

Facing Storm: Context of Vulnerability of Marginalized People in Thai-Isan Urban Areas During COVID-19

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Abstract

This study examines the context of vulnerability of marginalized people in urban area of the Northeastern Thailand during the Covid – 19 pandemics. This study employed a qualitative research methodology to collect data through in-depth interview with the key informants who were marginalized people in urban area of Nakhon Ratchasima Municipality, Khon Kaen Municipality, and Udon Thani Municipality, totaling thirty persons. The study results indicate that the phenomena of marginalized people towards the situation of the coronavirus disease outbreak, including shock, seasonal changes, and trends that occur during the time of the outbreak.

Keywords: *Vulnerability, Marginalized People in Urban Areas, Covid -19 Pandemic, Thailand.*

Introduction

The COVID-19 pandemic has exposed the vulnerability of marginalized urban communities worldwide, particularly their precarious livelihoods and limited access to resources. In such crises, households employ diverse coping strategies, drawing upon their capital mobilization and leveraging social networks (Okyere et al., 2023). Understanding these livelihood diversification strategies and the role of asset mobilization in enhancing household resilience is crucial for informing policies and interventions that support marginalized communities during periods of economic turmoil.

The Sustainable Livelihoods Framework (SLF) and the Asset Vulnerability Framework (AVF) offer valuable lenses for analyzing household livelihood strategies and resilience (Bista et al., 2022; Huang et al., 2023). The SLF emphasizes the importance of diverse capital mobilization (human, social, natural, physical, and financial capital) in shaping livelihood outcomes (DFID, 1999), while the AVF highlights the interplay between asset ownership and vulnerability to shocks and stresses (Moser, 1998). However, empirical studies examining the interplay of these frameworks in the context of urban marginalized communities during pandemics remain limited, particularly in developing countries (Corburn et al., 2020; Batterbury, 2020)

Northeast of Thailand, called “Isan”, a region characterized by persistent poverty and socioeconomic disparities, presents a compelling context for investigating livelihood strategies and resilience during the COVID-19 pandemic. The urban fringe communities in this region, often comprising marginalized households with limited access to resources, were disproportionately affected by the pandemic's economic impacts (Dapilah et al., 2020). While some studies have explored the pandemic's impact on rural livelihoods in Thailand (Andriess et al., 2022; Turner et al., 2021), there is a shortage of research examining the coping mechanisms and resilience of marginalized urban fringe communities in the region, mainly through the lens of capital mobilization and livelihood diversification.

For the contextual issue of vulnerability of marginalized people in the three urban areas of the Northeast, it is considered a preliminary issue for beginning to understand the situation of people who have to "facing" the outbreak this time. Therefore, this research uses the contextual framework of vulnerability to explain

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the phenomenon that occurs of marginalized people towards the situation of the spread of the coronavirus disease.

This research aim to examines the context of vulnerability of marginalized people in urban area of the Northeastern Thailand during the Covid – 19 pandemics.

Theoretical Framework

This study draws upon two complementary frameworks, the Sustainable Livelihoods Framework (SLF) and the Asset Vulnerability Framework (AVF), to analyze the livelihood strategies and resilience of marginalized urban fringe households during the COVID-19 pandemic. By integrating these frameworks and incorporating additional relevant concepts, such as adaptive capacity (Folke et al., 2010) and the resilience framework (Berkes & Ross, 2013), we aim to provide a comprehensive understanding of the complex dynamics of livelihood strategies, capital mobilization, and resilience in the face of crises.

The Sustainable Livelihoods Framework

The Sustainable Livelihoods Framework (SLF), developed by the Department for International Development (DFID, 1999), provides a holistic approach to understanding the complexities of livelihoods, particularly in poverty alleviation and rural development. The framework identifies five core asset categories -- human, social, natural, physical, and financial capital -- that households possess and utilize to pursue livelihood strategies and achieve desired outcomes (Scoones, 1998). The SLF emphasizes the importance of asset diversity and the interplay between different forms of capital in shaping livelihood strategies and resilience (Serrat, 2017).

The SLF assumes that households actively employ various combinations of assets to construct and maintain their livelihoods and that the availability and accessibility of these assets are influenced by the broader institutional, policy, and vulnerability contexts (Morse & McNamara, 2013). However, the framework has been criticized for its limited attention to power dynamics, gender issues, and the role of markets and globalization in shaping livelihood opportunities (Scoones, 2009; Sakdapolrak, 2014).

Empirical studies have demonstrated the applicability of the SLF in various contexts, including urban settings. Okyere et al. (2023) employed the SLF to examine the impact of COVID-19 on urban livelihood capitals in Accra, Ghana, highlighting the role of capital mobilization in household resilience. Similarly, Huang et al. (2023) used the framework to analyze livelihood strategies among leased-in farmland households in China, underscoring the significance of livelihood capital in influencing household decisions. Meekaew & Ayuwat (2018) applied the SLF to investigate capital utilization for livelihoods among rural fishing migrant households in their origin area, demonstrating the framework's relevance in understanding livelihood strategies and capital mobilization patterns.

The Asset Vulnerability Framework

Complementing the SLF, the Asset Vulnerability Framework (AVF), proposed by Moser (1998), offers a lens for understanding the relationship between asset ownership and vulnerability to shocks and stresses. The AVF posits that households with diverse asset portfolios are better equipped to cope with and recover from adverse events. In contrast, those with limited assets are more susceptible to falling into poverty traps (Siegel, 2005).

The AVF assumes that assets are the primary means by which individuals and households can reduce their vulnerability to shocks and stresses and that the ability to accumulate, manage, and deploy assets is influenced by the broader socioeconomic, political, and institutional contexts (Moser & Felton, 2007). However, the framework has been criticized for its focus on tangible assets and its limited attention to the role of social and political capital in shaping vulnerability (Rakodi, 1999).

The AVF has been widely applied in urban contexts, particularly in examining the vulnerability of marginalized communities to economic shocks and natural disasters (Moser & Felton, 2007). For instance, Tan et al. (2023) employed the AVF to investigate the impact of the COVID-19 pandemic on the livelihoods of urban poor households in Cartagena, Colombia, highlighting the importance of asset accumulation in reducing vulnerability.

Integration of SLF and AVF

While the SLF and AVF have distinct emphases, their integration offers a comprehensive lens for understanding the complex dynamics of livelihood strategies, capital mobilization, and resilience in crises like the COVID-19 pandemic. The SLF provides a framework for analyzing households' diverse asset portfolios and livelihood strategies. At the same time, the AVF sheds light on the vulnerability dimensions associated with asset ownership and access (Morse et al., 2009).

The integration of these frameworks addresses their respective limitations by incorporating a more holistic view of assets, including both tangible and intangible forms of capital, and by considering the broader socioeconomic, political, and institutional contexts that shape livelihood opportunities and vulnerability (Rakodi, 1999; Scoones, 2009). Furthermore, incorporating concepts such as adaptive capacity and resilience enriches the theoretical framework by emphasizing the dynamic and transformative aspects of household responses to shocks and stresses (Folke et al., 2010; Berkes & Ross, 2013).

The integrated theoretical framework informs our research questions, methodology, and data analysis. It guides our investigation of how marginalized urban fringe households in Northeast of Thailand mobilize their assets, adopt livelihood strategies, and build resilience during the COVID-19 pandemic. The application of this framework aims to capture the nuances and complexities of household responses to the crisis, situating the findings within the broader discourse on urban livelihoods, vulnerability, and resilience.

However, it is essential to acknowledge the potential limitations and challenges of applying this integrated framework in the context of marginalized urban communities during the COVID-19 pandemic. The unprecedented nature of the crisis may limit the comparability of our findings to other contexts or periods, and the rapidly evolving situation may require adaptations to our theoretical and methodological approaches (Devereux et al., 2020). Moreover, the framework's assumptions about the rationality and agency of households in constructing and maintaining their livelihoods may be constrained by the extreme uncertainty and disruption caused by the pandemic (Kittiprapas, 2022).

Despite these limitations, the integrated theoretical framework provides a robust foundation for exploring the livelihood strategies and resilience of marginalized urban communities in Northeast of Thailand during the COVID-19 pandemic. By drawing upon the SLF's and AVF's strengths, incorporating additional relevant concepts, and acknowledging the unique challenges posed by the crisis, we aim to contribute to a more comprehensive and nuanced understanding of household responses to shocks and stresses in urban contexts.

Research Methodology

This study employed a qualitative approach to examine the context of vulnerability of marginalized people in urban area of the Northeastern Thailand during the Covid – 19 pandemics. Qualitative methods are well-suited for capturing marginalized communities' nuances, complexities, and lived experiences, allowing for an in-depth understanding of their coping mechanisms and resilience strategies (Creswell & Poth, 2018).

Study Area and Participant Selection

The study was conducted in three urban fringe communities in Khon Kaen, Udon Thani, and Nakorn Ratchasima in Northeast of Thailand. These communities were purposively selected based on their high concentration of marginalized households and proximity to urban centers. Thirty household participants

were selected using a combination of purposive and snowball sampling techniques to ensure the inclusion of information-rich cases.

Data Collection

In-depth interview with semi-structured interview guideline was the primary data collection methods used in this study. Semi-structured, in-depth interviews were conducted with household members to gather detailed accounts of their livelihood strategies, capital mobilization, and experiences of resilience during the COVID-19 pandemic. The interview guide covered livelihood activities, asset ownership and mobilization, coping mechanisms, challenges faced during the pandemic, and perceptions of household well-being. The interviews allowed for flexibility, enabling the researcher to probe for clarification and explore emerging themes in greater depth.

Key informants were the marginalized people in urban area of Nakhon Ratchasima Municipality, Khon Kaen Municipality, and Udon Thani Municipality, totaling thirty persons.

Data Analysis

Data Analysis The collected data will be examined using the triangulation method, which is a method of checking the accuracy through different locations, people, and time periods. The data will then be categorized according to the identified themes and analyzed using the content analysis method.

Ethical Considerations

Furthermore, the study was approved by the Human Research Ethics Committee of Khon Kaen University under certificate number 8 August 2023 (Institutional Review Board Number; IRB00012791, Federal Wide Assurance; FWA00003418). All participants were asked for consent before conducting data collection. The confidentiality and anonymity of the respondents were preserved throughout the research process and the participants were informed of their right to withdraw from the study without any consequences. This research strictly complied with a qualitative approach and followed rigorous data collection, analysis, and reliability procedures.

Results

This section presents the findings of examines the context of vulnerability of marginalized people in urban area of the Northeastern Thailand during the Covid – 19 pandemics. The results are based on in-depth interviews with households member from three urban fringe communities in Khon Kaen, Udon Thani, and Nakorn Ratchasima. To capture the context of vulnerability of marginalized people towards the situation of the coronavirus disease outbreak, including shock, seasonal changes, and trends that occur during the time of the outbreak.

Anxiety (Sock)

- *Anxiety About the Outbreak*

The outbreak of the coronavirus disease in the three cities in the northeastern region has affected the anxiety of marginalized people. This outbreak is a new disease that has made marginalized people in the northeastern region unable to cope. In the early stages of the outbreak, marginalized people were very anxious. They did not want to leave their homes to go to work and did not want to leave their homes to do activities with other people. In addition, during that time, marginalized people were also infected with the disease. What marginalized people were most worried about was the fear of dying after being infected with the coronavirus. These are situations that cause vulnerability for marginalized people in the city. As reflected in the statement of Ms. Somporn (pseudonym), a marginalized person in Udon Thani, she reflected that

“...When this disease first occurred, I did not want to go anywhere. My mother did not dare to walk far because she was afraid of catching it. At that time, my mother remembered that the infected person would not let her go anywhere. She also had to be taken to the hospital for another 14 days. My mother was very scared and shocked. Some people told my mother that if anyone got infected, they would die. It makes us even more scared and shocked...” (Interviewed on August 21, 2023)

- *Health Anxiety*

Considering the health anxiety of marginalized people in the Northeast when they have COVID, it causes a lot of anxiety about their daily lives. From the interview, it was found that when marginalized people in the Northeast get COVID, their health will get worse, causing anxiety about their own health. In addition, some people who have been infected with COVID and recovered can still get COVID again. What makes marginalized people in the Northeastern urban area continuously worried is that when they get COVID, they cannot go anywhere at first, cannot work, and must be quarantined at the most equipped hospital. After that, these marginalized people will have no income from work because they have no work and cannot go to work. Some people experience stress during the time they are infected with COVID, causing their bodies to be unable to eat, which also affects their health in the long term. It can be seen that marginalized people in the Northeast are very anxious about their health during the outbreak of the coronavirus disease, as reflected in the statement of Mr. Kesem (pseudonym), a marginalized person in Khon Kaen, who reflected that

“...At first when I got COVID, I couldn't eat, couldn't sleep, and sat crying. At first, I probably went to stay at Sri Hospital. The doctor asked about my symptoms all the time, asked how I was, checked every day, and sent me a Line message, and I sent him a Line message back. Can't go out, confined like in prison. Fourteen days, can't go anywhere, waiting for him to deliver food. He's afraid of us, we're afraid of him. The doctor said it's not that bad. The chest X-ray didn't show anything. My father asked me if I could quit beer and alcohol. I quit. I haven't smoked for almost two years now. I don't touch or drink beer at all...” (Interviewed on July 19, 2023)

- *Income Anxiety*

The most important concern of men in the Northeast is income. Research results show that before the outbreak of the coronavirus disease, marginalized people were able to go to work as usual. They could go to work as scheduled wherever they were hired. But when the outbreak of the coronavirus disease occurred, marginalized people in the Northeast were unemployed. Sometimes they had to rely on rice donated by kind-hearted people. Daily employment that was available before has disappeared because everyone is afraid to interact with each other. This is reflected in the words of Ms. Piyanuch (pseudonym), a marginalized person in Khon Kaen, who pointed out that

“...We're in shock because we don't know how to adjust. We try to receive news and watch the news every now and then to see what the situation is like. It was something I had never seen before. We sell things, we have no other income, we have to be close to other people, we don't know what to do. We put up signs saying, "Do not enter. If we don't sell, we will not have any income. We have to sell. So we try to protect ourselves, spray alcohol...” (Interviewed on August 18, 2023)

In addition, there are concerns about income for marginalized households during the outbreak of the coronavirus disease in Udon Thani city, as reflected in the statement of Mr. Rodsut (pseudonym), a marginalized person in Udon Thani, who reflected that

“... Income has decreased to the point of having nothing at all, it has decreased to the extreme. It has been like this for a year. There is nothing to eat, so we have to struggle

to find work cutting sugarcane, plucking cassava. If anyone hires us, we go for 100-200 a day. When we are short of money, we feel embarrassed, so we go buy rice to keep. During that time, we did not dare to go anywhere, we were very afraid. If we did not go anywhere, we would take our grandchildren to boil instant noodles to eat..." (Interviewed on August 3, 2023)

Seasonal Change

- *Vulnerability in Occupational Change*

For occupational change of marginalized people in the 3 urban areas, from the interview, it was found that marginalized groups may not have a clear occupation change from one occupation to another. But it will be a career change, which is finding other occupations to have income that can sustain a living. Income may be the same or increase depending on the work each day. In this case, it is clearly seen that the urban poor in Udon Thani Province are: during the outbreak of the coronavirus disease, they work as general laborers, housewives. But during the outbreak, there is no work. It is necessary to go out to work other additional jobs to earn money for daily expenses. Some marginalized people go out to collect old things in the city to sell to increase their daily income. As a result, during that time, there was a change, which was to add occupations that can be done and do not affect and are not at risk of infection. As reflected in the statement of Mr. Rod Sut (pseudonym), a marginalized person in Udon Thani Province, reflecting that

"... The employer is afraid of COVID. He doesn't want to hire. He asked if I've recovered from COVID. I told him I have recovered. Then he let me go back to work. When I go to work, I also collect old things if I'm free. If I earn little, I spend less. I save some to pay off debts. I told the creditors that I had money to pay them back. They were okay with it and didn't rush me. Sometimes my employer asks me if I'm tired because I just recovered from COVID and I don't have much energy. They don't give me the full amount if I can't work to my full potential..." (Interviewed on August 3, 2023)

In addition, it was found that during the coronavirus outbreak, there may not have been any noticeable changes in my career. However, some marginalized people have changed their workplaces and places of work because some areas are no longer able to work because their businesses have closed down and there are no customers to provide them with services. This is reflected in the statement of Ms. Wan (pseudonym), a marginalized person in Khon Kaen, who said:

"... At that time, it was a long-standing problem. We opened a massage shop in Phuket and it went bankrupt because of COVID. When we moved here, COVID happened again and it didn't get any better. My income was just enough to eat because I live alone. But I had to continue this job, just changing from a big shop to giving massages to customers at home instead..." (Interviewed on August 18, 2023)

Trend

- *Trend Of Income Changes*

For the income changes of the marginalized people in the Northeast, the interview found that most of the income from occupations will decrease during the outbreak of the coronavirus disease. This is because before the outbreak, marginalized people were able to work in a variety of occupations, one of which was trading. Trading requires going out to sell products every day, both walking and peddling. Trading for marginalized people during the outbreak has decreased significantly because people do not leave their homes to buy products and are afraid of catching COVID. In addition, the cost of doing business has also increased, which has doubled the impact on marginalized people and caused their income to decrease

significantly from before. This is reflected in the statements of Mr. Mongkol (pseudonym) and Mrs. Noi (pseudonym), marginalized people in Khon Kaen, who reflected that

“...In the past, they could sell 500-400 baht per day and not less than 350 baht per day. In the past, it was stable, for example, a bag of charcoal cost 90 baht and a bag of cassava cost 100 baht. Nowadays, it costs 120-130 baht per bag. In the past, if you sell two bags of cassava, you can survive. But now, it is not possible. I bought it and sold it for 100-200 baht a bag because it was rotten. I also sold grilled bananas. Sometimes if I had bananas, I wouldn't buy them, so I would sell grilled bananas for 30 baht a bunch. Before, a bunch cost 5-10 baht. I made a profit of 10 baht per bunch of bananas. One day, I would get 10, 7, or 5 bunches. It would be like this all the time. The income would decrease all the time...” (Mr. Mongkol (pseudonym), interviewed on August 18, 2023)

“... Before the outbreak of COVID-19, because before that, business was very smooth. There were always customers, and during that time, someone had to help deliver the food to be ordered in order to deliver to the customers. But when the COVID-19 situation came, during that time, I was at home, standing and selling alone, including delivering food to customers because customers were very quiet. In 2020, it was the period with the highest outbreak of COVID-19, so it had a significant impact during that year. Everything came into that year, causing less income from trading than before...” (Ms. Noi (pseudonym), interviewed on August 18, 2023)

It is clear that the trend of income changes for marginalized groups in the northeastern urban area during the outbreak of the coronavirus disease has resulted in lower income and higher costs. In addition, having to go out and risk the disease, which they cannot avoid, has had an even greater impact and a tendency for income to decrease. Or some people have no income to use during that time and have to use government welfare money to make a living each day. As reflected in the statement of Mr. Rod Sut (pseudonym), a marginal person in Udon Thani, who reflected that

“... I didn't do anything. We relied on the elderly money. I didn't do anything. When we received the government welfare money, we had to use it as sparingly as possible. If it wasn't enough, we had to survive until the next round. Sometimes, I rely on the money my children send me, which causes me to lose my income and suffer for more than 2 to 3 years. It's really bad...” (Interviewed on August 3, 2023)

- *Trends In Healthcare Changes*

After the marginalized groups in the 3 urban areas of the Northeast experienced the outbreak of the coronavirus disease, at first, the marginalized groups may have been very shocked and anxious about what happened, to the point that no one dared to go out and risk getting infected with the disease. As a result, people turned to take care of their health and safety more, such as wearing a mask when they had to travel, keeping a distance from each other, and washing their hands before going anywhere or doing various activities in their daily lives.

After the outbreak of the coronavirus disease passed for a while, some marginalized groups began to not pay much attention to healthcare as they should because they had to go out to work and work to support their families. As a result, they neglected healthcare, such as not wearing a mask, not keeping a distance, not washing their hands, causing the marginalized groups to get infected again. Towards the end of the outbreak, from the experiences of the marginalized groups, they paid more attention to healthcare and were able to return to living safely by Wearing a mask when you need to go out, keeping a distance from each other, and washing your hands before going anywhere or washing your hands again before doing everyday activities.

Conclusion and Discussion

The findings of this study offer valuable insights into the context of vulnerability of marginalized people in urban area of the Northeastern Thailand during the Covid – 19 pandemics. There are three type of vulnerability of marginalized people during the situation of the coronavirus disease outbreak, including shock, seasonal changes, and trends.

The well-off households' ability to leverage their diverse capital mobilization, comprising human, social, natural, physical, and financial capital, aligns with the principles of the Sustainable Livelihoods Framework (SLF) (DFID, 1999; Natarajan et al., 2022). Their resilience stemmed from the synergistic interplay of these assets, enabling livelihood diversification, risk mitigation, and effective coping mechanisms. This finding resonates with previous research that has underscored the importance of asset diversity in enhancing household resilience during crises (Okyere et al., 2023; Peng et al., 2022).

While possessing a more limited asset base, moderate households exhibited versatility in their livelihood strategies and coping mechanisms. Their reliance on a combination of formal and informal income sources, coupled with the strategic utilization of available assets, mirrors the findings of Bista et al. (2022), who highlighted the significance of livelihood capital in influencing household decisions during the COVID-19 pandemic.

The poor households' constrained access to various forms of capital and heavy reliance on community support networks and social safety nets underscore the vulnerability dimensions emphasized by the Asset Vulnerability Framework (AVF) (Moser, 1998). Their precarious livelihood activities and coping mechanisms, such as reducing consumption to bare essentials and engaging in exploitative practices, resonate with the findings of Okyere et al. (2023), who examined the responses of urban poor communities during the pandemic in Accra, Ghana.

Across all household categories, the study reinforces the significance of social capital and community support networks as vital safety nets, corroborating the findings of Dapilah et al. (2020) and Koopman (2023), who highlighted the importance of social networks in building adaptive capacity and resilience. However, the study also reveals that while social capital played a crucial role, it was insufficient to ensure household resilience, particularly for the poorest households with limited access to other forms of capital.

The findings align with the broader discourse on the role of capital mobilization and livelihood diversification in shaping household resilience and adaptation strategies during crises (Huang et al., 2023; Meekaew & Ayuwat, 2018). However, this study contributes a nuanced understanding by examining the interplay of these factors within the specific context of marginalized urban fringe communities in Northeast of Thailand, a region characterized by persistent socioeconomic disparities and vulnerabilities.

The research highlights the need for multifaceted approaches to support marginalized urban communities and enhance their resilience to economic shocks and crises. Policy interventions that promote asset-building, mainly through initiatives that improve access to financial services, skill development, and income diversification opportunities, could potentially strengthen household resilience across socioeconomic groups.

The findings emphasize the importance of fostering social cohesion and community-based initiatives to enhance the adaptive capacity of urban fringe communities, particularly those with limited access to other forms of capital. Policymakers should prioritize developing and implementing programs that promote social cohesion and community empowerment, as these can serve as vital safety nets during crises like the COVID-19 pandemic. Local governments can play a crucial role by providing financial support, technical assistance, and capacity-building opportunities to community-based organizations (CBOs). Non-governmental organizations (NGOs) can also contribute by partnering with local governments and CBOs to implement community-based initiatives, bringing valuable expertise, resources, and networks to support these initiatives' design, implementation, and evaluation.

Moreover, policymakers should promote inclusive and participatory governance mechanisms that engage urban fringe communities in decision-making processes related to urban development, resource allocation, and crisis response. This could involve establishing community advisory boards, conducting participatory needs assessments, and creating channels for community feedback and grievance redressal. To maximize the impact of these policy interventions, local governments, NGOs, and CBOs should work collaboratively to develop and implement integrated, multi-sectoral approaches that address the complex challenges urban fringe communities face, leveraging existing community assets and resources to support community-based initiatives.

Notably, this study was conducted in the context of the COVID-19 pandemic, which had far-reaching economic and social implications. While the findings provide valuable insights specific to this crisis, future research could explore the applicability of these findings to other types of shocks and stresses, such as natural disasters, economic downturns, or long-term environmental changes. Additionally, longitudinal studies could offer a more comprehensive understanding of household resilience trajectories over time, capturing the dynamic nature of capital mobilization, livelihood strategies, and coping mechanisms as households navigate multiple crises or recover from economic shocks.

Despite its contributions, this study is not without limitations. While providing rich insights, the qualitative nature of the research may limit the generalizability of the findings to other contexts or regions. Future studies could incorporate quantitative methods, such as household surveys or econometric analyses, to complement the qualitative findings and facilitate broader comparisons. Moreover, while the study focused on marginalized urban fringe communities, it is essential to acknowledge the heterogeneity within these communities and the potential intersections of vulnerability with factors such as gender, age, and disability status. Future research could explore these intersectionalities and their impacts on livelihood strategies, capital mobilization, and resilience mechanisms.

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