

**Assessing the Interconnected Challenges of Housing, Health, Education, and
Employment in Balaju Slum Settlement**

Naba Raj Dhakal

Assistant Professor, Department of Sociology, Bhairahawa Multiple Campus,

Tribhuvan University,

Lumbini Province, Rupandehi, Nepal

Email: nabrajdhakal111@gmail.com

Abstract

The deprivation of slums compels dwellers to encounter employment opportunities, income constraints, access to health and sanitation, poor housing arrangements, social displacement, and public participation. In addition, they are trapped with a lack of waste management and drainage systems, a high risk of natural catastrophe, unsystematic housing, a lack of social provision and many more. This research explores the way slum dwellers are deprived of housing security, educational opportunities, employment choices and health facilities and sanitation. In-depth interviews have been utilized to collect the data through random sampling based on Balaju slum and squatter settlement. The author of this research explored that slum dwellers have poor housing condition with lacking proper ventilation, prone to natural calamity and unavailability of enough space. In addition, the higher drop out of the students from the government schools indicate the low educational condition. Moreover, Admission in private schools is just a nightmare. Similarly, Slum dwellers are dragged into the informal labor market with less wage and children of slum area are the victims of the malnutrition.

Key Words: Deprivation, Slum Settlement, Housing Insecurity, Health Condition
Employment Constraints

Assessing the Interconnected Challenges of Housing, Health, Education, and Employment in Balaju Slum Settlement

According to the European Union's agreed set of indicators (Eurostat, 2016), housing deprivation is determined based on specific criteria using data from the EU-SILC survey. A household is considered to be experiencing housing deprivation if its dwelling meets at least one of the following conditions: the presence of a leaking roof, dampness, or rot; absence of a bath or shower; lack of a flushing toilet; insufficient natural light; or the combined lack of a bath, shower, and toilet. Severe housing deprivation is identified when these conditions are present alongside overcrowding in the dwelling.

However, other multiple deprivations are evident among the slum settlements, particularly in the developing world. Slum dwellers are facing extreme levels of social and economic deprivation worldwide. The deprivation forced on them ranges from employment opportunities, income constraints, access to health and sanitation, poor housing arrangements, social displacement, and public participation etc. In addition, they are compelled to encounter with lack of waste management and drainage systems, a high risk of natural catastrophe, unsystematic housing, a lack of social provision, and many more.

Scholars define deprivation differently, for example, capability failure (Sen, 2000), deprivation in social participation Townsend (1986), and deprivation in well-being, capabilities, human flourishing, and quality of life (Ruth, 2004). In a similar vein, De Haan (2000) exhibits the need to focus on multidimensional aspects of deprivation. He further illustrates that crop failure of a certain household depends on its access to support from the state, relatives, or market. What I implicate from Haan is that the slum and squatter settlements

are deprived of state provision, no or little access to property, fear of eviction, pathetic living standards, and vulnerability to natural calamity and violence. The most vulnerable groups like women and children are more prone to insecurity among the slums and squatters. For example- women suffer from high rates of teen pregnancy, children from early drop out from schools, populations with disabilities due to weak infrastructural facilities and refuses from displacement (UN-Habitat, 2015/16).

881 million people are estimated to be living in slums in the world. It means one lives in slums out of 8 people. And, the bitter reality today is that populations of slums are swelling worldwide, especially in developing world in spite of the fact that upgrading settlement has been initiated with an emphasis on improving and slums settlements and preventing their formation (UN-Habitat,2016). In Nepal, 10 percent of total urban population is estimated to be living in informal settlements, not clearly identifying the population of slums. (MoUD, 2016). The total number of slum settlements inside the valley was found to be 65 with a total number of households 4,696 having total population of 28,412(Khanal and Khanal, 2022) which was 2134 in 1985. This was 4295 in 1990, 11862 in 2000, and 15000 in 2005 (Toffin, 2010). It showed that the slum population in Nepal is growing steadily. The causes of population growth in slums are skyrocketing housing affordability access, land shortage due to inverter-led land-buying activities, and a rise in poverty in urban spaces in Kathmandu (Sengupta, 2013). The swelling population incessantly in Nepal as an emerging social problem in urban spaces attracted me to conduct the research. The rise in population adds more impoverishment to the lives of slums on one side and local government's attempt for eviction intensified after the last election with new leadership elected in Kathmandu.

Objectives of the study

The general objective of this study is to map out the overall social and economic deprivation of the slum dwellers. Likewise, the specific objectives are as follows:

1. To study the deprivation in terms of education, housing, and health of the slum settlements.
2. To explore the challenges of slum settlements in terms of employment.

Literature Review

Slums, squatters, and informal settlements are often used to denote similar meanings. However, they imply different meanings. Informal settlements entail areas in which inhabitants are deprived of security of tenure, and the housing arrangement recognizes no planning regulations. In this light, slums cannot be explained as informal settlements since informal settlements incorporate middle—and high-income people. These settlements are unauthorized but include all income populations (Buddiman, 2022).

In contrast, Slums are related to the poor households deprived of multiple possibilities. Slum Almanac (2015/16) maintains, "Slums are marginalized, large agglomerations of dilapidated housing often located in the most hazardous urban land – e.g. riverbanks; sandy and degraded soils, near industries and dump sites, in swamps, flood-prone zones and steep slopes – disengaged from broader urban systems and the formal supply of basic infrastructure and services, including public space and green areas." (UN Habitat, 2015/16). Squatters squat on vacant private or public land due to the lack of tenured land without the permission of the concerned governmental body. Willis (2009) states that squatter settlement is characterized by

land tenure where inhabitants occupy the land illegally. In the present study, I will exclude the informal settlements and use slum and squatter settlements because I argue that these settlements (popularly known as Sukumbasi in Nepali) are inhabited by the settlers who are thrown to the status of impoverishment due to the overcrowded city and occupied these areas illegally in the hope of housing. Therefore, this study uses slum and squatter settlements throughout, considering that slum dwellers are poor and deprived in multiple forms together.

Growth of Slums in Nepal

Scholars view that there were two historical phases of an influx of slum settlements in Nepal. (Sengupta, 2013). The first phase was 1950s which was created by the government to settle displaced rural populations due to floods, earthquakes, and landslides. The resettlement programs initiated by the government with the implementation of the Rapti Multiple Project in 1959 shifted the displaced populations in the hills. Another turning point of slum settlement growth was caused because of the Land Reform Act, of 1964 which theoretically acclaimed the tenancy rights to the peasants. The attraction of poor people to the public land for housing intensifies with the arrangement of land reform. This turning point marked the different rationale that instigated people to capture the public land without the legal and constitutional framework. The second phase of slum settlements triggered a massive exodus of rural populations to urban centers due to Maoist upheavals and the violence initiated by both the government and Maoists which was supported by the evidence that the slum population massively increased between 1985 to 2000. The rising unemployment with the massive flow of people from the origin to the urban centers played a catalyst role in enumerating the rise in slum populations in Kathmandu. The unsystematic and haphazard urbanization in Kathmandu

resulting from government failure accelerated the population of slums and squatters in Kathmandu (Toffin, 2010).

Multiple Deprivation of Slum and squatter population

Housing insecurity

Gardiol (2006) highlights that residents of slums and squatter settlements are faced with illegal and substandard housing, overcrowding, unhealthy living conditions, physical vulnerability, and insecurity of land tenure, poverty, and social exclusion. He further distinguishes between types of deprivation, noting that some are related to physical and spatial factors, while others are linked to social aspects. Slums are often perceived as separate from the city, with their inhabitants marginalized from mainstream society. Foley (1980) argues that any study of housing must consider the influence of social values and an individual's social position, which both enable and limit personal choices. He emphasizes that factors such as lifestyle preferences, social relationships, personal growth, and satisfaction are all shaped by these elements.

Ayala and Navarro (2007), based on discussions with Norwegian Somalis, identify two main reasons for housing deprivation among low-income immigrant groups. On one hand, limited financial resources restrict their access to better housing. On the other hand, cultural beliefs against taking out loans further complicate the situation for Muslim families. Due to

these financial and cultural barriers, many end up in social housing, which often offers poor-quality accommodations characterized by small, damp, and humid rooms unsuitable for larger families. This move to public housing also disrupts children's stability, as it often necessitates transferring to new schools.

Martin (2017) critiques traditional approaches in housing sociology, suggesting that the impact of neighborhoods on individual life outcomes is relatively minor and short-lived. He argues that the relationships with mortgage lenders and landlords have a more profound effect on people's lives than their neighbors. This perspective, which highlights the importance of housing arrangements over neighborhood dynamics, presents a new approach in the field. Martin posits that for low-income urban households, the social relations surrounding housing are more significant than the physical living space itself.

Desmond (2012) views housing deprivation as a key factor perpetuating urban poverty. He notes that poor housing conditions lead to health problems, mental distress, and overall diminished living standards, which negatively affect children and erode community cohesion. Desmond focuses on the cycle of eviction, where families, facing limited options, often resort to substandard housing in impoverished neighborhoods. He points out that strong social networks can backfire, as landlords may view these households as overcrowded due to frequent visits from friends and relatives, making them more vulnerable to eviction.

Deprivation from education, health, and employment

Similarly, Singh (2016), analyzing literature on Indian slums, identifies major issues including poor educational opportunities, inadequate healthcare, lack of participation in policy-making, substandard housing with deteriorating structures, insufficient ventilation and lighting,

high unemployment rates, violence against women, water scarcity, and the absence of essential services. The lack of public involvement further deepens the deprivation of cultural capital, citizenship, social cohesion, dignity, and mutual understanding (Silver, 1995). Silver's viewpoint is particularly relevant given the ongoing challenges faced by slum settlements. Drawing on Adam Smith's (1776) emphasis on the shame associated with exclusion from public life, Amartya Sen (2000) argues that deprivation manifests a broader failure in people's capability. In their study of Nairobi, Kenya, which has one of the largest slum populations in Africa (estimated between 235,000 and 270,000 residents), Mitra et al. (2017) describe slum areas as being plagued by unemployment, poverty, rising crime rates, inadequate sanitation infrastructure, poor housing conditions, and insecurity. Their research, conducted in the aftermath of the post-election violence of 2007-2008, indicates that the conflict exacerbated these issues. Additionally, the slum areas suffer from frequent local flooding due to poor drainage and inadequate waste management systems.

Slums have some characteristics in common; they are areas where there may be proximity effects facilitating the impact of factors such as environmental pollution, massive waste, overcrowding, non-standard houses, and physical hazards (such as accidental burns and fires), on residents' health (Lilford et al., 2017). The accumulation of problems in these areas endangers the physical, mental, and social health of these areas' residents. Studies have shown that the health status of people living in slums is much worse than that of those living in adjacent urban areas (Ompad et al., 2007).

As far as educational deprivation is concerned, it is assumed that squatter settlement admit the children in few number and the children face educational retardation. They experience dropouts from schools in early age, frequent repetition in the same classes, series of

failures and difficulty in upgrading to the higher classes. Students from the slum settlements generally represent lower classes, so called lower caste, suffering from malnutrition and poor housing condition who lack basic educational amenities (Upadhyay, 2017).

Slum people are mostly involved in informal jobs which is very insecure. Informal employment deprives the people from different dimensions like the nature of employment conditions, the presence or absence of a written job contract, the method and regularity of wage payments, access to paid leave, eligibility for social security benefits, and the number of hours worked (Rustagi 2015).

In a nutshell, the multifaceted deprivation experienced by slum and squatter populations is a reflection of severe inequalities and structural challenges that span across housing, health, education, and social inclusion. Residents face substandard and insecure housing, exacerbated by financial constraints, cultural barriers, and exclusion from mainstream urban planning and decision-making processes. Socially, they suffer from marginalization, limited opportunities for upward mobility, and inadequate access to basic services, which perpetuate cycles of poverty. This deprivation extends beyond physical spaces, affecting social cohesion, mental health, and overall well-being. Educational barriers, compounded by poor living conditions, result in lower enrollment rates, frequent dropouts, and poor academic performance, further limiting future opportunities for the younger generation. The cumulative effects of these interconnected issues underscore a broader systemic failure to address the needs of marginalized urban communities, highlighting the urgent need for inclusive policy interventions and targeted support to break the cycle of deprivation and promote sustainable development.

Research Methods

This study has followed an exploratory research design. Singleton and Straightview” Exploratory research design is undertaken to explore the phenomenon to gain insight and deep understanding about it, frequently to formulate a precise research problem for further study” (2005). This study will explore the multifaceted aspects of deprivation of slum settlements as the objectives require. The data collected and analyzed incorporates a fundamentally qualitative nature. Primary sources of data are collected from the field, and slum areas of Balaju, Kathmandu. In addition, secondary data are collected from different texts relevant to the multiple deprivation of slums. This study applies in-depth interviews to examine the way slum dwellers face multiple deprivation in their lives. In an in-depth interview, the researcher needs to actively listen to understand what is being said and connect it with the research. At the time of analysis of the data, the context in which the interview occurred should be taken into consideration (Walsh, 1998).

Out of 138 households. In-depth interviews were taken with 15 household heads selected from the random sampling method. While selecting the sample, the researched applied lottery method. First of all, unique numbers from 1 to 138 were written on every slip of paper in addition to the household numbers given by the ward office. Then, those papers were randomly mixed in a basket. Finally, the researcher picked up 15 papers one by one. The picked papers with the household numbers became the sample participants for this research. In terms of conducting the interview procedure, a researcher approached the selected participants at their houses with semi-structured questions after the sample selection process was accomplished. Few days, the interview could not be capitalized since rapport building was necessary. After a series of informal conversations with clarity of the purpose and contents of the research, the interview procedure proceeded. It took 15 days to gather information for 3 hours were allocated for interviews mostly in the morning considering the availability of the participants at

home. The conversation during the interview highlighted housing insecurity, educational deprivation, health vulnerability, employment constraints, and obstacles to social participation in slum settlement.

Result and Discussion

Housing Insecurity

The housing condition of slum settlements in the Balaju area is very poor. The houses are built at the bank of the Bishnumati River which is vulnerable to flood on the one hand and lack of sufficient space, poor drainage system and dirty water flowing from the river, lack of ventilation, etc., on the other hand, constitute the poor housing arrangement in slum settlement. Sajjad (2014) states that all slum houses are overcrowded in Mumbai slum. They lack well-ventilated houses and their structure and materials are so poor. Therefore, they are more vulnerable to different diseases. Souza's (1978) study on the slum settlement of Kolkata also emphasizes that the housing condition of slum dwellers is not safe. 60 percent of the households in Balaju are constructed with roofs of tile or tin in Balaju slum. They have very poor windows and poorly ventilated and dark rooms even on a sunny day. Owing to the narrow street inside the slum settlement, houses may be prone to natural calamities including fire. Once 3 years back, the settlements caught fire, lots of properties were damaged and many houses were burnt. That led the slum people to further impoverishment. Most of the houses during the past earthquake were destroyed.

The Balaju area was one of the sensitive areas in terms of the destruction of houses. Some of the slum dwellers were found comparatively well off. However, they were reluctant to build the pillared houses due to the fear of eviction. The fear of eviction possibly leading them to homelessness is the terrorizing everyday experience for the slum dwellers.

Slum settlement is always in fear of eviction. There is a paradoxical role of government and political parties. Once in government, they wish for eviction of the settlement. The eviction in action and only the threat of eviction may lead the people to the condition of housing insecurity. In opposition, their voices change and pretend to safeguard the slums. However, people are frightened there with the potential eviction attempts of the government. Sun Maya Pun expressed the fear of people during the Baburam Bhattari government planned to evict the slums in 2012:

The police intervention came at midnight on a day of Mansir was full of arms. The people around gathered having no systematic plan to resist the attack. Their priority was to safely relocate the belongings from the intervention. They cried out of an uncertain future. However, after many houses were destroyed, slum people became able to resist the police in the support of civil society and the solidarity of many NGOs. However, the loss was not compensated. We had to build the house again.

The flood that frequently terrifies Kathmandu has a more devastating effect on slum settlement. Every year the settlement is drowned and they are compelled to bear the loss of wealth collected from the hard-earned money.

Educational Deprivation

Educational opportunities always contribute to the advancement of society. Generally, the literacy condition of the slum dwellers is poor. Lack of abundance of income leads them to fail to send their children to school. Lack of competence due low level of education always

creates obstacles for them to find a job in the market. Therefore, they are dragged into the array of the informal market which is insecure and yields low-income levels. Poverty in the slums results in the attainment of quality education (Sinha et al., 2016). The interviewed households state that they have admitted their kids to school. However, the rate of dropouts (30%) from the school is relatively high. The reasons for dropouts are multifaceted. But, the significant reason was found to be poverty. Almost all children go to government schools. The government had declared free education up to secondary level. However, government schools levy fees to the students owing to the reason that sufficient teachers are not recruited by the government. Therefore, they should be given a salary from the internal sources. As a consequence, slum dwellers fail to pay the fees leading to high dropouts from the schools. Participants responded that very few slum students join higher education due to the lack of good-paying jobs of parents. It is found from the study area that they are not provided with a reading environment at home since they happen to encounter noise from the crowd of people because the Bus Park is a short distance. The noise from the vehicles hampers the reading atmosphere.

Health condition of the slum settlement

The living arrangement of a slim area impacts the health condition of the people. Low income levels, low literacy, and high rates of mortality and fertility remind us that awareness of public health should be taken into account. The increasing slum areas in the world also have contributed to the rise in environmental degradation in the world (Goswami and Manna, 2013). The health condition of slum dwellers is pathetic. Many street fruit shops, tea shops, motorcycle garages, and factories are established near slum settlements. People haphazardly throw garbage into the Bishnumati River at midnight which has caused negative consequences

to the lives of the dwellers. Passengers in and out throw garbage into the river which further deteriorates the health condition of the people.

Due to environmental pollution and unsafe living conditions, slum children are prone to diarrhea, typhoid, malaria, and malnutrition (Nijama et al, 2003). It is found in the Balaju slum that Common diseases frequently observed include viral fevers such as malaria, dengue, typhoid, and other epidemic illnesses. Diarrhea is notably prevalent among children residing in these communities. The primary causes of various health issues in slum areas are high population density, substandard living conditions, low immunization coverage, lack of proper healthcare, and inadequate health services. Women in slum regions commonly experience seasonal viral fevers, respiratory issues like cough and cold, asthma, infectious diseases, as well as some hereditary health conditions. Malnutrition is another factor to worsens health conditions. Likewise, there were some public toilets in settlements which have outlets to the river. Both public and private toilets are dirty. Constant unpleasant smells from the river and the toilets have made the health condition of people further worse. There are no problems with the minor checkup. However, serious diseases cannot be cured due to lack of money.

Constraints in employment opportunities

The employment opportunities for the slum dwellers are very limited. As Amartya Sen (2000) makes clear the poor are trapped in multiple deprivation, and the slum dwellers are no exception. Since they are deprived of educational opportunities, they do not have access to high-paying professional jobs in the market. Sajjad (2014) found that the rate of unemployment among slum dwellers is relatively high. The male slum dwellers are engaged in the informal market as wage laborers daily. They are involved as rickshaw pullers, factory workers, and construction workers. If some are engaged in self-employment, they are found

running small businesses like street vending, handicrafts, and small shops Women are mostly involved in household work in nearby localities. They are forced to suffer verbal abuse and termination from work because of illness. Dhan Maya Khatri who works in one of the famous Marwari families in town told her story this way:

I was working well and earning 10000 per month from washing clothes and dishes and cleaning the big house I almost spent 5 hours a day. The salary was on time. However, sometimes the owners used to shout at me if delayed. Since my husband had left me and two daughters for another lady, I got late to reach the workplace sometimes not out of intention but of my compulsion to take care of my kids. Once I got a fever. So I could not join the work few days. Despite my information to him, he fired me and hired new women which pushed me to sadness and extreme deprivation. I am seeking the work again but in vain.

The pertinent problem regarding their employment opportunities is the lack of availability of works regularly which force the dwellers to face the financial crisis. They are mostly engaged in an informal job market like construction. The slum dwellers in the Balaju area responded that they are awarded 500 Rupees per day as they are manual workers which is not enough to sustain their livelihood. Ram Bahadur Tamang, a construction worker simply put it this way:

I used to work as the cheap labor force in the construction sector in an occasional call of contractors. To the minimum, I was affording my family expenses anyway. After I bore excessive back pain, I had to quit the work. After that, we started to depend on the amount of money my wife earned from the household work that paid us only 8000 per

month. To the worst, I gradually began to feel desperate due to my failure to feed my family.

They do not get opportunities to work daily as Sen (2000) states that the poor lack freedom of choice. They have very limited choices due to capability deprivation. Thus, they are forced to work as daily wage workers. The average monthly income of the participant is Rs.1200 which is not sufficient for the household's expenses, children's education, purchasing medicine, etc. Therefore, the Economic exclusion of the slum dwellers is what follows from Amartya Sen's intrinsic deprivation. This implies that slum dwellers being deprived of the freedom of choices in employment leads them to incapability to livelihood sustenance. The economic condition of the migrant workers, few only, from this settlement is relatively better. However, they responded that saving remains their dream unachievable. Much of the remittances received are spent on household expenses and others. The unemployed youths are vulnerable to drug addiction and criminal activities which has become the painstaking problem among the slum settlements. Alcoholism has further troubled the people, especially women which also led the dwellers to family conflict. This, sometimes, culminates in violence among the household members.

Conclusion

The slum settlement in Balaju faces severe socio-economic and health challenges exacerbated by poor housing, educational deprivation, inadequate healthcare, and limited employment opportunities. Insecure living conditions, fear of eviction, and environmental hazards make the dwellers vulnerable to natural disasters and health issues, including malnutrition and infectious diseases. Educational access is hindered by poverty, leading to high dropout rates, while employment is restricted to low-paying, informal sectors, trapping the

residents in a cycle of economic hardship. The combined effects of poor living conditions, insufficient income, and lack of support mechanisms perpetuate the slum dwellers' struggle for survival and highlight their systemic exclusion from economic and social progress.

References

- Buddiman, P. A. (2022). *Navigating the Future: Scenarios and Strategies in Upgrading Indonesian Fishing Village* (Doctoral dissertation, Waseda University). Tokyo.
- De Haan, A. (2000). Social exclusion: Enriching the understanding of deprivation. *Studies in social and political thought*, 2(2), 22-40.
- Eurostat (2021), "Statistics Explained: EU Statistics on income and living conditions (EU-SILC) methodology - housing deprivation," http://ec.europa.eu/eurostat/statisticsexplained/index.php/EU_statistics_income_and_Living_Condition.
- Goswami, S. & Manna, S. (2013). Urban Poor Living in Slums: A Case Study of Raipur City in India, In *Global Journal of Human Social Science Sociology & Culture*, Vol. 13, Issue.4, Version 1.0, pp. 14-22.
- Khanal, K., & Khanal, S. P. (2022). The Study of Slum Definitions, its Demographic Characteristic and Distribution Patterns in Kathmandu Valley, Nepal. *Nepal Journal of Mathematical Sciences*, 3(1), 59-74.
- Lieberherr-Gardiol, F. (2006). Slums forever? Globalisation and its consequences. *The European Journal of Development Research*, 18(2), 275-283.

Lilford, R. J., Oyebode, O., Satterthwaite, D., Melendez-Torres, G. J., Chen, Y. F., Mberu, B., ... & Ezeh, A. (2017). Improving the health and welfare of people who live in slums. *The lancet*, 389(10068), 559-570.

Lister, Ruth. (2004). Defining Poverty, in *Poverty*, Cambridge: Polity Press, pp. 12-26.

Mitra, S., Mulligan, J., Schilling, J., Harper, J., Vivekananda, J., & Krause, L. (2017).

Developing risk or resilience? Effects of slum upgrading on the social contract and social cohesion in Kibera, Nairobi. *Environment and Urbanization*, 29(1), 103-122.

MoUD, (2016). Third United Nations Conference on Housing and Sustainable Urban

Development (Habitat III) – Nepal National Report. Kathmandu: Government of Nepal, Ministry of Urban Development.

Ompad, D. C., Galea, S., Caiaffa, W. T., & Vlahov, D. (2007). Social determinants of the health of urban populations: methodological considerations. *Journal of Urban Health*, 84, 42-53.

Nijama, N. et al (2003). Urban Malaria: Primary Caregivers' Knowledge Attitude Practices and Predictors of Malaria Incidence in a Cohort of Ugandan Children, In *Tropical Medicine and International Health*, Vol. 8, p. 8.

Rustagi, P. (2015). Informal Employment Statistics: Some Issues. *Economic and Political Weekly*, 67-72.

Sajjad, H. (2014). Living Standards and Health Problems of Lesser Fortunate Slum Dwellers: Evidence from an Indian City, In *International Journal of Environmental Protection and Policy*. Vol. 2, No. 2, 2014, pp. 54-63. doi: 10.11648/j.ijepp.20140202.13.

- Sen, A. (2000). Social Exclusion: Concept, Application. *Social Development Papers. Office of Environment and Social Development, Asian Development Bank.*
- Sengupta, U., & Sharma, S. (2006). The challenge of squatter settlements in Kathmandu: Addressing a policy vacuum. *International Development Planning Review, 28*(1).
- Sengupta, U. (2013). The Divided City? Squatters' Struggle for Urban Space in Kathmandu. In *Urban Navigations* (pp. 105-137). Routledge India.
- Silver, H. (1995). Reconceptualizing social disadvantage: Three paradigms of social exclusion. *Social exclusion: Rhetoric, reality, responses, 57-80.*
- Silverman. (2013). What counts as qualitative research? Some cautionary comments. *Qualitative sociology review, 9*(2), 48-55.
- Singh, B. N. (2016). Socio-economic conditions of slums dwellers: a theoretical study. *Kaav International Journal of Arts, Humanities & Social Sciences, 3*(3), 5-20.
- Singleton, Royce A. and Jr. and Bruce C. Straits (2005). Introduction. In *Approaches to Social Research* (4th Ed.), pp.43-75. New York: Oxford University Press.
- Sinha, B.R.K., Nishad, P. & Singh, B.N. (2016) Status of Social Amenities in Slums of India, In *Proceeding of The 13th International Asian Urbanization conference*, Faculty of Geography, University of Gadjah Mada, Yogyakarta, Indonesia, January 06-08, 2016, ISBN 978-979-8786-58-7, pp. 384-392.
- Souza, A. D. (1978). *The Indian City-Poverty, Ecology and Urban Development*, New Delhi, Manohar Publications, 1978, p.134.

Slum Almanac (2015). *Tracking Improvements in the Lives of Slum Dwellers: Participatory Slum Upgrading Program*, UN-Habitat.

Toffin, G. (2010). Urban fringes: Squatter and slum settlements in the Kathmandu Valley (Nepal). *Contributions to Nepalese studies*, 37(2), 151-168.

Upadhyay, M. (2017). Educational Opportunities, Access and Equity among Children in Slums. *International research journal commerce, arts and science*, 8(10), 2319-9202.

Willis, K. D. (2009). Squatter settlements. *World*, 47, 31-6.