

Women's Empowerment in Informal Settlements: The Case of Manohara, Kathmandu

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September 2025

Abstract

This study investigates the condition of women's empowerment in Kathmandu's Manohara squatter settlement. It examines how women's access to resources and wellbeing are influenced by poverty, low levels of education and traditional gender roles. Sen's capability approach and a socialist feminist perspective are used in the study to investigate the level of empowerment development of women. Basic descriptive statistics, unstructured interviews for the interpretation of data and field observations were all used simultaneously. Data was collected from 48 targeted households. The findings of this research indicate that poverty and patriarchal social structure are causes of marginalization for women in the Manohara squatter. They were unable to obtain formal education and employment properly because of economic and social exclusion and poverty. Despite increased income and education in a few cases, a significant respondent's level of empowerment is still negligible. This study shows that having time, freedom, self-respect and social recognition are also important in the community and at home equally to empower women. The study suggests to understand comprehensive nature of empowerment through interpretative research. It indicates that disempowerment of women in the study area is influenced by both external and internal factors. Material and nonmaterial aspects are equally important. State, development organizations involved in women's empowerment and family support systems promote equal gender status.

Keywords Women empowerment, access to resource, informal settlements, capability, livelihood, gender role

Introduction

In developing countries due to unorganized urban development initiatives, growing trend of urbanization and urban informal settlements have simultaneously emerged in squatter settlements. Informal settlements are becoming an increasingly significant part of the social formation of rapidly growing cities. Slums and squatter communities are growing in Nepal and other Global South cities in the process of urbanization and modern development initiatives. Squatter settlements have increased rapidly in Kathmandu over the last two decades (Sengupta & Sharma, 2006). Informal settlements have emerged as a result of the rapid urban population growth and the lack of adequate housing and services available to them. One example is the Manohara settlement in Kathmandu (Karn & Park, 2022). These areas, which are neglected by the state and local development stakeholder caused of their informality and uncontrolled encroachment. These areas are not only places of housing insecurity. It also centers of complex social relationships shaped by migration and poverty. Basically, the people involved in informal settlements depend on informal and uncertain wage labour. Women are most affected in these settlements. Their urban hardship is tied to economic and social suffering in the household. It includes informal work and unequal wage in the job market. The Manohara squatter community was formed without government consent in Kathmandu since decades.

Women in these informal and unauthorized communities face economic and social challenges in many areas. Squatter communities in Nepal, also known as unauthorized settlements. These squatters are marginalized due to the government's lack of formal recognition and legal land ownership. These include social and economic marginalization, heavy household responsibilities and financial hardship. Lack of access to healthcare and education and exclusion from decision making both inside and outside the home is persisted. The perceived realities are interrelated to systems and practices of disadvantage that endure over time. The issue is related to them rather than distinct problems. Poor women in informal settlements are particularly vulnerable in Nepal. Patriarchal traditions, inadequate urban policies for the urban poor and severe social inequality are major factors (Guragain & Pokharel, 2024). Strong androcentric social norms, ineffective policies, and poor program and policy implementation continue to obstruct real change despite

national commitments to gender equality for women and various government and donor initiatives.

These challenges related to social exclusion and economic hardship are seen in the Manohara squatter settlement. The area became a home for both the poor and internally displaced individuals. Research shows that most residents of informal settlements depend on informal income sources like wage labor, domestic work, and petty trade. These types of work are usually unstable, insecure and not protected by law. Women are more likely than men have faced to be in low-paying informal jobs or to do unpaid domestic work. However, they have no legal rights or job security (Dahal, 2011). This makes it hard for them to become financially independent. They are unable to use public services like others and have a say about their injustice in their homes and communities.

Income is crucial for economic empowerment. It allows access to physical resources like food, shelter, and services. Non-material wellbeing like self-confidence, respect, and independence are also important. According to Khatiwada et al. (2018), Women in squatter areas who have better ways to earn money and have access to resources often report greater control over their lives better. But these chances are still very limited. Feminist scholars call the combined effect of poverty and gender “double marginalization” (Borsuk, 2021). Despite women finding employment, their roles often adhere to traditional gender norms. They are often limited to caregiving or household-related low- paid jobs. They engaged mainly, especially in urban low-level hospitality sectors (Deagon et al., 2021). Education is another major issue of empowerment. National policies acknowledge the importance of educating girls. However, many poor women in urban areas, especially in slums and informal settlements, lack formal education beyond primary level. This situation leads to cycles of illiteracy, low self-esteem and dependence. A study on squatter settlements of children in Kathmandu found that education outcomes are directly affected by broader issues like poverty, parents’ illiteracy and isolation (Rai et al., 2017). Higher education, particularly secondary school or more, offers women life-sustaining benefits such as better job options, increased decision-making power and reduced risk of exploitation (Guragain & Pokharel, 2024).

This study is based on theory of Amartya Sen's capability approach. Similarly, socialist feminist theories of unpaid labor and intersectionality. Sen argued that poverty is formed more than just a lack of money. It also includes a lack of basic human freedoms, life choices, and the capacity to live the life one desires of people. This argument implies that empowerment for women in Manohara must generate not only financial benefits but also the freedom of life choices, express oneself and receive community recognition (Guragain & Pokharel, 2024). The problems of unpaid domestic labor and economic hardship primarily experienced by women, are also emphasized by feminist economists and sociologists. The informal labor sector preserves gender and class-based inequality which restrict women's participation in public life. (Borsuk, 2021).

Similar patterns of poverty, exclusion and vulnerability are seen in other countries. Urban development programs in Turkey reveal that removing people from informal settlements often leads to increased need and income decrease for women (Borsuk, 2021). These problems related to security and livelihood are also seen in poorly managed squatter settlements of Kathmandu. However, urban planning often focuses on physical development rather needs of oppressed and marginalized groups. Women's empowerment in informal settlements needs to be viewed as a multifaceted process. Development and underdevelopment are multifaceted issues. This comprises various aspects such as education, economic opportunities, and social security, participation, freedom, self-respect and community initiatives. Policies initiated by government and non-government sectors that only focus on income or services. It will not succeed unless they also deal with the gendered relations and expectations that shape women's lives significantly. The Manohara squatter community, a diverse group of caste, ethnicity, and religion, shows the complexities of urban life and stresses the need for a new approach to empowerment. This study looks at how poverty, education, and gender roles at home affect women's empowerment in Manohara. It is guided by two key research questions: (1) how do income and education shape women's access to services and the stability of their livelihoods? And (2) how do gendered domestic roles and the way women spend their time affect their independence, social status and empowerment?

Theoretical Approaches to Empowerment

Theoretically, empowering women is a multidimensional issue. Empowerment basically depends on psychological, social, and cultural aspects rather than economic aspects alone. It empowers individuals to make informed decisions in various life situations where they were previously unable. This debate has developed in academic discourses. It is influenced by different theoretical approaches like intersectional feminist theory, Sen's capability approach, and Kabeer's empowerment framework. These approaches show how social inequalities and exclusion interact to influence empowerment outcomes. It can be applied to study excluded groups of urban sectors.

Sen's capability approach was based on human development measures in the early 1990s. It shifts the focus of the development framework and priorities from economic growth to substantive freedoms and people's real capacity (Sen, 1999). In urban informal settlements where structural or governmental ignorance and less emphasis frequently restrict women's freedoms. Access to formal work, basic healthcare, upward mobility, and education enhance freedom. So, this theoretical approach is particularly significant. Similarly, Kabeer (1999) emphasized empowerment as a dynamic process with three interconnected components. These are accomplishments (the results of exercising agency), agency (the capacity to set and carry out goals), and access to resources (material, human, and social). These theoretical frameworks enable researchers to understand gender-based diverse experiences. Social exclusion and class frequently influence power and inequality among women. This signifies intersectional identities among women based on class, caste, and religion. The socialist feminist perspective is also very insightful in this regard.

Women's Marginalization and Limited Opportunities

Women are marginalized in informal settlements due to low or non-paying domestic work. It restricts mobility to them, and they have a lack of institutional support. According to Borsuk's (2021) research on the redevelopment of Turkish slums shows that the destruction of women's informal economic networks increased poverty and vulnerability among them. Different studies carried out by scholars in Nepal at different times provide support to these conceptual positions. According to Dahal (2011), women in Kathmandu's

squatter communities often work informally to increase household income. They mostly involved on unpaid work. This double burden of work significantly creates problems in their ability. It raised constraints to access healthcare facilities, participate in community activities, and obtain proper education, which plays a role in empowering them. Similarly, Khatiwada et al. (2018) show that livelihood diversification among Nepali rural and peri-urban women is not always successful in this regard. Contributing factors include informality, low pay for these jobs, and income insecurity.

Another important issue has found related to this issues is the transformative power of education for the marginalized people to empower them equally. According to Deagon et al. (2021), government-initiated adult literacy programs has raised Nepalese women's self-esteem. It contribute to their behavioral and real empowerment. However, the long-term benefits of informal education are limited in squatter settlements. According to studies learners of informal education often face social humiliation and limited access to formal institutions. According to Rai et al. (2017), Social inequality depends on the social structure in urban marginalized settlements. It is also reinforced by low parental literacy and high dropout rates among squatter children. It may barrier to intergenerational upward mobility, especially among girls in the urban squatter settlements. K.C. et al. (2017) have explored the impact of political participation and movement on gender role changes. It temporarily improved women's public participation before traditional norms and practices. Social inequality depends on the social structure in urban marginalized settlements. Empowerment requires comprehensive institutional, cultural and economic. It is not a linear or irreversible process. Low-paid domestic work, mainly involving urban poor women, is another area that is essential to empowerment. Borsuk (2021) emphasizes that empowerment initiatives and programs may limit women's participation in public life. Community activities, formal work, political participation, and other roles outside the home are seen less participatory. These initiatives are ineffective if they only concentrate on income or training. Minimum wage, cooking and cleaning at home, and collecting drinking water restrict the opportunities to them. They also continue their exclusion from the androcentric decision-making process. Research shows empowerment requires social support, self-esteem, recognition, time management and freedom not just education or income alone. Spatial exclusion as for squatter settlements, gender practices and structural inequality contribute to intensive disempowerment.

Research Gaps

Despite numerous current literature reviews, several research gaps remain. First, there aren't many local empirical studies that concentrate on Kathmandu's informal settlements mainly focused on women empowerment. The research lacks studies that consider self-perception, caregiving responsibilities, and household-level variations. Second, well-known empowerment theories on women's studies, such as those of Sen and Kabeer, are often cited in academic discussions. However, they are rarely applied in empirical research on squatter settlements in Nepal. The current studies lack a comprehensive analysis of empowerment outcomes based on income, education and unpaid household activities. The present study explores the impact of gendered domestic roles, income and educational attainment on women's empowerment in the Manohara squatter settlement. It aims to bridge the gap of previous studies in understanding empowerment in the context of Nepal.

Research Methodology

The Manohara squatter settlement is located on the eastern edge of the Kathmandu Valley. It is one of Nepal's largest and most populated informal settlements. It mainly developed in the 1990s and the early 2000s. The Maoist conflict led to internal displacements. The situation has led to rural-to-urban migrations. Similarly due to poverty and lack of land ownership further reinforced the issue largely (Shrestha, 2013). This settlement represents distinct features of informal urbanization common in South Asia. These features include insecure land access, poor infrastructures, impact of floods and poor access to formal services like sanitation, education and healthcare (Paudyal, 2011). This study selected Manohara settlement due to its diverse caste, ethnicity, and place of origin of squatters to investigate empowerment. It provides sociological perspective to analyze the ways in which various elements, such as gender relations, income, and education, that may affect the empowerment of urban poor women.

This study applies a quantitative research design with some qualitative interpretations to examine how income, education, gender roles and women's empowerment intersect each other in the Manohara squatter settlement of Kathmandu. A total of 48 households were

purposefully selected to show diverse income levels, education status, and livelihood practices to examine empowerment process. This sampling was appropriate the qualitative study and assisted in identifying structural barriers and community practices by income, education and participation in politics and community activities. The main method for collecting data was unstructured interviews. These methods of gathering data allowed respondents to collect data about household income, education level, decision-making and access to services. They also involved to discuss livelihood and aspects of empowerment. Household activities, the decision-making process, self-perception towards household and beyond household activities, and social status were considerable factors while collecting data. This unstructured method of data collection helped gather both quantitative data and qualitative facts. Understandings about gender subjectivity, social barriers, and personal experiences are also noticed. The aim of achieving quantitative data for statistically generalizable research results on in contrast to this approach. This method was chosen to investigate gender-based practices and socio-cultural barriers to them. Observational field notes were also applying to take data for daily activities, work, and household participation. These qualitative notes added depth to the quantitative findings and helped provide a fuller understanding of empowerment dynamics.

Descriptive statistics, such as frequency distributions and cross-tabulations were used in the quantitative analysis. These helped identify patterns related to income, education, and gender roles. The findings of this research are illustrated in percentage tables to make them easy to understand. It make easy to compare between variables that impact on empowerment. Besides quantitative data, qualitative data from interviews, observation and field notes were examined thematically. Similarly, numerical findings are shown by offering daily life activities, respondent expectations and informal power relations within households. This combined method is used to examine the condition of women's empowerment.

Analysis of Data

Economic Condition and Livelihood

People thought that urban areas had advanced equally for all categories of people. However, life in informal urban settlements is still characterized by economic deprivation, acute

poverty and exclusion. Women who must balance and bearded roles in both reproductive and productive labor responsibilities in the urban squatters are seen vulnerable. Most households in Manohara squatter settlement are economically marginalized. Their varying income levels are a reflection of their limited access to essential services and varying degrees of subsistence insecurity. For the comprehensive understand the various economic dynamics and level of earning 48 households were split into three income groups during the data collection period. It is simpler discuss to understand how income disparities between the households impact service accessibility and economic instability. The findings of this research indicate that how income inequality, specifically among women in Monohara squatter settlements supports to reinforces gendered inequality, family vulnerability and exclusion.

Table 1*Household and access to resources (Respondent size 48)*

Income in NPR	Households	Good Access to Services (%)	Poor Access to Services (%)	Unstable Livelihood (%)
3000–7000	19	5.3	47.4	47.4
7001–15000	16	18.8	37.5	43.8
15001–20000 and above	13	69.2	15.4	15.4

Sources: Field Study, 2025

Note: NPR= Nepalese rupees

In this research, “good access to services” mainly refers to the regular accessibility of basic needs and amenities such as drinking water, sanitation, electricity, health care, and education. Similarly, “poor access to services” indicates in this study irregular or no access to these basic facilities in the Manohara squatter community. “Unstable livelihood” describes here income sources that are quite irregular and insecure to sustain their livelihood minimally. Data shows that vulnerability and household income are clearly negatively correlated because of the low level of income of respondents in the study area. Research indicates that vulnerability was measured through poor access to basic needs and unstable

livelihood practices. Data shows a negative correlation with household income and insecurity as lower-income respondents faced higher levels of these challenges frequently to their lifetime.

In contrast to higher-income groups, households with incomes below NPR 7,000 have the highest rates of unstable livelihoods (47.4%) and poor access to services (47.4%), as data found in Table 1. Out of the 19 households in the lowest income group (NPR 3000–7000). This level of income shows that acute poverty persists in the study area. Only 5.3% had good access to services. Meanwhile, 47.4% respondents have reported unpredictable incomes and poor access to resources. This shows the further disadvantage faced by very poor households, which impacts seems on their education and health access. Income poverty directly leads to unstable livelihoods and a lack of services. These families often depend on on irregular, casual work. Women usually work in low-paid, insecure work, informal market jobs or do unpaid household activities.

In contrast, among the 13 households earning between NPR 15001 and 20000, cause of able to be involved in skill-based work and small enterprises. Only 15.4% reported unstable livelihoods or poor service access. Similarly, among high income holder, 69.2% said they had good access. These figures suggest that even small income growth in squatter communities improves service access and income security. This also helps women feel more stable and possibly more independent.

The middle-income group (NPR 7001–15000) shows a mixed pattern of earnings and access to resources. Only 18.8% reported good access to resources, while 81.3% still faced limits in services or livelihood. It also indicates that the social and economic difficulties of squatter life might not be resolved by modest income increases alone. In these households, women may experience a mix pattern of stability and ongoing insecurity for generations. They still do not have access to formal employment and support networks for their capacity enhancement and daily livelihood sustaining.

These patterns match the theory of structural poverty in sociology. This theory shows how income, opportunities and material resources lack deepen cycles of exclusion. Sen's capability approach is also applied here in this research. Respondents' ability to obtain

health, education and other basic requirements seems limited by their poverty. Income is more than just a means of subsistence in squatter communities. It influences one's social space like self-esteem, respect, freedom and other rights.

Educational Status and Access to Resources

Educational status and access on resources respectably is crucial for women in disadvantaged urban areas. In the Manohara squatter settlement, women's education levels are particularly low and unequal. This reflects wider problems of structural inequality and gender-based discrimination. This type of inequality accelerates to the early dropout, and cultural values and norms that undervalue female education. This table examines how the different nature of households differ in women's education, mainly in no schooling, access to primary and secondary or higher level. This situation shows that how education links to access to services and livelihood stability among urban poor women. It shows how education works as a kind of social capital in the informal settlements.

Table 2

Educational Status and livelihood (Respondent size 48)

Education level	Households	Good Access to Services (%)	Poor Access to Services (%)	Unstable Livelihood (%)
No Schooling	19	5.3	47.4	47.4
Primary Level	16	18.8	37.5	43.8
Secondary and Above	13	69.2	15.4	15.4

Sources: Field Study, 2025

As shown in Table 2, the distinction between good and poor access to services. Poor access indicates irregular or no access to these services. Unstable livelihood indicates insecure income sources. The data in the table shows a significant relationship between better life conditions and education. Only 5.3% of the 19 households where women had

no schooling had good access to services. The remaining 94.7% had unstable livelihoods and poor access to services. The nature of this data suggests that illiteracy or lack

of education leads to exclusion. It make people marginalized. Sen's capability theory is seen as highly significant in this context. As per these research findings, capability seems essential for a better livelihood and helps reduce poverty. Data shows that women's efforts for sustaining livelihoods and achieving empowerment. As per data, households excluded from education often remained in a cycle of poverty. Women with low-capacity households work in low-paid informal work.

Households with women who had at least completed primary school showed a slight improvement in terms of access to resources and sustaining their livelihood. Data shows that nearly 18.8% had good access to services. However, 43.8% respondents still had unstable livelihoods, and 37.5% had poor access. The conclusion of the data means basic education helps improve literacy and livelihood slightly, but it is not enough to bring economic security or structural change. Women in this group are still being left out of formal work cause of the absence of education and decision-making roles within and outside the household. It seems that gender barriers remain strong in the study area, even with a few achievements in education. The significant results between education and livelihood situations were seen in the 13 households where women had secondary or higher education. In this group of respondents, 69.2% had good access to services. Data shows that only 15.4% reported poor access or unstable livelihoods. This trend shows that education can transform lives in squatter settlements as explained by Amartya Sen. It can be concluded that women with secondary education are more likely to make household decisions, understand rules, access services and earn from varied or semi-formal jobs. Educated groups are also may gain more respect in the home and the community due to higher social capital.

These findings support Sen's capital theory. It says education is social capital that can turn into financial and social benefits. It also supports the intersectionality framework. Kabeer's theory says gender, education and class either upper or lower combine to create different levels of power and exclusion. According to data secondary education improves women's choices minimally. The weak results at the primary level show that real empowerment also needs better education and the removal of other social and cultural barriers.

Empowerment Indicators by Gender Role

In the Manohara squatter settlement, gender discrimination persists significantly. Social norms, values and practices expect women to take responsibility for caregiving household works, household management and daily family responsibilities. These roles are carried out without help or recognition. Women in Manohara squatter settlements spend many hours doing unpaid work, besides more engagement in household work. This pattern of work limits their time and chances for earning money from the job market. It may limits joining community activities and growing personally with capability. Table 3 explores the impact of gendered roles such as care work, heavy housework, lack of shared duties and long unpaid hours on women’s empowerment. The facts find from the research indicates the number of households experiencing a specific form of disempowerment in the Manohara squatter settlements for each role condition is significant.

Table 3
Condition of Empowerment (Respondents size 48)

Indicator of Empowerment	Engaged in Informal Work	Food Insecurity	Households depend on Borrowing	Total
Limited Control Over Resources.	20.0	21.4	25.0	22.4
Limited Decision Making Power	20.0	14.3	16.7	16.6
Low Autonomy (Mobility/Finance)	20.0	21.4	16.7	20.3
Low Self-Perceived Status	20.0	21.4	25.0	20.5
No Community Recognition	20.0	21.4	16.7	20.3
Total	100.0	100.0	100.0	100.0

Source: Field Study, 2025

Data shows in Table 3 that economic hardships such as informal work, food insecurity, and dependence on borrowing affect women’s empowerment largely. Limited control over resources is highest in households that depend on borrowing (25.0%). It is also high in food-insecure households (21.4%). It proved that financial vulnerability directly limits access to the management of resources. Data shows that limited decision-making power

is lowest in food-insecure households (14.3%). It suggests that women may have even less influence over household matters when basic needs are unmet. Data shows that less freedom in mobility for work and participation in politics and economic resources is seen more commonly in households engaged in informal work and those with food insecurity (21.4%) significantly. It shows how debt can undermine the dignity and confidence of women. Research shows that a lack of community recognition appears in all conditions, mainly in food-insecure households (21.4%) that reflects how hardship reduces women's participation in public life. Research observation shows these challenges are linked to each other. One problem often leading to another, and it creates a chain reaction that deepens women's marginalization and disempowerment. So, these patterns explore that livelihood insecurity is not only a result of low empowerment. The driving force that reinforces it is also a significant factor. The study conclude that marginalized groups frequently face exclusion from leadership roles in households and community social networks. It seen parallel with Amartya Sen's capability approach and intersectional feminist theory. Both theoretical approaches explain how poverty and gender together reduce freedoms, skills, and well-being. Which is applied in the study area. Data found that poverty limits not just material access but also weakens women's capability, agency and choice. The data taken from this research indicates the need for further research on how women's empowerment is required to address the poverty.

Empowerment Indicators by Gender Role

Gender norms often expect women to do care work, household activities, and manage the home, which was found in the study area. It seems that, usually without social recognition, women in the Manohara squatter sustain their livelihood. Women in Manohara work long hours without recognition within the household. This situation reduces their time and chances to earn money from market-based earnings, join in community work, and participate. Data illustrated in table 4 proved that at how gender roles contribute to women being involved in caring duties, burden-based housework and long unpaid hours which affect key aspects of women's empowerment. Table 4 shows the percentages of households experiencing specific empowerment limits for each gender role type.

Table 4

Empowerment Indicators by Gender Role Conditions (Respondents size 48)

Indicator of Empowerment	Unpaid paid Domestic Work	No Shared Household Responsibilities	Primary Caregiver for Children	Time Spent > 8 hrs/day in domestic Work	Total
Lacks Sense of Empowerment	27.3	21.4	20.0	20.0	22.2
Limited Decision- Making Power	18.2	14.3	20.0	20.0	18.1
Low Autonomy (Mobility/Finance)	18.2	21.4	20.0	20.0	19.9
Low Self-Perceived Status	18.2	21.4	20.0	20.0	19.9
No Community Recognition	18.2	21.4	20.0	20.0	19.9
Total	100.	100.0	100.0	100.0	100.0

Source: Field Study, 2025

In this present research, disempowerment denotes that women have limited choices and freedom. This is due to gender roles practiced in society and the condition of low-paid domestic work. Long hours spent at home with no household respect and paid and no shared daily responsibilities. The low social recognitions and low acceptance that they receive can decrease their income opportunities, freedom and community participation. Table 4 explained that gender roles significantly hinder women's empowerment. The situation leads to restricted choices, freedom and self-respect even without extreme poverty. According to data, women who do a lot of unpaid housework show the significant rates of disempowerment. These data segregate with include lack of empowerment (27.3%), low self-perceived status (18.2%), and low autonomy (18.2%). The nature of data shows that the condition of unpaid labor directly leads to women's marginalization. It is often not recognized properly in the development discourses.

The data indicates a significant lack of shared household responsibility across all indicators. This is highly significant for low autonomy (21.4%) and lack of community recognition (21.4%). The study found that prolonged household work without sharing

or division reduced household burden and social and public involvement. It prevented women from participating in public events. Research indicates that women who work over eight hours a day as primary caring experience for children manly about 20% of all categories of disempowerment. In this situation, women's time is taken up by unpaid work. It may create a barrier for empowerment in low-income households.

Overall data shows that sharing unequal household roles between husband and wife or male and female are a major reason for disempowerment. It is not only caused by income poverty. Social and cultural barriers may be significant for the disempowerment of women. These findings support socialist feminist theories which assume that patriarchy and the present capitalist mode of production are the important causes of oppression. It exclude women from within and outside households. They argue that unpaid domestic labor is the root cause of women's subordination. The results of this research also suggest that debates on research on women empowerment need to be made wider and multidimensional.

Discussion

This research based on informal settlement examined how women's education intersects equally with income and gendered responsibilities to create women's empowerment. The study identifies empowerment as a socially embedded issue rather than an economic along. The process of empowerment is structural, not individual or relational alone. Research found that structural poverty hampers access to education and the burden of unpaid domestic caring work. The impact of these factors significantly affects women's decision-making abilities and livelihood access. It seems that higher income and education make significant contributions to the reach of additional services and livelihood protection. Women's growth and wellbeing is frequently depend on gender stereotypes that limit their access to public spaces and social interactions.

Sen's capability approach emphasized women's time constraints and limited capabilities. It may barrier to women empowerment. Similarly, Kabeer's empowerment concept shows how low education and economic hardship make women's household work invisible and less recognized. They explore the emotional and symbolic aspects of empowerment and disempowerment that are usually neglected in the policy making process.

This research contributes to the growing literature on women's empowerment and gender issues. It encourages independent researchers and development practitioners to look beyond individual interventions. It need to consider the social and cultural dimensions of women's disempowerment. Empowerment involves collective responsibility, equal wealth access and institutions that facilitate women's roles and differences in both home and public spaces. Until these discourses and measures are undertaken, empowerment programs remain ineffective. Present discourses are incapable of reaching social and cultural sources of gender-based marginalization and exclusion.

It is need to be considered material or economic support is only a part of empowerment in the squatter communities. Empowerment discourses and practices basically depend on social and cultural dimensions. It is also need to be considered that shifting cultural norms, values, and attitudes that helps to expand women's choices and providing social space for their real needs in the home and the public sphere. This present research explores new knowledge and understanding for women empowerment. It focuses on social and cultural aspect of empowerment. Conditions of women's marginalization may not affected by single causes. Beside economic exclusion it is depend on intersectional properties of society. It may affected by caste, ethnicity, religion and location. It shows that women's empowerment needs a broader program, methodological and theoretical standpoint. A comprehensive and inclusive development strategy is also required to understand the manifold nature of problems which existed it the society historically. Only then can integrated efforts make women's empowerment meaningful and sustainable.

Conclusion

This study explores the relationship between women's empowerment and gendered roles in the household situated in Manohara squatter. It also examined the relationship between women's empowerment and access to education and economic independence. The results of this research showed that the low status of women of the study area is a multifaceted, multidimensional and expressed diverse experiences. Structural poverty that persists deeply in the society limits educational and economic access to the marginal people. Similarly, uneven distribution of unpaid household activities and deep engagement in raring and caring work obstruct decision making and engagement in public and household spheres.

These contexts obviously created obstacles to empower women in squatter settlement. Economically people live in squatter settlement are marginalized either male or female. Women's earnings, participation and education have improved access to services and earnings stability. However, barriers to involve in public spaces for women and expression of women's issues towards freedom, independence and self-respect persist negatively in the society. लज्जा issues are interconnected to social gendering. This research showed that advances in educational achievement and financial security are not enough for them at all. This research demand on Sen's capability approach and Kabeer's empowerment theory to provide practical theoretical framework. Poverty, low self-esteem and unpaid caring work in the household significantly reduced women's freedom, social and economic mobility. These issues are fundamental that shape emotional and symbolic disempowerment to the women of the study area. This research is concluded that to achieve true empowerment for women an intersectional, integrated and multidimensional approach is crucial. This involves the redistribution of household work properly, accessible multiple resources and cultural and societal recognition of women's roles. This research has proved that the failure to adopt an integrated and intersectional approach by the development initiatives to empower women may generate ineffective outcomes. Efforts by the different development agencies fail to tackle the root issues of gender-based marginalization and exclusion.

This research has suggested that economic support is important. However, only a single material or economic dimension for women's empowerment is quite incomplete and ineffective. It remains inadequate without examination of social and cultural aspects intersectionally. This research emphasizes enhancing opportunities for women to express their initiatives in both their households and society at large. The present study emphasizes enhancing opportunities for women to make access in both their households and society at large. It is concluded that only through positive and creative interventions by government, civil society and families can women in the urban informal settlements grasp effective empowerment.

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