

# Urban Poverty: A Sociological Study of Shankhamul Squatter

*Bala Ram Acharya*

## Abstract

*The paper aims to identify the nature of poverty of squatter of Kathmandu valley in the context of exploring urban poverty. It has conceptualized poverty, urbanization, slum, and squatter. It has explored the social, economic and political background of squatter people. This paper also explores the nature of access of squatter people to basic requirements. It has discussed that squatter is a social formation formed by rural-urban migration of poor people to search options of livelihood.*

**Keywords:** Poor, slum area, migration, urbanization, livelihood

## 1. Introduction

Cities in the less-developed world are frequently characterized by high rates of immigration, as coupled with a widespread proliferation of slum and squatter areas. As such, a number of observers have suggested that rural-to-urban migrants are disproportionately likely to settle in low-income neighborhoods immediately on their arrival in the city (Michel, 1987:427-445). Slum and squatters have increasingly emerged as one of the principal features of cities in many Third World countries. Slum formation is closely linked to economic cycle, trend in national income distribution, and in more recent years, to national economic development policies. Cyclical nature of capitalism, increased demand for skilled versus unskilled labour, and the negative effect of globalization- in particular economic booms and busts that ratchet up inequality and distribute new wealthy-contribute to the growth of slum(UN-Habitat, 2007: 1-3). Slum and squatter is not an economic phenomenon rather it is social and political circumstance. It represents urban way of life. It is growing rapidly in the urban growing cities. Due to the illegal settlements

dwellers of slum and squatter are excluded from urban facilities provided by government and local authorities and make environment for them to go to informal sectors. In the processes of urbanization and simultaneously increased rate of slum and squatter settlements, inclusion of low-income holder people and dwellers of slum and squatter seems to be raised

Kathmandu has witnessed a phenomenal population growth during the last two decades. The increased urbanization coupled with regional imbalance and the hope of getting employment, security, and education attract the unskilled and illiterate people for migration to the city. The uncontrolled migration and lack of planned social housing schemes have forced the people to live in substandard housing condition and resulting emergence of squatter settlements (Nakarmi, 2003: 1). Though it is an undeniable fact that urbanization, being an integral part of the development processes bring in its wake more opportunities and new potentials, yet the attendant problems are considered to be very acute and complex in nature. One such problem with which developing countries are grappling today is the problem of urban poverty (Bhasin, 2001: 1-8). A main problem of dwellers of slum in the city is poverty. The nature of poverty may differ from the people residing out of slum settlements in the context of absence of adequate municipal services. The area is overcrowded without minimum level of municipal services and being narrow physical spaces. Due to poverty, illiteracy and weak health condition slum/squatter dwellers are not only involved in informal sectors even those who are involved in formal sector have not fruitful earning. They have been excluded in social, economic, and political sphere. The study has tried to formulate the problems of slum and squatter in the framework of urban poverty and exclusion. The main objectives of the study are to understand social, economic and political background of the slum dwellers and to examine the exclusion of dwellers of Shankhamul squatter of Kathmandu district regarding the facts of existence and mode of life.

## 2. Poverty

Poverty may also be understood as an aspect of unequal social status, inequitable social relationship, experienced as social exclusion, dependency, and diminished capacity to participate or to develop

meaningful connection with other people in society (Silver, 1994:5-6). Poor people suffer physical pain that comes with too little food and long hours of work; emotional pain stemming from daily humiliations of dependency and lack of power; and the moral pain from being forced to make choices-such as whether to use limited funds to save the life of an ill family members, or to use those same funds to feed their children (Deep Narayan 2000: 13). Deep Narayan indicates six dimensions feature prominently in poor people's definition of poverty. Firstly, poverty consists of many interlocked dimensions. Although poverty is rarely about the lack of only one thing, the bottom line is always hunger- the lack of food. Secondly, poverty has important psychological dimension, such as powerlessness, voicelessness, dependency, shame and humiliation. Third, poor people lack access to basic infrastructure-road (in rural areas), transportation, and clean water. Fourth, there is a widespread thirst for literacy and schooling receives little mention or mixed reviews. Fifth, poor health and illness are dreaded almost everywhere as a source of destitution. This is related to the cost of health care as well as to income lost due to illness. Finally, the poor rarely speak of income, but focus instead on managing assets-physical, human, social and environmental as a way to cope with their vulnerability (Sen, 1999: 9-31). Sen, again argued that poverty as the deprivation of basic capabilities that provide a person with the freedom to choose the life he or she has reason to value. These capabilities include good health, education, social network, and command over economic resources and influences on decision-making that affects one's life. Poverty is lack of shelter, powerlessness and lack of representation of people where they live whether urban or rural areas.

Poverty is deprivation of common necessities that determines the quality of life, including food, clothing, shelter and safe drinking water, and may also include the deprivation of opportunities to learn, to obtain better employment to escape poverty, and or to enjoy the respect of fellow citizens (Wikipedia, 2008). In general two characteristics of two poverty measurement are understood. The concept of absolute poverty is grounded in the ideas of subsistence-the basic condition that must be met in order to sustain a physically healthy existence. It is seen as universally applicable. Relative poverty, which relates poverty to the overall standard of living that, prevails in a particular society. It presents its own complexities,

however. One of the main once is the fact, as societies develop, understanding of relative poverties must also change (Giddens, 2001: 31).

Sociologist, Haralambos explains absolute poverty is often known as subsistence poverty since it is based on assessments. It is usually measured by pricing the necessities of life. The concept of relative poverty also poses problems for the comparison of the poor in the same society one time and between societies. Subject:ive poverty since those who are defined as poor in terms of the standards of the day will probably see and feel them to be poor (Haralambos, 2003: 140-143). The most accepted explanation of poverty is provided by social scientists who attempt to combine both material and non-material dimensions of poverty (Chamber, 1987: 8-9 ). Poverty is simply understood as a condition in which a person is lacking in the basic needs like food, clothes, shelter, and safe drinking water. It is the condition of excluding access to basic human resources like education, health freedom, and opportunities. Similarly, people feel alone, powerlessness, helpless and socially underprivileged in psychological pain.

Conditions of poverty in Nepal are varied. The incidence of poverty in 2003-04 varied considerably across different parts of the country, ranging from a low of 3.3 percent in Kathmandu to 42.9 percent in rural Eastern Hill and 38.1 percent in rural Western Terai. Between 1995-96 and 2003-04, poverty declined in both urban areas under consideration: in Kathmandu by 23 percent, and in "other urban" areas by 59 percent. In rural areas, the fastest decline in poverty occurred in rural Eastern Terai (33 percent) and rural Western Hills (32 percent). The incidence of poverty declined in rural Western Terai by 17 percent. By contrast, poverty in rural Eastern Hills increased from 36 to 43 percent. These changes affected the poverty rankings of the regions, with Eastern Hill undergoing the most dramatic shift, from having the third lowest incidence of poverty in 1995-96 to having the highest incidence in 2003-04 (CBS, 2005: 3). In order to measure incidence of poverty than ever before last political change in Nepal, the Government had conducted Nepal Living Standard Survey (NLSS) in Fiscal Year (FY) 2003/04. FY 1995/96 and FY 2003/04 to measure incidence of poverty, there is decrease in the population living below the poverty line in Nepal.

Poverty gap has decreased particularly due to the greater inflow of the remittance income, rise in wage rates in the agricultural sector and control of inflation. The proportion of population living below the poverty line, which was 41.76 percent in FY 1995/96, decreased by 11.0 percentage points in FY 2003/04 to reach 30.85 percent, whereas it decreased by 12.0 percentage in urban areas and 8.65 percentage in rural areas to reach 9.55 percent and 34.62 percent respectively. In addition, the poverty gap in Nepal is estimated to have remained at 7.55 percent and squared poverty gap at 2.70 percent (HMG Nepal, 2007: 72). Urbanization in Nepal results from both migration to the established urban areas and the conversion of previously rural to urban areas. Eastern and Central Terai and Western Hill have been experiencing the fastest rates of urbanization. Opportunities for productive work are considerably higher in urban areas and upon moving, workers were able to take up these opportunities, thereby achieving a subsequent increase in their incomes. National data of poverty has been in decreasing trend in Nepal. However, gap between rich and poor at the same time has been widening which proved that poverty in lower class family of rural and urban sector has not improved.

Increasing trend of the number squatter settlement is one of the key issues related to urban growth in Kathmandu Valley...River bank seems to be the area that highly attracts in the squatter communities. River banks are highly crowded with the poor families. For the decades, the issues related to the poor families living in the slums and squatter settlements have not been addressed (Lumanti/GTZ/HMG Nepal, 2008: 1).

## **2.1 Urbanization and Poverty**

Urbanization refers to the changes in the proportion of the population of a nation living in urban places- that is, the process of people moving to cities or other densely settled areas. The term urbanization is also used to describe the changes in social organization that occur as consequences of population concentration. Urbanization is thus a process by which rural areas become transformed into urban areas. In demographic terms, urbanization is an increase in population concentration (numbers and density); organizationally, it is an alteration in structure and pattern of organization. It is the complex

processes by which large number of people form, settle in, work in, and live in cities. Although urbanization occurred in ancient and pre-industrial times, it is most dramatically associated with the development of industrial and post industrial societies (Magill, 2000: 1463). Urbanization is one of the major social changes sweeping all over the world, especially in developing countries, where urban growth rates are rapidly increasing. Urbanization brings fundamental changes in the way of people's life- in the number of people they see in the places they were, and often in the quality of water they drink, the air they breathe, and the housing in which they live. Such changes have profound implications- both positive and negative for the health of city residents (Stephen, 1996: 87). Urban poverty is a multidimensional phenomenon. The urban poor live with many deprivations. Their daily challenges may include limited access to employment opportunities and income, inadequate and insecure housing and services, violent and unhealthy environments, little or no social protection mechanisms, and limited access to adequate health and educational opportunities.

It is estimated that this figure will reach 15 million by 2035. In 2001 about 60 percent of the population of Kathmandu district was urban. Similarly 48.3 percent and 53.4 percent of the population was urban of Lalitpur and Bhaktapur district respectively (<http://go.worldbank.org>, 2009). Slum settlements have increased due to the lack of proper urban policy especially in the Third World countries. In Nepal, by 1996, 7 percent of the country's population lived in slum settlements (CBS, 1996: 48). Kathmandu city holds 7 percent of the National population and 30 percent of the urban population. 1970s there were only 17 squatter settlements in the Kathmandu Valley. At present, there are about 64 settlements, which accommodate 2600 families or nearly 15000 people. The number of squatter settlements has increased at the rate of 25 percent per year (Pradhan, 2003). 40 percent of squatters are estimated to be occupying public buildings bringing the total squatters population to about 19,770 (World Bank, 2001). As described in economic survey of Nepal 2007, poverty based on income and consumption is narrow, poverty analysis has been conducted on the basis of social aspect such as; health, nutrition, average life expectancy, access to school, etc. Moreover, not only the socio-economic dimension but the social and political dimensions as well have been adopted in poverty

analysis (Government of Nepal /Ministry of Finance 2007: 72). This research has tried to identify origin, caste/ethnic composition, occupation, income, education, and access to services and resources of people of Shankhamul squatter area of Kathmandu Valley.

## 2.2 Squatter/Slum and Urban Poverty

Slums are known '*jacaes*' or colonies proletarian in Mexico, *favelas*, *mocannos*, *algados*, in Brazil, *callampas*' in Chilli, *vanchos* in Venezuela. Slums are known by different names in different cities, for instance, in Delhi these exist in the form of *katras*, *gallies*, and *jhuggi-jhupodi*; in Madras these are known as *cheris*, in Calcutta and Dhaka these are called *bastees* (Das, 2001). In fact slum and squatter are known as informal and unorganized settlements with lack of minimum level of physical (housing, open space, drain, road, tap, telephone etc.) and social (literacy, health, participation, organization etc) human requirements.

Slums involve much more than the elements of inadequate housing, deficient sanitary and hygienic facilities and overcrowded by which it is generally characterized. Sociologically it is a way of life, a sub-culture with asset of norms and values, which is reflected in poor sanitation and health practices, deviant behavior and characteristics, attributes of apathy and social isolation (Clinard, 1968: 29).

In most of the cities of the Third World countries, slum and squatters are on the increase due to rapid urbanization. These cities are incapable to accommodate the heavy influx of rural migrants since there is no proper plan for the city and the country as well. Therefore, the cities of the Third World countries have been going through fault urbanization processes leading to the growth of the slum. Urbanization under the condition of the rapid population growth creates urban problems for metropolitan cities in the developing countries (Bose, 1995: 19-42). A slum, as defined by the United Nations agency UN-HABITAT is a run-down area of a city characterized by substandard housing and squalor and lacking in tenure security. According to the United Nations, the proportion of urban dwellers living in slums decreased from 47 percent to 37 percent in the developing world between 1990 and 2005. However, due to rising population, the number of slum dwellers is rising. One

billion people worldwide live in slums and the figure will likely grow to 2 billion by 2030 (UN-Habitat, 2007: 1-3).

Squatter settlement is an area in which the people have built houses without regard to survey boundaries, whether or not such boundaries have been established...Squatter's house may be good as many houses are built on survey. Plots to which the house owners have poorer urban amenities than do comparable high-density areas where houses are built on surveyed plots. Roads, school, water, electric facilities, refuse disposal services, surface water drainage, and septic tank emptying services in squatter areas are markedly inferior to those in non-squatter areas (Richard, 1975: 53-54). The formation of slum is closely associated with rural urban migration. Poor people living in the city slums have mostly migrated there from rural areas rather than other cities or town. Both the pull and push factors-including low incomes in rural areas, river erosion of agricultural areas and job opportunities in the city are main factors behind this rural-urban migration (Hossain, 2008: 21). Present study has shown that total squatter dwellers have migrated mostly from rural areas and few from urban settlements from excluded groups.

Lumanti, a leading organization, working on Nepal's slum/squatters sector has defined-squatter settlements are those communities where people settled on land without any legal right to be there, neither as tenants nor owners. These people may live on the land for decades; however, they have no legal title to the land. The stereotypical view of squatter settlement is a collection of temporary and poor structure. In the Kathmandu Valley, however, many squatter settlements were established more than 20 years ago and feature permanent houses, as well as school, businesses and other public buildings. Without legal land/house title document (called *lalpurja*) the resident of these settlements face many problems. Slum communities are defined by poverty, low income, inadequate living conditions and sub-standard facilities. These communities are usually inhabited by socially disadvantaged people (people regarded as lower caste) but, unlike squatter settlements, the residents of these slum areas generally own their land and house which is very small sized and have formal title paper *lalpurja* to prove this (Lumanti, 2001 :12). In the study area, most of the respondents were from excluded family of ethnic group.

75 percent of people belong to identity of Janajati and oriented to Hinduism.

Squatter/slum is an urban phenomenon and has increased day by day and being urban problem it is result of city oriented development system of government in the Third World countries like Nepal. In the processes of urban development, mass rural people have migrated from rural sector where people suffer from absence of minimum level of opportunities. On the other hand, urban slum and squatter dwellers are excluded from economic, social, and political sphere of life. Due to the absence of education, skill, empowerment, good health and sufficiency of better life squatter dwellers and urban poor people involved in informal sector and earn insufficient income for their livelihood. They are excluded from basic human requirements like health, education, security, and self-identity. People who are socially excluded are generally also poor. Dwellers of Shankhamul squatter are generally poor and faced the problem of vicious circle of poverty.

This study has concentrated on Shankamul squatter of Kathmandu. The main aim of the study was to find out social, political and economic background and pattern of exclusion of people residing in that squatter area in the context of exploring urban poverty. 30 Households (HHs) have been selected among 105 HH. purposive sampling procedure was adopted while identifying the respondents of the research. Empirical data were gathered from the study area by using focused group discussion, observation, structured questionnaire, and interview. Fieldwork was conducted between November and December 2010.

### **3. Results**

#### **3.1 Mobility and Social Structure**

Structural theories of poverty embrace that poverty is caused by the structure of the larger socioeconomic order. It is the macro structure of society that produces inequality and consequently poverty. This study has proved that modern development efforts adopted by government of Nepal since 1950 have unable to treated rural people equally and they have migrated to the urban center for the options of livelihood. The study shows that people have migrated from various

districts in this squatter settlement. They were from Kathmandu, Sindhupalanchowk, Lalitpur, Dolakha, Kavre, Makwanpur, Khotang Okhaldhunga and Sindhuli districts in different time period. 60 percent people have migrated to the squatter due to the cause of poverty and lack of livelihood options in the rural areas. They have faced problems of debt of relatives/neighbours, family clash, landlessness and low income. This is the result of our development practices (Center oriented development) guided by modernization theory since the decade of 1950s. Similarly, 10 percent respondents lost their kin-relatives in the family, felt alone and decided to leave home. 30 percent of respondents were influenced by relatives and friends and moved to the squatter. The situational theory holds that individuals rationally follow a pattern of behaviour, which is suitable for the objective situation of their life. The average household size of Shankhamul squatter area is 5.3 per family. In the study area, people were willing to separate after marriage and make a new family due to the cause of economic constraints, narrow space at home and other outer influence as well. From the data available, quite balanced sex composition can be found where number of male and female is 273 and 280 respectively among 553. On the basis of literacy this squatter is quite good as compared to national data. But it is lower condition as compared to educational status of capital city. Only 110 sampled people were found illiterate among 553, in which they constitute 86 percent male and 65 percent of female as literate. 39 percent of people have access to higher education. In the study area most employed people are involved in labour work. As found data, 53 percent people are involved in labour work, 15 percent people have involved in small business, 17 percent people are involved in services and other 15 percent of people have engaged in other different works which is not specific and regular. Based on interview information with head of household average monthly income is 6200 NRs which is equal to 1240 NRs per head per month. Distribution pattern of such amount of monthly income of HH seems unequal and insufficient to sustain their livelihood. In the squatter, the number of male employed is in significant number as compare to female by the cause of low education and family unsupport to the female in the family structure. Low female education, more involvement of female in the household activities and family violence targeted to women has proved that gender biased social practices have been existing in the squatter

settlement. Similarly, dwellers of squatter have no access to even local politics except as voters.

### **3.2 Access to Services and Facilities**

Most of the houses in the defined area of Shankahamul squatter have been found made up of mud, soil and block. Of the total population, nearly 90 percent of them reside in semi-permanent type of house. There is limited access to basic facilities. Only 52 percent HH have modern toilet facilities and 10 percent people have pit-latrines. Nearly one-third or 30 percent people have latrine which directly drain to river. Beside them 8 percent of people used open space and river side for toilet. 90 percent people have access on tubewell for drinking water and one percent houses have access to private tap for drinking water. Quality of tubewell and standpost water has not been examined. It indicates poor health condition of people. But government facilities to construct modern toilet, empower them for sanitation and any health camp has not been launched yet as said by dwellers of squatter. A squatter settlement is located on land or in buildings that are occupied without the consent of the owner. 96 percent of households have access to electricity facilities. Similarly, 80 percent of people have used LP Gas for cooking purposes. 10 percent people use firewood as fuel. 10 percent dwellers have use LP Gas and firewood both. 80 percent dwellers have access to television, among them 60 percent have colour television, 93 percent of household access to mobile phone. It shows that dwellers of that squatter have access to modern electronic facilities have gained from individual efforts without sufficient income to sustain them. Though Squatter people have access to modern facilities like mobile, television, FM Radio, they have very low access to child education, health facilities, sanitation and formal job. It has shown the gap between basic income and available modern facilities. It has created psychosocial, social, and economic crisis between squatter people.

### **3.3 Social Relations**

Dwellers of the squatter area have felt isolated from the modern society because of poverty. Nearly 80 percent of people have hesitated to say dwellers of squatter while taking interview for the research purpose. According to focused respondents, they were

charged frequently by the word of *magante* (beggar), *chor* (thief), *khate* (homeless), *durbesani* (drug addicted), and so on being a member of squatter community. They have felt difficulties to get debt, opportunities, and social respect from the local community and state mechanism as well. Nearly, half of respondents have faced difficulties to share their personal feelings with couples. Even due to the congested space in the house, they have felt very uneasy in the period of menstruation and sexual intercourse as well. The situation has supported to make family clash, misunderstanding and disintegration finally. Condition of low income has created vulnerable life pattern. As respondents said, most of new married want to stay separately, but situation has not been supportive to them because of economic constraints. 15 percent job holders have bitter experience of being forced to leave from their job being a member of squatter. It is proved that public attitude towards slum people is negative and unhelpful. During the research time, observation has found out that children were also often forced to work to sustain their family livelihood. However, 90 percent respondents have known importance of child education, though; economic constraints compel them to send their child to work. 15 percent of respondents seem serious about their children's deviant behaviour like involvement in drug addiction, theft and unhelpful behavior. As experienced by them it has created social distance between local community and squatter people.

### **4. Conclusion**

The formation of squatters and slums is closely associated with rural-urban migration. Most of the people in the squatter areas have migrated from rural area of different districts of Nepal. It indicates that opportunity crisis in the rural areas has caused migration of the people. However, migrated have also faced same problem in the city life being a poor, illiterate or belonging to the member of excluded family. In the squatter, life of people seems insecure, unhinged and unstable. Local authorities have not been seen to be aware of such kinds of urban problems. Urban poor especially living in squatters have no urban facilities because of their illegal settlement. They have been residing in the poor quality of houses with no facilities of pure drinking water, safe electricity, drainage, which leads to poor health and poor educational achievements of their children. Similarly, the

research has found the nature of lacking access to services such as education, health care, information, politics, credit, water supply, and sanitation in squatter community. It shows that urban poverty has been existing intensively in the particular community of urban areas like slum and squatter.

## References

- Bhasin, R. (2001). *Urban Poverty and Urbanization*. New Delhi: Deep and Deep Publications, Pvt. Ltd.
- Bose, A. (1995). Urbanization and Slum. In Pradip to Roy and Hangan Dasgupta(eds), *Urbanization and Slums*. New Delhi: Har-Anand Publication.
- Bryld, E. (2001). *Problems and Potentials with an Urbanizing Nepal*. An unpublished paper.
- Central Bureau of Statistics (2004). *Nepal Living Standard Survey, Vol I, 2003/04*. Kathmandu: National Planning Commission Secretariat.
- Chamber, R. (1987). *Rural Development: Putting the Last First*. London: Longman
- Clinard, M.B. (1966). *Slums and Community Development: Experiment in Self-help*. New York: The Free Press, Collieno-Macmillan Limited
- Costello, Michel A.(1987). *Slums and Squatter Areas as Entrepots for Rural-urban Migrants in a Less Developed Society*.
- Deep Narayan et all, (2000). *Voice of the Poor, Can a Anyone Hear us*. Oxford university Press, World Bank.
- Das T K. (200). *Cultures of Slum Dwellers. A Study of Slum in dhaka*. An Unpublished PhD Thesis. Centre for the Study of Social Systems, School of Social Science. New Delhi: Jawaharlal Nehru University.
- Deep Narayan (2000). *Voice of the Poor, Can Anyone Hear Us*. Oxford University Press. World Bank
- Giddens, A. (2001). *Sociology*. Fourth Edition. Polity Press.
- H. Silver, (1994). Social Exclusion and Social Solidarity. In *International Review*
- Haralambos, M. (2003). *Sociology:Themes and Perspective*. Oxford University Press
- HMG/Nepal (2007). *Economic Survey 2007*. Kathmandu: HMG/Nepal
- Hope T. E. (1956). The Process of Urbanization. In J.J. Spengler and O.D. Duncan (eds), *Demographic Analysis*, Free Press, Glencoe, III.
- Hossain S. (2008). Rapid Urban Growth and Poverty in Dhaka c. *Bangladesh e-Journal of Sociology, Volume 5 Number 1*. January <http://go.worldbank.org/KT759KE9S0>, 2009
- Kumar T (2001). *Cultures of Slum Dwellers: A Study of Slum in Dhaka*. Unpublished PhD Thesis. Centre for the Study of Social Systems. School of Social Science. New, Delhi: Jawaharlal Nehru University,
- Lumanti (2001). *A Situation Analysis of Urban Poor Communities in Kathmandu and Lalitpur*. Lumanti Support Group for Shelter. Kathmandu
- Lumanti/GTZ/HMG Nepal (2008). *Status of Squatter Communities along Bagmati River and its Tributaries in Kathmandu Valley*.
- Magill, Frank. N(ed) (2000). *International Encyclopedia of sociology*. Volume Two. New Delhi: S.Chand and Company Ltd
- Michael A. C. (1987). Slums and Squatter Areas as Entrepots for Rural-Urban Migrants in a less Developed Society. *Social Forces, Vol. 66, No. 2* . University of North Carolina Press.
- Nakarmi R. B. (2003). *A Study of Saquatter Settlement Up Gradation in Kathmandu*. Department of Architecture Urban and Regional Planning. University of Leuven, Belgium
- Pradhan, P. (2003). *Housing the Urban Poor*. Lumanti Support Group for Shelter.Kathmandu,[http://www.lumanti.com.np/nav.php3?view=newsart1\(24september,2005\)](http://www.lumanti.com.np/nav.php3?view=newsart1(24september,2005))
- Sen, A (2003). *Poverty and Famines: An Essay on Entitlement and Deprivation*. Oxford University Press
- Sharma P. (2003) *Urbanization and Development*. In *Population Monograph of Nepal*. Kathmandu: Central Bureau of Statistics.
- Silver, H. (1996). *Culture, Politics and National Discourses of the New Urban Poverty*. E. Mingione (Ed.), *Urban Poverty and the Underclass*, Oxford: Blackwell
- Stephen, C., McGranahan, G., Book, M., Leonardi, G. and Menan, S. (1996). *Urban Environment and Human Health*. World Resources
- Stern R. (1975). *Urban Inequality in Tanzania: The Problem of Squatting*. University of California, Barkely. Institute of International Studies. Research Series No. 24
- UN-Habitat (2007). *Twenty fitst session of governing council, 16-20 April 2007, Slum dwellers to double by 2030*. Nairobi
- United Nations Secretariat (1952). *Urban land policies document, ST/SC A?9*, New York, Wikipedia the Free Online Encyclopedia 2008/12
- World Bank (2001). *The World Bank in Nepal. Country Assistance Strategy,19992001*,<http://www.worldbank.org.np/worldbank/over/intro.htm>. *Social Forces, Vol. 66, No. 2* .University of North