Article

A Social Cure for COVID-19: Importance of Networks in Combatting Socio-Economic and Emotional Health Challenges in Informal Settlements in Dhaka, Bangladesh

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Abstract: The Bangladesh government issued a lockdown throughout the country from March–May 2020 in response to the COVID-19. The sudden lockdown caused economic ruptures across the country due to job loss. We conducted a comprehensive analysis of the outbreak through 40 in-depth interviews with men and women living in three Dhaka informal settlements from January to November 2021 to identify gaps to mitigate negative downstream effects of global pandemic policies. In this paper, we explore the critical importance of social networks as coping mechanisms for those who lost livelihood due to COVID-19 lockdown. Due to the congested living conditions in informal settlements, many established residents foster close, trusting relationships, and a strong sense of community. Formal and informal networks in urban slums, whether reciprocal or strategic, played an integral role as a way of coping during times of scarcity. We found limited analysis in public health literature on the resilience of these social networks and its impact on health and wellbeing. Our paper attempts to unpack the ways our respondents drew on their own social networks to combat the socio-economic and emotional health challenges brought on by a lack of adequate formalized support as part of the pandemic response.

Keywords: COVID-19; gender; social networks; financial insecurity; food insecurity; stress buffering; social capital

1. Introduction

In response to the COVID-19 pandemic, the government of Bangladesh announced a complete lockdown throughout the country from 26 March 2020 until 30 May 2020 which included the closure of public and private educational institutes, offices, as well as transportation (Dhaka Tribune 2021). This sudden lockdown caused an economic rupture, with 71% of those living in slums and 61% of those living in non-slum areas losing work (Rahman et al. 2022). People who worked in informal sectors lost their jobs without any prior notice due to the precarity of their work, and were among the most impacted (Hossain 2021). Women informal workers (particularly those who worked in the service industry as informal caregivers for children or the elderly, housemaids, sex workers, etc.) were particularly affected (UN Women 2020).

In densely populated and economically less developed countries such as Bangladesh, the strategies being promoted by global health bodies (such as social distancing, isolating, and regular handwashing) were nearly impossible to put in practice and did not recognize the social, economic, and contextual factors on the ground (Cash and Patel 2020).

In Bangladesh's capital city of Dhaka alone, an estimated 7 million people reside in approximately 3394 slums (Star Online Report 2019) which have poor and congested living conditions, where families comprising an average of 4.3 members reside in single 12 square meter rooms (Arias-Granade et al. 2018). While most slums in Dhaka have access to piped water, both drinking water and sanitation facilities are shared among at least 10 households (Hasan et al. 2021; Arias-Granade et al. 2018). All these factors indicated that slums were likely to be a hotspot for COVID-19 transmission. In fact, a study found that by July 2020, 45% of Dhaka city's population had already been exposed to COVID-19, while the exposure was 74% in the slums (icddr,b 2020). The inability to protect themselves through physical distancing resulted in high levels of stress and anxiety among the residents of slums, along with social and economic impacts.

In addition to the uncertainty around COVID-19, there was a fear of impending starvation due to the lockdown and resultant loss of livelihoods among the poor and vulnerable in Bangladesh (Rashid et al. 2020a, 2020b). While some cash-transfers and food relief interventions were provided by the government, there were several irregularities in distribution (Ali et al. 2021; Rashid et al. 2020b). This resulted in marginalized and vulnerable populations being neglected during this distribution. Studies reported an increased rate of loneliness, depression, anxiety, and sleep disturbance among the general Bangladeshi population (as well as vulnerable groups such as children, the elderly, garments workers, etc.) during the COVID-19 pandemic (Ashraf et al. 2021; Das et al. 2021). During this time, people felt that it was their friends and family who constituted the final safety net.

Gerard Patrick McKinley (2020) succinctly reflected on the adverse effect the lockdown and imposed isolation has had on the process of 'stress buffering' (Rui and Guo 2022; Cohen 2004; Lindorff 2000)—i.e., people were not able to "buffer their stress" as they had to isolate from loved ones. The model of stress buffering suggests that if we perceive availability of social support[1], it can reduce the effect of perceived stress caused by chronic conditions on health and quality of life (Gellert et al. 2018). In the scant literature available from the 90's, there was evidence that communities in Bangladesh and South Asia with diverse social networks—with organizations and individuals—tend to be better positioned to "confront poverty and vulnerability, resolve disputes, and take advantage of new opportunities" (Woolcock and Narayan 2000). Conversely, the absence of social ties may have had an equally important impact.

There is a dearth of literature which illustrates ways in which the urban poor of Dhaka city responded to the precarity brought on by the COVID-19 pandemic. A study identified informal workers as the group most affected by the pandemic (Moazzem and Taznur 2021) making up nearly 10% (i.e., 1.08 million) of the economy-wide job loss (of 11.1 million jobs) during the lockdown of April–May 2020 in Bangladesh. It becomes critical to understand the emotional, social, and material support provided by family, neighbours and other networks for slum residents who often live very unstable and fragile lives due to extreme poverty and lack of rights, and the absence of formal government interventions.

In this paper, we explore the impact COVID-19 had on the social relationships and networks in urban informal settlements in Dhaka city to understand whether this affected the coping strategies of those who lost income and work during COVID-19 lockdowns. We apply the lens of social capital[2] and stress-buffering to demonstrate how residents living in the Dhaka slums drew on the resilience of social networks when formal institutions failed to provide support.

2. Materials and Methods

This study was conducted by a team of researchers at BRAC University's James P. Grant School of Public Health (JPGSPH) as a part of a broader international consortium to identify the gendered impacts of COVID-19 in Bangladesh. The team conducted a total of 60 in-depth interviews through a combination of phone and in-person interviews. The structured interviews were kept in alignment with two sets of interview guidelines curated

specifically for the study and follow-up interviews that was reviewed and approved by the Institutional Review Board of BRAC JPGSPH (IRB Reference No.: IRB-13October'20-043).

The first round of in-depth interviews was conducted over the phone due to COVID-19 restrictions between 24 January 2021 and 10 March 2021 with 40 respondents (28 women and 12 men). The respondents were selected from BRAC JPGSPH's internal database of slum respondents who had consented to their names and numbers being recorded for future data collection, as well as from databases of beneficiaries under our sister organization BRAC, the world's largest non-governmental organization. Respondents were initially contacted by telephone and were given a description of the project in their native language (Bangla) and the reason for being contacted again. Respondents were made aware of the consent procedure and were informed of their right to decline participation. Upon receiving their verbal consent, we conducted the interviews over the phone.

These 40 in-depth interviews of the first round focused on contextualizing our understanding of the impact of COVID-19 on Bangladesh, the changes in terms of household responsibilities for women, their coping mechanisms, and financial and economic insecurities during the first phase of lockdown from March to August 2020. Further analysis against specific criteria were done keeping in line with the broader research purpose of trying to understand people's socio-economic circumstances before, during, and after the COVID-19 pandemic lockdowns, shifts in household responsibilities during lockdowns, and coping mechanisms.

We conducted two further rounds of interviews in-person between June to November 2021. We selected a cohort of 15 respondents (12 women, 3 men) from the original for 40 respondents. Respondents were selected based on their responses to emotional vulnerabilities coping with their lives' socio-economic insecurities and receiving support from their social networks. During the follow-up round of interviews conducted in person, all 15 respondents lived in four select urban slums in Dhaka city (Kallyanpur, Shyampur, Dholpur and Agargaon). All four of these slums had a BRAC Community Health Worker working there who acted as an interlocutor and guided us to the homes of the respondents. Often the team had to conduct the interviews later in the day since most of the respondents were domestic workers and informal workers who were at work earlier in the day. All selected respondents provided consent, either written by signing the consent form or by putting their thumbprint on the form after it was read out and explained to them.

During each round, a typical interview was conducted by a team of two researchers, where one took detailed field notes and audio recordings. These audio recordings were then transcribed and translated verbatim by transcribers within the research team. The English translated file transcripts were then analyzed using thematic analysis and in-depth analysis of individual cases. Understanding our respondents' complicated trajectories and the forces that supported them during the timeline of this longitudinal study and beyond required us to gain a holistic perspective of their tales and experiences. After a process of reading and re-reading and noting emergent themes and outstanding findings, we evaluated and studied the findings in their totality. As mentioned earlier, respondents were selected with the aim to gain insight across gender, age, family composition and occupation.

This chapter draws on responses from 32 of a total of 40 respondents who lived in urban slums in Dhaka city (Kallyanpur, Shyampur, Dholpur and Agargaon), and excludes the eight from peri-urban areas in the following districts: Bandarban, Rangpur, Barisal, Savar, Chittagong, Mymensingh and Noakhali. The respondents varied in age between 17 and 55 years. The majority of our respondents were married (22), with nine widowed respondents, four divorcees, and five who never married. Among the respondents, 28 had children and four did not. While 23 respondents earned a monthly salaried wage (mostly domestic workers, some RMG workers, drivers, etc.), four were daily wage earners, four owned their own businesses (3 tea stall owners, 1 computer repair shop owner), one was a farmer, and others were non-earning members. This data is also shown in Table 1 below.

Table 1. The demographic information for our respondents is tabulated below.

Characteristics		No. of Participants (N = 40)
Age Range—*(17–55)*		
Gender	Man	12
	Woman	28
Marital Status	Married	22
	Unmarried	5
	Divorced	4
	Widowed	9
Children	Has Children	32
	Doesn't have children	8
Occupation of the Respondent	*Salaried Worker* Domestic Help—9 Driver—2 RMG Worker—4 Sweeper/Cleaner—4 Community Health Worker—1 NGO Staff—1 Casino Manager—1 Receptionist—1	23
	Business Owner Tea Stall Owner—3 Computer Business—1	4
	Homemaker	5
	Daily Wage Earner Saleswoman—2 Mason—1 Hawker—1	4
	Student College 2nd year—1 10th Grade—1	2
	Retired Court Clerk	1
	Farmer	1

The team conducted an initial analysis of the transcripts for common themes in addition to the semi-structured interview themes. Independent coders conducted the theme analysis and reconciled the inconsistent findings for validity. In our Results section, we use specific case stories from our respondents to explain our findings. This is to ensure that readers have sufficient context for the lived realities of our respondents, similar to the analysis tool 'thick description' introduced by Geertz (1973). Our analysis uses conceptual frameworks of social support and capital to analyze the situation and struggles of our respondents as one that is complex, nuanced, and a result of several cross-cutting factors including gender, poverty, livelihoods, and social capital.

The follow-up interviews were conducted to understand how the experiences of our respondents changed over time. However, this paper draws findings only from 32 of the initial 40 interviews conducted in the first round.

Please note that all names used in this paper have been changed to maintain the anonymity of our respondents.

3. Results

Following the first round of lockdown mandated by the state, many people who worked in the informal sectors lost their jobs without prior notice. Even though both men and women were required to stay at home during the lockdown, their lived experiences over a year were largely different. In this section, we highlight the findings from our study in three thematic areas. This article explores the role of social networks on the coping mechanisms adopted by our respondents to cope with the precarity brought on by the pandemic.

3.1. Formal Support from State and Other Actors: 'Not Enough and Selective Giving'

In our group of respondents, 14 women (out of 22 job-holding women) and 7 men (out of 10 job-holding men) lost their jobs during the pandemic. Thirty-three of our total respondents shared that they experienced stress related to reduced income and fear of starvation during lockdown.

A 28-year-old domestic worker, Nazneen, lives in a single-room tin house in a slum in Dhaka city, Shyampur, with her husband and two sons. During the initial lockdown (March 2020 to June 2020) her family did not get any food relief or financial aid, although they heard others in the slum were receiving some support. Local leaders collected the national identification numbers from everyone in the settlement to prepare the relief distribution list. However, Nazneen said that families the local commissioner was on good terms with were prioritized during distribution. She darkly stated that, 'The lockdown is a curse. Poor people will die due to starvation and rich people will die by Corona. This is the reality'.

Nazneen was one of three respondents (out of 32, both men and women) who received no form of aid during the COVID-19. The remaining 29 respondents received support from formal networks of support such as government and non-governmental organizations (NGOs) working in their areas and other private institutions and individuals who rallied together during that time to provide support to the poor and vulnerable. Food relief was one of the most common forms of formal support provided to poor marginalised communities in 2020 during the height of the pandemic.

Rima (35) has been living in Kallyanpur for a long time and was familiar with the community organiser who works in the slum, Noshin apa. 'The commissioner gave relief twice and Noshin apa gave it once. So total 3 times. Rice, lentils, oil, potatoes, onions, salt, these things . . . The commissioner gave rice, lentils, oil, potatoes, onions, and salt. From Noshin apa we got flour, oil, soap, rice: the usual'.

In addition to food relief, the government also introduced 25 support measures (18 new interventions, 7 expansions of existing programs) in late 2020 and early 2021 to address the increasing precarity following lockdown (Bhattacharya and Hossain 2021). Similarly, NGOs (e.g., BRAC, Manusher Jonno Foundation, etc.) also provided cash transfers digitally through a digital financing apps (e.g., *bkash* or *Nagad*) to households that had an account on the application. Several of our respondents received cash transfer between 2020 and 2021, though in many cases they were unable to identify whether the distribution was from the state government, local government, or NGOs. For example, Maruf (52), living in Kallyanpur, was a driver and lost his job during lockdown. He shared that he received financial support of BDT 3000 (approx. USD 35) per month over ten months. When we spoke to him in March 2021, he noted that things had improved since the early stages of the pandemic (2020) as his wife and son were able to return to work and earn even though he was still unemployed. He mentioned that he could tell the situation had improved because they were able to add fish back into their menu after months of eating only rice, lentils, and some vegetables.

Interestingly, when we spoke to another respondent, Fahmida Begum (50), and asked if her situation had improved since her first interview in March 2021, she mentioned that in some ways it was more difficult. She had left her job just before the COVID-19 outbreak and during the lockdown her son had to return the rickshaw he had leased as he was unable to pay the monthly costs as public transport was shut down. 'During the lockdown,

it was better as we used to get donations and groceries from NGOs. They used to give us 3000 takas every month'. She also received support for 10 months, like Maruf. Fahmida Begum's response shows the importance of formalised social support during the lockdown period, as it was the only means of survival for those who were unable to work during that time.

Unfortunately, the remaining 29 respondents who did receive aid were not necessarily better off and some of them complained that what they received was too little. While everyone who received cash or food relief from local leaders, NGOs or institutions such as mosques were grateful for the support, many respondents noted that it was not sufficient.

For example, Shirin (46) lives with her husband and adult children in one of the largest slums in Dhaka city, Kallyanpur. She lost her job as a domestic worker early during the pandemic. When she was discussing the relief she received, Shirin said 'They gave 5 kg rice. How long would that last? They also gave oil, potatoes, and lentils. Some gave all that, soap, mask, and everything. This food did not last . . . There were times when we couldn't cook anything for 5–6 days. We didn't even have any work. Neither my husband nor me'. With a household of 6, this relief was a temporary solution to a situation growing in precarity for Shirin.

Similarly, many domestic maids were asked to be let go from their jobs during this period. While some received salaries for one or two months, others did not receive any salaries at all. Given that they had no formal support, most had to rely on savings if they had any left. Typically, savings amounts ranged from a few hundred takas (approximately USD 1.16) they were able to set aside from daily expenses to more substantial savings of BDT 2000 by those who were employed formally and were able to save from their monthly salaries.

Shirin continued to share, 'Amar matha thik chilo nah tokhon (My mind wasn't alright at that time). Whatever I said to other people or the disputes I got into my mind was not stable. I kept wondering what we'll eat, to whom we'll go, the entire situation made me feel like this time there's no way out for us to survive'.

3.2. Informal Support and Social Relationships

As shown in the earlier section, government and institutional support were inconsistent and often inadequate. This left respondents responsible to find other means to sustain themselves and their families. During this time, it was informal support and networks that assisted women and their families in these slum communities and helped them. This informal support took the form of providing social support to reduce stress (stress-buffering), sharing food, and providing financial support.

3.2.1. Stress-Buffering

One important way in which social relationships provided support was through being able to share fears and worries with family or friends during the pandemic. This provided great comfort amongst our respondents and helped to buffer stress (known as stress-buffering; Cohen 2004). Throughout this section, we will see how being around family and friends was a key to coping with the uncertainties of COVID-19.

Rita is a 32-year-old woman who was born in Comilla. She got married very early, at the age of 11 years, to her brother's 17-year-old friend. They had a son within 3 or 4 years and a daughter some years later. She was a former garments factory worker but had to leave the job as she was diagnosed with a tumour for which she had to get surgery in 2020, right before the COVID-19 pandemic started. Before the pandemic her husband sold Haleem[3] and her son was in sixth grade. Her husband lost his job as a Haleem seller during the lockdown, as it was restricted to sell food on the roadside due to COVID-19 precautions. Local police strictly enforced this, and Rita's husband did not dare try to find another means of selling. As he was the primary rice-winner at their house, they faced extreme financial constraints. During the pandemic, her 12-year-old son ended up working at a tea stall because of school closures and their desperate financial situation.

Even during lockdown, Rita was able to visit different houses within the same slum. 'At that time, bhabis (sisters-in-law) and sisters[4] lived nearby. I chatted with them and spent my days. What could I do? At that time, this is how I spent my days. I used to go to the houses in my area in the slum. I went to [spend time with] my girlfriends nearby'. Rita shared with friends and neighbours as a means of distracting herself from the stress of her daily life. As most of her neighbours were in similar plights, they were able to talk to each other about their struggles as a means of stress-buffering.

However, for Rita, the moments she remembers most fondly are the games of Ludo she played with her two children during the very early stages of lockdown. Spending quality time with family allowed Rita a moment's respite where she was not worrying about what they would eat for the day or how they would get by. Often something as simple as a quick game with family was enough to provide relief to a mind that is constantly plagued with many worries.

Rita's story shows the importance of using social networks for this type of support. The model of stress-buffering suggests that the availability of social support (perceived and received) can reduce stress indicators on health and quality of life (Gellert et al. 2018). In a time when most of the world felt isolated, the congested nature of urban slums provided an unexpected benefit. Those living in urban informal settlements did not face the unsettling isolation that the city's wealthier counterpart complained about. As homes are packed close together, 'like a beehive' as one respondent described, and each housing multiple family members, there were always people around to turn to for support and comfort.

Fahim (32), who owns a tea stall in a large slum in Dhaka, also explained that sharing with his family provided comfort and relief. He found that talking to his family helped lighten the burden he felt. Fahim is one of our 12 male respondents out of a total 40 respondents. He is also one of the rare men in our cohort who felt that they were able to talk about and share their emotions with others.

However, it was more common among the men we spoke with to feel that they had no one to share their worries with. For example, Rishi used to drive a private car in Dhaka. During lockdown, he was told by his employer that he did not have to come to work. He shared with us, 'Of course I have mental pressure and tension. My mother is ill, my younger brother has to be raised, and a lot of responsibility has fallen on my shoulders. Since my father is no longer with us, this is normal . . . I kept wondering when the times would change, when I could get back to work, I was the only one in my family who worked'.

Rishi was a long-term migrant at the informal settlement he lived in. He shared with us that he feels that his neighbours are like family to him. However, over time many of his closest friends moved away and he does not feel as close to them. He shared, 'Those who grew up together were close, but we are not permanent residents here. However, we are all married now, and are detached'.

Instead, Rishi stayed indoors with family during the lockdown and enjoyed a bowl of muri makha[5] and shared it amongst themselves. He called this their 'time of joy'. Among our respondents, men generally opted to buffer their stress by meeting friends, or going out for tea or cigarettes. In many cases, these activities were not disrupted within the informal settlements, but in the instances where they were unable to leave their homes, respondents sought comfort in spending more time with their families—particularly children.

Ultimately, it becomes apparent that social support is imperative to survive precarious times. It has been observed that the presence of supportive family members, relatives, and friends can serve as a buffer from stress, especially during the initial periods of acculturation[6] (Miranda and Matheny 2000). Although during COVID-19 there was no new country being migrated to, all of us had to acclimatize to the 'new normal' of social distancing, masking-up, and quarantine—almost like the customs and traditions of a new land. The idea of perceived support from family and friends was a useful tool that all our respondents employed in different capacities to process the increased worry and stress resulting from the COVID-19 outbreak. This can be confirmed with a quote from Yesmin (a

middle-aged woman living with her husband and three children in a Dhaka slum): 'There are people who will help me, not with money, but by being there, providing strength'.

3.2.2. Food Sharing within Family

Stress buffering through social support did not completely alleviate the worries felt by community resident interviewees. The fear of starvation still weighed heavily, particularly during the early stages of lockdown in 2020. Even when the economy was opened, mounting debts and reduced income sources for most of these households continued, with many still struggling to make ends meet in January 2022.

In most households, our respondents reported reducing their food consumption to make ends meet during the start of lockdown in March 2020, when they first faced the financial crisis due to job loss or reduced income. While those who returned to work following lockdown were able to return to pre-COVID-19 food consumption, those who remained unemployed continued to reduce their consumption. Rima (42) shared that she adjusted household consumption. 'For instance, suppose we used to eat 50-taka fish in one day, now we ration it and eat it in two days. I used to need 10-taka oil before, but now I use very little. We even spent days only eating dal and alu bhorta (lentils and spicy mashed potatoes). So, basically, we're adjusting'.

This kind of reduced food consumption was common among both our male and female respondents. However, Rima was particularly vulnerable as she is a widowed single mother, and lives in a slum in Agargaon with her son. She had been working as a domestic worker, after losing her husband 17 years ago. She was one of 12 respondents, out of the 28 women, who runs a female-headed household. Research found that female-headed households are more vulnerable to economic stresses and food insecurity compared to those where men are the 'rice-winners'[7] (Fuhrman et al. 2020). Women who head households are often less able to wait in long queues for relief and have reduced mobility, which negatively impact income-earning opportunities, especially at night, due to crime and fear of assault or rape.

However, even married respondents with male 'rice-winners' reported increased food insecurity. All of our respondents faced some degree of reduced income and available resources for food. Out of 40, 22 of our respondents candidly shared that they struggled to eat three meals a day during the lockdowns when incomes had dwindled. Those respondents who did not manage to get their jobs back were still going through this crisis. This was compounded with steadily increasing food costs, as agricultural supply was inconsistent due to restrictions on transportation during lockdown (Sohel et al. 2022). Even those that did not have to compromise on the number of meals were able to buy less food compared to pre-COVID times.

During this time, sharing food not only became a means of fighting starvation, but it was also a means of strengthening bonds and togetherness at a time when poorer households were very scared about the future. Sharing meals together became a time of comfort for them. Most respondents mentioned that they either shared or received food from their family as a means of coping at least once during the pandemic. It became an important way of expressing love towards family at a time when there was little to be done to help one another.

Traditionally, women are the ones who sacrifice their meals to ensure that the family is fed. Most women we interviewed were the ones making the decision to share food, often reducing their food consumption to prioritize their husbands and children. This is unsurprising given that women traditionally take on the care-giver role and provision of food falls under that responsibility. However, we noticed a subversion of this standard in Ekram, and other men we spoke to. Ekram, a 28-year-old rajmistri (carpenter), rationed his meals to ensure his two daughters were well-fed. Fathers, particularly in poorer households, are often depicted as absent and uncaring. However, it was evident through our data that this was not the case. All the men we interviewed who had children mentioned either sharing food with their children or waiting to eat until their children were fed. During such

a difficult time, parental concern and responsibility took precedence and all parents (both men and women) did their best to ensure food security for their children.

Many respondents shared that they gave away part of the food relief they received to their parents, children, or siblings (particularly younger siblings, who they felt responsibilities towards). Moreover, this food sharing went beyond immediate family, as respondents had shared with cousins, aunts/uncles, and nephews/nieces as well. For example, Jorina (28, garments worker) shared, 'My nephew used to give help to my brothers. Sometimes they used to give us rice and lentils, other times they would give cash like BDT 400 [approx. USD 5] for our groceries'.

While this may seem like an obvious reaction, it is made poignant when we remember that the relief distribution was mismanaged and insufficient. This meant that families were sharing a 5 kg packet of rice (meant to sustain a household of 4 for approximately 2–3 weeks) between 2–3 households or 8–12 people. By sharing this food with family, they were essentially depriving themselves of food the coming week.

3.2.3. Food-Sharing beyond Family

In a time when community members felt afraid and uncertain, and there was strong messaging around isolating from others, sharing food was a source of comfort and built a strong sense of belonging among respondents.

However, in many cases in Bangladesh, family is not limited to blood relations. Similar to what Vatuk (2021) found in his study of North India, Bangladeshis also place a lot of weight and importance on fictive kin. Families may refer to or adopt those they are close to as 'brothers'/*bhai* or 'sisters'/*bon*/*apa* despite having no 'real' relationship with them. Nazneen (28), similarly, has a 'sister' in her close friend Ratna with whom she can share her 'every thought'. Ratna's husband is also a daily wage earner (rickshaw puller) and struggled during lockdown. As a result, Nazneen could not directly rely on Ratna for help. Similarly, as Nazneen's family was also suffering due to loss of income, she could not help her as much as she would have liked.

'I have helped her before but now I can't. But sometimes we help each other by lending food like rice, vegetables, and curry', explains Nazneen. Relations between the two are so strong that Nazneen feels that sharing rice and other cooked food is insufficient. In fact, Ratna is the only person that Nazneen feels comfortable directly asking for support from. 'I have good relationship with everyone [in the slum] but don't ask for food from anybody else'.

Another important relationship Nazneen has in the slum is with the local shopkeeper. When asked about her relationship with him, Nazneen describes it as good, sharing, 'He lends us food and groceries. He also lends to others, by my reference. He trusts me as I always pay back his money. During COVID, I borrowed rice from him and paid him within 1 month. Since then, he trusts me'. She has lived in this slum for 27 years and her strong relationships are because she had a trusted and close relationship with him. Many of those who were established tenants could rely on credit from shopkeepers, unlike temporary migrants who were in and out of the slums.

Similarly, the district of origin among migrants holds a similar pull and can help build social capital. We see this in the case of Sumaiya (35) who moved to a slum in Agargaon five years ago after her husband passed away. She moved to Dhaka in search of employment, knowing that her elderly father would not be able to provide for her and her two children. Currently, she works in an apartment building as a cleaner (cleaning the communal spaces such as staircases) and garbage collector. During the lockdown, she was not allowed to go to the house to work and struggled greatly. However, one of her biggest assets is having a strong connection with a small local restauranteur, who was from her village area. These local food shacks (colloquially called *hotels* despite having no lodging facilities) cook simple food such as rice, lentils, mashed vegetables (*bhortas*), and curries and sell them at affordable rates. For a young woman living alone, this social relationship offers a space of familiarity and security.

'When I can't cook or have no groceries, I go to a hotel and eat there. They give free meals. They asked me to go and eat there whenever I am hungry. As today because you guys came I couldn't cook, so I will have to go and eat from them'. Sumaiya shared during her interview. When asked why they provide meals for free, she explained, 'No, as we both are from Bhola and have known each other for many years, so they feed me. They give food in boxes so that I can bring that food home. They don't help anyone other than me'.

Another respondent, Nazneen (28) shared in the earlier section that she had not received any aid from the government or other institutions. It is in the case of respondents like Nazneen that we really saw the importance of wider social networks external to the slum which provided support. Due to a poor relationship with her in-laws, Nazneen did not receive much support from her family. It was only during Eid-ul-Adha[8], the second largest festival among Muslims, that she was given some meat from the houses that she works in as a domestic aide. In fact, a significant number of our respondents noted that the only time they were able to eat meat after the COVID-19 outbreak was when they were given meat from various households during Eid-ul-Adha.

In all the instances of food sharing with neighbours or others, it is a testament to the strong bonds shared between all the residents of the slum. In a space that is strife with structural violence, these informal networks of support help residents survive. Residents of slums have a strong sense of empathy for their neighbours as they face similar struggles, and this empathy translates into compassion. Even when tensions run high, members of the slum know they can turn to and rely on their neighbours in times of need. They form an unspoken contract of gift giving (in the form of shared food) that functions on the basis that households in need today receive help from those who may be in need tomorrow. This kind of almost altruistic reciprocal relationship is common among family, and interesting to see reproduced in the relationship between neighbours in informal settlements. This is particularly important as most living in slums have migrated from across the country and do not have any blood relatives beyond their immediate family near them.

Sharing food is a collaborative means of risk mitigation that plays an integral part in the coping mechanisms adopted by the poor and vulnerable in the absence of formal, structural support from the government and other institutions. It is also a means to strengthen existing bonds and produce (and reproduce) social capital within the community.

3.3. Financial Support

In this section, we explore specifically the forms of credit and loans that are made possible through accessing social networks and support systems—not those accessed through formal or semi-formal systems (banks, local NGOs, etc.). This section does not look into the challenges faced when taking out large loans from formal or semi-formal institutions but rather the ways in which social support networks offered buoyancy in times of extreme financial duress through informal/irregular money lending, gifting of resources, and other forms of negotiations.

3.3.1. Support from Family

The first instance of financial support came from immediate family. While it was typically expected that family members living in the same household would contribute financially where possible, we saw instances in which parents or siblings living separately also contributed financially when the respondent is facing economic hardships.

A 24-year-old man named Raju, who worked as a security guard in Dhaka city, shared: 'Now, I am running the house on my mother's money (Ammu's taka). I run the house on my mother's money as I am unable to do anything at the moment'.

As Raju's mother works as a labourer in Dubai, she was able to send over a few thousand takas per month to sustain Raju in the months he was unable to work during lockdown. He also took up a job as a carpenter to earn some extra money, even though work was irregular and hard to come by during lockdown. This kind of sustained support was rare in most cases, as even migrant workers were sent back in the early stages of

the pandemic. In the rare instance that surplus income was earned by a family member (whether they lived in the same household or not), that amount was shared with members who were struggling the most. However, in most cases, respondents' family members were also struggling to make ends meet, so financial support was mostly inconsistent.

'My mother, siblings helped me during this time [of financial hardship]. But I cannot ask for things from my mother and brother all the time; they can help me for a day or two. They cannot help me for three or five days'. Morsheda (35) from Kallyanpur received support from members of her family when she and her husband both lost their jobs during the first lockdown.

Financial support did not necessarily have to come from immediate family only. Jorina, a 28-year-old garments operator had to return to the village during the first lockdown as garments factories were closed. She shared that during that time, '[t]he support came from family . . . Sometimes, they would give cash for our groceries. They do not help on a regular basis but are irregular. They may provide help one time in a week, and the next maybe one month later or 15 days later'.

3.3.2. Support beyond Family

Apart from families, some respondents preferred to borrow money from neighbours living around them. As was typical among our respondents (23 of our total cohort of 40; 9 of the 15 respondents we followed up with), Morsheda (35) also preferred to borrow small amounts of money from friends and neighbours that she could easily pay back in a few days. While we do not delve into the impact of these loans and the struggle to repay them in this article, we noted that access to these loans relied on having a social network of people who knew and trusted you to be able to regularly borrow money from them.

Our findings support previous research that suggested that due to the congested nature of slums it was easier to form tight bonds with neighbours which in turn enabled a relationship where they could turn to each other for credit during crisis (Aßheuer et al. 2013).

What is unique about this relationship is that this trust extended to local shopkeepers and landlords as well. In this case, the form of financial support was not direct gifting or lending of cash money, but rather offering goods on credit or deferring payment of rent during a period of economic duress. We have already seen Nazneen's case in the previous section where she is not only able to buy her groceries on credit, but her name is a strong enough reference for others to be able to do the same. However, this relationship was contingent on 'good behaviour' by those receiving credit.

Bilkis, a 35-year-old domestic worker living in Kallyanpur explained, 'Yes, if I want to, they let me take it on credit, but we must have good manners and be nice so that I can buy goods on credit. We also have to pay back on time in order to continue getting good on credits. If we fail or don't give them the money we owe to them, then they will not give goods on credit anymore, even if they have a business to run and mouths to feed'.

In fact, one of our older respondents, Fahmida Begum (50), ran a small tea stall in Kallyanpur. She told us that she did not like giving out food on credit as the borrowed amount tended to add up. 'If I did that, I wouldn't be able to pay the rent, I wouldn't be able to live. Those who I gave credit to, they ate in daylight, worked during the day and paid me back at night; those who ate at night paid me back the next day'. Even this implies a strong sense of understanding and knowledge about the community, and who would be safe recipients of credit.

Aruna (23), for example, suffered due to her lack of knowledge of the community. Aruna owned a tea stall in a different part of Kallyanpur. She shared that she faced a great economic loss due to mounting credit requests, which she had agreed to. 'I faced losses in the sense that many people used to come and used to request to pay later. There are a lot of people who still owe me money, which I did not get'.

One of the more reliable forms of support during this time came from landlords. Support from landlords ranged from being exempted from paying a month's rent to being

allowed to defer payments. In fact, the relationship between is one that was considered very important and strong. One respondent, Nobonita (30) felt very let down by the fact that she did not receive support from her landlord. She shares, '*Jar bari te thaki tari e khobor nai, kono shahajjo dei nai, ar manusher khoj nimu?* My own landlord did not help me or give support to me, what is the point of asking how other people are doing'.

However, our other respondents had better luck. Twenty-four of our 40 respondents lived in a rented house during the time of interviews. Among them, 4 respondents told us that they did not receive help from their landlords, 12 respondents shared that they got some form of support or reprieve from their landlords, while the remaining 8 did not comment. For example, during the first month of lockdown, Monira's (23) landlord told her to cover utility fees and was exempt from paying rent. It is important to note that even in the more considerate cases such as Monira's, the deference did not last for more than a few months. When Monira was unable to pay rent for the next consecutive month, she and her family were threatened with eviction.

However, despite having strong social capital in the slums, some chose not to borrow money from those around them. Instead, they turned to their employers for either loans or they asked to cash out an advance on their salaries. 'If I ask them of course they'll loan me money. I've been living here for so long. They all know me, and we are on good terms. But I do not take loans from anyone. It's a hassle. If I have nothing at home and need quick help. The houses I work at, I tell them, and they help me out with a hundred taka or two. This is how I live,' shared Rima (35) living in Kallyanpur. Rishi (early 20s) also opted to take out an advance from his salary instead of directly taking a loan from his employer. He explained that he does not have to pay back the sum; rather, it is adjusted from his next month's salary as needed.

Through our findings we saw that in the slum context, it proved helpful to have a larger social network as it allowed respondents to turn to different people for support at different times. This reduced strain on any one individual to provide support and ensured that the person in need would not be turned away.

4. Discussion

Being confronted with illnesses and deaths is an everyday reality for many living in slums of Dhaka city. While there was fear of the coronavirus, there was also an easy acceptance among our respondents that it is yet another addition to an already long list of health challenges that they already face. Scheper-Hughes' (1993) seminal work Death Without Weeping discussed how even hunger has a political and medicalised aspect. Her work illustrated poor Brazilian women have to negotiate extreme poverty and starvation, which is politically unrecognised. Similarly, women living in urban slums in Dhaka had to strike a balance between the menacing threat of starvation and the recommended precautions (staying at home and distancing) against COVID-19.

During this time social networks were made essential as a coping mechanism. The simple act of sharing one's fears and worries with family or friends was a source of great comfort amongst our respondents. The model of stress-buffering suggests that the availability of social support (perceived and received) can reduce stress indicators on health and quality of life (Gellert et al. 2018). As McKinley (2020) noted, it is rare that we think about the process of 'stress buffering' in terms of 'a list of who can provide what support'. Instead, we visit family and friends, or engage in activities, and through this process of social interaction, we can actualize support. Unnithan-Kumar (2001) found that a woman's health choices and health-seeking behaviours are linked to relationships, family support, and her resultant emotional state.

Without any formal institutions to rely on, these community members had to formalize their own informal means of support. These families rely on inter-household gifting as a risk-coping strategy. Gift giving (in this case, through food-sharing or financial support) converted social resources into a system of mutual assistance without requiring immediate reciprocation (Adams 1993). This means that households in need today receive help from

those who may be in need tomorrow. It establishes social capital as the main medium through which our respondents were able to maintain work, buy food, negotiate with landlords, help families and neighbours, and share resources.

This paper contributes to this existing body of knowledge described above by exploring the role of mutual assistance in the urban slum setting, where all the respondents were similarly impacted during the pandemic. There is very little scholarship on social networks in slums in times of crisis. This paper is critical to understand the emotional, social, and material support provided by family, neighbours, and other networks for slum residents who often live very unstable and fragile lives due to extreme poverty and lack of rights, and the absence of formal government interventions. Particularly, in the early stages, no one was allowed to work or leave their homes, which saw a 75% income drop for urban slum respondents, resulting in a 28% drop in household food expenditure in urban slums (Rahman et al. 2020).

The fact that the practice of sharing and mutual aid continued during this time speaks to the strength of the bonds forged between our respondents. This bond exceeds our academic understandings of social capital or 'balanced reciprocity', which relies on equal returns to the initial support given. By living together in such a densely populated and congested area, especially for the long-term migrants in the informal settlements, their neighbours become akin to family. It is a powerful emotional connection between these families and neighbours wherein they prioritize each other's survival over their own personal comfort. The respondents found comfort in knowing that they were able to rely on each other during this time. It helps better understand how 'informal' networks—in the form of resilient trust-based relationships—help families cope and manage in the context of little support and relief.

Moreover, this paper highlights the nuances in types of social networks and support that exist within these contexts and that it is not identical despite existing within the same context and setting. This is crucial as the limited literature that exists around slum experiences in times of crisis tends to generalize and homogenize the experiences of the poor which can be very harmful.

During this critical time, we need to closely examine who is being most affected by this pandemic and what can be done to promote justice. While there is much to admire about the resilience and navigation constantly demonstrated by these vulnerable groups, it highlights the ways in which we continue to fail them. While the government rolled out a large stimulus package for supporting enterprises and their workers, mostly in the formal sector, a cash transfer of BDT 2500 for 5 million households was provided irregularly (Bangladesh Bank 2022). In comparison, other developing countries (including India, Indonesia, the Philippines, etc.) had much more robust support for impacted households (Bangladesh Planning Commission (Social Security Policy Support Programme) 2022).

The existing interplay between the structural, social, economic, and political realities leave them marginalised and at risk of not only hunger and malnutrition but long-lasting economic repercussions over time. Moreover, over the lockdown period, poorer households fell into a cycle of debts and loans they were struggling to pay off (Kamal and Islam 2022). The affected communities could have benefited from support staggered over several months instead of a one-off payment. Given that the fear and uncertainty was closely related to fear of starvation, this paper identifies the imperative to develop a comprehensive multi-sectoral response around ensuring food and nutrition security.

Government interventions continue to ignore the plight of this target group by applauding their coping mechanisms as strength and resilience, when in reality their lives fall short of optimal health and wellbeing. Our study emphasizes how governments and other actors need to understand the precariousness of slum residents and have better responses to emergencies. In future, we recommend drafting and implementing social and economic urban policies which respond in urgency and make plans for the short-, medium-, and long-term needs of the most vulnerable.

5. Conclusions

Informal networks have been a part of settlement life, given the general lack of formal systems and support for the poorer households. The congested living conditions in slums creates diverse close-knit communities, where members can have strong trusting relationships with each other. This can vary from section to section of slums and if slums are more established versus those who may be newer and mainly have temporary migrants living there. Close relationships allow for residents to request support from each other, simply and informally, in the form of small credits (Aßheuer et al. 2013). Several of our respondents had received food, loans, and credit from relatives, to support from better off landlords to local shopkeepers providing goods on credit, all of which helped them survive at a time when their lives hung in precarity.

However, it is important to note that stress buffering through social support alone did not completely alleviate the worries felt by community resident interviewees. The fear of starvation still weighed heavily on them, particularly during the early stages of lockdown in 2020. Even when the economy was opened, mounting debts and reduced income sources for most of these households continued, with many still struggling to make ends meet in 2022.

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Notes

[1] Here, two types of social support are identified in the extant scholarship: perceived social support (PSS) and received social support (RSS; Helgeson 1993). While PSS refers to the amount of support individuals think they can mobilise from their network, RSS refers to the level of support individuals have received (Rui and Guo 2022; Helgeson 1993).

[2] As defined by Bourdieu (1986), social capital refers to positions and relationships in groupings and social networks, including memberships, network ties, and social relations that can serve to enhance an individual's access to opportunities, information, material resources, and social status.

[3] A local stew made with lentils, spices and some meat.

[4] These are fictive kin—where Rita is calling neighbours sisters/sisters-in-law.

[5] Puffed rice mixed with lime, onions, tomatoes and chilis.

[6] Process of learning and incorporating the values, beliefs, language, customs and mannerisms of the new country immigrants and their families are living in (Berry 2005).

[7] Like bread-winners: as the staple food in Bangladeshi households is rice.

[8] During Eid-ul-Adha, the second largest religious festival among Muslims, those that are financially solvent sacrifice a four-legged-animal and sharing the meat in three parts with one's immediate family, with extended family and friends, and with the poor and marginalized.

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