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Feminization of Urban Poverty in Informal Settlements: Evidence from Teku, Kathmandu

Bala Ram Acharya

Associate Professor of Sociology, Padma Kanya Multiple Campus and
Tribhuvan University, Kathmandu (Nepal)

ORCID ID: <https://orcid.org/0009-0000-0125-6663>

E-mail: <balaram_72@yahoo.com, acharyabr1972@gmail.com>

Abstract

The feminization of urban poverty remains an under-explored issue, particularly in informal settlements where poor women face heightened economic vulnerability. This study investigates gendered economic risks in the informal settlement of Teku, Kathmandu, using a mixed-method approach that combines a household survey and in-depth interviews. Data were collected from forty-five purposively selected households, focusing on multidimensional socio-economic relations and access to social protection. The findings reveal that many women-headed households experience severe financial stress, insecure or irregular employment, and limited access to government support schemes, credit, stable jobs, and tenancy rights. However, male-headed households in the settlement also face comparable hardships, indicating that urban poverty is shaped not only by gender but also by broader structural and institutional constraints. Factors such as marital status, occupational segregation, and restricted mobility into better employment intensify women's economic insecurity. Drawing on intersectionality and the Gender and Development (GAD) framework, the study argues that addressing gendered poverty requires comprehensive policy measures, including improved access to finance, gender-sensitive social protection, and equitable labour market opportunities to foster inclusive urban development in Nepal.

Keywords

Urban poverty, Female-headed households, Informal employment, Social protection access, Intersectionality.

Research Foundation International, New Delhi
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Editorial Office : D-59, Shastri Nagar, Meerut - 250 004 (INDIA)

Ph. : 0121-2763765, +91-9997771669, +91-9219658788

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1. Introduction

The feminization of poverty is an important socio-economic issue in urban squatter settlements. It has received much attention in a general way in recent years. The term of feminization in poverty research refers to the significant number of women among the poor population. It explores the relations between gender and poverty. It investigates the structural inequalities women face in the society (Pearce, 1978). Women often have limited access to resources, employment, and decision-making roles under patriarchal social structure in where androcentric perceptions play role significantly. Similarly, such access limits are caused by social, economic, and political systems. It may differently have shaped across the society.

Globally, the feminization of poverty is increasing under its specific circumstances. Many women face serious economic hardship and uncertainty. Several factors contribute to this condition. Poverty continues to affect women in changing situations at higher rates than men. Globally, women participate less in the labour market, faced more insecurity and, when employed, often earn lower wages across regions and communities (International Labour Organization [ILO], 2023). Many women are concentrated in informal and unstable jobs. It provides little social protection, making them more exposed to economic crises and income shocks frequently (UN Women, 2024). Legal inequality, limited property rights, and persistent occupational exclusion further limit women's economic security and long-term stability and change (World Economic Forum, 2024). These include inequality within and between households. Divorce and separation, children raised by single mothers, and higher male mortality rates further make problem (Moghadam *et al.*, 2005). Patriarchal family systems and androcentric perceptions also play a role for gender gap. The gender division of labour pressure involved women often do unpaid work at home where they have spent huge size of time. This increases economic inequality, less protection and problems (Nisaka & Sugihartib, 2020).

Women also face barriers in accessing public services and social protection due to the causes of structural barriers. Consequently, girls

may have fewer educational opportunities and freedom. Women often receive less attention in healthcare systems and faced social and economic problems. Limited economic opportunities in public and domestic domain and less social recognitions further increase women's vulnerability. Social norms often favour men's employment over women's due to the causes of gender socialization and ignores to women's values and strength. This context and perceptions leads to marginalization and exclusion from the opportunities in both urban and rural areas (Kaushik, 2024).

The causes of feminized poverty go beyond primarily household issues. Labour market inequality is a major factor for gender imbalance and feminization of poverty. Women often work in lower-paid sectors cause of low level of education and mainly for gender perceptions. They face limited chances for promotion and recognition. Wage gaps remain common between male and female mainly in informal sectors. Consequently, many women work long hours with poor conditions. Property rights are also restricted in some contexts (Khan, 2019). Women may face discrimination in legal systems is as structural problem. Their participation in community and political life is often limited (Lerman, 2021). However, globalization and neoliberal reforms have also affected women but it is unequal for marginalized women. In the other side, economic restructuring has reduced jobs in sectors where women are concentrated (Pressman, 2003).

Lack of childcare services, freedom women to work in the public sphere, makes paid work difficult for many women even at present context in mainly for developing countries. Legal protection against gender discrimination is often weak and less prioritize. Women's limited rights to property and inheritance reduce their long-term financial security is also cause of poverty women among household (Chant, 2012). Exclusion from financial decision making under households continues to deepen economic inequality from the home. These factors reinforce the cycle of poverty, exclusion and marginalization for many women.

The study examines how gender relations influence economic vulnerability, especially for women in urban informal sector. Several factors may have shaped household poverty is main concern of this research. These may have included access to financial resources, level of education, decision-making power, healthcare access, labour market inequality, and participation in public life are examined in this research.

2. Theoretical Perspectives

The term feminization of poverty was introduced by Diana Pearce in 1976 (Pearce, 1978). It later expanded global attention by different feminist scholars at the 1995 Beijing World Conference on Women. Scholars interpret the concept of feminization in different ways and perspectives. Some argue that women are poorer than men due to the cause of structural barriers. Others suggest that poverty among women is increasing compared to men globally. Similarly, another view focuses on the vulnerability of female headed households seen in significant form (Chant, 2008; Medeiros & Costa, 2006).

Different studies assure the feminization of poverty in certain regions is in significant level. For example, research from Eastern Europe in the 1990s supports this pattern of inequality between men and women (Mutua, 2000). However, other studies have raised question whether the trend is universal or concentrated on certain communities. Evidence from Western Europe and Latin America is not consistent context of feminization of poverty (Buvinic & Gupta, 1997; Medeiros & Costa, 2008). Women in developing countries are often more affected (Boudet *et al.*, 2018). These mixed results and contexts show the need for deeper and diverse data and stronger analysis to understand gender based poverty.

Several theoretical frameworks explain the feminization of poverty differently. The Women in Development (WID) approach appeared in the 1970s to examine access on women in development. It emphasized including women in development policy in economic development to reduce poverty and increase empowerment (Rathgeber, 1990). However, critics argued that WID did not address deeper structural inequalities which are varies in the different societies. This theoretical perception led to the Women and Development (WAD) perspective to include women in mainstreaming development. Perspective of WAD argued that economic growth alone cannot remove gender inequality without exploring and addressed structural problems.

The Gender and Development (GAD) framework moved further to empower women from gender perspective. It focuses on power relations, social norms and values, and institutional arrangement that shaped gender inequality and marginalization. Perspective of GAD focused on the need for broader social and structural change to make justice for women (Lim, 1983).

Power and patriarchy theory is significant to explains how patriarchal systems limit and make hurdles women's access to

resources and decision making power (Walby, 1990). It argues that social and economic systems often favour men compare to women. Similarly, life course theory emphasized on how life events shape women's economic position is significant for women studies. Divorce, widowhood, and single motherhood can increase financial vulnerability due to the causes of structural barriers to the women to work in public sphere. These events interact with structural inequality to influence economic outcomes of women (Vandecasteele, 2011).

The feminization of poverty affects women in both developed and developing countries. Women face less wage, wage gaps and economic instability across the world. However, their challenges differ by societies and contexts. Women face pay inequality and workplace bias in developed countries. Early marriage, violence, and weak property rights increase their vulnerability in developing countries (Mookodi, 2000). Melo (2019) studies how cultural and structural factors increase poverty among women and girls. Using a feminist perspective, the study explains how gender bias control and limits women's access to education, credit, land, and paid work (Chant, 2015). It focused the problems such as male child preference and child marriage (Kabeer, 2015). The study argues that poverty is not only about low income and persist in material forms alone. It is also about lack of agency, choice, and control over resources (Fukuda-Parr, 1999). Another study further suggests that health professionals can support gender equality through advocacy and policy reform (Premji & Hatfield, 2016). Multi-dimensional approach that connects feminist ideas with social and health policies would be significant (Chant, 2006). UN Women (2024) examine that women are more possible to work in informal and insecure jobs due to the causes of gender gap. They also have weaker access to gender responsive development and social protection. These conditions increase women's poverty over time differently.

Nepal's NLSS-IV (2022/23) suggested that poverty rates are almost similar between male and female headed households in Nepal. However, the depth and severity of poverty differ between social groups. This shows that poverty is not only an issues of women at present context (National Statistics Office [NSO], 2024). However, urban poverty based on women is visible in different squatter settlements such as Informal settlements of Teku, Manohara and Thapathali. Women in these urban areas face weak access on income, social protection and unstable income (Baral, 2019). Many mothers with in urban venerability struggle to support their children's education (Rai *et al.*, 2017). Housing insecurity and lack of land

ownership in urban areas increase women's economic risk mainly for urban squatters (Shrestha, 2013; Sengupta & Sharma, 2006). Migration and rapid urban growth without availability of affordable housing pushed many women into insecure informal jobs without social protection (Acharya, 2011). Poor sanitation, malnutrition, and limited healthcare access also affect women more severely and persist as a form of urban poverty (Adhikari, 2016). Women often carry the responsibility of managing daily expenses, caring children, household activities, collecting water and household hygiene (K.C. & Pahari, 2011). These studies show how gender inequality and urban poverty are closely connected structurally in the urban setting.

Ward and Mouyly (2013) examine self-help group programs among urban poor women in Phnom Penh, Cambodia. Their qualitative study shows that many NGO-led development projects assume all women share similar needs and expectations. However, communities are diverse based on caste, ethnicity, gender and location with certain internal power differences (Jakimow, 2007). While self-help groups aim to empower women have result of increase exclusion and marginalization (Berner & Phillips, 2005). Problems such as distrust cause of gender differences, conflict, and unequal leadership reduce participation is significant for feminization of urban poverty (de Wit & Berner, 2009). The study recommends development programs that are sensitive to local contexts based on culture and religion and community differences (Mohan & Stokke, 2000).

In Kathmandu, research on urban poverty exists in small size. However, few studies focus specifically on the feminization of poverty in Informal settlement of Teku. Many studies describe general urban hardship but do not examine gender differences closely (Baral, 2019). Issues such as women's economic roles, decision making power, and survival strategies need more attention for urban poverty. An intersectional approach is also limited to explored urban poverty in many research. Factors such as caste, ethnicity, and migration status are not fully examined (Acharya, 2011). Studies on urban livelihoods often discuss overall poverty but rarely explore women's survival strategies (Dahal, 2011). Environmental risks such as flooding have been studied concentrated on urban squatters may causes of another economic burden. Similarly, their gendered effects, including displacement and caregiving burdens, remain under-explored (K.C. & Pahari, 2011).

Research shows that women headed households in different settings are frequently more vulnerable to urban poverty (Chant, 2008). Single mothers and widows face serious economic pressure

because structurally they have faced problems of choices and freedom. However, they must do work even in insecure sectors, earn income and manage household duties at the same time. Women working in the informal sectors have faced low wages and job insecurity as compared to men. They often felt lack labour rights and social protection (Medeiros & Costa, 2008).

Another major factor behind the feminization of poverty is limited access to education and healthcare. Women with lower education levels often work in low paid and unstable jobs and income. This keeps them in long-term economic hardship at household level. Limited healthcare access also affects their physical and mental well-being also increased poverty. Poor health makes it harder to maintain stable employment and financial independence (Kabeer, 2015).

In Nepal, patriarchal social structures strongly influence women's economic position either live in urban or in rural sector. Many women are engaged in unpaid domestic work due to the cause of absence of job in the market. These situations limit women's economic independence and choices. Early marriage and gender-based violence further restrict their opportunities mainly from public sphere. These factors frequently reduce their capability to continue access on education and secure employment. Policy responses to squatter settlements often ignore gender differences due to the settlement's illegality. Many studies for squatter settlements and urban poverty focus on land rights, resettlement, and urban planning. However, they do not fully consider the specific needs and vulnerabilities of women lived in informal settlements (Shrestha, 2013). Future studies need to be focused on feminist perspective to explore feminization of urban poverty.

3. Research Methodology

This study adopts a mixed-methods research design combining quantitative and qualitative approaches to examine the feminization of urban poverty in the Teku informal settlements of Kathmandu. The mixed-methods framework enables the study to capture both the structural dimensions of poverty and the lived experiences of women, thereby providing a comprehensive understanding of how gender relations shape economic vulnerability in urban informal settlements.

The quantitative component focuses on identifying gendered disparities in employment patterns, income levels, and access to economic and social resources. A semi-structured questionnaire survey was conducted among 42 respondents residing in the Teku squatter settlement. The questionnaire included indicators related to income, employment status, educational attainment, access to healthcare, and

household decision-making power. Fieldwork for the survey was conducted between January and February 2024. Quantitative data were analyzed using descriptive and inferential statistical techniques, including frequency distribution, cross-tabulation, and correlation analysis, in order to identify patterns of poverty and gender-based economic disparities. Data analysis was carried out using SPSS and Microsoft Excel. In addition, relevant secondary data sources, such as census reports, policy documents, and previous academic studies, were reviewed to contextualize the findings.

The qualitative component explores the lived realities and experiences of women in both female-headed and male-headed households. In-depth interviews were conducted to capture subjective narratives related to economic hardship, livelihood strategies, social barriers, and gendered labour practices within the informal sector. Participant observation was also employed to understand everyday work patterns and household dynamics within the settlement. These qualitative tools provided deeper insights into how gender relations influence economic vulnerability and perpetuate poverty among women in informal urban settings.

The study is further guided by an intersectional analytical framework, which examines how multiple axes of inequality – such as patriarchal norms, caste and ethnic identities, and migration status – interact to shape women’s access to resources, social protection, and public services. Qualitative data were analyzed using thematic analysis to identify recurring patterns and experiences, while quantitative findings were used to support and contextualize these themes.

Ethical considerations were carefully maintained throughout the research process. Informed consent was obtained from all participants prior to data collection. The confidentiality and anonymity of respondents were ensured, and cultural sensitivity was maintained during fieldwork in order to respect local norms and gender relations within the community.

4. Analysis and Discussion of Data

4.1 Marital Status and Socio-economic Challenges

This section presents data from respondents in the Informal settlement of Teku squatter settlements of Kathmandu. It examines how marital status shapes socio-economic challenges faced by women in different level. The findings show that widowed, divorced, separated, and abandoned women experience different levels of economic condition and social difficulty in different level. These challenges include unequal access to resources, limited decision-

making power, and increased workload in the household. Widowed women told the maximum burden in all three areas. It may be the cause of impact of patriarchy towards widowed. Due to the results of different level of data suggest that marital instability increases women's economic and social vulnerability.

Table-1: Marital Status and Socio-economic Challenges in Informal Teku Squatter Settlements (N = 42)

Marital Status	Unequal Resource Distribution	Limited Decision-making Power	Higher Workload for Women	Total
Divorced	6	4	2	12
Separated	4	3	1	8
Married (but abandoned)	3	2	0	5
Widowed	5	6	6	17
Total	18	15	9	42

Note: Data based on field survey conducted in Informal Teku Squatter Settlements, Kathmandu.

The above table shows clear differences on access on resources and social recognition across marital groups. Widowed women face the highest level of disadvantage under patriarchal social structure. Six widowed respondent's tale limited decision making power and higher workload at the household level. Similarly, five respondents report unequal resource distribution due to the cause of widowhood. This group appears to be the most economically vulnerable due to the social cause.

Divorced women also face serious challenges as faced by traditional Nepali society. Six respondents said unequal access to resources. Four of them report limited decision making power at the household level. Similarly, two report increased workload and household burden. Although their burden is lower than widows. Separated women experienced moderate challenges among them. Four face unequal resource distribution. Similarly, three respondents have limited decision making power. Only one from this group reports a higher workload. Their vulnerability remains visible and experienced but slightly lower than widowed and divorced women.

Married but abandoned women experienced the lowest levels of difficulty is significant. Three of them report unequal resource access. Two respondents have faced limited decision making power. None report increased workload is significant to examine marital status and

freedom. This may be linked to extended family support or shared household arrangements is important.

The meaning of above data shows marital status strongly influences women's economic security and autonomy. Widowed and divorced women face the greatest risks means society's perceptions towards them is not supportive.

4.2 Gender Division of Labour by Marital Status

This section examines the gender division of labour among women in the Informal settlement of Teku squatter settlements. It shows how marital status affects women's daily responsibilities and household work. The findings of this research indicate that widowed women carry the heaviest workload at household level. Many respondents manage household's activities alone. Divorced women of the study area also handle multiple responsibilities. Separated and married but abandoned women report relatively fewer duties as compared to other categories. The results suggest that marital instability among widows and divorcees increases unpaid labour.

Table-2: Gender Division of Labour by Marital Status in Informal Teku Squatter Settlements (N = 42)

Marital Status	Domestic Work	Childcare	Elderly Care	Household Work	Total
Divorced	4	3	2	3	12
Separated	3	2	1	2	8
Married (but abandoned)	2	2	0	1	5
Widowed	10	4	3	0	17
Total	19	11	6	6	42

Note: Data based on field survey conducted in Informal Teku squatter settlements, Kathmandu.

The above table shows clear differences in workload among different marital categories. Widowed women's highest involvement seen in domestic activities with full responsibilities for internal and external work. They also report high childcare duties and response to economic responsibilities. This suggests that widows often manage household responsibilities alone in the absence of husband or male. Divorced women also experienced carry a heavy work burden. They take involvement in all categories, including domestic work, childcare, elderly care, and household work and responsibilities.

Separated women have felt moderate levels of involvement in social and economic responsibilities. Their participation is lower than

widows and divorcees, especially for elderly care. Married but abandoned women report the lowest involvement overall either in caring responsibilities and domestic work. Overall data from the table 2 shows that marital instability increases unpaid labour for women. Widows and divorced women experience the greatest pressure to bear all responsibilities. unpaid workload mainly in household for women strengthens their economic and social vulnerability within informal settlements.

4.3 Social Protection Inequality by Household Type

This section examines access to social protection in the Informal settlement of Teku squatter settlements. It compares between female-headed, male-headed, and joint households. The findings show clear differences among them. Female-headed households face the greatest barriers to social protection. Male-headed households report relatively better access on that category. Joint households show slightly more stability due to shared responsibilities among family members at household level. The data focused on how household structure influences social security access between different categories of head of family.

Table-3: Social Protection Inequality by Household Type in Informal Teku Squatter Settlements (N = 42)

Household Type	No Access	Limited Access	Adequate Access	Total
Female-headed Household	12	8	2	22
Male-headed Household	5	6	4	15
Joint Household	2	2	1	5
Total	19	16	7	42

Note: Data based on field survey conducted in Informal Teku Squatter Settlements, Kathmandu.

The above table shows that more than half of female headed households (12 out of 22) have no access to social protection is significant for sociological research. Only two respondents report adequate access under this category. This indicates strong vulnerability among respondents of female headed household. These households often depend on unstable income and informal work. They have limited safety nets make further economic hardship.

Male headed households show a more balanced pattern to have access on social security. Five respondents report no access on social

protection, while remaining four respondents experienced adequate access. Their position appears relatively stronger than female headed households.

Similarly, Joint households have felt the lowest level of exclusion at household level. Two have no access, and one has adequate access on social protection. Shared income and collective responsibility between family members may reduce risk in these household's categories. Data from table-3 shows that access to social protection is uneven between family categories. Female headed households face the highest disadvantage due to the structural gender imbalance faced in the society. It is concluding that household structure and gender composition play a key role in shaping access to social security and additional substantial facilities broadly from society and specifically from household level.

4.4 Feminization of Poverty Determinants

This section presents a large cross tabulation of key factors that associate to the feminization of poverty. Respondents evaluated several structural and economic factors using five categories: Strongly Agree, Agree, Neutral, Disagree, and Strongly Disagree. The aim to examine such verities of field based data was to understand how structural barriers affect women's economic position and control and limit their access to opportunities and resources. The determinants include labour market inequality, legal barriers and occupational segregation. Additionally, intra-career mobility, wage discrimination, work duration, property rights, discrimination in the judiciary, and limits in political participation are included. The findings show that most respondents recognize these factors as important causes of gendered poverty.

Table-4: Feminization of Poverty Determinants in Informal Teku Squatter Settlements (N = 42)

Determinants	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total (%)
Labour Market Inequalities	14 (33.3%)	16 (38.1%)	6 (14.3%)	4 (9.5%)	2 (4.8%)	100.0
Legal Restraints in Public Life	10 (23.8%)	15 (35.7%)	8 (19.0%)	6 (14.3%)	3 (7.1%)	100.0
Occupational Segregation	13 (31.0%)	14 (33.3%)	7 (16.7%)	5 (11.9%)	3 (7.1%)	100.0
Intra-career Mobility	12 (28.6%)	16 (38.1%)	6 (14.3%)	5 (11.9%)	3 (7.1%)	100.0

Wage Discrimination	15 (35.7%)	14 (33.3%)	6 (14.3%)	4 (9.5%)	3 (7.1%)	100.0
Duration of Work Shifts	11 (26.2%)	17 (40.5%)	5 (11.9%)	6 (14.3%)	3 (7.1%)	100.0
Property Rights	14 (33.3%)	15 (35.7%)	6 (14.3%)	5 (11.9%)	2 (4.8%)	100.0
Discrimination in the Judiciary System	10 (23.8%)	16 (38.1%)	7 (16.7%)	6 (14.3%)	3 (7.1%)	100.0
Constraints in Community & Political Life	13 (31.0%)	15 (35.7%)	6 (14.3%)	5 (11.9%)	3 (7.1%)	100.0

Note: Data based on field survey conducted in Informal settlement of Teku squatter settlements, Kathmandu.

The results show strong agreement on labour market inequality. More than 70% of respondents either strongly agree or agree that labour market inequality contributes to feminized poverty. This supports with global findings that women face job insecurity and wage gaps (ILO, 2018).

Legal limitations are also seen as important of this research. Nearly 60% agree that legal barriers reduce women's economic participation. This nature of findings reflects concerns raised in global policy reports about discriminatory laws (World Bank, 2021). Occupational segregation receives strong support to them. About 64% agree that women are concentrated in lower paid sectors. Maximum size of respondents agree that wage discrimination is a major issue.

Property rights are another key issue. Around 69% of respondents agree that limited property ownership increases women's vulnerability further. Agarwal (1994) argued that land and asset ownership strengthen women's economic security. The current findings of this research support to the Agrawal's findings

Many respondents also identify discrimination in the judiciary and limits in political participation as contributing factors. Over two-thirds agree that political exclusion weakens women's economic power. The major findings accept that feminized poverty is multi-dimensional issues. It is shaped by labour markets, legal systems, property rights, and political structures equally. In contexts of Nepal, barriers such as limited land ownership, wage inequality, and legal bias continue to restrict women's economic independence and freedom (World Bank, 2021). The results suggest that reducing feminized poverty in Nepal either in urban or rural sectors requires legal reform, political participation and inclusive labour policies.

5. Discussion

The findings provide important insights into the gendered dimensions of poverty within the informal settlement of Teku in Kathmandu. The analysis indicates that female-headed households experience greater economic vulnerability compared to male-headed and joint households. Women who manage households independently often face multiple constraints, including limited access to financial resources, unstable employment opportunities, and weaker social protection mechanisms. These challenges place female-headed households in a more precarious economic position within the informal settlement economy. At the same time, the study also reveals that male-headed households experience considerable economic hardship, suggesting that poverty in informal settlements is shaped not only by gender relations but also by broader structural factors such as insecure employment, inadequate urban services, and institutional exclusion.

The analysis of social protection by household type demonstrates significant inequalities in access to welfare support. More than half of the female-headed households in the study reported no access to formal social protection schemes, while male-headed households had relatively better access. Joint households appeared comparatively more resilient because income sources and responsibilities were shared among family members. These findings are consistent with the arguments of Sylvia Chant (2012), who emphasizes that women's poverty is often linked to their disproportionate responsibility for household survival combined with limited access to economic and institutional resources. The findings, therefore, highlight the need for inclusive and gender-responsive social protection policies that address the specific vulnerabilities of women in informal urban settlements in line with World Bank (2021) guidelines.

The cross-tabulation of poverty determinants further indicates that labour market inequality, wage discrimination, and legal and institutional barriers are key factors contributing to women's economic insecurity. Many respondents identified these structural constraints as major obstacles to their economic mobility. These findings resonate with global evidence presented in the *World Economic Forum's Global Gender Gap Report (2022)*, which highlights persistent wage disparities and occupational segregation between men and women across labour markets. In addition, the limited participation of women in political and community decision-making processes further restricts their access to economic opportunities and public resources. This observation aligns with the feminist theoretical perspective of Nancy Fraser (1994), who

argues that gender inequality must be addressed through both economic redistribution and social recognition.

Marital status also emerged as an important determinant of economic vulnerability in the study. Widowed and divorced women were found to experience higher levels of economic hardship and social exclusion compared to married women. This pattern reflects insights from life-course approaches to poverty (Vandecasteele, 2011), which suggest that major life events—such as widowhood or marital dissolution—can significantly affect individuals' economic stability and access to resources. In the context of informal settlements, these vulnerabilities are further intensified by the gendered division of labour, where women are primarily responsible for unpaid domestic work and caregiving. These unpaid responsibilities reduce the time available for income-generating activities and often remain socially unrecognized, thereby reinforcing women's economic marginalization.

Overall, the findings of this study indicate that the feminization of poverty in informal urban settlements is closely linked to structural inequalities embedded in labour markets, legal systems, and socio-cultural norms. Gender-based disadvantages interact with broader institutional and economic constraints, producing multiple forms of vulnerability for women in the urban informal sector. These findings highlight the importance of addressing feminized poverty not only through income-based interventions but also through policies that promote gender equality, social protection, and equitable access to urban resources. Future research could further strengthen this analysis by adopting a more explicit intersectional perspective, examining how factors such as caste, ethnicity, and migration status interact with gender to shape patterns of urban poverty in urban Nepal.

6. Conclusion

This study examined the gendered dimensions of urban poverty among residents of the Teku informal settlements in Kathmandu. The findings indicate that female-headed households experience greater economic vulnerability, characterized by limited access to income opportunities, employment security, and social protection. These constraints are shaped by gender-based discrimination within households as well as broader structural barriers embedded in labour markets, property rights, and social institutions. At the same time, the study also finds that poverty in informal settlements is not limited to women alone. Male-headed households also face significant economic insecurity, suggesting that urban poverty is influenced by wider structural and institutional factors rather than gender relations alone.

The analysis identifies several determinants of women's economic vulnerability, including wage discrimination, occupational segregation, restricted property rights, and limited career mobility. Unequal access to social protection and public services further intensifies women's economic insecurity. These findings demonstrate that economic exclusion is closely connected to broader legal, institutional, and socio-cultural structures that shape gender relations in urban informal settlements.

The results of the study align with important theoretical perspectives. Nancy Fraser's (1994) framework of redistribution and recognition helps explain how economic inequality and social discrimination jointly shape women's poverty. Similarly, Amartya Sen's (1999) capability approach highlights how restricted access to education, employment, and social protection limits women's ability to improve their living conditions. The persistence of occupational segregation and property inequalities reflects the influence of patriarchal structures discussed by Sylvia Walby (1990). In addition, the experiences of widowed and divorced women in the study support the insights of life-course theory developed by Lea Vandecasteele (2011), which explains how major life events can intensify economic vulnerability.

Overall, the study demonstrates that the feminization of poverty in informal urban settlements is closely linked to structural inequalities and gendered power relations. Addressing these challenges requires gender-responsive social protection policies, improved access to education and formal employment opportunities, and greater participation of women in decision-making processes. Such measures are essential for reducing gender-based poverty and promoting inclusive urban development in Nepal.

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