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## Building resilience: Tackling socioeconomic vulnerability in Kazakhstan's communities

Zabira Baizakova<sup>1</sup>, D Saliya Sakenova<sup>2\*</sup>, Nurlan Baigabylov<sup>3</sup>, Medet Kudabekov<sup>4</sup>

1.2.3.4 Faculty of Social Sciences, Department of Sociology, L.N. Gumilyov Eurasian National University, Astana 010008, Kazakhstan.

Corresponding author: Saliya Sakenova (Email: <a href="mailto:skbeliever@gmail.com">skbeliever@gmail.com</a>)

### **Abstract**

This study explores resilience as a counterbalance to socioeconomic vulnerability in Kazakhstan, emphasizing both macroand micro-level factors that shape the capacity of individuals and communities to adapt to adversity. At the macro level, the
research examines systemic structures, including employment policies, income distribution, environmental equity, and the
adequacy of social infrastructure. At the micro level, it analyzes individual and community capacities, such as access to
education, social networks, and psychological well-being. Employing a mixed-methods approach, the study integrates
quantitative data from 2,900 respondents across five regions of Kazakhstan with qualitative insights from focus group
discussions involving policymakers, social workers, and community leaders. Findings reveal critical challenges, including
financial insufficiency of social benefits, limited access to assistance, housing insecurity, and employment barriers for
caregivers and people with disabilities. These structural vulnerabilities are compounded by inflation and systemic
inequalities, limiting the resilience of vulnerable populations. However, the study highlights key resilience-building
mechanisms, such as flexible employment options, indexed social benefits, improved rural infrastructure, and communitybased support systems. Policy recommendations focus on creating a national resilience strategy that integrates macro- and
micro-level interventions, fosters equitable opportunities, and enhances individual and collective capacities to thrive. These
findings contribute to global discussions on resilience and vulnerability reduction and offer practical insights for
policymakers.

Keywords: Labor market, Quality of life, Resilience, Social support, Vulnerability.

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**Transparency:** The authors confirm that the manuscript is an honest, accurate, and transparent account of the study; that no vital features of the study have been omitted; and that any discrepancies from the study as planned have been explained. This study followed all ethical practices during writing.

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#### 1. Introduction

In recent years, the global community has increasingly recognized the impact of socioeconomic inequality on human capital quality and living standards. Inequality is no longer seen solely as a social or economic issue but as a fundamental challenge to human development potential, particularly when it hinders individual and societal growth at critical thresholds [1]. Such inequality not only restricts economic progress but also exacerbates social insecurity and vulnerability, as emphasized by global studies, including those of Stiglitz [2] and the World Bank. Vulnerability, specifically, refers to the heightened risk of a decline in living standards, particularly acute for those living near or below the poverty line [3].

In the context of Kazakhstan, socioeconomic inequality manifests as a multidimensional problem influenced by regional disparities, environmental degradation, and infrastructural limitations. Notably, Kireyeva, et al. [4] identify regions such as North Kazakhstan, East Kazakhstan, and Zhambyl as particularly vulnerable due to economic stagnation, outmigration, and a lack of adequate social infrastructure. While international studies highlight the overarching trends of inequality, Kazakhstani-specific studies — such as those by Serkebayeva, et al. [5] and Chulanova, et al. [6] — demonstrate that state mechanisms, including taxation, minimum subsistence levels, and social guarantees, play a critical role in mitigating inequality and fostering a more stable quality of life. Despite these measures, systemic challenges persist, disproportionately affecting marginalized and rural populations [7-9].

Gender inequality, among other forms of vulnerability, remains a critical barrier to equitable development, as emphasized in studies by Kazbekov [10]. Vulnerability is compounded for groups lacking access to resources, mobility, and opportunities, trapping them in cycles of chronic poverty [2]. This is especially true for individuals in regions experiencing environmental crises, such as those associated with oil and gas extraction (Bhat et al., 2023). Research further indicates that migration patterns from these regions reflect individuals' search for better environments, both economically and socially [11]. These trends highlight a need to deepen the conceptual understanding of vulnerability beyond traditional indicators such as GDP.

Despite advances in global and regional policy, critical gaps remain in understanding the role of resilience as a counterbalance to vulnerability. Resilience, as Maddi, et al. [12] note, is the capacity to withstand adversity and adapt to changing circumstances. At the national level, resilience-building requires targeted efforts to address both macro-level structural issues (employment policies, income distribution, environmental equity) and micro-level factors (education access, social networks, psychological well-being). Yet, studies on resilience within the Kazakhstani context remain limited, particularly concerning how local communities navigate socioeconomic challenges in regions marked by inequality and environmental stressors.

This study aims to bridge these gaps by analyzing the mechanisms of resilience in Kazakhstan's vulnerable regions, focusing on how resilience can mitigate the negative impacts of inequality and vulnerability. Building on previous research, this study attempts to integrate financial, environmental, and infrastructural factors into a comprehensive framework for resilience analysis. The core objectives are as follows:

- 1. To analyze the structural aspects of resilience and the influence of socioeconomic factors.
- 2. To identify the types of vulnerabilities characteristic of various social groups.
- 3. To investigate the role of resilience in safeguarding against inequality and vulnerability.

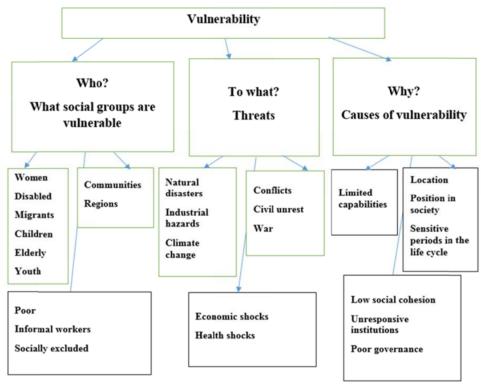
To achieve these objectives, this research employs a multidimensional approach, encompassing socioeconomic, cultural, and psychological dimensions. The study examines macro-level influences—such as employment policies, income distribution, and social equity—alongside micro-level factors like personal resilience traits and social support networks. Using data from 2,900 respondents across five Kazakhstani regions and expert interviews, this study seeks to identify the conditions that foster resilience and their implications for policymaking.

This article begins with a review of the literature, discussing conceptual frameworks for vulnerability and resilience, as well as key studies in the field. It then outlines the methodological approach, including data collection methods and analytical tools. The results section presents findings on factors contributing to vulnerability and mechanisms fostering resilience, with a focus on regional disparities and social dynamics. Finally, the study concludes with a discussion of policy implications and recommendations for strengthening resilience in Kazakhstan's most vulnerable populations.

# 2. Literature Review

# 2.1. Concept of Socioeconomic Vulnerability

Vulnerability, especially in socioeconomic contexts, has garnered attention as a critical issue affecting human development and well-being. Defined broadly, socioeconomic vulnerability encompasses the susceptibility of individuals and communities to risks that diminish their quality of life, threaten their economic security, and limit their opportunities. According to the United Nations Development Programme (UNDP), vulnerability describes an individual's or group's exposure to potential harm due to factors beyond their control, such as economic instability, limited social support, and systemic inequalities [3].



**Figure 1.** The structure of vulnerability concept [3].

Scholars have identified key social groups prone to vulnerability, including children, women, the elderly, rural populations, and ethnic minorities. Each of these groups faces unique challenges due to their position in society and their limited access to resources. Research indicates that, in Kazakhstan, these groups are particularly affected by socioeconomic challenges that hinder their ability to achieve self-sufficiency and economic security [1]. Studies on vulnerable populations in Kazakhstan highlight how factors such as geographic location, social exclusion, and restricted access to quality education contribute to heightened vulnerability among marginalized groups [4, 13].

### 2.2. Drivers of Socioeconomic Vulnerability

Socioeconomic vulnerability is driven by a combination of structural, economic, and social factors. Economic inequality is frequently cited as one of the primary contributors to vulnerability. When income disparities are wide, economically disadvantaged groups lack the resources needed to recover from crises or adapt to change [2, 14]. Studies on the Kazakhstani population indicate that economic shocks, such as rising inflation and unemployment, disproportionately affect low-income households and increase the prevalence of poverty [5, 6, 15].

Moreover, cultural and institutional factors significantly shape vulnerability. Social norms that limit women's participation in the workforce or restrict ethnic minorities' access to social services compound the effects of economic vulnerability [16]. In Kazakhstan, traditional gender roles and limited support for minority groups create barriers to resilience, making these populations more susceptible to poverty and social exclusion [17, 18].

Natural and environmental hazards, such as climate change and natural disasters, also contribute to socioeconomic vulnerability. Scholars like Delibasic [19] and Polterovich [20] highlight that communities in regions prone to droughts or floods experience greater levels of vulnerability, particularly when their livelihoods depend on agriculture. In Kazakhstan, rural areas reliant on agriculture are increasingly at risk from changing climate patterns, which exacerbate the existing economic challenges faced by these communities [21-23].

#### 2.3. Resilience As a Countermeasure to Vulnerability

The concept of resilience has emerged as a key framework for understanding how individuals and communities can withstand and adapt to socioeconomic challenges. Resilience is defined as the capacity to cope with and recover from adverse situations while maintaining or even improving one's well-being. Maddi, et al. [12] is one of the foundational scholars in resilience theory, identifying three core components that support individual resilience: commitment, control, and challenge. Commitment refers to active engagement in life events; control is the belief in one's capacity to influence outcomes; and challenge involves viewing difficulties as opportunities for growth. These principles form the basis of psychological resilience and have been widely applied in socioeconomic research.

Empirical studies have shown that resilience can mitigate the negative impacts of vulnerability by enabling individuals to manage stress, adapt to changing circumstances, and build social networks that provide support during crises [24]. For example, research on employees in the telecommunications industry found that individuals with high resilience experienced significantly lower absenteeism and better performance under stressful conditions [25]. This research has implications for

vulnerable populations in Kazakhstan, suggesting that promoting resilience could help communities cope with socioeconomic challenges and improve their overall well-being.

#### 2.4. Socioeconomic Resilience in Organizations and Communities

In addition to individual resilience, collective or community resilience is essential for reducing socioeconomic vulnerability. Organizational resilience studies reveal that resilient companies and institutions can buffer employees from economic and psychological stressors, creating a supportive environment that enhances productivity and well-being [26]. Fostering resilience within social organizations, such as NGOs and community centers, could empower vulnerable populations by providing them with resources, training, and social support [27].

Community resilience is particularly relevant in rural areas where social networks and local institutions play a crucial role in supporting individuals through economic hardships. Studies show that communities with strong social cohesion and a shared cultural identity tend to be more resilient to economic and environmental shocks [28].

### 2.5. International Framework on Vulnerability

Research on vulnerability conducted internationally outlines similar, though sometimes broader, categories. Vulnerability is often defined by a lack of "basic potential," encompassing education, health, and access to resources. These individuals face limited opportunities to fulfill what they consider to be a meaningful life due to structural and circumstantial barriers, often rooted in factors beyond their control, such as birth circumstances, social and material status, and access to education and healthcare [29]. In periods when these individuals lack support or investment, vulnerability can become exacerbated, accumulating over time and leading to deeper social inequality.

In particular, international literature highlights several key vulnerable groups:

- 1. Children in poverty are often at risk of malnutrition, inadequate healthcare, and poor education, which can hinder their development and create long-term socioeconomic disadvantages [30].
- 2. As they transition into the workforce, young people without sufficient social and economic support can experience high levels of unemployment and job insecurity, especially if they lack work experience or financial resources [30].
- 3. The elderly often face poverty and social isolation, compounded by declining physical and mental health, which creates a cycle of dependency and vulnerability [31].

Structural vulnerabilities arise from systemic biases embedded within social, economic, and legal institutions, disadvantaging certain groups and limiting their participation in society. Globally, the concept of structural vulnerability highlights the barriers faced by women, ethnic and linguistic minorities, people with disabilities, and rural residents in accessing resources and opportunities [32]. In Kazakhstan, similar challenges persist, particularly among single-parent families, large families with multiple children, and ethnic Kazakh repatriates (kandas) who lack citizenship. These groups often grapple with limited employment opportunities, insufficient social support, and geographic isolation, especially in rural areas where access to essential services remains restricted.

### 2.6. Government Support and Policy Framework in Kazakhstan

The identification and support of socially vulnerable groups in Kazakhstan are outlined in national legislation, particularly Article 68 of the Republic of Kazakhstan [33]. This legal framework recognizes a diverse array of socially vulnerable categories, including veterans of the Great Patriotic War, persons with disabilities, low-income families, orphans, elderly pensioners, and single-parent households. It also extends to individuals affected by natural disasters or technological catastrophes (such as the Semipalatinsk nuclear test), large families, and members of the ethnic Kazakh diaspora returning to their ancestral homeland (kandas) [34, 35]. Similarly, persons with disabilities, those with chronic illnesses, and elderly pensioners are recognized as particularly vulnerable due to their limited earning potential and heightened reliance on state support [36].

Socially vulnerable groups in Kazakhstan have prioritized access to housing assistance. Under Article 67 of the "Law on Housing Relations," individuals related to socially vulnerable groups have the right to access public housing (1997). Additionally, the state budget allocates funds for housing programs tailored to these groups, with subsidized mortgage programs available to help them secure private property. The state also covers mandatory health insurance premiums for individuals within vulnerable categories, as outlined in Article 26 of the "On Compulsory Social Medical Insurance" (2015). Legal safeguards are in place to protect these groups. For example, foreclosure or eviction from primary residences during the winter heating season is prohibited for vulnerable groups, as per Articles 36 and 42 of related legislative acts. This prevents further hardship for those who may already be struggling with housing stability. Social enterprises play an essential role in providing employment and social services to these groups, with specific provisions in Kazakhstan's Entrepreneurial Code (Article 79-2) promoting employment opportunities and offering specialized care, such as geriatric services (2015).

To conclude, the classification and support mechanisms for vulnerable groups in Kazakhstan align with broader global efforts to address socioeconomic vulnerability. Similar to international frameworks, Kazakhstan recognizes that vulnerability is often compounded by structural, life-cycle, and circumstantial factors. However, while international approaches may prioritize broad socioeconomic reforms and community-based resilience building, Kazakhstan's policies are more centralized, with a focus on direct government interventions and subsidies to support vulnerable populations.

Despite extensive research on resilience, significant gaps remain, particularly in the context of Kazakhstan and other Central Asian nations. Much of the existing literature focuses on macroeconomic aspects of vulnerability, often overlooking the structural and socioeconomic factors that shape individuals' and communities' capacity for resilience [37]. While recent resilience studies have increasingly addressed group dynamics, there is still a lack of research on how resilience manifests at

the community level, especially within diverse cultural contexts. In Kazakhstan, the resilience of vulnerable social groups remains underexplored, leaving their specific needs and capacities inadequately understood. This limitation hinders the development of targeted, evidence-based interventions that could effectively enhance their resilience.

The literature emphasizes the necessity of adopting a holistic approach to addressing vulnerability and fostering resilience. Policies that focus exclusively on economic growth, without addressing social inequality and institutional barriers, have proven insufficient in reducing vulnerabilities among marginalized populations [1]. Instead, a comprehensive strategy that integrates economic, social, and cultural dimensions is essential. For Kazakhstan, this means implementing policies that actively reduce income inequality, enhance access to education and healthcare, and promote gender equity. Moreover, the government can play a pivotal role in supporting resilience-building initiatives by funding community centers and social organizations that deliver tailored services to vulnerable groups. By prioritizing investments in resilience, Kazakhstan can empower its citizens not just to survive but to thrive in the face of socioeconomic challenges.

### 3. Materials and Methods

### 3.1. Study Design

This study employs a mixed-methods approach, combining quantitative and qualitative data collection techniques to comprehensively analyze resilience in the context of social vulnerabilities in Kazakhstan. The methodology is specifically designed to address the research objectives by integrating macro-level structural factors (e.g., employment policies, income distribution, environmental equity) and micro-level factors (e.g., access to education, social networks, psychological well-being). This dual perspective ensures a comprehensive understanding of the resilience mechanisms in diverse social and regional settings.

#### 3.2. Data Collection

A structured sociological survey was conducted from April 24 to May 17, 2023, with 2,900 respondents across five regions of Kazakhstan: Akmola, East Kazakhstan, Zhambyl, Mangystau, and Almaty City. The survey aimed to gather data on the socioeconomic conditions, living standards, and vulnerabilities of socially vulnerable populations. The survey utilized a standardized questionnaire that included both closed-ended and open-ended questions. The closed-ended questions captured demographic details, socioeconomic conditions, and types of government support received, while open-ended questions provided space for respondents to elaborate on challenges and needs. A stratified random sampling technique was employed to ensure representation across urban and rural populations, as well as different age groups, genders, and social strata. This method facilitated the collection of data representative of Kazakhstan's diverse social contexts. Additionally, the survey examines systemic factors such as access to government support, regional economic disparities, and infrastructure quality. These insights provide a foundation for understanding how policies and systems influence resilience.

Responses were recorded by 30 trained interviewers, who adhered to a standardized protocol to ensure consistency. Daily verification of data accuracy was conducted by coordinators, and a subset of respondents was contacted for validation. For online responses, IP addresses, completion times, and location data were cross-checked.

To complement the survey data, focus group discussions (FGDs) were conducted with representatives from public organizations, regional administrative offices (akimats), and community groups. The discussions provided qualitative insights into the lived experiences of socially vulnerable populations and the structural barriers they face. Participants were selected based on their expertise in addressing social vulnerabilities, with invitations extended to 300 organizations. This ensured diverse perspectives, including those of policymakers, community leaders, and social workers. The discussions explored topics such as employment challenges, access to social support, and resilience-building mechanisms at personal and communal levels. Moderators guided the discussions to ensure all participants had an opportunity to contribute. FGDs were conducted online via Microsoft Teams to accommodate participants from remote areas and those with limited mobility. Sessions were audio-recorded, transcribed, and analyzed for recurring themes and insights.

# 3.3. Analytical Framework

The data were analyzed through an integrative framework that considers both macro- and micro-level resilience factors. This approach aligns with the study's objectives to understand the structural aspects of resilience, identify types of vulnerability, and explore resilience as a safeguard against inequality and vulnerability. Descriptive statistics were used to summarize demographic and socioeconomic characteristics of respondents, including their access to education, income sources, and housing conditions. Cross-tabulations and chi-square tests were performed to explore relationships between government support types and respondents' reported well-being. Household-level data, such as the number of income earners versus dependents, were used to identify financial vulnerabilities and their impact on resilience.

Thematic analysis of FGDs was conducted to identify recurring themes related to resilience and vulnerability. Key themes included employment barriers, community support systems, and access to government resources. Insights from FGDs were triangulated with survey data to validate findings and provide a deeper understanding of contextual factors affecting resilience.

### 3.4. Ethical Considerations

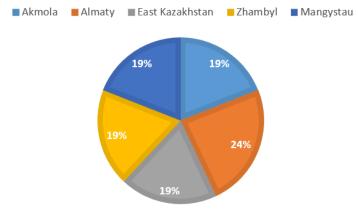
Given the study's focus on socially vulnerable populations, strict ethical protocols were followed. All participants were informed of the study's purpose, their right to withdraw at any time, and the confidentiality of their responses. Verbal consent was obtained for the survey, and written consent was secured for FGDs. Additionally, personal identifiers were removed during data analysis to protect respondent privacy. Interviewers were trained to approach sensitive questions with care,

ensuring respondents felt comfortable and respected. Digital data were encrypted, and physical documents were stored securely.

### 4. Results

#### 4.1. Survey Results

The Figure 2 presents the distribution of respondents across five regions in Kazakhstan based on percentage representation. The regions surveyed include Akmola, Almaty, East Kazakhstan, Zhambyl, and Mangystau. Almaty accounts for the highest percentage of respondents at 24%, while the remaining four regions—Akmola, East Kazakhstan, Zhambyl, and Mangystau—each represent an equal share of 19% of the respondents. A majority of 61.5% of the respondents reside in urban areas, while 38.5% live in rural regions. Specifically, 83.9% of the participants were female, whereas only 16.1% were male.



**Figure 2.** Distribution of regions by percentage.

The Table 1 shows the educational attainment of respondents, illustrating that nearly half (48.3%) of the participants have a secondary level of education. Secondary-specialized education, which may include vocational training or other forms of technical education, accounts for 26.5%. Additionally, 22.6% of respondents have completed higher education, indicating a smaller but significant group with advanced qualifications. A small fraction, 2.7%, did not provide information on their educational level. This distribution suggests that most respondents have basic or intermediate educational qualifications, with fewer individuals having accessed higher education, potentially influencing their employment opportunities and socioeconomic status.

**Table 1.**Educational level breakdown of socially vulnerable citizens (%).

Education level	Percentage (%)
Secondary	48.3%
Secondary-Specialized	26.5%
Higher	22.6%
No Response	2.7%

Pedagogy stands as the most common field, accounting for 7.1% of the sample, followed by Jurisprudence at 5.1% and Chef training at 4.1%. Other notable specializations include Computer Science and Computing Equipment (3.2%), Economics (3.0%), and Accounting and Auditing (2.3%). The remainder of the specializations are represented by smaller percentages, with each constituting less than 2%. A significant portion of respondents, amounting to 13.6%, did not specify their area of specialization.

The largest group comprises homemakers, representing 32.0% of the sample, followed closely by employed workers at 29.4%. The unemployed account for 19.1% of the respondents, while 12.9% fall under the category labeled "Other." Pensioners constitute 1.9%, followed by individuals with disabilities, which are broken down into three groups: Disabled (Group 2) at 1.8%, Disabled (General) at 1.6%, and Disabled (Group 1) at 1.1%. Entrepreneurs and students make up smaller portions, representing 0.2% and 0.1%, respectively. Overall, the data highlight a diverse population in terms of employment and social status, with significant representation from homemakers, employed workers, and unemployed individuals (See Table 2).

**Table 2.** Breakdown of respondents by social status (%).

No	Social status	Percentage (%)
1	Homemaker	32.0
2	Employed worker	29.4
3	Unemployed	19.1
4	Other	12.9
5	Pensioner	1.9
6	Disabled (Group 2)	1.8
7	Disabled (General)	1.6
8	Disabled (Group 1)	1.1
9	Entrepreneur	0.2
10	Student	0.1

Table 3 reveals that a majority of the respondents, 60.8%, live in owned housing, while 39.2% reside in rental properties. This distribution indicates that most respondents have secured ownership of their housing, though a substantial portion continues to rely on rental accommodations. The prevalence of owned housing suggests a relatively stable living situation for the majority, while the significant rental proportion reflects ongoing challenges or preferences for flexibility among the remainder of the population.

Table 3.

Breakdown of respondents by housing ownership (%)

Housing Type	Percentage (%)
Rental	39.2
Owned	60.8

On average, there are 4.75 individuals per household. Within these households, an average of 1.13 family members are unemployed, while 1.49 members earn an income. This data highlights a notable discrepancy, as the number of unemployed individuals is nearly as high as the number of income earners. This could suggest financial challenges for many households, with fewer earners having to support a larger number of dependents. The average household size of nearly five members, coupled with the lower number of income-generating members, points to potential economic vulnerability in maintaining financial stability and meeting household needs. Table 4 outlines the different types of government support accessed by respondents and their respective prevalence.

**Table 4.** Breakdown of respondents by type of government support received (%)

Type of government support	Percentage (%)
Childbirth allowance	9.5
Targeted social assistance	9.2
Childcare allowance	8.6
Government social benefits	6.9
State special allowances for socially vulnerable groups	6.6
Other options for socially vulnerable groups	6.6
Social benefits for unemployment	6.6
Social assistance for disabilities	6.6
Social allowance for work-related injuries	6.6
Social assistance for low-income families	6.6
Government support for families	6.6
State social benefits	6.5
Special government benefits	6.3
Social allowance for the loss of a breadwinner	6.2
Social and labor insurance payments	0.4
Social payments to families of deceased breadwinners	0.3

The most commonly received support includes Childbirth Allowance (9.5%), Targeted Social Assistance (9.2%), and Childcare Allowance (8.6%). Government Social Benefits follow at 6.9%, with multiple other categories of assistance such as State Special Allowance for Socially Vulnerable Groups, Social Benefit for Unemployment, Social Allowance for Disability, and others, each ranging around 6.6%. The lowest percentages are noted for Social and Labor Insurance Payment (0.4%) and Social Payments to Families of Deceased Breadwinners (0.3%). This distribution reveals that government support is generally spread across a wide variety of forms, with no one type overwhelmingly dominant, indicating a diverse set of needs being met by the welfare system. The relatively high frequency of childbirth-related and childcare allowances underscores the emphasis on supporting families with young children.

A gender-specific breakdown of different types of government support received by respondents is shown in Table 5. The data reveal distinct patterns of support types based on gender. The Childbirth Allowance, State Special Allowance, Childcare Allowance, and several other types of support—such as Social Insurance for Labor, Mothers of Many Children, and those working in hazardous conditions—are exclusively received by females, reflecting their direct focus on maternal and child welfare. Males, on the other hand, are the sole recipients of Special State Benefits for Disabled Individuals and WWII Veterans.

**Table 5.**Breakdown of types of government support by gender (%).

Type of government support	Female (%)	Male (%)
Childbirth allowance (for employed and unemployed women)	100.0	0.0
Targeted social assistance	96.0	4.0
Government social assistance for disabilities	78.0	22.0
Government social allowance for the loss of a breadwinner	100.0	0.0
State special allowance	100.0	0.0
Other options for socially vulnerable groups	100.0	0.0
Childcare allowance	100.0	0.0
Social insurance for workers, mothers of multiple children, and those employed in hazardous	100.0	0.0
conditions		
Social payments for income loss due to pregnancy, childbirth, or adoption (newborn child/children)	79.8	20.2
Social payment for income loss due to childcare (for children up to one year old)	100.0	0.0
Social payment for the loss of a breadwinner	87.3	12.7
Social payment for job loss	46.0	54.0
Social payments for disabilities	66.7	33.3
Social assistance for families	100.0	0.0
Social payments for families with children	83.3	16.7
Special state benefits for disabled individuals and WWII veterans.	0.0	100.0

Social payment for job loss is more balanced between genders, with males receiving slightly more (54%) compared to females (46%). Government social allowances for disability also reveal gender differences, with females comprising 78% of the recipients. Social payment for disability and social payment for loss of breadwinner show some male representation, with males comprising 33.3% and 12.7%, respectively. This indicates that while many of these programs are heavily skewed toward supporting women, particularly mothers, there are programs like job loss and disability benefits where males have notable representation.

 Table 6.

 A Breakdown of food consumption patterns among recipients of different types of government support.

<b>Types of Government Support</b>	Bread, Milk, Pasta, Cereals, Sugar	Veget ables	Butter	Poultry	Beef	Fruits	Fish	Average
Total	96.4%	68.7%	61.0%	62.1%	65.6%	57.8%	33.6%	64%
Childbirth allowance (for employed and unemployed women)	84.0%	34.8%	83.4%	17.1%	83.4%	34.8%	17.1%	51%
Targeted social assistance	95.5%	55.7%	58.0%	51.7%	38.1%	40.9%	18.2%	51%
Government social assistance for disabilities	96.2%	78.8%	64.4%	70.5%	68.2%	56.1%	53.0%	70%
Government social allowance for the loss of a breadwinner	100.0%	48.8%	16.0%	48.8%	84.0%	32.8%	16.0%	49%
State special allowance	100.0%	57.1%	61.9%	47.6%	57.1%	47.6%	19.0%	56%
Other support for socially vulnerable groups	91.3%	83.3%	75.4%	57.9%	84.1%	67.5%	34.1%	71%
Childcare allowance	100.0%	79.3%	64.6%	80.5%	74.4%	70.1%	48.2%	74%
Social insurance for workers. mothers of multiple children. and those employed in hazardous conditions	100.0%	42.9%	42.9%	42.9%	57.1%	28.6%	28.6%	49%
Social payments for income loss due to pregnancy. childbirth. or adoption (newborn child/children)	100.0%	80.7%	80.7%	60.5%	60.5%	80.7%	60.5%	75%
Social payment for income loss due to childcare (for children up to one year old)	88.1%	57.1%	45.2%	67.5%	33.3%	45.2%	22.2%	51%

Social payment for the loss of a breadwinner	100.0%	87.3%	75.4%	87.3%	76.2%	62.7%	38.1%	75%
Social payment for job loss	100.0%	59.5%	54.0%	73.8%	59.5%	46.0%	46.8%	63%
Social payments for disabilities	100.0%	83.3%	66.7%	50.0%	50.0%	66.7%	33.3%	64%
Social assistance for families	100.0%	100.0	49.2%	100.0%	100.0%	100.0 %	49.2%	85%
Social payments for families with children	100.0%	50.0%	66.7%	83.3%	66.7%	50.0%	16.7%	62%
Special state benefits for disabled individuals and WWII veterans	100.0%	75.0%	50.0%	75.0%	50.0%	75.0%	25.0%	64%

The Table 6 provides a breakdown of food consumption patterns among recipients of different types of government support in Kazakhstan. The consumption categories include basic food items such as bread, milk, pasta, cereals, sugar, vegetables, butter, poultry, beef, fruits, and fish. The overall average consumption for all food categories is 64%. It appears that staple foods such as bread, milk, and cereals are consistently high across all groups, with overall bread consumption reaching 96.4%.

Recipients of Childbirth Allowance, Targeted Social Assistance, and several other types of support show significant variance in their consumption of more expensive food items like beef, fruits, and fish. For example, the recipients of Childbirth Allowance show an average of 51% across all food categories, with notably low consumption rates for vegetables (34.8%) and poultry (17.1%). On the other hand, those receiving "Social Assistance for Families" exhibit relatively higher consumption rates across all food categories, with an average of 85% and 100% consumption rates for bread, vegetables, poultry, beef, and fruits.

In general, groups such as recipients of "Government Social Allowance for Disability," "Social Payment for Loss of Breadwinner," and "Social Payment for Income Loss Due to Childcare" have a better balance of food consumption across categories, with averages of 70%, 75%, and 75%, respectively. The data reflect that recipients of multiple forms of support often have better access to a wider range of foods, while groups with fewer or more restricted support options show lower consumption of nutrient-rich food items like fruits and fish. This suggests a significant disparity in dietary quality based on the type of support received, pointing towards a need for more comprehensive food assistance programs targeting nutritional gaps, particularly for vulnerable groups reliant on single forms of support.

The highest proportions, reaching 100%, include those receiving "Government Social Allowance for Loss of Breadwinner," "Other Support for Socially Vulnerable Groups," "Social Payment for Loss of Breadwinner," and "Social Assistance for Families." These types of support represent critical safety nets for individuals facing significant financial hardship due to bereavement or broader social vulnerability.

The next significant proportion is for recipients of "Social Payment for Job Loss" at 92.9%, suggesting that this form of support has high coverage for those facing unemployment. Similarly, the "State Special Allowance" is received by 90.5% of eligible individuals, indicating substantial outreach of this form of aid. Social insurance benefits for mothers of multiple children and those in hazardous occupations also show high distribution at 85.7%, highlighting the targeted support towards families and individuals working under challenging conditions.

Overall, the total percentage of individuals receiving any type of government support stands at 84.4%. Government social allowances for disability and targeted social assistance are also widespread, with approximately 84.1% and 85.2% coverage, respectively. Conversely, specialized benefits such as "Childbirth Allowance" and "Special State Benefits for Disabled Individuals and WWII Veterans" are lower in proportion, reaching only 66.9% and 50%, respectively. This suggests possible gaps in accessibility or eligibility requirements for such specialized forms of support.

The data emphasize that the most comprehensive government support is directed at families experiencing a loss of income due to the death of a breadwinner, followed closely by general social assistance for socially vulnerable groups. This suggests a prioritization in ensuring that the most severe forms of financial vulnerability are mitigated, although some groups, such as disabled veterans or families dealing with childbirth, may experience more limited coverage compared to others.

Table 7 presents data on the difference between desired and actual means (expressed as a ratio) and the share of expenses covered by government support, specifically for various types of government benefits received by vulnerable populations in Kazakhstan. The "Difference Between Desired and Actual Means" column reflects the gap between the ideal amount of income individuals perceive they need for a satisfactory living and the actual income they receive through government support.

For example, the ratio for "Social Payment for Job Loss" is 2.69, indicating that individuals receiving this benefit believe their needs are nearly 2.7 times greater than the amount currently covered by the assistance. This is consistent with the data on other support types, such as "Social Payment for Loss of Breadwinner" (ratio 2.18) and "Other Support for Socially Vulnerable Groups" (ratio 2.07). These high ratios emphasize that government support falls short of adequately covering the needs of these groups.

The percentage of monthly expenses covered by government support varies among the different types of benefits. "Social Payment for Income Loss Due to Pregnancy, Childbirth, or Adoption of a Newborn Child (Children)" covers only 21% of the recipients' expenses, while the highest proportion of coverage (52%) is noted for "Social Insurance for Labor, Mothers of Many Children, and Those Working in Hazardous Conditions."

On average, government support covers only 36% of the monthly expenses for these vulnerable populations, while the difference between desired and actual means shows a significant gap with an average ratio of 1.75. The data illustrate that

most government benefits only partially alleviate financial difficulties, with coverage ranging from 20% to 52% of the recipients' total monthly expenses, suggesting the need for more comprehensive and targeted financial support systems.

**Table 7.**Monthly expenses, required amount for satisfactory living, government support amount, and differences (in tenge).

Type of government support	Difference between desired and actual means (Ratio)	Share of expenses covered by government support (percentage)
Special state allowances for disabled individuals and WWII Veterans	1.54	20%
Social payment for income loss due to pregnancy, childbirth, or adoption of a newborn child (Children)	1.40	21%
State special allowance	1.87	31%
Social assistance for families	1.20	34%
Social payment for job loss	2.69	34%
Government social allowance for disability	1.69	36%
Total	1.75	36%
Government social allowance for loss of breadwinner	0.97	39%
Other Support for socially vulnerable groups	2.07	40%
Social payment for loss of breadwinner	2.18	40%
Childcare allowance	1.89	41%
Childbirth allowance (For employed and unemployed women)	2.01	43%
Social payments for families with children	1.38	45%
Social payment for disability	1.94	46%
Social payment for income loss due to childcare (up to one year old)	1.49	47%
Targeted social assistance	1.59	49%
Social insurance for labor, mothers of many children, and those working in hazardous conditions	1.74	52%

According to the survey, 43.2% of respondents rated their financial situation as unsatisfactory, 51.3% as average, and only 5.5% as stable (Table 8).

The highest levels of dissatisfaction were observed among recipients of the government social allowance for the loss of a breadwinner (67.2%), followed by recipients of social payments for job loss (58.7%), those receiving social payments for income loss due to childcare for children up to one year old (54.8%), and recipients of targeted social assistance (54.5%).

Comparatively, those in a better financial position include recipients of special government benefits for disabled individuals and WWII veterans (average -75%, stable -25%), recipients of childcare benefits (average -48.8%, stable -30.5%), and recipients of social payments for disability (average -66.7%).

**Table 8.**Monthly expenses, required amount for satisfactory living, government support received, and its categories (%).

Type of government support	Unsatisfactory	Average	Stable
	(%)	(%)	(%)
Government social allowance for loss of breadwinner	67.2	32.8	
Social payment for job loss	58.7	41.3	
Social payment for income loss due to childcare (up to One Year Old)	54.8	45.2	
Targeted social assistance	54.5	43.2	2.3
Social payments for families with children	50.0	50.0	
Social payment for loss of breadwinner	49.2	50.8	
Social assistance for families	49.2	50.8	
Childbirth allowance (For employed and unemployed women)	48.6	51.4	
State special allowance	47.6	52.4	
Total	43.2	51.3	5.5
Government social allowance for disability	40.2	52.3	7.6
Other support for socially vulnerable groups	39.7	51.6	8.7
Social payments for income loss due to pregnancy, childbirth, or	39.5	60.5	
adoption (newborn child/children).			
Social payment for disability	33.3	66.7	

Type of government support	Unsatisfactory	Average	Stable
	(%)	(%)	(%)
Social insurance for labor, mothers of many children, and those working	28.6	57.1	14.3
in hazardous conditions			
Childcare allowance	20.7	48.8	30.5
Special state benefits for disabled individuals and WWII Veterans		75.0	25.0

The survey showed that nearly three out of four respondents (72.4%) have loans. It is worth noting that all respondents receiving social payments related to labor (socialist labor), mothers of many children, those working under hazardous and difficult conditions, social payments for income loss due to pregnancy and childbirth, adoption of newborn child(ren), and social payments for the loss of a breadwinner indicated that they have loans. The lowest rate of indebtedness was observed among recipients of special government benefits for individuals with disabilities and WWII veterans (25%).

According to the survey, one in four respondents (25.1%) who took out loans used the borrowed funds for consumer needs. Additionally, nearly one in five (more than 18%) socially vulnerable households (SVGs) used the loans for purchasing food. This indicates a severe lack of income for SVG families, who do not have sufficient resources even for basic sustenance. Between 7% and 8% of respondents borrowed money for construction or the purchase of housing, mortgages, or medical treatment. It is also worth noting that respondents primarily took out loans from second-tier banks, with Kaspi Bank being the most popular choice among them.

**Table 9.**Breakdown of loan purposes by share (percent)

Loan purpose	Share (%)
Consumer needs	25.1
Purchase of food	18.4
Construction or purchase of housing	7.9
Mortgage	7.2
Medical treatment	7.2
Purchase of household appliances	6.1
Money shortage	5.3
Debt repayment	4.3
Purchase of clothing	3.1
Purchase of household appliances (again)	3.0
Home renovation	3.0
Education	2.3
Repair	2.1
Rent payment	1.6
Purchase of phone	1.6
Care for a child with disabilities	0.5
Funeral costs	0.5
Business	0.2
Purchase of medicines	0.2
Purchase of car	0.2
Housing rent	0.1
Purchase of food (again)	0.1
Fraud	0.1
Purchase of furniture	0.1
Purchase of livestock	0.1

According to the survey, surplus funds are primarily allocated toward purchasing food, as indicated by 37.5% of those who have surplus funds. This observation underscores the low financial standing of socially vulnerable groups (SVGs), who prioritize spending surplus funds on basic necessities for survival. Other comparatively significant purposes for surplus funds include purchasing and constructing housing (15%), fulfilling primary needs (14.3%), and investing in the future of children (11.5%).

Categories of state assistance, such as free New Year trees and gifts, educational courses, drama theater, rehabilitation centers, and free visits to leisure places for large families, provide additional services and activities for socially vulnerable groups but have a low number of recipients. Social benefits and support, such as pensions, allowances, free school meals, and subsidized transportation, are also provided, with the proportion of recipients ranging from 0.45% to 34.54%. Notably, free school meals have the highest share of recipients. However, 40.03% of respondents indicated that they do not receive any additional government assistance. Consequently, free school meals emerge as the most prevalent form of additional government support, with 34.54% of recipients. Importantly, a significant portion of the population (40.03%) does not receive any assistance. These findings highlight the need for further development and expansion of social support programs for vulnerable groups in Kazakhstan.

The analysis of the challenges faced by socially vulnerable populations across different regions of Kazakhstan highlights a range of interconnected issues encompassing economic, infrastructure, healthcare, social services, and education-related difficulties. The majority of respondents pointed to economic challenges such as high prices for goods and services, low incomes, and a lack of employment opportunities as primary obstacles. High costs for basic goods, cited by 25.1% of respondents, and insufficient wages, which 23.3% of respondents identified as a critical concern, underline the difficulty of achieving an adequate quality of life under current circumstances. Housing and infrastructure issues, such as poor road quality and limited affordable housing options, further complicate daily life, pointing to the urgent need for government intervention in improving regional living conditions.

Access to essential services was another major challenge highlighted by participants, including inadequate healthcare, poor transportation availability, insufficient internet connectivity, and limited access to clean drinking water. These restrictions significantly reduce the quality of life for socially vulnerable groups and widen the gap in service accessibility. In the realm of education and child development, respondents reported numerous barriers, such as the absence of school uniforms, insufficient extracurricular activities, a shortage of kindergartens, and limited access to specialized health professionals. The issue of childcare emerged as a significant barrier to employment for many parents; 15.3% of respondents expressed that they had no one to take care of their child, preventing them from entering the workforce.

Employment barriers extend beyond childcare challenges. Respondents highlighted key obstacles such as low wages, a lack of suitable job opportunities, age and disability discrimination, and insufficient qualifications. These factors create significant barriers for socially vulnerable groups striving to secure stable employment. A lack of skills and access to vocational training limits their competitiveness in the labor market, particularly when economic shifts demand specialized abilities. Age discrimination and the challenges of physical disabilities were specifically mentioned as complicating factors, affecting 8.1% and 6.1% of respondents, respectively.

In terms of preferred support measures, there was strong interest in entrepreneurship across multiple categories of recipients. Depending on the specific group, interest in starting one's own business varied from 16.7% to 57.1%, indicating a widespread desire for increased financial independence. Assistance with starting small-scale farming or handicrafts was another preference, though it had comparatively lower popularity, ranging from 0.8% to 7.5%. Moreover, many respondents expressed an interest in receiving educational support to enhance their qualifications and skills, which was seen as a key step towards achieving better job prospects and income. Specifically, between 6.3% and 11.9% indicated that access to education would significantly help their situation.

Families with children displayed a particularly high interest in pursuing additional employment to improve household income, with 50% noting that finding an additional job would be beneficial. Many recipients also viewed entrepreneurship as a viable path to improve their economic condition, emphasizing the need for accessible financial and advisory support from the government. Special state allowances and social payments, including those targeted at people with disabilities, were also discussed as needing enhancement, with particular emphasis on increasing financial support and providing opportunities for employment.

**Table 10.**Support measures needed for increasing family income by type of government assistance (%).

Type of	Other	Start	Help in	Education	Help in	Find	Find
government	(%)	Own	organizing	assistance	acquiring	additional	a job
support		business	subsidiary	(%)	additional job	job (%)	(%)
		(%)	farming (%)		Skills (%)		_
Special State	23.3	31.7	7.5	9.0	8.3	0.0	19.2
Benefits for							
Disabled							
Individuals and							
WWII Veterans							
Social Payments for	33.3	16.7	7.5	0.0	0.0	0.0	50.0
Families with							
Children							
Social Assistance	23.8	32.5	6.3	9.0	7.8	1.6	18.9
for Families							
Social payment for	22.2	34.1	4.8	8.3	13.6	6.3	22.2
disability							_
Social payment for	30.2	22.2	5.6	2.8	7.9	7.9	23.8
job loss							
Social payment for	33.3	29.4	4.8	6.3	7.1	3.2	11.9
loss of breadwinner							
Social payment for	27.8	24.6	4.8	9.5	9.5	15.9	14.3
income loss Due to							
Childcare							
Social payment for	34.5	22.7	4.2	9.5	14.3	14.3	10.5
income loss due to							
pregnancy,							

Type of government support	Other (%)	Start Own business (%)	Help in organizing subsidiary farming (%)	Education assistance (%)	Help in acquiring additional job Skills (%)	Find additional job (%)	Find a job (%)
childbirth, or adoption							
Social insurance for labor, mothers of many children, and hazardous jobs	14.3	57.1	14.3	0.0	0.0	0.0	14.3
Childcare allowance	29.9	28.7	3.0	11.5	9.5	5.2	12.2
Other support for socially vulnerable groups	34.1	28.7	0.8	0.0	7.1	16.7	12.7
State special allowance	33.3	24.6	0.8	9.5	14.3	14.3	9.5
Government social allowance for loss of breadwinner	37.6	25.6	6.4	6.4	16.0	4.0	4.0
Government social allowance for disability	34.8	22.5	4.9	9.5	16.3	4.9	7.1
Targeted social assistance	25.5	35.2	6.3	7.9	11.9	14.8	5.6
Childbirth allowance (For employed and unemployed women)	19.3	34.3	6.1	12.1	16.0	6.1	6.1

Based on the survey data presented in Table 10, various forms of support measures are identified to help increase family income among recipients of different government assistance types. There is a notable interest in starting one's own business, with percentages varying widely depending on the type of government support received. For instance, recipients of special state benefits for disabled individuals and WWII veterans showed an interest of 31.7% in entrepreneurship, while the highest interest was among those receiving social insurance for labor, mothers of many children, and individuals in hazardous jobs at 57.1%.

Education assistance and help in acquiring additional job skills were also deemed important by several respondents. For example, recipients of the childcare allowance expressed an 11.5% need for education assistance, highlighting the desire for self-improvement and better job opportunities. Help in organizing subsidiary farming or handicrafts was less commonly sought, with percentages often below 7.5%, reflecting that this type of activity is not perceived as a primary means to increase income for many families.

A considerable number of respondents indicated that finding an additional job would help increase their family income, particularly among those receiving social payments for income loss due to childcare, where 15.9% expressed interest. Furthermore, among families receiving social payments, the desire to find a stable job ranged from 10.5% to 50%, indicating a strong need for more reliable and secure employment opportunities.

### 4.2. FGDS Results

Next, we synthesized findings from FGDs conducted in multiple regions of Kazakhstan, including Akmola, Almaty, East Kazakhstan, and Zhambyl. These discussions, involving representatives from various social organizations, government agencies, and beneficiaries, highlighted several core challenges, limitations, and potential improvements in the current social support system for SVG.

### 4.2.1. Financial Sufficiency and Cost-Of-Living Constraints

Across all regions, participants reported that current social support payments are insufficient to cover basic living costs, especially given high inflation rates. In Akmola, a respondent from the "Assyl Analar" NGO described how state assistance is quickly exhausted on rent and basic needs, leaving families unable to afford healthy food or clothing for their children. Similarly, in Zhambyl, representatives noted that inflationary pressures make it difficult for families to manage their daily expenses.

State support is not sufficient to ensure that children are well-fed and clothed. Most of the aid goes directly to rent, leaving almost nothing for healthy food.

An expert from "Zhanuya" (Mangystau city, NGO) noted that many families, especially those with multiple children, struggle to afford food and other essentials with their current aid packages. For example, despite receiving 82,972 KZT (180 dollars) under the "Kumis Alqa" program for mothers with six or more children, families often find this amount insufficient to cover basic living costs.

On average, a family with four children spends approximately 180,000 KZT per month on standard food items alone, not accounting for other necessities. The current financial support does not keep pace with inflation.

This financial inadequacy is exacerbated by rising prices for basic goods and services, especially in regions that rely on imported goods. The high cost of food, particularly meat, fruits, and vegetables, is noted as a barrier to maintaining a balanced diet, which is essential for children's health and development. It is recommended that the basis for social payments should be linked to inflation rates rather than fixed minimum wage points, which do not reflect the real cost of living.

### 4.2.2. Challenges in Welfare Access and Bureaucratic Obstacles

Participants highlighted bureaucratic challenges and the complexity of navigating social assistance programs. In Akmola, there were cases where families eligible for support faced bureaucratic hurdles in accessing it, such as long waiting periods for specific aid programs. These barriers discourage many from seeking assistance and can create feelings of exclusion among vulnerable groups. In East Kazakhstan, some participants reported that benefits were denied to families if their income slightly exceeded the eligibility threshold, even by a small amount. This led to situations where families in genuine need were excluded due to inflexible criteria.

Many deserving families miss out on aid simply because their income is slightly above the threshold. This rigid criterion does not reflect their actual needs. (Akimat Representative, East Kazakhstan).

Housing was cited as one of the most urgent issues, especially for large families and those with children who have disabilities. A bank expert pointed out that many families are on long waiting lists for housing assistance. In an attempt to address this, some families received housing certificates worth 1 million KZT through a collaboration between the Akimat and Otbasy Bank; however, the reach of this program remains limited.

Currently, there are over 12,000 families in Aktau alone waiting for housing. Existing programs are inadequate in scale to meet the demand.

A social worker shared cases where families faced significant difficulties in obtaining disability status for their children, which, in turn, restricted their access to essential support. Some families with children who clearly meet the disability criteria, such as those with severe visual impairments, have been denied the necessary certifications. This situation may indicate underlying procedural or systemic issues, potentially involving corruption.

A child with complete blindness was unable to receive disability status due to unclear bureaucratic obstacles. A regulatory body is needed to monitor these cases and ensure fairness.

# 4.2.3. Employment Barriers and the Need for Job Flexibility

Employment remains a significant challenge, particularly for single parents and individuals with disabilities. In Akmola, a representative from the "Union of People with Disabilities" shared that while many people with disabilities seek employment, the lack of flexible job options limits their ability to balance work with their health needs. Similar concerns were raised in Zhambyl, where social workers highlighted that mothers of children with disabilities often cannot work due to caregiving responsibilities, further exacerbating financial hardships.

Parents of children with disabilities want to work but are restricted by caregiving duties. Flexible job options would significantly help them achieve financial independence.

### 4.2.4. Dependency on Social Welfare and Issues with the KPI System

The KPI system used to evaluate social service providers often focuses on the quantity of beneficiaries served rather than the quality or long-term impact of services. In Almaty, Sheraliyeva argued that a focus on sustainable independence rather than mere assistance provision would be a more meaningful measure of success. This view was echoed in Akmola and Zhambyl, where there is a growing concern that the system inadvertently encourages dependency rather than self-reliance.

Our KPIs should reflect the number of beneficiaries we help transition to self-sufficiency rather than simply counting how many people we serve.

### 4.2.5. Issues with Social Support for People with Disabilities

The availability and quality of support for people with disabilities are major concerns. In Zhambyl and Akmola, participants reported inadequate funding for critical supplies like hearing aids and assistive devices. Additionally, due to inflation, the cost of such devices has risen significantly, with the current budget failing to keep up with these increased costs.

The prices for assistive devices have surged, but our funding hasn't adjusted. As a result, many disabled individuals are left without essential support.- highlighted the expert from NGO.

There were also complaints regarding the quality and fit of equipment provided through government portals. Beneficiaries expressed a desire for more personalized options, arguing that they could make better choices themselves if funds were provided directly.

### 4.2.6. Child Poverty and Insufficient Support for Families with Children

Child poverty emerged as a significant issue, particularly in Akmola, where experts emphasized the need for better support for children's welfare. Many families struggle to provide their children with nutritious food, adequate clothing, and quality education. The lack of tailored support for single parents and families with children exacerbates this issue.

Healthy food and adequate clothing are essential for children; yet, most aid goes toward rent. The state needs to address child poverty more directly.

#### 4.2.7. Recommendations for Entrepreneurship and Economic Independence

While some regions provide grants for business startups, participants across regions noted that the stringent requirements for securing loans are a barrier for socially vulnerable individuals interested in entrepreneurship. In Akmola, representatives from employment centers suggested simplifying loan requirements and reducing the need for collateral to make entrepreneurial opportunities accessible to low-income individuals.

"Entrepreneurship grants are available, but the loan requirements are too strict for those without assets. Reducing collateral requirements could enable more people to start their own businesses" (Employment Center Representative, Akmola).

### 4.2.8. Concerns about Misuse and Fraud within the Social Assistance System

In several regions, officials voiced concerns about fraudulent behavior among recipients, such as hiding income from informal jobs (e.g., taxi driving) or deliberately misreporting family status to qualify for benefits. In Akmola, it was noted that some families legally divorce but continue to live together to qualify for social benefits as single parents.

"Some families legally divorce but continue living together to qualify for benefits, which exploits the system's intent to help genuinely vulnerable populations", (Akimat Representative, Akmola).

### 4.2.9. Digitalization of Social Support Services and its limitations

The introduction of digital systems, such as the Digital Family Card, has improved service accessibility by reducing administrative bottlenecks. However, there are still limitations, such as the exclusion of certain income types in eligibility assessments. Furthermore, many rural beneficiaries face difficulties in accessing digital services due to a lack of digital literacy or internet connectivity, as noted in East Kazakhstan and Zhambyl.

"The Digital Family Card simplifies the application process, but rural users often struggle with access due to low digital literacy and poor internet connectivity" (NGO, East Kazakhstan).

The social assistance portal used to calculate aid eligibility often does not consider specific family circumstances, leading to unfair outcomes. For instance, cases were noted where families were denied aid due to outdated vehicle registrations in their names, even though they did not own or benefit from these assets.

"One family was denied social assistance due to a truck registered in their name, despite not having access to it. These outdated records cause unnecessary exclusion from aid program", (Akimat representative).

### 4.2.10. Social Support for Families Affected by Domestic Violence

Domestic violence is a prevalent issue; however, the region lacks sufficient resources to support affected women and children. Abilova proposed the creation of temporary shelters or situational centers where women facing violence could seek refuge without the need to formally report their spouses to law enforcement.

"We often encounter cases where women are subjected to domestic violence but have nowhere to go. Establishing temporary shelters would offer them a safe space while they consider their options" (Abilova, Mangystau).

### 5. Discussion

This study set out to examine resilience mechanisms in Kazakhstan's vulnerable regions, focusing on how resilience can mitigate the negative impacts of inequality and vulnerability. By integrating financial, environmental, and infrastructural factors into a comprehensive framework, the study aimed to analyze the structural aspects of resilience, identify types of vulnerability among various social groups, and investigate the role of resilience in safeguarding against inequality and vulnerability. The findings contribute to understanding these dynamics and provide critical insights into the conditions necessary to foster resilience at both macro and micro levels.

The results highlight a range of systemic challenges and individual vulnerabilities that intersect with resilience. These include the insufficiency of government benefits, barriers to accessing social support, housing insecurity, employment challenges, high indebtedness, and the need for targeted support for specific groups such as people with disabilities, caregivers, and children from low-income families. The discussion below elaborates on how these findings align with or diverge from broader research, emphasizing their implications for resilience-building strategies.

One of the most consistent findings across both survey and focus group data was the financial insufficiency of government benefits. This inadequacy leaves vulnerable populations unable to meet basic living needs, particularly in the context of inflation and rising costs of essential goods. Nearly half (43.2%) of respondents rated their financial situation as unsatisfactory, and qualitative insights from focus groups reinforced this perspective. Studies in Eastern Europe and Central Asia highlight that many social assistance programs fail to account for inflation, leading to a decline in their real value over time [38, 39]. Similar challenges have been observed in countries like Turkey and India, where static benefit levels have eroded purchasing power, exacerbating poverty [40, 41].

The recommendation to tie social benefits to inflation indices, as seen in successful models from Estonia and Poland, is particularly relevant. In these countries, annual benefit adjustments have helped maintain a consistent standard of living for beneficiaries, reducing financial vulnerability [42]. However, implementing such a policy in Kazakhstan would require significant political will and administrative capacity, especially given the budgetary constraints faced by the government.

The study also revealed significant barriers to accessing social support, including rigid eligibility criteria and procedural complexities. Many respondents reported being denied benefits due to minor income exceedances, while 40.03% stated they did not receive any additional government assistance. Focus group participants in East Kazakhstan and Akmola highlighted the frustration of navigating bureaucratic obstacles, which often result in delayed or denied support. Studies in Russia and China have documented similar issues, where rigid eligibility criteria and complex application processes disproportionately exclude the most vulnerable populations [43, 44]. The use of digital platforms to streamline processes, such as Kazakhstan's Digital Family Card initiative, mirrors efforts in countries like India, where digitalization has improved transparency and efficiency [41]. However, as noted in the focus groups, digital exclusion remains a challenge for rural populations in Kazakhstan, underscoring the need for complementary investments in digital literacy and infrastructure.

Housing insecurity emerged as a critical issue, with 39.2% of respondents forced to rent housing due to financial difficulties. Long waiting lists for public housing, particularly for large families and families with disabled children, exacerbate this challenge. In the Mangystau region, over 12,000 families were reported to be on waiting lists for housing, highlighting the scale of the problem. Studies in Canada and Sweden emphasize the importance of targeted housing support for specific groups, such as single mothers and disabled individuals, to address unique needs effectively [45, 46]. While Kazakhstan's housing policies prioritize certain categories, such as low-income families and large households, the scale of need far exceeds the available resources. The recommendation to provide down payment assistance for single mothers and prioritize housing allocation for disabled individuals aligns with best practices globally. However, as noted in research from the UK, financial support alone is often insufficient; comprehensive support services, such as counseling and financial planning, are also necessary to ensure long-term housing stability [47].

Employment barriers are particularly acute for caregivers, mothers of children with disabilities, and people with disabilities themselves. Many respondents highlighted the lack of flexible working conditions, which prevents them from balancing caregiving responsibilities with economic participation. In the survey, 54.8% of childcare allowance recipients expressed dissatisfaction with their financial situation, underscoring the need for employment opportunities tailored to their circumstances. Moreover, the survey revealed that 72.4% of respondents have loans, with many using borrowed funds to cover basic needs such as food and rent. This reliance on debt reflects systemic inadequacies in income distribution and social support systems, leaving vulnerable populations financially unstable. Johnson and Kelly [48] have shown that low-income households often resort to high-interest loans to meet immediate needs, creating a cycle of debt that is difficult to escape.

Both survey and focus group data highlighted the insufficient support for people with disabilities, including inadequate disability benefits, a lack of assistive devices, and limited employment opportunities. Only 33.3% of disability benefit recipients reported stable financial status, reflecting widespread dissatisfaction. These findings are consistent with international research that underscores the importance of comprehensive support for people with disabilities. For instance, studies in Australia and Germany have shown that integrating financial support with access to education, employment, and assistive technologies significantly enhances resilience among disabled populations [49]. Kazakhstan's policies need to adopt a similarly holistic approach, prioritizing not only financial assistance but also opportunities for social and economic inclusion.

A significant number of respondents expressed interest in entrepreneurship as a means of achieving financial independence, but strict loan requirements and collateral demands pose barriers. Simplifying loan access and reducing collateral requirements could enable more people to start their own businesses. These findings are supported by research from Kyrgyzstan, where microloans with reduced collateral requirements have successfully stimulated entrepreneurship among low-income populations [50]. Studies in South Korea also highlight the potential of social enterprises to foster economic independence among vulnerable groups [51]. Encouraging entrepreneurship in Kazakhstan could serve as a powerful resilience-building strategy, particularly for women and youth. The findings underscore the importance of resilience as a safeguard against inequality and vulnerability. By addressing structural barriers at the macro level—such as inadequate social policies, housing shortages, and employment discrimination—and strengthening personal and community capacities at the micro level, Kazakhstan can foster a more resilient society (see Table 11).

**Table 11.**Holistic view of resilience for vulnerable populations in Kazakhstan.

Level	Factors	Resilience Mechanisms	Outcomes
Macro-	Employment policies and	Flexible employment opportunities, tax	Increased workforce
level	economic stability	benefits, and subsidies for caregivers and	participation and economic
		disabled individuals	inclusion
	Housing policies and	Increased affordable housing, rental	Stable living conditions and
	accessibility	subsidies, and housing grants	reduced housing insecurity
	Social welfare systems (indexed	Adjusting social benefits to inflation rates	Improved purchasing power
	to inflation)	to maintain real value over time	and reduced poverty levels
	Infrastructure development (rural	Improving transportation, internet	Enhanced quality of life and
	and urban)	connectivity, and clean drinking water	reduced regional disparities
		access	

Level	Factors	Resilience Mechanisms	Outcomes	
	Governance and inter-ministerial collaboration	Coordinated strategies for reducing inequalities and fostering equitable opportunities	Streamlined policymaking and effective resource allocation	
Micro- level	Psychological resilience and mental health services	Integrating mental health services into social support systems to enhance coping capacity	Enhanced individual capacity to adapt and thrive under challenges	
	Education access and vocational training	Expanding vocational training aligned with labor market demands and subsidizing associated costs	Improved employability and socioeconomic mobility	
	Social networks and community-based initiatives	Funding and training grassroots organizations to strengthen communal resilience	Empowered communities with robust support networks	
	Entrepreneurship and financial independence	Simplifying loan access, reducing collateral requirements, and mentoring programs	Economic independence and reduced reliance on social assistance	
	Access to healthcare and social support	Providing accessible healthcare and tailored social support for vulnerable groups	Improved health outcomes and social well-being	

#### 6. Conclusion

The findings of this study provide significant insights into resilience as a strategic counterbalance to socioeconomic vulnerability in Kazakhstan. By examining both structural and individual elements that contribute to resilience, the study identifies critical mechanisms to support vulnerable social groups in achieving a better quality of life. The integration of resilience into national policies requires a multifaceted approach that addresses both macro-level structural inequalities and micro-level factors, fostering the capacity of individuals and communities to adapt and thrive in the face of adversity.

First, resilience should not be viewed as an isolated concept but integrated across multiple policy domains, including social welfare, employment, healthcare, education, and infrastructure. A national resilience strategy, underpinned by interministerial collaboration and clear governance structures, is essential for ensuring a cohesive approach to reducing vulnerabilities. Expanding robust data collection efforts, including disaggregated data by region, gender, age, and disability status, is also critical for tailoring interventions effectively and achieving equitable outcomes.

Social assistance programs must be indexed to inflation to ensure that their real value is maintained over time. Inflation-adjusted benefits, such as those practiced in Poland and Estonia, would enable vulnerable groups to meet basic needs despite rising costs. Moreover, policies must address employment barriers faced by caregivers, disabled individuals, and other vulnerable groups. Flexible employment arrangements, incentivized through tax benefits and subsidies, would allow greater workforce participation for these populations. Improving access to education and vocational training is pivotal for building resilience. Targeted programs should focus on emerging industries, provide subsidies to cover associated costs, and align content with labor market demands. Investments in social infrastructure, such as reliable transportation, healthcare facilities, clean drinking water, and internet connectivity, are equally vital to reduce systemic vulnerabilities, particularly in underserved rural and remote areas.

Psychological resilience should also be prioritized alongside socioeconomic factors. Mental health services, such as counseling and stress management programs, must be integrated into social support systems to enhance individuals' ability to cope with challenges. Social networks and community-based initiatives, such as cooperatives and mutual aid groups, can empower individuals and strengthen communal resilience. Governments should provide seed funding and training to support these grassroots organizations. Entrepreneurship offers a pathway to economic independence for vulnerable groups. Simplifying loan application processes, reducing collateral requirements, and offering mentorship programs could enable individuals to start and sustain small businesses. Microfinance initiatives tailored to low-income entrepreneurs, as seen in countries like Bangladesh and Kyrgyzstan, could serve as a model for Kazakhstan.

The evaluation of resilience programs should move beyond short-term outputs to focus on long-term outcomes. Key performance indicators (KPIs) must assess improvements in income stability, employment retention, and overall quality of life. Such adaptive measures allow policymakers to adjust programs based on evolving needs and priorities. Addressing systemic inequalities in income distribution, access to resources, and social services through redistributive measures, progressive taxation, and minimum wage adjustments will further support equitable opportunities.

Public-private partnerships should be leveraged to enhance resilience policies. Collaborative efforts between government and businesses can support affordable housing, skills development, and infrastructure projects. Digital tools and platforms, such as digital family cards and e-government portals, can streamline the delivery of social benefits and improve accessibility, provided there are concurrent investments in digital literacy and rural internet infrastructure. Stable housing is a cornerstone of resilience. Governments must increase the supply of affordable housing and provide targeted support for vulnerable groups such as single mothers and individuals with disabilities. Policies such as down payment assistance, rental subsidies, and housing grants should be complemented by supportive services like counseling and financial planning to ensure long-term stability.

Resilience-building efforts should also focus on caregivers, who face unique challenges in maintaining economic independence. Providing financial support, respite care services, and tailored employment opportunities for caregivers, along with flexible childcare and eldercare facilities, would alleviate their burdens and enable greater workforce participation. Additionally, education systems should incorporate resilience-building curricula to foster problem-solving, adaptability, and emotional intelligence in students from an early age.

Transparent governance and regular audits of resilience programs are essential to maintain public trust and ensure effective resource allocation. Policymakers should establish feedback mechanisms, such as community consultations and online surveys, to involve beneficiaries in evaluating and improving programs. Finally, resilience policies must address disaster preparedness and climate adaptation. Investments in resilient infrastructure, early warning systems, and community training programs will mitigate vulnerability to climate-related risks and equip communities to respond effectively to natural disasters.

In conclusion, the study underscores that resilience policies must be holistic, inclusive, and adaptive to the diverse needs of Kazakhstan's vulnerable populations. By addressing both systemic barriers and individual capacities, policymakers can create an equitable society capable of navigating economic, social, and environmental challenges. Collaborative efforts among government, civil society, and the private sector will be instrumental in achieving these goals and fostering sustainable resilience across the nation.

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