

Educational Resilience of Squatter Children in Kathmandu Metropolitan City

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August 2014

Abstract

Squatters are the illegal tenants residing in public lands as immigrants due to livelihood collapse in their origins. They have been denying public resources and urban facilities because of their official identity crisis leading to vicious circle of poverty with impoverished livelihoods creating multifaceted adversities of learning for their children. In this context, this paper, based on cyclical mixed method research under transformative research paradigm, has explored the learning adversities faced by the squatter children of Kathmandu Metropolitan city, protective and promotive factors, and life-affirming learning outcomes. The exposure in unhygienic settlements with low health conditions, poverty with impoverished livelihoods, and illiteracy of parents, poor homely environment, and dysfunctional families were the key adversities encountered by squatter children. Further, cohesive and harmonious teachers and peers in schools, determination and dedicated support of parents in families, and social structures as social capitals were protective and promotive factors for their learning. The squatter children have developed optimistic sense of being prospective professionals, behavior towards self-reliance, non-discriminatory interaction among others, and interactive and exploratory learning habits as the life-affirming learning outcomes.

Key Words: Squatter, adversities, protective, promotive, life-affirming

Background

Nepal has become a partner of making international commitment of ensuring the right to quality education for all by 2015. However, the access to quality education to the children of economically deprived communities like squatters of Kathmandu Metropolitan city is still unwelcoming. This is because squatters are the unlawful tenants or literally landless people (Tanaka, 2009) residing in public lands as immigrants either due to their livelihood collapse in their origins and displacement by natural disasters or conflict. Thus they are deprived of public services and resources leading to poverty with impoverished livelihoods without adequate basic facilities of life (Shrestha, 2013). Further, about one fourth of the total

squatters of the city are illiterate and majority of them are barely literate with primary education (ibid).

They have been suffering from inadequate food and longer hours of physical works and they have been using their limited earning to "save the life of an ill family members and to feed their children" (Narayan, 2000, as cited in Sharma, 2010). Most squatters have been residing mostly in river banks or in open spaces with "poor quality of houses" with no basic facilities of "pure drinking water, safe electricity, drainage" which have become the cause of "poor educational achievements of their children" (Sharma, 2010, p. 190). The squatter children have been facing multiple adversities of violence, abuses, and exploitation in the communities (Shrestha, 2013). These adverse conditions are unlikely to facilitate the learning of their children at homes and in the communities.

In this context, the major focus of the paper is to demonstrate the educational resilience of squatter children under the existing adversities. Specifically, this paper concentrates more on analyzing adversities facing by the squatter children in their learning context (communities and homes), protective and promotive factors, and life-affirming learning outcomes. In doing so, the paper has been organized in different sections of conceptualization of resilience following by the methodology employed for the study of this paper. The paper progresses dealing with learning adversities, the protective and promotive factors they adopted/had to cope with the adversities and the life-affirming learning outcomes. Finally we have presented the key findings and discussion and the paper is wrapped up with conclusion.

Conceptualizing Resilience

The concept of resilience consists of two key components of exposing to "significant stressors or risks, and demonstration of competence and successful adaptation" (Braverman, 2001). Thus it is the manifestation of positive adaptation of adversities/risks in their socio-cultural context (Robertson-Hickling, Paisley, Guzder, & Hickling, 2009). Specifically, educational resilience refers to "students who despite economic, cultural, and social barriers still succeed at high levels" (Cabrera & Padilla, 2004, p. 152, as cited in Robertson-Hickling et al., 2009). It comes to know us that the resilience is the construct that children are always in adverse situations and they themselves or with the support of external entities cope or adapt the conditions with positive outcomes. Thus it is worthy to conceptualize other concepts

namely adversities/risks, protective and promotive factors, and assets in relation to our inquiry.

In this research we have attempted to visualize the risks such as "exposure to environmental hazards, limited access to health care, socioeconomic disadvantages, family conflict, and economic stresses on the family" (Braverman, 2001) as the barriers of children's learning. "The internal protective factors are the personal and social characteristics of children, responsiveness to people, communication skills, and desire to improve self and external protective factors are sources of support and structure in the child's environment such as parental warmth, emotional support, peer relationships, household rules, shared values and access to services" (Werner, & Smith, 1993).

These protective and promotive factors serve as assets which help to cope with adversities or risks they are facing in their learning context. These assets are individual and environmental factors that increase the likelihood of achieving positive outcomes (Braverman, 2001). Thus, in this research, we have attempted to explore what life-affirming learning outcomes have the squatter children achieved through the combination of these assets.

Methodology

The paper is based on the cyclical mixed method research approach under transformative research paradigm with the belief of human rights of squatter children (Mertens, 2010). We purposefully selected two river bank squatter settlements (*Bishnumati* and *Dhobikhola*) of Kathmandu Metropolitan city. The cyclical mixed method facilitated us to adopt multiple data collection methods including informal observation in multiple phases and the data of one phase informed us to go to the next phase of data collection (Mertens, 2010). We conducted 5 Focus Group Discussions (FGDs) (2 in *Bishnumati* and 3 in *Dhobikhola*) under Rapid Rural Appraisal (RRA) with a view to understand the collective views of squatters on adversities faced by their children in their learning. Further, we conducted a Rapid Survey in 306 households of *Bishnumati* and 271 households of *Dhobikhola* to identify the demographic feature of squatters and the types of schools their children studying. In doing so, we identified 309 children responding our survey. Moreover, we interviewed 20 children to explore the risk experiences. Then we surveyed a total of 220 children from the area to identify the level of risks.

In the second phase of the study, we attempted to draw the life histories of squatter children what coping strategies they have been adopting to adapt the adversities. In doing so, we interviewed 10 children (4 in *Bishnumati* and 6 in *Dhobikhola*). Further, we conducted 5 FGDs (2 in *Bishnumati* and 3 in *Dhobikhola*) and 10 in-depth interviews (4 in *Bishnumati* and 6 in *Dhobikhola*) to identify the protective and promotive factors. We conducted household survey to get numeric information of coping strategies on the risks identified. Finally, we conducted phenomenological interviews with 10 children (4 in *Bishnumati* and 6 in *Dhobikhola*) to explore the life-affirming learning outcomes.

We developed questionnaires to capture the quantitative information discussing among the research team. Further, we developed guidelines of in-depth interview, phenomenological interviews, life histories, and Focused Group Discussions (FGDs) including possible themes of inquiry with a view to facilitate our research participants. We trained the enumerators for quantitative data collection while for qualitative inquiry we involved ourselves in the field. We believed that the involvement of researcher themselves in the field could help to be reflexive and this helped to maintain the rigor of our research. Further, we maintained field notes and reflective journals or memos of the field. Similarly, we maintained photographs and recordings.

The numeric data was managed by editing, coding, and decoding process manually. We used Statistical Package for Social Science (SPSS) program to analyze the quantitative data. Then the data was tabulated and presented using descriptive statistics. The interpretation was made attaching meaning on the results of SPSS outputs. For the qualitative data, the transcription of interviews and FGDs (Lloyd-Evans, 2006) was formed with the help of field notes and recordings. Then, we employed a sequential process of coding, categorizing, and thematizing (Creswell, 2012) to analyze the qualitative data. After analyzing both quantitative and qualitative data, we corroborated deriving meaning.

As the notion of transformative research paradigm, we attempted to make heard the educational resilience of squatter children to multiple layers of stakeholders (children, teachers, parents, and community people) going back to schools and communities and checked the interpretation (Mertens, 2010). This was also an approach of informing them the human rights violation of squatter people and their children. Further, we disclosed our findings in a national level conference in the presence of policy level stakeholders. This was

an approach of policy advocacy to draw their attention to reform the policy, programs, and plans in relation to the education of squatter children.

Adversities Faced by Squatter Children

This section deals with the adversities faced by squatter children in their communities and families. In doing so, we have concentrated on environmental, social, economic, and psychological risks as the hindering factors of their learning.

Unhygienic Settlement and Suffering of Disease

As per our observation, many of the squatter settlements were unhygienic with poorly managed sanitation. The foul smell of polluted water collected as the discharge of urban settlements contributed to make air more polluted. We observed that there were dumping sites very close to most of the squatter settlements. One of the participants in *Bishnumati* expressed; *"The children often fall sick as there is a dumping site very close to this settlement. The people here do not manage their wastes properly."* Because of this unhygienic environment and unmanaged sanitation, the squatter children were facing severe and frequent diseases. Almost all children (83.3%) were found to have fallen in sickness. In overall, 66% of the children expressed to have experienced injuries and casualties at their homes. This was probably because many of them had less access to health counseling in the community. This situation shows the limited health care with low motivation and ability to learning of squatter children (Basch, 2010). They are more likely to be absent in schools due to frequent illnesses and infections impeding to their academic performance (Harker, 2006).

As per our observation, the squatter children were playing with the dust and mud and the parents seemed irresponsible to them. They seemed to be susceptible to different diseases, casualties and injuries as there was free mobility of children anywhere they liked. The role of families as nurturers or supporters and their role of providing for their children's health, safety, security, and emotional well-being (Boethel, 2004) were weaker in the case of squatter children. The unhealthy community environment and carelessness of squatter children was also backed by the illiteracy of parents.

Parents' Illiteracy: Unhelpful to Children's Learning at Homes

Most of the squatter people were illiterate. They were unable to support their children in learning at homes providing quality time to their children because of their longer hours of engagement in labor works. One of the FGD participants perceived; *"Most of the parents are*

illiterate. Most of them have been depending on wage laboring. There are no one who help to the children at home for their learning.” The squatter children were found to have less caring from their parents in learning at home. The involvement of families in the learning of children could enhance the performance of children (Boethel, 2004). But the illiterate parents were unlikely to support their children in doing homework or in learning at home.

Thus the less parental care towards enhancing the learning of squatter children was one of the key adversities for them. As viewed by Henderson and Orozco (2003), the roles of parents for establishing an at-home learning environment for their children, encouraging learning, providing opportunities for learning seemed to be deemed in squatter families (as cited in Boethel, 2004). Further, it came to know us that the illiteracy of squatter people has led them to poverty with impoverished livelihoods.

Impoverished Livelihoods and Education of Children

We understood that the impoverished livelihood of squatter people was one of the key hurdles of maintaining learning environment for their children. Maximum parents were engaging in wage laboring followed by grocery shops, foreign wage labor, driving, and government services and private offices. Majority (58.7%) of mothers were housewives and few of them were small grocery shopkeepers and wage laborers too. One of the participants expressed; *“I have five grandchildren. The elder one is in grade VII. He is irregular to school because I cannot send him school without food. It is difficult to feed them. We cannot prepare food on time because we go to work in the morning, these children do not go to school. If we have food, we can send the children to school”*. It was evident from the conversation that the residents were experiencing numerous hardships in life and were struggling for fulfilling the minimum living conditions.

Despite their low income, most of the squatter children (87.4%) were attending schools whereas some (12.6%) of them were not going to schools. Majority (59%) of the children who were not going to schools was due to the poor economic condition. Despite their low earning occupations, 60% of children were studying in private/institutional schools with higher educational expenditure. Only one fourth (25%) of squatter children were studying in public/community schools and very few were in semi-public schools. But majority of children were not facing scarcity of educational expenditure. This was because many of them have

been supporting by the donors for their school expenditure including their uniforms and books, and stationeries.

But, in overall, majority (53%) of the children were facing lack of learning materials and 45% of them were facing lack of tiffin at home. Despite the donors' support, the squatter children were facing the scarcity of learning needs such as adequate tiffin and other learning materials at homes. This adversity of low family income may have led to underperformance as low income appears to be more strongly related to children's ability and achievement (Brooks-Gunn, & Duncan, 1997). The low earning was clearly visible in the housing conditions of squatter people.

Unfavorable Homely Environment

As per our observation, we found the miserable homely environment for learning. Congested and unmanaged settlement with unhygienic looking small huts was outwardly visible scene. The physical infrastructure of their homes looked to be in miserable condition. The narrow rooms and poor condition of required gadgets were vividly reflecting the harsh realities at homes. In most of the houses, there were small common rooms for sleeping and cooking. In some houses, old tinned roofs allowed rainwater in. The huts were not enough to meet the minimum requirement of living. The small and generally single roomed huts were unlikely to serve as favorable environment at homes for the children to study. Some huts seemed more severe in conditions. These were simply fenced with stitched sacks/clothes which could not protect them from heat and cold. The low living conditions were clearly manifested the unfavorable homely environment for learning. Thus bad housing conditions were likely to affecting children's ability to learn and study at home (Harker, 2006). This adversity of economic stresses has led to be the dysfunctional families.

Dysfunctional Family

During our field work, we understood that there were less family cohesion and harmony among the members of many squatter families and hence less functional. In this regard, one of the girls studying in Grade IX expressed her experience; *"Sometimes, my parents quarrel each other mostly in the case of money matter. Sometimes my father drinks much. I cannot study in this situation."* We understood that the low income leading to hardships in living was the major causes of family conflict. The poverty leading to parents' conflict due to lack of money was another hurdle for them to learning at homes.

Certain squatter were facing such family conflict with multiplier effect of less concentration in study. There was a major "stress derailing the functioning of a family system, with ripple effects for all members" (Walsh, 2012) including children. Further, the "socioeconomic backgrounds, parents' emotional well-being, positive inter-parental relations, and consistent parental support facilitate children's well-being" (Demo & Cox, 2000, p. 889, as cited in Boethel, 2004). However, the dysfunctional families with conflicts and less cohesion among family members were likely to hindering the children's emotional well-being and learning.

Protective and Promotive Factors

To cope with these adversities, in this section, we discuss some key protective and promotive factors. We understood that the schools, families, and communities were the key to protect and promote them against the adversities.

Supportive Teachers and Peers

The teachers and peers come into regular interaction of children in schools. Majority (52.7%) of children reported that the teachers were supportive. We understood that the teachers and peers were more caring, loving, co-operative, and responsive to squatter children. In this regard, one of the students expressed; *"When I don't have pencil or copy the teachers or friends provide me. When I suffer from headache or get injured they treat me and give me medicine. Teachers and friends are helpful in every hardship."* It came to realize that the squatter children were experiencing the support of teachers and friends at the time of sickness and scarcity of learning materials.

Further, they had amiable relationships with the teachers and peers. Almost all the participants said that they felt lonely, monotonous and bored at home and this monotony and boredom could be easily overcome being amidst the teachers and friends at school. This was because the majorities of children were not experienced laughing at them, teasing, discrimination, and undermine from the friends and teachers. This was another driving force enabling the children to cope amidst the adversities. Despite that we found that the teachers and peers were encouraging and motivating for pursuing their learning.

We came to know that there were culture of praising and appreciating for the attempt of positive learning activities worked at the reinforcement to the children. This helped them to overcome the adversities and foster their learning. One of the students studying in Grade VIII

experienced; *“Yes, my friends as well as my teachers praise me when I perform well in study. They encourage me all the time in extra activities.”* It seems to us the appreciation and praise of teachers and friends served them as motivating factor to cope with hardships and emerging problems. This culture was instrumental in solving their multifarious problems in learning.

We understood that the teachers, sometimes, scolded to them with a view to track them in right disciplinary and learning directions. Thus maximum children were afraid of teachers if they don't do homework. Maximum (38.5%) children were in favor of doing homework to cope with the fear of teachers. Majority of children (52%) did their home assignments regularly and some of them (21%) did not want to make mistakes. Therefore, the teachers' scolding for the corrective measures was a key protective factor for the squatter children to be in learning process. Thus it seems to us that the schools have provided "a critical context in shaping children's self efficacy and sense of control over their lives" (Childhelp, 2011). In addition to this, we noticed that certain families were serving as protective and promotive factors.

Supportive Role of Families

In some cases, the squatter families were supportive and caring for their children's education. As per the experience of FGDs, there were no physical punishments from their parents to the children except occasional minor scolding with a view to their children's behavior in positive direction. In this regard, one of the girls experienced; *“I get scolded when I don't read and quarrel with my brothers or sisters. My parents scold me when I play longer with the friends and if I don't do household chores. But my parents do not beat me.”* We understood that the parents' occasional suggestive scolding was to modify the learning behaviors of their children. We sensed that this mode of suggestive scolding was the demonstration of attention of parents towards their children rather than bullying or violence against them.

Majority (53.3%) of children faced such scolding from the parents. To cope with the parents' scolding, maximum of them (38.3%) helped the parents in household chores and some of them adopted diverse strategies of lessening to go out to the friends' house, focusing on study, lessening television watching hours. Likewise, many of them (31.2%) wanted to be sincere for not to make mistakes, some of them (20%) studied well, and few of them were in favor of lessening play hours. Therefore, the scolding from the parents was found as

corrective measures for the squatter children to develop positive behaviors. The parents' attentiveness towards their children's overall development was one of the key promotive factors to avoiding the adversities of squatter children.

On the other hand, under hardships of living they were found giving foremost emphasis to the education of their children. We found the committed and dedicated parents to educating their children. In this regard, one of the parents opined; *“Sir, we don't want him to be like us. If he studies well he will surely find a better job for a happy living. We are ready to have one meal a day but we will educate him”*. This shows the determination of squatter people. The parents' sensitivity, awareness on value education, and their prioritized efforts to providing education to their children were supportive to learning of squatter children. We noticed that the squatter families, under the "stresses of uncertainties of economic, social, and environmental upheavals" (Walsh, 2012) were found to have been prioritizing the education of their children.

Their determination of making better future of their children was manifested to supporting their children to the highest extent of their resources. Majority (61.2%) of children reported that they were supported by their parents in their study. In case of scarcity of learning materials, most of the squatter children (83.3%) were found to have been asking to the parents for supporting for learning materials. Majority (63%) of them was unlikely to hesitate to speak with their parents and maximum (45%) children were found very unlikely to have fear with parents. This shows that the children were more cohesive with their parents. The parental engagement in children's learning was likely to contributing in the educational performance (Grant, 2009). Thus the positive relationships among the family members and their support helped the squatter children to cope with the exposure to adversities with negative outcomes (Zimmerman, Stoddard, Eisman, Caldwell, Aiyer, & Miller, 2013). The families were also participated in community structures to building social networks.

Role of Community Structures

There were a number of community structures working in favor of enhancing the learning of squatter children. School Management Committees (SMCs) were one of the community structures which have been playing the role to creating a conducive learning environment for squatter children. One female participant expressed her experiences; *“Every year we launch an enrolment campaign in the squatter and encourage all the parents to send*

their children to school. We also waive the admission fee of the children of downtrodden families.” The active involvement of community people through SMCs to ensuring the right to education of the squatter children was a pertinent protective measure of their learning. They were found encouraging and helping to the helpless children for their schooling bearing their school expenditure. This self guided collective social effort of squatter people was promotive to enhancing the learning of squatter children.

As per our observation, in some of the squatter areas, there were tuition centers run by either college going students or religious organization (Church) for the squatter children which were platforms for them to engage in learning under the guidance of local teachers. The centers were supportive to illiterate parents to fulfill the learning needs of their children. Likewise, religious organizations (Churches) were other community structures which were supporting for the educational expenditure. Further, there were community clubs which have been established to develop the games and sports of local children. The clubs were likely to have been contributing to the physical, mental, and emotional development of certain children who participated in the club activities. In addition, there were a number of cooperatives with regular deposits and loan flow. These types of financial networks were found to have contributed to enhancing the livelihood of squatter people to some extent so that they could make minimum level of expenditure on their children's education.

As per our observation, there were no health posts and hospitals in the settlement areas as such. In some areas, there were small clinics and pharmacies. These were found to have become supportive to first aid of the diseases. To cope with such health related adversities, maximum (45 %) children were in favor of being careful for injuries or a casualty followed by the children who wanted to go medical centers or hospitals (38%) and minimum (16.6%) used first aid. Some of them (23%) were in support of having healthy food. In overall, most of the children (83.3%) were found going to hospital for healing ailments. These clinics and pharmacies could play the protective roles in case of those who needed immediate health care and support.

Therefore, we have viewed that these community structures were the assets for the resilience of squatter children. They have been developing the physical assets like community clubs and social capitals/networks among them to cope with the adversities (Ungar, 2011). Moreover, "a better educated and cohesive community is more likely to be an effective

advocate for improved public services" (Ungar, 2011, p. 1745). The participation of community people through diverse social structures has integrated the assets and resources for promoting their children's development. These structures were likely to "offer opportunities to explore areas of interest, acquire skills, develop talents, and experience success" (Lerner et al, 2005, as cited in Zimmerman et al., 2013, p.3). The assets that they have accumulated served to positive learning outcomes.

Life-affirming Learning Outcomes

The protective and promotive factors of learning adversities discussed earlier have contributed to give rise some key life-affirming learning outcomes of squatter children.

Courage to be Prospective Professionals

Most of the squatter children had specific ambition of life which they thought would be fulfilled through education. They have developed a perception of being prospective professionals. We understood that they had been tamed to be a hopeful to acquire a better status through education and to support the parents in the future life. Moti opined, *"My aim is to be a doctor. Parents encourage me to be a great person. I am working hard to be a great person."* This optimism was positive attitudes of squatter children. "It seems obvious that a positive outlook on life is an important part of resiliency" (Hoffman, 2012). Setting the goal or aim to be a prospective professional in the future was a motivating factor for them in learning. This has led them to be more hardworking and devoting to learning. It came to know us that they have got "better sense of rising importance learning and education in their lives" (Trilling, & Fabel, 2009).

Realization of Self Roles: Towards Self-Reliance

We understood that the squatter children have realized their social and household roles. They were found to have sensed that they were the members of the family and community. The attempt of the parents and teachers to make them self reliant and well prepared for life was reflected in the views of Mohan who expressed; *"When I am free I help my parents in their work. As they give me responsibilities I have learnt to do many things independently. Parents ask me to manage my things, wash my clothes, and to take care of my brother. Now I don't have difficulty in doing such works."* The values of life, ethics and cultural norms are inculcated in the children by the senior members of the family and teachers. As a consequence they were in track of realization of their social roles.

In spite of having faced multifarious hardships the parents have endeavored to keep the spirit of the children high and to make them self reliant through continuous attempts to train them about the practical requirements of life and through counseling for better future. Bearing responsibilities of different household works demonstrated the sharing of hardships of life. This shows that they have been educated to pave a path for the future life by making them acquainted with different facets of life and by developing their self-reliance. They were developing "deeper levels of initiative and self-direction skills with appropriate level of freedom to exercise self-direction and initiative" (Trilling, & Fabel, 2009).

Social and Cross-Cultural Interaction

As per our interaction with the squatter children, we knew that they were interacting among themselves from diverse backgrounds in terms of caste or ethnicity, economic and social status. They have maintained social cohesion and harmony among them. They had no sense of discrimination. Sumiki, from low caste family, had no feeling of being discriminated. She expressed; *"I don't believe on discrimination based on caste/ethnicity. Low or castes/ethnicities are created by the people. All the human beings are equal as all they have same red blood. We are equally involved in all social activities and class activities."* In spite of being the residents of squatter the children were found to have no feeling of hierarchies and discrimination. They didn't think themselves to be different from the children of higher or lower class families. They have developed interactive practices among peers from different cultural and economic groups.

They were aware that the caste/ethnicity based hierarchies have been created socially and hence they were in position of contesting such stereotypic thinking and behaviors. They were found to have developed an essential life skill of working with team members and classmates regardless of differences in culture and class (Trilling, & Fabel, 2009). This tradition of "understanding and accommodating cultural and social differences was likely to come up with even more creative ideas and solutions to problems" (ibid, p. 50).

Towards Developing Innovative Skills

During our field work, we understood that many squatter children were full of enthusiasm, zeal, and excitement towards learning. They were found to be a confident, outspoken with no feeling of anxieties or hesitation. Arjun experienced; *"There is a library in the school. I often take books from the library and read at home. Generally, I read stories and*

poems. I ask questions to the teachers if I don't understand in the class. We discuss and share what we know each other." The squatter children wanted to learn something new from the teachers and from any other sources library readings. We found some of the children were more exploratory. The children were found to be more discursive and interactive in their learning activities sharing the ideas or knowledge each other.

The learning enthusiasm of squatter children was likely to foster more independent quality learning in their socio-cultural setting. Thus certain squatter children were in track of developing study culture being more exploratory and independent. They have acquired "one of the life skills of being towards innovative in learning which has long been at the heart of what it takes to become a self-reliant lifelong learner" (Trilling, & Fabel, 2009). They have developed "the ability to ask and answer important questions, to pose and solve problems, to communicate and work with others in learning, and to create new knowledge and innovations" (Trilling, & Fadel, 2009).

Findings and Discussion

The unhygienic settlement with poorly managed sanitation was likely to contributing to suffer from frequent diseases to the squatter children causing an adversity to their learning. Further, the poverty with impoverished livelihoods with poorly managed homely infrastructure was less supportive to their children's learning. Insecurity of livelihoods has further led to limited access to health care and economic stresses on the family to family conflict (Braverman, 2001). Many illiterate squatter people were unlikely to interact and support meaningfully to their children at homes. In some cases, there were less cohesive families impeding to their learning. These risks were likely to affecting the squatter children "cognitively, emotionally and behaviorally across all stages of the development" (Clemens 2006, as cited in Reyes, 2013).

The amiable and supportive teachers and peers at the time of hardships and culture of praise and appreciation for the positive works of squatter children have motivated and encouraged them in learning. These cohesion and harmony among peers and with the teachers have played the protective and promotive role for children with developmental vulnerabilities (Baker, 2006, as cited in Noltemeyer, & Bush, 2013). Further, squatter families were attentive and supportive to modify them in positive learning behaviors and were providing minimum educational expenditure under hardships of living. Certain squatter families were

maintaining control over their children and providing meaningful communication with their children (Noltemeyer, & Bush, 2013). In some cases, there were cohesive families with interactive and communicative members and these consistent parenting practices generally served as protective factors for squatter children (Bush & Peterson, 2012; Peterson & Bush, 2012, as cited in Noltemeyer, & Bush, 2013). In addition, the community structures like SMCs, religious donor organizations, tuition centers and clubs were the assets for the educational resilience of squatter children. The other community structures like health centers and cooperatives were promotive assets which were accessible resources (social capitals) which supported for the resiliency of themselves (Ungar, 2011).

The squatter children were optimistic of being prospective professionals which was a motivating factor of learning. Further, they were developing the sense of their roles and responsibilities in their social context towards self-reliance habits. They were developing the interactive and exploratory learning habits within the context of diverse learners. Thus the squatter children were developing skills to adjust in complex social structures of modern age (Trilling, & Fadel, 2010).

Conclusion

Squatter children are facing multifaceted nature of adversities that are impeding to their learning mostly in their community and home environment. They are within the interwoven adversities of exposure of unhygienic community environment with poorly managed sanitation causing diseases and infections. Illiteracy of parents is unhelpful to make their children engaging in learning at homes meaningfully. They are in poverty stricken families with impoverished livelihoods with low living conditions creating barriers to them in learning at homes. The low income creates stresses among the family members leading to be dysfunctional family which is unfavorable learning environment at homes for the children.

The squatter children are adapting these learning adversities at their context. In other words, they are achieving resilience in the presence of protective and promotive factors in schools, families, and communities. Amiable teachers and peers and their praise and appreciations are motivating them in learning. Further, the attention of family members and their determination under hardships of living with necessary educational support to the children are the promotive measures for the children in adversities of learning. Likewise, the community structures such as SMCs, tuition centers, clubs and so on are the social assets that

create opportunities of promoting their learning. Thus the "squatter families could be able to nurture their children's resilience if the capacities for resilience of these families are strengthened" (Walsh, 2012, p. 175).

As a consequence of educational resilience the children who develop optimistic sense of being prospective professionals that serves as a motivational factor for further learning. The resiliency is promoting the realization of household responsibilities of children leading towards self-reliance. The squatter children are adopting non-discriminatory interaction among the people from diverse cultural and economic backgrounds. This is the communicative and interactive skills/socialization skills needed to affirm their lives. Moreover, through the protective and promotive assets of children they are developing exploratory learning habits towards being self-reliant and independent learners.

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