

Financing Shelter for the Urban Poor

From site and services to financing shelter in Sangam tole, Dhangadhi Municipality Nepal

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1. Shelter Situation Analysis

1.1 Basic General Data

Geography and Administration

Nepal -a small south Asian country with an area of 147,181 square km- is located between two huge countries China in north and India in south. It stretches over length of 885 km (east-west) and width of 145 to 241km (north-south). Its vast range of altitude i.e. 70 m to 8848 m (Mount Everest) from the mean sea level has created different climatic conditions -hot tropical in the south flat land (Tarai), sub tropical between the flat land and immediate hills, temperate in hills, cold & dry climate in the high mountains and cold and windy tundra in north bordered Himalayas.

There is one metropolitan city, four sub-metropolitan cities, fifty-three municipalities and nearly 3900 village development committees. After a decade- long Maoist insurgency war, the country is striving for sustained peace and democracy in the country through re-structuring of the state.

Demography and Health

There are more than 101 ethnic and caste groups with 49 local dialects which displays the cultural diversity of Nepal. Population as per 2001 census was 23.1 million with 2.25 annual growth rates.

The 0-4 year's age group population is relatively narrower than successive two age groups belonging to 5-9 and 10-14 years of age groups. This pyramid tapers upwards getting narrower and narrower demonstrating a typical pyramid of most developing countries. The estimated population of 58 municipalities (urban areas) as on 2006 is 3,750,155 (revenue and expenditure report of 58 municipalities of Nepal).

Migration and Urbanization

Nepal has been experiencing an increasing volume of internal migration after the control of endemic malaria in the Tarai (hot flat land) and inner Tarai valleys since early 1950s. There are more than 100 other smaller urban settlements which are in pipeline to be declared as municipalities and the population of these small towns has been counted as rural population as on now. There is a significant number of floating populations in the major cities which are not accounted so far.

Table 1: Population concentration in urban and rural areas of Nepal

Location	1991	%	2001	%	Change % p.a.
Nepal	18,491,097	100	23,151,423	100	2.27
Urban Nepal	2,287,487	12	3,245,641	14	3.56
Rural Nepal	16,203,610	88	19,905,782	86	2.08

Source: Central Bureau of Statistics

Among the three ecological zones, mountains and hills suffered a loss of population (15% and 48% respectively) whereas the low flat land experienced a net in-migration of 63%. Census 2001 reveals that out of a total of 2,929,062 migrants 25% migrated from rural to urban, 3% from urban to urban, 68% from rural to rural and 4% from urban to rural. Similarly the municipalities numbered to 58 in 2001 from 10 in 1952/54.

Poverty, high unemployment and under employment have compelled people to remain either under severe poverty situation or migrate to bigger cities within and

outside the country for better opportunity for livelihood. This trend is obviously an indication of increasing housing demand in urban Nepal.

Fertility, Infant mortality and Life Expectancy

The total fertility rate (women aged 15- 49) in urban and rural areas are 2.1 and 4.4 respectively. Per 1000 live births, the infant mortality is 50.1 and 79.3 in urban and rural areas; whereas child mortality is 16.7 and 35.4 in urban and rural areas. Similarly mortality of child under 5 years of age is 65.9 and 111.9 in urban and rural areas respectively. The life expectancy at birth is 60.1 years for male and 59.5years for women giving an average of 59.8 years.

Economy

Different categories of elite groups extracted surpluses from the peasantry through rents and taxes in the form of money, commodities and labour since last one century¹. The majority of the population lived just on the level of subsistence since decades. In economic terms, Nepal is one of the poorest countries with US \$ 300 GNP per capita. Almost 31% of the population lives below poverty line (Population Monograph of Nepal, 2003)...

The average annual growth rate of economically active population (10-60 years) is 3.3%. Main expenditure heading of a household (over 75% of the income) includes food, social and cultural rituals, education and medicine. Majority of the youths working abroad send foreign currency back home and major share of their income is spent on the purchase of land and house (an increased social status, in addition to a basic need; in Nepalese context).

1.2 Shelter Related Fact and Figures

Access to adequate shelter

The urban poor people have no access to safe drinking water, solid waste collection service and proper drainage system. This has severely reduced the quality of personal hygiene and community sanitation. Due to very low level of household income, the required calorie and balanced diet have been the dream only. Sangam tole of Dhangadhi

municipality is a typical example of very sub-standard life style of poor people in the urban setting.

As indicated by the Nepal Housing Survey 2048, low capacity of investment in means and resources required for the construction of dwelling units is mainly due to inherent poverty of households, which stands as a major problem. In spite of this fact, the practice of constructing dwelling units through their own tireless exertion and sacrifices continues. This may be called as owner- builder system. In such circumstances it has become more difficult for the people of low and limited income groups to build dwelling units.

On the overall analysis, the paucity of essential physical infrastructure in housing sectors and unavailability of credit and other financial incentives for the construction of dwelling units pose as major problems for shelter builders.

According to completed survey out of the total number of dwelling units in the country, about 50% of dwelling units belong to Kachhi (temporary) type, 41.2% belong to ardha kacchi (semi-permanent) type and 8.3% belong to pakki (permanent type. Looking at the housing situation of Nepal, it can be assumed that about 7 % of dwelling units are more than 50 years old and out of the total dwelling units in rural areas about 34% are 10 years old and 46% of the dwelling units of the urban areas are 10 years old or less than that. The physical condition of about 12% of dwelling units in urban and rural areas needs to be renovated.

Housing need and estimate:

Out of total 3 million dwelling units, about 2.7 million dwelling units are in rural Nepal and rest 300,000 are in urban areas. In the urban areas, growth rate for additional dwelling units was 5.3% from 2053-2057. But in the rural areas it grew at the rate of 2% annually. In the same period, the occupancy rate grew at the rate of 6.1% annually. According to the survey, about 0.76% of dwelling units in the urban areas and 2.4% in rural areas were destroyed every year by natural calamities.

Gurung, et al (1997), revealed that the annual production of dwelling units in Nepal is 122,135 giving rise to a gross shortfall of 44835 units per year. In the year 1996, the demand (3,717,151) and supply (3,580,661) showed a deficit of 136,490 units. National Shelter Policy, 1996 estimates that by the end of 2006 almost 2.5 million new

¹ Mahesh Chandra Regmi, Thatched Huts & Stucco Palaces, 1978, 1999

dwelling units (share of urban area is more than 17%) have to be constructed and about 732,000 to be renewed (share of urban area is more than 8% i.e. 60,000 units).

Based on national average household size of 5.45, the occupancy in a house ranges from 5.45 persons. More persons in a house obviously indicate towards the poor living environment. To cite an example, in the case of a middle income family, considering 1 house with 100 sq metres, with national average household size of 5.45, a person will have floor area of 18.35 sq m. Similarly, in the case of a poor family with very little land (5mX6m) a person will have 5.5 sq m of floor area. Thus, in general, with the income level, the floor area per person also varies, besides other factors.

Table 2: Percentage of households by types of house

House type	Nepal		Urban 2001	Rural 2001
	1991	2001		
Permanent	23.5	36.6	68.2	30.6
Semi- permanent	24.8	29.2	16.1	31.7
Temporary	51.7	34.2	15.7	37.7
Total number	3,328,721	4,174,374	664,507	3,509,867

Source: Population Monograph of Nepal, 2003

House constructed with permanent materials like stone and mud walls with slate roof is categorized as permanent type. Such type of houses is generally found in rural setting of hills and mountain zones. But concrete buildings like RCC frame structure buildings of urban areas are also counted in permanent type. About 24% of families use rental accommodation and 7.3 % live in squatters in urban areas.

It is seen that almost two-third of the households need permanent housing in due course of time.

House ownership

Table 3: Percentage of households by ownership

Type of ownership	Nepal		Urban 2001	Rural 2001
	1991	2001		
Own	92.6	88.3	60.9	93.4
Rent	4.7	8.9	34.8	4.0
Rent free	1.6	0.2	0.5	0.2
Institutional	0.5	2.4	3.7	2.2
Others	0.1	0.2	0.3	0.2
Not stated	0.5	-	-	-
Total Number	3,328,721	4,174,374	664,507	3,509,867

Source: Population Monograph of Nepal, 2003

Increase in the percentage of rental ownership (from 4.7% in 1991 to 8.9% in 2001) and the larger percentage of households in urban area (34.8%) compared to rural (4%) indicate migration of people from rural to urban areas. This trend clearly shows the fast increasing housing demand in the urban area. *Besides, informal housing is about 16.7% in different municipalities.*²

Building materials

The locally available materials are used for constructing permanent, semi-permanent and temporary type of buildings constructed by people in the rural and semi -rural Nepal (Table 2). The houses, constructed traditionally are observed to be poor from light and ventilation aspects. The present trend in construction is towards either a load bearing structure of brickwork or a framed structure of reinforced cement concrete and considers comparatively more for the light and ventilation, in general.

Energy

Fire-wood is the major source of cooking fuel for 66.2% households. Kerosene, cow dung and liquefied pressurized gas are used by 13.7%, 10.1% and 7.7% of the households for cooking purpose respectively. Rest of the households use other sources of energy such as electricity, bio-gas for cooking purpose. For the purpose of lighting, 39.8% of the households use electricity whereas 57.7% use kerosene. Rest use other sources such as bio-gas, candle, and wood. Smoke release from burning of solid fuels such as firewood, charcoal and dung during cooking is one of the common causes of respiratory illnesses among the women and children in Nepal.

Transportation and communication

Construction of roads in hills and mountains have been very difficult, expensive and time taking due to difficult terrain and presence of more than 6000 small and 21 bigger river systems. The length of motor able road is 16,834.5 km which consists of 28.4% blacktopped, 26.8% gravelled and 44.8% earthen³. There are 187 telephone exchanges and 92 public call offices in the country. The rural areas lack telephone communication at large. Similarly there are 261 registered daily newspapers.

² Government of Nepal, *Housing Survey, 1991*

Health services, drinking water and sanitation

There are 83 hospitals, 10 health centers, 700 health posts, 287 Ayurvedic service centres, 3141 sub-health posts and 180 primary health centres in the country. There are 2550 beds and 1259 doctors... Most of the private well-equipped nursing homes are concentrated in Kathmandu followed by couple of other bigger cities only. There are 6 hospitals in different 5 development regions supported by Christian missionary which are considered relatively good hospitals. Government hospitals lack equipments and doctors especially outside the capital city cases. Community level health services are poorly equipped.

Almost 82% of the households have access to improved source of drinking water (53.4% piped and 28.6% tube well). Rest use other sources such as well (9.1%), spout water (6.5%), river/stream (1.5%) and others (0.9%). Overall, 46.8% of the households have toilet (23% modern with flush and 23.8% ordinary). In urban areas, 78% of the households have toilet whereas in rural areas only 40.8% have it. Storm water drainage systems basically exist in core areas of urban settlements and are not meant for sewerage. The drains are clogged and most often function as the breeding place for mosquitoes due to poor operation and maintenance. Household waste disposal is an increasing problem. Sanitation problem is a function of lack of water and toilet facility, inefficient drainage system and lack of sanitary landfill sites.

Those who are not connected with piped water supply have their own sources of drinking water e.g. shallow wells, rivers and springs which in most cases are recorded as unsafe (polluted) water.

Access to and Cost of Education

The government has free-education programme for up to primary level but only 54.1% of the total population is literate (Statistical Year Book, 2005). Private schools are affordable only for middle and rich people.

³ Source: Statistical Year Book, 2005

1.3 Housing Policy

Existing Housing Policy

Policy, Goals and Achievements

The sixth five year plan (1980-1985) recognized shelter as one of the basic needs. The seventh five year plan (1985-1990) incorporated urbanization and housing policy for the first time. Housing and management Construction Company was established in private sector in 1987. National Shelter Policy, 1996 has assumed shelter as basic need; it contributes to poverty reduction and economic development; and raises the living standard of people. Shelter policy intends to increase the dwelling units and improve the existing ones; promote effective mobilization and allocation of resources; and facilitate organizational development.

1.4 Actors in Shelter Delivery and their Roles

The government is the main actor responsible (by virtue of constitutional provision) to ensure shelter delivery to its citizen. Its role is sought in policy formulation; facilitation in implementation through investment, loan and grant, technological inputs. Local bodies (Municipalities) are responsible at local levels for developing planned and managed settlements. NGOs are also stepping-in in shelter issue yet their broader scope of work makes difficult to assess on what they are focusing; still some are working on finding funds for the shelter and basic infrastructure for poor, and low cost technology vis-à-vis facilitating for empowerment of communities.

Research institutions and private consulting firms are also working on low cost technology yet a lot seems to be done to attract the market. Land developers and builders are increasing in the private sector. Private sector has focused on creating a sound living environment (in terms of material, space, services and environment). But on many grounds private sector's service for shelter is beyond the reach of mid- income and poor income groups. A hope in financial sector is seen as the commercial banks have started disbursing housing loans (but it can be guessed that a long span of time is required for the service to reach to the poor).

Shelter delivery in town is done by owners either by using labours only or contracting out to the private contractors. Generally lower middle class and poor people use the self-help approach for building their houses.

1.5 Shelter Design

Physical Planning, land use and design parameters

More than 36 municipalities have exercised the popular tool called Integrated Action Planning - IAP). Land use plan, multisector invest plan, physical and environmental development plan were the major components of IAP. Higher income community have better access to all the basic urban services and poor communities do not enjoy such services. Even the park, playing ground and other such facilities which can be constructed in inclusive way and this element has been neglected in many cities of Nepal in design process. People living in slums and poor communities are deprived of these services and often segregated.

Temporary buildings in the Tarai region are at fire risk whereas Nepal being in the seismic zone, all the buildings, infrastructure and services are at the risk of earthquake. Currently the government has circulated municipalities to apply national building code in order to ensure the healthy and safe building. Due to lack of qualified staff in municipalities and absence of elected local body, the execution of national building code has not been effective.



Fig. 1: Semi- permanent house built with Wooden frames, mud and tiles (a Traditional house slightly modified windows).

Overall population density in urban area and rural area is respectively 985 and 136 person per sq km.

In a nuclear family the trend of 'female ownership' of land and house is increasing.

2. Organisation

My organization is GTZ/UDLE (urban poverty through local efforts) Nepal. It is a joint programme of government of Nepal and German technical cooperation (gtz) /Germany to support the municipalities of Nepal in the field of urban poverty reduction and good governance. The programme works with Nepal government for improving policy tools (at central level), supports municipalities to build capacity of municipal employees and with local community people at the community level to initiate some pilot projects regarding poverty reduction. UDLE also works with town development fund (TDF) - an urban bank which was established to finance urban infrastructures through loans and grants. The planned poverty reduction program in Dhangadhi municipality will be guided by a 20 member coordination committee of representatives from political parties, NGOs, marginalized groups and civil society. There is also a five member taskforce of professionals (municipal employees) to execute the program. Besides, the real implementation takes place in the community under the leadership of user committee

facilitated by a local NGO. A multi-disciplinary team of GTZ/udle will be facilitating the process.

3. Shelter Problem (Identification)

Dhangadhi municipality is located in the southern low land of far western region of Nepal. The town was promoted as municipality in 1976. Over the time, people from northern hill villages migrated to this town for better opportunities in job, agriculture, education and other urban service- sectors.



Figure 2: Dalit poor standing nearby his vulnerable hut where about 27 people are living in it, Sangam tole.

There are 12,583 households and 75,858 people in the Dhangadhi municipal area. The number of traditional houses is 7,373 (59%) and rest recorded modern RCC frame

structure⁴. Based on the shelter situation assessment following issues/problems has been identified:

As Göran Tannerfeldt and Per Ljung⁵ rightly mentioned that development assistance to slum-upgrading has to increase substantially -perhaps seven times-to make tangible progress towards to the MDG target. This needs an integrated approach for building the capacity of the community for adequate housing in a sustainable manner. So the paper seeks an integrated approach like improving basic urban infrastructure, initiating saving and credit programmes to capacitate the community towards better livelihood and working with them (capacity building) in finding solutions in general.

Too poor to finance shelter: The poorest of the poor neither can afford to improve the existing vulnerable houses nor build new ones in this poor community and other such communities in the city. Most of the family members of the community are illiterate, unemployed, partially employed and least empowered. Most of the children of the community do not have access to schools. There are more than 7 such poor settlements in the city, whose problems are not assessed and addressed yet.

- a. The shortage of adequate housing is inseparably connected with the insecure employment and income situation particularly for low and very low income groups. How to enable the community for uplifting their economic status so that the poor households qualify for taking housing loans from financial institutions? How the program can be designed for socio-economic uplifting and improvement of urban

⁴ Dhangadhi municipality, March 2007, House hold survey report

⁵ Göran Tannerfeldt and Per Ljung, More Urban Less Poor 2006, 162, para 3

poor and provide them with basic urban basic services leading to improved shelter issues which can be resolved through self-help approach?

- b. Quite significant houses need site and services and lack basic urban services. How to address the issues of adequate shelter i.e. healthy, safe, secure, accessible and affordable for these types of marginalized urban poor people? Whether these issues can be addressed under poverty reduction strategy or localization of MDGs programmes?

SWOT Analysis

The SWOT (strengths, weaknesses, opportunities and threats) analysis for the case of Sangam settlement has been done based on the information of field survey conducted on January 2007 and observation from October to December 2006 by the writer of the paper.

The SWOT analysis matrix is as follows:

Strengths	<ol style="list-style-type: none"> 1. The community organized as "tole lane organization" now 2. Identified the core problems 3. Prioritized shelter problems 4. Started to think jointly at community level
Weaknesses	<ol style="list-style-type: none"> 1. Lack of motivation among community members to initiate poverty measures/activities 2. High rate of illiteracy and low level of awareness 3. Existing level of income not sufficient to get loans from housing finance institutions 4. Very low stream of income level 5. very small plot size for building a house

Opportunities	<ol style="list-style-type: none"> 1. Now, government, donors and NGOs focusing on "highly excluded/marginalized community." 2. Cooperation between Dhangadhi municipality, local NGO and urban development through local effort (UDLE) programme to improve the living condition of community established now. 3. Ministry of local development has policy support in formulation to the municipality in formulating poverty reduction strategy 4. The community eager to form saving-credit group with the help of local NGO. 5. Skill development and income generating activities just started can help financing self-help housing improvement. 6. The municipality is becoming sensitive to the issues of urban poor.
Threats	<ol style="list-style-type: none"> 1. Very slow peace process than expected may jeopardise the initiation. 2. No elected municipal council in place since last 5 years and uncertainty about new local election

4. Proposal for Change and Improvement

Poverty orientation governance: Municipal Association of Nepal, ministry of local development and GTZ-udle (*urban development through local efforts*) project has planned to support municipalities to initiate poverty reduction programme (PRSP) since 2005 on wards. This effort should be further continued, monitored and evaluated by ministry of local development, municipal association of Nepal and UDLE in coming years too.

People driven community upgrading can be a powerful means of bringing structural change in the poor communities. The proposed programme (annex 1) is an integrated package in its nature, which follows the process of building people's ability to collectively manage their own needs such as basic urban infrastructures, housing, environmental improvement, income generation and awareness building.

Women, youth, elderly and differently- able people should be involved in every step of neighbourhood planning, upgrading, and building basic infrastructure and maintenance of the infrastructure.

GTZ/udle should backstop the process where communities, municipal employees, professionals, and NGOs work together at the community level/city level to achieve the desired goals.

The program should create local partnerships which can integrate poor community's housing needs into the larger city's development strategy and resolve future housing problems.

Poverty reduction strategy and related programs should be worked out as per planned scheduled (annex 2).

Based on the positive results of piloting exercise of poverty reduction in Sangam settlement, now the municipality and GTZ/udle should support the municipality to prepare PRSP of the town.

The project proposal is already half way successful to achieve its targets by realising very positive and tangible results/outcomes at community level as on now. The next challenge is how to plan, design and implement city level strategies for poverty reduction in general and financing tools for making the community able to address the problems of shelter for poor people in particular. An institutional set up should be built to respond the above mentioned issues at municipal level. The writer of the paper has been fully involved in the process facilitation at since inception of the program. The proposal for change can be summarized as follows:

- Assist Nepal government to **revise shelter policy 1996**
- **Town Development Fund (TDF)** –an autonomous urban bank- should invest the grant portion on poor settlement/s in urban basic urban infrastructure and housing. GTZ/UDLE and TDF should collaborate in finding good solutions for financing urban poor settlements.
- Cooperate with **Ministry of Local Development** to expansion urban poverty reduction programs in more municipalities.
- Establish collaboration in the areas of sanitation/waste management with **Practical Action Nepal** for improved sanitation and **RUPP-UNDP** for community mobilization **Poverty orientated governance.**
- Help the municipality formulate PRSP and implement in a participatory manner.

- Financing shelter for urban poor through formulation of saving credit groups for women-a gateway to housing finance.
- Help establish local networking to support the poor sect of society to explore finance schemes (housing finance for poor?)
- **Access to basic urban services** (road improvement, safe drinking water, community hall, public toilet, safe tic tank, storm water drainage, self-help housing...)
- Social mobilization (*Through local NGO*) in improving hygiene and sanitation of the community.
- Help community to better organize their activities and help raise awareness level of community people. The organized and capacitated community can persue the sustainable solutions for economic and social development of the community.

Status of intervention: Action plan (annex I) was prepared in December 2006. By July 2007, the following results were secured by the municipality in technical and financial support of GTZ/ *udle* programme:

- Basic urban infrastructures were built in cooperation with the community, municipal poverty coordination committee, and municipal poverty reduction taskforce and *udle* team.
- Women of the community got trained in selective training programmes e.g. tailoring and now they have started their own business.
- Some more activities related to social development and economic empowerment are in the progress.



Figure 3: From left: A dirty water pond (before) and storm water drainage and paved road (now) have made the poor community able to have access to these services in Sangam tole.

Annex 1: Action Plan (Community/household Level)

"Integrated Action Plan" of Sangam Tole, ward no.7, Dhangadhi municipality

S.N.	Activities Planned	2007-2008		
		Jan. - Apr. 2007	May- Dec. 2007	Jan. June 008
1	Conducting status assessment of the community			
1.1	Assess socio-economic status of the community and city			
1.2	Form poverty reduction taskforce at municipal level			
1.3	Conduct series of community level discussions			
1.4	Initiate municipal decision to improve the settlement			
2	Improving the access to basic urban services			
2.1	Design layout of the neighbourhood			
2.2	Complete Road Gravelling work			
2.3	Construction of side drain (one side)			
2.4	Improve tube well platform and drain pipe			
2.5	Install drinking water tank (polyethylene)			
2.6	Construct common toilet with septic tank			
3	Social improvement			
3.1	Strengthen community organization (TLO)			
3.2	Establish community sanitation and household waste management			
3.3	Conduct training			
3.4	<i>Initiate education (formal and informal for children)</i>			
3.5	Support create youth organizations and their mobilization to fight against HIV / AIDS at settlement level.			
4	Economic uplifting and shelter			
4.1	Organize saving credit programs			
4.2	Make provision of seed money for saving credit/revolving fund for ho			
4.3	Support income generation (including capital invest)			
4.4	Initiate saving credit			
4.4	Initiate income generation activities for the women of the community			
4.5	Initiate affordable shelter for poor (share experiences)			
4.6	Support initiate shelter improvement: self-help housing			

Annex 2: Action Plan (City Level)

Planned activities	Time Frame	Responsibility
Consensus among the key stakeholders built to formulate poverty reduction strategy and initiate some selected poverty measures in one poor settlement parallel way. (Workshop I)	Jul-Aug 2006	Executive officer, municipal board
Fast track poverty measures implemented in one of the poorest settlements in the town (community consultation)	Jan.-Dec. 2007	Municipal taskforce
Urban poverty profile prepared, key information of poverty analysis shared among stakeholders and published. (Workshop II)	January 2008	Coordination committee, taskforce
Urban Poverty Reduction Strategy (UPRS) drafted and approved by municipal board/council (Workshop III)	February 2008	"
Programs and activities identified in Integrated Urban Poverty Reduction Plan are incorporated in annual development planning and budgeting process. (WORKSHOP IV)	June 2008	"
Monitoring mechanism developed and made it functional.	"	"

Note: *Urban poverty reduction strategy paper (UPRSP) will be prepared following the guidelines developed by municipal association of Nepal (MuAN) for localization of MDGs⁶.*

Coordination committee consists of 15-20 members representing from one from each local political parties, NGOs working in social inclusion& and poverty reduction issues, members from networks/organizations of ethnic/marginalized groups. The convenor of the committee is municipal mayor/executive secretary.

⁶ localization of MDGs,

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