
The Status of Livelihood Vulnerability and Its Coping Capacities of Urban Squatters in Kathmandu Metropolitan City, Nepal

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Abstract

Urban poverty is one of multidimensional issue in Nepal. Increasing immigration from the outer parts of Kathmandu due to rural poverty, unemployment and weak security of the lives and the properties are core causes pushing people into urban areas. In this context how squatter urban area people sustain their livelihoods is major concern. The objectives of the study are to find out livelihood assets and capacities squatters coping with their livelihood vulnerability in adverse situation. Both qualitative and quantitative methods are applied for data collection. It is found that squatters social security is weak, victimized by severe health problems earning is not regular with lack of physical facilities and overall livelihood is critical. This study helps to understand what the changes that have occurred in livelihood patterns and how poor people survive in urban area.

Key words: livelihood, vulnerability, urban squatters, coping strategies, capacities and poverty.

1. Background

Today more than half of the world's population lives in cities and by 2050 projection estimate it will be increase two-thirds of the world's population and they will be urbanized, adding some 2.5 billion people to cities (Ruel, 2017). It shows rapid urbanization as one of the most transformative phenomena of our changing world.

The dramatic urbanization creates growth of cities in the developing world and that has brought new challenge-widespread and increased urban poverty. However, efforts to address the unique problem of urban poverty lag far behind the growth of problem themselves. The problems of the city dwellers have become more pressing, including the issues how the urban poor earn their livelihoods (Maxwell, Levin, Klemesu, Ruel, Morris & Ahiadeke, 2000).

Urban poverty in Nepal is accelerating unemployment and poor urban environment sharply and expected to continue. Political crisis and insecurity in rural areas are the major reasons for tremendous growth of urban population during last few years. For the millions of poor in developing areas of the world, urban areas have always been a means for improving their quality of living and environment. Migrant population has increased the pressure on the urban areas where lack of planning has made matters worse.

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The water and electricity supplies, roads and other basic requirements are found to be inadequate with the increasing urban population. This has created problem of the unique kind. Influx of population is creating high pressure on scarce resources including a prompt hike in land prices in urban areas causing squat an inevitable phenomenon. At present, 24% of the city dwellers in Nepal live in rental housing and 7% live in squatter settlements (Dahal, 2017).

Kathmandu Metropolitan has witnessed a phenomenal population increase massively from 500 thousand to above 3 million during the time period of 1970-2010 and increased urbanization coupled with regional imbalance and the hope of getting employment, security, and education attract the unskilled and illiterate people for migration to the city. The uncontrolled migration and lack of planned social housing schemes have forced the people to live in substandard housing condition and resulting emergence of squatter settlements (Nakarmi, 2003).

Kathmandu metropolitan city is home to more than three million people. Growing urbanization, insecurity and unsafety in rural areas and city's attraction along with its natural growth are some of reasons which have resulted in tremendous population growth in the last few years (Ishtiaque, Shrestha, Chhetri, 2017).

The problem is an increasing large number of urban poor and being a squatter in Kathmandu. People have changed original livelihood strategies that has been making more difficult to survive them in the metropolitan environment. These people live in a very deplorable condition, without any access to basic services. While struggling hard to meet two square meals daily, the urban poor live in a society of their own with perpetual problems. So, livelihood strategies of the poor, livelihood outcomes seeking to attain, different skills to pursue different strategies, management their own different types of risk and coping capacities are major matter of concern for this study.

2. Methods and Materials

This study is based on primary data and secondary data. Primary data were collected from the field visit applying different techniques. Secondary data were collected from various published and unpublished documents. Basically, qualitative information collected from various sources and tools such as key informant interview, observation, and focus group discussion were also conducted in the study area. Primarily both qualitative and quantitative data were collected through interview and discussion with poor squatter people. Asking five respondents in the study area for 5 pretest of the questionnaire was done before the questions were finalized. Structured questionnaire were used for the household survey. The main purpose of the household survey was to obtain data about socio-economic status and demographic characteristics of the squatters. The data gathered from diverse sources and methods were subsequently edited, processed and analyzed. Eleven members were selected for the focus group discussion. The participants are of different characteristics. Six male and five female were involved in the focus group discussion. President of local community, local people (above 60 year), club president (age 25), member of women saving and credit groups (above 45 year) and relevant persons were selected for the focus group discussion. However data are both qualitative

and quantitative in nature, separate methods and techniques were applied to analyze data for arriving conclusions.

3. Study Area

Kathmandu is main attraction and capital city of Nepal. The problem of urban poor (squatters) is rapidly increasing in Kathmandu Metropolitan city. These squatter people are mainly concentrated in marginal land involving different economic activities. However their role in development of the national and urban economy is still unrealized. Among the sixty five informal settlement of Kathmandu valley, Balaju Squatter as poor urban settlement has been selected for the study. In Kathmandu, there are 65 squatter settlements. Among them, Balaju is one which is located in the north-western part of the city. It forms part of Kathmandu Metropolitan ward no. 16. The settlement is in a linear configuration covering a very narrow strip of public land along the right bank of Bishnumati river. It is estimated to be established in 1985. As there are 118 families (households) in the settlement and they have total population of 591. Out of this population, 305 are males and 286 are females (Lumanti, 2012).

4. Results and Discussion

Causes of becoming squatter factors associated with the place of origin

People are pushed by different unfavorable conditions existing in their place of origin, though, they did not have desire to leave their birth place. Different factors forced them to migrate from their origin. For having different difficulties, they migrated from their birth place and searched the last alternative to sustain their life. Table 1 shows the causes of leaving the place of origin by the people who are living in Balaju squatter settlement.

Table 1: Distributions of Squatter households by main reason of leaving their place of birth

Main Reason for Leaving Birth Place (Push Factor)	Affected Household	Percent
Famine	24	46.2
Loss of Property	6	11.5
Lack of Physical Facilities	6	11.5
Unemployment	5	9.6
Family Conflict	5	9.6
Natural Calamities	2	3.9
Lack of Relative	2	3.9
Others: (political conflict, difficult to work)	2	3.9
Total	52	100.0

Source: Field Survey, 2018.

According to Table 1, it comes to be clear that most of the families left their place of origin due to famine. Because of the lack of sufficient food, about 46 percent squatter households left their origin place. Following this, loss of property and lack of physical facilities are come to second position accounting for about 11.5 percent each. Unemployment and family conflict are the third major causes of being squatters.

Causes of becoming squatter factors associated with the place of destination Balaju

People were attracted by different favorable conditions in Balaju. People who have almost all unfavorable conditions see more favorable for even a small chance. Following Table 2 shows causes why people choose the Balaju squatter settlement.

Table 2: Distribution of squatter households by main reason of coming to Balaju

Main Reason for Coming to Balaju	No. of Household	Percent
Availability of work	23	44.2
Nearness to the market	12	23.1
Availability of public land	7	13.5
Familiar with the settlement	4	7.7
Difficult to pay room rent	3	5.8
For physical facility	2	3.8
Not response	1	1.9
Total	52	100.0

Source: Field Survey, 2018.

From Table 2 it becomes clear that most of the households were pulled to the settlement because of the works availability opportunities around Balaju. It is locating near the proximity to the core city center and near the industrial area. It constitutes about 44 percent. The second greatest pull factor of Balaju is the nearness to the market. People get many physical facilities such as health, education, transport. So, they are attracted toward Balaju. There are about 23 percent of people in this category. Likewise, 13.5 percent households were pulled to the settlement because of the availability of public land.

Livelihood assets of squatters

Human capital

Human capital means the ability and efficiency of the people. Human capital represents the skill, knowledge, ability to labour and good health that together enable people to pursue different livelihood strategies and achieve their livelihood objectives(DFID, 2002).

Due to the lack of skill 21.1 percent people are involved in unskilled labour. Only 13.6 percent people are involved in jobs in private sector. 7.4 percent are people engaged in caste based occupations such as tailoring and blacksmithing. Only a few people are engaged in skilled labour work (15.8%) such as driving, painting and wool spinning and others are involved in different low standard works such as livestock farming, business, etc. All these show the relation between earning and occupation.

On the other hand, the poor quality of residential and their working environment and associated health problem of squatter people are now generally recognized in Balaju. The squatter people of Balaju are concentrated on high risk zone, marginal land along river bank. The study found that the squatter people are frequently vulnerable to a range of environmental and health hazards. Residents were suffering from diseases and injuries. Pollution from pig farming, lack of clean watering, sanitation and polluted air were main causes of poor health condition of people resulting into vulnerability.

Natural capital

Natural capital refers to environmental assets such as land and common property resource or 'free' (open access) natural resources such as water, forest, or grazing (SIDA 2002).

But squatter people of the study area have used their land for shelter, business and livestock farming. Land condition and size of surveyed household is shown in the following table.

Table 3: Landholding Size of Households in Balaju

Landholding Size	No. of Households	Percentage
1-2 (<i>Anna</i>)	24	46.2
3-4 (<i>Anna</i>)	25	48.1
5 and above	3	5.8
Total	52	100

Source: Field Survey, 2018.

Note: One Anna equal 0.00318 hectare.

Landholding sizes of the squatters are not the same. Some squatters have occupied more land and some occupied less land for shelter. Most of the squatters have occupied 1-4 Anna's, representatives 46.2 percent households. 48.1 percent of total households occupy 3-4 *annas* of land. Nearly 6 percent households occupy more than 5 Annas of land. About 45 squatters have registered land but have not got land ownership certificate. 42.3 percent squatters have found their own land in their origin place.

Financial capital

Financial capital denotes the financial resource that people use to achieve their livelihood objectives. The definition used here is not economically robust in that it includes flow as well as stocks and it can contribute to consumptions as well as production. However, it has been adopted to try to capture an important livelihood building block, namely the availability of cash or equivalent that enables people to adopt different livelihood strategies. Financial capital is probably the most versatile of the five categories of assets (DFID, 2002).

Household Income

Household income is a main financial asset of the urban poor (squatters) of the study area. All the squatter households do not have equal monthly income because all individual households do not have equal access to human, social, natural and physical assets. Monthly income of squatter households within study area is given in the Table 4.

Table 4: Monthly Income of Squatter Households

Income (NRs.)	No. of H.H.	Percent
4000 or less	7	13.5
4001-8000	23	44.2
8001-12000	16	30.8
12001-16000	3	5.8
16001-20000	1	1.9
20000 and above	2	3.9
Total	52	100.0

Source: Field Survey, 2018.

Table 4 concludes that all the squatter households do not have equal monthly earning. Most of the households have monthly earnings within Rs. 4001 and 8000 represents 44.2 percent of total households because these household members are involved in low income work due to lack of skill and only one and two members are involved in economic activities. Similarly, there is 30.8 percent household having monthly income between Rs. 8001 and 12000. Only 3.9 percent household have monthly earning over 20000 Rs. and above because the members are involved in different works and invested their money in different places such as shop, small industry.

Household Expenditure

Most of the squatters spend their income for food, clothing, and schooling for their children with some for medicine. All human beings do not have the same behavior and desires. Having wide range

of monthly income and varied needs, squatters differ in their monthly expenditure. Monthly expenditure of the squatter households within the study area is shown in Table5.

Table 5: Monthly Expenditure of Squatter Households

Expenditure (NRs.)	No. of H.Hs	Percent
4000 or less	12	23.7
4001-8000	30	57.7
8001-12000	7	13.5
12001-16000	2	3.9
16000 and above	1	1.9
Total	52	100.0

Source: Field Survey, 2018.

Table 5 shows that all the households do not have equal monthly expenditure. A large proportion of households have monthly expenditure between Rs. 4001-8000 and small proportion have monthly expenditure over Rs. 16000. Most often, the expenditures are also determined by monthly income and times of festival ceremonies. If they are able to earn more than that of normal months there is a tendency to increase spending.

Physical capital

Physical capital comprises the basic infrastructure and produce goods needed to support livelihood such as affordable transport, secure shelter and building, adequate water supply and sanitation, affordable energy and access to information. (DFID; 2002). During the field work, all surveyed households have found their own house. However, ownership of house and secure tenure rights are scarce. In the study area, the respondents informed that they have not rented out their room. But in reality some of the houses have rent out rooms for income and seven houses were found rented. The room rent ranges from 500-700 Rs. per room. An investment on houses ranges from 40000-160000.

Squatter Settlement of Balaju in connected to the moterable road. There is a gravel road that runs through half of the settlement. There are 3 public taps provided by the water supply corporation for the settlement. Reiyukai also provided water facilities for the settlement. Reiyukai provided one tap per nine squatter household but the water is not regular. So, there is drinking water problem in the settlement. Sewerage and drainage are nonexistent. However, more than 75 percent households have built toilet. 53.8 percent households throw their garbage into the river. But only a few households throw their garbage after making fertilizer. CTEVT gave training to 44.3 percent households. They sell fertilizer to the farmers other 1.9 percent make fertilizer for their own use. Among surveyed household, 71.15 percent of the dwelling units have electrical connection however twenty five percent supply the electricity for their neighbors who have their electricity supply.

Social capital

A key asset for both the urban and the rural poor is social assets. Social capital refers to networks of mutual support that exist within and between households, extended family and communities which people can mobilize to access (SIDA, 2002).

During the field work, It was found that there are two social organizations in Balaju. One is settlement improvement committee (*ToleSudarSamiti*) which is associated with Nepal *AbaybastitBastiSanrachhanSamaj* (Society for Unsystematic settlement Conservation). Another Nepal *BasobasBastiSamrachhanaSamaj* (Society for the preservation of shelters and habitation in Nepal - SPOSH), supported by Nepal *MahilaEkataSamaj* (Nepal Women's Unity Society - NWUS) a Lumanti (The support group for Shelter).

Both groups are addressing the common problem. During the field work, it is found that both groups are agreeing within common point and common issues about the settlement.

There is also cast organization in the settlement. Gurung has its own social organization. All the Gurung people are involved in it. This society helps the people in different works.

Besides this, other organization and associations were also found in the study area and can be considered as their social capital. They are youth club, child care centre, and women association. Youth boys and girls are associated with club. Youth club helps the people to give a variety of knowledge to the squatter people. Some saving groups of women are involved in this group and they have started saving and credit program.

Vulnerability and coping capacities of squatters

Environmental and Physical Vulnerability

Environment vulnerability is related to composition of the particular settlement such as land, water, houses, people and other living and non-living beings. Physical vulnerability is one component of environmental vulnerability. Physical vulnerability concerns with the physical setting, location, physical facilities and other outer hazards like natural calamities and physical facilities in household level. This study emphasizes on the natural disasters, diseases, and environmental condition in environmental and physical vulnerability.

Major Environmental Problems of the Settlement

The word 'environment' refers to the compound form of all living and non-living things. Though the major environmental components are not different in the world, some particular element can be found dominant in the some part of the world. If the physical environment is disturbed by human activities like air pollution, water pollution, dumping, sewer, the impact of damage could be seen easily in humans. Sometimes the nature may damage by natural calamities like flood, drought, earthquake, volcano and sea wave. Table 6 provides list of environmental problem faced by the squatters.

Table 6: Environmental Problem of Squatter houses

Problem	No. of HH	Percentage
Drainage smelling	11	21.7
Damp smelling	8	15.2
Swear and river Smelling	7	13.0
Drainage and drainage smelling	6	10.9
Noise	6	10.9
Damp, drainage and river smelling	3	6.5
Flooding	3	6.5
Dump and river smelling	2	4.3
No environmental problem	2	4.3
River smelling	1	2.2
Smell from the burning dead body	1	2.2
Not mentioned	1	2.2
Total	52	100

Source: Field survey, 2018.

Most of the households in the settlement were affected by the smelling from sewerage, dump, river or their collective smelling. Table 6 is constructed based on the answer obtained for the question, "what are your major environmental problems"? According to them, most households have been affected by drainage smelling. About twenty-two percent have this problem because there are many open channels near to this squatter settlement. After drainage smelling, people (fifteen percent) are affected by dump smelling i.e. fifteen percent. About eleven percent households are affected each from noise and dump as well as drainage smelling. Nearly four percent households said that they do not have any significant, environmental problem to report.

Environmental Problems at a Household Level

Nar Bahadur, 46 said that his house is close to the river. So, it smells all days and becomes worse in dry seasons. A open channel passes through near his house which smells very bad. In the summer season the flood of Bishnumaticover's their house and destroys all materials which are kept in the ground flower. They become ill during the dry seasons because of the smelling of river and drainage. Drunk people disturb them in the evening by quarreling and speaking loudly. They are infected by different disease especially in dry and summer season. These entire factors are responsible to increase the vulnerability in household level.

Coping with Environmental Problems

Though, the squatters do not have any effective coping strategies against the environmental problems. They cope with those environmental problems as their capacity and affordability permits.

Squatters do not have any mechanism to cope with the smell of sewer and river. They have been requesting to KMC office cover the open drainage. They have prohibited dumping near to the houses to cope the smell of dump but it is ignored by concerning authorities.

In summer season squatters keep their goods in the upper storey of the house and upstairs to protect them from the flood. People who have one storied house bring their important goods to the upper part of the settlement where the flood cannot reach. They raise the base of their house so that flood could not rise up to their house. But people do not have any other coping strategy, against the smell, noise, river smelling and the smell from burning dead body.

During the field survey local people said that they have now been adjusted with such smelling. They said that someone can feel smell when he enters as a new comer but when he lives in the settlement for a long time he gets adapted with the smell and does not feel the smell any longer. So it can be said that they are coping the environmental vulnerability also by adjustment.

Physical Vulnerability

Physical vulnerability concerns with physical conditions. It is the risks and shocks of physical property. We can take household risks as a major component of physical vulnerability. Most of the houses in the settlement are temporary (shed or hut) in nature. Which are build from less quality materials. They are constructed with cheap building materials. Many cracks were seen in the walls of houses during field visit. Most respondents reported leakage of rain water from their roof. The houses are congested and they lack physical facilities including poor sanitation which contribute to physical vulnerability.

Coping with physical vulnerability

People gradually improve their physical facilities in the settlement. In recent years some NGOs and INGOs and local authorities have shown some interest to improve the physical facilities like water supply and sanitation. Gradually people also have been improving physical facilities in their households. People are adding different physical facility like household equipments as well as they are improving their interior decoration to house like by adding kitchen items, cupboards etc. which indirectly help them of reduce physical vulnerability.

Economic Vulnerability

Economic Vulnerability is related with economic disabilities shocks, trends and seasonality which impact economic condition directly or indirectly. The income of people can change with the change of season, working place and occupation. In General the squatters are economically vulnerable because they have low income and high expenditure as well as low parental property. Because of the lack of proper education and vocational training they get low - paying jobs so their economic condition seems vulnerable. Poor economic conditions make them unable to expend in quality food, cloth and shelter. Sometimes they are unable to celebrate their feast and festivals and even to manage the meals. In the same way they are unable to obtain medical facilities when they become sick.

Coping with economic vulnerability

Economic aspect is connected with the rest part of the life. Though the larger proportion of the people living in Balaju is economically vulnerable, they cope this problem through intensive involvement in income generating activities. People spend less to cope with economic crisis. They borrow from banks, friends, relatives and rich persons. In this way they cope with their economic vulnerability (In depth interview). From the shops they buy on credit after they pay the previous their daily household due.

Occupational Vulnerability

Because of lack of proper education and vocational training, squatters are adopting high laborious and low paying occupations. Mostly, the employments are temporary or wage based in nature. According to the squatters who are employed in some companies and private sectors are not getting the appointment letter and there is no satisfaction as well as no job security. Most of them do dirty works like garbage collection, cloth washing, welding, auto repair and painting which are categorized as third class work by the common people. The occupations like garbage collecting, street enterprise seem more vulnerable among the occupations/works of the people.

The health of the people is affected by the dirtiness and unhygienic condition of work. There is more chance of infection of different disease. Because of unrespectable occupation, they have low social respect by the society. Their work and wage is highly dependent on weather, climate and seasons. In this way the occupation of the squatters is vulnerable.

Seasonality in Earning

Seasonality is another component of vulnerability, influences the income of people. Among 52 households 67 percent said that their income changes with the change in season and 33 percent household reported that their earning does not change with the change in weather and season.

People whose earning changes with season said that they have climatic effect like rain, cold, drought, on their earning and on the number of days they get to work. Even if they start to work it is very difficult and it takes long time to complete. Street occupants like street hawkers, fruit seller, *Nangle* shopkeepers said they cannot carry out their activities during rain and extreme cold. People whose earning does not change in spite of change in season said they have regular job or employment from which they get fixed amount whether the climate remains normal or extreme.

This all shows the vulnerability difference among the squatters in their income. Though they live in the same place there is no equality in their vulnerability in income. But all of them are more vulnerable than non squatters in terms of seasonal income.

Social Vulnerability

Balaju is composed of people with different caste, ethnicity, religion and place of origin. Heterogeneity is the characteristics of and people have different views. All individuals within the settlement are not honest. Being a marginal community different social problem can be seen in the

settlements like adoption and untouchability etc. More remarkably most people who live out of the settlement do not show any interest to build relationship with squatters.

Firstly, common people, the government agencies and local authorities think squatters as a lower class group, who are illegally occupying public land which could be used for community purpose. Rich people think that they have no money so they do anything to get the money (from focus group discussion).

According to the squatters they are kept in the least priority by the governmental and local authority. Squatters also expressed that they are made as vote bank by the political parties in the past. Planners and policy makers put them in the least priority while they make plans for development. It is thought that squatters are the second category people of the nation and they have no right to claim any government service and facility (Focus Group Discussion).

Secondly, erosion of morality and self discipline among the squatters is quite obvious. It was seen that many people had been spending their days by drinking alcohol and speaking dirty words and are not doing any works. Drug abuse is other serious problem in the settlement. Drug abusers visit the settlement and go along with locals to take drugs together. Young males in the settlement are seriously affected by such activities. Exact figure of drug abuser was not found though many persons were seen while taking the drugs during the field survey.

Different undesirable works were observed in the settlement like open sell of homemade wine as well as secrete sexual abuse. Squatters are blamed as conserver of criminals and druggists by neighbors and outside people. Sometimes squatter themselves agree to this view. Box shows the undesirable works prevailing in the settlement.

Undesirable Works in the Settlement

SomBahadurMagar (name changed) 50 stated that, in this settlement, people get everything whatever they want for their enjoyment. He further added that higher class people frequently visited this site with valuable and expensive vehicles only for enjoyment purpose. People can drink here wherever he wants. Druggist from different parts of the city comes here searching for safe place for the use of drugs.

Outsiders do not trust the squatters. People take squatters as of least social esteem because they are the occupier of public resource. As a result, they have low participation in political and local authority and other formal groups. Governmental agency, local authority and common people have a common mental map about the squatter which portrays them as poor, cheaters, liar and illegal occupiers which in turn encourage them behave differently.

Squatting process itself is a form of migration. Someone could find the heterogeneity in such settlements because these are composed of the mixture of different caste, religion, origin and culture. All of these group desire to continue their own tradition and give less importance to other's tradition.

As a result, a chance of conflict may arise within the community. Since Balajuhas people of different caste, religion and culture occasional conflict in the settlement are not uncommon. All these factors indicate the social vulnerability of squatters.

Social Security

Security is also an indicator of social vulnerability. The term 'security' indicates the security of life and property in relation to the place of origin or the latest residence. Among total households, 78 percent household feel themselves secure while 22 percent feel themselves insecure to live in this settlement. The household members who said Balaju is insecure they reported of stealing, robbery and theft within the settlement.

Human Health Problem

Balaju is located at the bank of Bishnumatiriver. Much open drainage pass through this settlement and a large amount of solid waste is dumped near the settlement. These unhealthy items are responsible for many health problems. They are also responsible of health vulnerabilities of the people in the settlement.

Among total households, individuals from 91 percent reported their illness last year. Only 9 percent households did not report their illness last year. The main diseases reported in the settlement are: fever, diarrhea, typhoid, asthma, blood pressure, jaundice, pneumonia, stomach pain, drossiness, malaria, gastric bleeding, back pain, uric acid, skin disease, heart pain, dysentery and measles (household survey). Fever, diarrhea and typhoid are common to all persons while asthma, blood pressure and gastric are commonly found in adults and skin disease and diarrhea are common among children.

5. Conclusion

Balaju is one of the squatter settlements in the Kathmandu metropolitan area. There are 125 households in the settlement. People living in this settlement are migrants from different part of the country. This settlement is composed of different caste/ethnic groups such as Chhetri, Mongoloid, Newars and Dalits (Damai, Kami). However, people of Mongolion origin are dominant ethnic group of this settlement. People gave different reasons for what caused them to leave their place of origin. Most of the reasons are related to extremely poor economic condition of the household. Other reasons were related to social, physical, reasons, natural calamities, and political reasons. However the reasons that encouraged them to live in this settlement are availability of free land nearness to the market, familiarity with settlement and employment opportunities. It is found that 46.2 percent leave their origin place due to famine, 44.2 percent of total households earn approximately Rs. 4001 to 8000 per month, squatter's social security is weak, they victimized by severe health problems, their earning is not regular; to cope from economic situation they borrow money from banks, friends, relatives and rich persons.

The settlement has polluted from environmental condition. So, they should be aware of its consequences. They should be provided with the income generating activities. Moreover squatter

settlement is a highly visible and emotional symbol of urban poverty. So, this study shows that a lot still needs to be done if the people of study area are to improve their social and economic condition and lives with dignity.

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