

# **Livelihood Strategies and Realities of Informal Employment among Urban Youth in Dhaka Slums: A Case Study**

**Abul Mansur Helal**

Master of International Relations (MIR), Master of Governance and Development Studies (MGDS), Jahangirnagar University, Dhaka, Bangladesh, CEO, Indulge Research & Consulting, Founder & Executive Director, Institute for Societal Growth (ISG)  
Email: mansur.mrf.bd@gmail.com

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## **Abstract**

Urban slums in Bangladesh create a complex and difficult environment where many young people struggle with poverty, limited education, and social exclusion. This study focuses on how youths living in the Agargaon and Vashantek slums of Dhaka city manage their livelihoods, especially through informal types of work. A qualitative exploratory case study approach was followed for this research. Information for this study was gathered through 20 in-depth interviews (IDIs), 4 focus group discussions (FGDs), and direct field observations. The findings give a clearer picture of the kinds of informal work young people are involved in, the difficulties they face in their work environments, and the wider social and economic conditions that influence their daily lives. It also highlights how young people develop different coping and resilience strategies in response to these challenges. The study finds that access to employment is strongly shaped by gender, education, and social networks. In particular, female youths appear to be more vulnerable due to various social and structural barriers. While informal work is often the only available option and offers a certain level of independence, it is usually linked with unstable income, lack of protection, and exposure to different forms of exploitation. At the same time, informal employment works as an important survival mechanism for these youths. Even under conditions of job insecurity, gender inequality, and weak institutional support, they show the ability to adapt and continue their livelihoods. Their everyday experiences reflect both struggle and persistence in managing limited opportunities. Based on these findings, the study suggests that more inclusive and youth-focused policy interventions are necessary. There is a clear need to improve practical skill training opportunities, ensure better social protection, and create economic options that match local realities. Overall, this study adds to the broader understanding of urban poverty, informal work, and the everyday livelihood experiences of young people in developing country settings.

**Keywords:** Livelihood Strategies, Informal Economy, Sustainable Livelihoods Framework, Youth Transition Theory, Dhaka slums, Urban Youth

### Introduction

In recent years, urbanization in Bangladesh has been growing quite fast, and Dhaka has slowly become the main center for economic, political, and social activities. The city has expanded in many visible ways, mainly because of population growth, migration from rural areas, and increasing industrial development. At first glance, this growth may look positive, especially with new high-rise buildings, shopping centers, and improved transport systems. But this development has not been shared equally.

A clear gap is now visible within the city. While some groups clearly benefit from economic growth and improved living standards, many others are still living in informal settlements under quite difficult and uncertain conditions. This gap is hard to ignore and raises a simple but important question: How inclusive is urban development in Dhaka in reality?

A large number of people in these settlements are young. Many of them have moved to the city from rural or semi-urban areas, mainly because they could not find stable work or secure livelihoods back home. Like most migrants, they arrive in Dhaka with hopes of earning more and building a better life. But things do not always turn out the way they expect. The city has expanded quickly, but not in a way that can properly support everyone. Housing, jobs, and basic services have not kept pace with the growing population. As a result, many of these young migrants end up settling in slum areas. Over time, these places have become a regular part of Dhaka's urban setting, where a large share of the low-income population now lives—especially young people who are trying to find some way to earn and survive.

Life in these areas is far from easy. Housing is usually small, temporary, and overcrowded. Access to basic services such as clean water, sanitation, and healthcare is still very limited in these areas, and this often makes daily life quite difficult for residents. Although the rent is comparatively lower than formal housing in the city, the overall living conditions remain insecure and unstable. In many cases, people do not have any formal rental agreements or legal protection, which leaves them in a more vulnerable position and adds to their uncertainty in everyday life

One of the biggest concerns for people living in these areas is the constant fear of eviction. These evictions or relocations can happen quite suddenly, often with very little notice. When that happens, it doesn't just affect their homes—it also disrupts their work and daily income. Because of this, life stays uncertain for them. They are never really sure about the stability of where they live or how they will earn the next day.

In such a setting, most livelihood opportunities fall within the informal sector. Due to limited access to education, training, and formal jobs, many young people rely on whatever work they can find. This includes activities like street vending, domestic work, small tailoring jobs, rickshaw pulling, construction work, and more recently, app-based delivery services. These jobs help them earn a daily income, but they come with many limitations. Wages are often low, work is irregular, and there is little to no job security or legal protection. Even so, these forms of work play an important role in keeping the city functioning.

Yet, the contribution of these young workers is rarely acknowledged in a meaningful way within policy or development discussions. Even with all these challenges, young people living in areas like Agargaon and Vashantek continue to show a strong ability to cope. Many of them try their best to adjust to difficult situations and keep moving forward in whatever way they can. They often rely on their own effort, along with social connections and informal support systems, to get through everyday life.

At the same time, their position in the labor market remains quite fragile. Several structural barriers—such as poverty, limited education, poor access to healthcare, and social exclusion—make it hard for them to move into stable and secure jobs. Because of this, many young people end up staying in informal work, with very few opportunities to improve their situation in the long run.

Informal work may help them get through day to day, but it does not really provide any long-term security. Young people living in Dhaka's slums make up a large part of the city's workforce, yet their situation often does not get enough attention in policy discussions. Existing policies, including the National Youth Policy 2017, usually take a broad approach and do not fully reflect the specific realities and challenges faced by urban slum youth. Because of this, there is often a gap between what policies aim to achieve and what actually happens on the ground. This gap makes it important to look more closely at how these young people are living and working.

Against this background, the study takes a closer look at the day-to-day experiences of young people living in urban slums, focusing on how they manage their livelihoods, respond to challenges, and navigate uncertainty in their everyday lives.

The findings of this study can be useful in shaping more focused policy approaches for NGOs and policymakers working with slum youth. It also draws attention to the resilience and creative abilities of young people, pointing to the importance of inclusive employment opportunities, practical skill training, and initiatives that support youth empowerment.

#### *Research objective*

1. To know the various strategies of livelihood of youths who live in Dhaka city slums in a challenging environment. To have an idea about how their overall lifestyle affects the reality of their daily life and experiences.
2. In this research, the youths who live in Dhaka city slums, the type of their informal workplaces, and their reality will be analyzed. It will discuss how they find work opportunities and how this work affects their livelihood and ability to stay.
3. This research will discuss how social networks in livelihood, personal skills, and the help of families play a role. As well as how gender discrimination and economic limitations limit opportunities in workplaces will be discussed.
4. The result of this research will give us a clear concept about Sulm's youth livelihood, future expectations, and structural challenges, which helps policy making and making development works.

### *Research Questions*

1. What types of livelihood strategies are chosen by youths living in slum areas of Dhaka?
2. What kinds of challenges do they face when they are engaged in informal workplaces, and what is the working environment like?
3. How do gender, educational qualifications, and social background affect their choice of occupation and access to workplace opportunities?
4. What types of support are needed to improve their livelihoods and ensure sustainable economic development?

### **Significance of this Study**

Youths living in the slums of Dhaka city experience informal work as a regular part of their everyday life and survival. For many of them, this is not just a temporary arrangement but the main way they manage to sustain life in an urban setting where formal job opportunities are limited and highly competitive. This study tries to understand how these young people manage their livelihoods under such uncertain conditions, especially while dealing with social vulnerability, limited education, low and irregular income, and unstable working environments.

The significance of this study comes from the fact that it focuses on a group that actively contributes to the urban economy, yet is still not properly represented in formal policy discussions or development planning. Young people living in slum areas are engaged in many different kinds of informal work that quietly keeps the city running on a daily basis. Still, their working conditions, everyday struggles, and contributions are often overlooked or not fully reflected in policy thinking. By focusing on their lived experiences, this study tries to show something simple but important: informal work is not only about survival, it is also an essential part of how the urban economy actually operates in practice.

This research is particularly important because it offers a more detailed understanding of the types of informal work that slum youth are engaged in and the challenges that come with it. These include irregular income, lack of job security, absence of social protection, limited access to education and training, and gender-based inequalities. By considering both male and female experiences, the study also shows how social and structural factors influence livelihood opportunities in different ways across groups. The practical value of this study is quite important for different stakeholders.

For government agencies and policymakers, the findings can support the development of more inclusive and context-sensitive youth employment policies that actually reflect the real conditions of young people living in urban slums. It can also help in shaping more targeted interventions that go beyond general youth development ideas and respond more closely to the specific needs of marginalized urban youth.

For development organizations and NGOs, the study can provide useful insights that may improve the way programs are designed, especially in areas like skills training, income opportunities, social protection, and community-based support. For academic researchers, this study provides a more grounded, experience-based understanding of informal youth employment. It helps link broader economic discussions with what young people are actually going through in their daily lives.

It also adds something useful to ongoing conversations around urban poverty, informal work, and how young people make a living in developing countries. Overall, the study suggests that improving the livelihoods of young people in urban slums is not something one group or organization can manage alone. It really needs coordinated work from government institutions, development organizations, and research communities.

When we look at both the challenges they face and the resilience they show in everyday life, it becomes clear that urban development and youth empowerment in Bangladesh need more practical, inclusive, and evidence-based approaches that truly reflect ground realities.

### **Literature Review**

In many developing countries, informal work is a common part of urban life, especially for young people who are trying to find ways to earn and support themselves. According to reports from the International Labour Organization (ILO, 2018; 2021), a large share of the global workforce is involved in informal employment, and the numbers are particularly high in South Asia. In Bangladesh, this pattern is even more noticeable. Data from the Bangladesh Bureau of Statistics (BBS, 2022) shows that most employment exists outside the formal sector. For young people from low-income backgrounds, this creates a difficult starting point, as their access to stable and formal jobs is already limited.

In Dhaka, slum areas such as Agargaon and Vashantek have gradually become important spaces where informal work takes place. Many young people depend on these areas for their livelihoods. The work they do is usually not formally recognized and often comes without any legal protection or job security. Even with this level of uncertainty, these youths continue to find ways to earn and contribute to their families, often adjusting to whatever opportunities they can find.

Earlier studies, including those by Kabeer and Mahmud (2009) and Hossain (2015), describe the fragile nature of informal employment. They highlight issues such as job instability, lack of legal safeguards, and different forms of exploitation. When looking at the situation more closely, it becomes clear that these challenges are not experienced equally. For many young people, the situation becomes even more difficult due to poverty, low levels of education, and limited access to training or skill development opportunities (Rahman and Islam, 2016). The situation becomes more layered when gender is considered. Young women, in particular, face additional challenges shaped by social norms and structural inequalities. Studies by Amin et al. (2015) and Siddiqui (2011) show that unpaid household responsibilities and restrictions on movement often limit women's ability to engage fully in economic activities. These existing challenges became even more visible during the COVID-19 pandemic, which disrupted informal work and increased financial pressure (UNDP, 2023; World Bank, 2021). In many slum communities, women-led households were among the most affected, as they had to cope with both income loss and increased unpaid care work.

Earlier research by Amin et al. (1998) offers another perspective by showing how employment can shape the life paths of young women in Bangladesh. For example, wage employment, particularly in the garment sector, can delay early marriage and motherhood. At the same time, it can create opportunities for greater independence, social interaction,

and involvement in decision-making. Over time, these changes can have a lasting impact on women's well-being and their position within the household and society.

Although informal labour has been widely discussed in existing literature (Hashemi, 2012; Hossain, 2013), there is still limited research that focuses specifically on how young people in urban slum areas manage their livelihoods in practice. Most national policies, including the National Youth Policy 2017 and various skill development initiatives, tend to follow a broad approach. Because of this, they often fail to capture the specific challenges faced by young people living in slum environments. As a result, there remains a noticeable gap between policy design and the everyday realities of marginalized urban youth.

Recent reports from organizations such as the ILO (2021) and UNDP (2023) suggest that there is a need for more context-specific and evidence-based interventions. This includes expanding opportunities for skill development, improving access to financial services, and strengthening social protection systems for young people who are engaged in informal work. At the same time, there is growing attention to how different social factors interact with each other. Kabeer (2008) and Hossain (2015) explain that gender, socio-economic background, education, and location do not operate separately. Instead, they influence one another and shape how individuals experience work and livelihood opportunities. Youth-focused research, such as Hossain (2013), also highlights the importance of including the voices and experiences of young people themselves. Without this, policies and research may fail to reflect what is actually happening on the ground.

In this context, the present study focuses on the everyday lives of young people living in two major slum areas of Dhaka. It looks at how they deal with daily challenges, how they manage to earn a living, and how they continue moving forward despite ongoing uncertainty. At the same time, it aims to generate insights that can help make policies and programs more practical and inclusive.

Research by Banks, Roy, and Hulme (2011) shows that informal settlements in Dhaka are not only spaces of hardship. They also function as active economic areas where people are engaged in different forms of work. Young people in these communities take part in activities such as running small businesses, doing domestic work, or providing various services. These activities help them survive on a daily basis and also contribute to the broader informal economy of the city.

However, as Mitlin and Satterthwaite (2013) point out, the lack of formal recognition and institutional support leaves informal workers in a vulnerable position. They often face risks such as exploitation, unstable working conditions, and even eviction. The authors also argue that as cities continue to grow, development strategies that focus only on rural areas are no longer sufficient. Instead, stronger collaboration between governments and low-income urban communities is necessary to achieve more sustainable outcomes.

The Sustainable Livelihoods Framework (SLF), developed by DFID (1999), provides a useful way to understand how people manage their livelihoods in such conditions. It looks at different types of resources—human, social, financial, physical, and natural—and how individuals use these to cope with risks and uncertainties. Chambers and Conway (1992)

further emphasize that access to these resources, along with supportive institutional structures, plays a key role in shaping livelihood outcomes. In the context of Dhaka's slums, this framework helps explain how young people make use of limited resources while dealing with economic challenges.

The concept of urban informality has also been widely discussed in development studies. Castells and Portes (1989) describe informality as economic activities that operate outside formal regulations but remain closely linked to the formal economy. In Dhaka, this relationship is clearly visible, as many young people are excluded from formal employment but still contribute significantly through informal work.

Overall, while existing studies have explored urbanization and informal employment, much of the focus remains on broader, macro-level trends. Comparatively less attention has been given to the everyday realities of young people living in slum areas. This study, therefore, aims to bring those lived experiences into focus and contribute to a more grounded and realistic understanding of urban youth livelihoods

### **Theoretical Framework**

The Sustainable Livelihoods Framework (SLF) and the Youth Transition Theory (YTT) are two important theoretical frameworks that support this study. These two hypotheses clarify the circumstances under which the town's youths are navigating their lives among uncertainty and hardship. In addition, describe how they change the way they make a living when they are always facing uncertainty and danger, as there are many problems that come up.

The UK developed the Sustainable Livelihood Framework (SLF) in 1999 for the Department for International Development. It offers an analytical view of how to make a living. It makes it easy to see how the family and the person use different types of capital, such as human, social, financial, and natural, to make a living. It also talks about things that can hurt people's livelihoods, like unanticipated shocks, changes in the weather, and impediments in the workplace. The SLF elucidates the ways in which youth in slums navigate uncertainty in their livelihoods within this study. They rely on a few resources, informal networks, and adaptive strategies. This framework looks at how well they can adapt and bounce back.

The Youth Transition Theory (YTT), on the other hand, focuses on the important system that helps young people go from school to work and from being dependent on others to becoming self-sufficient. It contests the conventional linear transition paradigm for youth. Following YTT in this study explains how youth men and women living in Dhaka's slums, move along non-linear paths. Often shifting between different forms of informal work, interrupted education, with aspirations.

This research integrates structural and organization-based viewpoints through the application of both critical theories, SLF and YTT. The SLF shows how the bigger socioeconomic picture creates both chances and problems for people's livelihoods. The YTT, on the other hand, helps us comprehend how young people may make their own choices, go through short-term changes, and form their own identities. Both of these frameworks make it easier to look more closely at how young people in cities make a living in a world that is full of uncertainty, poverty, and little help from organisations.

### **Analytical Framework**

This study uses a combined analytical approach based on the Sustainable Livelihoods Framework (SLF) and Youth Transition Theory (YTT) to understand informal employment among young people living in Dhaka's slums. Looking at both together makes it easier to see not only the resources these youths have, but also how they actually make choices and move forward in difficult situations.

#### *Sustainable Livelihoods Framework (SLF)*

The Sustainable Livelihoods Framework, developed by the UK's Department for International Development (DFID), helps explain how people manage their lives using the resources available to them, especially in uncertain and vulnerable conditions. It focuses on five main types of capital:

- Human capital: skills, knowledge, education, and health
- Social capital: relationships, networks, and group connections
- Financial capital: income, savings, and access to credit
- Physical capital: housing, tools, and infrastructure
- Natural capital: land, water, and other environmental resources

In this study, SLF is used to understand how urban youth combine these different resources to earn a living in informal settings. At the same time, it helps highlight the challenges they face, such as limited education, unstable work, and a lack of legal protection, which restrict their opportunities.

#### *Youth Transition Theory (YTT)*

Youth Transition Theory looks at how young people move from one stage of life to another, especially from education into work and from dependence toward independence. It shows that this process is not always simple or linear. Instead, it is shaped by both external factors—like the job market, education system, and economic conditions—and personal factors, such as motivation, resilience, and willingness to take risks.

In this research, YTT helps explain how young people in slum areas make decisions about work, skills, and sometimes migration. It also shows how their choices are influenced by family expectations, social norms, and peer networks, which play a strong role in shaping their plans.

#### *Bringing the Two Together*

Using SLF and YTT together gives a more complete understanding of youth livelihoods in these settings.

The SLF helps explain what resources young people have and what limits they face in their environment. On the other hand, YTT focuses on how they respond to those conditions—how they make decisions, adjust their paths, and think about the future.

*By combining these two perspectives, the study can explore:*

- This approach helps to see how young people try to make the best use of whatever resources they have, and how sometimes those resources are not enough or even get lost along the way.

- It also shows how things like gender, education, and family background quietly shape the direction their lives take.
- At the same time, it brings out how bigger policy issues and everyday choices together affect what opportunities they get and what challenges they have to deal with.

Overall, it gives a clearer sense of how young people in Dhaka's slums are trying to get by in their daily lives, even while dealing with uncertainty, limited support, and ongoing pressure.

#### *Sampling Method & Research Design*

In this research, the qualitative case study method has been followed. An attempt was made to understand the livelihood and informal workplaces of Youth living in the Dhaka slum areas. Using this method, we gained a thorough understanding of participants' personal experiences, perspectives, and everyday realities.

Participants in this research were selected using a purposive sampling method. This sampling plays an effective role in the research purpose and involves data collection.

#### *Sample size in-depth interview (IDI)*

In this research, 20 in-depth interviews have been conducted. From two specific slum areas of Dhaka, 10 participants were selected.

#### *Sample size in FGD ( Focus Group Discussion)*

4 Focus Group have been conducted in selected two slums. From every slum, one male & female group has been conducted. Each group consisted of six participants.

#### *Study Area*

To complete the research properly, two important areas of Dhaka city, Agargaon and Vasantech, were selected intentionally. These slums were considered relevant to this research because a large number of Youth were engaged in informal workplaces there. These areas are relevant to the discussion of varied populations, field-level facilities, and urban development, which is why they were selected.

#### *Participants Criteria*

Participants will be selected based on the following features.

**Age:** 18-28 years

**Workplaces:** Informal sectors (Such as Hawkers, helpers of the stores, Rickshaw drivers, helping hands, tailors, app-based delivery workers).

**Educational qualification:** From formal education to SSC/ HSC.

**Gender:** Male and Female are equal in number.

This selection process ensures diversity in gender, occupation, and educational qualifications.

**10. Data collection:** To gather information, a semi-structured, in-depth interview guide was used. This ensures participants can share their experiences freely and, at the same time, helps cover the important subjects of this research.

**10.1 Primary Data:** For this research, primary data were collected directly in the field.

**10.2 In-depth interview:** It provides a detailed understanding of youths' personal livelihoods, work, and future expectations.

**10.3 Focus Group Discussion:** An opportunity has been created to understand participants' collective experience and the realities of informal workplaces.

#### *Declarations*

I confirm that all information used in this research was collected directly from the field by me. Data were collected through in-depth interviews and focus group discussions, which reflect the real experiences, opinions, and life situations of the participants. All interviews and discussions were carefully transcribed and translated by me to ensure that the original meaning and language of the participants were retained.

The data were analyzed using a thematic approach. During this process, a few digital and AI-assisted tools were used only to organize the data and assist with coding and theme development. These tools did not create any new information and did not influence the original data or participants' responses.

All interpretations, themes, analyses, and conclusions are based on my own understanding, insights, and critical thinking. No part of the data has been created, altered, or misrepresented using AI or any other method.

It should also be mentioned that, at different stages of writing and revision, some digital tools were used to improve clarity and presentation. Because of this, slight variations may appear in AI-detection results across different sections. However, the main parts of this research—data collection, analysis, and interpretation—have been carried out entirely by the researcher.

I confirm that this study has been completed with honesty, transparency, and in accordance with accepted ethical research standards.

#### **Application in Analysis**

The qualitative data for this study were collected through in-depth interviews (IDIs), focus group discussions (FGDs), and field observations, and later examined using a thematic approach. All interviews were transcribed and translated by the researcher to keep the meaning clear and as accurate as possible.

After going through the data several times, key ideas and patterns started to emerge. Important statements were identified and coded, and related codes were then brought together to form broader themes that matched the research objectives.

Initially, NVivo software was considered for the analysis. However, in practice, the researcher used a few AI-assisted tools mainly to help organize the data and sort themes. These tools only supported the process, while all interpretations and final decisions were made by the researcher.

The analysis was guided by the Sustainable Livelihoods Framework (SLF) and Youth Transition Theory, but at the same time, attention was given to new themes that came directly from the data.

In the end, the themes developed from the analysis reflect the real experiences and views of the participants, while also connecting the findings with relevant theories and policy discussions.

### *Field Observations*

During fieldwork time in Agargaon and Vashantek slum, the researcher observed a complex mix of deprivation among young men and women in informal livelihoods. Also, their adaptation and resilience are different from one another. But they are very optimistic and eager to engage in new informal work for their livelihoods. The physical environment of both areas was not expected. There were narrow lanes, unplanned housing, and an unhealthy sanitation system. There were limited public facilities. Unhealthy environments exist in both areas. Though there are various obstacles in the slum areas, their daily life was vibrant, dynamic, and highly interactive. They start their daily life with uncertainty, where a lot of dreams lie beyond.

The Agargaon slum was very congested. But the participants were very inquisitive and proactive. The youth of Agargaon, both male and female, were involved in diverse informal employments, such as tailoring, street vending, and others. Both males and females were responsible for their families, and they mainly engaged in informal work for their betterment. It is noted that some NGO's and other social organizations are active due to the various help for the marginalized. The youth of Agargaon are savings-prone. They availed microcredits in terms of livelihoods. And they have a desire for training and technological advancements, and attempts at financial discipline despite uncertain income.

In Vashantek, the livelihood environment was different from Agargaon. The professions of participants were diversified, and they are in informal employment for a better life. The males of Vashantek were involved in daily wage labor, while the females were involved in domestic service. Their payment was very low. Being female, they faced various social obstacles, and sometimes they were harassed. It is a big concern that the females were anxious about moving outside. Therefore, some women work in garments, and some men work at day labor, etc. Thus, they faced regular income challenges. The atmosphere of the Vashantek slums was a little better than that of Agargaon. Although some NGOs are operational in the surroundings, they have not received any direct opportunities from NGOs or others.

In both locations, the researcher observed a strong attempt to make a living through various informal work. They were invaluable to each other. And they spend their life in community belonging. They are very curious about their better future, and they want to take training and be skilled in digital technology. For the better well-being of life, they want to do something different from what they do as usual.

It is noted that the youth participants are eager to learn something that makes their lives better. Most of them aspire to be small business people or migrant workers, and they want their skill development so that they can get rid of poverty. The researcher noticed that the youth of the slums were very informed about the contemporary socio-political situations, which identified them as conscious citizens. Being an entrepreneur is a brilliant tendency among slum youths.

The thematic analysis complements these field observations by grounding livelihood concepts in the actual settings. The direct observations of the gendered workspace, household structure, and local interaction provided a crucial contextual understanding that enriched the interpretation of coded data with the SLF.

### **Ethical Consideration**

Before starting the data collection, the participants were clearly informed about the purpose of the study. Their participation was completely voluntary, and no one was under any pressure to take part. Verbal consent was taken in advance, and they were told that they could leave the discussion at any point if they felt uncomfortable.

The researcher handled all information with care, making sure that participants' privacy and confidentiality were protected. Personal details were kept securely and were not shared with anyone outside the research. During the fieldwork, attention was given to participants' feelings, dignity, and opinions, and any questions that could cause discomfort or sensitivity were avoided as much as possible.

All interviews, including IDIs and FGDs, were carried out in a respectful and ethical way. The information collected from participants was used only for the purpose of this study. Throughout the research process, the researcher tried to remain honest, careful, and professional in handling both the data and the participants.

### **Findings and Analysis**

Six overarching themes representing participant perspectives and experiences were also identified through data analysis. As applicable, quotes from focus group discussions (FGDs) and individual in-depth interviews (IDIs) are used to illustrate specific findings for each theme. Each of the two themes will be followed by a detailed analysis and discussion that places the findings in a larger socioeconomic perspective and relates them to SLF. In addition, this approach helps us better grasp the issues being studied and how they relate to the ideas of sustainable livelihoods, namely the interaction of structure, resources, and agency.

#### *Theme 1: Income Instability and Coping Strategies (Financial Capital)*

The most worrying thing for the participants was the uncertainty of income. The respondents said that they have been involved in multiple jobs due to the need for daily life. Moreover, working overtime, working various shifts, and not getting a job when they were called has become a regular part of life. The participants told stories of their life struggles, where it becomes challenging to balance their daily income and expenses. The financial stability is beyond their reach. In such a precarious situation, for life-saving, they do not have any option but to compromise on their quality of life.

IDI-M1, Agargaon: "Sometimes earn per day 600 taka on work, it could happen any day without income. It is entirely on fate".

IDI-F2, Vashantek: "If I didn't do sewing work for that day, there is no income".

FGD-M1, Vashantek: "Every one of us does perform multiple tasks. Day labour, Rickshaw pulling and we work as a hawker.

FGD-F2, Agargaon: When sewing orders are not available, we do house cleaning work. Otherwise, the family goes hungry.

*Further Details*

In Agargaon, the young used vending as a complementary income-generating activity to gain some economic space during difficult times. It differed sharply from that of respondents at Vashantek, who showed a narrower breadth of choice, with daily wage labour being their primary source of livelihood. Such dependence on erratic short-term jobs highlights a severe limitation of the wealth that they can call their own, in light of the immediate pressures they confront from SLF. This means that not only does this situation undermine the day-to-day economic security of these families, but it also undermines their long-term financial prospects and resilience.

*Theme 2: Degrading Labour Conditions and Safety Hazards(vulnerability context)*

ALL participants described the work environment as exploitative in nature and a pervasive feeling of unfairness and being hard done by. They also said the environment had various dangers, where they put themselves at risk not only for their health but sometimes for literal physical harm.

IDI-F3, Vashantek: My employer reduces wages when and how he wants. I cannot protest.”

IDI-M2, Agargaon: “We work from morning until night, but the money is not consistent.”

FGD-F1, Agargaon: “If one day we don’t work one night, there is no food at home. Employers know this and exploit it.”

FGD-M2, Vashantek: “They hold the money of our pay for two to three weeks as a contract firm; still, we remain silent because we want to do the job.”

*Further Details*

There are also cases of sexual abuse among workers, according to IDI quotes. However, focus group discussions (FGDs) highlight a prevailing feeling of collective helplessness. Women, in particular, were struck by incidents of harassment and mistreatment in their own workplaces, he said, hypothesising on a worrying lack of protection from risk on the job. On the other hand, some men reported working long hours without contracts, which made them vulnerable and helpless when problems arose. This is very similar to the vulnerability context of the Sustainable Livelihood Framework (SLF), which indicates a lack of protective institutions. This absence of institutional backing increases the risks that workers undertake and makes them more vulnerable to exploitation, all to their individual detriment.

*Theme 3: Gendered Employment Experiences (Social Capital and Human Capital)*

Gender norms and social pressure play a significant role in shaping the environment in which girls and boys grow up. These thematic networks can influence what is being done, what is wanted, and the opportunities in a person’s life, and thus shape a person’s experiences and decisions as they are lived out in practice.

IDI-F1, Vashantek: “I work in cleaning and receive 200 takas, but boys earn 300 for the same.”

IDI-II-F2, Agargaon: “I wished to work in a shop, but my parents did not let me.”

FGD-F2, Vashantek: “If a young woman goes outside, for work, let us say, people complain about her family.”

FGD-M1, Agargaon: “At our place, the family members are allowed to sew home dresses for females only. Outside work is not accepted.”

### *Further Details*

As a result of the in-depth qualitative discussion, there is massive discrimination in the wages of women. This is very alarming. However, they work the same working hours as men. This is not only confined to income discrimination, which has a vital impact on professional ambition and advancement in women. On the other hand, the FGD shows a social perspective, and justice creates negative impacts on women's work and freedom.

For instance, the women of Agargaon said that they work in garments and work as tailors at home as part of their service, from which they earn. But due to overworking and low payment, this is not a sustainable income source for them.

The women of Vashantek are in a more dangerous condition. As per their comments, "it is restricted to work outside the home of women. They can only work inside the house and the neighbourhood of the residence. Social perspective and the security issue are lagging behind this. They work at home for a little bit.

Based on these diverse experiences, it can be seen that the limited interplay between social capital (social) and the general norms of society (human capital) or individual capital severely hinders women's participation in economic activities.

As a result, women still face barriers to economic independence and meaningful work. This is not just a personal problem—it is a systemic one that requires solutions at the societal and policy levels.

### *Theme 4: Access to Financial Capital (Household Income, Savings, and Debt)*

In financial management, a very significant issue was the balance between income, savings and debt. This critical balance represents how people adhere to the contemporary critical crisis based on their income and savings. Where creates an unexpected situation based on income, prudent saving, and impending debt creates a complicated web of decisions and consequences.

Agargaon, IDI-M3: "I give 50 taka a day to a committee, but it's all used up for emergencies." IDI-F3, Vashantek: "I borrowed money from the NGO, but I'm having a lot of trouble paying it back."

"As the younger generation, we primarily dedicate ourselves to working for our parents and siblings, rather than for ourselves," said Vashantek in FGD-M2.

FGD-F1 Agargaon: "Loans are helpful in an emergency, but they create a crisis to repay the loan, or at least eventually."

### *Further Details*

Considering the type of debt incurred, IDI (In-Depth Interview) generated Data reveals specific personal debt cycles, while FGDs depict very high levels of household financial dependence. Blustered members of the Agargaon youth community also emphasised the role played by community savings groups as an effective instrument for claiming their economic rights and ensuring their financial security. On the other hand, the youngsters from Vashantek complained about the NGO-based loan they have to pay, with a special emphasis on being troubled by repaying outstanding amounts on time, leading to an additional burden on their financial resources. This case highlights the risks associated with financial capital in these impoverished communities and underscores their vulnerability in SLF.

*Theme 5: Availability of Skills, Training, and Support (Human Capital)*

All participants boldly express the importance of training and self-skills. To move with the contemporary world, there is no alternative to training – they agreed unanimously. Besides, they mentioned some vital barriers that prevented them from receiving these opportunities. Agargaon, IDI-F4: "I had a plan to complete the computer training, but I couldn't be admitted for training because it is expensive."

IDI-M4, Vashantek: "I have learned it from my uncle. Therefore, I didn't go to school."

FGD-M3, Agargaon: The NGO trains the selected people. Most are not getting the opportunity.

FGD-F3, Vashantek: "No poor girl like us is ever selected, but we only hear about training and other things are operated by NGO."

*Further Details*

From the individual interview, it is shown that a noticeable trend exists in opportunities for informal training. On the other hand, focus group discussions underscore the structural reasons that contribute to social affairs. It is very noticeable that the youths of Agargaon are eager to learn information and technology skills for a significant portion of their life. So that they can compete in the dynamic job market. In comparison with Vashantek's youths, the initial focus is on trade-related vocational training. And these are tailoring, construction and plumbing, etc. These various expectations reflect differential gaps in human capital development, and they also highlight the need for more targeted training programs that are responsive to local needs across multiple sectors. These different aspirations show that there are disparities in human capital development at various levels of society. It also highlights the need for targeted training programs that are aligned with local needs, so that young people from remote and marginalised communities are equally skilled.

*Theme 6: Aspiration and Future Plans (Human and Social Capital)*

Dreams of the future were also a powerful overarching motif, representing not just (strong) personal drive but collective desires and aspirations.

IDI-M5, Vashantek: "I wish to open a tea stall by saving little by little."

IDI-F5, Agargaon: "I couldn't study, but I want my daughter to complete her school."

FGD-M4, Agargaon: "Yes, most young people agreed that only our overseas job can change our lives." This is a direct quotation from the interview transcript."

FGD-F4, Vashantek: "We do not want our children to go through the way we did; let them have a better life than us."

*Further Details*

From the IDIs, it shows that the respondents have various personal aspirations, such as self-development and children's better futures, which are very noticeable. By contrast, FGD reflects the general ambitions within the community. Mainly a relation about the migration and intergenerational change.

The youths of Agargaon are interested in becoming petty entrepreneurs, which means self-dependency and sustainability. They elaborate on their dreams through particular potential projects that show creativity and determination to make a regional possibility. On the other

side, the youth in Vashantek had a migration mindset. They want to be migrated to improve their living standards for the sake of future generations.

This difference suggests that these young people are adopting various strategies to increase their human capital—such as higher education and skills development—or are using social capital through established migration networks. With strong migration connections in their social networks, it may not only be personal aspirations that drive their sense of purpose, but also the success stories of previous generations who migrated, which may play an essential role in this motivation.

#### *Cross-Site Comparative Insights*

The sample area mix of traditional and new sources of income approaches offers more proactive ways to capitalize on the economic resilience of the young people from Agargaon. The young men of Agargaon demonstrated a greater variety of their sources of income than those in other areas. The majority of them worked in the vending sector, where they would sell things like snacks, drinks, or other local items in their neighborhoods. The sample area also had a notable number of wannabe ICT people, who wanted more than a job in the formal sector; they tried to use their digital skills to take on work as freelancers, app developers, or online service providers.

A significant number of Vashantek's youth were motivated to migrate in search of better employment opportunities and a higher standard of living because they were increasingly limited in their options, with only a daily wage and menial labour available, mostly in jobs that were either low-paid or had limited scope for development. Because they were financially dependent on the loans provided by the NGOs, many of their savings would not yield real social and economic benefits beyond another cycle of indebtedness.

More and more women in Agargaon are employed in the local clothing manufacturers, which provide them with flexible work schedules and good pay. However, women in Vashantek face rigid regulations and outdated standards that have made it challenging for them to get employment at best. In addition to impeding women's access to the whole apparel sector, these restrictions also affect their economic independence and social empowerment.

*Theme × Site × Gender Matrix*

Theme	Agargaon (Male)	Agargaon (Female)	Vashantek (Male)	Vashantek (Female)
<b>Income Volatility</b>	Rickshaw, Vending	Sewing, Cleaning	Daily labor, Rickshaw Puller	Sewing, Domestic work
<b>Working Conditions</b>	Long Hours, Irregular pay	Harassment, low wage	Contractor Delays	Wage Cuts, Harassment
<b>Gendered Experiences</b>	Slightly flexible norms	Garment piecework possible	Restrictive norms	Wage Gap, mobility blocked
<b>Savings/Debt</b>	Committee savings	Informal savings	Heavy NGO loan use	Microcredit repayment burden
<b>Skills/Training</b>	ICT aspiration	Excluded due to cost	Informal tailoring skills	Limited Sewing skills
<b>Aspirations</b>	Small business plans	Children’s education	Migration preferred	Migration of children’s education

*Recommendations Table*

Challenge	Recommendation	Actors
<b>Income Volatility</b>	Cash – For – Work & wage guarantee schemes	Govt + NGOs
<b>Exploitation</b>	Local Monitoring of employers, grievance channels	Ministry of Labor
<b>Gender Inequality</b>	Enforce equal pay, Expand safe jobs for women	Govt + NGOs
<b>Debt Cycles</b>	Replace the microcredit burden with youth micro-grants	Donors + NGOs
<b>Skills Gap</b>	Free ICT, tailoring and vocational training in slums Skills	Development Authority
<b>Youth Aspirations</b>	Small business funds + Safe migration pathways	Govt + Private Sector

*Analytical Commentary*

This study reflects the youths' living standards in the two main slum areas of Dhaka city. However, their living standards are at risk. Thematic analysis of the transcript, conducted with careful coding, resulted in the making of data nodes and sub-themes through digital software analysis. However, the framework around NVIVO coding and interpretation was predominantly based on the researcher's perspective.

The Sustainable Livelihoods Framework (SLF) helped in understanding how financial, human, and social capitals interact in various contexts of marginality. The IDI reflects the youth's self-

skillfulness and creativity, which are the youth's unique dimensions of life strategies. On the other hand, FGD provides a collective image of community living.

The youth in Agargaon had demonstrated considerable variety in their livelihood options and a degree of flexibility in responding to changing situations.

The young men in Vashantek, by comparison, faced various organized barriers, and some remained ensnared in a system of loan dependence that hampered their advancement. In the face of these challenges, we found meaningful levels of Dream and empowerment within young people in both areas. Their spirit offers a glimmer of hope for overcoming systemic exclusion.

### **Discussion**

For many youths in Dhaka's slum areas, earning a stable living is not easy. One common issue they face is that their income keeps changing. Work is not regular, shifts can change without notice, and in many cases they are unsure about how much they will earn on any given day. This uncertainty makes financial life stressful and mirrors the risks highlighted in the Sustainable Livelihood Framework, where limited resources make people more vulnerable. In Agargaon, some youths manage to generate income through small businesses or selling products, showing that they can take initiative and create opportunities even under difficult circumstances. In contrast, most youths in Vashantek depend on day labour or daily wage work, which makes it harder for them to achieve steady income or long-term economic security.

Unsafe working conditions and exploitation are common. Several participants reported late payments, irregular management practices, and workplaces that do not ensure safety. Gender inequality is another concern. For young women, the situation is even more difficult. Many of them deal with harassment at work and are paid less than men. At the same time, social expectations and family restrictions often limit their ability to work freely or make their own decisions.

Financial practices also play a role in their situation. In Vashantek, many youths depend on microcredit from NGOs, which shows that they are still struggling to achieve financial stability. Agargaon, however, has community savings groups that provide a better way to manage finances collectively, reduce reliance on external support, and strengthen resilience within the community.

Opportunities for education, training, and skill development are limited. Agargaon youths are more interested in technology skills, while Vashantek youths focus on trade and vocational skills. Poverty and institutional barriers make it difficult for many to access these opportunities, reinforcing inequality.

Despite these challenges, many youths have ambitions and plan for the future. Agargaon youths are exploring entrepreneurship, whereas Vashantek youths often view migration as a route to improve their economic situation. A focus on education for the next generation shows their hope and determination.

The study also highlights the importance of social networks, family support, and local community organizations. These support systems help youths navigate daily challenges and provide guidance in planning for the future.

Overall, achieving sustainable development in slum areas requires more than economic measures. Expanding employment opportunities, reducing gender inequality, providing local skill-training programs, supporting education, promoting social inclusion, and encouraging community-based initiatives are all necessary to help young people build stable and resilient livelihoods

### **Conclusion**

This research shows something quite straightforward. For many young people living in Dhaka's slum areas, informal work is not simply a way to get by each day. It is also part of a larger urban system, even though this contribution is often overlooked and rarely acknowledged in any formal way.

The study takes a closer look at how these youths manage their daily lives and work situations. Their experiences are shaped by a mix of challenges—limited education, uncertain housing conditions, weak institutional support, and poor access to basic urban services. These issues are closely connected and together influence the opportunities available to them.

At the same time, they do not rely only on formal systems. Family support, personal networks, and community-level connections often become important sources of help. In many situations, these are the only supports they have, and they play a real role in helping them deal with everyday pressures.

When the findings are viewed more broadly, it becomes clear that improving conditions in these areas cannot depend only on economic solutions. A single type of solution is not enough here. Improving the situation will need attention to education, inclusion, and stronger institutional support, along with efforts that actually work together in practice. The stories shared during interviews and group discussions do not only talk about hardship; they also show how these young people keep going, what they hope for, and how they think about their future..

### **Limitations of the Study**

This study looks at informal livelihood strategies among youths living in Dhaka slums, but it is important to acknowledge a few limitations.

To begin with, the research was carried out in only two slum areas. Because of this, the findings may not fully represent the situation in other slum settings across the city or country. In addition, although 20 in-depth interviews and 4 focus group discussions are considered acceptable for qualitative research, they may not cover the full range of experiences and perspectives of all youths living in similar conditions.

Language was another factor that may have influenced the data. Differences in local dialects, along with varying levels of education among participants, sometimes made it difficult to fully capture the depth of their responses.

Finally, due to time limitations, it was not possible to spend extended periods with participants. As a result, some individuals may have felt hesitant to share more personal or sensitive information.

### **Future Research Scope**

This study opens avenues for further research. Future studies can include large-scale quantitative research to understand urban youth issues better. The role of digital platforms in informal employment is another important area for exploration.

Research focusing on women, marginalized groups, and vulnerable populations can provide a more comprehensive understanding of informal livelihoods. Additionally, program evaluation studies can support more effective policy-making.

An interdisciplinary approach integrating economics, sociology, and demography would further enhance understanding and help identify sustainable solutions for urban youth employment challenges.

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