SNAPSHOTS OF THE NEPALI-SPEAKING COMMUNITY IN NEW YORK CITY Demographics and Challenges



ADHIKAAR for human rights and social justice December 2010

Snapshots of the Nepali-Speaking Community in New York City: Demographics and Challenges

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Adhikaar for Human Rights and Social Justice
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ABOUT ADHIKAAR

Adhikaar for Human Rights and Social Justice is a New York based non-profit organization that works with Nepali-speaking communities to promote human rights and social justice for all. Adhikaar seeks to promote workers' rights, access to affordable healthcare, immigrant rights, and youth leadership. Additionally, due to the lack of resources available to Nepali-speaking communities, Adhikaar also serves as an information hotline and provides referrals and assistance, including translation and interpretation, on different issues confronted by our community members.

Since its inception in 2005, Adhikaar has worked every year with an average of 500 individuals directly, and thousands more indirectly, through a range of programmatic services including: health services, English classes, job training, workshops, advocacy support on domestic violence cases, in addition to grassroots organizing, and legislative and policy advocacy on issues impacting Nepalispeaking communities. Adhikaar has been able to work beyond its limited resources because paid staff efforts are supplemented by contributions from an active board and a large volunteer network. In 2009, Adhikaar established the first community center for the New York Nepali community in Woodside, Queens. It is a wheelchair-accessible space, conveniently located near subways, bus lines, schools, and houses of worship. With the new accessible community center, Adhikaar has been able to greatly expand its programs and activities.

Adhikaar has provided opportunities to its program participants, particularly among those from historically marginalized groups within the Nepali community, to take on leadership roles within Adhikaar as well as in policy advocacy. For example, under the leadership of domestic worker leaders, Adhikaar successfully campaigned for the New York Domestic Workers Bill of Rights in collaboration with other groups organizing domestic workers. Working in partnership with other Nepali, South Asian, pan-Asian, and mainstream organizations, Adhikaar has successfully created a platform to get Nepali voices heard from New York City to Albany to Washington, DC. In order to ensure that Nepali voices get stronger in the years ahead, Adhikaar led the campaign to get Nepalis counted properly in the 2010 Census. This *Jankaari* Research Project is another attempt to put Nepalis on the map in New York City and beyond.

Adhikaar's commitment to improve the lives of Nepali and other New Yorkers has been recognized through numerous awards, including the 2008Union Square Award, the 2007 New York Women's Foundation Neighborhood Leadership Award, and recognition from partners like Chhaya CDC, Ridgewood Nepalese Society, and Friends of Nepal-NJ, as well as citations from the New York City Council Members. Adhikaar's work has been featured in the New York Times, the Nation, New York Daily News, Queens Chronicle, Free Speech Radio News, Kantipur, Kathmandu Post, Annapurna Post and many other local, national, and international media.

THE JANKAARI RESEARCH PROJECT

As a relatively new community, Nepalis have often been overlooked by service providers or researchers working with and studying Asian or South Asian populations. There has been little comprehensive research done on Nepalis in any regional or national capacity within the United States. This lack of information poses a significant challenge to understanding and meeting the needs of this emergent and highly diverse community.

Therefore, the Jankari Research Project was created to initiate a systematic collection of information on the demographics and other issues of importance to the Nepali-speaking communities, both quantitatively and qualitatively. Jankari means knowledge and information in Nepali, and the Jankari Research Project is a participatory action research project to help Adhikaar understand how we can best serve the needs of the Nepali-speaking community in New York City, and also inform other organizations and decision-makers. We sought to understand the reasons for the increase in migration of Nepalis to the New York City area in the past decade, the economic, political and social activities of Nepalis here, and the challenges that they face, especially with regards to work, social services, and health care.

A research team consisting of Adhikaar staff, board members, and a volunteer created the survey instrument in 2006. We created a Community Advisory Board, representing researchers and community leaders from the Nepali-speaking community to help guide the research project. After pilot testing the survey in 2006¹ and getting feedback from the Community Advisory Board members, we revised the survey instrument launched the *Jankari Project* in April 2007.

Adhikaar staff, board members, interns, and volunteers, all from the Nepali-speaking community, were trained in basic survey methodology and administered the survey. The trained surveyors filled out the forms to ensure systematic responses. We created the survey form in English and translated it into Nepali, and conducted the majority of surveys in Nepali. Some of the research team members were trained in facilitating focus group discussions, and we conducted focus groups representing different demographics. Susan Hangen also conducted in-depth interviews, with assistance from Subas Risal and Ami Sengupta.

This report is based on 300 surveys, four focus group discussions, and twelve in-depth interviews with individuals who represent a broad spectrum of the community, including women, men, youth, students, restaurants workers, taxi drivers, and activists. The four group discussions focused on women workers about work conditions, Nepali youth on issues faced by immigrant youth, and a group of Nepalis on community health issues. The surveys, interviews and focus groups were conducted primarily in Nepali, and occasionally in English.

Most of the people we surveyed and interviewed are Nepali citizens or were born in Nepal, but we also included the broader community of Nepali speakers, including Bhutanese refugees of Nepali origin, Tibetans, and people of Nepali origin from India. Thus we define the population surveyed in this report as the Nepali speaking community. When we use the terms "Nepalis" and "the Nepali community" in this report, we are referring to this broader Nepali-speaking community.

Since there is no database of the Nepali community in New York, we were unable to use a random sampling method to identify survey participants. To identify people for our surveys and interviews, we used a snowball method. We reached out to the community and requested people to conduct surveys at community gatherings, restaurants, shops, homes, and temples where Nepalis are largely clustered. We requested each participant to give names and contact information for other Nepalis. We recruited a diverse survey team who tapped into their contacts for surveys and further referrals. Thus, we were able to reach out to a wide spectrum of Nepalis in New York area. Most of our surveys were conducted in Queens or Brooklyn, though we also surveyed members of the Nepali community in other boroughs of New York City. The survey provides a useful snapshot of the community and serves as a baseline for further studies of the community.

We gathered the data over a period of about two and a half years, between April 2007 and August 2009. The situation of individuals we surveyed at the beginning of the project may have changed during the survey period. The economy in the United States deteriorated rapidly in 2008, with the greatest recession in recent history leading to high levels of unemployment. Although the recession has adversely affected Nepali immigrants, we have not separated surveys conducted before and after 2008. Moreover, other trends have led to changes within the Nepali community during our survey period, such as a surge of Nepali-owned businesses, and the increase in Bhutanese refugee population.

We undertook this research project to provide a framework for Adhikaar's future projects, which include direct services as well as community organizing and policy advocacy. Conversations with community members during the research process have already led to programming changes, such as the expansion of English classes and health programs, and the establishment of the Adhikaar Youth Group.

We hope that the data in this report will mobilize our community, Nepali organizations, journalists, and other organizations serving immigrant populations to advocate for more resources to support this emerging community, and against inequalities and injustices. The information obtained through this project improves our understanding of the experiences and challenges confronting Nepalispeaking immigrants, and encourages us to learn more about our community.

EXECUTIVE SUMMARY

The Nepali-speaking community has become increasingly visible in New York City, particularly in the last decade. However, there is very little data about this emerging community. Therefore, Adhikaar undertook the *Jankari* Research Project to comprehend and systematically document the demographic make-up and the needs of the diverse Nepali-speaking community. This report is the culmination of our three-year long participatory research effort, including 300 surveys, twelve indepth interviews, and four focus group discussions with diverse groups of Nepali-speaking community in New York City. The information obtained through this project improves our understanding of the experiences and challenges confronting the Nepali-speaking immigrants, and encourages us to learn more about this emerging community.

Rapidly Growing and Diverse Nepali-Speaking Community

Our survey confirms the general perception that the Nepali community has increased significantly in the last decade, and that the rate of growth of the community has accelerated in the past few years. An overwhelming majority of our respondents (85 percent) arrived nine or fewer years ago, and almost half of the respondents had been in the US less than 3 years.

Eighty-five percent of the Nepalis in New York City immigrated less than a decade ago.

The Nepali-speaking community in New York is ethnically diverse and includes many different caste and ethnic groups. There is also a wide range of immigration statuses among the Nepali-speaking immigrants in New York City. Almost 30 percent are permanent residents

(green card holders), while more than 10 percent have asylum or refugee status. There were only a few US citizens in our survey pool, reflecting the relatively recent arrival of the Nepali community. One-fifth of the respondents reported that they had overstayed their visa period. The rest reported different visa statuses, including temporary work visas (8 percent), dependent visa (2 percent), student visa (13 percent), and tourist visa (14 percent). Half of those who said they are on tourist visas had been in the United States for more than 1 year, and hence, are likely to have overstayed their visa period.

The Nepali-speaking community is largely composed of people in their prime working years between the ages of 18 and 55. The community is also more educated compared to the general population in Nepal. Fifty-seven percent of respondents have attained at least a high school degree. However, only 46 percent of women had reached this level of education. Thirteen percent of all respondents have no formal education, but this number was much higher among women of whom 23 percent have no schooling.

Facing Downward Mobility and Low Living Standards

As with other immigrant groups, Nepalis immigrate to the United States primarily in search of better lives, and better economic opportunities. However, many members of the community experience

"No matter what your background is, here you have to start from zero."

downward socio-economic mobility after arriving here and are not able to transfer their educational credentials and work experiences from Nepal to gain comparable work in the United States. Over half of the Nepalis in New York City were working in the business or professional sector in Nepal. While most Nepali immigrants are able to find jobs in New York area, they are often low-wage jobs

with long hours and few benefits. More than two-thirds of those with full-time jobs work over 40 hours per week, and more than 10 percent work over 60 hours a week. However, long hours have not resulted in high income. More than two-thirds of the respondents reported annual household incomes of \$30,000 or less. Thus, the Nepali-speaking community overwhelmingly falls into the low-income segment of New York City, and is struggling to survive and support their families.

Supporting Transnational Families

Due to migration, the family patterns are moving away from joint families with multiple generations living together towards nuclear families and individuals living alone. People in prime working age migrate, while their parents and their children remain in Nepal or another country. More than 80 percent were separated from their living parents, almost one-third of those who were married were separated from their spouses, and 44 percent with children were separated from them.

Over half of the respondents, across the economic spectrum, send remittances to family members, primarily in Nepal. Due to the high value of the dollar as compared to the Nepali rupee, their earnings may have a significant impact in the wellbeing of their family members. They are likely to be supporting extended family members as well.

Facing Challenges in Accessing Social Services and Healthcare

As new immigrants, Nepalis face many problems, such as finding jobs and accessing services and health care. Two-thirds of the respondents and their family members faced various problems. Recent immigrants faced these problems to a much greater extent. More than 80 percent of individuals who have been in the country for less than five years reported facing problems. According to the survey results, language barriers and the lack of legal status were key obstacles in finding good jobs, receiving social service, and accessing healthcare.

Largely due to their employment in the informal sector, health care is a significant challenge for members of the Nepali-speaking community in New York City. Over half of the respondents do not have health insurance. Our data suggests that Nepali New Yorkers one and a half times more likely to be uninsured compared to other non-citizen New Yorkers (35 percent) and more than four times more likely than citizens (12 percent)² to be uninsured. More than 57 percent of adults 18 years and older are uninsured, and almost 60 percent of women do not have health insurance.

Growing Roots in New York City

A vibrant Nepali-speaking community is taking roots in New York City. With the rapid expansion of the community, many outlets have emerged to provide people with opportunities to connect to other Nepali speakers. More than one-third belong to Nepali social or political organizations, and almost two-thirds attend social and cultural events. The community organizations and businesses provide a support network to turn to when seeking housing, jobs, or in times of trouble. The community is becoming more involved with the local and national issues here in the United States. Adhikaar has played an important role in supporting, educating, and organizing the Nepali-speaking community in the last five years, contributing towards a stronger community and the city.

As the first comprehensive report about the Nepali-speaking community, this report helps set the baseline for future research projects. We hope that the data in this report will mobilize our community, Nepali organizations, journalists, and other organizations serving immigrant populations to advocate for more resources and organize for justice.

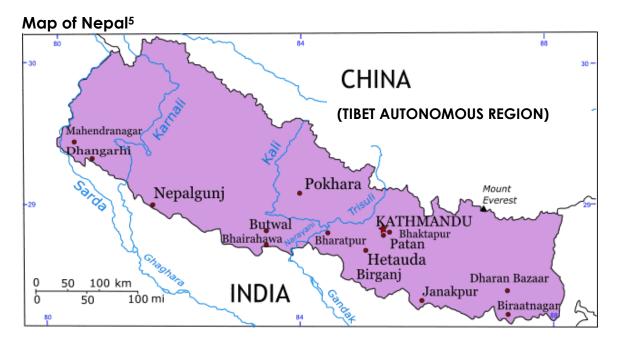
BACKGROUND

Migration and the Nepali Community

Migration is a central feature of Nepal's society and economy. While Nepalis have been working abroad since the 19th century, most notably as recruits in the British army and as seasonal workers in India, Nepali labor migration has increased significantly since the mid 1990s, largely due to the severe political and economic disruptions caused by the armed conflict between Maoist insurgents and the government, which began in 1996.

Nepal's economy has become increasingly dependent on remittances from foreign labor. A 2001 study estimated that the value of remittances was equal to at least 13 percent of the country's GDP, and possibly as much as 25 percent of its GDP.³ Remittances from workers abroad are the single largest source of foreign currency in Nepal.

Nepali migrants work in many countries, and perform diverse economic activities in these areas. Indeed, by the late 1990s many Nepalis were living and working in India, the United Kingdom, Hong Kong, Singapore, Brunei and Japan. In the early 2000s Korea and Malaysia became key destinations for Nepali migrants. In 2002, two-thirds of Nepali labor migrants were working in the Gulf countries of Saudi Arabia, Qatar and the United Arab Emirates.⁴



Nepal has also been a host to over 100,000 Tibetan and Bhutanese refugees, according to the United Nations High Commissioner for Refugees (UNHCR). Nepal is not a signatory to the 1951 Refugee Convention, or its 1967 Protocol, and does not have domestic asylum law. Without any legislation about refugees, the Government of Nepal has used different approaches for different refugee populations.

Tibetans who arrived in Nepal before 1990 were recognized as refugees and most of them settled in Kathmandu valley. While they have legal residence and religious freedom, their enjoyment of civil,

political and economic rights is limited, and many are without identity documents. Since 1990, Tibetans who arrive in Nepal in search of international protection have been allowed to enter only as a means of obtaining a solution in India, with the support of UNHCR.

Most of the refugees from Bhutan who arrived in Nepal between 1990 and 1993 were recognized, and settled in eastern Nepal. A large-scale resettlement program for Bhutanese was initiated in November 2007, and as of December 2009, more than 25,000 had been resettled in another country, including the United States.⁶

Migration to the United States

Fewer Nepalis have migrated to the United States than to other countries, largely due to the restrictive immigration policies in the United States, as well as the high cost of traveling from Nepal. However, Nepalis are becoming increasingly visible in many US metropolitan cities including New York, Washington D.C., Boston, Dallas, and Los Angeles.⁷

Unfortunately, there is little reliable data on Nepalis in the United States. The 2000 United States Census reports that 11,715 people born in Nepal resided in the country. The actual number of Nepalis in the United States at that time was probably much greater. Similar to other South Asian populations, a considerable number of Nepalis arrive in the United States on tourist visas, and due to economic, social, and personal reasons, overstay their visa period. The immigration status of these migrants may have contributed to their under-representation in the census; those on temporary work, student, or tourist visas tend view themselves as temporary residents, while those who have overstayed their visas fear interacting with any branch of government. The lack of education and awareness about the 2000 Census in the Nepali community also contributed to the community being undercounted. Since there was no checkbox for "Nepali" or "Nepalese" on the Census form, the respondents might have checked off "Asian Indian" as the nearest category or reported their various ethnicities, which got coded as "Other," leading to the undercounting of Nepalis as well.



The population of Nepalis in the United States has expanded dramatically since 2000, attributed in part to the heightened political and economic disruptions in Nepal. Data from the Department of Homeland Security confirms the increase of Nepalis in the United States during the past decade. According to the Department of Homeland Security's Yearbook of Immigration Statistics⁹, 6,942 Nepalis entered the United States in 1998 and that number increased to 10,327 in 2004. In 2009, a total of 18,003 Nepalis entered the United States, including 9,763 on tourist/visitor visas, 4,952 on student visas, 1,645 temporary workers and their family members, and 730 diplomats.

The number of Nepalis becoming lawful permanent residents (greencard holders) increased almost ten-folds from 453 in 1999 to 4,514 in 2009, and an additional 1,632 Nepalis became naturalized citizens in 2009. In the last decade, more than 18,000 Nepalis and their family members have come to the United States through the diversity visa program that allows countries without high level of immigration to come to the United States as permanent residents. People receiving asylum, both affirmatively and defensively, went from 57 in 2000 to 671 in 2009, with the total of 2,939 over the 10-year period. 11

The number of Nepali students in the country has also increased significantly in the last decade. The population of Nepali students in the United States in 2008-2009 was 11,581, a 30 percent increase from 2007-2008, according to the Institute of International Education. Pepal currently ranks 11th among the countries sending the highest number of students to the United States.

While these numbers indicate that the Nepali population in the United States has grown dramatically, they reveal little about the characteristics of this community. Due to the inadequacy of data for understanding the Nepali community, Adhikaar embarked on a multi-year research of Nepalis in New York City.

A RAPIDLY GROWING & DIVERSE COMMUNITY

In the last decade, the Nepali-speaking community has become increasingly visible in New York City. Our survey confirms the general perception that the Nepali community has increased significantly in the last decade, and that the rate of growth of the community has accelerated in the past few years. Nepali community members live in all five boroughs of New York City. However, the community is concentrated in Northwestern Queens, with additional pockets in Ridgewood, Maspeth, Coney Island, Brooklyn Heights, and the South Bronx. In New York City, and particularly in Queens, we increasingly see signs of a growing community, including businesses owned by and catered to Nepalis, Nepali newspapers, events, and organizations.

Gender, Age & Ethnic Diversity

Although we did not actively select respondents according to gender, 151 men and 149 women completed the survey, suggesting that the community has nearly equal numbers of men and women. In this regard, New York City, and the United States, may differ from most destinations for Nepali migrants, where men are the overwhelming majority of migrants, such as the Gulf and South East Asian countries.¹³

The overwhelming majority of respondents (93 percent) were between the ages 18 and 55, and in their prime working years. Children, or those under 18 years, made up just over 4 percent of those we surveyed, while those aged 56-65 years comprised 2 percent of the total, and only one individual in our survey was 66 years or older. As we did not seek to survey children, they may be underrepresented in our survey. The distribution of individuals above 18 years of age approximates the composition of the Nepali community in New York City, in which most individuals are first generation migrants in their working years.

Table 1: Age of Respondents

Age	Percentage
Under 18	4
18-25	20
26-35	34
36-45	25
46-55	14
56-65	2
Over 65	<1
Total	100

Nepal is very ethnically diverse, and the Nepali-speaking community in New York includes many different caste and ethnic groups, as shown in Table 2. Forty percent of our respondents identified themselves as Brahmin and Chhetris, including those from the Terai region. Indigenous nationalities (adivasi janajati) collectively formed 58 percent of our respondents. This category includes ethnic groups who have historically spoken Tibeto-Burman languages and were not originally part of the dominant Hindu caste system. The specific indigenous nationalities ethnic groups who took part in our survey are Sherpas, Tamangs, Gurungs, Magars, Newars, Rais and Limbus. In Nepal, indigenous nationalities form only 36 percent of the population, and they appear to be over represented in our survey.

Dalits were underrepresented and comprised only 1 percent of the respondents, and "others" formed less than one percent of those surveyed. Further research is required to determine whether and how the proportion of indigenous nationalities and Dalits in the Nepali community in New York City diverges from the proportion of these groups in the population in Nepal.

Table 2: Ethnicity of the Respondents

Ethnic Category	Percentage
Brahmin/Chhetri	40
Indigenous Nationalities	58
Dalit Community	1
Others	<1
Total	100

Immigration Stories

Rural to urban migration has been a common trend in Nepal, which increased significantly during the armed conflict between Maoists and the Nepali state from 1996 to 2006, which affected the rural areas most severely. Table 3 illustrates that three-fourth of the respondents had lived in Kathmandu, Nepal's capital city, before arriving here. It is likely that not all of these individuals were born in the city. Some may have migrated to Kathmandu from other regions in Nepal. Other individuals may also have arrived in Kathmandu from Tibet, India, or Bhutan. However, the fact that 73 percent of individuals in our survey send money to Kathmandu, as discussed later in the report, suggests that this is where family members reside.

The next largest group of respondents (12 percent) came from the Western region of Nepal. The armed conflict affected this part of the country the most extensively, and it is likely to have played a role in the migration of people from this region.

Table 3: Place of Residence in Nepal

Region	Percentage
Kathmandu	75
Eastern	6
Central	4
Mid-western Region	3
Western Region	12
Total	100

Compared to seventy eight percent of Asian Pacific Americans in New York City who are foreign born, ¹⁷ almost all of our respondents, and nearly all adults in the Nepali community, are foreign born. Table 4 shows that Nepalis are a relatively new community in the United States. Only 15 percent of those surveyed have been in the United States for longer than 9 years. The remaining 85 percent arrived less than 9 years ago, and almost half of the respondents had been here for three years or less.

Table 4: Length of Time in the United States

Time in US	Percentage
Less than 1 year	14
1-3 years	36
3-5 years	17
5-7 years	10
7-9 years	8
More than 9 years	15
Total	100

There is also a wide range of immigration statuses among the Nepali-speaking immigrants in New York City, as shown in Table 5. Twenty-nine percent of the respondents were lawful permanent residents (green card holders), which included those who arrived on another visa and adjusted their status and those who arrived through the U.S. Department of State's diversity visa program. Our respondents included very few U.S. citizens (slightly more than 1 percent). Eight percent hold temporary work visas, and an additional 2 percent of our respondents hold visas as dependents of US citizens, permanent residents, or individuals with a work or student visa.

Due to the armed conflict in Nepal, some Nepalis have been able to gain asylum or refugee status in the United States. Ten percent of the respondents have asylee or refugee status. The number of refugees has grown in the community since we completed this survey due to the increased resettlement of Bhutanese refugees in New York.¹⁸

Table 5: Immigration Status

Status	Percentage
US Citizen	1
Legal Permanent Resident	29
Work Visa	8
Asylee/Refugee	10
Dependent Visa	2
Student Visa	13
Tourist Visa	14
Adjusting Status	2
Overstayed Visa	19
Other	1
Total	100

Among the remainder of the respondents, 13 percent hold student visas, 14 percent are on tourist visas and 19 percent reported that they have overstayed their visas. The actual number of people overstaying their visa period is probably higher than 19 percent. More than half of those who chose tourist visa have been here for longer than a year, and are likely to have overstayed their visas. Nepalis who arrive on tourist visas often begin working and then attempt to change their status in order to remain in the country legally, although few options are available for those with expired visas.

Only 2 percent of respondents noted that they were in the process of adjusting their legal status in the United States. In our survey, this refers to individuals who were in the process of acquiring green cards as well as those who were seeking asylum or other options for legalizing their stay. We did not press respondents to specify precisely what they meant when they selected this response.

As with other immigrant groups, Nepalis immigrate to the United States in search of better lives. Nepalis have come for various reasons, as shown in Table 6. The top three cited reasons are economic opportunities (44 percent), educational opportunities (25 percent) and reuniting with family members who had already migrated to the United States (14 percent). Another 8 percent of respondents cited that they left Nepal for political reasons. It is likely that these respondents, as well as the 2 percent of respondents who cited safety and security issues, were referring to problems caused by the armed conflict in Nepal.

While it might appear that only one-tenth were affected by the war, it is likely that many who left Nepal to seek economic opportunities in the United States were also affected by the conflict. The war led to major disruptions in Nepal's economy in many sectors, including manufacturing and tourism. For example, two of the individuals we interviewed were successful business owners in Nepal. After the Maoists demanded large payments from them and threatened their lives, they decided to close their business and came to the United States.

Table 6: Reasons for Migration to the United States

Reason	Percentage
Economic opportunities	44
Educational opportunities	25
To be with family	14
Political reasons	8
Received Diversity Visa	4
Safety/Security	2
Forced to come/ deceived	1
Came to visit and stayed	1
Religious problems	<1
Ethnic problems	<1
Total	100

Women stated somewhat different reasons for migrating to the United States. Women are less likely to state that they moved for political reasons (only 4 percent of women compared to 12 percent of men), and more likely to have come here to be with family (23 percent of women compared to only 5 percent of men).

Our interviews revealed that people often had multiple reasons for migration, complicating the picture of the migration process presented in Table 6. For example, individuals who came to the United States for educational opportunities were also motivated to migrate due to the political problems in Nepal. As one man who came to pursue a bachelor's degree told us, "We worked so hard to restore democracy in the country and expected a lot. However, political leaders were not able to meet our expectations. This led me to move out of Nepal." Several other individuals initially came to the United States to attend conferences related to their jobs in Nepal but once they arrived, they decided to settle here to pursue economic opportunities.

Education & English Skills

Our survey findings suggest that the majority of Nepalis who come to New York are much better educated than people in the population of Nepal as a whole, where the literacy rate for adults is 57 percent, and less than 50 percent attend school beyond primary education.¹⁹

We would expect a higher education level to be characteristic of Nepalis in the United States in general because of the country's restrictive visa policies. The U.S. visa policies tend to lead to the selection of well-educated, relatively affluent individuals. As Table 7 illustrates, 13 percent of respondents to our survey had no formal education, and 16 percent had studied to 8th grade or less. Twenty seven percent completed two years of college, earning an Intermediate degree. Thirty percent of respondents had college-level education or higher, and of these individuals, 22 percent had earned a Bachelor's degree, 7 percent held a Master's degree, and a little less than 1 percent held a Ph.D.

Table 7: Education Level Attained

Education	Percentage
No Formal Education	13
8 th Grade or Less	16
School Leaving Certificate (10th Grade)	14
Intermediate College (12th Grade Equivalent)	27
Bachelor's Degree	22
Master's Degree	7
PhD/MPhil	<1
Total	100

However, there is a gender gap in educational attainment among the respondents. Collectively, over half of the respondents (57 percent) have attained at least high school level education. However, only 46 percent of women reached this level of education. While 13 percent of all respondents have no formal education, this number was much higher among women, of which almost one-fourth have had no schooling. This is reflected in Adhikaar's English for Empowerment program participants, most of whom are women.

The percentage of individuals without formal education increases by age, reflecting the lack of schooling opportunities for earlier generations. For adults age 18 to 25, only one person had no formal education, and among individuals over 55 years, one out of two did not have any formal schooling.

Figure A presents the respondent's self-reported knowledge of English. At least half of the respondents said that their ability to speak, read, write and understand English was "good," and an additional 15 to 21 percent of respondents said that their knowledge of English was "excellent." Overall, 71 percent said they had good or excellent reading skills and 73 percent said they had a good or excellent understanding of English. Between 20 and 28 percent of respondents said they had limited knowledge of English and between 5 and 9 percent said they had no knowledge of English. In total, between 27 percent and 33 percent of respondents had limited or no knowledge of English in these four categories. More individuals can speak and understand English, compared to reading and writing, suggesting that they might have learned English informally rather than in school.

The fact that the majority of our respondents stated that they have excellent or good knowledge of English is directly related to the relatively high level of education that these individuals have attained, as illustrated in Table 7. As English is taught in high schools and colleges, all individuals who had at least graduated from high school would have a working knowledge of English.

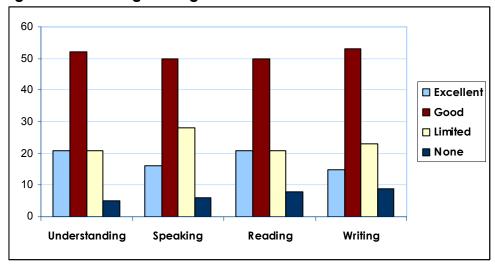


Figure A: Knowledge of English

However, as with educational level, there is a big gender discrepancy in English skills. Twenty one percent of men say they speak limited English, and none said they speak no English. In comparison, forty-four percent of women said they had limited or no spoken English ability. The pattern is similar for reading, writing, and understanding. This finding reflects women's limited access to education in Nepal, even among younger generations.

We also asked respondents about their knowledge of languages other than Nepali and English. Almost three-fourth of the respondents said they knew Hindi, a language that is closely related to Nepali. Due to their knowledge of Hindi, many members of this community are able to find jobs with Hindi-speaking Indian employers. Sixteen percent of respondents stated that they know one the many ethnic languages of Nepal. Two percent knew Japanese, Thai, or Chinese and the remaining 8 percent did not know any other language.

FACING DOWNWARD MOBILITY LONG HOURS WITH LOW PAY AND FEW BENEFITS

Most of the Nepalis came to the United States to seek economic opportunities, but instead are faced with downward socio-economic mobility, forcing them to lower their living standards in order to survive and support family members back home. In order to better understand the challenges of Nepali immigrants, we asked about their work experiences in the New York area, as well as their occupation in Nepal.

Our data, presented in Figure B, demonstrates that over half of the Nepali immigrants in the New York area, were working in professional or business sector jobs in Nepal. Among these responses, 23 percent said they were working in "business," including people who either ran their own businesses or worked in the commercial sector. Eight percent worked in a non-government or social service sector, 7 percent were teachers, 5 percent were in the government, 4 percent were in the military or police, 4 percent were in the medical, legal, or engineering sector, and less than 1 percent was in politics. The largest response to this question, 24 percent, is "unemployed," which includes people who were working in their own households.

"While in Nepal, people have dreams about doing well in the US. However, there is a big difference between what you think about American in Nepal and when you actually come here. We have to work really hard to survive here. We have to work 70-80 hours a week, and that is really hard."

Another 22 percent were "students," which includes youths and individuals who came to the United States to pursue higher education.

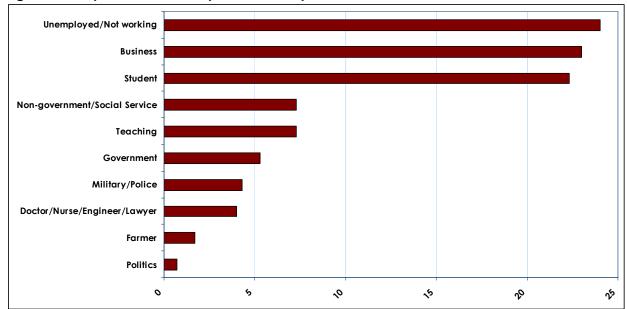


Figure B: Respondents' Occupations in Nepal

Less than 2 percent of these individuals were farmers, which is much lower than the percentage in Nepal, as agriculture remains the dominant sector of the country's economy. This finding is related to the fact that 75 percent of our respondents came from Kathmandu, as illustrated in Table 3, where agriculture is a minor sector. The distribution of occupations among these respondents, and the relatively high level of education that they reported, as described in Table 7, suggests that the many of these respondents were members of the professional middle class in Nepal.

However, once they have arrived in the United States, many Nepalis end up working in very different sectors, and experience significant downward economic mobility. While immigration status is one of the reasons for Nepali immigrants working in low-wage jobs, it is not the only reason. Nearly half of the respondents to our survey have the legal right to work in the United States, yet most of them faced challenges. Language barrier, lack of information and job networks, and the inability to transfer their educational credentials and work experiences make it very difficult to find comparable work in the United States. An economic system that relegates most new immigrants to low-paying service sector jobs undoubtedly contribute to this problem. Those who receive an education in the United States are more likely to find jobs in the professional sector, but several respondents with college degrees from outside the United States were employed in low-wage jobs. As one focus group participant put it, "No matter what your background is, here you have to start from zero."

"Even if you are educated, you will not be able to find a job of your choice if you do not have the [right] documents. You can earn money here, but not respect."

Very few people answered the question that asked respondents to name their current job. We suspect that respondents were unwilling to give specific answers to this question because they are not comfortable with their current occupation that is considered to be less prestigious than their previous jobs in Nepal. Even though the survey was anonymous, the fact that information was being documented may have increased respondents' reluctance to reveal their present occupation. Exemplifying this sense of

discomfort, one focus group participant recounted that when she worked at a catering hall, there was a Nepali wedding reception held there on her second day of work. She felt very bad that other Nepalis would see her in this job and cried all evening.

From Adhikaar's experience in interacting with the Nepali-speaking community, we can say that most Nepalis in the New York City area work in a variety of service sector jobs. The most common types of jobs for men are in the restaurant, gas station, taxi or limousine, and moving industry, while women often work as domestic workers and at nail salons or beauty parlors. Of the twelve individuals we interviewed, two were working in the non-profit sector, one worked in the computer industry, one ran his own store, four worked in restaurants, three worked as domestic workers, and one worked as a taxi driver.

Table 8 shows that almost three-fourth of the survey respondents found jobs and are working. Of these, 34 percent are working in salaried jobs, 31 percent work for hourly wages, and 8 percent are self-employed. Twenty two percent are unemployed/not working, while an additional 4 percent are students who are not working.

Most Nepali students in New York City are working to support themselves and pay their tuition; therefore, many identified themselves as working, rather than as students. Through interviews and

conversations with other Nepalis, we learned that many individuals who intend to earn degrees find themselves unable to reach their goal due to the large number of hours they must work to pay for their education and living expenses; thus, students easily slide into the category of those who work.

Table 8: Employment Status

Employment Status	Percentage
Salaried Job	34
Hourly Wages	31
Self-employed	8
Unemployed	22
Student	4
Stay at Home	<1
Unable to Work	<1
Total	100

Among the individuals who are working, 81 percent were working full time. However, full time work often means working 60 to 70 hours or more per week. As shown in Table 9, more than two-thirds of the respondents worked over forty hours per week. Of these, 38 percent worked between 41 and 50 hours a week, almost one-fourth (23 percent) worked between 51 and 70 hours per week, and almost 7 percent worked over 70 hours per week.

Many people who work as live-in domestic workers often work more than seventy hours per week. This occupation is very common for Nepali women. It is likely that these women were underrepresented on the survey, and that the percentage of people in the Nepali community in general who work more than 70 hours a week is probably much higher than 7 percent. One woman who worked as a live-in domestic worker for an Indian family in Long Island recounted that she took care of two children, in addition to cooking and cleaning, and worked almost 16 hours a day without any break. She earned \$400 per week and when she was fired she was not paid for half of a month. Another woman we interviewed recalled that when she worked as a live-in domestic worker in New Jersey, she worked 17 hours a day and earned only \$325 per week. Informal sector workers, and particularly domestic workers, are extremely vulnerable to such forms of exploitation.

Table 9: Number of Working Hours per Week

Number of Hours	Percentage
10 or less	1
11-20	9
21-30	4
31-40	17
41-50	39
51-60	17
61-70	6
More than 70	7
Total	100

One man who works 72 hours a week in a restaurant summed up the feelings that many in the community have about their typically long work hours, "While in Nepal, people have dreams about doing well in the US. However there is a huge difference in what you think about America in Nepal

and when you actually come here. People have to work really hard to survive here. People have to work at least 70-80 hours a week and that is really hard."

The Nepali-speaking community overwhelmingly falls into the low-income segment of New York. Table 10 presents data on the monthly earnings of respondents. Twelve percent reported that they earned less than \$1,500 per month. The most frequently reported wage range was between \$2,000 and \$2,500 per month, with over half of the individuals surveyed earning at this range. Only fourteen percent of the respondents earn more than \$3,000 per month.

Table 10: Approximate Monthly Earnings

Monthly Income	Percentage
Less than \$1,000	4
\$1,000 - \$1,499	8
\$1,500 - \$1,999	15
\$2,000 - \$2,499	34
\$2,500 - \$3,000	25
More than \$3,000	14
Total	100

We asked our respondents to estimate their annual income for their households, which we defined as including their spouses and children, and excluding other non-related individuals with whom they shared a living space. Table 11 shows that the majority of our respondents, or 67 percent, reported that their households earn \$30,000 or less a year. An additional 17 percent of the respondents reported household income between \$30,001 and \$50,000 per year. Households with annual earnings of more than \$50,001 made up just 13 percent of those surveyed.

Table 11: Approximate Annual Household Income

Annual Income	Percentage
Less than \$10,000	18
\$10,001 - \$30,000	51
\$30,001 - \$50,000	17
\$50,001 - \$70,000	6
\$70,001 - \$90,000	3
\$90,001 - \$110,000	1
\$110,001 - \$130,000	1
More than \$130,000	1
No Answer	<1
Total	100

We found a discrepancy between our data for household income and individual monthly income. Cumulatively, about 61 percent say they earn less than \$2,500 a month, equivalent to \$30,000 a year. But in the household income, 70 percent say they earn less than \$30,000. The fact that most Nepalis work in the informal sector and get paid by the day or week, and experience periods of unemployment might explain some of this discrepancy.

In the first quarter of 2009, the average weekly wage in the United States was \$882, or approximately \$3,528 a month, and the average weekly wage in Queens was \$828, or approximately \$3,312 per

month, according to the United States Department of Labor Bureau of Labor Statistics.²⁰ Our findings indicate that most Nepali migrants in New York City earn less than the average worker in the United States and less than the average worker in the Queens borough of New York City, where many Nepalis in New York live. Further, Nepali migrants survive on limited financial resources in a city that is more expensive than other cities in the United States.

Ten out of 13 children under 18 years reported living in households with an annual income below \$30,000. While this figure is startling, the sample size is too small to conclude that this situation is reflective of the Nepali community. By comparison, 26 percent of Asian Pacific American children live in poverty.²¹

Some respondents may have underreported their income, and that employment for many in the community may be sporadic. Nonetheless, our research demonstrates that the majority of Nepali migrants in New York City are at the lower end of the economic scale. The median annual household income in Queens in 2007 was \$52,944 according to the United States Census Bureau. More than 87 percent of Nepalis in New York City are surviving with incomes below the median income in Queens.

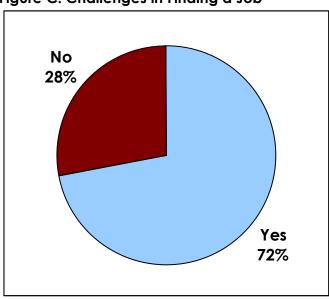


Figure C: Challenges in Finding a Job

Although most of the respondents have jobs and work more than 40 hours per week at these jobs, almost three-fourth of the respondents also noted that they experienced challenges in finding a job in New York, as shown in Figure C. Presumably, this means that these individuals experienced difficulty in finding a job when they first came here, and also that they are not satisfied with their current jobs.

As demonstrated in Table 12, respondents listed a variety of challenges that they faced in obtaining jobs. Respondents gave multiple answers to these questions, and most frequently cited the lack of English skills, lack of information about available jobs, lack of legal status, lack of job training, and lack of computer skills as posing challenges in the job search process.

The lack of English skills was the most frequently listed challenge in finding a job (42 percent). This data corresponds with our findings that about 30 percent of our respondents had limited or no knowledge of English, as presented in Figure A. Family responsibilities, health problems and transportation challenges were also noted, though less frequently.

Table 12: Reasons for Challenges in Finding a Job

Challenges	Percentage
Lack of English skills	42
No job leads	41
Lack of legal status	39
No job training assistance	35
Lack of computer skills	24
Family responsibilities	9
Health problems	6
Transportation problems	5
Other	1

^{*}Respondents gave multiple responses

Through interviews and our wider interactions with community members, we learned that many Nepalis turn to employment agencies in order to find their jobs. One man recounted that he paid \$130 to an agency run by a Nepali man. He stated, "This agency is essentially taking advantage of poor Nepali people struggling to get a job. It sends three to five people for each job. The employers choose whomever they find suitable and the agency takes a cut for sending us for interviews. We know that he is cheating Nepali people but we all are forced to go there." Even after living in New York for many years, some Nepalis return to employment agencies whenever their job situation changes. They are willing to pay these fees because these places can connect them with jobs relatively quickly, thus decreasing the amount of time that passes between jobs. They also have limited options due to language problems, making it difficult to access other employment agencies or job boards.

Another employment trend for the community is that many people work for Indian employers, as domestic workers, or in for a [short term] program at [an international organization] and then came to New York. I decided to go back to school and signed up for a master's program in economics at a university [in the South]. But I could not complete it. Then I started working at a real estate company and at a travel agency but these jobs did not work out. So I started working at a nail salon. I took classes and got licensed. I have been working in the field for 8 years."

"I first came to Washington, DC,

other Indian-owned businesses like restaurants, beauty parlors, gas stations or grocery stores. Six of the twelve individuals we interviewed were currently working for Indian employers or had done so at some point in the past. Nepalis who lack conversational English skills are able to make use of their knowledge of Hindi and thus find work with Hindi-speaking Indian employers. Strong cultural

continuities between Nepal and India also facilitate this trend. While this opens up some employment opportunities for individuals who might not find work elsewhere, many individuals felt that Indian employers take advantage of Nepali workers and pay them less than other employers might. The stories are similar with other South Asian employers as well, including the Nepali employers.

Our interviews also demonstrated that finding jobs was more difficult for those who lacked education credentials from the United States. Three individuals we spoke with held Bachelor's degrees from Nepal and had worked as professionals there, yet only one of these individuals was able to find a job in the United States that is comparable with her position in Nepal. The other two individuals were frustrated at their inability to gain a job that offered them the respect they had enjoyed with their positions in Nepal. One woman pointed to the barriers created by lacking legal immigration status: "Even if you are educated, you will not be able to find a job of your choice if you do not have the [right] documents. You can earn money here, but not respect." As one man who had run a successful business in Nepal commented, "I have not been able to do what I came here for. You cannot rise up working like this for other people. In other words until you run your business, it is really hard to move ahead. How long will I have to wait to run my own business? I always ask myself this question."

Despite the hardships they frequently faced on their jobs, some respondents felt that the United States offered work opportunities and freedom from restrictions imposed by family and society, which they would not have had in Nepal. One woman who works as a domestic worker stated that she prefers living in the United States to Nepal because, "It is really easy here especially for women. Even though they do not have much experience, they have been able to find a job. They can work freely unlike in Nepal."



SUPPORTING TRANSNATIONAL FAMILIES

Our survey findings indicate that Nepali migrants have transnational families, meaning that some family members migrate, while others remain in Nepal or another country. Due to migration, the family patterns are moving away from joint families with multiple generations living together towards nuclear families and individuals living alone. People in prime working age migrate, while their parents and their children remain in Nepal or another country.

Of the 88 percent of the respondents who have living parents, less than one-fifth have parents living in the United States. Seventy nine percent have parents living in Nepal and 2 percent have parents residing in a third country. Fifty one percent of the respondents have children. A little over half of these children, 56 percent, are in the United States while 43 percent are in Nepal and a little over 1 percent live in another country.

Due to immigration laws and financial constraints, Nepali migrants are separated from their families and their support structures – over 80 percent are living away from their parents, more than two-thirds do not live with their spouses, and 44 percent have their children living outside the United States.

Fifty nine percent of the respondents are married, and more than two-third of them have their spouses living in the United States, and a little less than one-third have their spouses in Nepal. This suggests that many Nepalis are migrating as couples or getting married after arriving in the United States, and that they will be likely to settle in the United States in the long term rather than return to Nepal. This contrasts with other countries where Nepalis migrate individually as guest workers, such as in the Gulf region and Southeast Asia.

Respondents are more likely to have spouses accompanying them in the United States than their children. One reason why children may be less likely to

accompany individuals than their spouses is the high cost of childcare in New York City. The majority of the respondents work for well over 40 hours per week, and which would require them to pay for childcare. From discussions outside this study with individuals in the community, we know that many Nepalis choose to keep their children, including some born in the United States, in Nepal where other family members provide childcare. The US immigration laws also cause family separation, creating barriers to family members getting visas for visits, long waiting period for US residents to sponsor their family members, and preventing those with expired visas from traveling to visit their families.

In interviews, many individuals discussed their obligations to their parents in Nepal and stated that they would move back to Nepal if their parents needed them or when the parents became too old or sick. These transnational kinship ties will affect the long-term settlement patterns of Nepalis in the United States in ways that are not yet clear.

Our survey also found that, as part of their belonging to transnational families, over half of our respondents (55 percent) send remittances to immediate family members (parents, spouses or children) or other relatives. These remittances support at least one family member (10 percent), but the majority support between two and four family members (59 percent). Almost one third of the individuals who send remittances (31 percent) support more than four family members with their

earnings. Nepalis send remittances in spite of earning lower than average wages. This leads to a lower living standards in New York City for Nepalis, compared to other low-wage workers without transnational obligations.



Respondents overwhelmingly send their remittances to Nepal (99 percent), and within Nepal, primarily to Kathmandu (73 percent). The majority (77 percent) of those who send remittances use money transfer agencies to do so. Only 17 percent send money by banks, while 6 percent send money with friends or family members, and less than 1 percent send money with brokers. Over half of our respondents (58 percent) send money once a year or more, while 30 percent send money on a monthly basis, and 12 percent send money less frequently than once a year.

CHALLENGES TO ACCESSING SERVICES

In order to guide Adhikaar's work and to inform other service providers, we asked respondents to answer a series of questions about the challenges that they face in New York City. Respondents chose as many options as necessary, and 256 individuals responded to this question. Figure D lists the top five problems faced by the respondents, including legal status (59 percent), language barrier (43 percent), limited job opportunities (39 percent), health problems (24 percent), and housing (15 percent).

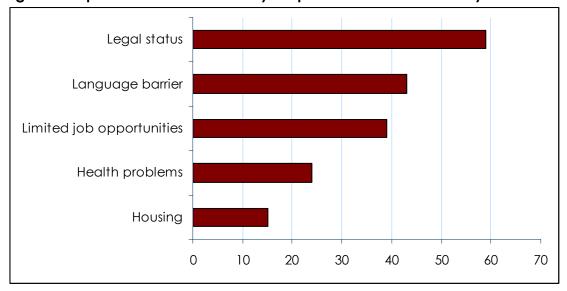


Figure D: Top Five Problems Faced by Respondents and Their Family*

We asked respondents whether they had faced discrimination and who had discriminated against them. Only 29 percent of respondents said they had experienced discrimination. Among the individuals who said they had experienced discrimination, 51 percent cited discrimination from their boss or employer, 19 percent said they experienced discrimination by co-workers, 2 percent said the police had discriminated against them, and 7 percent said job interviewers had discriminated against them.

The percentage of individuals reporting discrimination against them is lower than expected. Individuals perceive discrimination as referring to an overt act rather than to structural inequality or subtle acts. Many individuals have limited interaction with agencies and individuals outside the Nepali-speaking community, which may limit their perception of discrimination. Others may be unwilling to criticize the United States, which many Nepalis perceive as more fair and equitable than Nepali society.

One-third of the respondents reported using government provided social services such as welfare, food stamps, and Medicaid or Medicare, and job training. Among these respondents, the most common service was Medicaid or Medicare, 30 percent, followed by food stamps 4 percent, welfare 4 percent, and job training 3 percent.

^{*}Respondents gave multiple answers

Less than thirty percent of the respondents had received services from non-profits or community-based organizations. The service they used most frequently was a health center or hospital (35 percent), followed by English classes (24 percent), legal services (22 percent), and immigrant service centers (15 percent).

While we asked our respondents to explain which services or organizations had been the most and the least helpful, only a few individuals were able to answer this question. This is probably because the majority of respondents had not used services to the extent where they could discuss the differences between the least and most effective organizations or services.

We asked respondents to identify the challenges they faced in receiving social services and assistance in the New York City area. As Figure E illustrates, language problems were biggest barrier to receiving these services, reported by 29 percent of respondents, followed by lack of awareness of services (27 percent), and immigration status, scheduling problems, or lack of time to contact or receive services (14 percent).

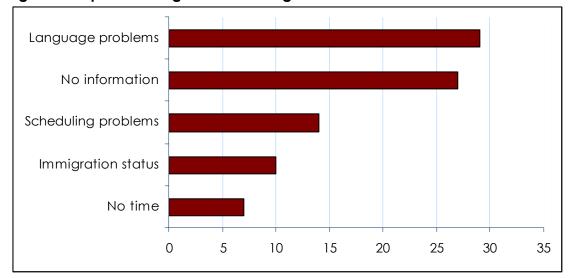


Figure E: Top 5 Challenges in Accessing Social Services*

Respondents replied that they most often got information about the services offered by the government and non-governmental organizations from friends or family (71 percent), the internet (37 percent), and newspapers (24 percent). We found that 84 percent of respondents have internet access and 69 percent read newspapers, so these channels of communication could be effective in reaching the Nepali-speaking community, in addition to the word of mouth publicity.

^{*}Respondents gave multiple answers

The respondents also identified the services that they would find the most useful to lead better lives as immigrant New Yorkers, as shown in Table 13. Most of them wanted English classes (46 percent), followed by computer classes (34 percent), job placement (31 percent), professional networking (27 percent) and job readiness courses (26 percent).

Table 13: Services that the Respondents Would Find Useful*

Services	Percentage
English classes	46
Computer classes	34
Job placement	31
Professional networking	27
Job readiness courses	26

^{*}Respondents gave multiple answers

Based on the findings of this research project, along with other community conversations, Adhikaar is now offering English classes, job training courses and basic computer training, as well as health fairs and workshops. We plan to create other programs in consultation with the community members.



CHALLENGES TO ACCESSING HEALTHCARE

Largely due to their employment in the informal sector, health care is a significant challenge for members of the Nepali speaking community in New York City. Nepali New Yorkers are one and a half times more likely to be uninsured compared to other non-citizen New Yorkers (35 percent) and more than four times compared to citizens (12 percent). Over half of our respondents (53 percent) reported that they have no health insurance. More than 57 percent of adults 18 years and older are uninsured, and almost 60 percent of women do not have health insurance.

Among the respondents who have health insurance, only 18 percent responded that their employer provides them with insurance. More than half of those who are insured said that they received health insurance from the state or government, and 29 percent said that they secured the insurance themselves or via a family member.

New York State has one of the more inclusive policies in the United States for health insurance coverage. There is no five-year bar for permanent residents, as in the federal law. Thus, many recent

immigrants in New York have basic coverage. However, the maximum gross annual income for eligibility is extremely low, as it is set at \$903 a month for individuals, \$1,215 for a couple without children, and \$2,289 for a family of four²⁴. This is barely enough to even pay rent in Queens. Many who are permanent residents, refugees, or asylees do not qualify or get de-enrolled when they go over the maximum eligible income level.

Table 14: Access to Health Insurance

Health Insurance	Percentage
Yes	47
No	53
Total	100

Table 14a: Type of Insurance for the Insured

Type of Insurance	Percentage
Primary	100
Dental	50
Vision	31

Table 14b: Source of Insurance for the Insured

Source of Insurance	Percentage
Employer	17
State/Government	54
Self/Family Member	29

Most respondents described their health as excellent, very good or good (87 percent), while the remaining 13 percent described their health as fair or poor. However, more than one-third of our respondents reported having some health problems; these individuals most frequently cited the

"I earn too much to be eligible for the government insurance card. If I earned only the amount required to be eligible, I wouldn't be able to support myself and my daughter."

following health problems: general aches and pains (29 percent), high blood pressure (8 percent), and diabetes (5 percent).

Less than half of the respondents (47 percent) said that they had received medical help during the past twelve months. Those who received medical assistance most frequently replied that this came from medical doctors (70 percent), emergency room staff (22 percent), pharmacists (18 percent), and nurse practitioners (7 percent). Almost half of the respondents said they received help from family and friends.

Given that most of the Nepali migrants are uninsured, it is not surprising that they face challenges in accessing health care. However, almost three-fourths of our respondents said that they faced challenges in accessing health care. This figure suggests that lack of insurance is not the only challenge. The respondents most frequently mentioned the high cost of care (58 percent) as an obstacle to gaining access to health care, followed by significant gaps between appointments (35 percent), long waiting times at clinics and hospitals (29 percent), language barrier (27 percent) and lack of knowledge about where to get health care (22 percent).

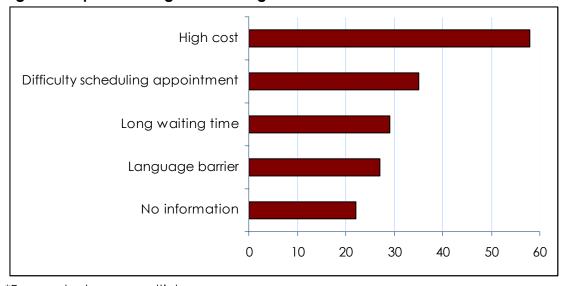


Figure F: Top 5 Challenges in Gaining Access to Healthcare*

To learn more about health care access in the Nepali community, Adhikaar conducted a focus group on this issue in August 2009, in conjunction with Project CHARGE (Coalition for Health Access to Reach Greater Equity).²⁵ Most of the participants in this focus group were uninsured and faced serious challenges in accessing health care.

Their primary sources of health care are large government hospitals, such as Elmhurst Hospital and Bellevue Hospital, which accept patients without insurance to their emergency rooms or diagnostic clinics. All New Yorkers, regardless of their immigration and insurance status, can access services and pay a sliding scale fee after registering for a card issued by the Health and Hospitals Corporation (HHC). Participants did not fully understand the rules surrounding these cards, or how to extend their cards after they expire. Some participants stated that they would be ineligible to receive these benefits if they reported their real income.

^{*}Respondents gave multiple answers

"The hospital arranged for an interpreter via telephone. They couldn't get a Nepali speaker, so they gave me a Hindi interpreter. I can get by in it, but it is not my best language."

Another obstacle to care at these large hospitals is the amount of time patients spend waiting for appointments at emergency rooms. Participants recounted lost days waiting to see doctors, for up to 12 hours at a time. They described the inefficiencies of the hospitals, where even after patients were admitted they were kept waiting, or where different doctors or nurses repeatedly asked them for the same information. Diagnostic clinics are not open on weekends

or evenings, and are not accessible to our community members who work long hours and do not easily get time off.

Many participants mentioned that their limited knowledge of English also obstructed their access to health care. According to a report published by Make the Road New York and the New York

Immigration Coalition, immigrants who speak South Asian languages suffer the most from poor interpretation services at the Human Resources Administration in New York City.²⁶

While hospitals offer interpretation services, participants noted that Nepali language interpreters were not readily available. They were asked to settle for a Hindi language interpreter, even when they had only a moderate understanding of Hindi. As interpreters were usually available only via telephone, through language line, patients could only communicate a limited amount of information to doctors. Participants felt this hampered the doctor's ability to diagnose their problems.

Whether due primarily to the language barrier or to broader cultural barriers, participants had a limited understanding of

what transpired during their hospital visits. They were unsure of the type of medicine they received, why doctors delayed giving them results, and why they were kept waiting for hours. Patients questioned the diagnoses they received and felt doctors did not really understand their problems. In fact, participants expressed surprise that the health care they received in the United States was inferior to that which they had received in Nepal, a country with far fewer resources.

In sum, access to health care is a serious problem for many in the Nepali community and the provisions that the City of New York has made for the uninsured to gain health care are inadequate.

"There is discrimination here. If you go to a clinic, the care is good. But if we have to go to emergency care, we must wait in multiple places and wait for a long time. Even after I was admitted, six people came to ask me questions. Finally the doctor came, but he was a man... I wanted a woman doctor."

A VIBRANT COMMUNITY GROWING ROOTS IN NEW YORK CITY

Our results suggest that there is a vibrant Nepali-speaking community emerging in New York City. With the rapid expansion of the community, many outlets that provide people with opportunities to connect to other Nepali speakers have emerged. With the growth of the Nepali community in New York City, numerous organizations have opened that cater to their interests, identities and goals. As of 2009, there were at least 30 Nepali organizations in New York City, with varied missions. For example, some of these organizations promote political change in Nepal and raise money for particular political parties there; others aim to preserve and enhance the identity of various ethnic groups; and some raise funds for charitable causes in Nepal.

As the Nepali community in New York grows, an increasing number of Nepalis are opening businesses that are catered to the Nepali community and other Nepalis are finding work at these establishments. In August 2009, we identified more than 50 Nepali owned businesses that were established in Queens alone. Restaurants, grocery stores, employment agencies, money transfer facilities, and media stores are some of the most common of these businesses in Queens. Four out of the twelve individuals we interviewed owned or worked at Nepali-oriented businesses. The emergence of ethnic entrepreneurship in the community is an important trend that provides Nepalis and other workers with economic opportunities, as well as strengthening the local economy.

Thirty eight percent of the respondents were members of organizations in New York City, and 65 percent had participated in various social or political activities. Most of the respondents had participated in cultural and social programs (79 percent), followed by charity for Nepal (32 percent), workshops on Nepali issues (30 percent), South Asian events (19 percent), and US national politics and policy events (16 percent). Those who did not participate in these activities most frequently noted that they lacked time (62 percent), didn't know about the events and organizations (24 percent), or lacked interest in attending them (2 percent).



participate almost Women equally in social and cultural events, but are less likely to be a member of an organization or participate in political and public events. This finding shows that there is a lack of space for women to participate in public life. The survey result also shows that the community is generally focused on issues of Nepal. However, there is a growing interest to become more involved with local and national issues in the United States.

Several of the individuals we interviewed had taken the initiative to create Nepali organizations or were leading these organizations. In our conversations, they emphasized these community activities more than their occupations. These individuals found respect and self worth through participation in these community activities that they were unable to find in their workplace.

Even those individuals who were not extensively involved in organizational activities appreciated the presence of the growing Nepali community and recounted that it facilitated their lives in New York, providing them with familiar foods and festivals from Nepal and a support network to turn to when seeking housing, jobs or in times of illness. Hindu temples in Queens, while not established explicitly by or for Nepalis, also provided a key source of social support for many Nepalis.

While many people spoke about the benefits of living in an area with a strong Nepali community, several individuals commented on the "lack of unity" within the Nepali community. They hoped that it would be possible to create some organization that unified all Nepali organizations and the whole community.



In the past five years, Adhikaar has contributed towards strengthening the Nepali-speaking community in New York City and beyond. There have been a lot of changes within the Nepali-speaking community since the beginning of this research that might not have been completely captured in the report. We plan to continue further research on issues of importance to the Nepali-speaking community to document the changing face of New York City and the Nepali community.

The Adhikaar team looks forward to working with friends and allies, including decision-makers, service providers, and media to strengthen and serve the Nepali-speaking community. We aim to serve as a role model for other emerging communities in New York City and beyond.

CONCLUSION & RECOMMENDATIONS

As the first comprehensive documentation of the Nepali-speaking community, this report helps set the baseline for future research projects, helps us better understand the needs of the growing Nepali-speaking community, and help us identify possible solutions. Based on the findings of the *Jankari* Research Project, supplemented by Adhikaar's five years of experience working with the Nepali-speaking community, we propose the following recommendations.

Improve Language Access

Language barrier was often cited by our respondents as causing challenges in finding jobs, as well as accessing social services and healthcare. Although the Presidential Executive Order 13166 requires federally-funded agencies to take reasonable steps to ensure that people with Limited English Proficiency have access to their programs and services, in reality, it is not always enforced.

- ✓ Include funding for interpreters in the budget for federally-funded programs to ensure meaningful access to benefits and services.
- ✓ Language access regulations should take into consideration new communities that are less likely to have English language capacity.
- ✓ Invest more in programs and activities designed to help individuals learn English, so that fewer people will need language assistance.

Make Healthcare Accessible

Over half of our respondents do not have health insurance, and almost three-fourths of the people faced challenges in accessing health care. State sponsored health insurance income eligibility levels are too low, and leave many low and moderate income individuals uninsured.

- ✓ Raise the income eligibility level for subsidized health insurance to reflect the economic reality of living in New York City.
- ✓ Health providers should expand the use of interpretation services for patients with limited English proficiency.
- ✓ Make free and low-cost clinics available during evenings and weekends, so that uninsured people do not have to depend on emergency units.

Increase Training and Job Search Assistance

Even though more than half of the survey respondents had business and professional backgrounds in Nepal, most of them were unable to transfer their work experience, skills, and education to find comparable jobs. While immigration status is one of the barriers, it is not the only problem. Those with valid work authorization, including permanent residents and refugees/asylees, faced the same problem, and were often relegated to low-wage jobs without benefits.

- ✓ Increase investment in job training and job search assistance to new immigrants.
- ✓ Increase programs to help immigrants trained in another country to use their skills to find comparable employment opportunities.

Increase Affordable Childcare Options

Forty-three percent of respondents with children were separated from their children. The high cost of childcare is one of the main reasons for this.

✓ Increase options for free and low-cost childcare and after-school programs.

Increase Minimum Wage & Enforce Minimum Wage Laws

The federal minimum wage of \$7.25 is not enough to survive and support a family in New York City. In addition, many immigrant workers in the informal sector are often exploited by the employers and are paid below the legal minimum wage.

- ✓ Increase the minimum wage to a living wage.
- ✓ Increase programs to educate all workers about their rights, and to help them seek redress when their rights are violated.

Remove the 5-year Ban on Eligibility for Public Benefits

New permanent residents have access to few support systems and safety nets provided by the government. While in the New York State, they can qualify for health insurance for themselves and their children, they do not qualify for other public benefits like SSI, Food Stamps, and TANF "Family Assistance".²⁷ Those who arrive to the United States on the State Department's diversity visa lottery are often left to fend for themselves and restart their lives with little support.

- ✓ Remove the 5-year ban on public benefit eligibility for permanent residents.
- ✓ Provide support programs specifically for new immigrants, including those coming through the diversity visa program.

Pass Just and Humane Immigration Laws

More than one-fifth of our respondents have been forced to live in fear as they were unable to legalize their status. They have been separated from their families, and are exploited by their employers and unscrupulous businesses.

- ✓ Pass comprehensive and humane immigration reform to end detentions, deportations, and criminalization of immigrants, and to allow family reunification.
- ✓ Rescind programs like Secure Communities and 287(g) that force local police to act as immigration agents.

Focus on Emerging Communities

Much of the problems faced by the Nepali-speaking community in New York City are typical of those faced by emerging communities. Before the community grows strong, and creates structures and social capital, there is a period of struggle. If entrepreneurial leaders do not get opportunities, the community can languish, creating a vicious cycle of poverty and disempowerment.

✓ Policymakers and service providers should pay attention to emerging communities, and provide additional resources to help them build capacity and self-sufficiency.

Invest in More Community-based Research

Nepali-speaking community in New York City is growing rapidly. More research needs to be undertaken to identify and document the changing dynamics of this community. Some of the possible future research topics include:

- ✓ The industry conditions in the sectors with high concentration of Nepali-speaking workers, including the nail salons, domestic work, restaurants, taxi and limousines, and gas stations.
- ✓ The reasons for downward economic mobility among recent immigrants
- ✓ The challenges faced by the burgeoning Bhutanese refugee population as it integrates into the larger US society and the Nepali-speaking community.
- ✓ The emergence of ethnic entrepreneurship in the community, as this may offer a more rewarding career option for Nepali-speaking immigrants.

ENDNOTES

¹ Raji Pokhrel helped conduct the pilot survey, which helped set the base for this research.

- ³ Seddon, David, Jagannath Adhikari and Ganesh Gurung. The New Lahures: Foreign Employment and Remittance Economy of Nepal. Kathmandu: Nepal Institute of Development Studies, 2001.
- ⁴ Seddon, David. "Nepal's Dependence on Exporting Labor." Migration Information Service, 2005. http://www.migrationinformation.org/Feature/display.cfm?id=277; last retrieved November 7, 2010.
- ⁵ Source: http://commons.wikimedia.org/wiki/File:Nepal_map.png
- ⁶ UNHCR website http://www.unhcr.org/cgi-bin/texis/vtx/page?page=49e487856; last retrieved on September 24, 2010.
- ⁷ Kanhaiya, Vaidya. "Nepali spoken here: A brief note on language spoken at home in the United States." *DC Nepal* 27 Apr. 2010; retrieved on July 6, 2010.
- ⁸ Adhikaar worked closely with the Census Bureau and other Nepali and South Asian organizations to achieve a more accurate count of Nepalis in the 2010 census.
- ⁹ Department of Homeland Security Yearbook of Immigrant Statistics 2009 http://www.dhs.gov/files/statistics/publications/yearbook.shtm; last retrieved November 7, 2010.
- $^{10}\,\mathrm{http://www.usafis.org/green_card/prev_years.asp;}$ last retrieved November 7, 2010.
- ¹¹ The two main ways of obtaining asylum in the United States are through the affirmative process and through the defensive process. In the affirmative asylum process, individuals who are physically present in the United States, regardless of how they arrived or their current immigration status, may apply for asylum. They do so "affirmatively" by submitting a Form I-589, Application for Asylum and for Withholding of Removal, to USCIS. Immigration Judges with the Executive Office for Immigration Review (EOIR) hear asylum applications only in the context of "defensive" asylum proceedings. That is, applicants request asylum as a defense against removal from the United States.
- ¹² Institute for International Education Open Doors 2009 Country Fact Sheets http://www.iie.org/en/Research-and-Publications/Open-Doors-Fact-Sheets-By-Country; last retrieved November 7, 2010.
- ¹³ According to estimations in a 2006 report, of the total population of Nepali labour migrants working outside of India, 90. 87 percent were male while only 9.13 percent were female (Nepali Women and Foreign Labour Migration, UNIFEM and NIDS, 2006).
- ¹⁴ We realize that there are differences among the indigenous nationalities, but were unable to capture them adequately in this research.
- ¹⁵ According to the 2001 census, indigenous nationalities made up 36.3 percent (mountain = 0.82 percent, hill = 26.51 percent, Inner Tarai = 1.11 percent, and Tarai = 7.85 percent), Madhesi made up 32.29 percent(Tarai indigenous nationalities, Dalit, and Muslim = 4.29); and the Dalit formed 14.99 percent of the population(hill = 7.09, Tarai = 6.74) (Bhattachan, Krishna, Minorities and Indigenous Peoples of Nepal. National Coalition Against Racial Discrimination,2008).
- Lawoti, Mahendra and Anup Pahari, eds. The Maoist Insurgency in Nepal: Revolution in the Twenty-First Century, New York: Routledge, 2010.

² As reported in The New York Immigration Coalition Report "Analysis of New York State Coverage Expansion Proposals: Potential Impact on Immigrants" by Mark Scherzer, Esq. and Jenny Rejeske (February 2009)

¹⁷ Coalition for Asian American Children & Families Briefing Book 2010.

- ¹⁹ http://www.unicef.org/infobycountry/nepal_nepal_statistics.html; last retrieved November 8, 2010.
- ²⁰ United States Department of Labor Statistics
- ²¹ Coalition for Asian American Children & Families Briefing Book 2010.
- ²² US Census Bureau County Quickfacts (2009, May 5). http://www.health.state.ny.us/statistics/chac/quickfacts/queens.pdf; last retrieved July 7, 2010.
- ²³ As reported in The New York Immigration Coalition Report "Analysis of New York State Coverage Expansion Proposals: Potential Impact on Immigrants" by Mark Scherzer, Esq. and Jenny Rejeske (February 2009)
- ²⁴ http://www.health.state.nv.us/nysdoh/fhplus/who_can_join.htm; last retrieved November 7, 2010.
- ²⁵ The final Community Health Care Chat Report was titled "Healing Our Health Care System: Asian American Voices for Health Reform" and was sent out to elected officials and White House staff. (2010)
- ²⁶ Still Lost in Translation, City Agencies' Compliance with Local Law 73 and Executive Order 120: Examining Progress and Work Still to be Done; Report by: Make the Road New York & the New York Immigration Coalition. July 2010

¹⁸ More than 25,000 Bhutanese refugees had left Nepal

²⁷ http://www.thenyic.org/images/uploads/NYIC_GULP_PBChartDEC03.pdf; last retrieved November 7, 2010.