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Research Article

ASSESSING THE LIVELIHOOD STATUS OF THE URBAN POOR IN DHAKA CITY: AN APPLICATION OF LIVELIHOOD APPROACH

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ABSTRACT

This paper aims to analyze the livelihood status of the urban poor in Dhaka city. A total of 120 households from one urban poor or slum settlements were surveyed. Based on participants' responses in the study area, we utilized a Likert scale from 0 to 1. This scale was subsequently classified into different categories based on the specific dimension being assessed. The study revealed different levels of livelihood capital in the poor households, which reflected their overall livelihood status. The findings indicated a challenging situation for slum dwellers. Although the human capital score was relatively good compared to other capitals, there were lack of formal education and training opportunities. Financial capital was notably in poor condition, with very low income, expenditures, savings, and limited asset ownership. While housing structures in the slum were good, insufficient sanitation and water supply facilities led to a moderate physical capital status. Social capital was characterized by strong community relationships but limited organizational participation, resulting in a moderate status. Overall, the livelihood status of the slum dwellers was moderate. The findings recommend that greater importance should be given to improving capitals to enhance the adaptive capacity of the urban poor households to reduce their poverty and to cope with periods of crises.

Keywords: *livelihood, slum dwellers, Dhaka city, livelihood capital*

Introduction

Livelihood refers to the actions families undertake to sustain themselves, encompassing a range of activities necessary for daily living, such as securing food, water, medicine, shelter, clothing, and fodder (Akther and Ahmad, 2022; Ding *et al*., 2018; Soosai and Lalitha, 2019). The urban poor communities are living with very few options and having difficulty accessing basic services (Rathod and Ningshen, 2012). Many of these people are working as labor in the informal economy. They usually live in illegal or underserved settlements where the majority are unskilled

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laborers and their livelihoods are frequently not recognized by the law (Yadev and Manik, 2021; Pellisery *et al.*, 2023). In Bangladesh, the world's most densely populated country, over 172 million people live in an area of 148,460 square kilometers (BBS, 2022). Among this growing population, approximately 1.8 million reside in slums (BBS, 2022). As of 2014, around 1.8 million people lived in slums, with 22,185 individuals homeless (Slum Census, BBS, 2014). Bangladesh's Human Development Index value for 2022 is 0.67, categorizing it within the medium human development range and placing it 134th out of 204 countries (UNDP, 2024). The rapid rise in slum populations is driven by factors such as river erosion, displacement, low income, and job instability (Kabir and Kamruzzaman, 2022).

Dhaka, the capital of Bangladesh, is home to more than 5,000 slums, housing an estimated four million people. In Greater Dhaka, over one-third of the population lives in slum (Aßheuer *et al*., 2013). Notably, over 65% of migrants from other districts reside in these slum areas (BBS, 2022). These densely populated urban slums suffer from inadequate housing, poor sanitation, and limited access to basic necessities, creating complex challenges that significantly impact the livelihoods of slum dwellers (Khan *et al*., 2021). The existence of both unplanned squatter settlements and urban slums reflects uncontrolled urbanization, resulting in various socioeconomic and health-related issues for residents (UN HABITAT, 2016). One major challenge for slum residents is the lack of hygiene awareness and proper sanitation facilities (Soma *et al*., 2022). Insufficient infrastructure (physical capital) and limited access to healthcare and education (human capital) further heighten the vulnerability and poverty of these populations (Rahman *et al*., 2017). Additionally, social networks (social capital) and financial resources (financial capital) are crucial for building resilience within these communities, enabling them to diversify their income sources (Kamruzzaman *et al*., 2019). Employment opportunities in urban slums are often scarce. Inhabitants of Dhaka's slums typically engage in informal employment with limited income (Khan *et al*., 2021). Many male slum dwellers work as daily wage laborers in industries, construction, or as rickshaw pullers, while some operate small shops, engage in street vending, or sell handicrafts. Women often find employment as domestic workers, driven by the demand for female labor in surrounding neighborhoods. Despite this, the overall employment situation remains precarious, with high unemployment rates (Hasan, 2014). Recent studies highlight the complex socioeconomic dynamics and livelihood challenges faced by urban slum communities in Dhaka. Limited access to education, healthcare, and sanitation exacerbates poverty and restricts livelihood diversification (Hossain *et al*., 2023). Environmental degradation and inadequate infrastructure further increase the vulnerability of slum populations (Islam *et al*., 2022). Many slum residents fall into the low-income category, facing challenges such as inadequate waste management, poor sanitation and drainage, water shortages, and a lack of healthcare facilities (Latif *et al*., 2016).

Livelihood refers to the various activities undertaken by a household to secure the basic necessities required for its maintenance and development (Xu *et al*., 2015). Several global organizations, such as FAO, UNDP, DFID, CARE, and Oxfam, have developed frameworks for analyzing the sustainability of livelihoods, collectively known as the Sustainable Livelihood Approach (SLA) (Dehghani *et al*., 2018). Among these, DFID’s (UK Department for International Development) framework is particularly noteworthy, as it conceptualizes livelihood

in terms of capitals that influence its structure and processes (Valdés-Rodríguez *et al*., 2011). This approach seeks to develop a comprehensive understanding of a household's strengths and how those strengths can be transformed into positive livelihood outcomes (Ibrahim *et al*. 2017).

At the core of the sustainable livelihood approach are five types of capital or assets: human, natural, physical, financial, and social (Apine *et al*., 2019). Bebbington (1999) emphasizes that the combination and interaction of these different types of capital are fundamental to shaping livelihood capabilities and overall household well-being. These capitals are interrelated and mutually reinforcing (Akther and Ahmad, 2021). For instance, human capital can generate financial capital and vice versa; meanwhile, damage to physical or human capital can adversely affect financial and social capital (Badjeck *et al*., 2010). Furthermore, internal factors influencing these assets play a crucial role in the household's decision-making processes (Dehghani *et al*., 2018).

Numerous studies have shown that a household's choice of livelihood strategy largely depends on the distribution and accessibility of livelihood capitals (Ding *et al*., 2018; Hua *et al*., 2017). Quandt (2018) argues that households must maintain a balance among these assets to ensure adaptive capacity, as there is a direct relationship between vulnerability and asset availability. Moser and Satterthwaite (2008) state that the more assets people possess, the less vulnerable they are; conversely, the greater the damage to these assets, the higher their vulnerability. Ahmad (2009) found that fish farmers can achieve sustainable livelihoods through access to a range of livelihood assets. In another study, Akther and Ahmad (2022) examined how the normal livelihood status of the urban poor influenced their ability to cope with stress. Therefore, achieving a sustainable livelihood, even under risk, largely depends on access to a diverse range of livelihood capitals (Su *et al*., 2018).

However, when decision-makers understand the livelihood status of households and identify which assets play a major role, they can implement measures to enhance household capabilities. This, in turn, can help households better manage shocks and stresses. Therefore, the main objective of this research is to measure the livelihood status of the urban poor communities. We believe that this study may provide valuable insights into the livelihood status of the urban poor and support the development of appropriate strategies to strengthen their resilience and capabilities.

Conceptual framework

The Sustainable Livelihood Approach (SLA) is a collection of frameworks created by a number of international organizations, including the FAO, UNDP, DFID, CARE, and Oxfam, to evaluate the sustainability of livelihoods (Guo *et al*., 2022). The UK Department for International Development's (DFID's) model stands out among these frameworks because it emphasizes livelihoods in terms of the capitals that shape their structures and operations (Valdes-Rodríguez *et al*., 2011). The DFID's framework's notion of livelihood capitals, which represents a household's capacities, is used in this study (Akther and Ahmad, 2021; Valdes-Rodríguez *et al*., 2011). The Sustainable Livelihood Approach identifies five key types of assets or capitals: human, natural, physical, financial, and social (Akther and Ahmad, 2022; Apine *et al*., 2019). This study focuses on four of these capitals—human, financial, physical, and social—to analyze the circumstances of

the urban slum community. Although the urban poor have serious concerns regarding housing and land access, there is debate about whether urban land could be considered natural capital (Cavicchia, 2023;). Human capital was assessed through three factors: health, food security, and skills. Financial capital was represented by monthly income and expenditure (both measured in Bangladeshi currency), asset status (assessed by monetary value), and savings. Housing quality, road accessibility, sanitary facilities, and water and drainage systems were all considered aspects of physical capital. Finally, social capital was evaluated through participation in organizations and social networks.

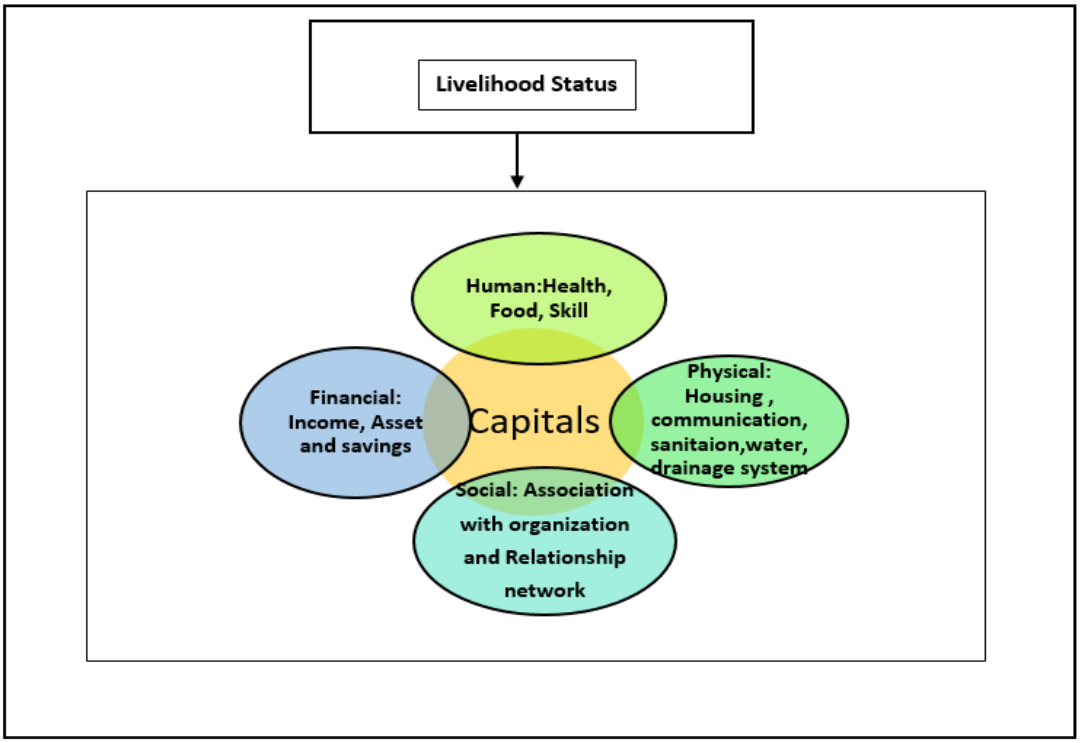

Figure 1: Conceptual framework

Materials and Methods

Study Area

Dhaka is one of the fastest-growing mega-cities in the world and the capital of Bangladesh. More than one-third of its population lives in slum settlements (Banks *et al*., 2011). As of 2022, the city's population reached 10.2 million, with over 22.4 million people residing in the Greater Dhaka area (BBS, 2022). The Dhaka North City Corporation (DNCC) spans an area of 196.22 square kilometers (dncc.gov.bd). According to the most recent Population and Housing Census conducted by the Bangladesh Bureau of Statistics (BBS, 2022), DNCC is home to 5,979,537 people, resulting in an average population density of 30,353 individuals per square kilometer.

Dhaka city was selected as the study area due to its status as having the largest urban and slum

population in Bangladesh. To assess the livelihood conditions of urban slum communities, the Mirbagh slum in Moghbazar, Hatirjheel Thana, within DNCC, was purposively selected for this study.Slum households in this study were characterized as households of the urban poor.

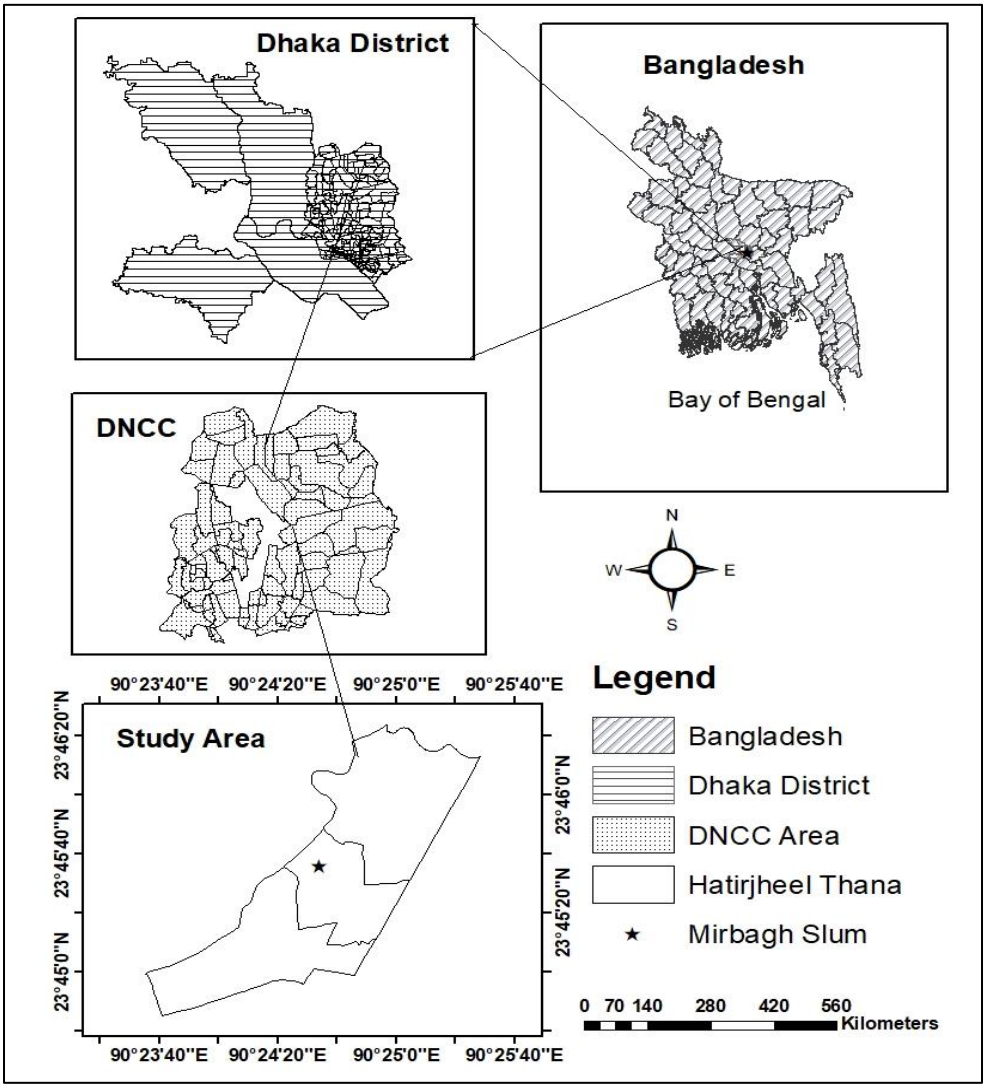

Figure 2: Location of the Study Area

Data collection

To gather the required primary data, a structured questionnaire was developed for household survey. The survey was conducted with 120 Households (HHs) from the Mirbagh slum. A statistical method based on Yamane's formula (Yemane, 1967) was used to ensure a representative sample. The formula used was $n = N / 1 + N (e^2)$, where n = sample size, N = total number of households, and e = level of precision (5%).

The purpose of the questionnaires was to collect data on each household's livelihood assets. To ensure reliability, the questionnaire was pre-tested before respondents were selected using a stratified random sampling technique. Whenever possible, interviews were conducted with both male and female heads of the household. Data collection primarily took place in January 2024.

Data Analysis

The analysis of the data aimed to provide a comprehensive and detailed understanding of the study results. Composite Index methods were used to assess the data gathered from the questionnaire survey. The livelihood framework assessed the livelihood assets of the households using a composite index-based approach. The following techniques were utilized in the livelihood capital assessment:

Step 1: Assigning Weights to Indicator Categories

To evaluate the livelihood capitals, indicators for each capital were selected through a thorough review of relevant literature. Each indicator was assigned a weight reflecting its significance in the analysis. Similar methodology was also used by Akther and Ahmad (2022), Rana and Routray (2018), and Quandt (2018).The most significant indicator class was given a weight of 1, while the least significant was given a weight of 0. Weights ranged from 0 to 1 for binary responses (yes or no), and 0.33, 0.67, and 1 for indicators with three levels (Quandt, 2018). For four-level indicators, the weights were set at 0.25, 0.50, 0.75, and 1, while for five levels, they were assigned as 0.20, 0.40, 0.60, 0.80, and 1 (Rana and Routray, 2016, 2018). The resulting scores ranged from 0 to 1, with 1 indicating the most favorable outcome and 0 representing the least favorable.

Step 2: Developing the Livelihood Index Using a Composite Index (CI) Approach

The livelihood status was evaluated using a composite index-based approach. A composite index is constructed by assessing various components through a set of indicators. In this study, indices were calculated using a standard equation (Eq. 1), with weights allocated to the different classes of each indicator. The primary data collected were normalized according to the relevant weights to calculate the composite index, following the methodology established by Akhter and Mokbul (2022), Rana and Routray (2016).

CI= $(W_1+W_2+W_3+.....W_n)/n$

$$= \sum_{i=1}^{n} \frac{Wi}{n} (1)$$

Here, n is the number of indicators used to calculate the composite index, W_1 to W_n are the weights used to the indicators, and CI is the composite index.

Livelihood Index: Each Capital Indicator Index was calculated using Equation (2), according to the primary principle of equation (1).

Capital indicator Index (CI) =

$$\sum_{i=1}^{n} \frac{CWi}{n} (2)$$

Each capital's Total Capital Index was calculated using Equation (3).

Total Capital Index (TCI)

$$= (\sum CWi_1/N + \sum CWi_2/N + \sum CWi_3/N \ldots\ldots\ldots \sum CWi_n/N)/n \ (3)$$

where the appropriate weights assigned to each indication are represented by $CWi_1$to CWi_n. While n is the number of indicators used to calculate the Capital Index, N stands for the total number of respondents in the sample. This formula was used to calculate the study area's Total Human Capital Index (THCI), Total Financial Capital Index (TFCI), Total Physical Capital Index (TPCI), and Total Social Capital Index (SCI).

After calculating the Total Capital Indices, the livelihood status index was determined using the following equation (4)

$$\text{Livelihood Index} = \frac{\sum_{i=1}^{n} W_{Mi} M_{Ssi}}{\sum_{i=1}^{n} W_{Mi}} (4)$$

hereM_{Ssi} are the major capitals of slum areas for the indexed by i, W_{Mi} is the weight of each major component, and n is the number of major components of each capita.

Results and Discussion

4.1 Socio-economic profile of the Urban Poor households

In Mirbagh, the majority of households (75.25%) came from other areas of the city and other districts in Bangladesh for several of reasons. Many were displaced by natural disasters such as droughts, floods, river erosion, and waterlogging, while others were affected by man-made disasters, particularly fire incidents in Dhaka. Additionally, the economic opportunities available in Dhaka City served as a strong pull factor for those seeking improved livelihoods. All residents in the area were tenants, with none owning their homes. The lack of homeownership indicated that all residents rented their living spaces. The population spanned various age groups, with the highest concentration among younger residents. As age increased, the number of individuals in each group gradually decreased, reflecting a trend of fewer older residents compared to younger ones. This age structure suggests a predominantly youthful population in this urban poor area. Household sizes varied, but most families were medium-sized, typically consisting of three to five members. Larger households were relatively uncommon, and the most prevalent household sizes fell within this middle range, with only a few families having smaller or larger sizes.

Table 1 Socio-economic profile of the households

Socio economic characteristics		Frequency	Percent
Households size (Person)	3 and less	39	32.5
	4-5	65	54.2
	6 and more	16	13.3

Age (Year)	0-14 15- 64 65+	118 351 27	23.8 70.8 5.4
Sex	Male Female	251 245	50.6 49.4
Educational attainment	No education Primary Secondary SSC or equivalent HSC or equivalent Graduate	104 246 168 33 11 1	20.96 49.6 33.87 6.65 2.21 0.20
Employment	day labor or contract labor Regular salaried employment in fixed business (shop, factory, hotel etc.) or transport (bus, truck) Self-employed in business/ service provision rickshaw/ van puller unpaid household work (house wife) servant/ maid Student Beggar Driver (Bus/ truck/tempo/CNG/Car) Unemployed	18 42 43 33 73 43 71 1 8 164	3.6 8.5 8.7 6.7 14.7 8.7 14.3 0.2 1.6 33.1
Monthly income (BDT)	<5000 5001-10000 10001-15000 15001-20000 20000+	1 25 50 22 22	0.8 20.8 41.6 18.4 18.4
House ownership	Tenant	100	100

Source: Field Survey, 2024

Most households in the Mirbagh slum fell within the middle-income range, with only a small proportion classified as extremely low income and very few reaching the highest income levels. This distribution highlighted a notable concentration of households earning within mid-range income levels, while both extremes were less common. Regarding educational attainment, many residents had limited or no formal education. A substantial number had either never attended school or had only completed a few years of primary education. Only a small minority had attained higher education, with very few completing secondary school or progressing beyond that level. Overall, education levels in this population were low, and achievements in higher education

were rare. Employment status varied among residents, but a significant portion was either unemployed or engaged in unpaid household work. Regular salaried jobs were not prevalent; however, some individuals worked in businesses or provided services. Other forms of employment included pulling rickshaws, working as domestic servants, or being self-employed. Unemployment remained a significant challenge for the slum dwellers in this area. Table 1 presents the socio-economic profile of the respondents.

4.2 Livelihood status of the urban poor households

The results regarding the livelihood capital of Mirbagh Slum are presented in Table 2. In terms of human capital, the health status scored 0.78 out of 1, indicating a good level of health among residents. The ability to work was also rated positively at 0.74. However, the score for those suffering from disease was 0.49, reflecting a moderate situation. The food consumption pattern scored high at 0.87, suggesting that most of the population consumes three meals a day. For skill levels, school attainment was rated at 0.61 (good), while knowledge and training in specific areas scored 0.57 (moderate). The overall human capital indicator (TCHI) for Mirbagh Slum was 0.67, indicating a good level of human capital. In terms of physical capital, housing structure types were evaluated at 0.75, reflecting good conditions. Access to communication variables, such as roads and markets, scored 0.69 (good) and 0.63 (good), respectively. The sanitation structure of households received a score of 0.80 (good), but the pattern of toilet usage was rated poorly at 0.25. Access to drinking water scored 0.38 (poor), while household water usage scored 0.60 (moderate), and the pattern of water usage was rated at 0.27 (poor). The drainage system of the slum was evaluated at 0.63 (good). The total physical capital indicator (TPCI) score was 0.56, which is considered moderate. Monthly household income and expenditure in Mirbagh Slum were rated at 0.48 (moderate) and 0.52 (moderate), respectively. The savings status scored 0, indicating a lack of savings or very poor savings among the households. Asset status was rated at 0.49, reflecting a moderate condition. Consequently, the total financial capital indicator (TFCI) was 0.37, indicating a poor level of financial capital. In terms of social capital, membership in organizations or teamwork scored very low at 0.07 (very poor), while relationship status was rated more positively at 0.72 (good). The ability to give and receive help scored 0.75 (good) and 0.37 (poor), respectively. The total social capital indicator (TSCI) was calculated at 0.50, reflecting a moderate level. The overall livelihood status of urban slum households was categorized into five levels based on a scale from 0 to 1: very poor (0–0.20), poor (0.21–0.40), moderate (0.41–0.60), good (0.61–0.80), and very good (0.81–1). The survey results indicated that the livelihood status of the Mirbagh slum, with a score of 0.525, was at a moderate level.

Table 2: Livelihood status of the urban poor Households in Mirbagh slum, Dhaka

Variables	Indicators	∑HCwi/N	TCHI
Human Capital			
Health	Health status	0.78	
	Ability to work	0.74	
	Suffering from disease	0.49	
Food	Food consumption pattern	0.87	0.67
Skill	Level of school attainment	0.61	

	knowledge and training specialty	0.57	
Financial Capital		**∑FCwi/N**	**TFCI**
Income	Monthly HH income (in BDT)	0.52	
Expenditure	Monthly HH expenditure (in BDT)	0.48	
Savings (HH)	Status of savings (% of monthly HH income)	0.00	0.37
Asset (HH)	Asset status (monetary value)	0.49	
Physical Capital		**∑PCwi/N**	**TPCI**
Housing	Housing structure types	0.75	
Communication	Assess to road	0.69	
	Assess to market	0.63	
Sanitation	Structure of sanitation	0.80	
	Pattern of sanitation uses (One toilet)	0.25	0.56
Water	Drinking water source	0.38	
	HH use water source	0.60	
	Pattern of using a water source	0.27	
Drainage system	Types of drainage system	0.63	
Social Capital		**∑SCwi/N**	**TSCI**
Association with organizations	Member of organization/ work with team	0.07	
Relationship network	Status (friend/ relatives/ neighbor	0.72	0.50
	Received help	0.75	
	Give help	0.37	
	Work with community	0.60	
Livelihood status		**0.525**	

Source: Field survey,2024

The analysis of the four livelihood capitals revealed a moderate overall livelihood status in the Mirbagh Slum. While there were positive factors such as good health, robust social networks, and adequate housing, significant challenges persisted in financial resources, skill development, and access to essential amenities like sanitation and clean water. The household members of Mirbagh Slum are mostly young, with over 70.8% of residents aged between 15 and 64 (Table 1), indicating a high working-age group, consistent with findings by Pryer (2017). The gender proportion is nearly the same, with almost equal numbers of males and females. However, a substantial portion of the households did not have formal education, with nearly half (49.6%) having only completed primary education (up to class 5) (Table 1). This lack of educational

background is reflected in the local job market, where unemployment stands at 33.1%, reflecting Ara's (2017) findings. Many respondents engaged in informal work, including daily labor (3.6%), rickshaw pulling (6.7%), and unpaid household work (14.7%) (Table 1). Although some have regular salaried positions (8.5%) or are self-employed (8.7%), such opportunities remain scarce (Table 1).

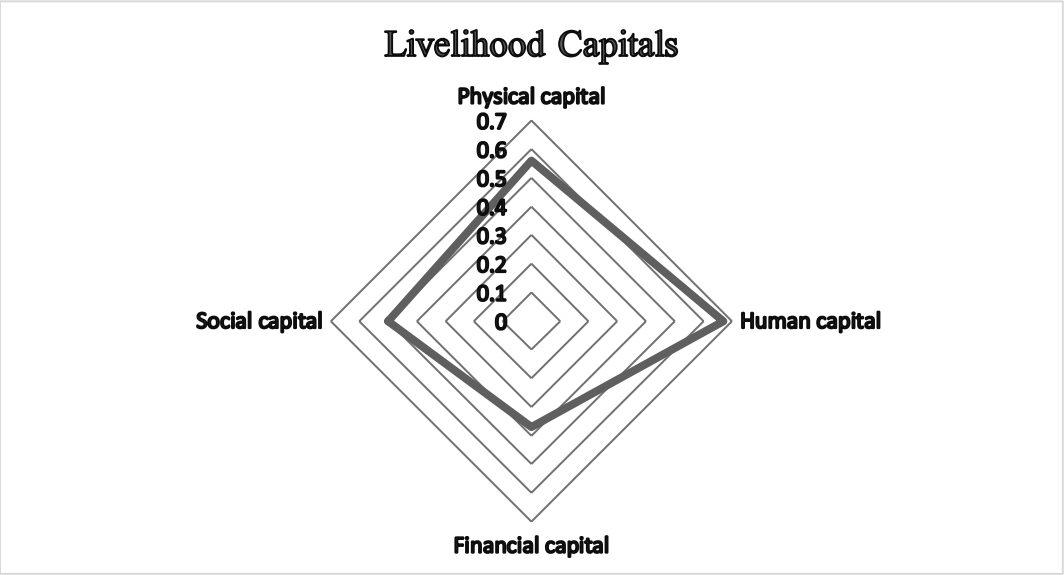

Figure 3: Livelihood capitals of the urban poor Households

The analysis of Mirbagh Slum indicated a community with a moderate livelihood capital index (LCI) of 0.525 (Table 2). Human capital was relatively strong(Figure 3), with a Total Community Health Index (TCHI) of 0.67. Residents reported good health and a solid capacity to work, with most adhering to a decent food consumption pattern. However, skills were moderate (0.61), highlighting a need for enhanced education and training opportunities. Financial capital emerged as a significant weakness(Figure 3), with a Total Financial Capital Index (TFCI) of 0.37 (Table 2). Low monthly income (0.52) and expenditure (0.48) indicated a subsistence-level existence, characterized by a lack of savings (0.00) and only moderate asset ownership (0.49), which underscores financial instability. Hossain (2013) noted that irregular income, a lack of savings, and reliance on daily wages trap slum dwellers in cycles of poverty.

Physical capital showed a moderate outcome as well (Figure 3), with a Total Physical Capital Index (TPCI) of 0.56. These results are consistent with studies on adaption techniques that benefit the urban extreme poor (Hossain and Rahman, 2017).While housing structures were generally in adaptable condition (0.75) and access to roads (0.69) and markets (0.63) was fairly adequate, concerns arose around sanitation. Sanitation facilities were almost good (0.80), but using pattern (shared toilets) (0.25) showed a significant issue that address the overall sanitation facilities(Table 2). Studies also suggested that availability of proper sanitation facilities and infrastructure was a

persistent issue (Rahman *et al*. (2017). Water access and usage were inconsistent, with household water sources (0.60) somewhat available, but drinking water sources (0.38) and usage patterns (0.27) indicated possible water quality problems (Table 2). The drainage system was functioning adequately (0.63). Social capital also showed moderate results (TSCI = 0.50)(Figure 3). Although relationships with friends, family, and neighbors were good (0.72), low participation in organizations (0.07) represented a missed opportunity for collective action. Only two respondents mentioned being involved in organizations, such as BRAC or Hello Task. A similar justification for the absence of NGO's association was also reported by Haque *et al.* (2020). While residents frequently received help (0.75), they offered assistance less often (0.37). Though a sense of community existed, there was room for strengthening these social bonds. Most residents were dissatisfied with their living conditions, citing inadequate sanitation, limited access to clean water, poor road quality, and difficulty in accessing markets and formal education as major issues. These factors severely impacted the quality of life in the slum. The decision to return to their place of origin was mixed. Some residents sought family reunification, better social support, or an escape from Dhaka's challenges neighbours. According to related studies, slum people can borrow money, food, or clothing from their neighbors because of their close social relationships (Akther and Ahmad, 2022; Aßheuer *et al*., 2013).

Despite the deplorable conditions in the slum, some residents chose to remain in Dhaka for better job opportunities, improved access to markets and essential services, and lower housing costs. Access to clean water and proper sanitation facilities emerged as major concerns, highlighting the need for basic hygiene and health services. Upgrading the drainage system was also deemed essential to prevent flooding and mitigate the spread of disease. Residents expressed a strong desire for infrastructure improvements, including better roads and reliable electricity, as well as increased social support programs to enhance their living standards.

Conclusion

This study presents the livelihood status of urban poor in Mirbagh slum in Dhaka city. The results revealed that the livelihood status in Mirbagh Slum is very complex and challenging. The slum dwellers faced significant deprivations in accessing basic necessities, such as clean water, sanitation facilities, and a well-maintained drainage system. These issues contributed to poor health outcomes and hindered overall well-being. Additionally, a lack of formal education and limited access to savings restricted economic mobility. Despite these challenges, the study highlighted strengths within the community. Social capital appeared robust, with residents reporting positive relationships within their social networks. Furthermore, many residents perceived Dhaka as offering economic opportunities and an improvement in living standards compared to their places of origin, even though these improvements were relative within the context of slum life.

Livelihood assets can become more effective when policies are implemented to increase their capacity and accessibility (Akther and Ahmad, 2022; Fang *et al.*, 2014). Human and social capital play crucial roles in enhancing livelihoods, as they significantly influence other types of capital. Education and proper training are vital for building human capital. By improving residents' quality of life, they can secure better jobs and engage more actively in development activities,

thereby strengthening social networks. Increased income can lead to better housing and facilitate living in areas with easier access to government and non-government organizations (GOs and NGOs). This access to organizations enhances social capital and improves access to basic services (Haque *et al.*, 2020). Strong social capital is essential for connecting individuals with organizations that can enhance income through access to economic opportunities provided by government and non-government organizations (GOs and NGOs). Therefore, prioritizing capital assets, particularly human and social capital, is crucial for empowering the urban poor, reducing poverty, and enabling them to navigate crises. GOs, NGOs, and civil society groups should focus more on these areas. Programs aimed at improving education, healthcare, and urban infrastructures are vital for creating sustainable livelihood options for the urban poor. By addressing these critical issues, policymakers and aid organizations can collaborate with residents to foster a more sustainable and dignified living environment. The resilience of residents, along with their strong social connections, will serve as a solid foundation for positive change.

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