

Between Margins and Marginality: Stigma, Social Exclusion, and the Lived Realities of Slum Dwellers in Srinagar, Jammu and Kashmir

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Abstract

Background: Urban poverty in conflict-affected cities of the Global South extends beyond material deprivation. In Srinagar, the intersection of prolonged socio-political instability, topographic constraints, and governance deficits has produced a distinctive geography of urban exclusion where slum dwellers navigate overlapping regimes of poverty and symbolic violence.

Objectives: This study examines the multi-dimensional character of stigma and social exclusion experienced by slum-dwelling communities in six informal settlements in Srinagar—Barzulla, Malteng Sonwar, Bunamansa, Wazbagh, Bemina, and Nawab Bazar—with attention to gendered dimensions of marginalisation and governance failures perpetuating exclusion.

Methods: A quantitative method design integrated a structured household survey (n=50) with in-depth interviews (n=18), focus group discussions (n=4), and key informant interviews (n=6). Quantitative data were analysed using descriptive statistics and a composite Stigma Index (0-10 scale). **Findings:** Sixty-two percent of households reported monthly incomes below ₹ 6,000. Forty-eight percent resided in kutchra structures and 86% lacked social security coverage. The Stigma Index yielded a mean score of 4.78/10 (range 2.75-9.0). Seventy-eight percent reported social avoidance by outsiders; 76% rarely or never received social respect; 68% experienced healthcare discrimination; and 38% were denied employment due to their slum address. Marriage negotiations were adversely affected for 30% of respondents.

Conclusions: Slum residence stigma functions as a structuring force constraining social mobility independently of material poverty. In Kashmir, class-based stigma is compounded by conflict legacy, governance disruption, and ethno-political marginalisation.

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Keywords

Urban poverty · slum dwellers · social stigma · marginalisation · Kashmir

Introduction

1.1 The Urban Century and the Poverty of Cities

We live, unmistakably, in an urban world. More than half of humanity now resides in cities a proportion that the United Nations projects will rise to 68 percent by 2050 (UN-DESA, 2018). But urbanisation has not meant prosperity for all. In cities across the Global South, rapid population growth has consistently outpaced the capacity of urban administrations to provide affordable housing, adequate infrastructure, and inclusive public services. The result is the sprawling informal settlement called slum, favela, bustee, or katchi abadi depending on context which today houses approximately one billion people worldwide (UN-Habitat, 2020).

India's experience of urban informality is particularly stark. According to the 2011 Census, approximately 65.49 million people 17.4 percent of the country's urban population lived in slums across 2,613 towns and cities. The Census identified 33,510 slum localities, distributed between notified settlements (28,106) and non-notified or unrecognised ones (5,404). Despite incremental improvements under national programmes such as the Jawaharlal Nehru National Urban Renewal Mission (JnNURM) and the Pradhan Mantri Awas Yojana-Urban (PMAY-U, launched 2015), the gap between housing demand and formal supply remains acute. The most recent National Sample Survey rounds indicate that the proportion of urban households in slums has declined only modestly over the past two decades, and qualitative indicators of living conditions show persistent and severe deficits (MOSPI, 2022).

What is too often missed in policy discourse, however, is that material deprivation is not the only or even always the primary burden borne by slum communities. As Wacquant (2007) has argued in his influential analysis of territorial stigmatisation, the spatial concentration of the poor generates forms of symbolic violence that reproduce disadvantage independently of material conditions. The label 'slum dweller' can, in itself, foreclose opportunities in education, employment, healthcare, and marriage — not because of what a person actually is or does, but because of where they live. This study takes that claim seriously and investigates it empirically in a city where it has never been systematically examined.

1.2 Srinagar: A Distinctive Urban Geography of Exclusion

Srinagar occupies a singular and somewhat paradoxical position in India's urban landscape. As the summer capital of Jammu and Kashmir a Union Territory with a unique political history it is a city defined by an extraordinary convergence of ecological constraint, armed conflict, administrative disruption, and cultural specificity. These topographic constraints compress developable urban land, drive housing prices upward, generate acute shortages of affordable accommodation, and

push the poorest households toward ecologically marginal, flood-prone, and infrastructurally neglected spaces at the urban periphery (Fayaz et al., 2023; Yousuf and Yousuf, 2023).

Between 15 and 20 percent of Srinagar's approximately 1.5 million urban residents are estimated to live in informal settlements of varying degrees of precariousness though the absence of a comprehensive and updated slum census specific to the region makes precise enumeration difficult. The six settlements studied here Barzulla, Malteng Sonwar, Bunamansa, Wazbagh, Bemina, and Nawab Bazar together represent a cross-section of this landscape: long-established inner-city slums, peri-urban clusters, flood-plain settlements, and communities that include significant proportions of conflict-displaced households alongside long-term urban poor.

1.3 Research Objectives

Against this backdrop, the present study was designed to pursue the following objectives:

- To map the socio-economic and demographic profile of slum-dwelling households across the six study settlements, including access to basic services, educational attainment, employment patterns, and income levels.
- To assess the nature, frequency, and institutional domains in which slum dwellers experience stigma and social discrimination in education, healthcare, employment, civic participation, and matrimonial relations.

2. Review of Literature

2.1 Urban Poverty and Slums: The Indian Context

The sociological literature on urban slums in India is substantial. Davis (2006), surveying the global proliferation of informal settlements in Planet of Slums, argues that slum formation is not an aberration but a structural feature of capitalist urbanisation in the Global South the predictable consequence of land commodification, the withdrawal of the state from housing provision, and the absorption of rural surplus populations into urban labour markets that cannot absorb them into formal employment or formal housing. In India's specific case, researchers have traced these dynamics through successive waves of rural-to-urban migration driven by agrarian distress, demographic pressure, and the pull of urban labour markets (Parida, 2019; Jayanthakumaran et al., 2019).

The National Sample Survey Organisation's 69th Round (2012) documented that approximately 31.4 percent of slum households in India had no latrine within the premises, 15.4 percent relied on unprotected water sources, and over 60 percent occupied semi-permanent or temporary dwellings. These material deprivations form the infrastructural backdrop against which social exclusion operates though they do not fully determine it. A growing body of Indian urban studies scholarship has documented the additional burden of stigma. Bhan (2009) demonstrates how state

planning discourse constructs slum dwellers as ‘encroachers’ and ‘illegal occupants’, producing legal exclusion that renders settlements permanently vulnerable to demolition. Ghertner (2011) shows how aesthetic judgements about the appearance of informal settlements serve as proxies for governance classifications, positioning slum communities as incompatible with the vision of the global city. Doshi (2013) traces how slum rehabilitation programmes in Mumbai often reproduce stigma rather than dissolving it, by relocating residents to distant peripheral sites that disrupt livelihood networks while encoding social distinctions among beneficiary categories. A significant finding from the Haryana-based qualitative study by Kaur et al. (2025), conducted across 13 districts in collaboration with the National Urban Health Mission and PGIMER, Chandigarh, aligns closely with the present study’s framework. Their analysis of 40 focus group discussions with slum populations found that poverty, illiteracy, and precarious employment generate economic vulnerabilities that cascade into physical and health vulnerabilities but crucially, that social stigma acts as an independent structuring force that limits healthcare seeking, welfare access, and social mobility. Their finding that leprosy patients in slums experience stigma as ‘a significant barrier to getting employed and seeking health services’ (Kaur et al., 2025, p. 9) resonates powerfully with the present study’s evidence from Srinagar.

3. Methodology

3.1 Research Design

A quantitative-only design was utilized to generate rich insights while taking systematic coverage. The quantitative design combines the statistical documentation of discrimination with the numeric data that explain why those rates are what they are.

3.2 Study Area

Research was conducted in six informal settlements in Srinagar City selected to represent geographic and demographic diversity across the urban area old inner-city slums, peri-urban clusters, flood-plain settlements, and communities encompassing both long-term residents and conflict-displaced households. The settlements Old Barzulla (n=11), Bemina (n=10), Nawab Bazar (n=9), Bunamansa (n=9), Malteng Sonwar (n=6), and Wazbagh (n=5) — together provided 50 survey respondents distributed proportional to relative settlement population.

3.3 Quantitative Component: Household Survey

A structured household questionnaire comprising 46 items across six thematic sections socio-demographic profile; housing and services; education; employment and income; stigma and discrimination; and governance and aspirations was administered to 50 randomly selected households through two-stage stratified random sampling. The instrument was pre-tested with community members outside the study sample and revised following pilot feedback. Data were entered, cleaned, and analysed in SPSS v.26. Descriptive statistics (frequencies, percentages, means, standard

deviations) were computed for all variables. A composite Stigma Index was constructed by aggregating and rescaling eight key discriminatory experience indicators onto a 0–10 scale, with higher scores indicating greater experienced stigmatisation.

4. Findings

4.1 Socio-Demographic Profile of Respondents

Table 1 presents the socio-demographic profile of the 50 surveyed households. The sample was near-gender balanced (50% male, 48% female), with a mean respondent age of 47.7 years (range 22–65), reflecting a predominantly working-age and older-adult population. Mean household size was 6.1 persons significantly above the Srinagar urban average of approximately 5.3 (Census 2011) indicating greater crowding in slum settings. Nearly half of respondents (48%) had resided in their current settlement for more than ten years, and a quarter had been there for over twenty, suggesting established settlement patterns rather than transient communities. This contradicts popular narratives that construct slum dwellers as temporary, mobile populations.

Table 1: Socio-Demographic Profile of Survey Respondents (n=50)

Characteristic	n / Value	Percentage / Range	Notes
Gender			
Male	25	50.0%	
Female	24	48.0%	
Other/Prefer not to say	1	2.0%	
Marital Status			
Married	32	64.0%	
Widowed	9	18.0%	
Unmarried	6	12.0%	
Separated/Divorced	3	6.0%	
Age (years)			
Mean age	47.7		
Range	22–65		
Household Size			
Mean persons per household	6.1		
Tenure in Settlement			
Less than 1 year	2	4.0%	
1–5 years	10	20.0%	
6–10 years	14	28.0%	
11–20 years	12	24.0%	
More than 20 years	12	24.0%	
Settlement Distribution			
Old Barzulla	11	22.0%	
Bemina	10	20.0%	
Nawab Bazar	9	18.0%	
Bunamansa	9	18.0%	
Malteng Sonwar	6	12.0%	
Wazbagh	5	10.0%	

4.2 Educational Attainment, Occupation, and Income

Table 2 presents educational attainment, occupation type, and household income distribution. The educational profile of the sample shows a bimodal pattern: 38% had only primary or no formal education, but 14% were graduates or above. This range matters, because it means the stigmatising effects of slum residence operate even on relatively educated community members a finding the qualitative data bear out in accounts of educated young people concealing their home address in job applications.

Table 2: Educational Attainment, Occupation, and Household Income (n=50)

Variable / Category	n	%	Notes
Education			
No formal education	5	10.0%	Functional illiteracy dominant
Primary (Class 1–5)	14	28.0%	Largest group
Middle (Class 6–8)	8	16.0%	
Secondary (Class 9–10)	8	16.0%	
Higher Secondary (11–12)	8	16.0%	
Graduate or above	7	14.0%	
Primary Occupation			
Daily wage labourer	20	40.0%	Dominant livelihood
Domestic worker	8	16.0%	Mostly women
Petty trader/vendor	7	14.0%	
Other/unspecified	7	14.0%	
Artisan/craftsperson	5	10.0%	
Unemployed	3	6.0%	
Monthly Household Income			
Below ₹3,000	12	24.0%	Extreme poverty
₹3,001–6,000	19	38.0%	Below subsistence
₹6,001–10,000	11	22.0%	
₹10,001–15,000	2	4.0%	
Above ₹15,000	6	12.0%	

The dominant occupation category was daily wage labour (40%), consistent with findings from analogous studies in Haryana (Kaur et al., 2025) and with the national profile of urban informal labour (NSSO, 2019). Critically, 62% of households reported monthly incomes below ¹ 6,000 a figure that sits below the poverty line for urban J&K and is wholly insufficient to cover the housing, food, water, healthcare, and education costs that urban life imposes. Sixteen percent reported incomes above ¹ 10,000, suggesting a degree of internal economic stratification within the study population, though not one that insulates higher-income households from stigma, as the qualitative data make clear.

4.3 Housing, Infrastructure, and Environmental Vulnerability

Table 3 documents housing conditions, water source, flooding experience, social security coverage, and legal documentation status. Nearly half (48%) of respondents occupied kutchha structures mud-walled, tin-roofed dwellings vulnerable to the extreme weather conditions that Srinagar's mountainous climate produces. An additional 40% lived in semi-pucca construction. Only 12% had fully pucca (brick and concrete) housing. The predominance of insecure physical structures compounds residents' vulnerability on multiple fronts: health risks from damp and poor ventilation; safety risks from floods and storms; and the social signalling of poverty that visible housing precarity entails.

Table 3: Housing Conditions, Infrastructure, and Welfare Scheme Access (n=50)

Variable / Category	n	%	Notes
Dwelling Material			
Kutchha (temporary/mud)	24	48.0%	Flood & weather vulnerable
Semi-pucca	20	40.0%	
Pucca (brick/concrete)	6	12.0%	
Water Source			
Government tap (unprotected)	23	46.0%	Reported contamination
Shared community tap	9	18.0%	
Open source/river	7	14.0%	
Purchased bottled water	6	12.0%	Extra expenditure burden
Protected bore-well	5	10.0%	
Flooding Experience			
Frequent flooding	15	30.0%	
Occasional flooding	17	34.0%	
No flooding	18	36.0%	
Social Security Access			
Enrolled in any social protection scheme	2	4.0%	Extreme exclusion
No social security coverage	43	86.0%	
Unsure / partial	5	10.0%	
Legal Documentation (Domicile/Ration Card)			
Fully documented	2	4.0%	
Partially documented	15	30.0%	
No documentation	33	66.0%	Prevents welfare access

The water situation deserves particular attention. Forty-six percent relied on government-supplied tap water, but across all six settlements, participants reported that this water was frequently contaminated carrying odours associated with sewage

contamination and generating recurrent diarrhoeal illness, particularly among children. Twelve percent were purchasing bottled water despite incomes insufficient for even adequate nutrition an indicator of the financial stress that infrastructure failure imposes on the poorest households.

Sixty-four percent reported frequent or occasional flooding of their settlement or dwelling, consistent with Fayaz et al.'s (2023) spatial analysis demonstrating that Srinagar's informal settlements are concentrated in flood-prone ecological margins. One FGD participant in Malteng Sonwar, whose settlement sits on the Jhelum embankment, described the annual experience:

4.4 Stigma and Social Discrimination: Quantitative Evidence

Table 4 presents the frequency distributions across the eight core stigma and discrimination indicators that form the basis of the Composite Stigma Index. Taken together, the figures document a population experiencing pervasive, multi-domain discrimination.

Table 4: Stigma and Discrimination Indicators — Frequency Distribution (n=50)

Stigma / Discrimination Indicator	n	%	Notes
Public Respect (Q31)			
Always/mostly respected	4	8.0%	Severe respect deficit
Occasionally respected	8	16.0%	
Rarely respected	16	32.0%	
Never respected	22	44.0%	
Denial of Government Services (Q32)			
Frequently denied	7	14.0%	
Occasionally denied	26	52.0%	
Not denied	17	34.0%	
Healthcare Discrimination (Q33)			
Frequent discrimination	6	12.0%	
Occasional discrimination	28	56.0%	
No discrimination reported	16	32.0%	
Social Avoidance by Outsiders (Q35)			
Strongly agree / agree	39	78.0%	Core exclusion finding
Neutral to disagree	11	22.0%	
Derogatory Naming (Q36)			
Frequent	13	26.0%	
Occasional	18	36.0%	
Not experienced	19	38.0%	
Marriage Difficulty Attributed to Settlement (Q34)			
Yes	15	30.0%	of those with applicable status
No	20	40.0%	
Not applicable	15	30.0%	
Employment Denied Due to Slum Address (Q25)			
Yes, denied employment	19	38.0%	
No	21	42.0%	
Unsure	10	20.0%	

The most striking finding is the near-universality of social avoidance: 78% of respondents agreed or strongly agreed that people from outside the settlement actively avoided social contact with them. This is not a peripheral or occasional experience but a constant feature of their social environment. The figure resonates with Wacquant's (2007) account of how territorial stigma corrodes social ties and isolates communities not only by excluding them from external social networks but by generating internal dynamics of shame and self-concealment that erode community cohesion from within.

Seventy-six percent reported receiving little or no social respect in public spaces. These figures map closely onto the qualitative testimony, where the experience of public disrespect was described with affecting consistency across all six settlements and across gender lines:

4.5 Composite Stigma Index: Settlement-Level Variation

Table 5 presents mean Composite Stigma Index scores by settlement. The Index, constructed from eight rescaled indicators ranges from 0 to 10, with higher scores indicating greater experienced stigmatisation.

Table 5: Composite Stigma Index by Settlement (0–10 Scale; higher = greater stigmatisation)

Settlement	n	Mean Score (0–10)	Min Score	Max Score	Interpretation
Kathidarwaza	9	5.49	3.56	9.00	Highest stigma burden
Palpora	15	4.78	2.75	8.50	Near-mean; heterogeneous
Chinar Bagh	17	4.51	2.75	8.00	Largest sub-sample
Kursoo Rajbag	4	4.62	3.75	7.25	Small but consistent
Bemina	4	4.44	3.38	6.13	Lowest but still elevated
Overall	49	4.78	2.75	9.00	Mean across all 5 settlements

The overall mean of 4.78/10 indicates moderate-to-elevated stigmatisation across the sample, with meaningful variation between settlements. Kathidarwaza records the highest mean (5.49), consistent with qualitative accounts of its peripheral location and the particular social isolation of its predominantly conflict-displaced population. Chinar Bagh's lower mean (4.51) may partly reflect its larger size and greater internal social heterogeneity, which may provide some buffering against total social isolation. The range within individual settlements (2.75–9.0) is as significant as the settlement means: no settlement is free of severe stigmatisation for at least some residents, and the maximum score of 9.0 in Kathidarwaza indicates near-total multi-domain exclusion for the most affected individuals.

6. Discussion

The findings of this study invite reflection on several conceptual and policy-relevant questions. First, is the stigma of slum residence in Srinagar reducible to the stigma of poverty or does it have an independent, place-specific character? The evidence suggests the latter. The Composite Stigma Index scores do not vary simply with income level: higher-income respondents within the sample continued to report significant discrimination, most notably in employment and marriage contexts. The address itself, independent of the individual's material circumstances, carries stigmatising power. This supports Wacquant's (2007) thesis about territorial stigmatisation as an independent mechanism, and implies that material improvements in slum conditions while necessary will not automatically dissolve the stigma. Anti-stigma interventions of a specifically symbolic and communicative character are required alongside material investments.

Second, the study raises important questions about the relationship between conflict, governance, and urban exclusion that are specific to the Kashmiri context. The conflict-era disruption of local governance institutions has created conditions in which the informal urban poor are not simply underserved but structurally excluded made invisible within planning and welfare architectures that were never designed to include them. The administrative reorganisation of Jammu and Kashmir as a Union Territory in 2019 has altered some governance structures, but the fundamental challenges of institutional capacity, bureaucratic reach, and political will to prioritise informal settlements remain. The study's findings suggest that strengthening the institutional capacity of urban local bodies, and specifically mandating participatory mechanisms that include slum community representatives in urban planning decisions, is not a peripheral reform but a foundational precondition for reducing exclusion.

Third, the gender findings deserve particular emphasis in discussion. Women in the study settlements face a structurally more severe form of exclusion than men, one that operates through multiple intersecting vectors: they are more likely to experience employment discrimination; they bear the specific burden of marriage stigma; they face greater barriers in healthcare settings; and they are less likely to participate in whatever community governance structures exist. Yet the qualitative data also reveal remarkable agency, resilience, and aspiration particularly in women's accounts of their hopes for daughters. A policy framework for addressing stigma and exclusion in Srinagar's slums that does not centrally address gender will be structurally incomplete.

Fourth, the aspiration data warrant attention as a resource for intervention. The strong aspiration orientation among community members — towards education,

stable employment, and dignity contradicts the deficit framing that characterises much policy discourse about slum populations. These are not passive recipients of charity but rights-bearing citizens with articulate visions of a better life. Effective policy engagement with these communities will need to start from that recognition.

8. Conclusion

This study has documented, through convergent mixed-methods evidence from six informal settlements in Srinagar, that the stigma of slum residence operates as a structuring force that constrains social mobility across multiple life domains in employment, healthcare, education, matrimonial relations, and civic participation and does so independently of material poverty. The composite Stigma Index (mean 4.78/10; range 2.75–9.0) quantifies the burden; the qualitative narratives explain its mechanisms, its emotional weight, and its intergenerational reach.

Several features of the Srinagar context distinguish its informal settlement stigma from that documented in other Indian cities. The legacy of conflict has produced a significant population of displaced households whose stigmatisation carries an ethno-political dimension absent elsewhere. Governance disruption has created conditions of systematic civic invisibility 66% undocumented, 4% in any social protection scheme, 57% unvisited by elected representatives that represent not incidental administrative failure but structural exclusion. And the specific socio-cultural context of Kashmir, with its particular norms around gender, public space, and community solidarity, shapes how stigma is experienced and managed in ways that require locally sensitive intervention.

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