Journal of Social Science DIU

Neighbourhood Credit and the Social Boundaries of Mutual Aid in Dhaka

Ayesha Rahman
Dhaka International University, Bangladesh

Abstract

Informal lending helps urban households meet sudden expenses, but access may depend on social recognition within a neighbourhood. This study investigates how residence duration and tenant status shape mutual aid in three low-income areas of Dhaka. A household survey of 324 residents was combined with 36 interviews and six months of observation at savings meetings. Network models compared borrowing ties while accounting for income, household size, and kinship proximity. Long-term tenants reported more potential lenders than recent arrivals, yet property owners controlled most introductions to larger lending circles. Women organised frequent small transfers that were poorly captured by questions about formal borrowing. Interview accounts linked exclusion to uncertain residence rather than a simple absence of trust. The findings identify tenancy as an important boundary in neighbourhood welfare provision. Because participants were recruited within selected settlements, estimates describe local associations rather than citywide prevalence. Community savings initiatives could improve inclusion by recognising newcomers' existing relationships and recording small reciprocal transfers.

Keywords: mutual aid, informal credit, tenancy, social networks, Dhaka

1. Introduction

This is a demonstration manuscript generated for testing the journal platform. In a real submission this section would contain the introduction, literature review, methodology, findings, discussion and references. This is a demonstration manuscript generated for testing the journal platform. In a real submission this section would contain the introduction, literature review, methodology, findings, discussion and references. This is a demonstration manuscript generated for testing the journal platform. In a real submission this section would contain the introduction, literature review, methodology, findings, discussion and references. This is a demonstration manuscript generated for testing the journal platform. In a real submission this section would contain the introduction, literature review, methodology, findings, discussion and references.

2. Methods

This is a demonstration manuscript generated for testing the journal platform. In a real submission this section would contain the introduction, literature review, methodology, findings, discussion and references. This is a demonstration manuscript generated for testing the journal platform. In a real submission this section would contain the introduction, literature review, methodology, findings, discussion and references. This is a demonstration manuscript generated for testing the journal platform. In a real submission this section would contain the introduction, literature review, methodology, findings, discussion and references.