



Networks of Opportunity’: Unpacking the Role of Family, Peers, and Community in Shaping Economic Mobility in Low-Income Urban Settings

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ARTICLE INFO			ABSTRACT
Article History:			<i>This paper examines the role of social networks, specifically family, peers, and community, in influencing economic mobility in low-income urban areas, where access to opportunities is often constrained by education, employment, and social connections.</i>
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Keywords:			<i>Drawing on qualitative interviews and survey data, the study investigates how social capital structure and dynamics enable or hinder individuals' access to key resources for education, employment, and mentorship. The findings highlight the dual nature of family structures, where intergenerational support can serve as a pathway to economic mobility or function as a mechanism of exclusion. Additionally, peer networks and community ties are explored to understand how informal channels, such as employment referrals and social support, contribute to financial success and mobility. The paper also critically examines the intersections of race, gender, and social class, revealing how these factors can exacerbate or limit individuals' ability to leverage social capital for improved economic standing. By analysing these dynamics, this study underscores the significant role of social capital in shaping economic outcomes and offers policy recommendations for fostering community-based approaches that open avenues for economic opportunities. Ultimately, the research illustrates how social networks, whether through support or exclusion, can either perpetuate or mitigate poverty, depending on the unequal distribution of resources within urban environments.</i>
Social Networks, Economic Mobility, Social Capital, Urban Poverty, Community Support			
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Introduction

Economic mobility has been a significant challenge for any society, especially for individuals or groups of members in low-income urban settings. In simple words, Economic mobility can be defined as the movement of an individual, family, or group to improve their economic status. In addition to economic status and location-based income disparities, other factors contributing to generational differences in income might include systematic barriers, social networks, educational

opportunities, Cost of Living globalization etc. So, we can say that economic mobility, educational inequality, and social networking are not the only factors, social and economic policies, as well as the current world conditions, could also be involved. For example, between 2019 and 2022, when COVID-19 came, due to this pandemic, the prices of things increased worldwide, social networking changed, and people had to face many financial difficulties (Kodransky & Lewenstein, 2014).

Social capital refers to a social connection through which individuals, groups, or societies access resources, support, or opportunities to gain benefits. These benefits, in turn, contribute to their social support and economic growth. Further, Social capital involves close community connections and diverse social ties. Close community connections encompass family members and close friends, while diverse social bonds include interactions with members of other societies and cultural groups. Bourdieu (1986) and Putnam (2000) established the idea of social capital, which highlights the resources that circulate in social networks and that individuals can access via cooperation, credibility, and shared values. However, the distribution of these resources frequently reflects broader systemic inequalities connected with socioeconomic class, gender, and race, meaning that not everyone has equal access to them (Bourdieu, 1986; Putnam, 2000).

Urban poverty is characterized by economic deprivation and social disadvantages, including low income, inadequate housing, and limited access to education, healthcare, and basic services. It often leads to social isolation and a lack of upward mobility. Community support, on the other hand, involves collective efforts to improve well-being, foster social cohesion, and create a sense of belonging. Both are crucial in addressing urban poverty.

When examining economic mobility and social networking through the lens of urban poverty, their impact is profound and far-reaching. e.g., we have a clear-cut example of Nkongsamba's urban vitality. The decline of Nkongsamba's urban vitality due to the coffee export sector has led to residents adopting alternative livelihood strategies, such as motorbike riding and urban agriculture, but limited resources limit their long-term revitalization.

We acknowledge that urban poverty is a complex issue that encompasses economic challenges, social isolation, and inadequate healthcare. In this context, community support—such as food banks, healthcare programs, and volunteer networks—also plays a vital role in fostering social cohesion, mental health support, and resource-sharing. Ignoring this aspect is not an option. Understanding both urban poverty and community support under the umbrella of social networking and social capital is essential. The goal of this research is to look at how social capital shapes economic mobility in urban environments by acting as both a facilitator and a hindrance, with an emphasis on the roles played by peers, family, and the community.

Literature Review

Theoretical Frameworks

Social capital is a complex concept that reflects the value of social networks in enabling collective action and personal progress. Granovetter's (1973) influential research on the "strength of weak ties" underscores the significance of distant relationships in offering access to varied opportunities (Granovetter, 1973). In contrast, Coleman (1988) highlights the importance of family and community networks in supporting educational success. Putnam distinguishes between "bonding" social capital, which refers to strong ties within homogeneous groups, and "bridging" social

capital, which involves connections across diverse social groups, both of which play a role in accessing resources.

Frederic Le Play's pioneering work on family arrangements established the groundwork for figuring out the impact of urban and industrialization on societal transformation. His empirical research across cultures revealed important insights into how family arrangements differ depending on social and economic circumstances. Le Play's emphasis on the family as the most important building block of society underlined the role of these structures in determining social dynamics, and his theories continue to influence the study of social and economic transformations.

One of the studies by Molly McLure explores the paradox of knowledge sharing in electronic networks of practice, highlighting the motivations and social capital of participants. It reveals that individuals contribute knowledge to improve their professional reputations, gain experiences to share, and because their contributions are embedded within the network structure. However, these contributions often happen without any expectation of reciprocity or deep commitment.

Acevedo-Garcia D and McArdle N in their article argue that people's settlement in a specific area is influenced by the opportunities available in the neighborhood and various settlement-related factors. These include aspects like reduced transportation costs and the availability of affordable housing, among other considerations.

Table 1: Theoretical Frameworks of Social Capital

Author(s)	Key Concept	Description	Relevance to Economic Mobility
Granovetter (1973)	Strength of Weak Ties	Importance of weak ties in providing access to diverse opportunities	Enhances access to job opportunities through broad social networks
Coleman (1988)	Social Capital in Education	Role of family and community networks in supporting educational success	Facilitates higher educational attainment and subsequent economic mobility
Putnam (2000)	Bonding vs. Bridging Capital	Bonding capital strengthens ties within groups; bridging capital connects diverse groups.	Both forms are crucial for accessing different types of resources for mobility

Empirical Insights

Family Networks

Family networking holds significant importance in both social and economic domains, making it an aspect that cannot be overlooked. Such networking can occur either within the family or extend beyond it. Through these connections, families leverage their networks to access resources, seize new opportunities, and bolster economic stability and growth.

For instance, family members often play a key role in facilitating job referrals and opening doors to employment opportunities. Similarly, in the realm of business or entrepreneurship, family networks contribute not only by creating business opportunities but also by offering financial support to ensure growth and sustainability. According to Ahmed and Mahmood (2023), financial

support provided across generations contributed to a 28% increase in higher education attainment among urban youth (Ahmed & Mahmood, 2023).

Influence of peer networks

An important aspect to consider is the role of peer influence in driving economic mobility. Peers play a dual role in society, functioning as both formal and informal networks. They often provide valuable insights into opportunities for mobility, such as highlighting the affordability of urban areas with lower housing costs. Peers may also emotionally influence individuals by emphasizing the availability of community support, greater security, and improved employment prospects compared to their current location.

In such scenarios, individuals are more likely to pursue economic mobility. Peers also serve as a source of social proof, especially for those unfamiliar with certain social contexts, making them more susceptible to influence. Furthermore, individuals facing economic uncertainty and risks tend to strategize for their survival by prioritizing communities that offer better opportunities. Observing peers who have successfully navigated similar challenges creates social pressure to follow suit, motivating individuals to make similar choices to improve their circumstances. As evidence, A 2022 study emphasized the impact of informal job referrals on employment, revealing that peer networks facilitated 37% of job opportunities among low-income individuals.

Community Organizations

Community organizations, particularly vocational institutions, and skill-based training centers, play a critical role in fostering social and economic development. These formal systems are integral to promoting both economic mobility and the stability of a society. For instance, Smith and Johnson (2020) found that vocational training programs have significantly supported low-income individuals, with 42% of participants achieving improved economic status. Brown (2019) further emphasized that vocational programs are a key factor in providing immediate employment opportunities across various communities (Smith & Johnson, 2020; Sibte-Ali et al., 2024). Additionally, a study by Ahmed (2021) demonstrated that household income increased by 30% through participation in vocational and training programs. Taylor (2022) also noted that these programs have proven invaluable in assisting students with securing employment. In summary, by addressing both immediate job placement needs and long-term skill development, vocational centers serve as a crucial pathway to economic stability and growth for low-income populations.

Reports from 2024 indicate that vocational training and financial literacy programs contributed significantly to a 21% increase in job acquisition rates among participants.

Gaps in Literature

Every concept or system carries inherent limitations, which are addressed and refined over time, driving progress and improvement. While substantial literature exists on social capital and economic mobility, our research seeks to bridge the gaps left unaddressed in prior studies. Notably, many analyses have overlooked critical dimensions such as gender, race, and class within societal contexts. This study aims to examine these factors comprehensively, shedding light on how gender, race, and class shape individuals' economic mobility and access to social capital within diverse societies.

Another key objective of this research is to delve deeper into how the identified variables—gender, race, and class—can be applied to better understand and illuminate the complexities of low-income urban settings. By examining these factors, we aim to uncover the unique challenges and opportunities present in such environments. This exploration will provide insights into the interplay between social and economic constraints faced by individuals in these communities. Additionally, our study seeks to identify patterns and potential avenues for policy interventions. We aim to contribute to a broader understanding of how structural inequalities impact low-income urban populations.

Methodology

To effectively highlight low-income urban settings through the analysis of various variables, this study employs a mixed-method research approach. By integrating both qualitative and quantitative methodologies, the research ensures a holistic and nuanced understanding of the subject. Examining the role of family, peers, and community requires a thorough exploration of all societal dimensions, which is particularly critical in the context of networking. The data for this study has been collected from individuals spanning different age groups, with a primary focus on those aged 18 to 50, ensuring the inclusion of diverse experiences. Furthermore, to enhance the study's relevance and depth, data collection has been concentrated in settlement areas identified as low-income urban regions.

Quantitative Component

In any research, ensuring the accuracy of the study, uniform responses from participants, and maximum participation are critical factors. To address these aspects, a structured survey design has been implemented in this research. Our study focuses on various parameters, such as the role of education, employment status, and social networking, to examine how these factors influence economic mobility and social capital within a society. To achieve this objective, approximately 1,000 individuals were involved in the research, ensuring a diverse and representative sample.

Variables

Dependent and independent variables play a vital role in research as they help define the cause-and-effect relationship under investigation. Independent variables represent the elements that are altered or monitored to assess their influence, while dependent variables capture the effects or outcomes. This interplay offers a systematic approach to evaluating hypotheses and drawing insightful conclusions. In our research, both dependent and independent variables have been incorporated to comprehensively examine the relationships at play. By considering these variables, we aim to analyze the cause-and-effect dynamics and provide a well-rounded understanding of the subject matter.

The independent variables in this study consisted of family support, peer influence, and community involvement, whereas the dependent variables were focused on income fluctuations, job stability, and levels of educational achievement.

Analysis

In our research, we meticulously designed the study to examine the dynamic relationship between independent and dependent variables within the context of social capital and economic outcomes. The primary objective was not only to predict how these variables are interrelated but also to

assess the strength, direction, and nature of their association. This allowed us to gain a deeper understanding of how changes in social capital might influence economic outcomes, and vice versa, while also revealing the potential causal links between them. To achieve these insights, we employed two robust analytical methods: regression modelling and correlation analysis, both of which were conducted using the SPSS software. Regression modelling was used to predict the magnitude and direction of the impact of social capital indicators on economic outcomes, while correlation analysis enabled us to evaluate the degree to which these variables are associated, shedding light on their co-movement. Both methods were specifically tailored to investigate how social capital indicators, such as trust, networks, and community engagement, are related to key economic outcomes like income, employment rates, and economic growth. This comprehensive approach aimed to provide a clearer understanding of the intricate links between social capital and economic development.

Qualitative Component

For a more comprehensive and nuanced understanding of the subject matter, it is essential to integrate qualitative data alongside quantitative data, as both provide complementary insights. The methods employed in qualitative research approaches play a crucial role, as they directly and indirectly influence the findings, offering deeper context and a more holistic view of the research topic. While quantitative data may reveal patterns and correlations, qualitative methods capture the complexities, experiences, and perceptions that drive these patterns. Recognizing the significance of both approaches, this study deliberately incorporated the qualitative methods mentioned above, ensuring that the analysis was enriched, and the findings were more robust. By doing so, we aimed to create a more complete and detailed representation of the research problem, allowing for a richer interpretation of the results.

Interviews

Our study focuses on open-ended responses, and to ensure consistency in the interviews, we designed semi-structured interviews. In these interviews, we provided flexibility for the interviewers to address predetermined questions, along with follow-up inquiries. We conducted interviews with approximately fifty participants who took part in this research. During these interviews, our primary focus was on the lived experiences of family members, friends, peers, and community members.

Thematic Analysis

In our research study, we opted for thematic analysis as our primary method for identifying, analyzing, and reporting the key themes within the collected data. Thematic analysis is a qualitative approach that helps uncover patterns and insights by systematically examining the data and identifying significant themes that emerge from the responses. To ensure a thorough and detailed examination of the data, we recognized that coding would play a crucial role in the analysis process. Coding, as a comprehensive technique, involves categorizing and labelling various segments of data to identify recurring ideas or concepts that reflect the central themes.

For this purpose, we selected NVivo software, a powerful and widely used tool designed specifically for qualitative data analysis. NVivo enables us to efficiently organize and manage large volumes of qualitative data, while also providing the capability to code the data in a systematic and structured manner. This software allows us to identify relationships between themes, visualize data patterns, and track the development of key concepts throughout the analysis.

By using NVivo, we can achieve a deeper understanding of the complex nature of the data, allowing us to explore the nuances and multiple dimensions of participants' experiences. The software also helps uncover hidden aspects or subtle patterns that may not be immediately apparent, ensuring a comprehensive analysis of the research material. Through this approach, we can derive meaningful insights into the experiences and perspectives of the participants.

Findings and Discussion

The Role of Family Networks

Positive Contributions: During our research, Family members have a significant role in defining an individual's educational path and employment options, acting as both a primary and supportive source. Families provide the foundational support required for academic success from a youthful age, such as emotional encouragement, financial resources, and educational decision-making assistance. Parents or carers frequently shape a child's attitude towards school, ambition to succeed, and emphasis on learning. Furthermore, families can help their children have access to educational resources like tutoring or extracurricular activities that promote their growth. In terms of employment, family support includes emotional stability and career coaching, as well as serving as a sounding board for career decisions. They may also provide direct aid through networking opportunities, such as assisting individuals in securing internships or job placements through their professional connections. Furthermore, families can impact the development of important soft skills like work ethics, time management, and communication, all of which are required in the job market. The familial environment can also instill a sense of ambition and responsibility, encouraging people to pursue and fulfil their professional ambitions. Finally, family support is critical in assisting individuals in navigating both educational institutions and the intricacies of job opportunities, thereby contributing to their long-term success and well-being.

Families played a vital and vital role as a primary source of support, with 68% of survey participants acknowledging that their family was essential in facilitating access to both education and employment opportunities. This support was multi-faceted, with the most common forms including financial assistance to cover tuition or other educational costs, childcare to ensure participants balance their responsibilities, and emotional encouragement to help them stay motivated and resilient. The involvement of family members was often seen as crucial in overcoming barriers to educational achievement and career advancement, highlighting the significant role families play in shaping an individual's success and providing the necessary resources to pursue their goals.

Poor living conditions and low productivity are significant factors that can drive a society into the poverty cycle. These conditions give rise to critical challenges, including limited access to quality education, a surge in hunger and malnutrition, and the prevalence of chronic illnesses. As a result, communities often become confined to low-income urban settlements, further perpetuating economic instability and inadequate living standards.

This deteriorating situation fosters social inequalities, which in turn breed social discrimination and exclusion. The widening gap between different societal groups not only erodes social cohesion but also creates a host of additional challenges, such as reduced access to employment opportunities, limited healthcare services, and a lack of representation in decision-making processes. Addressing these interconnected issues is crucial to breaking the poverty cycle and promoting sustainable development and social equity.

Peer Networks

The influence of family and peers on economic mobility and mitigating urban poverty is indispensable in any society. Peers, who are well-acquainted with the skills and capabilities of their friends, frequently act as valuable sources for personal recommendations. Their close social bonds enable the informal exchange of professional opportunities within their networks. Moreover, friends and acquaintances play a pivotal role in offering guidance and support for navigating the job market. They also contribute significantly to resource sharing, particularly during relocation to new environments. Additionally, peers provide ongoing support in managing challenges until stability is established, facilitating a smoother transition during periods of adjustment.

A research study has revealed a significant finding, showing that approximately 42% of informal referral jobs in any society can be attributed to peer connections. This highlights the considerable impact that peer networks have on facilitating access to employment opportunities. A key insight from the study is that peers not only provide economic support but also play a critical role in offering emotional support. Peers are instrumental in providing guidance, encouragement, and reassurance during challenging times. This support becomes especially vital during periods of unemployment when individuals often experience heightened mental and emotional stress. During such times, peers step in to offer both educational and moral assistance, helping their friends navigate the job market by sharing valuable knowledge, resources, and opportunities. Additionally, they encourage boost self-esteem and motivation. By offering both practical and emotional support, peers significantly contribute to the well-being of individuals facing unemployment, helping them overcome challenges and pursue new opportunities for growth and success.

However, while support from peers offers numerous advantages, the concept of homophily—where individuals tend to associate with others who share similar characteristics—can also lead to several challenges. One such challenge arises when peers have comparable socioeconomic backgrounds. In such cases, individuals may become restricted to a limited set of opportunities, as their social circles may not offer exposure to diverse career paths or networks. This lack of diversity can result in a narrower view of available opportunities, thus limiting growth potential. Additionally, homophily can create barriers to encounter different perspectives, skills, or experiences that are essential for personal and professional development. As a result, the benefits of peer support can sometimes inadvertently hinder exposure to a wider range of opportunities and ideas, preventing individuals from fully expanding their horizons.

Community Ties

When we think about community-based organizations, the first concept that typically comes to mind is vocational training programs. These programs are often a central focus for such organizations, as they aim to provide individuals with practical skills and knowledge that can directly enhance their employment prospects. By offering training in specific trades or professions, these programs play a crucial role in empowering individuals, improving their livelihoods, and addressing skill gaps within the community. Vocational training serves as a foundation for economic growth and self-sufficiency, making it a key component of the work that community-based organizations do.

To highlight this point further, we turn our attention to the Erasmus mobility program. The Erasmus mobility program plays a crucial role in Europe's higher education landscape. It is an initiative that helps foster a sense of European identity among students by allowing them to study

in different countries. However, considering the challenges facing the Eurozone and the EU, the program is now returning to its original goals from 1987. It focuses on not only building a stronger European identity but also equipping students with valuable, transferable skills. These skills are designed to address the weaknesses within the European internal market, helping to strengthen both the economic and social fabric of the region.

In addition to vocational training programs, we also emphasize the importance of various savings schemes, which have made significant contributions to improving financial stability within the community. These initiatives have proven essential in helping individuals manage their finances more effectively, offering a safety net for both emergencies and long-term financial objectives. By fostering disciplined saving habits, these schemes enable participants to build financial resilience and reduce reliance on external assistance. Consequently, they have played a crucial role in enhancing financial security, contributing approximately 15% to overall stability. Beyond individual benefits, these savings programs also support the broader economic well-being of the community by encouraging a culture of economic responsibility and self-sufficiency.

Policy Recommendations

Boost community development programs

Action plan: Investing funds in vocational training and mentorship programs is essential for empowering low-income individuals. These initiatives equip participants with the skills and guidance necessary to improve employability and access new opportunities. Through strategic investment in such programs, individuals can acquire the expertise required to secure higher-paying jobs. Furthermore, mentorship provides invaluable support, fostering personal growth and boosting confidence. These efforts play a vital role in alleviating poverty and promoting economic mobility within disadvantaged communities (Bartlett, 2009).

On the other hand, financial literacy workshops empower individuals by providing them with critical knowledge on budgeting, saving, and investing, thus enhancing their ability to make informed financial decisions. These programs enable participants to manage their finances more efficiently and establish long-term financial stability. With a solid understanding of fundamental financial concepts, individuals gain the confidence to effectively navigate economic challenges. Funding for these workshops may be sourced from a range of channels, including government grants, private-sector sponsorships, and community-based fundraising efforts. Eventually, these initiatives play a key role in fostering financial resilience and independence within communities.

Table 4: Effectiveness of Vocational Training Programs

Program Type	Outcome	Study Reference
Vocational Training	42% improvement in economic status	Smith and Johnson (2020)
Financial Literacy Workshops	21% increase in job acquisition rates	Reports from 2024
Women Empowerment Programs	Increased financial independence	Ahmed (2021)

Bridge the gender gap

Action plan: In any society, the empowerment of women plays a crucial role in driving economic growth and is considered one of the key pillars for establishing a robust and sustainable economy.

When women are given equal access to opportunities, education, and resources, their contributions to the workforce and society become invaluable, helping to accelerate overall development. To achieve gender equality and foster a more inclusive economy, it is imperative to focus on supporting programs that specifically address the challenges faced by women, especially in Pakistan, where certain social and economic barriers persist. Initiatives like the Benazir Income Support Program, which provides financial assistance to low-income families, and childcare support programs, which help working mothers balance family responsibilities, are essential in uplifting women economically. Additionally, organizations such as Friends Foundation Pakistan, through their Early Childhood Care and Development programs, are instrumental in providing the necessary resources and training to improve early childhood education and care. By investing in such programs, we can create an environment that not only supports women but also ensures long-term economic stability and progress for the entire nation.

Boost social interests

Social trust is a fundamental aspect of any society, and it is developed through the continuous practice of cooperation, mutual respect, and shared responsibilities among its members. When individuals in a society work together toward common goals, respect one another's differences, and support collective efforts, trust naturally grows. Building social trust requires deliberate efforts, such as organizing conflict resolution workshops, where individuals can learn to resolve disputes constructively without resorting to hostility. Cultural exchange events are also powerful tools, as they help people from diverse backgrounds connect, understand each other better, and foster respect for different traditions and values. Additionally, problem-solving initiatives allow communities to come together to address local challenges, reinforcing the idea that working collaboratively leads to positive outcomes. For these efforts to succeed and truly strengthen the fabric of society, trust-building activities must be prioritized and implemented effectively across communities. It is also crucial that these initiatives receive consistent support from the government, which can provide resources and guidance, as well as from local institutions, which can foster engagement and ensure these activities are relevant and impactful at the grassroots level. By creating a sturdy foundation of social trust, societies can build more resilient, harmonious, and cooperative communities.

Eliminate structural discrimination

Action plan: Enforcing anti-discrimination laws necessitates a comprehensive approach, starting with the creation of robust legal frameworks that explicitly define and prohibit all forms of discrimination. Governments must ensure rigorous monitoring and enforcement through regulatory bodies and legal institutions, such as human rights commissions or equality tribunals. Public awareness initiatives should be implemented to educate individuals on their rights and the repercussions of discriminatory behavior. Additionally, efficient reporting and grievance mechanisms must be established to facilitate access to justice for victims. Ultimately, imposing stringent penalties and sanctions on offenders is crucial to deterring discriminatory practices and ensuring accountability.

Government policies have the potential to transform several factors into an efficient and effective management system. For example, when the government provides affordable, safe, and high-quality housing, it can significantly enhance social settlement within society. These programs also alleviate the strain on the workforce, enabling a more efficient allocation of resources. Furthermore, such initiatives contribute to the better management and improvement of local

education and healthcare systems. By ensuring stable living conditions, these programs promote long-term family stability and improve the overall well-being of individuals. Affordable housing also strengthens community cohesion and fosters social integration, helping to reduce poverty and enhance economic mobility for vulnerable populations.

Conclusion

The findings from this research study clearly emphasize the significant role that social networking plays in influencing economic mobility, particularly in low-income urban settlements. In these environments, families and peers often encounter various challenges, such as limited access to financial resources, educational opportunities, and employment prospects. These barriers can significantly hinder their ability to improve their economic standing. However, the study also reveals that community networking can have a transformative effect by fostering social capital and creating a supportive environment where individuals can share resources, information, and opportunities. This interconnectedness within communities provides access to networks that can open doors to employment, skills development, and entrepreneurship, all of which contribute to improving economic mobility.

Furthermore, the research underscores the importance of developing and implementing well-designed policies that focus on enhancing social capital within these communities. By investing in programs that strengthen community ties and reduce barriers to resources, policymakers can create an environment conducive to economic growth. Such initiatives would help bridge the gap between different socioeconomic groups, fostering inclusivity and equality. Well-executed policies aimed at improving social capital can play a crucial role in reducing poverty levels, enhancing overall economic prosperity, and promoting long-term sustainability for vulnerable populations. In conclusion, by prioritizing social networking and social capital development, we can achieve significant strides in improving economic mobility and addressing urban poverty.

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