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Andrew Nelson

University of North Texas, [andrew.nelson@unt.edu](mailto:andrew.nelson@unt.edu)

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# Prestigious Houses or Provisional Homes? The *ghar* as a Symbol of Kathmandu Valley Peri-Urbanism

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# Prestigious Houses or Provisional Homes? The *Ghar* as a Symbol of Kathmandu Valley Peri-Urbanism

Andrew Nelson

Compared to the uniform brick architecture and contiguous courtyard structure of houses in the urban core of Kathmandu Valley cities, the houses of the growing urban periphery appear fragmented, disorganized, and unplanned. While critics attribute this haphazard growth to a site-then-services (house first, then infrastructure) approach of rural migrants, in this paper I consider it a result of an alternative formulation of planning generated by three-plus decades of economic and governmental liberalization.

The practices of new homeowners in the periphery must be understood within the greater context of peri-urbanism controlled by a complex negotiation of brokers, contractors, housing companies, and neighborhood associations. I draw from the multiple expressions of what '*ghar*' (house/home) means to make sense of everyday life

in a new neighborhood on the western edge of Kathmandu Valley. While *ghar* references the singular focus on building a prestigious house, it also indexes aspirations of neighborly cooperation and collective action to develop neighborhoods.

Based on an ethnographic account of one family's struggles to build a *ghar*, I track how such aspirations can unravel into debt, shame, and alienation, which ultimately produce a provisional sense of place in the city.

**Keywords:** Kathmandu Valley, peri-urbanism, houses, liberalization.

## Introduction

From the porch of his housing colony residence, Shyam looked down to Maitri Nagar, the settlement in the river valley below, and exclaimed, “What chaos!” According to Shyam and many of his neighbors, their colony’s uniform house design and grid-patterned streets offered a refreshing contrast to the seeming disorder of Kathmandu’s urban development taking place beyond the colony’s walls. He pointed to the houses as evidence, “Look, they paint them all different colors, build them all different heights. Some are close together, others far apart.” For Shyam, an upper caste Newar who was raised in central Kathmandu, the “they” are migrants from rural areas who, as he put it, “dream of having a Kathmandu house, of bringing the village to the city.”

Like Shyam, critics of Kathmandu’s urbanism tend to attribute the sprawling growth of the city to the influx of migrants “with no urban history” (Tiwari 1992: 7). The new form of urbanization is seen to be manifested in the inconsistent appearance and design of cement houses. Compared to the urban core, the cement houses of the new city are characterized as “drab, foreign, colorless” (Shimkhada 1972), like “Bihar boxes” (Parajuli 2008) that “stare, ugly, characterless, cold and totally abhorrent ... rapidly reducing the capital to the status of the most unlovely in the World” (L’Horloge 1966: 11). Like the incomplete neighborhood around them, the houses are rarely finished, exemplified by the “steel bars protruding from the top slab of buildings, in anticipation of future additions” (Shah 2010).

Randomly placed among rice fields, the houses are “built on separate plots following no coordinated plan, but in accordance with an ideology of private property, individual choice, and a secular environment” (Gellner 2001: 286). Urban planners, in particular, critique the site-then-services development of the periphery for how it reverses the appropriate order of a planned city. Instead of establishing infrastructure (services) first, and then houses (site), the typical homeowners buy land, build a house, and then attempt to establish roads, and obtain electricity, water, and sewage lines. Guided by “ignorance,” the site-then-services model is maintained by land brokers, landowners, and farmers unwilling to donate land for planned development (Dhakal 2012).

Within Maitri Nagar, where I have conducted 16 months of ethnographic research since 2008, the *ghar* (house/home) is indeed the focus of the neighborhood but for different reasons than outsiders believe. Residents do not think of their houses as symbols of haphazard urbanization, but of prestige. They define a Kathmandu house as an *adhunik ghar* (modern house) in opposition to what it is *not*—a ‘village’ or ‘Newar’ house. As most of Maitri Nagar residents have relocated to Kathmandu from the hills and plains of central Nepal, it is important to distinguish their new house from the stone-mud masonry, wood frames, thatch and tin roofs of the village built environment. Similarly, they seek to distance their houses from the sloped roofs and brick façade houses of the Newar settlements of the Valley.<sup>1</sup> In other terms, the modern house is a *pakki ghar*



Figure 1. The view of Maitri Nagar on a particularly clear day in 2008.

(Nelson, 2008)

comprised of the ‘permanent materials’ of reinforced concrete columns, brick-cement masonry, concrete roofs and cement plaster, not the ‘temporary materials’ of the village or Newar *kacchi ghar*.<sup>2</sup> Building on how Liechty (2003) interprets consumerism as a way of claiming middle class membership, I suggest thinking of building a Kathmandu house as a strategy for migrants to claim a place in the city, even if on the urban edges.

While the modern *pakki ghar* represents the prestige of belonging to the city, the struggles of building and maintaining such a house reveal the structures that underpin the rapid growth of the periphery and produce anxiety, debt, and isolation for new homeowners. I understand the fast-paced urbanization of the Valley to be part and parcel of Kathmandu’s rapid entry into global consumer patterns. As such, the house is central to what Liechty (2003: 83-85) calls the middle-class *ijjat* (honor, prestige) economy, which consists of both material calculations and moral concerns that can produce social capital as well as take it away. Few objects represent the economic and moral uncertainties better than a house, as Lewinson (2006: 490) notes of the home ownership boom amid economic depressions of Dar-es-Salam, Tanzania, where home ownership “anticipated scarcity and contingency rather than linear upward progress.” In the competitive context of Kathmandu’s land and housing boom, houses signal prestige and security just as they can evoke the perceived moral pitfalls of speculation, debt, and inviting strangers into one’s house as tenants.

The multiple meanings of home ownership emerge when Maitri Nagar residents discuss their *ghar* in terms of the territorial and social processes of making a home. For many in Maitri Nagar, their Kathmandu dwelling is a ‘*basai*’ (residence), somewhere they ‘stay’ (*basnu*), but not necessarily a *ghar*.<sup>3</sup> When asked about the location of their *ghar*, the majority of residents refer to Nepal’s midwestern districts in the hills or plains, to where they were born, own land, or return for festivals, lineage rituals, and elections. These other meanings of *ghar* shifts its reference from the physical house to a sense of place as home (Tuan 1977) cultivated through kin relations and territorial longing (Subedi 2006), physical objects (Shneiderman 2015), and ritual practices (Gray 2006). That their Kathmandu residence does not capture the sentiment of home is reflected in residents’ complaints of the selfish opportunism of city life where, as one resident asserted, people are only concerned with *aphno ghar*, *aphno kam*, *aphno chora amerika pathaune*, *arulai pardaina* (own house, own job, sending your own child to America, without concern for others). Missing is the social solidarity of the remembered village, a nostalgic

sentiment that contributes to the alienation of homeowners in the new Kathmandu neighborhood. Nonetheless, they strive for the territorial solidarity of *ghar* as home, a desire that entails community organizing for infrastructure, a provisional planning from the bottom-up.<sup>4</sup>

My interpretation of planning in Maitri Nagar stems from recent scholarship that has challenged the notion of unplanned or failed cities in the global south to show how urban development functions beyond the formality of state governance (Gururani and Kose 2015) or professionalized planning (Miraftab 2009). Rather than understanding cities as disobedient to the ordered designs of master plans, Simone (2004) highlights the transformational, fluid, and creative adaptations of African city-dwellers to the disempowering conditions of neoliberal urbanism. Similarly, theories of insurgent planning (Miraftab 2009) and insurgent citizenship (Holston 2008) call attention to the everyday resistance of subaltern urbanites to claim rights to produce and inhabit the city through collective action. This alternative notion of planning is not limited to just the resistance of the marginal and poor, but also to how elites benefit from the receding regulation of the state. Scholars of Indian urbanism have shown how the deregulated city enacts a “calculated informality” (Roy 2009) or “flexible planning” (Gururani 2013), particularly in the peri-urban spaces of the city’s edge that enable the informal acquisition and development of land to cater to upper class interests.

In the following sections I consider the alternative versions of planning that not only create the conditions of Kathmandu’s peri-urban spaces, but also the responses of residents to such conditions. Rather than rural characteristics transplanted to the city by migrants, I regard the sprawl and social disconnect of the new neighborhoods to be a result of three-plus decades of neoliberalism. The processes of structural cuts, de-regulation, privatization, and decentralization have produced a fragmented physical and social landscape. After connecting these structures to the history of the urban periphery, I turn to the specifics of Maitri Nagar and an ethnographic account of one family’s struggle to build a house *and* home. In their case, the promise of a prestigious Kathmandu *ghar* is undermined by an experience of neighborly competition, economic debt, and social isolation.

### A Brief History of Kathmandu Peri-Urbanism

Historically, in the Newar cities of Kathmandu Valley, city walls and ritual markers distinguished ordered urban space from the “wild” outside of fields, malevolent spirits, and lower castes (Parish 1994: 23). Over the past half-century, the rapid urban expansion of Kathmandu Valley has



dwarfed the Newar core of its cities, which now account for less than 5 percent of built-up urban space (Hollé 2007). As the Valley's population has mushroomed, urban development has tended to grow outwards instead of upwards bursting into the edges. Specifically, I define urban periphery to refer to settlements outside of the one-time urban boundary of Ring Road, which was built in the mid 1970s to mark the edges of Kathmandu and Lalitpur. These settlements follow the "mixed spaces" of South Asian peri-urbanism (Dupont 2007) in which one finds factories, residences, and commercial spaces interspersed with farmland.<sup>5</sup>

Like how the British built their civil lines and bungalows outside of the 'native city' in India (Archer 1997; King 1984), Nepal's Rana rulers, 1846-1951, constructed spacious palace complexes outside of the Newar cities. The construction of roads linking the city cores to the palaces invited the opening of markets and development of residences along roadsides, ultimately creating a city that looked like spokes of a bicycle wheel (HMGN 1969: 74, 80-81). The development of areas in-between the palace roads, a process known as 'in-filling' or colloquially as Banesworization, followed the construction of later roads that crossed the city in the post-Rana Panchayat era (1962-1991). However, while roads invited new development, the Panchayat state rarely provided the urban infrastructure to match the growth of new developments, which established the site-then-services trend. Despite numerous master plans to remake the city for a growing population, the only implemented housing planning of the Panchayat was the establishment of three publicly managed neighborhoods in the late 1970s and 1980s that provided infrastructure for approximately a thousand plots. Due to insufficient funding, urban planning agencies have been unable to buy land, which has forced planners to resort to "participatory planning" approaches that rely on often-times reluctant landowners to donate land for development.<sup>6</sup> Areas outside of the Valley's five municipalities, despite experiencing processes of urbanization, were excluded from the little planning that did occur as they fell under the lax regulation of village development councils (VDC).<sup>7</sup>

While the state struggled to implement urban planning, the liberalization of the Nepal economy and government in the late Panchayat and early democratic eras (mid-1980s to early 1990s) created the conditions for peripheral urban growth by under-regulating land markets and construction industries, deregulating banks, and decentralizing governance. Prior to the land reforms of the 1950s, 'state landlordism' in which the king gifted land to loyalists, created a situation in which land was valued more for rent than for agricultural production (Regmi 1976). The valuing of land

for non-agricultural purposes continued in Kathmandu in the post-land reform era, but with less governmental oversight, which led to a market controlled by brokers. Land brokers, known locally as *dalal*, profit from speculation, developing land (known as 'plotting') or slyly counter-developing neighboring plots.<sup>8</sup> These practices account for the piecemeal development and patchwork appearance of the urban periphery.

While the under-regulation of the land market has allowed for broker control, the deregulation of the finance industry has provided an economic boost to real estate in the Valley. Since the start of deregulation in the early 1990s, the number of Bank and Financial Institutions (BFIs) exploded from 8 to 31 commercial banks (often joint efforts with foreign investors); from 4 to 87 development banks; and from a non-existent finance sector to 80 finance firms (Sapkota 2011). Many of these BFIs started their own real estate companies to build apartment complexes and housing colonies for the wealthy—such as the colony bordering Maitri Nagar described at the start of the article.<sup>9</sup> The abundance of investment capital also spurred a growth in personal loans for real estate and construction from 18.86 billion NRs in 2007 to 59.71 billion NRs in 2009.<sup>10</sup> Consequently, a "buy and sell frenzy" produced a spike in land prices, tripling in price from 2003 to 2009 (Shah 2013). The Maoist insurgency, 1996-2006, further contributed to the demand for land by pushing rural landowners into the capital, often transferring their wealth from sold village property and industries into the Kathmandu land market. Additionally, for the growing numbers of Nepalis laboring abroad, land became a safe investment for remittances sent back home.

While brokers and real estate companies organized the layout of the growing periphery, the privatization of the cement and brick industries gave the landscape its look. Prior to the 1990s, the limited supply of cement imports and slow domestic production meant that consumption was mostly limited to elite homes (Mishra 1998). The pro-privatization shifts in Nepal's 8th five year-plan in 1992/1993, resulted in 41 private mills opening over the next fifteen years. Subsequently, production expanded—as much six times between 1992 and 2002—shifting consumer dependence from public factories and imports to private domestic production (HMGN 2006). This shift had a profound effect on the built environment. For instance, from 1970 to 2010, the number of cement houses in Kathmandu Valley increased from 10 to 75 percent (GN 2011). Similarly, brick consumption, aided by foreign aid and policies favoring foreign investment,<sup>11</sup> grew from 8 million bricks per year in 1970 to over 600 million per year in 2000 (Gut-

schow and Kreutzmann 2002: 18). In particular, the redder ‘Chinese’ bricks became recognized as the more prestigious and expensive bricks and associated, ironically, with the renaissance of the traditional Newar look of the exposed brick façade.

The final structural shift that shaped the periphery was the government’s decision to decentralize governance. Encouraged by international donors with the “objective of expediting economic liberalization,” (Ninglekhu and Rankin 2009: 155), the Nepal government passed the Local Self-Governance Act (LSGA) in 1999. At the neighborhood level, LSGA intended to support “civil society based on democratic process, transparent practice, public accountability, and people’s participation, in carrying out functions devolved on them” (HMGN 1999). As such it promoted the formation of ‘users committees’ and ‘ward improvement committees’, which I will refer to collectively as neighborhood associations. As Ninglekhu and Rankin (2009) show, the shifting of governance to local bodies followed significant budgetary cuts to urban infrastructure and development, which greatly undermined the ability of local groups to access public funding for projects. Decentralization and limited funding have essentially privatized local governance, leaving the associations to “supplant the local state in its roles of providing services, collecting local revenues and regulating the public and private sectors” (2009: 162). Although one might find neighborhood associations throughout Kathmandu, they are particularly important to understanding peri-urban areas that are distant from and beyond the gaze of municipalities and VDCs. Here, obtaining infrastructure requires a “range of negotiation, influence, or patronage strategies that often blur the boundaries of legal and illegal and manipulate the rule of law” (Gururani and Kose 2015: 292).

### **Maitri Nagar**

In the 1990s, when Kathmandu’s land and housing markets were taking off in the urban periphery, Maitri Nagar consisted of just a few houses scattered among rice fields, a buffalo market, and a brick factory. Although located nearby the busy Ring Road intersection of Kalanki, the area’s floodplain location discouraged land sales. By the time of my research in 2008–2009, the area remained mixed in terms of land use, but the market and factory were gone and just a few cultivated fields remained. It had become home to over 250 houses, two housing colonies, an abandoned warehouse, bus park, and several private schools.

Although most residents had just moved into Maitri Nagar in the past few years, the majority told a similar narrative

of moving to Kathmandu in their youth to pursue employment and educational opportunities promised by the 1991 return of multiparty democracy. Many found work in the growing bureaucracy of the civil service, or teaching jobs in the expanding sector of private education. They rented rooms and flats in the city core or near the national university in Kirtipur, often with friends and relatives, saving money or advancing their careers in order to later marry, start a family, and buy a house—often in that order. Others took advantage of labor migration opportunities expanding in the Gulf and Malaysia where they could earn enough to return to Nepal and buy property in the capital.<sup>12</sup> The violence and instability of the ten-year Maoist insurgency often cut residents off from their rural homes and served as motivation to remain in the city and buy property there. Most of the residents choose the Maitri Nagar area for its relatively cheap land and demographic majority of upper caste Bahun-Chhetri from the similar regions of Nepal’s midwestern hill and plains districts.

Consistent with land markets across the Valley, the rapid increase in Maitri Nagar’s population pushed land prices up. From 2007 to 2011, I documented a surge in Maitri Nagar’s average land prices from 150,000 NRs (\$2140 USD) per *ana* to 600,000–700,000 NRs per *ana* (\$8570–\$10,000 USD).<sup>13</sup> The rapid appreciation created an environment run by land brokers eager to profit from rising prices. While there were many buyers only interested in their land for speculation, there were an equal number of owners constructing new houses. Although the area bustled with construction of individual houses, it still lagged in terms of infrastructure. Houses received public water only once per week for a few hours, which forced residents to hire trucks to fill their water tanks. Additionally, only a few houses had drainage lines and most roads remained unpaved. The site-then-services approach of the area was emphasized by the social pressure and economic compulsion on homeowners to focus first on building a certain type of house.

### **Shova’s Prestige: Designing a Kathmandu House**

Bijay is the younger of two sons of the Sharma family, upper caste Bahuns from the midwestern hill district of Gorkha. When he was 12, his father took a civil servant position that required him and Bijay’s mother to relocate regularly, often leaving Bijay and his brother on their own to find rented rooms as they advanced in their studies in the towns of Gorkha, Pokhara, and Narayanghat. When Bijay decided to attend Nepal’s national university, Tribhuvan University (TU), in 2005, his parents saw it as an opportunity to build a Kathmandu house for the family that he would occupy. Specifically, his mother, Shova, viewed it as

a chance to improve Bijay's marriage prospects. Just before he moved to Kathmandu, his brother had eloped with his girlfriend, a Jaisi Bahun, a subcaste of Nepali Brahmins considered lower than the Sharma's Upadhaya Bahun status. According to Bijay, the illegitimacy of his brother's marriage caused considerable shame for his parents, who then put pressure on him to find a suitable wife to salvage the family's reputation. As a recently arrived student in Kathmandu who made little income as a part-time school-teacher, Bijay's family felt that he had few prospects for a respectable marriage. Owning a house would not just be about possessing private property, it would also elevate their social status into *Kathmandu ghar-hune manchhe* (Kathmandu house person).<sup>14</sup> As he explained, "I don't have good job, but with a house I have offers for marriage from high profile girls."

In order to convert the physical house into marriage prospects, however, the house had to meet a certain standard. When starting to plan for the house in 2007, Bijay suggested to his family that they build a simple load-bearing house from brick in order to save money. Such a structure would consist solely of bricks and cement mortar supporting a single-story house with a tin roof. Shova protested that building such a house would bring *bejjat* (disgrace) to the family. To have a Kathmandu house, she insisted that it be a *pakki* pillar-system house of reinforced concrete frame with cement mortar bricks for walls, a flat concrete roof, and cement plaster façade. Bijay ultimately agreed to his mother's plan for the house, but for different reasons.

Rather ambivalent about bolstering his marriage prospects, he wanted a *pakki* house to be able to build additional stories that he could rent out.<sup>15</sup> Like many homeowners in Maitri Nagar and across Kathmandu, renting converts the house from a cost into a source of income. It is a way for the homeowner to profit from the housing boom of rising land prices and in-migration. Specifically for Bijay, renting presented a vehicle for paying off debt, building more floors, and upgrading the house. At the time of research in 2009, the going rate in Maitri Nagar was 1,000 NRs (\$14 USD) per month per room or 4,000 NRs (\$112 USD) per flat, which he figured could cover over one-third of his biannual loan payment.<sup>16</sup> While renting house space is not new to Kathmandu, the increased use of reinforced concrete pillars and flat roofs enabled houses to be taller, allowing more rooms and flats to be available for rent.<sup>17</sup> Residents often described their 'perfect house' as consisting of rented lower floors, their family inhabiting the upper floors, and a vegetable garden on the roof.<sup>18</sup> The only expense in such a house would be rice, which rent would cover.

To have a rent-earning house, Bijay needed a second floor which he figured would cost him over one million NRs. It would be morally inappropriate for him to live on the same floor as tenants since it would invite the gossip of neighbors. This point shows how homeowners feel they must mark a clear distinction between rented tenant space and the family home space. Much like the traditional Newar house (see Levy 1991; Parish 1994; Shepard 1985), inter-



Figure 2. Bijay and Shova's house.

(Nelson, 2009)



estingly, the upper levels of rented houses have become domestic space reserved for the owning family to have access to the roof, kitchen and ritual space. The separation of the owning family's home from the tenant space is built into the apartment-like design of most multi-story Maitri Nagar which have external stairways that allow residents to move vertically through the house without entering the private space of other occupants. The stairwell will often lead to either doors—in the case of flats, or to hallways lined with several doors—in the case of rented rooms.

Unable to pay for a second floor, Bijay failed to earn income from rent. This failure only added to his feeling that his house was insufficiently modern. It was only partially plastered and lacked upper levels, indoor plumbing and western-style interior furniture (table, cabinets, sofas). The house meets a certain baseline standard of the *pakki* house, but little more. In our walks through the area, Bijay would ask how he could possibly compete with the more cosmopolitan houses of his neighbors. He pointed to houses like the self-titled 'Bista Bungalow,' a house that consisted of angled brick walls, a half-circle balcony made of grey-colored aluminum composite panel, and rectangular yellow and brown-painted cement structure. As the owner, Mr. Bista, explained to us, the flashy exterior is matched by an interior replete with foreign objects: a massage bed from Japan, fish aquarium from India, lights from Malaysia, sofas from Korea, and a bar from Germany. Even the neighborhood's one 'neo-traditional' façade of Chinese bricks expressed a foreign sensibility with bay windows and a

pavilion-style sloped roof, which the owners called "half-Nepali, half-English cottage." The perceived internationalization of the built environment was furthered by the entry of upper class housing colonies and apartment complexes, such as Shyam's home in Pleasant Housing, often called "American" for their uniform and holistic planning. In the neighborhood competition of "symbolic mobility"—using house displays to express cosmopolitan identities (Klaufus 2012)—Bijay felt he was not even competing.

Instead of Bijay spending his paychecks to improve the house, his earnings went to paying off the house loan. He was responsible for the 1.2 million NRs loan from a fund for government employees to help pay for the land purchase and house construction which totaled over 4.5 million NRs (\$60,000 USD).<sup>19</sup> Five years later, however, the loan had grown to 1.5 million NRs due to unpaid interest and Bijay was unsure how to meet the next payment (67,000 NRs per half-year period). Although his brother and father earned a higher salary than him, he worried they had forgotten about him and his Kathmandu house sinking in debt. The house, thus, functions like the consumer market observed by Liechty (2003: 52) to offer people "access to the middle class" while also threatening "to drag them into poverty." The financial burden of the house pushed Bijay into seeking an array of employment opportunities and considering future relocations. While teaching part-time at multiple schools, he was also finishing his second Master's degree at TU, studying for Nepal's foreign-service exam, and vol-



Figure 3. The 'Bista Bungalow'.

(Nelson, 2009)



Figure 4. Maitri Nagar's 'neo-traditional' house.

(Nelson, 2009)

unteering at the Kirtipur tourism board. At the same time, he also expressed threats to his family that he would soon leave the Kathmandu house to them and depart for work in the Gulf or to return to their village house in Gorkha.

In addition to influencing his future plans, the house also affected how he interacted with his mother's bride search. During my twelve-month stay in Maitri Nagar, Shova arranged for Bijay to meet several potential brides. One meeting with a girl named Radha was particularly telling of the relationship between his notions of house, place, and prestige. Radha was visiting family in Kathmandu from New Delhi, where her parents had migrated to in the 1980s from Gorkha, the same district as Bijay's family. Because of her urban background in India, Bijay worried that she would see his house and judge his family as "lower." He thus requested that the meeting happen at a restaurant in the New Road commercial area of central Kathmandu. For his parents, the house strengthened the regional and caste connection of the possible match, but for Bijay, the insufficiently urban house could undermine the match. Bijay's anxieties over his house reflect the precarious nature of class dynamics in Kathmandu as described by Liechty (2003). The house can generate prestige, as Shova wished for Bijay's marriage prospects, but it can also take it away in the form of debt and the pressure to display a high standard of living.

### **Bijay's Burden: The Alienation of Becoming a Kathmandu House Person**

Bijay often complained that it was his family members, and not him, who gained the benefits of having a Kathmandu house. For them, the house represented status among kin and neighbors in their non-Kathmandu locations outside of the Valley. More practically, the house benefitted his family by serving as a hotel for visiting relatives traveling to the capital for medical appointments, visa applications (to work or study abroad), educational testing, and enjoying city life. However, for Bijay, ironically the sole permanent inhabitant of the house, it carried the burden of endless responsibilities and social obligations for which he had little to no support.

He called the year of house construction the most stressful in his life, and one that cost him a good paying job at a local school. Even before they started the building process, they had to fight a fraud case in court against a land broker who sold them nonexistent land. The land case prepared Bijay for relations with multiple "cheating" contractors during the construction process. He spoke of a double bind: if he paid the contractor too much in advance, the contractor would "run off" with his money; in fact, his first contractor did abscond with a month's worth of pay. But if he did not pay the contractor enough, he and his team would discontinue work as was the case with the second one.<sup>20</sup>





Figure 5. A family inspects the construction progress of their house.

(Nelson, 2008)

The expected deceitfulness of contractors compels homeowners to rent a room or flat in Maitri Nagar to be able to supervise and manage the contractor and laborers' work. The lax regulation of construction discourages contractors from paying for licensing or working for larger companies. As a result, they oversee and recruit labor but provide few other services leaving the homeowner to manage the construction process, including the purchasing of materials and guarding them from the elements and thieves, and gaining permission from the municipality to start construction. When asked why they would not just buy a house to avoid the demands of self-directed construction, informants expressed their doubt about previously built houses. One explained, "My house is a temple, I cannot trust anyone else to build it. It might look good on the outside, but we can't know its condition on the inside unless we built it."

The general skepticism of buying houses stems from a distrust of the municipality's enforcement of the building code. Drafted in 1995, but not passed until 2003, Nepal's building code requires municipalities to approve each new construction for earthquake safety. In Maitri Nagar, the Kirtipur Municipality was seen as a necessary annoyance, a place where owners buy standardized site plan 'maps' to be automatically approved (with 'donations'), but not a source of support from fraudulent contractors and land dealers. Householders instead turned to family members to

monitor construction when they were unable to be at the site. Being new to Kathmandu and having no contacts in Maitri Nagar, Bijay had to oversee construction himself.

When construction was finally completed and Bijay moved into his house, he turned to the many neighborhood associations in the area for support in obtaining utilities. Maitri Nagar's first neighborhood association was established in 1999 when the area was home to just 35 houses. These initial houses reportedly worked cooperatively to secure basic utilities for the area, bring a police unit and even build a Shiva temple. According to many, however, the Constituent Assembly election of 2008 destroyed the goodwill between neighbors and rendered the association ineffective. The president belonged to Nepali Congress (NC), but the secretary was a Maoist, which created conflict and distrust. One Maoist-affiliated resident believed that the president had squandered 3.2 million NRs given by the municipality to build area roads. From the NC supporters, it was common to hear another story that roads were built for only the streets on which the Maoists lived.

Bal Dev, the president, insisted on the civil society virtues of the association to be a force for local development without interference from party politics and the government. He attributed the association's decline not to politics but to the rapid growth of Maitri Nagar. Put simply, "too many people, too many interests." While the association remained the official committee recognized by the munic-

ipality, most new residents preferred to join other associations or start their own. Bijay was a member of two groups, which he called the upper and lower *guthi*, a term used for social institutions commonly associated with the kin, caste, and territorial groups of Newar society. As there were no strict geographic boundaries to each *guthi*, he figured it was necessary to spread his connections, but concluded, “Essentially they are the same. They request the same membership fee (500 NRs per month) and have yet to help anyone in the area,” adding “*kura matra, kam chhaina*” (talk only, no work). The only difference was that the upper *guthi* consisted solely of Bahuns, while the lower one was led by a group of Dalits with Bahun, Chhetri and Janajati members included. Privately, Bijay expressed cynicism about the Dalit leadership, even accusing them of mistreating the Bahuns in the group, but publically insisted on there being just two castes: men and women. The Dalit president and secretary of the *guthi* never made any mention of discrimination to me, but it should be noted that all of the Dalits in the area lived together in a U-shaped bloc of contiguous houses surrounding a common courtyard, which provided a sharp contrast with the dispersed organization of other houses. Together, the members of the *guthi* looked past caste differences to find a common opposition to what they called the “narrow-minded” and “unhelpful” Kirtipur Newar who owned and worked the agricultural land of Maitri Nagar prior to it becoming a residential neighborhood (see Nelson 2015).

Bijay ultimately preferred the mixed-caste lower *guthi* because of its connections to a local *thulo manchhe* (big man) named Shah. He was a local landlord and broker who was called ‘*dhoti*’ by many in a derogatory reference to his Madhesi identity.<sup>21</sup> In spite of his outsider ethnic status and perceived greediness as a conniving land dealer, residents sought his assistance for all sorts of issues. When he proposed building a sewage line through Maitri Nagar (to help make a collection of his plots more expensive), the lower *guthi* offered him their support because it would ease the building and linking of their own line in the future. However, on the day the project started, a large group of area Maoists accused Shah, a NC member, of planning for the sewage to run into the river in order to save money. They demanded that the line be connected to a drainage line of Amrit Nagar, a ward to the northeast of Maitri Nagar, and that Shah donate three feet of his land adjacent to the road to make the connection possible. The Maoist contingent took the case to the municipality, which sided with their agenda to avoid polluting the river. However, Shah negotiated a deal with the municipality in which he agreed to give the additional land in exchange for receiving reductions in his land taxes for the next year. Thus, Shah

used his authority and leverage as a local elite to negotiate a deal. He exercised “urban infra-power” a term used by Hansen and Verkaaik (2009: 17) to describe the ability of certain charismatic individuals to connect the formal and informal, legal and illegal processes of cities.

Shah’s actions represented the predicament of Maitri Nagar residents occupying a middle position in between the collective politics of Kathmandu’s unpropertied residents or *sukumbasi* (see Ninglekhu’s article in this issue) and the private accommodations afforded to residents of the city’s housing colonies and apartment complexes (Nelson 2017). Although they are property owners, they remain dependent on the public resources of a weak state. They are left dependent on the often alienating or unproductive practices of land brokers, contractors, political parties, and neighborhood associations. However, as Bijay’s unlikely alliance with the Dalit *guthi* and Madhesi land broker show, the “murky politics” (Gururani and Kose 2015: 291) of peri-urbanism can occasionally open up avenues of access to needed services. Although not engendering the solidarity of the imagined cooperative home, this sort of urban development led by brokers and local elites can partially mitigate the disempowering effects of uneven governance.

### Provisional Homes: Bijay’s Abandonment of the Ghar

From the position of the private housing colony with guaranteed site and services, it is easy to interpret the inconsistent aesthetics, random order, and lacking infrastructure of Maitri Nagar houses as emblematic of unplanned or failed urbanism produced by the village practices of the rural migrants. However, this viewpoint fails to account for the structures of alternative planning that have established and perpetuated the conditions of urban sprawl in the periphery. A look into the process of making a house in Maitri Nagar not only exposes the conditions that encourage site-then-services urbanization, but also the limits of the residents’ agency to forge solidarities of collective action. The ability to buy land, build a house and move into Maitri Nagar provided Bijay’s family a certain opportunity to claim belonging to the city and the associated social benefits of being Kathmandu house people. However, the Kathmandu house also required engaging with the conditions that corrode the possibility of it gaining the territorial solidarity embedded within a sense of home. The land and housing boom has created a competitive prestige economy that left Bijay in debt and feelings of shame about his house. Additionally, the decentralization of and limited funding to local governance has crippled local solidarity making Bijay and many of his neighbors cynical of neighborhood associations for being vulnerable to party politics



and the whims of well-connected individuals. Nonetheless, without the support of family, Bijay sought alliances with a broker and several associations as the only plausible avenues to developing local infrastructure.

Bijay's debt, shame, and alienation ultimately contributed to his decision to leave Nepal and his house. In 2013, he left his house and Kathmandu altogether for Australia. In a quick "city hall" ceremony, he married his girlfriend Shristi while she was visiting Nepal on a break from her studies in Australia. The surprise of the marriage was compounded by the fact that Shristi is a middle-caste Newar. In response, Bijay's parents refused to recognize the marriage and threatened to never allow Shristi into their house. Several months after the marriage, Bijay joined Shristi in Australia, where he continued his adaptive ability to work multiple jobs and seek possibilities as a car mechanic, legal aide, and part-time student. He currently sends part of his earnings (approximately \$100 Australian Dollars per month) home (secretly to his mother so his brother and father do not use it), but insists that the Kathmandu house is now "their responsibility." As of this writing, Shova is staying in the house alone, where her husband and eldest son visit on breaks. To help pay the loan, she endures the shame of renting out two rooms inside her one-story home to students attending TU. Although simply one snapshot of life in the urban periphery, the Sharma family narrative reveals the provisionality of the peri-urban *ghar*, and how aspirations of prestige and solidarity can unravel into shame and alienation.

### Postscript: July 2015

The earthquake and aftershocks of April-May 2015 served as stark reminders that houses not only protect, but can also harm inhabitants. When I visited Maitri Nagar in July 2015, I heard a common message from residents that their village *ghar* collapsed, but the urban *pakki ghar* withstood the jolts. Particularly for residents hailing from the most affected districts, the earthquake further distanced them from their devastated village homes. Although Kathmandu Valley sits in the middle of the 14 most affected districts and accounts for 47 percent of the population and nearly 50 percent of the houses in that area, it made up less than 15 percent of the total destroyed houses (GN 2015). This disjuncture stems from the fact that *kacchi* houses, accounting for 80 percent of the buildings in Nepal's rural hills, were much more likely to have collapsed than the *pakki* houses of the more populated cities and bazaar towns (Sijapati et al. 2015). The reinforced perception that *pakki* houses did not fall served to pull the migrant settlers of the urban periphery closer to attachments, at least materi-

ally, in the city. Although time did not allow me to investigate the social effects of the earthquake on Maitri Nagar in sufficient detail, I would like to know how the earthquake affected meanings of *ghar*. For instance, did the aftermath of living in tents and sharing the public spaces increase, if only temporarily, social solidarity? Did the seeming stability of the Kathmandu *pakki* house translate into a greater sense of Maitri Nagar as home?

**Andrew Nelson** is a cultural anthropologist at the University of North Texas. His research focuses on the relationship between home and migration in various social and geographic contexts ranging from migrants in Kathmandu to Nepali-Bhutanese refugees in Texas, and South Asian migrants in South America.

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## Endnotes

1. See Gérard Toffin's (1991) edited volume on Nepali houses and Gutschow's (2011) book on Newar architecture.

2. Nepal's Department of Urbanization and Building designates houses according to three categories: *pakkī*, semi-*pakkī* or *kacchī*. *Pakkī* refers to the use of 'permanent materials' (concrete, burned bricks, stone, slate, tile, galvanized sheet), while *kacchī* houses are constructed of 'temporary materials' (bamboo, straw/thatch, mud and unburned bricks, wood flakes); semi-*pakkī*, meanwhile, refers to houses consisting of both permanent and temporary materials. The prestige of the *pakkī* house stems from the term's definition as "mature, experienced, firm, strong" (Gautam 2062 v.s.: 535) whereas *kacchī* denotes "raw, mud-built, not durable" (Gautam 2062 v.s.: 181). As derivatives of the terms for *pakka*, "bazaar food" cooked with ritually-protective ghee, and *kaccha*, food cooked with ritually-vulnerable water, we might also see how *pakkī* houses are associated with the anonymous spaces of the urban bazaar (Subedi 2010).

3. While many residents of Maitri Nagar might not yet consider their Kathmandu *ghar* to be a 'home,' their relatives, ritual practices and kin-based associations are relocating to the city (Nelson 2013). It is worth noting, additionally, that for the many Bahun-Chhetri of Maitri Nagar who claim a 'home' in the Tarai, their families had already undergone a similar relocation in the previous generation's shift from the hills to the lowlands.

4. I borrow the term provisional from Hindman's (2014) description of Nepal's insurgency and constituent

assembly eras following a condition of "long-term provisionality," which requires strategies of making do amid instability.

5. The use of the term 'peri-urbanism' in the scholarship of South Asian cities marks a necessary contrast with the term 'suburbia' which refers to the segregated zoning of classes and land uses in American suburbs (Chattopadhyay 2012).

6. In addition to the few "site and services" housing settlements started in the Panchayat era, the state also attempted to control growth through "land pooling," in which owners put aside land for the government to develop and sell, sharing the profit with owners; and, "guided land development" in which residents donate land in order to develop roads and improve the value of the locality (Dhakal 2012).

7. At the time of research, Kathmandu Valley consisted of five municipalities and 98 VDCs. To better address the rapid urbanization of the Valley, the Nepal government has since created sixteen additional municipalities that cover the majority of land within the Valley.

8. For instance, brokers have been known to purposefully block access to drainage or irrigation lines for neighboring plots or to level hillside plots, which can cause landslides to damage neighboring agricultural land. Such cases decrease the value of adjacent agricultural land, which compels farmers to sell land for residential development (Shrestha 2011).

9. Originating as recently as 2001, Kathmandu's housing colonies and apartments now contribute 3 percent, or 50 housing colonies and 66 apartment complexes, to the housing stock of the Kathmandu-Lalitpur conurbation.

10. To further show the growth of formal financing, consider that in a 1991 survey, 70 percent of house construction was financed by informal moneylenders, while in 2010, the number had dropped to 4 percent (UN-H 2010).

11. Although bricks date back several millennia in Kathmandu Valley, the first commercial kilns were introduced in the 1970s with imported technology. The Bull trench kilns from England (via India) provided what would become known as the 'local' bricks, and the 'Hoffman' kilns, which produced the redder bricks, came with Chinese aid projects (Brun 2013; Gutschow and Kreutzmann 2002).

12. More than forty per cent of the total households that I interviewed in Maitri Nagar had a member who has worked or is currently working abroad.

13. One *ana* of land is 342 square feet or 32 square meters. Four *ana* is generally considered the minimum size of a plot to construct a house in the urban periphery.

14. I draw this point from Liechty's (2003: 34) insight that "middle-class consumption is less about *having* or *possession* than it is about *being* and *belonging*" [emphasis in original].

15. Shova and Bijay's differing reasons for wanting the *pakki* house raises questions about the gendered meanings of *ghar*. Bijay and other men in the area emphasized that it is a man's duty to build a house, whereas it is a woman's duty to reproduce the patriline, implying thus that women should not be involved in decisions regarding the house. However, in other houses, I heard from women who challenged this patriarchal belief by expressing their right to an equal "voice" (Kunreuther 2009) not for the sake of their contribution to reproduction, but because they earned income and made financial contributions to construction. In one particularly telling interview, a Maitri Nagar woman described how her role in building the Kathmandu house represented the liberating sense of the city as a third space separate from the traditional expectations of her *maiti* (natal home) and husband's home.

16. Just as land prices have increased so have rents risen from NRs 500 (USD \$18) per flat or NRs 100 (USD \$3.50) per room in 1990 (at 28 NRs per USD) to between NRs 4,000-10,000 (USD \$53-133) and NRs 1,000-4,000 (USD \$13-53) per month in 2009 (at 75 NRs per USD) (UN-H 2010). Immediately after the 2015 earthquake, which significantly added to the Valley's housing shortage, rents grew dramatically, even doubling by some estimates.

17. Gutschow (2011: 974) locates the flat roofs historically in the work of Robert Weise, a Swiss architect who came to Nepal in 1957 and built 34 houses and two hotels in the following decade. His houses were recognizable for their flat-roofs, large windows, and two-stories, a style which Gutschow (2011: 974) calls "straight from the Swiss suburban environment." However, contractors confirmed to me that it did not become a common building technique until the 1980s.

18. According to one survey, 59 percent of Kathmandu houses provide rental units (UN-H 2010: 39).

19. The Employee's Provident Fund was started in 1962, and remains one of two public sources of house financing along with Nepal Housing Development Finance Company, which started in 1985. In the 1990s, loans for houses became more abundant due to the deregulation of the banking industry which allowed private finance companies to dominate the lending market (UN-H 2010).

20. Although many (non-Madhesi) 'Nepalis' work in construction in Kathmandu, a strong perception exists that the industry consists primarily of people of Indian or Madhesi origin. In Maitri Nagar, householders tend to speak of construction workers as not only 'non-Nepali,' but also dishonest and deceitful. They are also, however, considered to be less expensive to hire than the 'local' workers, who are usually Newar from nearby Kirtipur.

21. '*Dhoti*' is a term used by many Pahadi, or people from the hills, to refer to the Madhesi people of Nepal's lowland Tarai for their tendency to wear *dhoti*, an unstitched cloth that men wear around their legs.

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