



# SAFE HOUSING WHAT? WHERE? HOW?

A Virtual Discussion



Sustainable Development Goal 11  
Sustainable Cities and Communities  
SDG Action Week

**Lumanti Support Group for Shelter**  
24th September 2020

## Virtual Discussion

# "Safe Housing: What, Where and How?"

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### ***Background***

The 17 sustainable development goals (SDGs) of the 2030 Agenda for Sustainable Development was adopted by the world leaders in September 2015 at the historic UN Summit. Goal 11 - Make Cities and human settlements inclusive, safe, resilient and sustainable – is the goal that we are most concerned with. The global goals have the global targets. The countries have defined their own targets to achieve the global goals. The targets set by the Government of Nepal to achieve Goal 11 are; poverty reduction, reduce the population living in slums and squatters from 500,000 to 125000 in 2030, reduce the urban populations living in squatters from 7% to 0.1% (in 2030) double the proportion of the households living in safe housing to 60%, reduce the number of households residing with more than 5 persons to 20% from 47% (in 2015), reduce air pollution, prevent the death and injuries from disasters, complete repair/reconstruction of cultural heritage damaged by earthquake and limit the growth of urban population to 2.5%.

In this context, it is highly relevant for Lumanti Support Group for Shelter (Lumanti) to have a critical discussion on the progress towards achieving Goal 11 in relation to the above mentioned targets, in Nepal's own context, from its own experience in the development activities that is taking place in the informal settlements and other communities in the cities. Marking the SDG Action week, Lumanti organized a virtual webinar titled' Safe Housing-Who, How and What?" in collaboration with NGO Federation and in partnership with Nepal Basobas Basti Samrakshyan Samaj (NBBSS), Nepal Mahila Ekta Samaj (NMES) and Community Women's Forum (CWF) on 24<sup>th</sup> of September, 2020. The webinar was organized with the following objectives.

### ***Objectives***

1. Develop a common understanding on safe housing – what secured housing meant to us
2. Share on the process towards achieving safe housing – Where are we now
3. Identify ways to achieve safe housing - How can we own a safe house and how can we make our communities a safer place to live



These are very ambitious target and the government has develop a number of plans and projects to achieve these. As 5 years have already passed since this has been formulated, it is all the more important that the poor communities themselves review on how far we have been able to achieve these, challenges faced and come up with ideas, suggestion for the stakeholders for a way forward. Ms. Manandhar stated that the issues and the ideas highlighted during the webinar will be shared with NGO federation and other concerned stakeholders for further recommendations and actions.

To get a sense of issue to be discussed, some of the community leaders from the different provinces is given a space to share the situation in terms of secure tenure in their community and their district, was provided. **Mr. Amindra** from Rautahat mentioned that with the formation of the land reform committee, the collection of information of status of informal settlements in various district has started, they have already covered



half of the informal population in their area. This was an initiation taken by the Rautahat Unit of NBBSS. The survey was carried out in the municipalities where the number of informal settlement is big, namely Chandrapur, Birtapur, Gujara and Pahatuwa Bijayapur. There has been challenges to complete the survey due to COVID. He also mentioned that it is very difficult for them to coordinate with the municipality as they have been shunned by them. One need to have political connection for the people in power to hear their voice, he stated. After the survey if completed, in coordination with the NBBSS Central, they plan to provide the community members with an identity card. There are no initiations made from the government or by from any other organizations so far to support the informal settlements to improve their housing conditions. He hopes that with survey done and information shared with the land reform committee, their security of tenure will be ensured. Then the people will not be reluctant to invest in improving their houses. However, COVID and lockdown has negatively impacted the livelihood on the most vulnerable in the communities.

**Mr. Man Bahadur Kusari** from NBBS Banke chapter shared a similar view on security of tenure and housing. Informal settlements are shunned by the local government as they are living in government or private land and do not have formal land titles. Moreover, their spaces in their houses are inadequate which has been difficult during the Covid situation. Since houses are two roomed and the family sizes are big, to adjust the whole family during the COVID lockdown was a challenge for these families. In order to uplift the conditions of these families, focus should be in enhancing their livelihood so that they can invest their income for improvement/ extension of their houses. Access to finance is, thus, a key for this purpose in which the local government can support. The survey of the informal settlements is in a process of being

initiated in coordination of the Municipality and the ward. With support from the municipality, the communities have been provided with basic facilities such as water and electricity. He also stressed that provision of formal land title can only ensure the security of the future of the landless people.

Representing NMES, Nawalpur district Chapter, **Ms. Yadhu Maya Pandey** shared that NMES has been in constant coordination with the municipality since the formation of the Gandaki Pradesh committee of the Land Reform Committee. Survey of the informal settlements has been concluded with support from the respective ward. The families have also paid the house tax to the local government. Thus they have access to water and electricity, only challenge has been the land title. NMES and NBBSS are lobbying with the political leaders in their area to be part of land committee at the district so as to ensure their participation in informed decision making and their issues, challenges are heard. She mentioned that this will be the only way to ensure our right on our land, land where we have been living for many years.

Though there has been some successes in a few of the districts, some area such as Jhapa are still facing forced eviction. **Ms. Tara**, community leader from Jhapa shared that a community was evicted a year ago and it is still facing numerous challenges. NMES, NBBSS has been continuously coordinating with the local political leaders to stop this atrocity in the marginalized communities and sort alternatives relocation sites for the evicted families. They have not received any support from the local government, instead they have to face discrimination from them. Even in these challenging situation, they have not stopped their effort to support their fellow community members to get an alternative solution. She also stress the fact that forceful eviction is never solution, a different approach should be taken by the local government. She mentioned that the local government are not aware about the commitments made by the central government to adopt the SDG goals and target. Thus, the effort of the CSOs/ NGOs should focus on orienting the mayors, deputy mayors on these.

## **Presentation**

The next session focused on a presentation of efforts done by Lumanti in the last 9 years In Ratnanagar in collaboration with the Municipality and communities. **Mr. Singha Bahadur Lama**, Field coordinator, Lumanti Ratnanagar made the presentation on behalf of Lumanti. Ratnanagar is a growing municipality with a population of 84,000 plus in 17,714 households. The data shows that 8.49% of the households live in informal settlements. The communities were facing a number of challenges accessing secure and adequate housing. The preliminary work in these communities started with organizing them, bringing together the women through saving activities. Akriti Mahila Saving Cooperative was a step towards it. Keeping community at the center of the process, the efforts were made to empower the community members thus, Sukumbasi Sudhar Samaj was formed which has been playing an active roles in addressing the issues of informal settlements in the city.

The presentation also highlighted the collaboration with the city, which has led to a number of community upgrading projects, access to basic facilities such as water, sanitation, electricity, drainage etc has been achieved in a number of informal communities in the municipality. Improvement of housing had begun from 32 houses in Lauri ghol through access to technical and finance (low interest loan) has now spread to three more communities. Establishment of Urban Community support fund in partnership with Municipality has been a major achievement of the efforts made. This ensured the access to finance to the poor communities to improve their housing, enhance their livelihood, and improve their communities. The fund is jointly managed by Municipality, (NSSS) Community Organization and The cooperative.

The UN Habitat supported Global Land tool network helped to conduct a systematic data collection of the informal settlement in the municipality (*Please refer to the annex for details*). Both the municipality and the community have owned the process. This information has been a valuable tool for the community and the municipality to negotiate with the newly formed land reform committee. The chairperson of the committee has been invited and the community had the opportunity to share the findings with his team. And this has been a major step for ensuring the security of tenure for the people living in the informal settlement in Ratnanagar Municipality.

## Discussion

**Mr. Raja Ram Chatkuli**, land expert, UN Habitat, who supported for successful implementation of GLTN project in the municipality, shared some of his insights on security of tenure and housing rights of informal settlers. He stated that the right to adequate housing can only be achieved with right to land tenure. Recently, the central



government has formulated **National Land Policy**. This policy aims to resolve all the issues related with land and its management in context of Nepal. Two critical issues have been addressed in the policy. 1. Citizens' right and access to land should be secured. 2. Formalization of the informal settlements in the cases where families do not own land elsewhere in the country. UN Habitat has been playing a key role to influence the government for the effective implementation of the policy on the ground.

**Ms. Maya Tamang**, an informal sanitation worker in the city and also the low income renter shared the challenges faced by her and her fellow coworkers during the tough COVID times. She sustains her family by engaging in household waste collection. COVID lockdown has hit her work very hard, it has been a real challenge for her to earn money as she is unable to go to work regularly. She also shared that they are facing a lot of discrimination in their rental room as they work in the sanitation sector. Moreover, payment of the rent for her room has added to

her owe. She mentioned that many of her fellow sanitation workers are facing the similar fate. As any families are living in the rental rooms, not just the waste workers but 50% of the population in Kathmandu, government should formulate policies to monitor and regulate the rental housing in context of Nepal. She shared that government should come up with the health insurance for the sanitation workers as they are risking their health, their lives to provide regular service to the citizens even during the time of crisis. This is a very valid demand from a person who has put her and her family's health in jeopardy for the sake of others.

The dialogue was carried further to discuss on the issues and challenges faced by communities living in core cities. **Mr. Madan Man Maharjan**, community leader from Siddhipur, Mahalaxmi Municipality shared the issues which people in his community faced during reconstruction of houses Siddhipur municipality. There were a number of challenges regarding land titles, ownership, municipal approvals have hindered the reconstruction process very badly. They worked with Lumanti to support 108 families to rebuild their house, this had been a relief for



the the families. But the families who were not part of the project are still struggling to rebuild their houses. He mentioned that only 10% of the families have received the second and third installments of the government grant. The grant approval process has been very tedious and not people friendly. The most vulnerable, who should be getting support for rebuilding, has been left out from the process, quite a few families are still living in temporary shelter. Even for the families who have built their houses, COVID has proved to be disaster. Many families have taken multiple loans to rebuild their houses, and with livelihood dwindling, it has been a challenge for them to repay their loans. Though many youths in the community were working abroad earlier, they have returned home. Income from remittance has completely stopped. He states that there has been increased suicide cases in Siddhipur, 4 cases since the lockdown was imposed. He also mentions that the government should provide alternative livelihood solutions to the community members so that they are able to pay their loans. Access to finance should be one of the key agenda of the local government if they want a better future of their citizens, he concluded.

**Ms. Kalpana Giri**, from Dharan, shared her experience during the COVID lockdown and how the Divya Jyoti Women's cooperative assisted to tackle the challenges. The cooperative has been providing service to their members even during the lockdown. Since many families lost their



livelihoods, they came to cooperative to take some loan, 3,000 to 4,000 to meet their daily needs. Some of the community members in some communities were infected with COVID. As their houses are small, only two to three rooms, isolating the patient was a challenge. In addition to that, families were sharing one toilet. NMES and the cooperative played an important role to link these families with the ward so that they receive the care they need during their illness in government established quarantine centers.

There were some good initiatives done by communities in Kalaiya in partnership Municipality with support from Lumanti.

**Ms. Ramrati Devi Paswan**, chairperson of Deep Shikha Women's cooperative shared these with the other participants. Organizing the women in the poor communities through saving and credit and support to establish their own cooperative has been strategic to empower us, she mentioned. Families from marginalized communities in



Kalaiya are taking subsidized loans to improve their houses, rebuild their communities, build toilets, start businesses and get access to proper sanitation. Partnership with the municipality has assisted to improve the infrastructure in their communities. Establishment of Urban Community Support Fund at the city level helped to bridge the gap between the communities and Municipality. She recommends that similar city level funds should be formed at other cities too to address the housing issues.

Likewise, **Ms. Rashmi**, Biratnagar from NMES Morang Chapter also shared that her cooperatives Samdhriddhi Women's cooperative has supported to build 150 houses in their area. In coordination with local youth club, they initiated the COVID awareness in their communities. Municipality also supported in relief distribution to the vulnerable families during the lockdown.

**Ms. Bindu Shrestha**, Chairperson from Community Women's forum, shared the challenges and the issues faced by the marginalized communities in the core cities of Kathmandu Valley. Government has committed to adopt SGD however, a change is not seen in the lives of the families who have been living in dense, congested, and dilapidated houses in the city cores. People may feel that families from core must be rich and own their houses, this may not be true for many families. Many of the families living in these houses in these areas do not have formal land title, though they have been living there for generations. Because of this, they are unable to rebuild their houses, cannot access loans to reconstruct them. Their problems have been further aggravated by the current ongoing road expansion project. Hundreds of families have been rendered homeless, their homes demolished in front of their eyes, without adequate

compensation. With such an approach, how will our government aims to achieved its commitment to achieve the SDG goals, she questioned. Adding to this, **Ms. Laxmi Tara Dangol**, Chairperson of Thecho Mahila Jagaran said that more than 200 plus families will be evicted from their home, as the government plans to widen the Kantirajpath from Satdobato till Lele, making it 18 m from the present 8 ms. She resonated the concern raised by Ms. Bindu Shrestha regarding achieving the SDG goals, targets by 2030.

Highlighting the challenges by the informal settlements in Bharatpur, **Mr. Chabbi Lal Devkota**, chair of NBBSS Chitwan Chapter, shared that efforts have been made by Municipality to address the issues in the communities, it is not sufficient. The Land Reform committee formed was established to address the legalities of the land issues and wonders how this committee will address the issues of landless informal settlements, which have other issues together with insecure land tenure. Chitwan NBBSS chapter has discussed with the representatives of the committee. A survey process has been initiated in some of the slum communities in Bharatpur with support from ward, he states.

**Mr. Khadga Bahadur Bohara**, NBBSS Bardiya mentioned that the settlements along the river banks are vulnerable and at the risk of constant flooding during monsoon. An appropriate resettlement plan should be developed for these families, NBBSS has conducted their own survey and submitted the data to the Ward and Thakurbaba Municipality. More than 50,000 people are living in these settlements. Though district level land reform committee has been formed in Bardiya, he hopes that this will be done soon and will assist to resolve the issues in the informal settlements there.



NBBS Kathmandu chapter had a different story to share. **Mr. Raju Lama**, secretary of NBBSS center stated that the Land Reform committee has been formed at the central level and NBBSS, NMES have had different opportunities to interact with them and share the ideas on how the enumeration should be done to identify the genuine families. However, the officials from Kathmandu Metropolitan City (KMC) has been indifferent toward this. No effort has been made to form the district level Land Reform committee, and NBBSS's efforts to reach to the Mayor of Kathmandu has been futile. NBBSS and NMES, thus, are seeking Lumanti's support to coordinate with the local government. **Ms. Manandhar** affirmed that Lumanti is very keen to assist them for this purpose.

### ***Concluding Remarks***

Giving her concluding remarks, **Ms. Bimala Tamang**, chairperson of NMES stated that there is so much more left to do in terms of addressing the issues of landless people in context of Nepal. Five years have already passed, they need to ensure that the participation of the

community members is there and their voices are heard and their issues are address to achieve the committed SDG targets within the remaining 10 years. They have been collaborating with local government that is KMC to provide infrastructure facilities in informal settlements in Kathmandu. As a result of this collaboration, block/ house numbers have been provided to the families living in informal communities in ward 10 and 11.



NBBSS and NMES jointly had series of interactions with Ministry of Land reform when they were in the process of formulating Land Policy. They pushed for the formation of Land reform committee to address the land issues of the landless people. With formation of this committee, the team has been continuously having dialogues with the committee to ensure their meaningful participation. They have also pushed for the similar mechanism at the district level as well as well municipality level committee. They have been lobbying for including the NMES and NBBSS representatives in these committees so that the voice of the communities are heard. As part of the process, NMES

has initiated various activities of 62 informal communities in 15 districts across the country with active participation of the people themselves. They did a survey in Kathmandu during the challenging Covid times. The data showed that there are 52 informal settlements with 3142 families in Kathmandu of which 25 of the settlements are along the riverbanks. Among these 8 of them are extremely vulnerable to flooding and would require resettlement.

There has been quite incredible landmarks achieved for security of tenure of the landless families, government's decision to provide land titles for once to them and formation of land reform committee is one of them. There is a great need for collaboration between, communities, local government, provincial government and federal government together with CSOs to address the various issues in the informal settlements which can contribute in achieving the SDG targets within the stipulated time, she concluded.

**Mr. Ladoo Khadka**, the chairperson of NBBSS said that this was a very important event which had brought together representatives from different communities from different districts, different community organizations to discuss about the issues of housing and land tenure of marginalized families in Nepal. He was hopeful that this discussion and dialogue will be useful for putting forward some key recommendations to the share with government and other concerned stakeholders. These recommendations will aid in ensuring the right of the community and also assist the government to achieve the SDG goals.



Being the first community based organization which helped to organize informal settlements, he continued, NBBSS has, from the beginning, against forceful eviction without alternatives. Together with NMES and with support from Lumanti, they have been continuously coordinating with different levels of government to ensure that the rights of the poor communities are protected. In case of vulnerable settlements, NBBSS advocates for participatory resettlement. The formation of Land Reform committee by the government is a praiseworthy step from the government to protect the rights of the people. NBBSS, NMES with support from Lumanti would continue to work for the ensuring that the commitments made by the government at the international level as well as the local levels are achieved, he stressed.

The final remarks was delivered by **Pro.Dr. Sangeeta Singh** from Institute of Engineering, Pulchowk Campus. She highlighted the issues raised during the discussion, drew some recommendations laid forward by the participants. She appreciated the fact that Lumanti has been able to bring together representatives from various communities, settlements from different districts across to discuss on this important issue on the safe and secure housing. Though the SDG target are aimed to be accomplished by 2030, she stated, there has been challenges around the globe not just in our context. Each country has devised their own strategy to reach these goals. It is very important that this discussion has been conducted. It will be critical for the decision makers to hear the opinions of the community members. The fact that the right to housing is ensured in Nepal's constitution is a step towards access to land and housing for its citizens.



Various aspects such as social, economic, cultural etc. should be considered while developing any strategy for development of any community for it to be sustainable. This was also reflected on the discussion during the event. The key issue is not just safe housing, it also means access to adequate housing, space for families to live comfortably. This was more evident during the covid, when isolation area is needed in case anyone gets infected in the family. Likewise, access to basic infrastructure is also significant for making the house adequate. Security of tenure, access to land is another critical factor which makes a house safe, especially for the families living in informal settlements. It should be safe from any disaster, not just earthquakes, safe from flooding, safe from pandemics, where social distance can be maintained, families can feel safe and secure. Access to finance is important for accessing the safe houses. With these remarks, she pointed out a few critical recommendation which would assist in attaining the SDG goals. She hoped that these would be shared with concerned stakeholder for including them in the policy and guidelines.

### These points are as follows:

1. Communities need to be organized for their collective voice to be heard by the decision makers.
2. Engaging the women in the process is a key for empowering and organizing the communities to ensure access to safe housing. Saving is a critical tool to achieve this.
3. Security of tenure, Access to Land needs to be ensured for all the communities.
4. With many families living in urban areas living in rental spaces, government must develop favorable policies to guarantee that even the renter have access to adequate housing and infrastructure.
5. Learnings from successful projects where municipality has collaborated with marginalized communities like Ratnanagar must be shared and replicated in other areas as well.
6. Correct data and information is necessary for delivering the safe housing to the genuine needy families, and people's participation in this information collection is significant.
7. Collaboration and coordination with the government at different levels is a must for ensuring the people's issues are addressed in the decisions made, policies guidelines developed in order provide access to land and housing.

**Ms. Lajana Manandhar**, the moderator of the event concluded by thanking the participants for their valuable contributions to the program. She committed once again that the outcome of the webinar would be shared with concerned stakeholders for further action.