

Coping with Uncertainties: Trust Dynamics, Fluid Networks and Poverty Traps of the Urban Poor

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Abstract

In this study, we focus on impact of exposure to natural disaster on migration. Here, we focus on a very specific type of migration where the households send household member(s) outside the community for earning purposes. We study this in the context of a tropical cyclone called Aila in the southern coastal region of Bangladesh. We find the household's decision to migrate is systematically associated with exposure to natural disaster. We find this association for both self reported exposure to the natural disaster and also with the intensity of the exposure measured by total loss normalized by total asset of the household. We further find that households induced by the disaster to have a migrant member has less to gain from the migration compared to households who would otherwise migrate in absence of the disaster, suggesting evidence of sorting in migration decision. Public policy should recognize the importance of migration as a possible crisis coping instrument and also take into consideration the possible selection when designing policy to help people vulnerable to extreme weather and climate change.

Key Words:

Natural Disaster, Internal Migration, Crisis Coping

JEL Classifications: J61, Q54

1. Introduction

The Urban Landscape

Rapid urbanization of the country and the resulting rise in urban population, particularly in the capital city of Dhaka, has greatly impacted the lives of the urban poor. Over the recent decades, poverty has increasingly become more urbanized, driven partially by the large volume of rural to urban migration. Any attempts at poverty management and potential reduction should therefore, consider the emergence of poverty as an increasingly urban issue. Social scientists like Arthur Lewis and Simon Kuznets have long identified urbanization as one of the major drivers of economic growth. More contemporary scientists, however, caution that rapid urbanization can also further divide the rich and the poor. In the context of Bangladesh, the evidence has shown, due to centralization of opportunities and resources and a large rural-urban wage gap, many from the rural areas have opted to travel to big cities in search of bettering their economic conditions. Gerard Piel, noted scientific journalist, wrote that 'the world's poor once huddled largely in rural areas. In the modern day they have gravitated towards the cities (1997).' River erosion and the lack of land ownership have also heightened the vulnerabilities of the rural population. These have become major push factors prompting relocation and resettlement of large populations from rural to urban areas. Since the 1960s, the urban population growth rate has been consistently high (Islam, 1999). This poses a big challenge for a land scarce country like Bangladesh, where the urban poor not only have to deal with living in overcrowded slums or other low income settlements, but also tackle social and economic deprivations and struggle to enter the highly competitive urban workforce, and maintain basic livelihood.

The challenges that the urban poor face are vastly different in nature compared to that of the rural poor. A holistic look at the urban poor story illustrates the many facets of their deprivations and challenges. Hossain (2008) argues that the urban population of Dhaka has grown disproportionately compared to the economic and social development of the city. In recent decades, the city has seen a massive surge in the number of slums and squatter settlements, consequently affecting the lives of those living in such settlements. While the general urban poor population is not necessarily income poor, large segments still remain below the poverty line. The dynamism of a big metropolitan city poses threats to stable employment, tenancy, and access to basic services like transportation, healthcare, education and social safety nets. What limited stability they manage from their income, they severely lack in terms of having access to favorable living conditions. Additionally, many remain disadvantaged in terms of their access to urban services, such as, safe water, electricity, gas supply, toilet facilities and garbage disposal (World Bank, 2007; Rahman, 2008; Alamgir et al., 2009; Unicef, 2010). Even if they do have access, the service is of substandard quality and is irregular and inadequate in terms of supply.

Access to sound living conditions is a notoriously difficult task for the urban poor population. Given the high demand for housing and the large volume of people residing in low income areas, little attention is paid to the quality of housing. A bigger challenge of sudden eviction threatens many among the poor and is an additional burden, especially for those who reside in settlements built on unauthorized or semi-legal land (Korail slum is built entirely on a government owned land in the Gulshan-Banani area of Dhaka city). Furthermore, the fear of eviction dampens the motivation of the poor to improve their housing (Mohit, 2012). The reality that comes to stand is that of a city where slums and low-income settlements are characterized by poor housing construction and limited access to water and power supply and other necessary services .

Rural migrants travelling to big cities quickly get absorbed into the informal job sector, as a way to cope with the economic shock that follows migrating from rural to urban areas. While this allows for a transitional space for the urban poor to get familiarized with the urban labor market, for many it becomes an economic trap. The nature of these informal sector jobs (street vendors, rickshaw pullers, domestic help, transport workers, waste collectors, construction workers, etc.) is such that it allows for very little scope to acquire skills that can help the poor climb up the ladder and secure jobs with better economic prospects. This paired with limited job security and employment benefits only amplify the vulnerabilities of the urban poor. The challenge of limited employment opportunities ties in with the lack of savings of the urban poor, who are less likely to and capable of saving money. This pattern is explained by the poor's limited income, lack of good financial judgment and lack of trust in financial institutions.

Rationale for the Study

The transformation of the urban landscape has been drastic. It has brought about new challenges and uncertainties. Uncertainty is detrimental, yet remains a common characteristic in the lives of the urban poor. This is even more so in the context of today's reality because of the rapid influx of migrants to the urban areas coupled with unplanned growth, mismanaged cities, scarcity of employment opportunities, and poor access to services. However, the urban poor are not passive; their agency is realized in the coping strategies they use in dealing with these uncertainties. While there are numerous studies done to understand the vulnerabilities of the poor, greater insight and more robust analysis is needed to shed light on these coping mechanisms that the urban poor utilize in an attempt to ensure stability in the face of vulnerabilities and uncertainties.

With the objective of learning how the urban poor cope with uncertainties, this qualitative research was conducted to identify the role of social networks in the context of urban poverty and how the poor, living in Dhaka city, use it as a coping mechanism. The study sought to capture the generation of social capital (networks, trust dynamics) in poor communities, particularly in slums and low-income settlements in Dhaka city. Urban poverty poses a major challenge for the policy makers of South Asian countries, especially with large populations like India, Pakistan, and Bangladesh (World Bank, 2000 cited in Ansari, 2009). There is urgency for the urban agenda to be reflected in the overall growth agenda of the country (Rahman, 2014). Given that they are a significant portion of the urban population, investigation of the coping strategies of the poor will hopefully generate constructive discussions on future policy choices regarding overall urban development.

Social Capital: A Review of Literature

The meaning and applied significance of social capital has long been a subject of contention among social scientists. Robert Solow, though believing in the potential power of social capital to influence economic performance, challenged the phrase social capital itself, arguing that it is 'an attempt to gain conviction from a bad analogy (Dasgupta and Serageldin, 2002).' Proponents of social capital assert that the use of such capital can lead to the 'development of other forms of community capital—human, financial, physical, political, cultural, and environmental (Putnam, 2000).' Michael Woolcock described social capital as the 'assets of the poor and their communities which they can draw upon to help negotiate their way through an unpredictable and unforgiving world (2001:15).' In the absence of efficient formal networks available to the urban poor, the use of social capital or informal social networks can gain more prominence as a way to cope with uncertainties. Encountered with both daily challenges, like earning sufficient income to buy food at the end of the


day, as well as more long term uncertainties, like tenancy and employment, the urban poor have to be inventive in their coping strategies. Social capital has been recognized as one such strategy, using which the urban poor attempt risk management, by capitalizing on the relationships and networks with others in the community. Social capital is generally defined as the social networks, norms, and values that facilitate collective action for mutual benefit (Woolcock, 1998 cited in Story et al., 2015). Coleman (1988 cited in Purdue, 2001) stated that in a community or neighborhood, social capital is defined as networks of mutual obligations for outstanding favors, flows of information and enforcement of shared norms.

Nayak and Agarwal claim that, in the urban context, the poor find it difficult to invest in social relationships with others in their surroundings because they have to remain physically and socially mobile in order to survive, changing residence and social circles whenever the situation demands it. In such circumstances, kinship and long-term relations are seldom found or developed. In contrast, Thomas (1995 cited in Woolcock, 2005) finds that in a hostile environment, where institutions, policies and services are inadequate and indifferent to the concerns of the poor, the urban poor have little choice but to valiantly deploy a range of coping strategies, chief among them the use of their social networks. Thomas (1995) further argues that the urban poor rely heavily on their immediate family, relatives and friends to provide everything from credit and physical security to information about housing and employment opportunities (ibid n.d.). For instance, Opel (2000) claims that entry into the lower waged or informal labor market in Bangladesh is only possible if one has strong social connections.

What are Social Networks and how do they work?

Policy makers and practitioners are increasingly recognizing the use of social networks as a key risk management strategy of the poor. In order to address the risks that they face, the urban poor in developing countries deploy social networks, also referred to as 'survival' networks, and enter into flexible 'mobility' networks that greatly impact their long-term welfare (Woolcock, 2005). Rosenzweig and Stark (1989 cited in Hanson, 2005, p.1296) suggest that households devise various strategies of collaborating with other households, both within and outside the family, to pool their risks. Therefore, through the use of networks, the poor can gain benefits such as access to improved housing, employment, and public services (Woolcock, 2005). Hanson (2005, p.1296) describes social networks as 'spatial cleavages' through which information and resources are exchanged and places are experienced. They serve as the nexus between individuals of diverse backgrounds through the agencies of continuous information, requests, material exchanges, and reciprocal relations. Putnam (2000) argues that in a community where members have trust in each other, residents not only get acquainted with each other, but also play an active role in each other's lives, maintaining friendly relationships grounded in mutual reciprocity (cited in Dudwick et al., 2006). Perry (1999) argues that two key elements dictate the construction of any social network: (a) the personal ties or relations with specific individuals and the activities to which they are attached; and (b) the wider cultural dimension within which individuals operate and which transfers values, attitudes, and behaviors that shape the nature of the interactions formed (cited in Hanson, 2005).

According to Woolcock (2005), once such types of networks form, they may perform one or more functions. He argued that due to the dynamism of urban populations, social networks in urban settings tend to be less stable than those in rural communities, which may affect the ways in which they operate. In 1991, Jellenik conducted an ethnographic research on slum in Jakarta and noted that the structure of social networks may move away from kinship ties to those based on friendship



and individual relations (largely due to densely populated urban slums and other low-income settlements) (ibid n.d). Various other studies have shown that strong social networks can produce significant economic and social welfare gains for geographically defined communities.

Classifications of Networks

Networks can be both formal and informal. Informal networks are manifested in spontaneous, causal, and unregulated exchanges of information and resources within communities, as well as efforts at cooperation, coordination, and mutual assistance that help maximize the utilization of available resources and are shaped by a variety of environmental factors, including the market, kinship, and friendship.

Such networks are also closely associated with the trust dynamics between individuals in a community. Trust, as Dudwick et al. (2006) explain, refers to the extent to which people feel they can rely on relatives, neighbors, colleagues, acquaintances, key service providers, and even strangers.

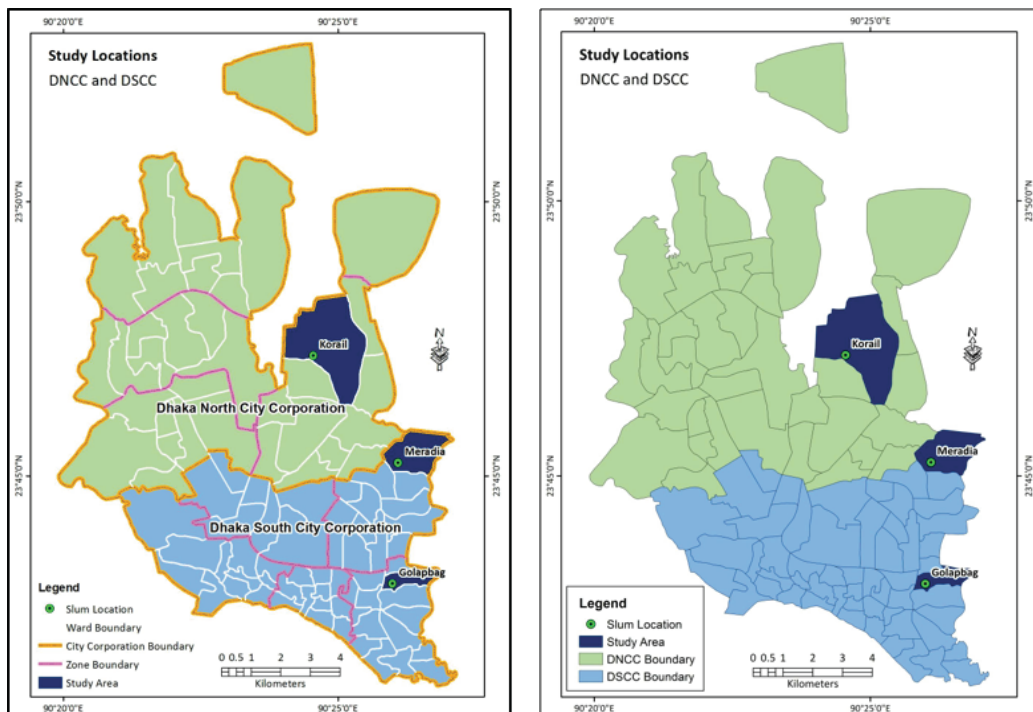
A network can also be purely informational. Access to information is increasingly recognized as a central mechanism for helping poor communities strengthen their voice in matters that affect their well being (World Bank, 2002a ibid 2006).

Hanson (ibid) draws attention to the concept of personal networks, where each member of the network provides a different form of service or support. In essence, 'people get different strokes from different folks (Hanson, 2005, p.1296).' Such personal networks can be family, kin, and neighborhood-based networks or occupational or employment related networks (Hanson, 2003, Oppong, 1981; Granovetter, 1995; Beall, 1995 and 2002). Each network is an invaluable asset for those who are part of it, helping to position their status within a society (Hanson, 2005).

2. Methodology

This qualitative study was conducted in April 2016 in two slums and one scattered low-income settlement in Dhaka, purposively chosen for this research. The selected areas include Korail, Meradia and Dhalpur City Palli. The study covers data collection from key informant interviews (KII), focus group discussions (FGD), group interviews and non-participant observations. The study locations cover both the Dhaka North City Corporation (DNCC) and Dhaka South City Corporation (DSCC), in order to better represent the city. The qualitative nature of the study allows for a more in depth understanding of the subject matter. Furthermore, the research design allows greater insight into how the study subjects address the issue of coping with uncertainties.

Figure: Study Locations (DNCC & DSCC 2016)



The slum locations, as shown in the figures above, were selected based on the i) variation in population size; ii) location within the city (central as opposed to periphery) and iii) City Corporation that the slum is located in (DNCC and DSCC). Meradia, a scattered low-income settlement, was chosen as a study site to understand whether any variations existed between the social capitals and coping mechanisms of the poor living in organized slums as opposed to in scattered low-income settlements.

Comparative description of the study sites

Few studies have attempted to investigate the coping strategies of urban poor in Dhaka through a comparative lens of the different types of slums and poor settlements. The following is a comparative description of the three study sites:

Table 1: Comparative description of three study areas

Study areas	Location and Size	Housing structure	Utility and sanitary facilities
Korail	Large scale slum situated on the bank of Gulshan lake, in the center of DNCC Built on unauthorized government owned land	Large portion of the residents live in rented living quarters Most of the houses are pakka or semi-pakka (some of the houses are built with bamboo and tin sheet)	Mostly uniform supply of gas and electricity services Piped-water is available in most households Payment for utility services is included in the house rent Sewerage and sanitary latrines are built in most households
Meradia	Situated near the center of DNCC Small scale scattered low-income settlement built on privately owned properties	All the low-income residents live in rented properties Most of the houses are semi-pakka (tin-shade house with brick wall), while some are made of bamboo and straw	Limited or no drainage system for the residents Residents mainly use tube well and tapped water for drinking, cooking and cleaning
Dhalpur City Palli	Small scale slum located in the urban periphery, under DSCC Land leased for 99 years to the poor by the government	Most of the houses are privately owned Houses are in extremely poor condition (shanties). Most of the properties are kacha (Bamboo and straw, bamboo and tin-shade) and few semi-pakka (brick and tin-shade).	No gas line available in Dhalpur City Palli for cooking Very limited access to healthy sanitation facilities Open and inadequate drainage system, subject to waterlogging No pipe-water connection (WASA) for drinking, bathing or cooking. However, there are a few municipal taps for drinking water

The table above draws comparison between the three study sites, Korail, Meradia and Dhalpur City Palli, highlighting some of the key similarities and differences between the three locations. The more compelling variation, however, exists within the low-income communities like Korail and Meradia, where the poor populations do not display homogeneity in terms of their level of poverty, drawing attention to latent inequalities that persist within such communities.

Process of data collection and sampling

The key source of analysis for this research was the primary data collected from the three study sites. Data collection techniques include key informant interviews (KII), focus group discussions (FGD), group interviews and non-participant observations. Group interviews and FGDs were particularly useful to understand how the communities internalize and employ social networks as a coping

strategy in dealing with uncertainties. A review of existing literature helped to identify gaps in existing research as well as to provide better understanding of social capital, particularly social networks.

Respondents for KII, group interviews and FGDs were selected purposively for the study. The data collection commenced in Korail slum, followed by in Meradia and Dhalpur City Palli. Korail slum is divided into five units. However, due to time and resource constraint, only three units (BTCL, Boubazar and Beltala) were covered under this study. Manzoorul, a key respondent and a long-term resident of Korail, was identified to assist the research team navigate through the slum and locate respondents. The research team, along with Manzoorul, visited Korail multiple times and at different hours to ensure that respondents who work during the day were not excluded from the study. Prior to the formal data collection process, a pilot visit to Korail allowed the researchers to acquire basic understanding about the existing housing structure and average rent, population, employment variation and the slum management structure. Given their relatively smaller size, such pilot visits were not necessary for the other two study sites. In Dhalpur City Palli, like in Korail, a local key respondent assisted the research team to identify and gather respondents for the KIIs and FGDs. In Meradia, the research team started the data collection in the central marketplace and used snowballing technique to identify other respondents who were willing to correspond with the research team.

Table 2: Data collection tools and number of interviews and discussions

Data collection tools	Total number
Key Informant Interviews	15
Group Interviews	3
Focused Group Discussions	5

Limitations of the study

While this qualitative study offers useful insights into the urban reality of the poor in Dhaka, it is limited by its scope in terms of the number of interviews and discussions conducted as well as the number of slums and low income settlements covered under the study. A longer study period would have permitted the research team to visit more locations in the city. As mentioned above, the sites for this study were chosen purposively based on expected intensity of social interactions. Further studies can include low income areas that are located away from the economic center of the city and analyse the environment of social networks and interactions that exist there. The study could have also benefited from quantitative analyses, such as of the poor's access to education and health facilities in low income settlements.

3. Empirical Findings

Network Dynamics

The formation and use of social networks exemplifies the resilient front of the urban poor and their attempt to cope and survive in a dynamic, often hostile, urban environment. However, the term social network fails to capture the entirety of the nature and formation of the networks themselves. Based on the findings, a more fitting and nuanced alternative is proposed – fluid networks. A fluid network is less a network in the traditional sense of modes of social interactions and relationships and more an activist concept of the agency of the urban poor. This study breaks down these fluid networks into single purpose and multipurpose networks and offers a deeper insight into how and when they are used by the urban poor.

Single Purpose Networks v Multipurpose Networks

The data suggests that the urban poor form single purpose networks with multiple individuals within their communities to fulfill various economic and social needs to improve their living. Why is it single purpose? It is because a network is specifically built to address and solve a single issue, such as acquiring information about potential employment or finding a school for a child. A distinctive feature of single purpose networks is that trust and faith play minimalistic roles in determining the relationship and flow of information between the parties in the network. This is primarily because the assistance being offered and exchange of information does not cause any party to incur a loss in terms of lost opportunities or forgone benefits. In fact, each party gains from engaging in the network as it provides them with an opportunity to collect IOUs, due to the shared sense of obligation that is intrinsic to these networks. The relationship is such that when the need arises, the subtle obligatory nature of the network prompts people to provide information and support to others in the network. Note that there is no formal obligation imposed upon anyone and the actions that are taken are based solely on mutual reciprocity. Alamgir, who assisted Ayesha's child with enrollment in Banani Model School, said, 'Ayesha has helped me in the past. She is the one who introduced me to the rickshaw garage owner who employed me.' According to the data, these single purpose networks are widespread and formed with individuals who can provide the most useful information or assistance. Therefore, these networks are not constrained by familial ties and can be built between any consenting parties. The urban poor face their uncertain reality by building these networks in order to help potentially tackle any uncertainties or challenges. Data analysis suggests that the poor extensively and purposefully use single purpose networks when looking for employment, healthcare services, schools, etc. Poly, a Korail resident, highlighted how building such networks with her neighbors and community members aided her when reentering the workforce as a garments worker after a two years hiatus. Another Meradia respondent, Lata, said, 'My neighbor helped me identify a low-cost school for my children. I am grateful to have such support from my community.'

Single purpose networks are imperative for the poor to be able to cope with certain uncertainties. However, certain other issues require a stronger trust foundation between the individuals in a network. This leads to the formation of multipurpose networks, where trust dynamics and the subsequent faith and reliability play a pivotal role. Due to this characteristic, multipurpose networks are small and only involve individuals who have close personal relationships, i.e. family members, relatives, close friends, neighbors, etc. These networks are multipurpose because the same network connections can be used to address multiple issues (financial help, child care, food shortage, etc.). It should be noted that multipurpose networks could fulfill the role of single purpose networks, but not the other way around.

The following highlights two cases where the urban poor use multipurpose networks. Analyzing savings behavior, it becomes clear that a majority of the urban poor in the study sites do not accumulate enough income to save. In a low-income setting, everyone is working hard to survive and safeguard their financial stability and therefore, people tend to be less forthcoming about offering financial help. Therefore, the slum dwellers explain that for financial support, they can only rely upon family members or close friends, and in certain cases, landlords¹ (if there is a strong tenant-landlord relationship, such as in most households in Korail) and employers. ‘The other tenants and I can rely on our landlord for money (and even food). We know and trust that the landlord will be there for us if we need assistance,’ explained Sufia and Faruk, resonating a general opinion about landlords and greater community bonding in Korail.

These networks work similarly in case of childcare within low-income communities. Shefali, a respondent in Korail, stated that she could go to work every day because her mother, who resides with her, can take care of her infant child. The researchers came across similar stories in Meradia and Dhalpur City Palli. Kiron Miah, a rickshaw puller in Meradia, described how he and his wife leave their infant son with their close friend while they work during the day. In many households, where there is no such support from family, friends or close acquaintances, either parent has to sacrifice their work in order to provide childcare.

Settlement structure based coping strategies

The key distinction between the selected low-income sites, apart from the ones mentioned above, is the settlement structure. Evidence from the study sites show that the underlying trust dynamics within a community and the coping strategies used by the poor are strongly influenced by the settlement structure. For example, in Korail, a large-scale slum, majority of the households are clustered into rural origin based mahollas². This behavior is best explained by the slum dwellers themselves, who say that this commonality with other members of their community, in this case, originating from the same rural background, has a strong impact on their livelihood, in terms of their economic and social standing. Within the mahollas, there is an environment of informal reciprocity where people feel that they can rely on each other for support and assistance in times of crisis. This clustered settlement structure has led to strong trust dynamics within clusters and resulted in tighter bound fluid social networks between community members (beyond familial relationships), especially between tenants and landlords.

Over the years, these clusters have also become more influential in attracting in-migrants from rural areas to Dhaka city. The clusters not only act as an informal support system for the people already living in Korail, but can also be effective in bringing in and providing assistance to new migrants to Dhaka city. Furthermore, many respondents emphasized that these networks helped them to ‘feel at home in a new community.’ Potential in-migrants, from rural areas wanting to move to the city, benefit greatly from these rural – urban connections, especially when searching for housing and employment. The clusters have grown in size over the years precisely for this reason, with current Korail residents assisting others from their rural origins (family and non-family members) to migrate to Dhaka city.

A contrasting reality is present in Meradia, where the low-income settlement is largely scattered. Low-income households live in individual shanties or small pakka houses built on privately owned land. Unlike in Korail, there are no organized communities built for the poor. Due to this settlement structure, low-income families play individualistic roles in the community, with limited social

¹ Landlord’ is used loosely here as Korail slum is built entirely on government owned land. In this case, landlord refers to the person who currently owns the house.

² Maholla is the Bangla term, used by the low-income settlers, to describe their neighborhoods. This term will be used to refer to neighborhoods throughout this paper.

interactions (in marketplaces and other places of large gatherings) between people within the low-income communities. The subsequent weak trust dynamics in the poor communities is an outcome of their scattered structure. Their coping mechanism in dealing with the uncertainties they face involves calling on pre-existing networks with relatives and friends who live outside of Meradia. 'If I am in any trouble, I contact my brother who lives near Shyamoli. I only know a few people in Meradia and I do not think they will offer me help if I need it,' explained Jannat, a young mother living in Meradia.

Dhalpur City Palli is a small-scale slum, built and given to the slum dwellers by former President H M Ershad on a 99 years lease during his time in office. Due to its small size, City Palli is neither organized into mahollas, nor is it built as a scattered settlement. It is, however, organized in the sense that City Corporation maintenance workers primarily occupy the slum. Because of this slum composition, the social networks are formed mainly between City Corporation employees. 'Those who work for the City Corporation can exercise power over others because they work for the government,' said Firoz, explaining the power dynamics at play in City Palli.

It is evident that the different settlement structures have resulted in distinctive coping mechanisms for the urban poor in Korail and Meradia. In Korail, fluid social networks have been critical in building a cohesive and economically vibrant community, where people have abundant opportunities to earn a living. In Meradia, the reality displays a sharp contrast, where the scattered settlement has resulted in limited social networks and weak community cohesiveness. This has been a serious impediment to the progress of people living in Meradia, where the standard of living is visibly less compared to that in Korail. The case of City Palli, however, makes it evident that location remains a crucial factor. An organized settlement structure is a resource only when the settlement is located in an economically advantageous area. Both Korail slum and City Palli are organized settlements. However, because of its prime location in Dhaka city, Korail residents enjoy an economic reality visibly superior than that of the poor residing in City Palli.

Employment

<i>Employment Profile</i>
Rickshaw Pullers
Vehicle Drivers
Cleaners
Earth Diggers
Domestic Help
RMG worker
Homemaker
Businessman
Social worker
Tailor
Painters
Grocery shop owner
Security Guard
Chef
Construction Worker
Day Laborer

The research finds that the use of social capital and information networks to secure employment is a common practice within low-income communities. The urban poor rely heavily on single purpose networks with acquaintances, neighbors and close family members when they are searching for employment. Given the high risk and dynamic environment of the informal job market and the subsequent uncertainties that arise, it is crucial for individuals in poor communities to be well connected. The KIIs in all study locations revealed that the poor actively maintain relationships with the more powerful and influential in their communities, particularly their landlords and employers. However, for the specific purpose of seeking employment, poor individuals build broad single purpose networks to gather information about potential employment.

Individuals, even with weak social relationships, are willing to share information about employment opportunities with each other. This happens when there is an uncertain opportunity pool and the sharing of information does not necessarily guarantee employment, but merely provides a general direction of where to seek work. As mentioned above, people are incentivized to behave in such a manner because it allows them to collect IOUs from others in their locality, which can be used to address future needs. 'I think it is important to maintain friendly relationships with other community members,' said Johora, explaining how she and her neighbor assisted each other with finding employment at a garments factory. If it were so that the sharing of information was a guarantee of employment, it is more likely that members of one's immediate trust circle, i.e. family members or close relatives and friends, would receive the information.

An alternate form of network is identified where trust plays a major determinant factor of the flow of information between individuals. Consider the case of domestic workers. A large segment of the female population in Korail works in urban households as domestic help. Women, who are already in the informal workforce as domestic workers, often assume the unofficial role of an intermediary in the recruitment process, providing information to potential candidates about available opportunities. Khadija, a domestic help working in a Gulshan residence, plays such a role in her community. After working as a domestic help for several years, she now helps other women in her neighborhood find employment opportunities. This study reveals that in such scenarios trust weighs heavily on whether a person will be recommended for a job. Those who are looking for employment will be encouraged to show their trustworthiness and maintain close relationships with the intermediaries. If the intermediary can provide good candidates, it will not only impact her social status within her community, but she can also use this as a potential bargaining chip in her wage determination and improve her economic status.

While such behavior pattern is a common characteristic in Korail, it is markedly different in Meradia and City Palli, both of which are smaller in size compared to Korail. Given their individualistic presence in the community, settlers in Meradia are found to be less likely to form networks or even interact with others living in the area regarding employment apart from with close relatives. A weaker community bond results in reduced potential reciprocity, and therefore, provides less incentive for information sharing about employment opportunities.

In Dhalpur City Palli, the City Corporation employs majority of the slum dwellers. As mentioned above, being employed by the government is said to give unofficial authoritative power to those individuals within their community. This opportunity structure and power dynamics play into how social networks are formed within the slum. In case of City Palli, people are incentivized to invest in networking primarily with outside actors, in this case the City Corporation.

The research indicates that there is strategic thinking on the part of the urban poor in terms of building social networks and putting on a resilient front in terms of maintaining employment (even

if it is for the short term). However, closer analysis shows that this has not translated into occupational mobility. There is a real struggle, as expressed by the poor themselves, to graduate out of the informal sector to the formal sector. Lack of skills and lack of opportunities to develop skills remain major barriers to entry into the formal sector. Furthermore, some segments of the poor community, as demonstrated in both Korail and City Palli, have remained horizontally static in their employment. There is evidence of extreme cases where people like Amjad Hossain, a Korail resident, were found to have not changed jobs in the last 15-30 years. 'I cannot go back to my village because I grew up in Dhaka city. I also cannot earn enough income to move out of City Palli,' said John, explaining how he feels 'economically and socially trapped.' This lack of occupational mobility not only impacts job satisfaction but also diminishes the drive and means of the slum dwellers to improve their economic condition.

Women Empowerment

Information collected from the interviews and discussions in all the study locations show that there has been a striking change in the status of women in low-income communities. Patriarchal ideologies that restrict female participation in the labor force (Banks, 2012) have subsided over the years and given way to greater female labor force participation. This has been partially due to the numerous awareness and educational campaigns by NGOs in Dhaka slums promoting women's rights. With better understanding of their rights, women in low-income communities have gained a greater sense of independence and empowerment, with increased value placed on education and earning a living. 'Urban poor women have more freedom [now] in their homes and have more opportunities to work and support their families,' said Nijhum, a Korail resident, emphasizing the positive changes that women, like herself, have experienced over the years.

In Dhaka, like in other urban areas, living costs are considerably higher than in rural areas around the country. These higher living costs have also acted as a push factor for greater female labor force participation, essentially to 'lessen the pressure on one member of the household and make ends meet,' as a group of respondents in Korail explained. Traditionally, male heads have fulfilled the role of being the primary income earners of the household. However, the husband and the wife are increasingly sharing this role, with both members contributing to the household income. Some literatures suggest that contributing to the household income corresponds with greater bargaining power for women in their households. Microcredit loans given to poor urban women are argued to be particularly influential in empowering women and improve their bargaining power. This was evident in Korail slum – women who work claim that they have greater say in their households regarding daily expenditure, children's education, saving behaviors, etc. Salina, a rickshaw garage owner living in Korail, expressed her pride in being able to earn money alongside her husband and using that income to send her children to school.

Further analysis of household behavior demonstrates that this role sharing goes beyond that of income earning. Child rearing practices in slums and low-income communities demonstrate that parents share responsibility for childcare, which, according to the slum dwellers is in sharp contrast to the past reality where the mothers were expected to be the primary or sole caregivers. Parents alternate working hours, in order for at least one person to be home with the child throughout the day.

However, there are a few cases that stray from the above behavior pattern. In some households, women forgo employment in order to take care of their infant children. For example, a number of female respondents in Korail expressed a lack of trust in government or NGO provided day care facilities that are located within the slum. Instead of relying on these day care facilities, these women

prefer to stay home to provide, what they believe to be better care for their children. According to these slum dwellers, this trust deficit stems from poor service quality, as many parents fear that the day care facilities cannot provide sufficient care for their children. For many others, the cost of day care services is simply too high to bear, given their limited income level.

Healthcare Services

An exponential growth in population of the low-income settlements, such as Korail, Meradia, City Palli, in Dhaka city, coupled with unhealthy, if not hazardous, living conditions that they are subject to, have been constant threats to the health and well being of the urban poor. Consider the case of Dhalpur City Palli, where the residents lead their daily lives in close proximity to a large open dumpster spewing trash on to the road. The residents complain that the Jatrabari flyover and other building constructions taking place a short distance from City Palli have increased air pollution and threatened their access to clean air. In Korail slum, residents live on an overcrowded land that is almost entirely surrounded by a contaminated water body, increasing the threat of waterborne diseases. While there are community workers who are in charge of cleaning the inner streets within Korail, upon entering the slum it becomes clear that the current garbage disposal arrangement is nearly not enough, with garbage, food waste, etc., piled in street corners.

It is apparent that the urban poor live in conditions that are hazardous to their health. How do they cope with these uncertainties? A striking finding of this research highlights one such coping strategy - the use of rural healthcare services by the urban poor. To understand this further, take a step back and look at the current healthcare system in Dhaka. In Dhaka city, like in the rural areas, both the public and private sectors provide healthcare services (Rahman, 2016). This pluralistic presence of both public and private players, however, does not always guarantee service for the urban poor. Due to a complex, often perplexing, public healthcare system in the city, access to service has become an unnecessary challenge, especially for those at the bottom of the ladder. Long wait time that often leads to the disappointment of not getting adequate attention from the healthcare professionals is a common narrative of the respondents across the three study locations. In the absence of adequate and reliable public primary healthcare services, the options that remain are quack doctors, or kabiraj as they are more commonly called, and private sector healthcare providers. This has not only increased the pressure on tertiary facilities, with the urban poor clamoring there for their primary healthcare needs, but has also put undue burden on the urban poor themselves in having to bear out-of-pocket (OOP) expenses.

In many instances, the urban poor answer these challenges with the use of rural healthcare services. According to the data collected in the three study sites, there are many who seek healthcare services outside Dhaka, predominantly in their rural hometowns. This research identifies three outstanding reasons pertaining to the use of rural healthcare services by the urban poor. They are as follows:

1. Lack of access – Within slums, there are limited healthcare facilities available, usually in the form of weekly or monthly doctor visits. There are also health care services provided by NGOs but which are mostly specialized towards mother and child care. In Korail, residents can get health cards to see the visiting doctors for minor ailments. However, their limited coverage has not accommodated the needs of the entire slum population. Due to time and resource constraint, ‘the visiting doctors are only able to see a limited number of patients during one visit,’ as one of the focus group discussions revealed. Additionally, many residents are completely unaware of the fact that they can get health cards to address their medical needs.

Outside the slums, both private and public healthcare services are available. However, ‘without

the right connections, it is near impossible to get doctor appointments' in public or private healthcare facilities, as residents in Korail and Meradia complained. Many respondents expressed their frustration in not being able to see a doctor in some of the city's public hospitals even after long waits. For them, it is easier and less time-consuming to seek rural healthcare services.

2. Issue of affordability – There are significant costs (visit fees, payments for medicine, medical tests, etc.) associated with private sector healthcare services. For the urban poor, this is an incredible burden to bear given their limited income level. Having to pay out of pocket for expensive treatments and medicine can be particularly catastrophic for families who survive on the income of a single household member. Ambia Begum, a Meradia resident, described how her family had to rely on borrowed money to cover the medical costs for her husband, the sole earner in the household. To economize on such OOP expenses, the urban poor consider rural healthcare services as an appropriate, more affordable, alternative.

3. Lack of confidence—Lack of confidence in urban healthcare institutions also drives many among the urban poor to seek rural healthcare services. When assessing the quality of healthcare service, the urban poor highlight the importance of receiving personal attention from the doctors. This demonstrates that they value the interaction process with the service providers, whether the doctor listens to them and explains the diagnosis, and not just the quality of the medical service being provided. 'I know and have a good relationship with the doctor in my village. The doctors here [Dhaka] are not familiar to me,' explained Asad, a resident in Korail. Their healthcare service choices are therefore influenced by the level of familiarity with doctors and the subsequent confidence in the service being provided.

Violence and security

Contrary to widely held general perceptions of insecurity in low-income areas this research reveals that insecurity may no longer be the biggest threat in the lives of the urban poor. An overwhelming sentiment among the slum dwellers in Korail suggests that community violence and theft have declined over the years. Two reasons stand out in explaining this change. First, an increase in recreational outlets has helped to divert attention from taking part in violent activities. Field observations, taken at multiple times during the day, show that the urban poor in Korail spend a considerable amount of time, gathered in market places and in their residences, watching television. It can be argued that because they are spending so much time socializing and watching television, people have less time to partake in violent activities. Second, uniform access of basic utility services (water, power and gas) within the slum has reduced fights or other violent activities between households. The respondents claimed during focus group discussions that petty fights between households over utility services are no longer a relevant problem. Households are guaranteed all utility services as long as they make the rent payment. It should be noted that certain locations on the outskirts of Korail lack stable water and power supply. However, further analysis is required to determine whether this has translated to increased community violence on the fringes.

Landlords in Korail, unlike in Meradia and City Palli, have played a critical role in controlling and reducing theft within the slum, by initiating maholla based organized security measures. Security guards are stationed in each maholla, in addition to the night patrols who provide security after dusk. Due to the heightened vigilance, the slum dwellers believe that theft has gone down significantly. 'It was unsafe for girls to go out of their homes unaccompanied, in the past,' as Kakoli, a respondent living in Korail for the past 18 years, explained. According to some slum dwellers, these measures have also improved safety for women living in Korail. In Dhalpur City Palli and Meradia, the

loosely bound communities have not pushed for such organized security measures. This corresponds with the moderately high theft incidence as reported by numerous respondents, particularly petty theft, in both locations. 'I have lost my cell phone four times since last year,' complained Faruk, a long-term resident of City Palli. Unsurprisingly, respondents in those locations argued that they always have to be alert and vigilant both inside and outside their homes.

Law enforcement agencies (LEA) have also contributed to the increased sense of security among slum dwellers in Korail. The residents argue that LEA presence has suppressed the activities of muscle men, criminals and miscreants, providing better security for the slum dwellers. In contrast, LEA presence was not reported in Meradia and City Palli.

While there have been improvements in terms of greater security measures in Korail, these findings should be viewed with caution because of other existing problems. Some argue that even though drug consumption may not be a significant problem anymore, drug peddling to the high-income population is emerging as a major concern.

Unintended consequences of development interventions

Due to its population size and location, Korail has attracted frequent development interventions by the government, NGOs, both foreign and local, and development agencies. These interventions aim at issues such as education, healthcare, microcredit, sanitation and hygiene, housing, among others, in order to improve the lives of those residing in Korail. These interventions have resulted in many positive outcomes for the Korail population. However, closer analysis suggests that there are also unintended consequences of some of these interventions that threaten the livelihood of the urban poor.

Due to resource constraints and practicality issues, development interventions are designed in a way that often limits coverage, i.e. certain groups within the same community receive the benefits of the intervention, while others do not. Apart from the questions about the ethical standards of these interventions, this has led to two problems that require attention. The first highlights the economic exploitation of certain groups within the low-income community by those who are beneficiaries of the interventions. For a better understanding of how this can come to be, consider the following example. As part of an infrastructure development and sanitation and hygiene improvement intervention by the United Nations Development Program under its Urban Partnerships for Poverty Reduction (UPPR) project, certain households within Korail benefitted from the construction of latrines in their homes. Fakruddin is one such beneficiary of the intervention, who eagerly explained that he could ask for a higher rent after the latrines were put in. The example illustrates how these interventions can result in the economic exploitation of tenants by these landlords who are the project beneficiaries, using the improved housing facilities as a reason to hike up rents. Because of the intervention, the tenants are economically worse off than they were before the intervention took place, worsening income disparities within Korail. Conversations with City Corporations slum development officers makes it clear that this issue is one that demands greater attention. The second problem is the depletion of social capital in the slum as a result of the targeted project intervention. Individuals or households that are part of development interventions get exposed to a wider community and build networks with other beneficiaries. However, this can potentially hamper the overall cohesiveness of the community, by driving a wedge between beneficiaries and non-beneficiaries, who feel increasingly marginalized and overlooked. Rethinking the design and implementation of development interventions could be one way to mitigate such adverse consequences inflicted on the poor.

4. Conclusion

Urban poverty is an emerging challenge for a rapidly urbanizing and developing country like Bangladesh. This rapid urbanization has elicited greater uncertainties and challenges for the urban poor. However, the urban poor exhibit an urgent spirit of resilience and adaptability in coping with the many uncertainties threatening their livelihood. This research draws attention to the use of fluid networks by the urban poor as key coping strategies, in the absence of formal networks. The existence of fluid networks is a testament to the ability of the urban poor to find solutions in the face of great adversity. Fluid networks and the underlying trust dynamics in a community are molded by a number of factors, key among them the structure of low-income settlements. Strong socio-economic networks within low-income settlements have been an encouragement for many to remain within these communities, even if it is in poor living conditions. A question to further explore is whether these social networks can be leveraged for achieving greater collective benefits for the urban poor, such as better access to services.

Evidence makes it clear that the urban poor can cope with uncertainties and manage to survive in a dynamic urban environment. It is the graduation out of poverty that is a bigger challenge and calls for greater attention from researchers and policy makers. When the rural poor migrate to the city, in general, they experience a rise in income. However, segments of the migrant population into the city get caught in long-term poverty traps. The research, however, demonstrates that there is a 'rapid journey [of the poor] within the poverty and vulnerability band (Rahman et al, pg 95, 2012),' where the poor find strategies to maneuver through the difficulties that come their way. In spite of this, the research is also telling of the continued struggle of the urban poor to break through economic traps and successfully graduate out of poverty.

First, even with the positive strides made in the area of primary education, the graduation to secondary education has not been as successful for the urban poor. Inadequate provision of secondary education institutions in or near low-income communities and a high opportunity cost of continuing school beyond the primary level have discouraged secondary school participation of many urban poor children. Second, employment opportunities for the urban poor are concentrated in the informal job market. The nature of these jobs is such that there is limited scope for skill development that can accord a transition into a more skilled employment track. Both of these issues have inadvertently challenged the ability of the poor to demonstrate competitiveness in the labor market.

The graduation out of poverty is further challenged by the limited savings profile of the poor. Urban services are not poor friendly and therefore, greatly restrict the ability of the poor to build financial buffers for risk management when there are income shocks. A big chunk of their income goes towards a long list of expenditures on healthcare, education, transport and even bribes for access to certain services. This burden of expenditures makes the process of climbing up the social ladder that much more onerous. The poverty trapped urban poor of Dhaka exemplify the need for a holistic urban agenda that incorporates the needs of those at the bottom of the pyramid.

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