

Social Capital and Livelihood Resilience in Urban Slums of Dhaka City, Bangladesh: A Qualitative Study

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Abstract—Background: Rapid urbanization in Bangladesh has accelerated the growth of informal settlements where residents face persistent poverty, insecure employment, inadequate housing, and limited access to essential services. Despite these constraints, social capital remains a critical resource for strengthening livelihood resilience among urban slum communities.

Objective: This study explores how different forms of social capital contribute to enhancing the livelihood resilience of slum dwellers in Dhaka City, Bangladesh.

Methods: A qualitative research design was employed in two major urban slums—Korail and Kamrangirchar. Data were collected through semi-structured in-depth interviews with 20 purposively selected participants and supplemented by field observations. The interview data were transcribed, translated, and analyzed using Braun and Clarke's thematic analysis framework.

Results: The findings indicate that bonding social capital, particularly support from family members, relatives, and neighbors, plays a vital role in helping households cope with financial hardship, food insecurity, health emergencies, and other livelihood shocks. Trust, reciprocity, informal borrowing, and mutual assistance emerged as key mechanisms for sustaining daily livelihoods. However, bridging and linking social capital remained weak because of limited participation in community organizations, weak relationships with local leaders, and inadequate institutional support. Structural challenges, including poor housing, inadequate sanitation, insecure employment, and restricted access to healthcare and public services, continued to undermine long-term livelihood resilience.

Conclusions: Social capital significantly enhances the adaptive capacity of urban slum dwellers but cannot independently overcome structural poverty. Strengthening community networks alongside improved institutional support, vocational training, employment opportunities, and access to quality housing, healthcare, water, and sanitation is essential for promoting sustainable livelihood resilience and inclusive urban development in Bangladesh.

Index Terms—Social capital, livelihood resilience, urban slums, qualitative, sustainable livelihoods, Bangladesh

I. Introduction

Rapid urbanization has transformed the demographic and socio-economic landscape of many developing countries, particularly in South Asia. Bangladesh has experienced one of the fastest rates of urban growth in the world, with Dhaka emerging as a densely populated megacity that attracts thousands of rural migrants each year in search of employment and improved living conditions. However, the city's capacity to provide adequate housing, infrastructure, and public services has not kept pace with population growth, resulting in the expansion of informal settlements and urban slums. Globally, approximately 1.16 billion people lived in slums or informal settlements in 2024, highlighting the urgent need to address urban poverty and social inequality (UN-Habitat, 2026).

Urban slums in Dhaka are characterized by overcrowded housing, insecure land tenure, poor sanitation, inadequate access to healthcare and education, environmental hazards, and unstable employment

opportunities. These multidimensional deprivations make slum residents particularly vulnerable to economic shocks, climate-related disasters, health crises, and forced evictions. Despite these structural disadvantages, many households continue to survive and adapt through locally embedded social relationships, reciprocal support systems, and collective community actions that strengthen their ability to cope with adversity. Previous studies have demonstrated that resilience in urban slums depends not only on economic assets but also on the availability and effective utilization of social capital.

Social capital, conceptualized as networks, trust, norms of reciprocity, and social participation, has become an influential concept in development studies and sustainable livelihood research. According to Putnam (1993), social capital enhances cooperation and facilitates collective action for mutual benefit, while Bourdieu (1986) emphasizes its value as a resource embedded within durable social networks. Similarly, Coleman (1988) argues that social capital promotes coordinated actions by fostering trust and shared norms within communities. In resource-constrained environments such as urban slums, these social relationships often function as informal safety nets by providing access to employment opportunities, financial assistance, childcare, housing information, emotional support, and emergency coping mechanisms.

The Sustainable Livelihood Framework further recognizes social capital as one of the five essential livelihood assets that influence households' ability to achieve sustainable livelihoods (DFID, 1999). For slum dwellers, social capital frequently compensates for limited financial, physical, and institutional resources by facilitating resource sharing, strengthening community solidarity, and improving adaptive capacity during crises. Empirical evidence from Bangladesh indicates that trust, neighbourhood cohesion, civic participation, and reciprocal relationships significantly enhance resilience among vulnerable urban populations facing displacement, environmental hazards, and socio-economic uncertainty.

Although an expanding body of literature has examined social capital in relation to disaster resilience, climate adaptation, and community development, relatively limited qualitative research has explored how different forms of social capital are mobilized to sustain everyday livelihoods and strengthen resilience among slum dwellers in Dhaka. Existing studies have largely relied on quantitative approaches or have focused on specific hazards such as flooding or displacement, leaving insufficient understanding of residents' lived experiences, perceptions, and strategies for mobilizing social relationships in response to chronic urban poverty and livelihood insecurity. This gap underscores the need for context-specific qualitative evidence that captures the voices and experiences of slum residents themselves.

Against this backdrop, the present study, "Social Capital and Livelihood Resilience in Urban Slums of Dhaka City, Bangladesh: A Qualitative Study," seeks to explore how slum dwellers mobilize social capital to strengthen their livelihood resilience in the face of persistent socio-economic challenges. Through an in-depth qualitative inquiry, the study investigates the roles of family networks, neighbourhood relationships, community organizations, informal institutions, and reciprocal support systems in sustaining livelihoods and enhancing resilience. The findings are expected to contribute to the literature on urban poverty, social capital, and sustainable livelihoods while providing policy-relevant insights for designing community-based interventions that promote inclusive urban development and strengthen the resilience of marginalized populations in Bangladesh.

Objectives of the Study

General Objective

- To explore the role of social capital in enhancing livelihood resilience among urban slum dwellers in Dhaka City, Bangladesh.

Specific Objectives

- To identify the forms and sources of social capital among slum dwellers.
- To examine how social capital supports livelihood resilience.
- To explore the challenges in mobilizing social capital for sustainable livelihoods.
- To suggest policy recommendations for strengthening community resilience through social capital.

II. Methodology of the Study

Research Design

This study employed a qualitative research design to explore how social capital contributes to livelihood resilience among urban slum dwellers in Dhaka City, Bangladesh. A qualitative approach was considered appropriate because it provides an in-depth understanding of participants' lived experiences, perceptions, and coping strategies.

Study Area

The study was conducted in two major urban slums in Dhaka City, Korail and Kamrangirchar, which are characterized by high population density, poverty, informal employment, and limited access to basic services.

Participants and Sampling

A total of 20 participants were selected using purposive sampling. Participants included male and female slum residents aged 18 years and above who had lived in the selected communities for at least two years and had experience in livelihood activities.

Data Collection

Primary data were collected through semi-structured in-depth interviews (IDIs) using an interview guide. Each interview lasted approximately 40–60 minutes and was conducted in Bangla. Field observations and note-taking were also used to complement the interview data.

Data Analysis

The interview recordings were transcribed verbatim, translated into English where necessary, and analysed using thematic analysis following Braun and Clarke's (2006) six-step framework. Codes were generated from the data and grouped into themes that reflected participants' experiences of social capital and livelihood resilience.

III. Literature Review

Rostin ,(2016).“The Effect of Economic Empowerment of the Coastal Communities and Social Capital on Coastal Community Welfare” revealed that this study explains that Coastal Community

Economic Empowerment Program (PEMP) is a concrete manifestation of government's commitment to help the coastal communities, especially the fishermen to get out of the economic slump and poverty. Generally, Program project aims to improve the welfare of coastal communities through the development of economic activities, improving the quality of human resources, and institutional strengthening socioeconomic utilize marine and fishery resources in an optimal and sustainable. This study also found that the empowerment of communities to stimulate increased social capital on the one hand, and social capital that can assist people to improve their welfare in the other. Social capital here portrays economic measures for the success of development programs for the welfare of society.

Ali ,Ahmed ,Niehof, Anke. E. Bouis, Howarth.(2000). **“Social capital in rural Bangladesh: Its role in sustaining livelihood and food security”** revealed that this study social capital is widely recognized as one of the five data collected during 1996-1997 (pre-flood) and 1999-2000 (post-flood period) and field data collected during 2002-03 were used. capitals that can be used to sustain livelihood, avert risk and vulnerability. This paper looks at the use of social capital as a risk mitigation device and to sustain livelihood and food security. In this research IFPRI panel data collected during 1996-1997 (pre-flood) and 1999-2000 post-flood period and field data collected during 2002-03 were used. In the quantitative analysis credit taken without collateral was used as a proxy for social capital, household expenditure as proxy for livelihood security and non-staple energy intake was used as a measure food security. Social capital does not influence household food security directly. In the quantitative analysis we found that social capital is influenced by assets, landholding status and income of the household, which seem to function as collateral. Trust, personal relations and involvement in local institutions and networks proved to be crucial for an optimal use of social capital. This research suggests that kin, neighbors and NGOs play an important role for borrowing without collateral (social capital). Both food security and social capital is influenced by gender. Borrowing in terms of kind (rice and other utilities) at the time of need is totally a female affair. Lending or sharing by females' kin for the cost incurred during emergency is part of culture if they possess ability to do so

This study also revealed some social capital used regularly. Food gifts are part of culture for the rural people. From the IFPRI and survey data it was observed that food gifts constitute a very small portion of consumption. Kin or neighbors used to give food if special foods were prepared. This food-giving is totally women's affair. Sometimes men interfere in the proceedings, especially when giving to kin. Food-giving occurs between persons of the same status and from rich to poor. Food borrowing is very common among the rural people. In the IFPRI and survey data it is well documented. Kin or neighbors are the main source of borrowing. Among kin the brother or brother's wife is first choice of borrowing (During observations I found it is part of daily life. Even well-off families sometimes borrow food, especially non-staple items from kin or neighbors. Among the poor it often happens prior to weekly market. Borrowing food is mainly

done by women. In both the IFPRI and survey data it was found that food loans are also common in the study area. The poor usually take food loans during pre-harvest or flood period. Food loans are more pronounced in the event of a crisis like severe floods.

Maas, Linda Trimurni,(2015). **“The Effect of Social Capital on Governance and Sustainable Livelihood of Coastal City Community Medan”** revealed that this study revealed that Sustainable Livelihoods is a way of thinking that focuses on human development to recover and increase the ability and capital owned in the present and future. The aim of this research is analyzing the relationship between social capitals to improve the ability in the use of governance on sustainable livelihoods. The population is coastal communities of Medan. Samples are 300 respondents were taken by accidental sampling technique. Data were collected by questionnaire; data analysis method is Structural Equation Modeling (SEM). The results are social capital significantly affects governance in Coastal Areas of Medan but governance does not significantly affect the sustainable livelihoods Coastal communities. And social capitals significantly influence sustainable livelihoods.

The results obtained are social capital which significantly affect governance in Coastal Areas of Medan , governance does not significantly affect the sustainable livelihoods Coastal communities in the city of Medan , and social capital significantly influence sustainable livelihoods of the communities in the Coastal Region Medan City. There is a direct effect of social capital variables on governance and sustainable livelihoods Coastal communities in the city of Medan, as well as the direct influence of variables governance on sustainable livelihoods, whereas there are indirect effects of social capital variables on sustainable community livelihoods Coastal City field.

This study has some limitation. This study was coastal areas people of Madan city. This study revealed sector of governance on sustainable development. And other sector of the country not includes here.

The remaining study is quantitative in nature. The study focused the relationship between social capitals to improve the ability in the use of governance on sustainable livelihoods of coastal areas people. The live and livelihood pattern of coastal areas people as like the life of urban slum dwellers in Bangladesh. The present study will be exploring the existing social capital of slum dwellers and it uses for improving livelihood generation through proper mobilizing these social capital. Finally it can be said that present study are related with the remaining study.

Bashar ,Toriqul; and Bramley Glen (2017) **“The Nature and Extent of Social Capital of the Urban Poor in Bangladesh ; Research Gate”** revealed that this article explores the nature and extent of social capital of the marginal poor in cities in Bangladesh. It sheds light to the socioeconomic condition linked to social vulnerability as well as different aspects of social networks, and norms of trust and cooperation of the urban poor. The analysis is based on the theoretical concept of social capital and reflected onto primary

data, collected from 1,800 households across three cities of Bangladesh. Findings suggest that the social capital of the urban poor is compromised in sustained poverty and social vulnerability which has potential impact on sustainable social development. However, social capital might have implications for long-term achievement in community improvement that could potentially reduce the risk of eviction and destruction of little progress the poor made over the past. This explorative article thus would add value to the urban poverty policies in emerging countries and offering implications for the international development agencies that are working for the urban poverty reduction.

This study revealed that the social network is assumed to be the primary manifestation of social capital. It is regarded as a medium for social capital outcomes at both individual and collective levels. The volume and intensity of different types of social networks, such as bonding or bridging/linking, have largely been used in the literature to understand and measure the quality and extent of social capital. The bonding network is assumed to be the major form of social network. Frequent interactions form a close tie with relatives, friends and neighbors, or with other persons of similar socioeconomic conditions, backgrounds and interests.

Ali Ahmed,(2005) “**Social Capital in Rural Bangladesh: Its role in sustaining livelihood and food security**” that revealed Social capital is the resource embedded in social networks. In a third world country like Bangladesh the issue of livelihood and food security is matter of concern for the policy makers. Role of social capital in attaining livelihood and food security is widely discussed in the recent years. This paper presents part of the results of a research project on livelihood and food security in Bangladesh. It deals with the issues of household food security and food vulnerability in the context of a pre- and post-flood situation i.e. with a temporal dimension. The role of social capital in achieving livelihood and food security was focal point of the research. In a country like Bangladesh where poverty is widely prevalent, social capital plays a crucial role to maintain and enhance people’s livelihood, cope with adversity, and avert vulnerability. They survive through different support systems. Borrowing is an integral part of rural people’s livelihood and credit is also given without collateral because of mutual trust and networking. Different factors as well as power dynamics play a hidden role in these support systems. Here, we will present a mere comprehensive discussion.

This research takes account of the role of social capital to sustain livelihood and food security from a longitudinal perspective. In this study we find that landholding and social capital influence household expenditure, which in turn is responsible for household food security. As I want to study on how slum dwellers living their life to mobilizing their social capital so this studies very much relevant in our study. This study discuss about livelihood and food security of rural people by using social capital.

M. Rokanuzzaman, M,AAli, M.N Hossain and M.A Miah,(2013) “**Livelihood Status of Slum Dwellers in the North Dhaka City Corporation**” revealed that the study was undertaken to determine the livelihood status of slum dwellers in some selected areas of North Dhaka City Corporation and to explore the relationship between livelihood statuses of slum dwellers with the selected characteristics. Data were collected from 130 slum households by using interview schedule from July to October 2012 in following a stratified random sampling procedure. Majority (43.08%) of the respondents were young in the study area. Almost one half (43.07%) of the respondents was illiterate to could sign only. Majority of the slum people were found in the low annual income category, low media contact, low training exposure and medium environmental knowledge. Overall livelihood status of the slum people was found low and majorities (65.37%) of the respondents were found having high problems (such as lack of proper waste management.

M. Kamaruzzamanand M. A Hakim, “**Socio-Economic Status of Slum Dwellers: An Empirical study of capital City in Bangladesh**” explored that slums living people are very poor and their socio-economic condition does not allow them to living a healthy life. They do not have access to sanitation and they cannot get safe water supply. They have to live adverse conditions due to poor social, economic and health facilities. The main purpose if this study to find out socio- economic conditions of Dhaka city, the capital of Bangladesh. Slum areas illustrate high rates of illiteracy and bad health status. Slum dwellers do not have enough earning. Urban do not give them proper jobs. Even though living condition of slum dwellers are low than that of rural people, They are more vulnerable to communicable disease and malnutrition and at the same time exposed greater risk accidents at the work. In general, slums are the products of failed policies, bad governance, inappropriate regulation and unresponsive financial system.

The rapid growth of population urban centers since the independence has led to emergence and growth of urban slums in the countries. Realizing the gravity of situation of the slum areas governments have implemented a number of programs for development living conditions of slum dwellers. This study discuss slum the overall situation of dwellers so its help me to understand real scenario of slum areas. Socio-economic conditions of a man depend on his social capital.

Research Gap

Although previous studies have established that social capital contributes significantly to livelihood improvement, food security, and community welfare, several important gaps remain. Most studies (e.g., Ali Ahmed, 2005; Ali et al., 2000; Rostin, 2016; Maas & Trimurni, 2015) focus on rural or coastal communities. There is limited research examining how social capital operates within the unique socioeconomic environment of urban slums, particularly in Dhaka. The majority of previous studies employed quantitative methods (e.g., surveys, SEM, panel data), emphasizing statistical relationships between social capital and livelihood outcomes. Few studies provide an in-depth qualitative understanding of how slum dwellers mobilize and utilize social capital in their everyday survival and livelihood

strategies. Existing literature mainly examines social capital in relation to food security, governance, or general welfare. There is little emphasis on livelihood resilience—how social capital helps households cope with economic shocks, unemployment, health crises, eviction, and other urban vulnerabilities. Lack of analysis of different forms of social capital: While some studies mention bonding, bridging, and linking social capital, they rarely investigate how these different forms interact and contribute to livelihood resilience among urban slum residents. Previous research acknowledges the role of kinship, neighbors, and NGOs but provides limited understanding of informal coping strategies, reciprocal exchanges, community networks, and trust-based resource mobilization in urban slum settings. Studies on Bangladeshi urban poverty (e.g., Bashar & Bramley, 2017; Rokanuzzaman et al., 2013; Kamaruzzaman & Hakim) primarily describe the socioeconomic conditions of slum dwellers but do not comprehensively explore how social capital is mobilized to strengthen livelihood resilience. Existing studies recommend poverty reduction and welfare interventions but provide limited evidence on how social capital can be integrated into urban development, slum upgrading, and livelihood resilience policies.

The present study addresses these gaps by adopting a qualitative approach to explore how slum dwellers in Dhaka City mobilize bonding, bridging, and linking social capital to enhance their livelihood resilience. It seeks to provide an in-depth understanding of informal social networks, trust, reciprocity, and community support systems that enable households to cope with economic and social vulnerabilities. The findings are expected to contribute both to the academic literature and to policy formulation for sustainable urban poverty reduction and resilience-building in Bangladesh.

IV. Results and Findings

Thematic analysis was employed as the primary method of data analysis in this qualitative study to identify, analyze, and interpret patterns (themes) within the data. This approach emphasizes the systematic organization and rich description of the dataset while exploring both explicit and implicit meanings embedded in participants' narratives. Rather than merely counting words or phrases, thematic analysis facilitates a deeper understanding of participants' experiences by identifying recurring ideas, concepts, and patterns. The analysis followed a rigorous qualitative procedure, including data familiarization, initial coding, theme generation, theme review, theme definition and naming, and the final interpretation and reporting of findings. Coding served as the foundation of the analytical process by identifying meaningful segments of the data and assigning descriptive labels before interpretation. The resulting codes were compared to identify recurring patterns, thematic relationships, and the co-occurrence of themes, enabling a comprehensive understanding of the research phenomenon. Thematic analysis is widely recognized as an effective approach for capturing the complexity and depth of meaning within qualitative data.

To maintain research ethics, anonymity, and confidentiality, all participants were assigned pseudonyms. The interview participants were identified as A, B, C, D, E, F, G, H, I, J, K, L, M, N, O, P, Q, R, S, and T. The participants in the focus group discussions (FGDs) were identified as FGD1 (A), FGD1 (B), FGD1 (C), FGD1 (D), FGD1 (E), FGD1 (F), and FGD2 (A), FGD2 (B), FGD2 (C), FGD2 (D), FGD2 (E), and FGD2 (F). For the presentation of findings, the results were organized under major thematic headings and relevant

subthemes to ensure clarity, coherence, and systematic interpretation. The themes presented below were identified as the most appropriate for addressing the objectives of this study.

IV.I Socio Economic and Demographic Conditions of the respondents

Age of the Respondents

Age is an important socio-demographic characteristic that influences an individual's socio-economic status, work capacity, and livelihood opportunities. The age distribution of the respondents indicates that the majority were between 30 and 40 years of age. Respondent B recalled, "My mother told me that I was born during the flood of 1988." This statement illustrates that some participants were unable to report their exact age and instead estimated it based on significant historical events.

Only respondents S, P, M, and T were between 40 and 50 years of age, while respondent N was over 50 years old. The participants in Focus Group Discussion (FGD) 1 were approximately 25–35 years old, whereas those in FGD 2 were approximately 30–40 years old.

Similarly, respondent T stated, "*Baba, I do not know my exact age. I was born during the Pakistan period, when Ayub Khan was the ruler.*" This finding suggests that some older respondents, particularly those with limited formal documentation, estimated their age based on memorable historical events rather than official birth records.

Gender of the Respondents

Respondents of both genders, male and female, were selected for this study to ensure diverse perspectives. Among the 20 case study respondents, 13 were male and the remaining 7 were female. In addition, a total of 12 female participants took part in Focus Group Discussion (FGD) 1 and FGD 2.

Religion

All respondents in the study area were Muslims. No respondents from other religious communities were found in the selected slum. Respondent (I) stated, "*All the members of this slum are Muslim. There is no Hindu or any other religious believer in our slum.*" Similarly, Respondent (Q) said, "*All the people living in this slum are Muslim.*"

Marital Status of the Respondents

The findings indicate that the majority of the respondents were married. Only Respondent (S) was a widow. The study also found that most of the female respondents had married during their teenage years.

Educational Status of the Respondents

The findings reveal that most respondents were either illiterate or had dropped out before completing primary education. Almost every household had at least one school- or college-going student, except the family of Respondent (N), where all members were illiterate.

Respondent (G) stated, "*My family was very poor. They could not afford my educational expenses, so I had to stop studying after Class Seven. Then I came to Dhaka in search of work.*"

Only a few respondents were able to write their names. Respondents (E), (K), (L), and (T) had studied up to Class Five, while Respondents (N) and (Q) had completed up to Classes Seven and Eight, respectively. Respondents (I), (P), and (S) reported having only limited formal education. Some respondents were able to read the Holy Quran.

Respondent (P) explained, "*My father was ill. We were seven siblings, and I was the eldest among them. Therefore, I had to discontinue my education while studying in Class Eight.*"

Economic Status of the respondents

The economic condition of the slum dwellers is generally poor. Most respondents live from hand to mouth, with limited financial resources to meet their daily needs. The monthly income of the respondents ranges from BDT 4,000 to BDT 12,000. However, Respondent I reported a monthly income of approximately BDT 20,000, while Respondent N earns around BDT 15,000 per month. Respondent I stated, *“I work as a welder in Kamrangirchar and earn an average monthly income of BDT 20,000.”*

Most of the female respondents do not have any personal source of income and are financially dependent on their husbands or sons. Respondent M explained, *“In our family, my son is the only earning member, and he has to support two families. That is why our economic condition is not good.”*

Overall, the findings indicate that low and unstable household income remains a major challenge for slum dwellers, making it difficult for them to maintain a sustainable livelihood and improve their living conditions.

Number of Family Members

Family is the most important social institution and a fundamental unit of society. It is the primary group in which individuals spend most of their lives and develop their social values and relationships. The working mothers included in this study generally belong to small-sized families, reflecting the common trend in urban areas where nuclear families are more prevalent than joint families. The findings reveal that only two have eight family members. Respondent F lives only with his wife, forming a two-member family, whereas Respondent A lives in a three-member family in Dhaka.

Monthly Income of the respondents

Income is an important indicator of the socioeconomic status and livelihood of individuals in society. The findings reveal that the average monthly income of most respondents ranges between BDT 10,000 and BDT 15,000. Respondents O, J, E, and A reported monthly incomes of below BDT 10,000. In contrast, only a few respondents earned more than BDT 15,000, including respondents B, F, and K. The study found that respondents with monthly incomes exceeding BDT 15,000 were primarily engaged in mechanical or skilled labor occupations.

Respondent (L) stated:

“I have no fixed income. I earn BDT 300–500 per day. Sometimes I earn less than BDT 200 because there are not enough sales.”

Overall, the study indicates that the income earned by most slum dwellers is insufficient to meet their daily needs and expectations. Respondent (D) expressed dissatisfaction with his earnings, stating:

“I work hard from morning until night, but my salary is not enough. I earn BDT 8,000 per month.”

Monthly Expenditure of the Respondents

Family expenditure mainly depends on household income. The study found that, for most respondents, monthly expenditure is almost equal to their monthly income. Most of their earnings are spent on basic needs such as food, clothing, and other household expenses. Some respondents, particularly O, J, E, and A, reported that their income is insufficient to meet family expenses and they often borrow money to cover

additional needs. In contrast, a few respondents spend less than they earn and are able to save money. Respondent (K) stated, *"I keep some money in my savings account every month for future emergencies."*

Occupation of the respondents

Occupation is an important indicator of the socio-economic condition of individuals. Generally, a person's occupation determines his or her social status in society. The findings of the study reveal that the slum dwellers are engaged in a variety of occupations. Respondents F, S, Q, O, and T work as rickshaw pullers. Respondents B, J, and M are domestic workers, while Respondent A is a housewife. Respondents P and C work as Laguna drivers, Respondent D is a garment worker, Respondents E, N, and I are hawkers, Respondent H is a small shopkeeper, Respondents K and L are tailors, and Respondent R works as an engine mechanic.

Family Structure

Family is one of the most important social institutions in human life. It plays a vital role in providing emotional, social, and economic support to its members. In developing countries, the family remains the primary unit of society. The study found that the majority of the respondents live in nuclear families consisting of husband, wife, and their children. Only Respondents I, O, and T live in joint families, where they reside with their parents as well as their spouse and children.

IV.II Nature of livelihood Generation of slum Dwellers

School-Going Children

Education is regarded as a key pathway to improving the future socio-economic status of children. Despite facing significant financial hardship, most slum-dwelling parents expressed a strong desire to ensure that their children receive formal education. The findings reveal that Respondents A, E, I, J, P, and T each have one school-going child. Respondents C, D, F, K, L, Q, R, and S have two children enrolled in school, while Respondents B, G, H, M, N, and O have three or more school-going children. These findings reflect the respondents' commitment to investing in their children's education despite their limited economic resources. As Respondent (M) stated, *"I want to educate my son. I hope he will become an officer and help free our family from poverty and hardship."*

Land and Property

Land is an important indicator of people's livelihood and socio-economic status. Generally, people who own more land enjoy greater economic security and social prestige. The findings of this study reveal that the majority of the slum dwellers do not own any agricultural or residential land. However, a few respondents possess small amounts of land in their native villages.

Respondents F, J, K, O, and T own only homestead land in their home villages. Respondent C owns a small piece of cultivable land. Respondent (C) stated:

"I have only 20 ghondas of land and two cows in my village. I stay in Dhaka for about six months to work and then return to my village to cultivate my land. I grow rice, vegetables, and wheat."

Respondent (E) said:

"I do not have any cultivable land in my village. Because of this, I feel helpless in the eyes of my neighbors. I believe that my real property is my son and daughter."

Respondent (H) state

"Baba, I do not have a house or any property in my village. That is why I have been living in this slum for a long time. I have stayed here for about seven years, and now I feel like a permanent resident."

Most slum dwellers have very limited land in their villages, and whatever land they own is often cultivated by close relatives. Respondent (M) shared:

"Once I had more land in my village, and my father used to cultivate it. When I was 14 years old, my father passed away. After his death, my close relatives and uncle took possession of our land. Now I do not own any land. I have filed cases at the police station to recover my property, but I have not succeeded because I do not have valid ownership documents. This is one of the most painful experiences of my life."

A participant in FGD 1 (Respondent C) stated:

"I am a widow. My husband owned a considerable amount of cultivable and residential land. After his death, I faced severe financial hardship while raising my children. To support my family, I sold most of my husband's land. Now only the homestead land remains in my village. During Eid, I sometimes visit my village with my children and stay at my husband's house."

The findings indicate that land ownership among slum dwellers is extremely limited. Many households have either lost their land because of poverty, inheritance disputes, or other socio-economic hardships, while others possess only small homestead plots in their native villages. As a result, most respondents rely primarily on wage-based occupations in urban areas for their livelihoods rather than on agricultural land or property.

Household Structure and Conditions

The findings indicate that most respondents live in overcrowded single-room dwellings where all family members share the same space for sleeping, eating, and cooking. In most households, parents sleep on a small bed while children sleep on the floor, resulting in limited privacy and discomfort. Most respondents also reported the absence of separate kitchens and sanitation facilities, with approximately ten households sharing a common kitchen. The majority of houses are tin-shed structures, while only a few are semi-pucca.

Respondent (A) stated:

"We live in a single room with our children. My husband and I sleep on a small bed, while our children sleep on the floor. We do not have even a minimum level of privacy."

Similarly, Respondent (F) explained:

"We use the same room for eating, sleeping, and cooking. There is no open space in front of our room, and the surrounding area remains dark."

A few households in Begun Bari occupy two-room dwellings with a small kitchen, providing slightly better living conditions. However, overcrowding remains a major challenge due to large family sizes and low household income. As Respondent (I) noted, although a larger house would improve their living conditions, financial constraints prevent them from relocating.

Overall, the study demonstrates that inadequate housing, overcrowding, shared facilities, and lack of privacy are common features of slum households, reflecting the poor living conditions experienced by urban slum dwellers.

System of Communication and Transportation

Most of the respondents in this study use basic mobile phones as their primary means of communication. They mainly use these phones to communicate with their close relatives in their villages and with their neighbors. Sometimes, they also use them for work-related purposes. A few respondents use Android smartphones to communicate with relatives; however, the proportion of smartphone users is relatively low. Those who own Android phones mainly use them for watching videos, listening to music, and occasionally browsing Facebook.

Regarding transportation, most slum dwellers travel by local bus or on foot for their daily movement. Some respondents also use rickshaws, particularly during emergencies or when traveling short distances.

Respondent (C) stated:

"I always use a basic mobile phone to communicate with my close relatives in the village. Sometimes I call my neighbors and others using this phone. We are poor people, so we have no extra demands for communication. We do not know about any other communication system besides mobile phones."

Respondent (E) said:

"I use an Android mobile phone to communicate with my close relatives in the village. Sometimes I use it to watch movies and videos, listen to songs, and browse Facebook."

The findings indicate that the communication and transportation facilities available to slum dwellers are comparatively poor. Respondent (H) remarked:

"We do not have adequate communication and transportation facilities to improve our livelihood. We use basic mobile phones for communication and local buses for regular travel. We only use rickshaws during emergencies, such as going to the hospital or accessing other essential services."

Respondent (K) stated:

"I usually walk when traveling from one place to another. I try to save money for my family's food and clothing. Unless there is an emergency, I do not use buses or rickshaws."

Recreation and Holidays of Slum Dwellers

Recreation is an important part of human life and contributes to physical and mental well-being. However, most slum dwellers are engaged in hard and labor-intensive work, while many women work in garment factories. As a result, they have very limited time for recreation and holidays.

The study found that watching television is the most common form of recreation among the respondents. Many women prefer watching Indian Hindi and Bengali serials on Zee Bangla and Star Jalsha. Some respondents spend their holidays with family members or visit relatives and nearby places. Women often spend their free time gossiping with neighbors, while men commonly watch television at local tea stalls.

Respondent (D) stated, *"I spend my holidays with my family and children. Friday is my only weekly holiday, so I usually go out with my family. I also enjoy watching TV and listening to music."*

Respondent (K) said, *"In my free time, I complete household tasks. I like visiting natural and beautiful places. During long holidays, I travel with my family and relatives. I also enjoy watching movies, listening to music, and cooking special meals for my family."*

Respondent (A) mentioned, *"I spend most of my holidays with my family. I enjoy watching TV, shopping, sleeping, listening to music, and watching movies."*

Respondent (T) stated, *"I get very little time to rest because of my work responsibilities. During my free time, I watch movies, listen to music, and sometimes go out with my family."*

Family Programs

People celebrate different types of family programs for recreation, social interaction, and fulfilling family responsibilities. Family programs provide opportunities for mental relaxation and strengthen relationships among family members. Since people often become tired of their daily routine, they arrange special occasions to refresh themselves. Slum dwellers also organize various family programs according to their

financial capacity.

The case study and Focus Group Discussion (FGD) revealed that respondents E, J, L, R, and T celebrate their children's birthdays on a small scale. They also arrange family picnics and occasionally visit nearby recreational places.

Respondent (D) stated:

"We celebrate some family programs such as gatherings with relatives and Milad Mahfil for blessings."

Respondent (G) said:

"We do not have the financial capacity to organize large programs. Therefore, we celebrate our children's birthdays in a simple way. Seeing them happy makes us happy as well."

Working Hours

People work to earn a livelihood and improve their living conditions. Every occupation generally follows a work schedule, although the nature and duration of work vary. Slum dwellers also maintain working hours depending on their occupations. The majority of the respondents work from early morning until night.

Respondents B, J, and M work as domestic workers. They leave for work early in the morning and return home at night.

An FGD participant (Respondent E) stated:

"I go to my employer's house at 6:00 a.m. and work there throughout the day. I return home after preparing their dinner."

Respondents employed in the garment sector usually start work at 8:00 a.m. and return home around 7:00 p.m. Drivers, hawkers, and rickshaw pullers begin work early in the morning, but they do not have a fixed time to return home.

Respondent (F) stated:

"I start pulling my rickshaw early in the morning. If my body cannot support me, I return home in the afternoon."

Respondent (C) stated:

"I go to Azimpur in the morning to take my turn and then transport passengers between Azimpur and Zhigatola until about 9:00 p.m."

Food Habits

An average adult requires approximately 2,200 calories per day. However, most slum dwellers are unable to meet this daily nutritional requirement due to their limited income. Respondent (D) stated, *"Brother, the price of meat is very high, so we eat vegetables most of the time."* Similarly, Respondent (H) said, *"We wish to eat nutritious food, but we cannot afford it. Therefore, we usually eat rice, vegetables, and small fish in our daily meals."*

Most respondents reported that vegetables are the main component of their diet. Commonly consumed vegetables include cauliflower, cabbage, tomatoes, beans, carrots, pumpkin, arum, arum root, drumsticks, and other seasonal vegetables. Small fish are also a regular part of their meals. Chicken is usually consumed once a week, while only a few respondents reported eating beef because of its high cost.

Respondent (K) stated, *“When I go outside for driving, I usually have lunch at a hotel, where I often eat meat.”* Previous research has also found that slum dwellers generally consume low-quality and nutritionally inadequate food. During the FGD, Respondent (B) said, *“My husband's income is very low, so we eat rice, lentils, and vegetables in our daily meals.”*

Sources of Water

Access to safe and adequate water is essential for maintaining health and well-being. The findings indicate that slum dwellers experience significant challenges in accessing a reliable supply of safe water. Most respondents rely on municipal supply water for drinking, cooking, bathing, washing clothes, and cleaning household utensils. However, frequent interruptions in the water supply, often caused by damaged pipelines and delayed maintenance, create considerable hardship. Due to financial constraints, many households cannot afford water purification systems and instead rely on boiling water before consumption. Respondent (G) explained, *“We have no money to buy a water filter; so we drink boiled water.”* In some cases, households collect water from deep tube wells located at a considerable distance from their homes. As Respondent (T) stated, *“We bring water from a deep tube well. It is about a 15-minute walk from our house.”* These findings highlight the persistent inequalities in access to safe water among urban slum residents.

Sanitation and Cleanliness

Adequate sanitation and hygiene are fundamental determinants of public health. The study found that sanitation facilities in the slum were generally inadequate and unhygienic due to overcrowding, insufficient infrastructure, and poor maintenance. Most households used shared tin-shed or semi-pucca toilets, which were often unclean because a large number of residents depended on a limited number of facilities. Although some respondents reported washing their hands with soap after using the toilet, many relied solely on water, reflecting limited hygiene practices. Respondent (O) remarked, *“We live in a slum, so our sanitation system is not good. A huge number of people use only a few toilets. They are not cleaned regularly, so they produce a bad smell.”* Overall, inadequate sanitation and poor hygiene practices increase the risk of communicable diseases and negatively affect the health of slum communities.

Illness and Treatment

The findings reveal that poor environmental conditions, inadequate sanitation, and limited access to safe water contribute to a high prevalence of illness among slum dwellers. Children commonly suffer from fever, cough, cold, diarrhea, and dysentery, while adults frequently experience headaches, back pain, and mental stress. Due to financial limitations and limited access to formal healthcare services, many respondents reported practicing self-medication by purchasing medicines directly from local pharmacies without consulting qualified healthcare professionals. Respondent (K) stated, *“Most of the time we suffer from different diseases, and we buy medicines from the pharmacy ourselves. We know the names of medicines for fever, cough, and cold.”* Government hospitals were generally visited only when illnesses became severe. However, respondents reported that essential medicines were often unavailable in public hospitals, forcing them to purchase medicines from private pharmacies. Respondent (S) explained, *“We usually receive treatment at Dhaka Medical College Hospital. However, we do not always get medicines from the hospital, so buying them from private pharmacies is a financial burden for us.”* These findings demonstrate that financial constraints and inadequate healthcare services remain significant barriers to achieving better health outcomes among urban slum populations.

IV.III Nature of Social Capital of slum Dwellers

Social Capital

The level of social capital among slum dwellers is considerably lower than that of other urban residents. Limited access to social networks, community organizations, and institutional support constrains their ability to improve their livelihoods. The following sections briefly discuss the key dimensions of social capital identified in this study and their role in livelihood generation.

Social Assets

Social assets include both tangible and intangible resources that individuals and households can utilize to improve their well-being. Tangible assets comprise food stocks, cash savings, land, livestock, tools, and other productive resources. Intangible assets include access to employment opportunities, education, healthcare, information, social assistance, and claims for support during times of need. Social assets also encompass informal social networks, membership in community organizations, and relationships based on trust that facilitate cooperation and economic opportunities.

According to Ameen (2006), social capital plays a significant role in improving household economic well-being in Bangladesh. Using data from BRAC's Social Capital Survey (2004), the study examined the relationship between social capital and economic well-being among 810 households across twelve districts in northern Bangladesh.

The findings of the present study indicate that awareness of social capital among slum dwellers is generally low. Many respondents have limited participation in community activities and social networks. One respondent (F) stated:

"I do not know much about social capital in our community. I usually stay away from social activities and programs because most people in the slum are unfamiliar to us."

Involvement in Social Organizations

Social organizations represent structured relationships among individuals and groups that promote cooperation, communication, and collective action. Participation in such organizations can enhance social support, access to information, and livelihood opportunities.

The findings reveal that most respondents have limited involvement in social organizations due to long working hours and demanding occupations. A small number of respondents participate in local committees, labour welfare groups, and cooperative societies. Previous research has also emphasized the importance of social organizations in strengthening the social capital and livelihood opportunities of disadvantaged urban populations (Rostin, 2016).

Respondent (J) explained:

"We cannot participate regularly in social organizations because of work pressure. Occasionally, we join local cooperative groups to socialize and watch television."

Relationships with Neighbours and Close Relatives

Relationships with close relatives and neighbours constitute an important component of social capital. Family members often provide emotional, financial, and material support during times of crisis. However, the study found that most respondents' close relatives reside in their native villages rather than in Dhaka. As a result, they receive only limited support for improving their livelihoods. In some cases, relatives provide seasonal food assistance.

Respondent (T) stated:

"My parents and brothers live in our village and are engaged in agriculture. During the harvesting season, they sometimes send us rice, pulses, and wheat."

Because the majority of slum residents are migrants, they have few relatives living nearby. Consequently, neighbours play a crucial role in providing immediate support during emergencies. Respondent (H) remarked:

"Our neighbours are very important during emergencies. Whenever we need money urgently, we often borrow from them. Sometimes they also help us by providing food and other forms of support."

These findings highlight the significant role of neighbourhood networks in strengthening the livelihood resilience of slum households.

Local Leaders

Local leaders play a vital role in promoting community development and facilitating access to public services. They include elected representatives, religious leaders, community leaders, school authorities, and other influential individuals who can mobilize resources and advocate for community needs. Their leadership is essential for improving community preparedness, strengthening social cohesion, and enhancing resilience.

The present study found that most respondents have weak relationships with local leaders and limited access to their support. Many participants reported experiencing difficulties in obtaining essential public services due to a lack of influence or connections. Respondent (E) stated:

"We have very limited access to local leaders. Sometimes we face many difficulties in obtaining birth certificates for our children and accessing other government services."

These findings suggest that weak linkages with local leadership reduce the ability of slum dwellers to access institutional resources and social support, thereby limiting opportunities for livelihood improvement.

IV.IV Limitations Faced by Slum Dwellers

The findings indicate that poverty among slum dwellers in Dhaka City is closely associated with rural-to-urban migration, insecure livelihoods, dependence on the informal economy, inadequate housing, and limited access to land. A considerable proportion of the respondents were identified as living in extreme poverty, with household incomes insufficient to meet their basic needs. Beyond economic deprivation, respondents also experienced social exclusion, cultural marginalization, and limited political representation, which further intensified their vulnerability.

Migration to Dhaka is primarily driven by the search for improved employment opportunities and better living conditions. However, due to financial constraints, many migrants are compelled to settle in informal settlements where housing conditions and public services are inadequate. Data collected through focus group discussions and in-depth interviews revealed several persistent challenges, including poor solid waste management, inadequate sanitation facilities, insufficient drainage systems, limited access to safe drinking water, overcrowded housing, inadequate healthcare services, and poorly maintained toilet facilities. These conditions adversely affect both the health and quality of life of slum residents.

Housing and Environmental Risks

The study was conducted in two slums, Rofiq Miah Slum and Begun Bari Slum. Most houses in Rofiq Miah Slum are constructed with corrugated iron sheets, whereas Begun Bari Slum consists primarily of semi-pucca structures made of bamboo, wood, and other temporary materials. The poor structural quality of these dwellings exposes residents to multiple environmental hazards, including storms, heavy rainfall, and fire outbreaks. Respondents also identified inadequate sanitation facilities, insufficient bathing spaces, overcrowding, and limited open space as major environmental risks.

Social Discrimination and Harassment

The findings further indicate that slum dwellers frequently experience discrimination due to their low socioeconomic status. Respondents reported unequal treatment in workplaces and public institutions,

including hospitals and government offices. Women were found to be particularly vulnerable to verbal harassment, intimidation, and gender-based discrimination in public spaces, which further restricted their social mobility and personal security.

Health Risks

Poor environmental conditions and unhealthy workplaces contribute significantly to adverse health outcomes among slum dwellers. Continuous exposure to dust, environmental pollution, overcrowding, and inadequate sanitation increases the prevalence of common illnesses, including fever, respiratory infections, headaches, and waterborne diseases. As one participant explained, "We live with dust. For this reason, our health does not improve" (Respondent K).

Institutional Support

Although the Government of Bangladesh and various non-governmental organizations implement programmes targeting vulnerable populations, respondents reported receiving limited direct financial assistance. NGO interventions were primarily focused on awareness raising regarding child marriage, education, maternal health, and family welfare rather than providing sustained economic support. Consequently, many respondents perceived institutional assistance as insufficient to address their immediate livelihood needs.

The respondents' narratives illustrate these challenges. One participant stated, "We have many problems. We do not get enough food, safe drinking water, or electricity. The government does not provide us with any support" (Respondent E). Another respondent remarked, "No one listens to our concerns. We do not receive proper healthcare services, and we have no reliable source of safe drinking water" (Respondent J). A respondent from Begun Bari Slum added, "Our settlement is located beside Hatirjheel. The foul smell from the polluted water makes it difficult to breathe. We also face financial hardship, but we receive no government assistance" (Respondent T).

Overall, the findings demonstrate that slum dwellers experience multidimensional deprivation characterized by inadequate housing, poor environmental conditions, limited access to essential services, health vulnerabilities, social discrimination, and insufficient institutional support. These interconnected challenges significantly constrain livelihood opportunities and undermine the well-being and resilience of urban poor households.

IV.V Capacities of Slum Dwellers

Although slum dwellers face numerous socioeconomic challenges, they also possess various capacities and social resources that help them cope with adversity and sustain their livelihoods. The major capacities identified in this study are discussed below.

Relationships with Neighbors

Slum dwellers generally maintain strong relationships with their neighbors, which serve as an important source of social support during times of crisis. One respondent stated, "When we face any problem, our neighbors are the first to help us. Therefore, we maintain good relationships with them" (Respondent A).

Relationships with Relatives

Maintaining close ties with relatives is another important coping strategy among slum dwellers. Relatives often provide emotional, financial, and practical support during difficult times. As one respondent explained, "We strongly rely on our relatives. During times of crisis, we seek their support" (Respondent E).

Microcredit

Many slum dwellers obtain microcredit from non-governmental organizations (NGOs) to meet emergency

financial needs. These loans are commonly used for healthcare expenses, children's marriages, small business activities, and other household necessities.

Financial Support from Neighbors

Neighbors frequently provide financial assistance during emergencies. Informal borrowing within the community helps households manage temporary financial crises when formal financial services are inaccessible.

Savings from Daily Income

Although most slum dwellers live from hand to mouth, many attempt to save a portion of their daily earnings for future emergencies. However, due to their limited income and rising living expenses, regular savings are often difficult to maintain.

Financial Support from Relatives

Relatives also serve as an important source of financial assistance. During periods of financial hardship, slum dwellers often borrow money from family members to cope with unexpected expenses.

Vocational Training

Many NGOs organize vocational training programs for economically disadvantaged people. Slum dwellers participate in these training programs to improve their skills and enhance their employment opportunities, thereby strengthening their livelihood capacities.

IV.VI Opinions and Recommendations

The respondents emphasized that improving the livelihoods of slum dwellers requires effective utilization of existing social capital alongside strong government support. They recommended that the government provide grants, low-interest loans, safe drinking water, quality education, free healthcare services, vocational training for women, and technical or mechanical training for men.

Respondent A suggested, "The government should create employment opportunities by establishing factories, providing vocational training, and offering financial assistance." Respondent D emphasized the importance of ensuring healthy and safe working conditions. Respondent F recommended establishing schools and vocational training centers to improve educational opportunities for children.

Participants in the focus group discussions (FGDs) also shared several recommendations. FGD-1 (Participant A) noted that "Technological development has made our lives easier to some extent." FGD-2 (Participant B) suggested creating better opportunities for slum residents to communicate and cooperate with local leaders during emergencies.

Overall, the respondents recommended increasing public awareness regarding health, nutrition, and hygiene; promoting non-discriminatory attitudes among local leaders; improving electricity, water supply, and sanitation facilities; establishing industries to create employment; providing alternative income-generating opportunities during the off-season; strengthening security measures; expanding government assistance; reducing house rents; and increasing access to soft loans from NGOs and affluent individuals. Most respondents expressed a desire to achieve better health and economic security and emphasized that financial support should be complemented by sustainable livelihood development initiatives.

V. Discussion

This study explored how social capital contributes to livelihood resilience among slum dwellers in Dhaka City through a qualitative investigation conducted in Korail and Kamrangirchar slums. The findings demonstrate that although urban slum residents experience multidimensional deprivation, including poverty, insecure employment, inadequate housing, poor sanitation, and limited institutional support, they continue

to survive by mobilizing various forms of social capital embedded within their families, neighbourhoods, and community networks.

The findings confirm that bonding social capital is the most important form of social capital among slum dwellers. Family members, relatives, and neighbours function as the primary sources of emotional, financial, and practical support during periods of crisis. Respondents frequently reported borrowing money, receiving food, sharing childcare responsibilities, and obtaining emergency assistance from neighbours. These findings are consistent with the work of Putnam (1993), who argued that trust and reciprocal relationships facilitate collective action for mutual benefit. Likewise, Ali Ahmed (2005) and Ali et al. (2000) found that kinship ties and neighbourhood networks in Bangladesh serve as informal safety nets that support household livelihood and food security. The present study extends these findings by demonstrating that such reciprocal support mechanisms remain equally important within the urban slum context.

The study also demonstrates that social trust and reciprocity play a significant role in strengthening livelihood resilience. Despite severe economic hardship, respondents generally maintained cooperative relationships with neighbours because these relationships provide immediate assistance during emergencies. Informal borrowing without collateral, food sharing, and mutual cooperation were common survival strategies. These findings support Coleman's (1988) argument that trust and social norms facilitate coordinated action and reduce transaction costs within communities. The findings also reinforce the Sustainable Livelihood Framework (DFID, 1999), which identifies social capital as one of the key livelihood assets that enable vulnerable households to cope with shocks and stresses.

Although bonding social capital was relatively strong, the study found that bridging and linking social capital remained weak. Participation in community organizations, cooperative societies, and local leadership structures was limited because of long working hours, unstable employment, and limited awareness. Furthermore, respondents reported weak relationships with local leaders and inadequate access to government institutions and public services. Consequently, many households experienced difficulties in obtaining official documents, healthcare services, and social protection benefits. These findings are consistent with Bashar and Bramley (2017), who observed that the social capital of the urban poor in Bangladesh is constrained by persistent poverty and social vulnerability. The findings further indicate that strengthening institutional linkages is essential for improving livelihood resilience among urban slum populations.

The findings further reveal that economic vulnerability remains one of the principal barriers to sustainable livelihoods. Most respondents depended on informal occupations such as rickshaw pulling, domestic work, hawking, tailoring, and garment employment, all of which provide unstable and relatively low incomes. Household expenditure was almost equal to household income, leaving little opportunity for savings. These findings correspond with those of Rokanuzzaman et al. (2017), who reported that the livelihood status of slum dwellers in North Dhaka City Corporation remains generally poor because of limited income, inadequate employment opportunities, and insufficient livelihood assets. The present study further demonstrates that social capital partially compensates for these economic limitations by facilitating informal financial assistance and resource sharing.

Housing conditions identified in this study further illustrate the multidimensional nature of urban poverty. Overcrowded single-room dwellings, shared sanitation facilities, unreliable water supplies, and poor environmental conditions negatively affected respondents' health and well-being. These findings are consistent with Kamaruzzaman and Hakim (2016), who reported that slum dwellers in Dhaka experience inadequate housing, poor sanitation, unsafe drinking water, and unhealthy living environments. Poor environmental conditions not only reduce quality of life but also weaken households' capacity to build sustainable livelihoods.

Health-related findings also highlight the close relationship between environmental deprivation and livelihood resilience. Frequent illness, inadequate sanitation, poor nutrition, and limited access to affordable

healthcare reduce labour productivity and increase household vulnerability. Most respondents relied on self-medication or local pharmacies because government health facilities often lacked essential medicines. These findings reinforce previous research indicating that health insecurity represents a major dimension of urban poverty and limits households' ability to escape chronic deprivation.

An important contribution of this study lies in demonstrating that social capital alone cannot eliminate structural poverty. While strong neighbourhood relationships and family support enhance coping capacity, they cannot compensate for inadequate public services, insecure housing, limited employment opportunities, and insufficient institutional support. Therefore, livelihood resilience among slum dwellers depends on both community-based social capital and supportive public policies. This finding aligns with Rostin (2016), who emphasized that social capital is most effective when combined with economic empowerment programmes and institutional support.

The respondents also emphasized the importance of vocational training, microcredit, employment generation, affordable healthcare, quality education, and improved water and sanitation services. These recommendations indicate that strengthening livelihood resilience requires integrating community social networks with broader government and NGO interventions. Policies that promote community participation, strengthen local organizations, improve access to public institutions, and create sustainable employment opportunities can substantially enhance the resilience of urban slum households.

Overall, this study contributes to the existing literature by providing qualitative evidence on how different dimensions of social capital operate within the everyday lives of urban slum dwellers in Dhaka. Unlike previous studies that primarily focused on rural communities or employed quantitative methods, the present research captures the lived experiences of slum residents and demonstrates how trust, reciprocity, neighbourhood relationships, and informal support systems function as practical livelihood resources. Nevertheless, the findings also suggest that social capital should complement, rather than replace, comprehensive urban development policies aimed at reducing poverty, improving public services, and strengthening institutional inclusion for marginalized urban populations.

VI. Conclusion

This study highlights the critical role of social capital in enhancing the livelihood resilience of slum dwellers in Dhaka City, Bangladesh. The findings reveal that despite facing chronic poverty, insecure employment, inadequate housing, poor sanitation, limited healthcare, and social exclusion, slum residents actively mobilize bonding social capital through family members, relatives, and neighbors to cope with everyday livelihood challenges. Informal financial assistance, reciprocal support, trust-based relationships, and community networks serve as essential mechanisms for managing economic shocks and sustaining household well-being. However, the study also demonstrates that weak bridging and linking social capital, reflected in limited engagement with community organizations, local leaders, and formal institutions, constrains access to resources, public services, and long-term livelihood opportunities.

The study contributes to the literature by providing qualitative evidence on how different forms of social capital influence livelihood resilience in urban slum settings in Bangladesh. The findings underscore that social capital alone cannot overcome structural inequalities; it must be complemented by effective government policies and institutional support. Strengthening community organizations, expanding vocational training and employment opportunities, improving access to safe housing, healthcare, water and sanitation services, and fostering stronger partnerships between slum communities, local governments, NGOs, and development agencies are essential for promoting sustainable livelihoods and inclusive urban development. Future research may adopt mixed-method or longitudinal approaches to examine how social capital evolves over time and influences resilience across diverse urban contexts in Bangladesh.

VII. Policy Recommendations

To strengthen livelihood resilience among urban slum dwellers, policymakers should adopt integrated, community-based interventions that enhance both social capital and access to essential services. Priority should be given to improving safe housing, clean water, sanitation, healthcare, and quality education in informal settlements. Government agencies and NGOs should expand vocational skills training, employment opportunities, and access to low-interest microcredit to promote sustainable income generation. Strengthening collaboration between local authorities, community leaders, and slum residents can improve trust, participation, and access to public services. Policies should also encourage community organizations and social networks that enhance mutual support, collective action, and disaster preparedness. Finally, urban development policies should integrate social capital into slum upgrading programmes to reduce poverty, strengthen resilience, and promote inclusive and sustainable urban development.

VIII. Limitations of the Study and Future Research Guidelines

This study has several limitations. First, it was conducted using a qualitative approach with a purposive sample of 20 participants from two slums in Dhaka City; therefore, the findings cannot be generalized to all urban slum populations. Second, the findings are based on participants' self-reported experiences, which may be influenced by recall and social desirability bias. Third, the study did not include the perspectives of policymakers, NGO representatives, or local authorities. Finally, the cross-sectional design limits understanding of how social capital and livelihood resilience change over time.

Future Research Directions

Future studies should employ larger and more diverse samples across multiple urban slums in Bangladesh. Mixed-methods and longitudinal research would provide a more comprehensive understanding of the relationship between social capital and livelihood resilience. Further research should also examine the effectiveness of community-based interventions, social protection programmes, and institutional support in strengthening the resilience and sustainable livelihoods of urban slum dwellers.

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