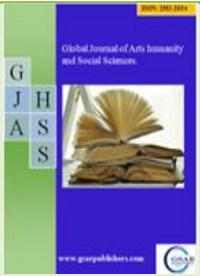
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Ethnicity and Rural-Urban Disparities in Residential Facility across Provinces in Nepal

By

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Abstract

Housing inequality has long been recognized as a central dimension of social stratification, intersecting with class, ethnicity, migration, and geography. International scholarship demonstrates that access to housing is shaped not only by individual socioeconomic factors but also by broader institutional, political, and historical processes. Studies from the United States reveal that minority households, particularly Blacks and Hispanics, face persistent disadvantages in housing equity even when controlling for socioeconomic status, while evidence from the UK highlights how postwar migrants were steered into specific neighborhoods by structural barriers in the housing system. In contrast, postwar Western Europe and South Korea illustrate how large-scale state interventions expanded public housing, though such policies were influenced by developmental strategies, political contestation, and institutional consensus. These global cases highlight that housing inequality reflects entrenched patterns of privilege and exclusion, rather than being a neutral outcome of market dynamics.

Based on the analysis of national level survey data of Nepal Living Standard Survey (NLSS-IV) of 2022/23 this paper argues that the findings from Nepal align with these broader dynamics, revealing strong associations between ethnicity, geography, and deprivation. In Kathmandu, overall deprivation is relatively low, yet marginalized groups—particularly Hill Dalits, Madhesh/Tarai Dalits, Janajatis, and religious or linguistic minorities—experience significantly higher levels of disadvantage compared to Hill castes. Outside the capital, deprivation intensifies, with Madhesh/Tarai Dalits facing extreme levels of marginalization in both urban and rural areas. Rural Nepal records the highest deprivation overall, compounding the vulnerability of disadvantaged groups due to limited access to resources and opportunities. Chi-square results confirm that these patterns are statistically significant, demonstrating that deprivation is not randomly distributed but structurally embedded. Taken together, the analysis underscores how housing and social inequality in Nepal reflect broader global patterns of stratification, where historically dominant groups retain systemic advantages while marginalized communities continue to face exclusion across both urban and rural settings.

Keywords: Ethnicity, residential facility, inequality, rural-urban, province, Nepal

Introduction

Housing inequality has emerged as a critical dimension of social stratification, shaping economic security, intergenerational mobility, and overall well-being. While traditional studies of

inequality have largely focused on education, income, and labor market outcomes, scholars increasingly emphasize the pivotal role of wealth—particularly homeownership—in reinforcing and widening racial and ethnic disparities. The significance of housing



becomes even more pronounced later in life, when assets and property-based income provide stability and protection against inflation, contributing to stark differences in quality of life between owners and non-owners. Understanding housing inequality, therefore, is essential for grasping the broader dynamics of racial and ethnic stratification. This kind of differences in residential facility and inequality is observed in the context of Nepal as well. This paper therefore explores the status of residential facility and its distribution among ethnic groups across rural-urban residence of Nepal.

Flippen (2001) notes that most research on racial and ethnic stratification tends to emphasize disparities in education, income, or labor market outcomes. However, more recent studies highlight the crucial role of wealth—especially homeownership—in sustaining and even widening racial and ethnic inequalities (Alba & Logan, 1992; Yinger, 1995; Conley, 1999 as cited in Flippen, 2001). This issue becomes particularly significant in later life, when income from assets and savings forms a major share of household resources, and the inflation-protection benefits of homeownership can create substantial differences in well-being between owners and non-owners with similar incomes. Given its strong link to overall well-being, housing inequality is central to understanding racial and ethnic stratification. Despite extensive knowledge of the nature and causes of housing disadvantage among Black populations, much less is known about the housing experiences of Hispanics, especially in older age groups which is explored and explained by Flippen (2001). This kind of exploration is also made by other scholars.

Aizawa, Helble, and Ok Lee (2020) examine housing inequality, a widespread concern in both developing and developed nations. Their study draws on two datasets: the 2012–2017 Demographic and Health Survey from ten Asian developing countries and the 2017 American Housing Survey for the United States. Their findings reveal that although urban areas typically offer better housing conditions due to their population size, these benefits are not universal. In the U.S., for example, residents of central cities often face poorer housing conditions compared to those in suburban areas. Beyond urban–rural and urban–suburban disparities, household economic status emerges as another critical factor influencing housing inequality. Both in Asian countries and the U.S., inadequate housing is disproportionately concentrated among lower-income households. The study further highlights spatial differences: regions with larger populations, greater income inequality, and reduced housing affordability experience sharper disparities in housing adequacy across households of varying wealth levels. The authors conclude by discussing potential policy interventions to address these inequalities.

Much scholarly attention has focused on rising income and wealth inequalities in developed economies and their metropolitan regions (Piketty, 2014; Wetzstein, 2017, as cited in Aizawa, Helble, & Ok Lee, 2020). However, the unequal distribution of adequate housing, though equally significant, has been less studied. Housing adequacy is vital to household wellbeing (Ineichen, 2003; Krieger & Higgins, 2002) and can amplify socioeconomic and health

inequalities at the household level. At broader scales, inequality is linked to slower income and population growth, increased crime (Fajnzylber, Lederman, & Loayza, 2002), and reduced happiness (Oishi, Kesebir, & Diener, 2011). The uneven distribution of housing also shapes residential sorting within metropolitan areas, reinforcing spatial inequalities, economic segregation, and concentrated poverty (Jargowsky & Wheeler, 2017, as cited in Aizawa, Helble, & Ok Lee, 2020). It is therefore important to assess housing facility and its dynamics.

Ben-Shahar and Warszawski (2016) introduce a new metric for assessing housing affordability inequality. Using detailed micro-level data from Israel between 1992 and 2011, they estimate a time-sensitive housing affordability inequality index. Their results show that this inequality, measured through a Gini coefficient, has risen significantly over the past decade. Even after controlling for changes in income inequality and macroeconomic shifts, housing affordability inequality remains strongly linked to increases in housing prices (measured relative to income). The findings are consistent when applying the Atkinson index. Their method also uncovers segmentation in housing affordability, with disparities evident across gender, family structure, employment status, household income providers, and geographic location. These insights can inform policymakers in developing strategies to reduce both inequality and segmentation in housing affordability. While going through the literature one can also find the theoretical discussion on the issue.

Bhandari (2004) expands on the relative deprivation theory of migration, which builds on the new economics of labor migration framework (Stark, 1985, 1991; Stark & Bloom, 1985). According to this perspective, migration decisions are shaped not only by the pursuit of higher absolute income but also by relative standing within one's reference group (Stark, 1984, 1991; Stark & Taylor, 1991). While relative deprivation is usually defined in terms of income disparities, Bhandari adapts the concept to agricultural Nepal, where access to cultivated land is a central determinant of household income and prosperity (Karan & Ishii, 1996). In this context, land ownership and access define households' socioeconomic ranking. The study therefore treats limited access to farmland as a key indicator of relative deprivation, hypothesizing that migration occurs in response to unequal distribution of agricultural resources—what Bhandari terms relative "land" deprivation.

Zan, Chengdong, Wei, and Chun (2014) examine the issues of acute housing poverty and low housing affordability among low- to middle-income households in China, which pose significant challenges to building a harmonious society. Central to China's housing policy are measures such as housing subsidies and investments in affordable housing. This study analyzes how Beijing's affordable housing programs relate to household affordability for adequate housing and access to public services, including elementary and middle schools, hospitals, and public transportation. Using a unique database of eligible households and affordable housing projects, the research finds that the programs have not successfully ensured housing affordability or accessibility

for the intended beneficiaries. The study emphasizes the policy implications for designing housing programs that effectively support the economic and social well-being of target households.

Dewilde and Lancee (2013) explore how income inequality influences housing access for low-income households across Europe, focusing on affordability, quality, and space. They develop three key arguments: first, access to housing depends primarily on the absolute level of resources; second, inequality fosters heightened aspirations and status competition, which affect housing outcomes; and third, housing market dynamics mediate these effects. Using multilevel models across 28 European countries, they find that greater income inequality increases affordability challenges for low-income renters at market rates, contributes to overcrowding, and reduces housing quality. While inequality clearly constrains housing access for vulnerable groups, this relationship is complex and not directly explained by national housing price trends. There could be different kind of trend in housing practices in different countries including Nepal. It is therefore important to explore the housing status among households and its distribution across ethnic groups across rural-urban location in the context of Nepal.

Based on NLSS-IV (2022/23), NSO (2024) reports that 18.5 percent self-reported data on the adequacy of various consumption categories – housing, clothing, health care, children’s schooling, and income across different regions and socioeconomic groups in Nepal. Across all categories, most respondents reported their consumption to be fair, except in the case of income, where 50.5 percent reported less than adequate. At least 20 percent of the respondents shared their consumption to be less than adequate for all categories except schooling. As expected, the selection of ‘less than adequate’ slides up as one moves the poverty status from richest to poor on the consumption quintiles. The assessment of ‘fair’ slides up in the other direction, moving from poorest to richest (NSO, 2024). It shows further disaggregation by provinces, analytical domains, urban/rural, consumption quintiles, and poverty status including ethnicity which is to explored.

Objectives

This paper seeks to achieve three interrelated objectives. First, it aims to examine the extent and variation of adequacy of residential facility across major ethnic groups in Nepal, with a particular focus on caste-based communities. Second, it intends to assess regional differences by comparing patterns of inequality in Kathmandu, other urban areas, and rural Nepal, thereby highlighting the spatial dimension of inequality. Third, it analyzes the intersection of ethnicity and geography in shaping disadvantage, with special attention to marginalized groups such as Dalits, Janajatis, and religious/linguistic minorities.

Methods

This study draws on the nationally representative dataset from the Nepal Living Standards Survey IV (NLSS-IV, 2022/23), conducted by the National Statistics Office (NSO). The NLSS is one of the most comprehensive household surveys in Nepal, designed to

provide reliable estimates of living standards, poverty, and inequality at both national and subnational levels. The 2022/23 round employed a multi-stage stratified Systematic random sampling design, covering all seven provinces, ecological belts, and urban–rural strata. The sample included households from diverse socio-economic and demographic backgrounds, ensuring representativeness across regions and population groups. The quality of the dataset is ensured through standardized questionnaires, rigorous field supervision, and systematic validation procedures undertaken by NSO.

The analysis focuses on inequality, disaggregated by ethnicity and region (Kathmandu, urban Nepal, and rural Nepal). Ethnic classification follows NSO coding, distinguishing Hill castes, Madhesh/Tarai castes, Janajatis (Hill and Tarai), Dalits (Hill and Madhesh/Tarai), religious/linguistic minorities, and others. Regional classification separates Kathmandu from other urban areas and rural Nepal to capture the capital city’s unique socio-economic dynamics. Descriptive statistics (percentages) were used to present the incidence of inequality across groups.

To examine the statistical significance of differences between groups, a Chi-square test of independence was applied. This test assesses whether deprivation is randomly distributed across ethnic groups and regions or whether a systematic association exists. The Chi-square values, degrees of freedom, and p-values (all < 0.001) confirm that observed differences are not due to chance. Additional cross-tabulation allowed for a comparative analysis across spatial contexts, thereby uncovering intersectional inequalities.

The use of NLSS-IV enables this study to analyze disparities at a level of detail and reliability not possible with smaller datasets. By combining the strengths of descriptive and inferential statistics within a robust survey framework, the methods ensure both precision and validity in assessing how ethnicity and geography shape inequality in Nepal.

Housing or Residential Practices

Krivo and Kaufman (2004) contributed to broadening the understanding of housing and wealth inequality by examining differences in housing equity among Blacks, Hispanics, Asians, and non-Hispanic Whites in the United States. Drawing on American Housing Survey data, they found significant disparities in housing equity for Blacks and Hispanics compared to Whites, even after accounting for locational, life-cycle, socioeconomic, family, immigrant, and mortgage-related factors. Moreover, the returns to many of these factors were weaker for minority households, particularly in relation to age, socioeconomic status, and housing market value. Blacks and Hispanics also benefited less from mortgage and housing characteristics than Whites. These results support the stratification perspective, which emphasizes the role of broader social and institutional processes in maintaining racial and ethnic inequalities in wealth and housing.

In a related discussion, Lawrence (2005) argues that housing and health must be understood through a multifaceted lens, taking into account behavioral, biological, cultural, economic, social, physical,

and political factors, as well as the interactions among them. He stresses the need for both objective and subjective measures in assessing housing and health outcomes. His work offers an interdisciplinary perspective by integrating insights from diverse fields, illustrated with examples from Britain and Norway.

Similarly, Lux, Sunega, and Katrňák (2013) highlight housing conditions as a key dimension of social stratification in advanced economies. Their study examines the extent to which housing inequality is tied to social stratification in the Czech Republic following its transition from socialism to a market economy. While classical social stratification theories predict a strong positive link between housing inequality and social stratification, their findings suggest this relationship is relatively weak. They argue that this outcome reflects temporary state interventions during the transition period, which are unlikely to be replicated in the future due to high costs or constitutional limitations.

Ronald and Lee (2012) observe that South Korea has experienced major transformations in its housing system in recent decades, marked by a significant expansion of state housing provision. This growth in public and social housing contrasts with the broader neoliberal trend in advanced economies, where social housing has largely been privatized. Their study explores the characteristics and context of housing policy socialization in South Korea, situating it within wider political and socioeconomic changes. They analyze why public rental housing has been expanded at different points in time and how its function has shifted. A central question is why South Korea has pursued housing de-commodification and socialization at a time when neoliberal reforms dominate other sectors and when housing shortages have eased. Key explanations lie in the enduring influence of developmentalist policies that prioritized economic growth over welfare, as well as rising political pressures linked to growing inequalities in social and housing conditions.

Housing and Its Changing Patterns

Shankley and Finney (2020) note that postwar migration to the UK was largely composed of labor migrants from former British colonies who entered manual and public sector jobs in urban centers. Many of these migrants settled in poor, inner-city neighborhoods, often in areas left behind by suburbanization (Harrison & Phillips, 2010). Employment opportunities in specific industries, such as textiles in Lancashire and Yorkshire, also drew migrants to smaller towns and cities. Within these areas, migrants' residential patterns and their ability to achieve stability were heavily influenced by housing availability, access, and their capacity to navigate housing systems (Finney & Simpson, 2009; Harrison & Phillips, 2010; Lukes et al., 2018). Patterson (1963), for instance, observed that early Caribbean migrants were directed by housing providers toward certain neighborhoods in East London where social housing was available and accessible to them as British subjects (Shankley & Finney, 2020).

Tsenkova (2014) examines key trends and patterns in the economic, social, and political transformations shaping urban challenges in Eastern European cities. The study highlights

significant drivers of change, including efforts to establish market-based housing systems and competitive housing markets in the post-communist context. It emphasizes critical urban and housing policy issues, offering insights into the region's transition process. The research investigates the complex processes of market-oriented housing reforms—such as privatization, deregulation, and devolution—and their effects on the spatial dynamics of urban housing markets. Using empirical evidence from several Eastern European cities, the study argues that these transformative processes have generated a diverse set of urban challenges. By analyzing these challenges through the lens of housing, the research provides a framework for understanding urban social movements and their evolving realities. The study contends that variations in the role of urban social movements can be explained by democratic traditions, policy practices, institutional structures, and the capacity of non-market actors (Tsenkova, 2014).

As mentioned by Tsenkova (2014), in some cases, strong governmental and governance traditions since the 1990s have enabled NGOs to articulate their concerns and participate legitimately in coalitions addressing urban issues. In other contexts, such institutional capacity and collaboration are lacking, prompting individuals and groups to disengage from formal systems. Where engagement is possible, urban social movements have revived debates on gentrification and social segregation in formerly insulated neighborhoods, advocating for their "right to the city." Conversely, in areas lacking institutional support, people have turned to informal solutions to rising housing inequalities, poverty, and exclusion, leading to the proliferation of informal settlements and illegal construction (Tsenkova, 2014).

Uehara (1994) investigates how race and gender influence housing quality among individuals diagnosed with severe mental illness. Specifically, the study asks how a person's race and gender affect their likelihood of residing in a "low-quality" housing situation, defined as housing that is either temporary or physically unsafe. The research utilizes clinical, demographic, and housing information from 517 African American and White clients of publicly funded mental health services in King County, Washington. Using multivariate logistic regression, the study finds that, even after controlling for clinical, behavioral, and economic/ecological factors, an individual's race and gender significantly impact the probability of living in low-quality housing.

Zavisca, Gerber, and Suh (2021) use a novel survey conducted in Azerbaijan, Kyrgyzstan, Russia, and Ukraine to develop a framework for conceptualizing and measuring housing status, a multidimensional concept representing positions within a housing stratification system. The study employs structural equation modeling to confirm that the proposed measures capture distinct dimensions of housing status and validates the approach by examining their separate effects on subjective housing wellbeing. The measures focus on housing tenure, quantity, quality, and wellbeing, reflecting post-Soviet intra-household property rights, cultural value placed on having a private room, the combination of amenities defining quality, and the role of autonomy in perceived



housing satisfaction. Findings show that tenure, quality, and quantity each independently influence subjective housing wellbeing, with similar patterns across the four countries. By systematically measuring housing status in post-Soviet contexts, the study offers a methodological approach that can be adapted for other settings, including other post-communist societies.

Ethnicity, Residential Facility and Inequality in Nepal

Sirmans and Macpherson (2003) argue that since housing market conditions differ widely across regions, local planning bodies and governments are often better equipped to understand demographic trends and housing needs in their areas, placing them in a stronger position to design effective housing strategies. To address these needs more effectively, federal agencies have granted local governments greater flexibility in shaping housing policies. A notable example is the National Affordable Housing Act (NAHA) of 1990, which established the HOME program of housing block

grants, enabling local jurisdictions to design housing initiatives within broad federal guidelines.

The expansion of mass social housing across Western Europe after World War II was largely driven by severe housing shortages and socio-political demands to enhance public health and workers' living standards (Boelhouwer & van der Heijden, 1992, as cited in Ronald & Lee, 2012). In France, for instance, the housing stock grew by 50% between 1953 and 1975—around 8 million units—of which nearly 80% were supported by government funding (Effosse, 2003). Although national approaches to social housing varied according to pre-war institutions and perspectives, their development was facilitated by a rare consensus among banks, builders, the state, employers, municipalities, and labor organizations (Lévy-Vroelant & Reinprecht, 2008, as cited in Ronald & Lee, 2012). In Nepal too, the expansion of housing facilities has increasingly become a priority for households. Table 1 illustrates the current status of residential facilities in the Nepali context.

Table 1

Ethnicity and Rural-Urban Disparities in Residential Facility across Provinces in Nepal (N=46870/9600 HHs)

Ethnicity	Percentage of Households with Less than Adequate			
	Kathmandu	Urban Nepal	Rural Nepal	Total
Hill Caste	12.0	18.4	24.3	18.9
Madhesh/Tarai Caste	17.7	33.5	35.9	33.9
Mountain/Hill Janajati	19.1	23.2	27.3	23.7
Tarai Janajati	15.2	31.9	39.8	33.4
Hill Dalit	48.3	33.5	36.2	35.2
Madhesh/Tarai Dalit	25.6	60.0	59.5	59.4
Religions/Linguistic Group	26.9	44.8	50.9	45.9
Others & Not stated		36.3	46.7	41.4
Total	17.3	28.2	32.1	28.1
Chi-Square value	38237.47	219710.901	88577.773	354045.48
Degree of freedom	12	14	14	14
P-value	0.000	0.000	0.000	0.000

Source: Computed from NLSS-IV (2022/23) Data Set (Results are weighted)

In Kathmandu, the overall incidence of deprivation is relatively low (17.3 percent), yet the distribution across ethnic groups is uneven. Hill castes experience the least deprivation at only 12 percent, reflecting their historical dominance and concentration of social, economic, and political capital in the capital city. In contrast, Hill Dalits (48.3 percent) and Madhesh/Tarai Dalits (25.6 percent) face disproportionately high levels of deprivation, suggesting that even in the most resource-concentrated urban center, structural barriers persist for marginalized groups. Religious and linguistic minorities (26.9 percent) and Janajatis

(around 19 percent) also fare worse than Hill castes, pointing to entrenched ethnic disparities within Kathmandu's more prosperous context.

In urban Nepal outside Kathmandu, deprivation is higher overall (28.2 percent), and ethnic inequalities become more pronounced. Hill Castes remain the least deprived at 18.4 percent, while Madhesh/Tarai castes (33.5 percent) and Tarai Janajatis (31.9 percent) record much higher levels, indicating persistent marginalization in urban settings beyond the capital. Hill Dalits (33.5 percent) and Madhesh/Tarai Dalits (60 percent) show extreme disadvantage, with the latter group facing the highest deprivation among all categories. Religious and linguistic

minorities (44.8 percent) are also disproportionately affected, suggesting that Kathmandu's unique concentration of opportunities is not replicated in other urban centers, where social exclusion along ethnic lines is more visible.

In rural Nepal, inadequacy is at its highest (32.1 percent), revealing the complete disadvantage of populations outside major urban centers. Once again, Hill castes record the lowest incidence (24.3 percent), yet even this is markedly higher than in Kathmandu or other urban areas. In contrast, Tarai Janajatis (39.8 percent), Madhesh/Tarai castes (35.9 percent), and Hill Dalits (36.2 percent) face widespread deprivation, reflecting limited access to resources, services, and mobility. Madhesh/Tarai Dalits experience the most extreme marginalization, with nearly 60 percent deprived, while religious and linguistic minorities also report very high rates (50.9 percent). These figures show that rural residence compounds ethnic disadvantage, leaving marginalized communities particularly vulnerable to structural exclusion and poverty.

The analysis highlights three key findings. First, Hill castes consistently report the lowest levels of , inadequacy across all regions, reaffirming their relative socioeconomic advantage and dominant position in Nepalese society. Second, Dalits, particularly Madhesh/Tarai Dalits, are the most deprived group nationwide, with nearly 60 percent experiencing deprivation in both urban and rural areas, suggesting that caste-based exclusion persists irrespective of geographic setting. Third, a strong urban–rural divide is evident: deprivation is lowest in Kathmandu, higher in other urban areas, and highest in rural Nepal, where Janajatis, Madhesh/Tarai castes, and minority groups face especially severe disadvantage.

The Chi-square results provide strong statistical support for these patterns. With extremely high Chi-square values ($\chi^2 = 38,237.47$ in Kathmandu; 219,710.90 in urban Nepal; 88,577.77 in rural Nepal; and 354,045.48 in the total sample) and p-values of less than 0.001 across all analyses, the differences observed between ethnic groups and regions are highly significant. These findings confirm that ethnicity and geography are not independent factors, but rather are strongly associated with , inadequacy of residential facility in Nepal.

Discussion

The international literature underscores how housing access and social inequality are deeply intertwined with broader processes of migration, class stratification, and ethnic marginalization. Studies from Europe and the UK show that structural constraints within housing systems often channeled migrants and minorities into disadvantaged urban neighborhoods, limiting their opportunities for mobility (Patterson, 1963; Harrison & Phillips, 2010; Shankley & Finney, 2020). Similarly, research from the United States highlights that even when socioeconomic factors are accounted for, minority groups such as Blacks and Hispanics continue to experience weaker returns from housing markets compared to Whites, reflecting entrenched institutional disadvantages (Krivo & Kaufman, 2004). Meanwhile, in contexts like South Korea and post-war Western Europe, state interventions expanded public

housing as a response to shortages and social pressures, yet such programs were shaped by political legacies and consensus among powerful actors (Ronald & Lee, 2012; Boelhouwer & van der Heijden, 1992). These cases demonstrate that housing inequality is rarely the result of individual deficits alone but emerges from historically embedded social, political, and institutional structures that privilege certain groups over others.

The Nepal findings resonate strongly with this broader body of work by illustrating how deprivation is distributed along entrenched lines of caste, ethnicity, and geography. Just as racial and ethnic minorities in the UK and US faced systemic barriers to accessing stable and equitable housing, Dalits and minority groups in Nepal remain disproportionately deprived, even in resource-rich Kathmandu. The persistence of higher deprivation among Madhesh/Tarai Dalits across both urban and rural settings mirrors global patterns of marginalized groups receiving limited benefits from existing housing and welfare systems, regardless of location. Moreover, the stark rural disadvantage reflects dynamics observed in other countries, where access to infrastructure, services, and opportunities is unevenly distributed and reinforces existing hierarchies. The statistically significant results confirm that deprivation in Nepal is not randomly distributed but structurally produced, reinforcing the importance of situating Nepal's experience within global debates on housing inequality, social stratification, and the reproduction of disadvantage.

Conclusions

The findings on residential facility and its distribution across ethnic groups of Nepal demonstrates ethnic and regional disparities across Nepal. Hill castes consistently experience the lowest levels of deprivation, reflecting their socioeconomic advantage, while Dalits—particularly Madhesh/Tarai Dalits—remain the most marginalized, with nearly 60 percent facing deprivation nationwide. Other disadvantaged groups, including Janajatis and religious/linguistic minorities, also experience high levels of deprivation, illustrating the persistent structural inequalities embedded in Nepali society.

The spatial patterns show a significant urban–rural divide: deprivation is lowest in Kathmandu, moderately high in other urban areas, and highest in rural Nepal. This indicates that residential location shapes ethnic disadvantage, leaving marginalized communities in rural areas particularly vulnerable. The Chi-square results confirm that the association between ethnicity, region, and inadequacy is highly significant, underscoring that these patterns are systematic rather than random. Overall, the study highlights the intersection of ethnicity and geography as a critical determinant of social and economic exclusion in Nepal.

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