in school and pursue their education. One of the girls expressed:

*The teachers most of time encourage us, but sometimes they scold us. I feel like their scolding is for our benefit. We don't take this negatively. If we do the work as they say, they love us and care for us even more.*

Students felt their teachers' lectures about the importance of education and their support in various ways played a vital role in their success and staying in school. However, sometimes the teachers upbraided students to discipline them and keep them on track in their lessons. Our findings show that many children were afraid of their teacher if they did not complete their homework. Participants claimed that the scolding was not a form of violence; rather, it was used occasionally as a corrective measure to discourage unacceptable behavior. Thirty-eight percent of children



were in favor of doing their homework rather than face upbraiding by their teacher. To cope with this, the majority of children (52 percent) did their homework regularly and some of them (21 percent) tried not to make mistakes (see Annex B, Table B7).

### Praise and appreciation

Participants claimed there was a culture of praise and appreciation among students and their peers, which helped children face adversities. Teachers praised and appreciated the children's hard work or good behavior. This reinforced and fostered their learning. We found that the majority of students were confident, had high spirits and high morale. The culture of praise, appreciation and moral support helped students overcome adversities. One of the students in Grade 8 said:

*My friends compliment me when I answer questions, when I win sports competitions, etc. Last time when I won the carom board competition my friends complimented me and I felt really good.*

Another student in Grade 7 said:

*Yes, my friends and my teachers compliment me when I show different skills and score goals while playing. Last time when they saw my magnificent Maruni dance everyone admired it a lot and I was really happy.*

Students claimed they rarely experienced neglect, hate, discouragement or demoralization from their teachers and the peers. Rather, they were appreciated and praised for good work and achievements, which was a motivating factor for them. This was why we found their morale was high, in spite of the adversities they faced. The support, mutual cooperation, praise and appreciation from teachers and peers were instrumental to coping with hardships and emerging problems at school, and to solving different problems associated with learning.

### School infrastructure and access to school resources

The physical facilities of schools located outside the squatter settlements were in good condition and supported children's learning. This was not the case with the schools located within the settlements, as described in the previous chapter. The majority of children attending school outside the settlement reported they had enough desks and benches in the classroom to sit on (62 percent), and only few did not (see Annex B, Table B11). Half the children reported a lack of teaching and learning materials was "very unlikely" and many other children reported this lack was "a little" or "somewhat" likely (see Annex B, Table B11). We observed that the schools outside the settlements were modern buildings with large, tidy compounds and nice basketball courts. Inside, the rooms were spacious and there was no question they met the minimum enabling conditions for learning. They had equipment such as computers and science laboratories; libraries with enough reference learning material and well-ordered seating arrangements for readers, and; adequate equipment for children to develop skills in games and sports. Further, the gated school premises with security guards protected the children from exposure to anti-social activities.

When we asked the students about their access to school resources and what they would change, they expressed confusion. Without any hesitation, they stated that they had easy access to school

resources. Some of them remarked that additional materials would make it easier for them. One of the girls said:

*I can use the things available here with a teacher's permission. I like to play basketball, badminton etc. and I can easily get the ball from the office.*

Responding to the same query, another girl said:

*We have easy access to school resources. We can use anything with permission. I like typing, playing games and drawing on the computer.*

Responding to the same query, Asmita, a 15 year old girl, said:

*Yes, I have access but I need to ask permission first. I like playing Q Basic and playing games in the computer lab.*

The children had access to the available school resources without discrimination. The majority of children (63 percent) reported they had access to opportunities such as extra-curricular activities at school and a fifth (20 percent) reported they participated in them. Similarly, fifty-eight percent of children reported they had access to health counseling mechanisms and medicine for minor ailments at school, and twenty-two percent reported they lacked such counseling mechanisms “a little” (see Annex B, Table B11).

As we have seen above, schools that played a protective role provided not only an appropriate physical environment but also encouraged supportive relations between students and their peers, and focused on the socio-emotional well-being of children including motivation, encouragement, praise and appreciation. Next we turn to the protective role of families.

## V.II Role of families

As discussed in the previous chapter, poor living conditions within the settlement negatively impacted the ability of many families to support their children's education. However, we found that in other cases the families were aware of the importance of education. These families were supportive and cared about their children's education to the extent that was possible for them, and showed this care and support in several ways, to be discussed next.

### Parental corrective measures for socially acceptable behavior

Supportive parents used discipline to instill good behavior and a sense of responsibility in their children. As per the group discussions among participants, these families did not use physical punishment, but simple verbal scolding and lecturing were the corrective measures used to teach discipline and good behavior. In this regard, one of the girls said:

*I get scolded by my parents when I don't read at home, quarrel with my brothers and sisters, quarrel with my friends, make noise, and when I don't do household chores at home.*

Fifty-three percent of children were disciplined in this way by their parents at home (see Annex B, Table B6). About half reported they were upbraided by their parents a little, a third reported

this was very unlikely, and 18 percent reported it occurred to some extent (see Annex B, Table B8). Among the strategies used to cope with this, almost 40 percent of the children responded that they helped their parents with household chores. The others adopted a variety of strategies such as going to a friend's house, focusing on their studies, watching less television, and talking with their parents (see Annex B, Table B7). To cope with their fear of punishment from their parents, about a third stated they made the sincere commitment to not repeat mistakes, a fourth helped their parents at home, a fifth redoubled their study efforts, and a small few were in favor of reducing their free play time (about 11 percent) and staying quiet (12.5 percent; see Annex B, Table B7). In light of this, we concluded that parental scolding was an effective corrective measure because the children developed positive behavior as a result. Parents' attentiveness towards their children's overall development was a key protective factor in mitigating the adversities children faced.

### Families supportive of education

We found cases of committed parents dedicated to educating their children despite economic hardships. The parents understood the value of education and felt responsible for providing them with education. They provided a conducive learning environment for children at home, and provided them with school supplies. The children benefitted from their parents' love and care. We sensed that because some of the parents were more aware of the value of education they encouraged and motivated their children to study at home. In this regard, we present the case of a school-going girl whose supportive family was a positive influence on her educational achievement.

#### Box 1 Golee's Story

Golee is the youngest member of a family in an urban squatter settlement comprised of her parents, an elder sister, and an elder brother. Her father owns a sofa shop that helps meet the family's financial needs and her mother is a housewife. Her elder brother lives in the United States and her unmarried elder sister studies in a university and works in a travel agency. Her parents meet all her needs, and her sister helps her study at home. Her mother walks her to school daily and prepares tiffin for her at home. Golee is computer literate and regularly keeps in touch with her elder brother and other friends. Aside from some remedial counseling she has not experienced any scolding, corporal punishment, discrimination or antagonistic behavior from her family. She attends a reputable English private school in the valley, and feels fully motivated to study. Her parents' awareness of the importance of education, their sincere concern for her studies and their committed effort to provide a supportive learning environment are all the rays of hope guiding Golee to acquire better education.

We found that family engagement in children's learning likely strengthened family-school relationships. Research also shows this is a significant factor in children's educational achievement (Grant 2009).

Our study also found that strong parent-child relationships had a positive impact on children's education, and children appreciated the support. When children felt depressed or anxious, the

majority (43 percent) talked it over with their parents, a fifth (22 percent) preferred to be alone, and few talked with friends (17 percent) or did their work (11 percent) (see Annex B, Table B7). The majority of children (62 percent) reported that it was unlikely that their parents would not support their studying, and about a fifth (19 percent) expressed that it was slightly more likely (see Annex B, Table B8). Regarding school supplies, when they lack supplies at home most of the children (83 percent) reported they ask their parents to buy them and a few (17 percent) responded they went over to their friends' houses (see Annex B, Table B7).

The behavior of other family members could be an indicator of their support for the children. We found that the majority of children (76 percent) were not made fun of by their brothers and sisters, and only very few experienced this (see Annex B, Table B8). An overwhelming majority of children (69 percent) reported their family did not discriminate against them for their gender and few did so to some extent (see Annex B, Table B8). Sixty-three percent reported that they were very unlikely to hesitate speaking with their parents, and almost twenty percent reported they hesitated a little. A small number (6 percent) hesitated a lot (see Annex B, Table B8). The majority of children (45 percent) reported they were unlikely to fear punishment by their parents. A fifth reported they feared it to some extent (see Annex B, Table B8). These findings show cohesion between children and parents, which also protect children from adversities.

### Low income, family effort and dedication to children's education

The squatter community was aware of the value of education. Despite financial hardships, many families made an effort and prioritized their children's education. The story below is an example of a boy raised by parents who try their best to make ends meet and support his education in spite of difficult economic conditions.

#### Box 2 Sudan's Story

Sudan is the youngest member of a poverty-stricken family. He is introverted, shy and reserved. However, through hard work, intelligence and dedication he became first in his class. In spite of his family's economic hardship, his mother regularly sends him to school in a clean and tidy uniform. He is not given money for tiffin but as his home is quite near the school he eats there every day during the tiffin break. He does not have a separate room at home to study but he manages to study in one of the two rooms of his hut. Though his parents struggle a lot to keep food on the table so far he has not faced any insurmountable obstacles in his educational journey. This is because his parents do not want him and future generations to be trapped in the same circle of illiteracy, poverty and low quality of life. When asked why they send him to school despite all the hardships they undertake, his father said, "Sir, we don't want him to be like us. If he can read he will surely find a better job and have a happier life. We are prepared to eat just one meal a day but we will educate him".

His parents' sensitivity, awareness of the value education, hard work and determination all supported Sudan in his learning. However, his family's circumstances are not fixed. New risks could emerge over Sudan's life span because of his family's fragile economic conditions and the volatility of squatter life. The influence of his parents, an important asset for his education, may subside or have less influence because of new risks. Consistent with resilience theory, families

should not be left to cope on their own. They require relevant institutional supports to foster and sustain their children's education resilience, and protect them from risks.

The intrinsic motivation to support the education of their children in many low-income families is an asset that needs to be supported by education policies and programs. The goal is not to let families fend for themselves but to recognize these assets to better align education services to these family efforts and desires to provide a better education to their children. Communities can also serve a role on this approach, to which we turn next.

### V.III Community's role

Like many families, the community within the settlements was also aware of the value of education and members were devoted to enhancing children's learning opportunities. They were united in their efforts to ensure the right to education, and motivated the out-of-school children to go to school. They made an effort to increase access to quality education in their own locality in more sustainable way. We discuss some of these community level contributions next.

#### Institutional support for sustainable schooling

Both civil society organizations and, in some cases, government support, contributed in one way or another to the sustainability of children's schooling. Participants in focus group discussions claimed that civil society organizations (International/Non Governmental Organizations, or I/NGOs) were actively working for children's education and health rights by funding education-related expenses and health facilities. In this regard, one of the female participants of the group discussion said:

*A German project supported the school for about five years. At that time they used to provide the students with milk and tiffin every day. There were various facilities that the students and even community members used to benefit from... [including] treatment facilities at school, and some of the students even had surgery funded by the INGO.*

Catching the thread of the discussion another male participant added:

*Before the school was taken over by the government [from the INGO] the needy children and even the community used to receive support from the INGO. The INGO used to pay teachers' salaries and bear the school's entire operational expenditure. The community was affected as well, however, when the school was taken over by the government. The INGO stopped supporting [the school] and now there is no extra incentive for the children to carry on their education.*

Government policies and programs aim to increase access to quality basic education for all children of school-going age children through formal schooling, especially in marginalized and deprived communities. The government prioritized taking over the management of such schools. Because of this, the children had access to formal schooling in a sustainable way. One of the participants highlighted the community's concern and commitment towards education. Pointing to a child, the participant said:



*He is an orphan from a poor family in the settlement. He helps people in the community as a handy boy and people give him some pocket money, food and clothes. He is encouraged to continue his education and so he has not dropped out.*

Another female participant emphasized the school's efforts to create a conducive and congenial environment for children's learning and their overall development. She said:

*Every year we launch an enrollment campaign in the settlement and encourage all the parents to send their children to school. We also waive the admission fee for children from poor families.*

One of the child participants said:

*Last year I wanted to quit school and spend the whole day working. But uncle paid for my school uniform, the school waived the admission fee and all the teachers at school inspired me to continue studying.*

The children were encouraged by family members, teachers and the community to continue their education. We found that the squatter community had communal sense of solidarity and hence encouraged families who were less aware of the value of education to send their children to school. This self-guided, collective social effort of the community was a promotive factor for enhancing children's access to education.

### Community's collective commitment to children's education

Despite children's claims that they did not feel treated differently by their peers and teachers at school for being residents of the settlement, tensions within the community were evident. So was their determination to collectively overcome their circumstances. During a focus group discussion, the chairperson of a settlement's Community Development Committee raised the idea of exile. He alluded to the squatter population as exiles within their own nation as they are treated like refugees compared to others. He expressed his dissatisfaction over the "blind eyes and deaf ears" of the government which he claimed consistently ignored the issue of the squatter community's identity, rights and dignity. He said:

*We want to break free from the cage and claim our rights as the rightful citizens of Nepal. We are neither refugees nor have we committed any crimes. The state has dominated us and is treating us in an unjust way. The purpose of educating our children is to enable them to set themselves free from this confinement and we are ready to bear every hardship for educating our children.*

A female participant had a similar reason for her commitment to the children's education. She expressed her determination:

*We have been bearing the consequences of being uneducated and we don't want our children to have the same pathetic plight. So we are ready to have one meal a day but are not ready to compromise the education of our children.*

Another female participant said:

*All the parents are very serious and responsible about their children's education and their future. We are trying to convince the parents to be serious regarding the future of their children and ask them to learn from other members of the community.*

Community members not only cared about their own children but about all the settlement's children. They raised awareness among the whole community to value education. This collective determination or commitment was helpful to promoting access to education for children from struggling families and created a supportive learning environment.

### Role of community structures

Our findings show that community structures are key protective and promotive factors in the face of adversities or risks that children experience in their families, schools and communities. These structures and their roles are discussed below.

**Community Tuition Centers.** Some squatter settlements had tuition centers run by college students or the church. They were set up as a complement to formal schooling in order to enhance the children's learning achievement. Because most of the parents were illiterate they were unable to assist their children with their assignments. Long hours laboring at work also interfered with being able to care for them after school. Shiba, a Grade 9 student who participated in our study, said, "Tuition classes are also held in the community. Twenty to thirty students gather in the tuition center. When I go home [after school], I go to tuition class."

The community tuition centers aimed to meet the learning needs of children where parents could not. Most of the children completed their homework assignments in the centers with guidance from the teachers. The centers were also an opportunity for children to share ideas and discuss school assignments. The discursive and interactive learning among friends in centers likely promoted their learning in a positive direction. Therefore, we found that tuition centers were a promotive factor serving the children in their learning.

**I/NGOs and Religious Organizations.** In the past, I/NGOs had been heavily engaged in the settlements in the areas of health, hygiene, and education. At the time this study was conducted, fewer NGOs were working in the health and education sectors. In some areas people used water tanks for drinking which had been set up by NGOs. They also used a groundwater system for drinking and cleaning, which had been constructed with the support of another NGO. The Kathmandu Metropolitan City Office was not running any programs, nor did the settlements receive support from any political parties or civil society organizations. A church had annually supported school-related expenditures in one school, such as uniforms, textbooks, other school supplies, and fees, including transportation. One of the students from this school, a girl in Grade 9, expressed: "If we hadn't had support, we would not be at this level." Thus, these external interventions from I/NGOs and religious organizations contributed to fulfilling the drinking water and educational expenditure needs of children.

**Health Facilities.** There were no health posts or hospitals in the settlements. Some areas had small clinics and pharmacies. These supported the treatment of diseases such as diarrhea, cholera, and others. We found that the children had adopted a number of coping strategies to protect

themselves from such health-related adversities. Forty-five percent of children who responded to the question about how they coped with injuries reported that they would try hard not get sick or injured, 38 percent of children would visit medical centers or hospitals, and about 17 percent would use first aid (see Annex B, Table B7). Out of 208 responses to the question about how children cope with illness, 46 percent reported they would use first aid and 42 percent would visit the hospital, and a fifth reported they would eat healthy food (see Annex B, Table B7). Children visited public



hospitals for serious cases. The clinics and pharmacies in the settlements played a protective role for those who needed immediate healthcare and support.

**Financial Cooperatives.** There were a number of financial cooperatives in some of the squatter settlements. The residents themselves, who made regular deposits from their income, had established them collectively. Members took out loans and some had been using them to develop income-generating activities such as small grocery shops. We found that these types of financial networks contributed to enhancing peoples' livelihoods to the extent that they could cover the basic school expenditures for their children. They were conscious of maintaining and nurturing social capital, as it was an asset for coping with financial hardship.

**Security Centers.** We observed the presence of police stations near many of the squatter settlements. We suspected they were placed there because of the general perception among the Nepalese population that settlements are a breeding place for crime and insecurity. Because of its proximity to their homes, the residents could quickly report illegal or unlawful activities to the security posts. One of the FGD participants threw light on the issue of security:

*There is a police post nearby and a security committee has been formed in the settlement. We have not experienced any internal security disturbances but in the past some outsiders used to disturb us by throwing stones and physically attacking the young people in the settlement. It has been under control since the establishment of the police post and the formation of the security committee. It has helped our kids to live a peaceful life and focus on school.*

We discovered that squatter communities themselves had formed security committees to maintain security in the area. This, along with the security post managed by the government promoted a peaceful living environment. This type of community environment with fewer anti-social activities and conflict may positively contribute to children's learning. However, in many cases, there were still anti-social activities such as gambling and alcoholism. To cope with their fear of people engaged in gambling, the majority of children (52 percent) noted they were in favor of suggesting to gamblers that they stop drinking, a fourth (24 percent) preferred to walk in groups and few (14 percent) were in favor of avoiding them altogether (see Annex B, Table

B7). To cope with their fears of alcohol intoxicated community members, 41 percent of children noted they did not go near them, a fifth (22.4 percent) do not pay attention to them, and few walked in groups or with their parents (see Annex B, Table B7). Thus no matter what the security arrangements were in the locality, the children themselves used a number of strategies to reduce their risk and lessen their fears.

**Community Clubs.** We found there were well-functioning youth clubs, and games and sports clubs, in the community. They managed small playgrounds for the children and youth and were well equipped in terms of playing materials. The clubs held training programs for activities such as football, Tae Kwando, physical fitness and others, and organized games and sports frequently in the community. We found certain children participated actively in such activities. Therefore, the community clubs supported the development of game and sports skills. Further, the clubs contributed to the emotional and mental development of children through these activities, as well as their physical development. In this way the clubs were key promotive assets for squatter children.

**Community Development Committees.** Community development committees exist in almost all the squatter settlements. These committees function well in some settlements and organize a number of social activities such as sanitation management, road construction and drainage, and drinking water management, among others. In other settlements they do not function as well because of a lack of resources. However, the squatter community was in favor of working together for the overall development of their settlements. They wanted to create unified forces through these committees to put pressure on the municipality for their development. These committees also engaged in managing the community schools and were involved in school enrollment campaigns for the children.

Several community factors have contributed to the creation of fertile ground for the children's educational development, in spite of adversities. These include: (i) the family's commitment to the children's education; (ii) the community's efforts to ensure everyone had the opportunity to go to school; (iii) the non-discriminatory and conducive environment to learning in the settlement; (iv) the personal consequences of illiteracy felt by parents and their determination to keep their children from the same plight; and, above all, (v) parent's strong willpower to enable the coming generation to escape from the narrow confinement of the settlement. Community structures also played a vital role in supporting this pursuit and mitigating adversities at different levels. The harmonious relationships among the residents and their collective concern towards their children's future have had an immense impact on the educational journey of the children. Community structures—supported by national and international policies and programs—can provide the mechanisms to enhance community cohesion and to channel services that are aligned to community assets and that can better serve the educational needs of children in urban squatter settlements.

In this and the previous chapters, we have presented both the risks and the assets that co-exist in urban squatter settlements. The risks negatively influence not only the educational outcomes of children, but also their emotional and physical well-being. The assets are existing factors, behaviors and opportunities that contribute to the desirable outcomes in children at risk, including their education. We discuss some of our findings related to education outcomes and life skills in the next chapter.

## Chapter VI. Life Skills

In this chapter, we explore children's perceptions and practices in terms of their life skills in urban squatter settlements. These are the consequences of their adaptation to the adversities they face in their socio-cultural context. We present the life skills, experiences, behaviors and knowledge that are having a positive impact on their education.

### VI.I Education-related skills

#### Positive school experiences

Most of the children in the study enjoyed school. Their attitude towards school was positive and they were excited to go to school. They enjoyed playing games and sports, and going to school was part of every day life. They felt that being at school was better than being at home. Most reported they did not experience exclusion or discrimination, and had not been made fun of by friends or teachers at school. Shanti expressed:

*I enjoy being at school because I can learn many things and can play and talk with my friends. I get bored at home because there is no one to play with.*

Almost all the students were attracted to school because of the fun they had there. They liked their teachers and friends, and school was an enjoyable place. Children also expressed that the teachers were friendly and understanding. One of the students in Class 8 excitedly shared her experience:

*I feel bored at home. Here in school I can play and have fun with my friends. Teachers are also entertaining.*

Other comments from students were:

*I like to go to school because we learn something and play with friends.*

*I like to read, play with friends and talk with them. It makes me happy. So I like to go to school every day.*

We found that a major contributing factor for the development of positive attitudes and feeling towards schools was the affectionate relationships among students, and among students with their teachers. This close affinity led to strong emotional attachments. Students were satisfied with the facilities, services and care they received from the school during sickness, injuries and any emergencies. Similarly, their morale was also high and they were motivated to work and pursue their dreams, probably because of the school's encouraging environment. Through fair treatment and non-discriminatory practices with all the students, irrespective of caste, creed, language, religion and social class, schools were able to create a just and fair environment. This type of environment was conducive to students' positive attitudes towards education—a critical, life-affirming outcome.



## Motivation towards study

We visited many children at their homes and schools. They were excited by their studies and wanted to learn new things. Many of the children were full of enthusiasm, zeal, and excitement towards learning. We found that overall they were confident and outspoken, speaking with little anxiety or hesitation. Arjun said:

*There is a library at school. I often take out books from the library and read at home. Usually I read stories and poems. I ask questions to the teachers if I don't understand in the class. We discuss the lessons among friends. We share what we know with each other. My friends teach me what I don't know and I also teach them if they ask me anything they don't understand.*

The children wanted to learn new things from their teachers and from any other sources. Some of the children were also exploratory. They used library resources to discover new ideas or knowledge, and had developed reading habits to some extent at home. We found they were discursive and interactive, and shared the ideas or knowledge with each other. Moreover, they had a habit of helping each other with their studies. It seemed to us that the children had developed habits that fostered quality independent learning in their socio-cultural setting. Thus, certain children who were more exploratory and independent were on track to developing a culture of study.

## Courage to aspire for professional work

The children's perceptions about the benefits of education were not very clear. We found they had non-specific life ambitions that they thought would be fulfilled through education. After some years of schooling they had developed the perception that education is necessary for a brighter future through earnings from professional work. Students when asked about the benefits of education commonly expressed this. However, they could not clarify well the meaning of 'bright future'. The majority were from the lower strata of society, and had nursed a hope of acquiring a higher status through education and supporting their parents, even though they did not have a specific vision or roadmap designed for their future life. Moti, a Grade 9 student who had recently enrolled at school, expressed:

*My aim is to be a doctor. My parents encourage me to be a good person and to live an important life for other people. Our parents and the community have taught us that we are the children of real citizens of the country, and every door of opportunity is equally open for us. We only need to prepare ourselves to knock at those doors.*

We found the children had a common goal to educate themselves in hopes of better living standards and to escape from the confinement of the settlement and become professionals. This was a motivating factor for going to school. The children did not believe they were incapable of getting professional jobs because they were from economically and socially marginalized communities. They challenged this stereotypical thinking, which has led them to be more hardworking and devoted to studying.



## VI.II Family-related skills

### Developing self-reliance through household chores

Children undertook important social and household roles, and had the sense that they were members of a family and community. The attempt of parents and teachers to foster self-reliance and prepare them for life was reflected in the views of a boy, Nitesh who said:

*I help my parents with the housework. I cook, help my mother wash clothes, buy things from the market and my mother teaches me how to do these things.*

Another boy, Mohan, also had a similar view. He said:

*When I have free time I help my parents with household chores. They teach me how to do things. They also teach me how I should behave around others and what I need to do in what situation. Before going to any social function my mother tells me how to behave.*

He went on, adding:

*Almost every day before going to bed I have to listen to my mother's lectures on the different dos and don'ts of life. Because they give me responsibilities I have learned to do many things independently. My parents ask me to manage my things, wash my clothes, and to take care of my brother. Now it's not difficult for me to do these things.*

In the same way, Muna, a girl age 13, expressed:

*I help my parents with household chores like washing clothes, cleaning dishes, fetching water, shopping, and so on. I do all the domestic chores when my mother gets sick. I bring her medicine and feed her. I cook Jauli for her.*

Arjun, a boy age 14, said:

*I wash my clothes by myself. I take baths by myself. I do my homework by myself. I help with household chores as well. I go to the club for football training. Sometimes I go buy my sports gear like footballs in the market by myself.*

The senior members of the family inculcated values, ethics, and cultural norms in the children. In spite of facing multifarious hardships the parents endeavored to keep their children's spirits high and to make them self-reliant through continuously teaching them about the practical requirements of life and counseling them for a better future. Household chores, social involvements, keen awareness about the challenges of squatter life, hope for a better future, and sharing these hardships of life along with their families have mentally strengthened the children to pave their path for the future. Being acquainted with different facets of life has helped them develop their personal and social qualities.

## Changing gender roles within the family

We observed that socially constructed gender roles, which place males in a superior position to females, are changing among the children. The boys participated equally in the household chores and assisted their sisters or mothers. In this regard, Arjun said:

*I help my sister with the household chores. In the morning and evening, I fetch drinking water. I wash my clothes by myself. When my sister goes to her college, I cook meals at home. Sometimes I go buy rice, vegetables, and other things. I teach my sisters. My parents and teachers teach us to do household chores. In school our teachers also divide the responsibilities of tidying and arranging the classrooms [between boys and girls].*

We observed that the children's cultural context was one of gender equality. Traditional, socio-culturally constructed notions of females and girls as housekeepers and unequal gender relationships had changed. According to Welsh (2010, 15), "changing perceptions, beliefs, attitudes and behavior can be an important contribution to building equitable gender relations within the community". Parents and teachers educated their children to perform tasks and responsibilities irrespective of socially constructed gender specific roles. Thus, the children had developed attitudes and behaviors inconsistent with traditional gender roles in terms of household chores.

## VI.III Community-related skills

### Developing positive social behaviour

During our field visit and interviews with the children, we sensed the children had developed positive social behavior. They were aware of the negative effects and illegality of anti-social behavior. A boy aged 14 said:

*We do not have to quarrel among friends. I don't fight with my brothers and sisters. Theft and dacoit [banditry] is bad.*

The children had developed an awareness of positive social behaviors. They were against anti-social behaviors such as fighting, gambling, theft, dacoits (bandits), and robberies. They were aware that these behaviors were devastating to social cohesion and harmony. It seemed to us that this awareness could be life-affirming and served them for a better future life.

### Sense of non-discrimination

In our visits, observations, conversations and interactions with the children in their own context, we found the children had strong bonds with their friends, family members, and members of their community. We knew that there were children from diverse backgrounds in terms of caste or ethnicity, economic and social status. However, we found they had maintained social cohesion and harmony among themselves. There was no sense of discrimination. Sumiki, a girl from a low caste family, claimed she did not feel discrimination. However, she was self conscious about the caste system, and spoke about the long existing and deeply rooted practice:

*Higher caste people do not come inside our homes, and we don't go inside theirs. We happily adhere to this belief and it doesn't have any negative effect on our lives because apart from this understanding there is no sense of caste-based stratification, and we are equally involved in all social activities.*

Bandana, a girl in Grade 7, said:

*No one at school identifies us as squatter children. Our parents and the community members always boost our morale. We get lots of love and care in our families and the community. Our parents have fulfilled all our needs. Why should we feel humiliated? We think that we are not different from others and our peers also feel the same.*

Another girl named Muna said:

*I don't believe in discrimination based on caste or ethnicity. All people are equal. People create lower castes and ethnicities. All human beings are equal as they all have the same red blood.*

In spite of residing in a settlement the children had highly competitive spirits and confidence, and no feelings of humiliation. They did not think of themselves as different from the children of higher class families. They had high spirits and almost all of them aspired to be well respected and prosperous in the future. They were aware that the caste/ethnicity-based hierarchies are social constructions and hence they were in the position of being able to contest stereotypical thinking and behavior at school. They had developed an awareness of non-discriminatory behavior in the community that promotes social cohesion and harmony among the members of society from diverse backgrounds.

## VII. Discussion

The children in our research sites face multifaceted adversities such as disease, poverty, home environments unsuitable for studying, conflict at home, parental illiteracy, sexual abuse, child marriage practices, child labor, lack of school infrastructure, and lack of safety in the settlement. These risks likely affect the children cognitively, emotionally and behaviorally across all stages of their development (Clemens 2006, as cited in Reyes 2013). Poverty leads to limited access to health care and economic stresses on the family, which can lead to family conflict (Braverman 2001) and child marriage.

Schools are safer zones than homes. We found that in schools there were supportive teachers, cohesion among teachers and peers, a non-discriminatory environment, motivation for learning, child-friendly infrastructure and access to school resources. Caring teacher-student relationships were positive for children and played a particularly strong protective role for children facing multiple adversities (Baker 2006, as cited in Noltemeyer and Bush, 2013).

Families and family environments are also key protective factors for children. We found that the families who provided study-friendly environments at home, gave their children love and care, and provided school supplies, were protective. We sensed that certain families disciplined their children in a positive way and engaged in meaningful communication with their children. This created a sense of family cohesion (Noltemeyer and Bush 2013). These families were more active and attentive in terms of providing quality time, support and interaction. Family cohesion and adaptability, effective parental communication skills, stable marital/couple relationships, and responsive, nurturing, consistent and firm parenting practices generally served as protective factors for children (Bush and Peterson 2012; Peterson and Bush 2012, as cited in Noltemeyer and Bush 2013).

Squatter communities value education and were committed to ensuring children receive education. We found that communities served as protective factors for children to the extent that individuals and families were able to access the resources they needed to support themselves and/or their children and families (Ungar 2011). Thus, communities served a protective and promotive role for children by providing them with opportunities to develop human capital through community clubs (knowledge and skills of games and sports), and providing social capital (e.g. support networks, sense of community), natural capital (e.g. water, land), and physical capital (e.g. safety) (Noltemeyer and Bush 2013).

### VII.I Key findings

The following summarizes the key findings we identified in terms of the adversities and risks, adaptive strategies, and life skills of children residing in squatter settlements.

#### The adversities/risks faced by children in urban squatter settlements

- The children reside in unhygienic settlements with poorly managed sanitation, and are frequently vulnerable to sickness and injury.
- The government's development activities such as road and drainage construction threaten

the stability of settlements that could be forced to relocate.

- Most of the squatter population we came into contact with were caught in a vicious cycle of poverty. They had low family incomes and were unable to pay for school supplies for their children.
- Low living conditions and inadequate home infrastructure were hindering factors for children's learning.
- Inside the settlements, the buildings, desks, benches, toys and instructional materials were in poor condition and inadequate, and were less student-friendly as compared to schools outside the settlement.
- Many families were less cohesive because of conflicts caused by economic stresses. The children concentrated less on their studies in such family contexts.
- Illiterate parents were unable to help their children with their studies in a meaningful way at home.
- There were a few general claims of past cases of sexual abuse and some child marriage practices in the squatter settlements.
- Not all children were equally cared for by their families. We found some child domestic workers who were vulnerable to unequal, unfair and often abusive treatment from their employers. The maltreatment, abuse, exploitation, and violence occurred because they were live-in child domestic workers.
- The children were afraid of gamblers and alcohol intoxicated members of the community, and thefts and robberies in the community. They were in some cases laughed at, teased, and felt unsafe.

### Adaptive strategies and protective/promotive factors

- Regarding health related risks such as injuries and illness, the majority of children were in favour of taking care not to get sick or injured, and visiting the hospital. Some children reported they used first aid services.
- In some cases, school physical facilities, instructional materials, and other physical infrastructure were sufficient. These schools had computer and science laboratories, games and sports equipment. The children had access to these resources in those schools.
- Friendly peers and teachers supported the children to cope with hardships, including problems emerging at school and their lack of school supplies.
- The majority of children were not made fun of or discriminated against by their friends at school, parents or brothers/sisters in their families, or people in the community
- The children were praised and appreciated by their teachers and friends for their positive behaviour towards school work and school activities. The culture of praise, appreciation and moral support helped children to overcome their adversities.
- Tuition centres, I/NGOs and religious organizations, health facilities, cooperatives, community clubs, community development committees, users' groups and security centres each played a specific role in enhancing the learning of children directly and indirectly.

- Despite the economic hardships, many squatter residents were committed and dedicated to educating their children and motivated them to study at home. They provided them with school supplies, love and care. The parents' sensitivity, awareness of the value education, their effort and determination to prioritize the education of their children supported children's learning.
- The structures within the community, such as the church and financial cooperatives, helped the children by covering their school expenditure. This self-directed, collective social effort of the squatter community was a promotive factor that enhanced children's educational access.

### Life skills

- Most of the children were meaningfully engaged in learning at school. Their attitude towards school was positive and almost all children were excited and fascinated by school, perhaps because of the boredom they experienced at home.
- The children aspired to professional work, which was a motivating factor for them to study.
- They understood their social and household responsibilities and were developing self-reliance and skills in different household chores, social involvements, and awareness about squatter life. Traditional gender roles were challenged in the home as males participated equally in household chores.
- The children were aware that anti-social behaviors were detrimental to social cohesion and harmony.
- The children approached learning new things in an innovative, exploratory, discursive and interactive way.
- The children maintained social cohesion and harmony among their friends from diverse economic and socio-cultural backgrounds without discriminating against each other.

## VII.II Conclusion

Children in urban squatter settlements are facing a variety of adversities that impede their learning. These adversities are located mostly in their communities and home environments. They are also inter-related, as exposure to an unhygienic community environment combined with poorly managed sanitation causes disease and infections. Parental illiteracy impedes children from meaningful study at home. Poor families with low income and low living conditions are also barriers to children studying at home. Low income creates stress among family members and erodes the cohesion of the family, which also creates an unfavorable learning environment at home. Moreover, fear of sexual violence by strangers in the communities persists.

Despite these adversities, the children in urban squatter settlements have adaptation strategies. In other words, they are achieving resilience because certain protective and promotive factors are present in schools, families, and communities. Friendly teachers and peers who praise and appreciate them motivate children to study. Attention from family members and their family's



determination to support their children's education despite hardships also promote children's learning. Likewise, community structures such as School Management Committees (SMCs), tuition centers, and clubs are social assets that create opportunities for promoting children's learning. These assets have served as protective and promotive factors for them to develop positive life-skills. Thus, the "squatter families could be able to nurture their children's resilience if the capacities for resilience of these families are strengthened" (Walsh 2012, 175).

As a consequence of this educational resilience, many children have a positive attitude towards school and studying. They also have an optimistic outlook of one day being employed in professional work, which serves them as a motivational factor for staying in school. The children also take on household responsibilities, which helps them develop self-reliance. The children engage in non-discriminatory interaction with people from diverse cultural and economic backgrounds, and have communicative, interactive skills and socialization skills, which are positive factors in their lives. Through these protective and promotive assets children have developed positive learning habits, and become exploratory, self-reliant and independent learners.

For education, systematically uncovering these risks and assets offers an understanding of how policies and programs can include explicit ways to mitigate and prevent risks, and what educational strategies can protect and use the resilience assets to achieve education and social outcomes in the face of these difficult living situations. We turn to some final policy recommendations next.

### VII.III Recommendations

On the basis of the above findings and conclusions, we have attempted to make the following recommendations to the concerned policy and national programs' authorities.

1. The government should set up income generating programs in squatter communities to enhance livelihoods and permit families to financially contribute to the education of their children.
2. There should be special loan provisions for squatter residents with low incomes. The loans should have minimum interest rates and no collateral, and could be linked with existing microfinance enterprises.
3. The government should focus on raising awareness among children and communities in squatter settlements of the right to child participation. This could be developed through child clubs.
4. The government should identify and mitigate the deeply rooted problems in squatter settlements for children and adolescents (such as child marriage, poverty, and disempowerment).
5. Kathmandu Metro City should focus on child-friendly local governance as envisaged by the Child Friendly Local Governance Strategy developed by the government of Nepal.
6. Government bodies should emphasize the development of healthy learning environments in all schools in squatter settlements.

7. The government's Vision 2015 non-formal education program should integrate parental literacy and empowerment programs to educate illiterate parents.
8. Public awareness of anti-child marriage policies should be a focus, as early marriage practices still exist in squatter communities.



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# Annexes

## Annex A. Study population and sample distribution

**Table A1**  
**Squatter population and number of households by location**

| Location       | Number of settlements | Total population | Total households | Population of children in age group 5-19 years |
|----------------|-----------------------|------------------|------------------|--|
| Bagmati        | 11                    | 3903             | 863              | 1473   |
| Bishnumati     | 5                     | 1564             | 306              | 485  |
| Hanumante      | 1                     | 2422             | 589              | 836  |
| Dhobikhola     | 5                     | 1247             | 271              | 431  |
| Tukucha        | 2                     | 843              | 176              | 268  |
| Non-River Side | 16                    | 2747             | 530              | 948  |
| <b>Total</b>   | <b>40</b>             | <b>12726</b>     | <b>2735</b>      | <b>4441</b>                                    |

Source: Status of Squatter Communities along Bagmati River and its Tributaries in Kathmandu Valley, Lumanti, February 2008. See Urban Dabali, "Report on Squatter and Slum Settlements in Kathmandu". <http://www.ciud.org.np/urban-dabali/index.php?q=content/report-squatter-and-slum-settlements-kathmandu>

**Table A2**  
**Distribution and sample size**

| Issue of inquiry   | Method                       | Sample size   |
|--|------------------------------|---|
| Challenges faced by the children in urban squatter settlements | Rapid Rural Appraisal (RRA)  | 1 FGD in each of the settlements of Bishnumati and Dhobikhola = 5 FGDs                        |
| Demography and school enrolment and types of schools attended  | Rapid Survey                 | Bishnumati - 306 Households<br>Dhobikhola - 271 Households<br>Total Children = 309            |
| Risk experienced in learning                                   | Interviews                   | 4 Children from each squatter settlement = 20 Interviews                                      |
| Level of risks   | Survey                       | Bishnumati - 306 Households<br>Dhobikhola - 271 Households<br>Total Children = 220 Children   |
| Coping strategies  | Life history                 | 2 Children from each settlement = 10 Children   |
| Protective and promotive factors                               | FGDs and in-depth interviews | 1 FGD in each settlement = 5 FGDs<br>2 Children from each settlement = 10 In-depth interviews |
| Coping strategies for the risks identified                     | Survey                       | Bishnumati - 306 Households<br>Dhobikhola - 271 Households                                    |
| Quality learning experiences                                   | Phenomenological interviews  | 2 Children from each settlement = 10  |



**Table A3**  
**Data collection plan and mixed-methods cycle**

| Issues/questions   | Methods and nature of data  |
|--|---|
| <b>Phase I:</b>  |   |
| Challenges faced by the children in urban squatter settlements | Transect Walk, Observation, Social Mapping, FGDs in each squatter settlement<br>(Quantitative data: frequencies; Qualitative data: memos and notes)                 |
| Demography and school enrolment and types of schools attended  | Rapid survey: household survey - Census<br>(Quantitative data: frequencies)   |
| Risk experienced in learning                                   | Phenomenology: Interviews with children in each site (Qualitative data: transcripts, field notes)   |
| Level of risks   | Survey: School children from each site<br>(Quantitative data: rankings)   |
| <b>Phase II</b>  |   |
| Coping strategies  | Narratives life histories: School children from each site (Qualitative data: transcripts and field notes)   |
| Protective and promotive factors                               | FGDs with teachers, students and community persons and in-depth interviews with teachers and students in each site (Quantitative data: transcripts and field notes) |
| Coping strategies for identified risks                         | Household Survey<br>(Quantitative data: frequencies)  |
| <b>Phase III</b>   |   |
| Meaningful, Life-Affirming, and Inclusive Learning Experiences | Phenomenological interviews with students from each site<br>(Qualitative data: transcripts and field notes)   |

## Annex B. Demographic survey and resilience questionnaire results

**Table B1**  
**Sex of Children in Urban Squatter Settlements**

| Sex of child | Percentage of total sample population |
|--------------|---------------------------------------|
| Male         | 204 (51.5%)                           |
| Female       | 192 (48.5%)                           |
| Total        | 396 (100%)                            |

Source: Rapid Demographic Survey 2014.

**Table B2**  
**Caste/ethnicity and religion of respondent children**

| Caste/ethnicity | Responses (in %) | Religion  | Responses (in %) |
|-----------------|------------------|-----------|------------------|
| Brahmins        | 35 (11.3)        | Hindu     | 187 (60.3)       |
| Chhetris        | 67 (21.6)        | Buddhist  | 59 (19)          |
| Dalits          | 30 (9.7)         | Christian | 49 (15.8)        |
| Tamang          | 48 (15.4)        | Others    | 12 (3.8)         |
| Others          | 127 (41)         |           |                  |

Source: Rapid Demographic Survey 2014.

**Table B3**  
**Parent's occupation**

| Categories of occupation | Fathers' occupation | Mothers' occupation |
|--------------------------|---------------------|---------------------|
| Wage Laboring            | 68 (21.9)           | 21 (6.8)            |
| Grocery Shops            | 49 (15.8)           | 39 (12.6)           |
| Foreign Wage Laboring    | 47 (15.2)           | 6 (1.9)             |
| Driving                  | 43 (13.9)           | 1 (0.3)             |
| Government Service       | 41 (13.2)           | 10 (3.2)            |
| Household Work           | -                   | 182 (58.7)          |
| Others                   | 17 (5.5)            | 20 (6.5)            |
| No work                  | 13 (4.2)            | 9 (2.9)             |

Source: Rapid Demographic Survey 2014.

**Table B4**  
**Type of schools attended by children in urban squatter settlements**

| School Type | Children    |
|-------------|-------------|
| Public      | 100 (25.3%) |
| Semi-public | 20 (5.1%)   |
| Private     | 236 (59.6%) |
| NA          | 40 (10.2%)  |
| Total       | 396 (100%)  |

Source: Rapid Demographic Survey 2014.

**Table B5**  
**School-going and non-school-going children and reasons for not going to school**

| School-going | Non-school-going | Total      | Reasons for not going to school | Percentage of total |
|--------------|------------------|------------|---------------------------------|---------------------|
| 270 (87.4 %) | 39 (12.6%)       | 309 (100%) | Poor economic conditions        | 23 (58.8)           |
|              |                  |            | Not interested                  | 10 (25.6)           |
|              |                  |            | Failed examination              | 3 (7.8)             |
|              |                  |            | Early marriage                  | 2 (5.2)             |
|              |                  |            | School distance from home       | (2.6)               |
|              |                  |            | Total                           | 39 (100%)           |

Source: Rapid Demographic Survey 2014.

**Table B6**  
**Adversities/risks faced by children in urban squatter settlements**

| Adversities/risks                    | Adversities/risks location |            |            |            |           |
|--------------------------------------|----------------------------|------------|------------|------------|-----------|
|                                      | Home                       | School     | Community  | No Risk    | Total     |
| I have been injured                  | 56 (23.3)                  | 76 (31.7)  | 12 (5.0)   | 96 (40)    | 240 (100) |
| I have fallen ill                    | 200 (83.3)                 | 4 (1.7)    | 4 (1.7)    | 32 (13.3)  | 240 (100) |
| I feel depressed or anxious          | 76 (31.7)                  | 8 (3.3)    | 8 (3.3)    | 148 (61.7) | 240 (100) |
| I get scared of the gamblers         | 0 (00.0)                   | 4 (1.7)    | 96 (40.0)  | 140 (58.3) | 240 (100) |
| I am afraid of the drunk people      | 4 (1.7)                    | 12 (5.0)   | 136 (56.7) | 88 (36.6)  | 240 (100) |
| My teachers do not encourage me      | 0 (0.0)                    | 64 (27.0)  | 0 (0.0)    | 176 (73.0) | 240 (100) |
| I am afraid of my teachers           | 0 (0.0)                    | 104 (43.4) | 0(0.0)     | 136 (56.6) | 240 (100) |
| I am afraid of my parents            | 72 (30.0)                  | 8 (3.3)    | 0 (0.0)    | 160 (66.7) | 240 (100) |
| I lack school supplies at home       | 44 (18.4)                  | 0 (0.0)    | 4 (1.6)    | 192 (80.0) | 240 (100) |
| My teachers upbraid me               | 0 (0.0)                    | 87 (36.3)  | 0 (0.0)    | 153 (63.7) | 240 (100) |
| My parents upbraid me                | 128 (53.3)                 | 0 (0.0)    | 0 (0.0)    | 112 (46.6) | 240 (100) |
| There is a lack of health counseling | 0 (0.0)                    | 0 (0.0)    | 24 (10.0)  | 216 (90.0) | 240 (100) |
| I think I have no value in society   | 0 (0.0)                    | 0 (0.0)    | 24 (10.0)  | 216 (90.0) | 240 (100) |

Source: Resilience Questionnaire 2014.

**Table B7**  
**Coping strategies adopted by children in urban squatter settlements**

| Adversities/Risks                                    | Coping Strategies                        | Frequency        |
|--|--|------------------|
| <b>I have been injured</b>                           | Be careful in the future to avoid injury | 65 (45.2)        |
|  | Use first aid                            | 24 (16.6)        |
|  | Go to medical clinic/hospital            | 55 (38.2)        |
|  | <b>Total</b>                             | <b>144 (100)</b> |
| <b>I have fallen ill</b>                             | Eat healthy food                         | 24 (22.5)        |
|  | Use first aid                            | 96 (46.2)        |
|  | Go to medical clinic/hospital            | 88 (42.3)        |
|  | <b>Total</b>                             | <b>208 (100)</b> |
| <b>I feel depressed or anxious</b>                   | Prefer to be alone                       | 20 (21.7)        |
|  | Talk with my parents                     | 40 (43.4)        |
|  | Talk with my friends                     | 16 (17.4)        |
|  | Do my schoolwork/chores                  | 10 (10.9)        |
|  | Remain depressed or anxious              | 6 (6.5)          |
|  | <b>Total</b>                             | <b>92 (100)</b>  |
| <b>I get scared of the gamblers in the community</b> | Suggest they stop drinking               | 52 (52.0)        |
|  | Walk in groups                           | 24 (24.0)        |
|  | Stay far away from them                  | 14 (14.0)        |
|  | Walk quietly                             | 10 (10.0)        |
|  | <b>Total</b>                             | <b>100 (100)</b> |
| <b>I am afraid of the drunk people</b>               | Don't pay attention to them              | 34 (22.4)        |
|  | Don't go near them                       | 62 (40.9)        |
|  | Suggest they stop drinking               | 16 (10.5)        |
|  | Walk in groups                           | 27 (17.8)        |
|  | Walk with my parents                     | 13 (8.5)         |
|  | <b>Total</b>                             | <b>152 (100)</b> |
| <b>My teachers do not encourage me</b>               | Do homework regularly                    | 15 (23.4)        |
|  | Talk with my parents                     | 12 (18.8)        |
|  | Try to be more sensitive                 | 37 (57.8)        |
|  | <b>Total</b>                             | <b>64 (100)</b>  |
| <b>I am afraid of my teachers</b>                    | Do all my homework                       | 40 (38.5)        |
|  | Share my fears with friends              | 30 (28.8)        |
|  | Keep quiet                               | 20 (19.2)        |
|  | Try not to make mistakes                 | 14 (13.5)        |
|  | <b>Total</b>                             | <b>104 (100)</b> |

|   |  |                  |
|---|--|------------------|
| <b>I am afraid of my parents</b>  | I do not make mistakes                                   | 25 (31.2)        |
|   | I do not go out to play                                  | 9 (11.3)         |
|   | I study properly   | 16 (20.0)        |
|   | I stay quiet   | 10 (12.5)        |
|   | I help my parents with household chores                  | 20 (25.0)        |
|   | <b>Total</b>   | <b>80 (100)</b>  |
| <b>I lack school supplies at home</b>   | Ask my parents to buy some                               | 40 (83.3)        |
|   | Go to a friend's house                                   | 8 (16.6)         |
|   | <b>Total</b>   | <b>48 (100)</b>  |
| <b>My teachers scold me</b>   | I do my homework   | 45 (51.7)        |
|   | I talk less in class                                     | 12 (13.8)        |
|   | I try not to make mistakes                               | 18 (20.7)        |
|   | I keep quiet   | 12 (13.8)        |
|   | <b>Total</b>   | <b>87 (100)</b>  |
| <b>My parents scold me</b>  | I help my parent at work                                 | 49 (38.3)        |
|   | I do not visit my friends                                | 23 (17.9)        |
|   | I study hard   | 22 (17.2)        |
|   | I watch less TV  | 23 (17.9)        |
|   | I talk with my parents                                   | 11 (8.6)         |
|   | <b>Total</b>   | <b>128 (100)</b> |
| <b>There is lack of health counseling [services in health posts that target youth] in the community</b> | I ask the community members to establish a health center | 4 (16.7)         |
|   | I go to the hospital                                     | 20 (83.3)        |
|   | <b>Total</b>   | <b>24 (100)</b>  |
| <b>I think I have no value in society</b>   | I feel alone   | 16 (66.6)        |
|   | I try to stay calm and have self-control when harassed   | 8 (33.4)         |
|   | <b>Total</b>   | <b>24 (100)</b>  |

Source: Resilience Questionnaire 2014.

Note: In Tables 7, 8, 9, 10 and 11, the total number of responses in the right-hand column varies due to the number of skipped questions by respondents.



**Table B8**  
**Risks faced at home**

| No. | Questions   | Responses |             |           |           |               |                 |
|-----|---|-----------|-------------|-----------|-----------|---------------|-----------------|
|     |   | A lot     | Quite a bit | Somewhat  | A little  | Very unlikely | Total Responses |
| 1   | I have been injured   | 7 (5.4)   | 2 (1.6)     | 24 (18.6) | 49 (38)   | 43 (33.3)     | 125             |
| 2   | I fall ill  | 5 (3.9)   | 6 (4.7)     | 36 (27.9) | 63 (48.8) | 18 (14)       | 128             |
| 3   | I feel depressed/anxious  | 5 (3.9)   | 7 (5.4)     | 43 (33.3) | 36 (27.9) | 35 (27.1)     | 126             |
| 4   | I feel parents/brothers/sisters discriminate against me for my gender | 4 (3.1)   | 2 (1.6)     | 11 (8.5)  | 15 (11.6) | 89 (69)       | 121             |
| 5   | My parents do not support my studies                                  | 4 (3.1)   | 4 (3.1)     | 9 (7)     | 24 (18.6) | 79 (61.2)     | 120             |
| 6   | I hesitate to speak with my parents                                   | 8 (6.2)   | -           | 7 (5.4)   | 24 (18.6) | 81 (62.8)     | 120             |
| 7   | I fear punishment by my parents                                       | 8 (6.2)   | 7 (5.4)     | 27 (20.9) | 24 (18.6) | 58 (45)       | 124             |
| 8   | Not enough money is spent on my education                             | 7 (5.4)   | -           | 18 (14)   | 27 (20.9) | 71 (55)       | 123             |
| 9   | There is a lack of school supplies at home                            | 5 (3.9)   | 7 (5.4)     | 17 (13.2) | 36 (27.9) | 61 (47.3)     | 129             |
| 10  | I do not have a uniform or enough tiffin                              | 4 (3.1)   | 5 (3.9)     | 14 (10.9) | 32 (24.8) | 71 (55)       | 126             |
| 11  | I have to do all the household chores                                 | 3 (2.3)   | 12 (9.3)    | 19 (14.7) | 51 (39.5) | 43 (33.3)     | 128             |
| 12  | I have to look after my siblings                                      | 9 (7)     | 11 (8.5)    | 17 (13.2) | 33 (25.6) | 56 (43.4)     | 126             |
| 13  | My parents scold me   | 4 (3.1)   | 1 (0.8)     | 23 (17.8) | 61 (47.3) | 38 (29.5)     | 127             |
| 14  | My brothers and sisters make fun of me                                | 1 (0.8)   | 1 (0.8)     | 6 (4.7)   | 16 (12.4) | 98 (76)       | 122             |

Source: Resilience Questionnaire 2014.

**Table B9**  
**Risks faced at school (teachers/peers)**

| No. | Questions  | Responses |             |           |           |               |                 |
|-----|--|-----------|-------------|-----------|-----------|---------------|-----------------|
|     |  | A lot     | Quite a bit | Somewhat  | A little  | Very unlikely | Total Responses |
| 1   | I am not encouraged by my teachers                     | 17 (13.2) | 6 (4.7)     | 12 (9.3)  | 30 (23.3) | 58 (45)       | 123             |
| 2   | I am not motivated well by my teachers                 | 17 (13.2) | 7 (5.4)     | 20 (15.5) | 17 (13.2) | 63 (48.8)     | 124             |
| 3   | I am not supported by my teachers                      | 11 (8.5)  | 5 (3.9)     | 14 (10.9) | 24 (18.6) | 68 (52.7)     | 122             |
| 4   | I am made fun of by my peers                           | 3 (2.3)   | 2 (1.6)     | 14 (10.9) | 23 (17.8) | 83 (64.3)     | 125             |
| 5   | My teachers beat me                                    | -         | 2 (1.6)     | 22 (17.1) | 41 (31.8) | 62 (48.1)     | 127             |
| 6   | My friends use vulgar words                            | 3 (2.3)   | 4 (3.1)     | 23 (17.8) | 27 (20.9) | 68 (52.7)     | 125             |
| 7   | My friends touch/try to touch me with sexual overtones | 1 (0.8)   | 1 (0.8)     | 6 (4.7)   | 17 (13.2) | 95 (73.6)     | 120             |
| 8   | My friends laugh at me when I ask questions in class   | 3 (2.3)   | 2 (1.6)     | 10 (7.8)  | 30 (23.3) | 79 (61.2)     | 124             |
| 9   | My friends tease me                                    | 1 (0.8)   | 2 (1.6)     | 10 (7.8)  | 30 (23.3) | 81 (62.8)     | 124             |
| 10  | I feel excluded by my friends                          | 4 (3.1)   | 3 (2.3)     | 11 (8.5)  | 16 (12.4) | 89 (69)       | 123             |
| 11  | My friends make fun of me at school                    | -         | 3 (2.3)     | 7 (5.4)   | 30 (23.3) | 87 (67.4)     | 127             |

Source: Resilience Questionnaire 2014.

**\Table B10**  
**Risks faced in the community**

| No. | Questions   | Responses |             |           |           |               |                 |
|-----|---|-----------|-------------|-----------|-----------|---------------|-----------------|
|     |   | A lot     | Quite a bit | Somewhat  | A little  | Very unlikely | Total Responses |
| 1   | There are thefts and robberies in my community        | 6 (4.7)   | 2 (1.6)     | 19 (14.7) | 63 (48.8) | 38 (29.5)     | 128             |
| 2   | I am scared by others                                 | 7 (5.4)   | 3 (2.3)     | 18 (14)   | 30 (23.3) | 64 (49.6)     | 122             |
| 3   | I get scared of the gamblers in my community          | 14 (10.9) | 4 (3.1)     | 19 (14.7) | 34 (26.4) | 53 (41.1)     | 124             |
| 4   | I am afraid of the drunk people in my community       | 10 (7.8)  | 9 (7)       | 25 (19.4) | 29 (22.2) | 53 (41.1)     | 126             |
| 5   | The boys/girls tease me                               | 3 (2.3)   | 5 (3.9)     | 12 (9.3)  | 22 (17.1) | 74 (57.4)     | 116             |
| 6   | I can't walk alone in my community                    | 12 (9.3)  | 12 (9.3)    | 14 (10.9) | 26 (20.2) | 63 (48.8)     | 127             |
| 7   | I always feel unsafe                                  | 4 (3.1)   | 8 (6.2)     | 10 (7.8)  | 34 (26.4) | 67 (51.9)     | 123             |
| 8   | The people in my community make fun of me             | 2 (1.6)   | 3 (2.3)     | 8 (6.2)   | 23 (17.8) | 89 (69)       | 125             |
| 9   | We lack a health counseling mechanism in the locality | 9 (7)     | 6 (4.7)     | 8 (6.2)   | 36 (27.9) | 65 (50.4)     | 124             |

Source: Resilience Questionnaire 2014.

**Table B11**  
**Risks faced at school (physical facilities/access)**

| No. | Questions  | Responses |             |           |           |               |                 |
|-----|--|-----------|-------------|-----------|-----------|---------------|-----------------|
|     |  | A lot     | Quite a bit | Somewhat  | A little  | Very unlikely | Total Responses |
| 1   | There are not enough desks and benches in the classroom                  | 6 (4.7)   | 7 (5.4)     | 12 (9.3)  | 16 (12.4) | 80 (62)       | 121             |
| 2   | There are not enough teaching and learning materials at school           | 9 (7)     | 7 (5.4)     | 17 (13.2) | 24 (18.6) | 65 (50.4)     | 122             |
| 3   | I do not get an opportunity to participate in extracurricular activities | 1 (0.8)   | 1 (0.8)     | 15 (11.6) | 26 (20.2) | 81 (62.8)     | 124             |
| 4   | There is lack of health counseling at school                             | 6 (4.7)   | 5 (3.9)     | 9 (7)     | 29 (22.5) | 75 (58.1)     | 124             |
| 5   | I feel unsafe at school  | 3 (2.3)   | 1 (0.8)     | 11 (8.5)  | 22 (17.1) | 88 (68.2)     | 125             |
| 6   | I feel a lack of self-worth  | 3 (2.3)   | 2 (1.6)     | 10 (7.8)  | 38 (29.5) | 71 (55)       | 124             |

Source: Resilience Questionnaire 2014.

## Annex C. Local Advisory Committees

**Table C1**  
**Local Advisory Committee (LAC) 1: Buddhajyoti Tole**

| Name                     | Affiliation                   |
|--------------------------|-------------------------------|
| Samjhana Lama            | Chairperson, Mothers Group    |
| Miki Dahal               | Teacher                       |
| Akil Bahadur Tamang      | Parent                        |
| Dilip Magarati           | Social Worker                 |
| Ram Kumari Rai           | Social Worker                 |
| Dhirendra Bikram Nembang | Political Leader              |
| Tikaram Dhakal           | Chairperson, Tole Users Group |
| Champa Neupane           | Chairperson, Women's Group    |

**Table C2**  
**Local Advisory Committee (LAC) 2: Kuleshwor Balkhu Jagaran Tole**

| Name             | Affiliation  |
|------------------|--|
| Dil Kumar Rai    | Social Worker  |
| Kul Bahadur Rai  | Local Politician                                     |
| Raj Kumar KC     | Chairperson, Squatter Association Jagaran Tole       |
| Krishna Shrestha | Parent   |
| Saraswoti Tamang | General Secretary, Squatter Association Jagaran Tole |

**Table C3**  
**Local Advisory Committee (LAC) 3: Shanti Vinayak Tole**

| Name               | Affiliation                                       |
|--------------------|---|
| Jit Bahadur Rai    | Chairperson of Santi Binayak Tole Sudhar Samiti   |
| Bimala Khadka      | Treasury of Santi Binayak Tole Sudhar Samiti      |
| Menuka Khatiwada   | Member, Girls' Group                              |
| Chanderswori K. C. | Joint Secretary, Santi Binayak Tole Sudhar Samiti |
| Krishna Pokharel   | Social Worker                                     |

**Table C4**  
**Local Advisory Committee (LAC) 4: Pathivara Tole**

| Name           | Affiliation                      |
|----------------|----------------------------------|
| Santosh Khatri | Member of Youth Club             |
| Bijaya Lama    | Member of the Tole Sudhar Samiti |
| Merina Rai     | Activist                         |
| Pratap Gurung  | Member of Tole Sudhar Samiti     |
| Deepika Magar  | Children's Club                  |

**Table C5**  
**Local Advisory Committee (LAC) 5: Devi Nagar Tole**

| Name              | Affiliation  |
|-------------------|--|
| Ram Hari Bohara   | Chairperson Devi Nagar Tole Sudhar Samiti            |
| Harimaya Pradhan  | Social Worker (Constructed Rudramati Primary School) |
| Goma Parajuli     | Member of Tole Sudhar Samiti                         |
| Purusottam Sedahi | Social Worker  |









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