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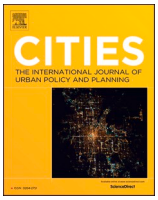

Residential stability of the urban poor in Bangladesh: The roles of social capital

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ABSTRACT

The literature on low-cost housing has paid considerable attention to the economic factors influencing the residential stability of the urban poor. However, tenants' perceptions of residential stability in poor neighbourhoods still represent major gaps within the existing knowledge. This paper investigates migration, length of residency and perceived risk of eviction among urban poor, with the aim of understanding residential stability within the context of Least Developed Countries (LDCs). We frame this study within the literature on 'social capital', and analyse the aspects of residential stability while focusing on tenants' perceptions of eviction risk as the key outcome of interest. We used data from 1800 households, obtained from 18 poor neighbourhoods across three cities in Bangladesh. The findings suggest that social capital has a potential role to play in increasing residential stability among the urban poor. These are critical in the upgrading and redevelopment of housing, and in promoting the residential stability of the urban poor in Bangladesh and other LDCs. The potential engagement of social capital in housing the poor could make a valuable contribution to the literature on international housing policy. We discuss the implications at length, and draw links with international housing policy discourse.

1. Introduction

The pro-market economy has dispropotionately affected the urban poor, exposing them to a significant risk of eviction (Fields & Hodkinson, 2018). Such a risk is associated with ways of earning a living and social vulnerability, both of which frustrate their attempts at 'residential stability' (Chen & Ravallion, 2010). However, urban policy has paid scant attention to this problem. Although a few isolated interventions are evident, they were neither adequate nor appropriate (Bashar, 2017). The problems of transitory habitats among the poor are greater, and these disrupt their 'social capital', constrain their access to the labour market and slow down economic productivity. The concept of social capital can be defined as "the aggregate of the actual or potential resources which are linked to possession of a network of social relationship of mutual acquaintance or recognition" (Bourdieu, 1986).

Urban development is subject to market forces and the effects of housing commodification are universal (Mu, 2007; Nenova, 2010). Housing demand is always increasing due to the rapid urbanisation taking place across cities in LDCs. The issues affecting the delivery of low-cost housing are complex, and are not just to do with market demand and supply, enforcing the suburbanisation of poverty and gentrification in urban centres (Ahmed, 2015; Yates & Berry, 2011).

Reliable evidence of the effects of evictions on the suburbanisation of the poor is rare within the particular context of Bangladesh, and probably within the contexts of developed nations as well. However, there is wide agreement on the significant role residential stability can play in ending poverty and encouraging sustainable development (Aratani et al., 2019). Yet the weakness of housing policies has contributed to half the urban population living in sub-standard housing conditions in terms of their physical and social environments (Zhang, 2019).

The literature on informal settlement upgrading and redevelopment of low-income neighbourhoods discusses its governance, suggesting that improving it depends on political choice at local level, influenced by central government and the capacity of civil society (Amin & Cirolia, 2018). Formal governance in LDC cities is weak, although this is partly compensated for by social capital within poor neighbourhoods, and by local power brokers operating in a shadowy or illegal fashion (Nunbogu et al., 2018). Much of the research into low-cost housing development for the urban poor comprises studies of non-market interventions (Temkin et al., 2013; Theodos et al., 2019). Such studies have contributed little to the problem on the ground, since the demand for such housing is going up all the time. The problem needs to be studied within

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a framework that can potentially capitalise on social capital in delivering low-cost housing to the poor, while contributing to the existing literature on residential stability.

We argue that mobilising social capital could and should be a critical element in upgrading and redeveloping housing for the urban poor. It should facilitate the necessary cooperation to enable physical change and enhance service provision, while resisting eviction of poor settlements. This is a forward-looking ambition for Bangladesh and similar economies which face rapid urbanisation associated with informal settlements and evictions, which in turn are linked with net welfare loss.

This paper is framed within the literature on social capital, and asks "What individual/household -level characteristics are associated with greater perceptions of eviction risk?"; "Which neighbourhood factors are associated with tenants' perceptions of greater eviction risk?", and "How are tenants' perceptions associated with residential stability?" We analyse three aspects of residential stability and their association with social capital and socio-economic factors at different levels. Evidence was drawn from 1800 households taken from 18 poor neighbourhoods across three Bangladeshi cities. We explore the important socio-economic factors influencing residential stability, and analyse social capital's potential role in in-situ housing upgrades and redevelopment in a broader context. We believe this could make a valuable contribution to the literature on international housing policy.

In Section 2, we review the literature. Section 3 briefly dicusses the housing context, followed by the research methodology, outlined in Section 4. Section 5 presents the results, while Section 6 discusses the study's findings. Section 7 looks at how social capital can potentially be engaged to enhance residential stability for the urban poor, and puts forward suggestions for harnessing it and reducing the threat of eviction. Finally, we draw conclusions and point to future research directions while outlining the limitations of this study.

2. Literature

2.1. Residential stability and development

Residential stability critically influences social bonding, meaning that the proportion of residents who have lived in the same neighbourhood for several years potentially enjoy higher social capital (Bashar & Bramley, 2019; Ross et al., 2004). Where residents are constantly moving, this does not generate social bonding, since such bonding of newcomers in a neighbourhood needs to take place over time and depends on social interactions (Kharas et al., 2010). Thus residential stability enhances social integration and cohesion, whereas perpetual mobility makes it more likely that neighbours will feel estranged from each other, which weakens social 'virtues' such as trust, cooperation and the capacity for collective action (Fukuyama, 2005). Residential stability is positively linked with social bonds, which in turn are associated with perceived social capital.

Residential stability facilitates social bonding and helps residents flourish over time, which is particularly important in disadvantaged neighbourhoods (Schieman, 2005). The literature acknowledges the adverse impact of transitory living, especially when combined with high levels of social disadvantage (Jargowsky, 1997). Residents who are socially isolated potentially experience more negative effects, since living in a disadvantaged neighbourhood offers little hope for the future, and typically involves higher levels of distress associated with 'social vulnerability' (Ross et al., 2004). The negative links between neighbourhood disadvantage and social opportunities are heightened by residential instability. Conversely, residential stability has a disproportionately positive effect on residents in disadvantaged neighbourhoods. Residential stability and its associated benefits could be crucial for disadvantaged neighbourhoods because of the 'social capital' that it affords in the face of social vulnerability (Anderson, 1992). This implies that residential stability may encourage residents to foster collective action for tackling social disadvantage, e.g. in-situ housing upgrades or redevelopment of poorer neighbourhoods. Housing is always about more than just having a roof, since it involves social attitude and offers people a sense of security. Hence residential stability is critical to the potential engagement of social capital and sustainable development of the disadvantaged urban poor in LDCs.

2.2. Social capital

Social capital theories negate considerations of power and the consequences of microsocial organisations (Grootaert & VanBastelaer, 2002). These theories have argued that social capital is a conservative-populist notion, although the empirical evidence underpinning these claims is unclear. Given the heterogeneous socio-economic factors involved, individuals' social capital is formed at different levels associated with a social network reinforced by kinship, known as *bonding* networks (Ferlander, 2007). Such networks are closed, so dense ties and high levels of trust and reciprocity exist. They are strengthened by *interactions*, which help the process of 'getting by' each day, particularly in disadvantaged areas (Bailey et al., 2015).

Putnam's index is widely adopted to measure social capital, and uses criteria such as marital status, social actions, sociability, trust and solidarity, safety and civic engagement, indicating individual social participation. Neighbourhood social capital studies view it as multidimensional, incorporating collectively owned capital such as *trust* and *cooperation* (Putnam, 1995). People's contributions to building networks and their associated outcomes suggest that social organisations influence one's networks and behavioural outcomes. The volume and strength of these networks are measures of their success, building the foundations for social relationships, thereby ultimately affecting outcomes (Bourdieu, 1986), in turn influencing economic outcomes (World Bank, 2001). In such processes, *trust* is an intermediate outcome, reinforcing collective *cooperation* (Fukuyama, 2001). An individual's subjective expectations of cooperation from others can be an outcome of this form of social capital, which is viewed as the most tangible result and, as such, has received much attention in the international development field, especially within the context of mobilisation and its usefulness (Mohan & Mohan, 2002).

Studies have claimed positive implications of social capital on development interventions, such as entrepreneurship, health, education, etc. (Woolcock, 1998). Some literature has also discussed the particular application of social capital to overcoming limitations to gradual upgrading of housing; such an approach promotes social benefits, and helps achieve shared goals (Obremski & Carter, 2019). For example, trust and cooperation reduce labour costs and foster financial benefits (Aernouts & Ryckewaert, 2019). However, in the absence of a policy framework, the benefits decrease – low trust and cooperation may even ultimately have negative consequences.

2.3. Housing market

The housing market in LDCs tends to follow traditional patterns (Mu, 2007; Nenova, 2010). There is a shortage of supply, forcing up prices. The greatest barrier to housing supply is the scarcity of serviced land, which restricts the available housing supply. A large part of the problem is attributed to the speculative land prices driven by the house-price bubble of 1990–2010 (Das, 2014). It may be that international events and financial flows drove the house-price boom between 2005 and 2012, and, in particular, investment led by rich people rather than by demographic demands. Moreover, housing finance is mainly available from state-owned corporations, which offer rates well below market levels; the roles of banks and other financial institutions are limited, making the capital market highly competitive and skewed in favour of serving higher earners. Moreover, political volatility and high risks are associated with housing investment, with illiquid assets that the financial institutions hold against liquid liabilities (Barr, 2012; Yates & Berry, 2011). This situation enforces stringent regulations, which discourage

low-cost housing supply. There is typically limited access to housing finance among small-parcel landowners and low earners.

2.4. The urban poor and neighbourhood development

Neighbourhood attachment depends on factors associated with housing conditions and security of tenure, meaning that the quality of housing units, the level of social and housing security experienced, and access to basic services and facilities are of the utmost importance to residential stability (Adewale et al., 2020). Poorer neighbourhoods are increasingly clustered based on socio-economic diversities, and the literature has paid due attention to how such diversities generate neighbourhood-based social capital (Bailey et al., 2012). While literature reveals various spatial factors influencing whether such diversities affect the level of social capital, little attention has been paid to evaluating the effects of eviction on such capital (Górny & Toruńczyk-Ruiz, 2014; Liu et al., 2017). A neighbourhood-based approach would seek to identify the effects attached to various neighbourhoods.

The literature on upgrading informal housing pays considerable attention to tenure security of the poor in LDCs, suggesting that slum areas can be gradually developed to improve the physical condition of the housing (Mukhija, 2001). However, such development depends on land tenure and a certain level of subsidy to do this. That means that land tenure in a desired location is a precondition for housing development of poor neighbourhoods in urban areas. Such an intervention is not only a policy choice to improve housing; rather it is in the economic interests of the urban poor. This is a political choice to develop poor areas in LDCs, linked to the social vulnerability of the poor, which is used as a source of political agency (Muchadenyika & Waiswa, 2018).

Incremental upgrading of housing, along with the availability of the necessary infrastructure and services has played a role in addressing the urban poor's housing problems (Marais & Ntema, 2013). Equally, the engagement of small developers in such developments showed some success in LDCs, although it also promoted urban sprawl (Adewale et al., 2020). Moreover, it was conditional on factors such as specifications for land and mobilisation of political lobbyists. Nevertheless, progress was constrained by an incongruity between need and delivery, leading to a market process in which large developers replaced the smaller ones.

2.5. Hypothesis

We formulated and tested competing hypotheses. The residential stability hypothesis predicts that neighbourhood disadvantage is positively associated with low migration or extended periods of residency and a low risk of eviction. In the absence of residential stability, poor neighbourhoods are informally governed, and this is associated with social capital and collective action. The social capital hypothesis predicts that neighbourhood disadvantage is negatively associated with low levels of residential stability. Moreover, social capital can potentially contribute to residential stability through interventions on housing upgrades and development. All these frame the analysis of the effect of interaction regarding the study population's residential stability.

3. Housing context

3.1. Housing policy

Many view Bangladesh's National Housing Policy as a significant landmark. However, it has failed to provide housing for the urban poor. As a result, the evictions that took place in Dhaka and other cities between 1999 and 2001 affected hundreds of thousands of people (Hossain, 2010; Islam et al., 2009). And there is still little hope that the problem of the supply of low-cost housing in Bangladesh has any short-term solutions, although some isolated interventions have accommodated some of the urban poor.

One of the policy principles was to involve the private sector and Non-Governmental Organisations (NGOs) to improve slum areas (Rahman & Ley, 2020). This was expected to go some way toward solving the problem. But due to large-scale finance requirements and the risks associated with investing in such developments, the private sector and NGOs' involvement was limited to raising awareness of housing rights. The Coalition of the Urban Poor (CUP) is an example of one such NGO, working to protect the urban poor from possible eviction. And it was the only public/private partnership on the *Vashatek* housing project, which aimed to build 9024 flats. Of these, 60% were intended to accommodate 9000 of the urban poor, but that target was missed because of political influence and administrative interference (Khan, 2012).

Some changes were subsequently made to housing policy in 2004 and 2012, and these paid particular attention to the housing problems of the urban poor, including improving residential infrastructure in poorer areas, like water, sanitation and the environment (Rashid, 2009). At the same time, a multidisciplinary approach was proposed for planning, implementation and management, to achieve well-coordinated housing planning and urban management (Rahman & Ley, 2020). People expected these changes to improve low-cost housing in Bangladesh. However, those policies have not yet had a significant impact on the urban poor.

Housing policy has barely addressed the issue of residential land for the urban poor, which is a major issue in delivering housing, along with finance options and recovery. Yet effective strategies could have a significant impact on low-cost housing delivery to the urban poor. Relocation to peri-urban areas appeared to be unsuccessful; the lack of income opportunities and destruction of social capital in the new areas ultimately pushed them back to city centres (CUS, 2006).

3.2. Housing of the urban poor

There are typically more rent-paying households in the poor areas of big cities, such as Dhaka and Chottagram, than smaller cities like Kushtia. According to our field survey, approximately 75% of Dhaka's poor households are tenants, and that proportion is even higher in Chottagram. In contrast, only 20% of households in Kushtia are tenants. Rents in big cities are much higher than in smaller ones. Table 1 below shows the comparative rents in Dhaka, Chottagram and Kushtia.

Rent values vary across different cities and neighbourhoods. Monthly rents in poor ‘slum’ neighbourhoods of Dhaka and Chottagram are BDT 2042 and BDT 2017 respectively. Such rent is only BDT 867 in Kushtia with wide variation across neighbourhoods. However, rents in ‘comparator’ neighbourhoods are higher than in the corresponding poorer neighbourhoods in all three cities (see Table 1). Generally speaking, the difference in rents between big cities is not significant, although both cities differ significantly from Kushtia – BDT 1225 higher in Chottagram and BDT 1321 higher in Dhaka.

Poor urban neighbourhoods tend to be crowded single-room dwellings, particularly in Dhaka and Chottagram. Around 88% of homes in the poor neighbourhoods of Dhaka and 79% in Chottagram are single-room dwellings; the rest are two or three-room housing units. Usually, a unit comprises a room and small courtyard used for cooking, washing, socialising, etc. However, housing units are relatively larger in smaller cities in terms of both room size and number of rooms. Approximately half of households live in either two or three-room units in big cities. Fig. 1 below shows room sizes.

A single-room unit can be as small as 85 square feet in Chottagram, which is smaller than in Dhaka. A standard two-room housing unit in Dhaka is 84.2 square feet. Compared to Dhaka and Chottagram, room sizes in Kushtia are larger. Given the average household size of four, living conditions in poorer neighbourhoods fall far below the standard. Nevertheless, the urban poor are paying more per square feet of housing in poorer neighbourhoods, compared with other areas, across all cities.

Table 1
Mean rent in poor neighbourhoods (per month in BDT) ($1 = 85 BDT).

City	Poor				Comparator			
	Mean	Std. Err.	[95% Conf. Interval]		Mean	Std. Err.	[95% Conf. Interval]	
Dhaka	2042	43	1957	2126	3165	53	3060	3270
Chottagram	1972	46	1882	2064	2726	111	2507	2944
Kushtia	867	56	757	976	2009	145	1725	2294
n	694				364			

Source: Bashar & Rashid, 2019.

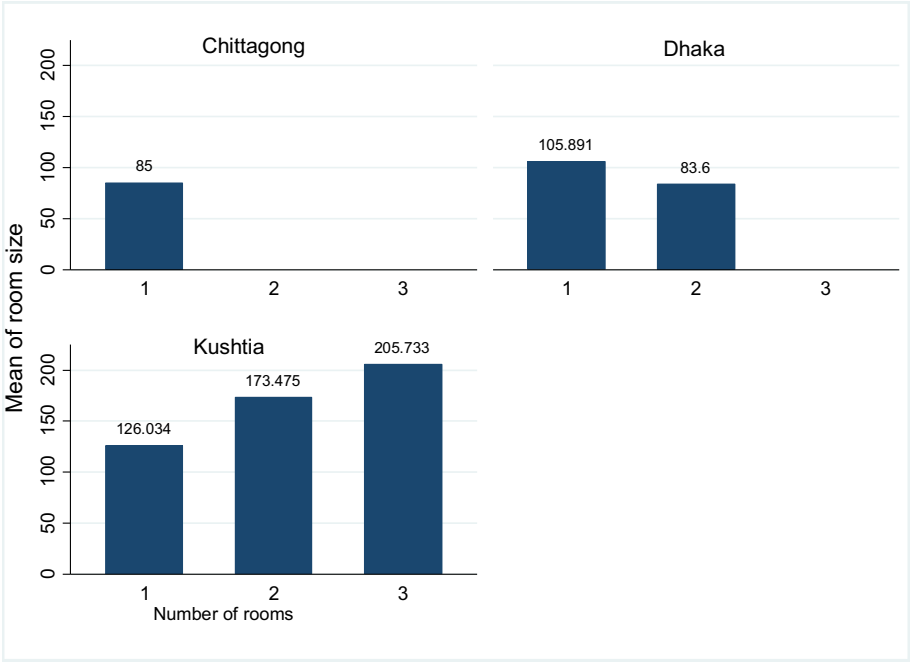


Fig. 1. The sizes of dwelling unit (sq. feet) (Source: Bashar & Rashid, 2019)

4. Research methodology

4.1. Study area

This study surveyed poor urban households in three Bangladeshi cities – Dhaka, Chattogram and Kushtia. These cities are all, to some extent, socially, economically and politically distinct, and they include the megacity and capital of Bangladesh (Dhaka), the second most important metropolitan city (Chattogram) and a secondary town (Kushtia). See the study areas in more detail in Map 1.

4.2. Field survey

The study took the form of a three-stage sampling survey. Eighteen Primary Sampling Units (PSUs) were randomly chosen from the three cities. A hundred households from each of the PSUs were randomly selected, including 11 *poor* and seven *comparator* neighbourhoods. The latter provides a benchmark with the poor, while distinctions between neighbourhoods also provide contextual information and explain the nature of social capital within the case studies.

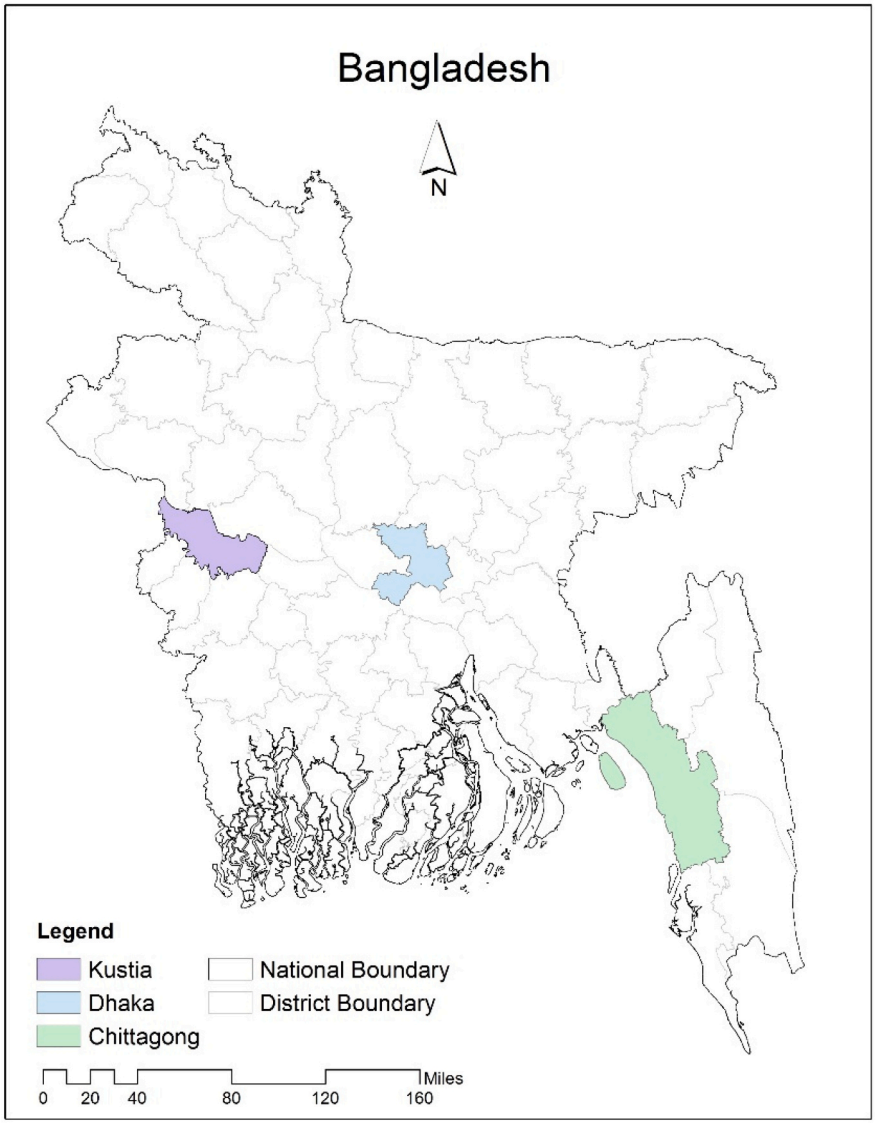
Poor PSUs are essentially informal housing areas (i.e. slums) which lack services, while land ownership is public. Local power brokers control these informal settlements, and use them as a means of economic production. Such settlements are mostly centrally located, next to more formal neighbourhoods. The *comparator* PSUs were selected from better-off areas. The distinctions between these two types of PSU are delineated by land ownership, income and the availability of basic services such as water, electricity, gas, primary education and healthcare. The comparator areas offer residents better housing security and employment opportunities. We provide a description of the socio-economic conditions of both groups in the following section.

The Centre for Urban Studies in Dhaka provided us with lists of poor PSUs for Dhaka and Chottagram. We randomly selected eight PSUs for each city, each of which had at least 1000 households. The Coalition for the Urban Poor (CUP) supplied a list of slums, which formed the basis for selecting three poor PSUs in Kushtia. Seven comparator PSUs, two each from Chottagram (Chattogram) and Kushtia and three from Dhaka, were selected from the neighbouring areas based on contextual knowledge. The number of PSUs in Dhaka is higher, since this city accommodates >50% of the country's total urban poor.

One eligible representative from each household was interviewed face-to-face (for 30–40 min) using a structured questionnaire. If an indexed representative was not available for the interview, the next household on the list became involved. The questionnaire was piloted beforehand, and 10 field surveyors received three days of in-house and field training in asking questions and recording answers. In all, 10 field surveyors and a research assistant conducted this survey of 1800 households in 2014, in collaboration with two universities: one in Bangladesh, and one in the UK.

4.3. Key variables and their measures

The dependent variables included the 'number of migrations in the past 20 years', 'length of residency in the present neighbourhood' and



Map 1. Location map of the study areas.

'households' perceived risk of eviction. The perceived eviction risk of household heads is ranked on a six-point Likert scale, while a further two continuous variables were recorded using the same scale. Explanatory variables included income, assets, education and age of household head, risks of income uncertainty and victimisation, number of neighbours in contact and frequency of contact, and perceived trust in and cooperation from neighbours. These were measured on the six-point scale, except for length of residency and perceived cooperation – the higher values represent the higher levels. Additionally, three study groups were classified by tenancy, neighbourhood and city. Descriptions of relevant variables and their statistics are presented in Table 2 below.

4.4. Estimation methods

The responses were recorded on ordered scales and the ordered-logit regressions were employed to estimate the association between each of three dependent variables – number of migrations, length of residency and eviction risk – and the explanatory variables listed in Table 2. The model was also set to capture the variations between poor and comparator neighbourhoods across the three cities. The estimates demonstrate the ordered log-odds ratio between dependent and explanatory variables, and show that, for a one-unit increase in the predictor, the response variable level is expected to change by its respective regression coefficient in the ordered log-odds scale, while the other variables in the model remain constant. The margins were later plotted in reference to assets, education, income uncertainty, network, trust and cooperation. We formulated and ran an ordered logit estimation for three dependent variables. In the case of eviction risk, we included migration and length of residency along with the explanatory variables used for migration and living period – income, assets, education, age, income uncertainty, victimisation, neighbours in contact, frequency of contact, trust in neighbours and cooperation. We used a Stata software program for this estimation.

Suppose that observation i has y_i (dependent variables) in n_j neighbourhood. If y_i is a factor of characteristics X_i, then the linear function is,

$$y_i = \alpha_i + \beta_i X_i + \mu_i | x_1, x_2, \ldots \in X_i$$

where α_i is the intercept, β_i is the ordered log-odds ratio between dependent and explanatory variables that for a one unit increase in the predictor, the response variable level is expected to change by its respective regression coefficient in the ordered log-odds scale while the other variables in the model are held constant. The dependent variables are associated with several socioeconomic variables X_i at different levels e.g. household, neighbourhood and city – including factors of social

Table 2
Variables and descriptive statistics.

Variable description (*Name*)	Obs.	Scale	Mean [All]	Mean [Poor]	t-ratio [Poor-Comp.]
Dependent variables					
Level of migration (*nmgr*)	1797	1–6	2.00	2.03	−1.22
Length of residence (year) in the present neighbourhood (*yliv*)	1797	1–6	3.53	3.56	0.86
Risk perception re. eviction (*revic*)	1797	1–6	3.14	3.93	28.04
Explanatory variables					
Household's income (*inc*)	1795	1–6	3.45	3.04	−15.30
Household's assets (*asst*)	1777	1–6	3.83	3.24	−23.20
Schooling of household head (*eduhh*)	1788	1–5	1.78	1.44	−16.10
Age of household head (*agehh*)	1773	1–6	3.68	3.52	−5.00
Risk of income uncertainty (*rinc*)	1797	1–6	3.28	3.62	11.51
Risk of victimisation (*rvic*)	1797	1–6	2.64	2.87	8.83
Neighbours in contact (*nnet*)	1795	1–6	3.67	3.70	1.10
Frequency of contact (*fqnnet*)	1699	1–6	5.83	5.85	1.10
Perceived trust in neighbours (*mtrust*)	1687	1–6	4.92	4.92	−0.11
Perceived cooperation from neighbours (*ncoop*)	1717	1–5	3.65	3.48	−10.63
Group-level variables					
Tenancy type (*tenancy*) [own house = 1; other = 0]	1797	0–1			
Neighbourhood type (*ntype*) [poor = 1; comparator = 0]	1797	0–1			
Category of city (*ctype*) [Dhaka = 1; Chottagram = 2; Kushtia = 3]	1795	1–3			

Number of migrations in the past 20 years': 1 (highest stability) represents 'zero' migration and 6 (lowest stability) represents 6–20 migrations in the past 20 years.
Years of living in the present neighbourhood: 1 (9.52%), 2 (15.36%), 3(24.43%), 4(25.04%), 5 (14.30%) and 6 (11.35%).
Income are recorded (in Bangladesh Taka, ৳ ≈ £0.009 approx.) as: 1 (0–6000, 12.5%), 2 (6001–8000, 15%), 3 (8001–10,000, 20%), 4 (10001–15,000, 30%), 5 (15001–20,000, 12.5%) and 6 (৳ 20,001 and above, 10%). Likewise, *asst* is recorded as: 1 (0–4300, 10%), 2 (4301–15,000, 15%), 3 (15001–40,000, 15%), 4 (40001–165,000, 20%), 5 (165001–536,000, 20%) and 6 (৳ 536,001 and above, 20%).
Actual responses on trust levels were obtained on a 10-point scale, which vared between 5 and 10, then collapsed into 6. The continuous variables *income* and *asset* were highly skewed, and there is substantial clustering at specific values.
Neighbour in contact was recoded as: 1 (0–1 neighbour, 10%), 2 (2 neighbours, 16%), 3 (3 neighbours, 20%), 4 (4–5 neighbours, 20%), 5 (6–10 neighbours, 20%) and 6 (10+ neighbours, 14%).
Frequency of contact with neighbour was recoded as: 1 (Daily, 88%), 2 (Weekly, 10%), 3 (Monthly, 0%), 4 (Biannual, 1.5%), 5 (Annual), 6 (Year+, 0.5%).
Age of household head was recoded as: 1 (18–29 years, 15%), 2 (30–34 years, 15%), 3 (35–39 years, 16%), 4 (40–44 years, 14%), 5 (45–50 years, 20%) and 6 (50+ years, 20%).
Education of household head was recorded as: 1 (no education, 55%), 2 (primary education 1–5 years, 25%), 3 (secondary education 6–10 years, 12%), 4 (higher secondary 11–12 years, 9%) and 5 (university education, 4%).
Perceived cooperation from neighbours were recorded on a 7-point scale, now are collapsed onto a 5-point.

capital (network, trust and cooperation).

The model assumes that individual migration, year of living and perceived risk of eviction are known when they cross threshold levels. If y_i* is an unobserved outcome, the model becomes:

$$y_i^* = \alpha_i + \beta_i X_i + \mu_i$$

y_i* is continuous between two consecutive ranks. If the probability that an observation i selects a rank r for a dependent variable, then the function is:

$$p_{ir} = p(y_i = r) = p\left(\alpha_{r-1} < y_i^* \le \alpha_r\right) = F\left(\alpha_r - \beta_i X_i^{'}\right) - F\left(\alpha_{r-1} - \beta_i X_i^{'}\right)$$

p_{ir} is the probability that i chooses a level, given $y_i = r$ *and* $\alpha_{r-1} < y_i^* \le \alpha_r$, where α_r is the cut-off value between two ranks. The model with r alternatives has $r - 1$ intercepts. The logistic cumulative density function (*cdf*) is the normal *cdf*.

In the case of multinomial logit model, the dependent variable y_i* is categorical, unordered variable. An individual may select only one alternative, j = 1, 2, …, m.

Some of the explanatory variables, mainly economic endowments such as income, assets and education, and the risks associated with income uncertainty, being victimised for being in the poor neighbourhood and less bonding with neighbours, lead to the socioeconomic vulnerability of the poor. Alternatively, for estimation purposes, we assumed that this socioeconomic vulnerability was linked with economic and social marginalisation (Bashar & Rashid, 2019). Such a relationship is structural and posits a causal influence of $\boldsymbol{V}$ on X and Y, which is also affected by random shocks (ε). Presumably, X and Y are correlated, and this partly arises from the influence of vulnerability, but can also arise from ε. Subject to adequate variables in X and Y, the empirical strategy is adequate, and vulnerability can be estimated from the reduced-form equation: $\boldsymbol{V} = (\Gamma\Gamma^{'})^{-1}\Gamma\left(\frac{X}{Y}\right)$.

5. Results

5.1. Descriptive statistics

Table 3 presents the neighbourhood characteristics across the 18 neighbourhoods in the three cities. According to the survey responses, the residency period (*yliv*) of poor urban households does not vary much between big cities like Dhaka and Chattogram. The average length of time the poor live in these cities is 3.37 years, less (3.01 years) in the case of Kushtia. Again, it does not vary between neighbourhood types – the poor and the comparator districts in Dhaka and Chattogram – although some variation between two groups is evident in Kushtia.

Socioeconomic *vulnerability* of the urban poor is higher (0.31) in Kushtia, compared to in either Chattogram (−0.22) or Dhaka (−0.07). This evidence demonstrates that the level of vulnerability associated with households' socioeconomic characteristics is higher in small cities. Unsurprisingly, such vulnerability is higher in poorer neighbourhoods across all three cities; in particular, it is smallest (1.27) in Kushtia compared with the comparator neighbourhoods (−1.09). However, such a difference between two neighbourhood types is relatively less in Dhaka and Chattogram. The neighbourhood and city level vulnerability of two study groups can be found in Table 3.

The level of trust in neighbours regarding lending money *(mtrust)* varies across neighbourhoods and cities. According to the survey responses, this trust is highest in Kushtia (5.16), followed by Dhaka (4.98) and Chattogram (4.68). In Kushtia, trust in poor neighbourhoods is 5.23, which is lower than the comparator neighbourhoods. Similarly, the level of trust is relatively low in the comparator neighbourhoods in Chattogram. However, a higher level of trust in neighbours is evident among the households living in the comparator neighbourhoods in Dhaka than those poor living in the poorer ones.

With regard to neighbourhood cooperation (*ncoop*), households living in the poor (both poor and comparator) neighbourhoods in Dhaka demonstrate the highest level of average cooperation (3.90) among neighbours, followed by cooperation in Kushtia (3.67) and Chattogram (3.21). Moreover, the difference between the poor and the comparator neighbourhoods is lowest in Dhaka, in comparison with either Chattogram or Kushtia. The level of cooperation across all neighbourhoods is shown in Table 3.

Table 3
Neighbourhood characteristics by type and city.

Neighbourhood's name	Obs.	Mean values of neighbourhood characteristics			
		Length of residency	Socio-economic vulnerability	Trust in neighbours	Cooperation from neighbours
Dhaka	798	3.73	−0.07	4.94	3.90
Poor	498	3.74	0.34	4.89	3.84
Bawnia	99	3.27	0.20	4.84	3.58
Arambag	100	4.23	0.92	5.01	4.81
Hazaribagh	100	4.51	0.67	5.03	3.76
Korail	100	3.68	−0.35	4.55	3.55
Porabari	99	3.01	0.30	5.02	3.48
Comparator	300	3.72	−0.76	5.03	4.00
Golartek	100	3.72	−1.19	4.98	3.50
Gopibag	100	3.30	−0.30	5.04	4.89
Tinshed Colony	100	4.14	−0.81	5.08	3.60
Chattogram	500	3.73	−0.22	4.68	3.21
Poor	301	3.68	0.19	4.71	2.96
Jamtola Slum	104	3.29	0.52	4.64	2.71
Shantinagar	99	3.91	−0.13	4.74	2.92
Shantinagar Slum	98	3.87	0.18	4.75	3.26
Comparator	199	3.81	−0.85	4.63	3.58
Sersha Colony	99	3.92	−0.46	4.71	3.62
T&T Colony	100	3.70	−1.23	4.56	3.54
Kushtia	499	3.01	0.31	5.16	3.67
Poor	300	3.12	1.27	5.23	3.45
Chor Amlapara	99	2.53	1.34	5.29	3.36
Chor Thanapara Slum	100	3.53	1.23	5.20	3.56
Housing Society	101	3.30	1.24	5.20	3.43
Comparator	199	2.84	−1.09	5.06	4.01
Housing Society (compa)	99	2.39	−1.00	4.98	4.56
Chourhash Adarshapara	100	3.29	−1.19	5.14	3.47
Total	1797	3.53	−0.001	4.93	3.65

5.2. Key findings from regressions

With regard to the *level of migration*, the regression included income, assets, education, age, income uncertainty, social risks, number and strength of network, trust in neighbours and perceived cooperation (see Table 4, columns 1 and 2). According to the estimates, either household income or perceived cooperation is positively associated with the level of migration, as our estimates revealed. That means that, for a single-unit increase in income, poor households' level of migration is expected to increase by 0.15 in the ordered log-odds scale, while the other variables in the model remain constant. Similarly, perceived cooperation affects the level of migration by 0.25 in the odd-scale. On the other hand, households' assets, age of household heads and networks with neighbours are expected to negatively affect the level of migration by 0.14, 0.17 and 0.09, respectively. Other parameters in the model are statistically insignificant. Again, no significant variation in migration is evident between the two neighbourhood types (the poor and the comparator). However, such a variation is very strong (1.75) between both types of tenancy; living in a residence you own is likely to reduce migration at twice the rate of that experienced by the urban poor living in other types of residence. Additionally, the variation in migration between Dhaka and Chattogram is highly significant (0.60), which is not the case between Dhaka and Kushtia.

The regression for *length of residence* included an additional variable, 'level of migration', as an explanatory variable along with others involved in the previous regression. The residency of the urban poor is positively linked with migration and the risk of victimisation. According to the estimates, for an increase in migration level of the household or risk of being victimised is expected to increase the year of living by 0.85 and 0.12 respectively in the odds scale, ceteris paribus. Conversely, age, income uncertainty or social network negatively affects the households' length of residence by 0.31, 0.12 and 0.20 respectively in the scale. However, significant variation was evident between tenancy and neighbourhood types, and between Dhaka and either of the other two cities – both Chattogram and Kushtia demonstrate a significant difference from Dhaka.

The regression for *perceived risk of eviction* included two additional variables – 'level of migration' and 'length of residence' –, as explanatory variables along with others involved in the first regression. The estimates revealed that the perceived risk of eviction is positively associated with education, age of household head, income uncertainty and risk of social victimisation. An increase in any of these four explanatory variables is likely to increase the eviction risk by 0.14, 0.08, 0.23 and 0.31 respectively in the odds scale, ceteris paribus. In contrast, income and social interaction with neighbours were negatively associated with the perceived risk of eviction. An increase in income or social interaction is likely to decrease the risk of eviction from the neighbourhood by 0.08 and 0.34, respectively. The estimation also demonstrates a highly significant variation between tenancy and neighbourhood types, in Dhaka and both of the other two cities. Moreover, the increased Pseudo R^2 value of this regression provides greater reliability over the other two estimations.

The parameters of a few explanatory variables are more consistent than others across all three regressions – level of migration, length of residency and perceived risk of eviction. They are household income, risk of victimisation and social networks. In general, variations between neighbourhood types and across cities are evident. And, looking at Pseudo R^2, the 'perceived risk of eviction' better explain the variability of the explanatory variables.

5.3. Reliability and sensitivity of the models

The results of the ordered logit model are reliable if the proportional odds assumption is met. In this context, Brant's test for parallel lines is significant ($p > chi2 = 0.00$) for all three cases – level of migration, length of residence, and perceived risk of eviction. This test is however pessimistic with large samples, which indicates small differences that are not actually critical.

Assuming that there may be problems with the ordered regression models, we perform an additional sensitivity test for the 'perceived risk of eviction' using the same set of explanatory variables, and estimate the 'multinomial logit regression'. (The results are presented in Table 5

Table 4
Log-ratio odd estimates of residential stability.

	Level of migration		Length of residence		Perceived risk of eviction	
	Cut-off values		Cut-off values		Cut-off values	
Level 1	−1.00		−2.95		0.64	
Level 2	0.66		−1.49		1.22	
Level 3	1.62		0.09		2.16	
Level 4	2.58		0.1.53		2.84	
Level 5	3.83		2.70		4.45	
Variables	Coef.	z-score	Coef.	z-score	Coef.	z-score
Length of residence					0.04	0.83
Level of migration			0.85	16.91	−0.03	−0.74
Household's income	0.15	3.797	−0.01	−0.36	−0.08	−2.06
Household's assets	−0.14	−3.57	0.00	0.00	0.05	1.38
Education of household head	0.03	0.61	0.01	0.28	0.14	2.64
Age of household head	−0.17	−5.93	−0.31	−10.58	0.08	2.56
Risk of income uncertainty	0.03	0.86	−0.12	−3.66	0.23	6.46
Risk of being victimisation	0.06	1.57	0.12	3.18	0.31	7.83
Neighbours in contact	−0.09	−2.63	−0.20	−5.77	0.02	0.47
Frequency of contact	−0.13	−1.51	0.13	1.61	−0.34	−3.63
Perceived trust in neighbours	0.00	0.04	0.11	1.61	0.03	0.45
Perceived cooperation	0.25	3.68	−0.11	−1.79	0.08	1.15
Tenancy (own-house)	−1.73	−7.34	−1.31	−6.72	−3.38	−10.99
Neighbourhood (poor)	−0.19	−1.53	−0.36	−2.99	1.92	14.32
City						
Chattogram	0.60	4.71	−0.32	−2.60	−0.49	−3.90
Kushtia	0.15	1.13	−0.68	−5.37	1.76	11.65
n	1495		1495		1495	
Log- likelihood	−1909		−2236		−2043	
Pseudo R^2	0.05		0.14		0.19	

[The missing values for perceived cooperation were replaced by the mean values of the corresponding neighbourhoods.]

below.) This allows us to test if the effects of selected predictors in the ordered logit model hold irrespective of modelling strategy.

According to the multinomial regression estimation, household income and frequency of contact with neighbours are negatively associated with the perceived risk of eviction, meaning that an increase in either of two makes the selection of any risk level less likely. Conversely, other explanatory variables such as education, age, risk of income uncertainty, and risk of being victimisation are positively associated with the perceived risk of eviction. Such evidence gives a similar notion to the estimates revealed in the ordered logit regression, which confirms that the effects of the selected predictors hold across models. Please see Table 5 above for details about estimates and their significance levels.

5.4. Marginal effects

Figs. 2, 3 and 4 show the changes in probability of the exploratory variables when the predictor increases or decreases by one unit. The dotted lines represent the changes in the poor neighbourhoods, while the solid lines represent the changes in the comparator neighbourhoods in relation to respective predictors. Adjusting all factors, the following changes in probability are likely.

According to Fig. 2, the probability of '*migration*' is very likely, with a marginal increase in household assets and social networks; such a change is more for assets. However, probability decreases with higher education, income uncertainty, trust in neighbours or perceived cooperation; the rate of decrease is very high in a poor neighbourhood in the case of perceived cooperation. These changes are similar regardless of neighbourhood type.

The probability of '*length of residence*' with respect to the marginal changes in predictors is shown in Fig. 3. It is likely to increase with an associated increase in household assets, income uncertainty, network or neighbourhood cooperation, which is particularly high with the change in household assets. On the other hand, with an increase in either education or trust in neighbours, such probability decreases. And all the changes are similar across all neighbourhood types.

Fig. 4 represents the probability of '*perceived risk of eviction*' with respect to the marginal changes in the six predictors. According to the estimate, the probability of eviction risk increases with the change in either household assets or perceived cooperation. In contrast, risk reduces with education, income uncertainty, networks and trust in neighbours. However, there are differences across neighbourhood types.

6. Discussion

The findings could imply that the urban poor would *migrate* to a new neighbourhood to improve their income. Such mobility was higher among the young poor, which is usually accompanied by exposure to social exclusion. However, more assets and social networks provided a level of residential stability, given that a standard of housing conditions existed. Otherwise, once their assets increased or new networks formed, they migrated to a new place.

A positive association between residency period and high migration and the risk of victimisation would imply that residents who experienced low residential stability later in life lived for longer in a neighbourhood. However, old age, network and income uncertainty negatively impacted residential stability. Nevertheless, with an increase in assets, networks and cooperation in the neighbourhood, the poor experienced longer residency, despite increasing income uncertainty.

Higher income and frequency of interactions with neighbours lowered the *perceived risk of eviction*. This could imply that both factors are critical in the urban poor's residential stability. However, higher education and age, income uncertainty and risk of victimisation increased such risk perception, linked to residential instability. Unsurprisingly, older and less educated people with income uncertainty would perceive a higher risk of victimisation. Equally, increased cooperation was linked to a higher perceived risk of eviction.

There was a significant variation in residential stability between two groups of poor – those who owned their own home and those who did not. Those who lived in their own home experienced a significantly higher level of residential stability, with less migration, longer residency and a lower level of perceived risk of eviction. However, length of residence was shorter, and the perceived risk of eviction higher, in poor neighbourhoods than the comparator ones. Moreover, the urban poor in different cities experienced different levels of migration, residency and eviction risk; migration was more frequent among the poor in Chattogram than either Dhaka or Kushtia, and length of residence was longer in Dhaka. Moreover, the relative risk of eviction is higher in Kushtia, compared with Dhaka or Chattogram.

Therefore, residential stability of the urban poor is not just particularly contingent on economic factors such as income and assets. Rather, it depends on micro-social processes that set the context for social capital (social networks, trust and cooperation), labour market accessibility reducing income uncertainty, to protect the vulnerable poor from being socially victimised or discriminated against. No doubt residential stability is critical to sustainable development for the urban poor. One way for the urban poor to achieve residential stability could be for them to have security of tenure through in-situ housing upgrading and redevelopment.

Poor neighbourhood problems are associated with high migration,

Table 5
Multinomial logit estimates of the 'perceived risk of eviction'.

Explanatory variables	Perceived risk of eviction[a]				
	Level 2 (Lowest)	Level 3 (Lower)	Level 4 (Moderate)	Level 5 (Higher)	Level 6 (Highest)
Length of residence	0.10	0.07	0.10	0.02	0.03
Level of migration	0.07	−0.28***	−0.18	−0.20*	0.29**
Household's income	−0.09	−0.14*	−0.24***	−0.19***	−0.11
Household's assets	0.30***	0.21***	0.26***	0.25***	−0.05
Education of household head	0.16	0.26**	0.38***	0.21*	−0.08
Age of household head	0.24***	0.10*	0.10	0.05	0.15**
Risk of income uncertainty	−0.05	0.33***	0.47***	0.46***	0.37***
Risk of being victimisation	0.23***	0.38***	0.55***	0.65***	0.52
Neighbours in contact	−0.23***	−0.04	0.17**	−0.01	0.01
Frequency of contact	−0.47**	−0.16	−0.43**	−0.23	−0.82***
Perceived trust in neighbours	−0.07	−0.06	−0.13	0.01	0.25
Perceived cooperation	0.25	−0.39	−0.17	−0.15	0.33**
Tenancy (own-house)	−0.31	−1.56***	−2.16***	−2.70***	−15.59
Neighbourhood (poor)	0.80***	0.87***	1.63***	3.01***	5.24***
City					
Chattogram	0.30	−0.41*	−0.71***	−0.81***	−1.33**
Kushtia	−3.20***	−2.61***	−0.96**	1.36***	3.02***
Constant	−1.38	−0.66	−2.72	−4.32***	−6.70***
Log- likelihood	−1756				
Pseudo R^2	0.30				

[Estimates are statistically significant at ($p < 0.01$)***, ($p < 0.05$)** and ($p < 0.10$)*].
[a] Base outcome of the perceived risk of eviction is level 1 (*perceived risk* ≈ *zero*).

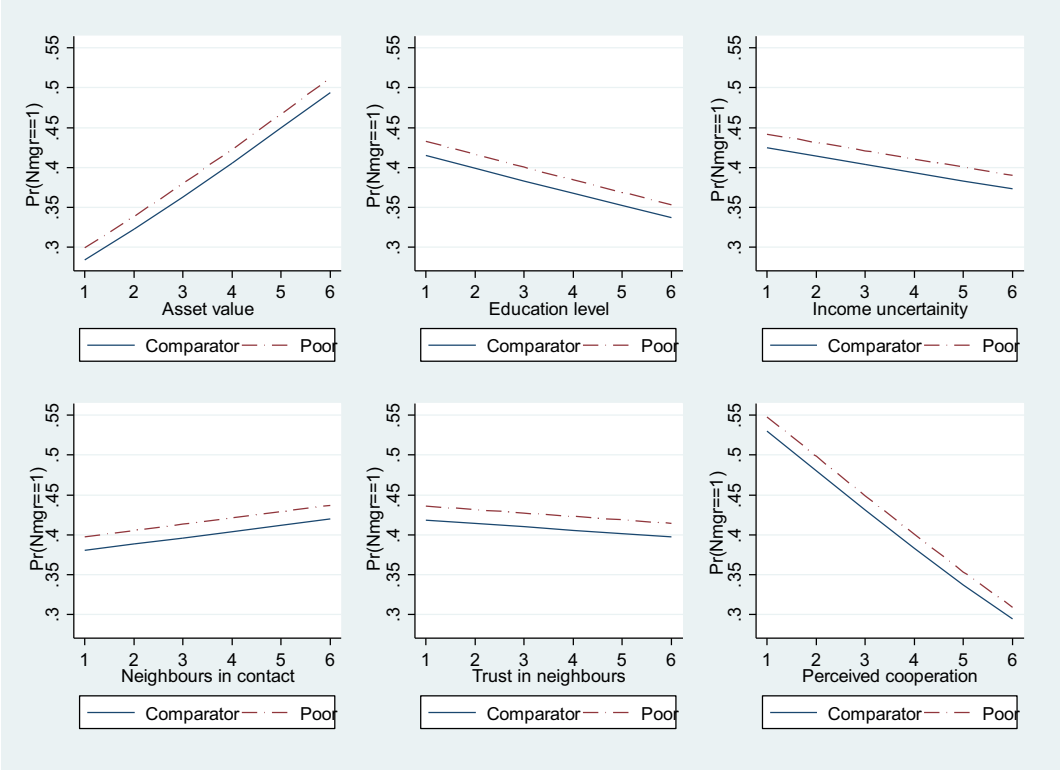


Fig. 2. Predicted *migration* in relation to social capital variables.

low residency periods and a perceived risk of eviction, which can be overcome by mobilising social capital and collective action. Social capital can potentially contribute to housing upgrades and development that can give the urban poor in Bangladesh and other LDCs residential stability.

7. Implications

The traditional market could do little to help the problem of housing the urban poor, since this group is far less able to afford housing. The problem has to be solved with a process that appreciates both market and non-market forces. Policy could bring in the social capital of the urban poor in redevelopment to achieve a minimum standard of housing

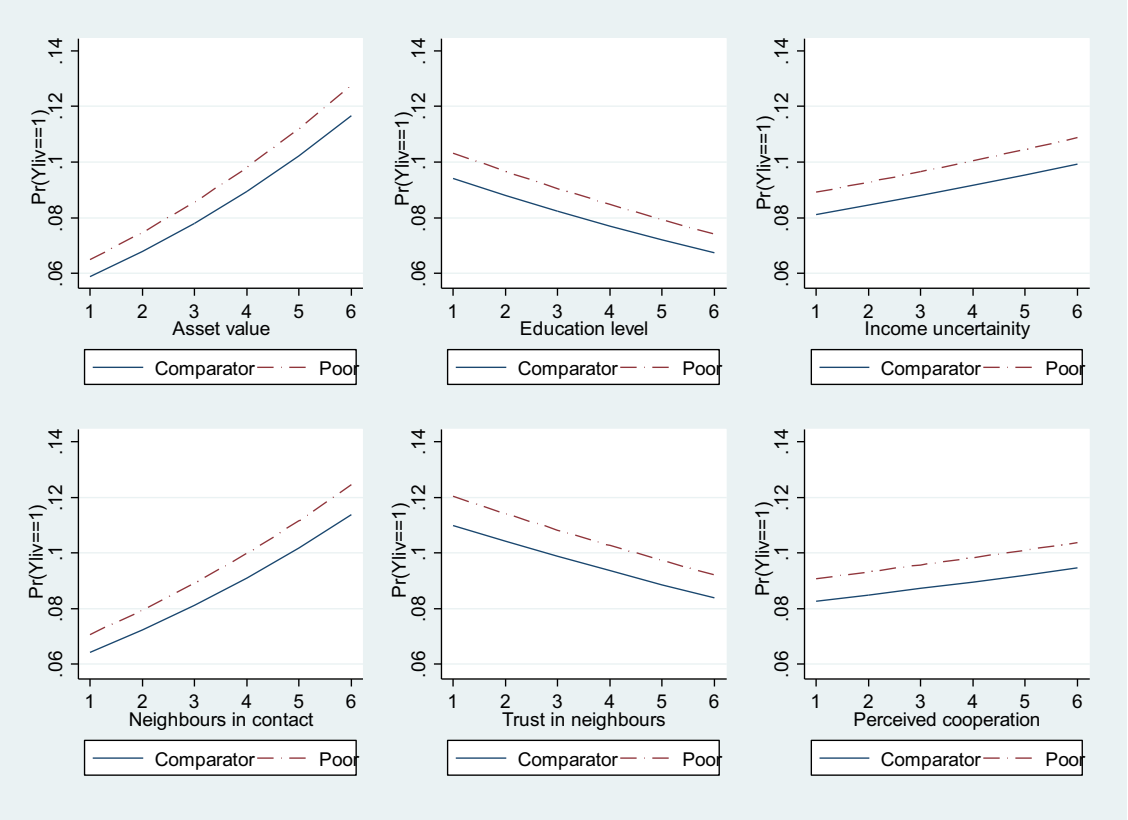


Fig. 3. Predicted *length of residency* in relation to social capital variables.

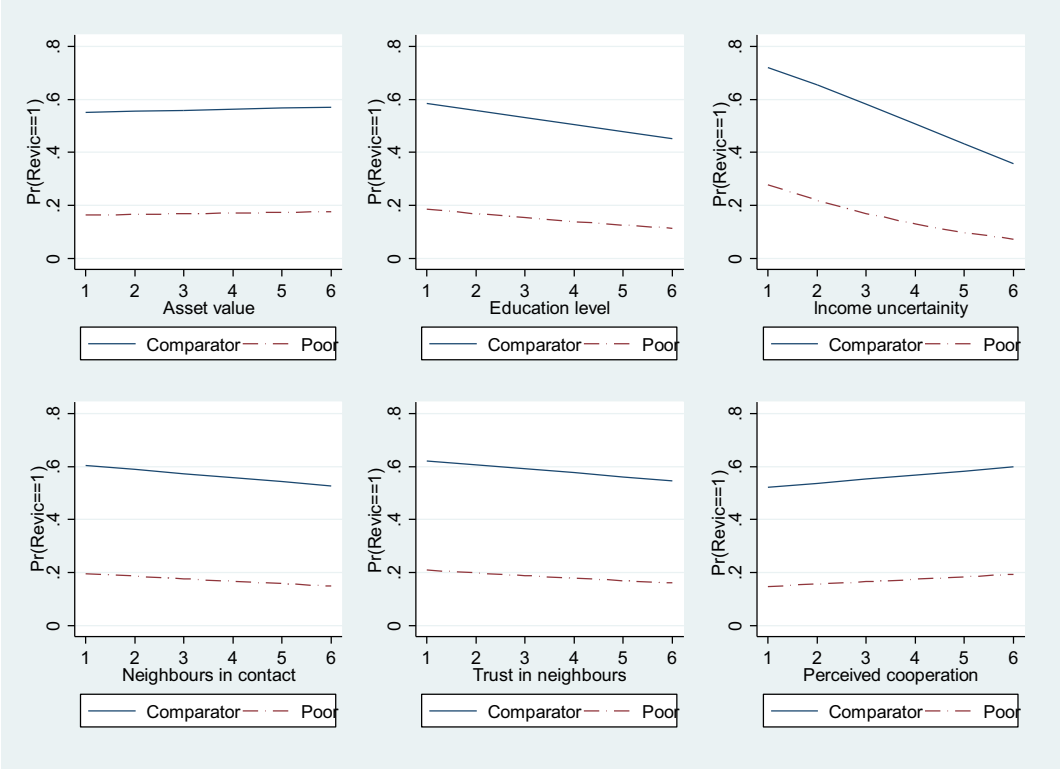


Fig. 4. Predicted *eviction risk* in relation to social capital variables.

and ensure access to the job market. Such policy would act against eviction and achieve residential stability.

Housing is a key residential stability issue for the urban poor across LDCs, offering the prospect of a better quality of life, increased productivity and public health benefits. However, creating such provision is challenging in terms of the high fixed costs and finance needs (Kharas et al., 2010). The upfront costs of housing will typically be beyond the means of the poor, and while the government subsidises such housing, it is unlikely that those on low incomes will be able to afford a house of their own. The poor are paying relatively more for their housing than those living in more standard housing conditions. The challenge remains of providing and maintaining services in which neighbourhood trust and cooperative action could play a critical role. The government has made it their policy to promote cooperatives based on housing finance. However, making use of such an opportunity lies beyond the reach of the urban poor due to high land value, particularly in big cities.

Given the high land values and density, offering multi-storey flats seems sensible. If the residents give up their land rights and allow a non-profit organisation to build flats, residents could be compensated by being given flats. The remaining flats would then belong to the non-profit organisation to be rented out or sold off to cover the costs of construction (Bashar & Rashid, 2014). Such a policy would call for the existing social capital in redevelopment that could improve living standards and provide the poor with residential stability in a financially viable way.

Public land for housing the poor might not involve market-based prices, and land rights belong to those on low incomes. However, challenges may arise from distrust among residents. The poor may not want to lose their de facto 'ownership' of land, yet they stand to gain a compensatory right after the redevelopment. Redevelopment of such land requires trust and cooperation in the delivery and maintenance of services. This provision is appropriate in slum areas and poor neighbourhoods in which the quick provision of housing infrastructures is available.

The optimal scale of such redevelopment may vary depending on the particular context of each neighbourhood and city. Small-unit housing in medium-height buildings can be appropriate in small cities like Kushtia, where land is readily available for development and fewer people are living in poverty. Meanwhile, a condominium flat with shared facilities (i.e. bathroom and kitchen) could be more appropriate in Dhaka and Chottagram, where land is scarce and the number of poor is very high. Nevertheless, a uniform organisational framework is required, although day-to-day management is farmed out to local groups while overall control may remain in public hands (Ascher & Krupp, 2010; McAdam et al., 2009).

Such a provision naturally requires the poor to take collective action, and it draws on social capital. The cooperative housing is growing in cities of Bangladesh and other LDCs, also through the involvement of the non-profit organisation providing the housing (Bangladesh Bureau of Statistics, 2020; Das, 2014). Various 'concession agreements' need to be incorporated for the delivery of services. Examples of such organisations include Grameen Bank in Bangladesh, SEWA Bank in India, the South African Homeless People Association and Genesis in Guatemala (Rashid & Bashar, 2010). The poor share the necessary social capital, and will be good collaborators in any such approach. The critical need lies not in the future benefits, but in getting the residents to trust in and cooperate within groups. The poor could conceivably be persuaded to see the long-term benefits, and their social capital could be mobilised in necessary housing upgrading or redevelopment.

8. Conclusion

The study has explored important socioeconomic factors influencing residential stability within the particular context of cities in Bangladesh, and discusses the potential engagement of social capital in housing upgrading and redevelopment that could make a valuable contribution to the literature on international housing policy. The findings fill the gap in understanding residential stability of the urban poor based on contextual factors at different levels – individual, neighbourhood and city. Neither market approach could solve the housing problems of the urban poor, while state-provided housing is not feasible within the context of LDCs. Equally, both self-help and incremental housing is not enough to address the problem on the necessary scale. An incremental self-build approach achieved success, but this is more challenging in more densely populated neighbourhoods with very scarce serviced land. This study explored the scope of collective action involving trust and cooperation with neighbours, underscoring the potential implications for residential stability.

Residential stability could reduce the socio-economic vulnerabilities associated with migration and the perceived risk of eviction in informal settlements. Such stability will change social attitudes toward the urban poor in a way that will reinforce positive change. This approach is pragmatic and recognises that other approaches to provide publicly subsidised housing fail to meet their targets due to high demand and low financial capacity. However, harnessing trust and cooperation in housing development is challenging given the nature of land rights, which are not very formalised in slum areas. The government will need to document these rights, then land can be developed and distributed in a structured way, involving governments, non-profit intermediaries and the residents themselves.

The baseline survey data provides opportunities for further investigation into the structural problems linked with socioeconomic vulnerabilities, and the way social capital may be mobilised to address such vulnerabilities and residential stability, thus pointing to some important relationships which may emerge. Potential limitations include the use of a generalised sample, selection bias, causal order and measurement issues. The generalisability of the observations is limited to specific contexts or similar economies; that limitation, however, does not diminish the internal validity of the associations between dependent and explanatory variables explored in this study.

CRediT authorship contribution statement

Toriqul Bashar:
Conceptualization
Methodology
Software
Analysis
Investigation
Field survey
Drafting
Editing
Reviewing

Declaration of competing interest

None.

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