

From Survival to Resilience: Understanding Post-Pandemic Realities, Quality of life and Coping Mechanisms of Informal Workers in India's Most Backward Region of Karnataka State– A Social Work Perspective

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Abstract: The COVID-19 pandemic profoundly impacted India's informal workforce, particularly in socio-economically marginalized regions like Kalyana Karnataka. This study explores the post-pandemic realities of urban informal workers—such as drivers, vendors, barbers, and tailors—across four districts in the region: Raichur, Kalaburagi, Yadgir, and Koppal. Based on a human rights and ecological social work perspective, the study examines the economic impacts of lockdowns, such as loss of income, job insecurity, and being in debt, and explores their psychological and social implications. Particular emphasis is placed on the coping strategies utilized by these workers, such as adaptive (problem-solving, communal orientation) and maladaptive (emotional withdrawal, substance misuse) forms. The research also explores awareness, availability, and take-up of government welfare schemes like direct benefit transfers and relief packages and finds that procedural logjams, absence of documents, and digital illiteracy constrained the effectiveness of the schemes. In spite of institutional failures, robust informal support structures—made up of family networks, peer groups, and community-based organizations—proved to be key factors determining resilience and recovery. Using a cross-sectional quantitative design and first-hand field data from 384 respondents, the research demonstrates that recovery outcomes were influenced greatly by gender, caste, occupation, and mobile phone ownership variables. The results point to the importance of targeted, locally situated social work interventions that incorporate mental health care, welfare brokerage, and community-level engagement. This study advances the knowledge of disaster resilience among the informal sector and offers practical recommendations for policymakers, practitioners, and social workers to develop more inclusive and responsive support systems for vulnerable people in India.

Keywords: Informal workers, covid-19 pandemic, financial vulnerability, coping mechanisms, quality of life, social work intervention, Kalyana Karnataka, government welfare schemes, community support, resilience.

1. Introduction

The informal sector forms the foundation of India's economy, engaging more than 90% of the workforce and contributing majorly to the nation's GDP(Walther, 2024). Yet, this large group of the workforce is highly unprotected, with no formal contracts, social security, and stable income(Jayaram & Varma, 2020). The outbreak of the COVID-19 pandemic in early 2020 followed by a series of tough lockdowns caused unprecedented disruption to the lives of informal workers. The abrupt stoppage of economic activity caused mass unemployment, income uncertainty, shortages of food, and increased psychological distress in urban and semi-urban areas. Among the hardest-hit districts was Kalyana Karnataka, a region traditionally plagued by socio-economic backwardness,

infrastructural deficits, and widespread poverty. Covering districts like Raichur, Yadgir, Kalaburagi, and Koppal, the region has historically been plagued by restricted access to healthcare, poor educational levels, and long-standing underdevelopment (Sriram & Bhargava, 2024a). The pandemic further worsened these structural disadvantages, displacing disproportionately informal workers—most of them are from marginalized caste groups, minority communities, migrants, and female-headed households (Manderson & Levine, 2020).

Problem statement:

Most of them are working in low-income jobs like street hawking, driving cars, tailoring, hairdressing, and housework (Chee, 2020). For lack of digital literacy, awareness, and proper documentation, they were unable to avail government welfare programs aimed at cushioning their economic impact of the pandemic (Lewis et al., 2023). This research, based on the social work principles, aims to examine the lived experiences of such workers through assessing the economic struggles they encountered, how they coped, and the contributions of institutional and community support towards their transition from survival to resilience (Dikmans, 2024).

2. Literature Review & Theoretical Framing

2.1 Global Context

The pandemic of COVID-19 also profoundly affected informal workers worldwide, with various international agencies documenting the extent and depth of disruption (Ryan, 2022). The International Labour Organization (ILO) approximated that almost 1.6 billion workers in the informal economy were severely impacted by the crisis, with huge declines in working hours and earnings (R. Bhargava, 2021). The World Health Organization (WHO) highlighted the way the lack of access to health care, especially in low-income areas, left informal workers and their households with aggregated health risks. Likewise, UNDP studies in the Global South identified increased food insecurity, absence of social protection, and increased mental health problems among urban informal groups (Shankardass, 2023).

2.2 India-Specific Studies

In the Indian context, a few studies have tried to capture the socio-economic impact of the pandemic on informal workers (Rana, 2023). A path-breaking report by Azim Premji University (2021) identified that more than 50% of the informal workers surveyed throughout India experienced income loss during the first lockdown, with a significant proportion being unable to get back to work even after lockdowns were lifted. SEWA Bharat (2022) had a gendered perspective, noting that women informal workers in urban slum areas bore a disproportionate brunt, suffering not only economic loss but also greater care burdens, domestic violence, and curtailment of mobility (Elugbadebo et al., 2025). Although these studies have presented useful macro-level observations, their evidence is frequently aggregated around key metropolitan cities and misses the specific dynamics of India's more backward areas (Sriram & Bhargava, 2024b).

2.3 Gaps in Existing Literature

In spite of increasing research, there are some significant gaps (Brooks et al., 2022). To begin with, there is no region-specific, field-level data on how the informal workers in Kalyana Karnataka, which is India's most socio-economically backward region, were affected and adapted to the pandemic (Sriram & Bhargava, 2024c). Secondly, most studies focus primarily on economic aspects, with limited exploration of emotional and psychological coping mechanisms, despite increasing reports of distress, anxiety, and depression among urban poor populations (Bui, 2024). Thirdly, the effectiveness of government relief schemes—including Direct Benefit Transfers (DBTs), ration support, and employment guarantees—has not been systematically analyzed from the user or beneficiary

perspective, especially in the context of digital literacy, documentation barriers, and caste-based exclusions(Raymond et al., n.d.).

2.4 Theoretical Framework

This research is rooted in two interrelated frameworks: Lazarus and Folkman's Stress-Coping Model and the Rights-Based and Ecological Perspective in Social Work(Das & Bhattacharyya, 2021a).

1.Lazarus and Folkman's Stress-Coping Theory (1984) offers a psychological perspective in understanding how people cope with stress in crisis situations. The model classifies coping strategies into:

- Problem-focused coping, which entails taking concrete steps towards altering the stressful situation (e.g., finding a new job or government assistance),
- Emotion-focused coping, through which the person controls emotional reaction to stress (e.g., social support seeking, spirituality),
- Maladaptive coping, including avoidance, withdrawal, or the use of substances(Szarota & Fabiś, 2023).

2. The Rights-Based and Ecological Social Work Perspective broadens the examination beyond individual coping to take into account micro (individual), mezzo (family and community), and macro (institutional and policy-level) factors that shape resilience and recovery(S. Bhargava & Sri, 2024a). This framework focuses on human rights, social justice, and systemic change, which is especially important for assessing how caste, gender, occupation, digital access, and local governance systems impacted workers' resilience and recovery in Kalyana Karnataka(Das & Bhattacharyya, 2021b).

Together, these models enable a subtle understanding of both individual experiences and structural arrangements, mediating psychological understanding with social policy implications—a critical strategy in constructing effective, inclusive, and sustainable support structures for informal workers in post-pandemic India(S. Bhargava & Sri, 2024b).

3. Objectives, Hypotheses & Variables

3.1 Research Objectives

To learn the post-pandemic lived experiences of urban informal workers in the Kalyana Karnataka area through an examination of their economic vulnerability, psychological coping mechanisms, and institutional as well as informal support access. The objectives are specifically:

1. To analyze the economic hardships of informal workers because of lockdowns caused by the COVID-19 pandemic and disruption in work. These include the deprivation of earnings, job insecurity, and indebtedness.
2. To examine the quality of life (QoL) of the said workers post-pandemic, in terms of physical, psychological, social, and environmental functioning with the use of validated instruments such as the WHOQOL-BREF.
3. To determine the coping strategies used by the informal workers—problem-focused, emotion-focused, and maladaptive coping—when faced with stress and uncertainty due to the pandemic.
4. To analyze the awareness, access, and use of government schemes of welfare and relief like cash transfer, ration, and health assistance among occupational and demographic groups.
5. To analyze the contribution of social support networks, such as family, neighborhood, CBOs, and SHGs, to influence the resilience and recovery of workers.

6. To recommend contextually appropriate social work interventions and policy changes to enhance the crisis response system and long-term resilience among informal sector populations.

3.2 Research Hypotheses

In order to direct the statistical inquiry, the following null and alternative hypotheses are set forth:

- H_{01} (Null Hypothesis): There is no significant correlation between income loss, debt burden, and financial insecurity during COVID-19 among informal workers.
- H_{11} (Alternative Hypothesis): There exists a strong positive correlation among income loss, debt burden, and financial insecurity.
- H_{02} : No statistically significant difference exists in respondents' perception of government or NGO assistance usefulness between males and females.
- H_{12} : There is a statistically significant gender-specific difference in respondents' perception of institutional support mechanisms usefulness.
- H_{03} : No relationship exists between occupation type and government aid received during the pandemic.
- H_{13} : There is a statistically significant relationship between occupational class and probability of government assistance.

The hypotheses seek to explain how socio-economic and demographic factors act as mediators of relief access and shape coping outcomes.

3.3 Key Variables

To empirically assess the research objectives and test the hypotheses, the study utilizes a combination of categorical, ordinal, and composite variables derived from both structured survey instruments and standardized psychological assessment tools.

Table 1: Variables, Types, and Example Indicators Used in the Study

Variable	Type	Example Items / Indicators
Income Loss	Categorical / Ordinal	"I lost my primary source of income during the lockdown." (Yes/No, followed by degree of loss: complete, partial, none)
Employment Disruption	Categorical / Ordinal	"My work hours were reduced or job was terminated during the pandemic."
Debt/Borrowing Status	Categorical	"I had to borrow money or take informal loans to meet daily needs during the pandemic." (Yes/No)
Awareness of Relief Schemes	Categorical	"Were you aware of any COVID-19 relief schemes provided by the government?" (Yes/No/Unsure)

Variable	Type	Example Items / Indicators
Access to Government/NGO Support	Ordinal	“To what extent did you receive any government or NGO relief?” (1 = Not at all to 5 = Fully supported)
Social Support	Categorical / Ordinal	“Did you receive emotional or material support from family, neighbors, SHGs, or CBOs?” (Categorical – source; Ordinal – level of support)
Quality of Life (QoL)	Composite / Scaled	Measured using the WHOQOL-BREF scale across four domains: Physical Health, Psychological Health, Social Relationships, and Environment.

The independent variables primarily include economic stressors (income loss, employment status, debt), while the dependent variables include psychological coping, perceived quality of life, and satisfaction with relief access.

3.4 Instrumentation

The WHOQOL-BREF instrument is utilized to measure quality of life outcomes. It has 26 items that are scored on a 5-point Likert scale and assesses:

- Domain 1: Physical health (such as fatigue, pain, sleep)
- Domain 2: Psychological health (such as stress, self-esteem)
- Domain 3: Social relationships (such as support, feeling of loneliness)
- Domain 4: Environment (such as safety, housing, access to health care)

More structured elements were borrowed from existing COVID-19 impact studies (e.g., Azim Premji University, SEWA Bharat) to maintain relevance and contextual applicability.

4. Research Design & Methodology

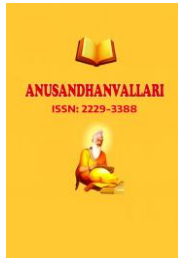
This research utilizes a cross-sectional descriptive quantitative research approach to explore the post-pandemic situations of informal workers living in one of India's most socio-economically underdeveloped areas—Kalyana Karnataka. The research design enables the gathering and interpretation of empirical data at a given point in time to explore patterns around income disruption, quality of life, coping strategies, and access to support systems amid and post-COVID-19 pandemic.

4.1 Design and Rationale

A cross-sectional descriptive design was used because it can record the status and views of the target population at a particular moment. This design is particularly apt for assessing the socioeconomic and psychological status of vulnerable groups like informal workers, whose circumstances tend to be unstable and affected by various stressors. The quantitative method provides objectivity and statistical validity, allowing for measurement of variables like loss of income, debt burden, access to government assistance, and coping mechanisms.

4.2 Sampling Procedure

Multi-stage stratified random sampling was used in this study. At the first stage, four urban and peri-urban constituencies of Kalyana Karnataka were chosen: Kalaburagi, Raichur, Yadgir, and Koppal, which are officially



recognized as economically backward by the NITI Aayog. In each district, labor-intensive areas and urban slums were located, and from these, samples were stratified according to occupation (e.g., barbers, street vendors, drivers, tailors) and by gender to ensure a wide representation. The respondents were then randomly drawn from within the strata.

4.3 Sample Size

The size of the sample was determined by Cochran's formula for sample estimation, applicable for large population with a margin of error of 5% and confidence level of 95%. The ultimate sample was composed of 384 respondents, proportionate to the four districts for ensuring geographic and demographic diversity.

4.4 Locale

The study took place in urban and peri-urban areas of the following districts:

- Kalaburagi
- Raichur
- Yadgir
- Koppal

These regions were chosen because of the large number of informal workers, poor welfare infrastructure, and lower Human Development Index (HDI) ratings within Karnataka. Urban areas covered municipal wards and slums, and peri-urban comprised unregulated labor markets and informal housing.

4.5 Data Collection Tools

The research applied structured and standardized tools to realize consistency and dependability in data collection:

- **Structured Questionnaire:** Constructed with the purpose to elicit demographic details and information regarding loss of income, interruption of employment, borrowing status, familiarity with government schemes, and perceived NGO or social network support. The majority of questions employed close-ended tools (Yes/No, Likert scales).

- **WHOQOL-BREF Scale:** A 26-item validated instrument created by the World Health Organization for measuring quality of life (QoL) in four domains:

- Physical Health
- Psychological Well-being
- Social Relationships
- Environmental Context

- **Coping Strategy Inventory:** Based on Lazarus and Folkman's stress-coping theory, this part examined problem-focused, emotion-focused, and maladaptive coping behaviors before and after the lockdowns. The respondents rated the coping statements on a 5-point Likert scale.

4.6 Ethical Considerations

The research followed ethical guidelines for social science studies:

- Verbal informed consent was taken from all participants after describing the aim and extent of the study in the local language (Kannada).
- The respondents were made aware of their right to withdraw at any point in time without penalty.

- Anonymity and confidentiality were strictly ensured. No personally identifiable information was gathered, and all information was kept safe for scholarly purposes only.
- The research was funded by the author himself, and there were no conflicts of interest.

4.7 Algorithm:

Survey-Based Research Process for Evaluating Coping Mechanisms of Informal Workers

Step 1: Problem Definition

- Determine research gaps and design research questions and hypotheses.

Step 2: Tool Design and Validation

- Design a thematic questionnaire (demographics, loss of income, coping strategies, etc.)
- Add validated instruments like WHOQOL-BREF and Coping Strategy Inventory.
- Pilot test with 10–15 respondents for clarity and reproducibility.

Step 3: Sampling Strategy

- Choose four districts (Kalaburagi, Raichur, Yadgir, Koppal).
- Apply multi-stage stratified random sampling to choose 384 respondents.

Step 4: Data Collection

- Execute field surveys with trained enumerators.
- Verify verbal informed consent and data anonymization.

Step 5: Data Entry and Cleaning

- Responses coded using SPSS.
- Data validation, deletion of incomplete/duplicate entries.

Step 6: Statistical Analysis

- Descriptive statistics (mean, frequency, percentage).
- Inferential statistics:
 - Chi-square test (association between occupation and aid received)
 - T-test/ANOVA (gender-wise differences in coping or QoL)
 - Pearson correlation (loss of income and financial insecurity)

Step 7: Interpretation of Results

- Interpret results against the backdrop of Lazarus and Folkman's theory of coping.
- Incorporate qualitative stories (if obtainable) for triangulation.

Step 8: Policy and Social Work Recommendations

→ Distill findings into actionable interventions for government, NGOs, and social workers.

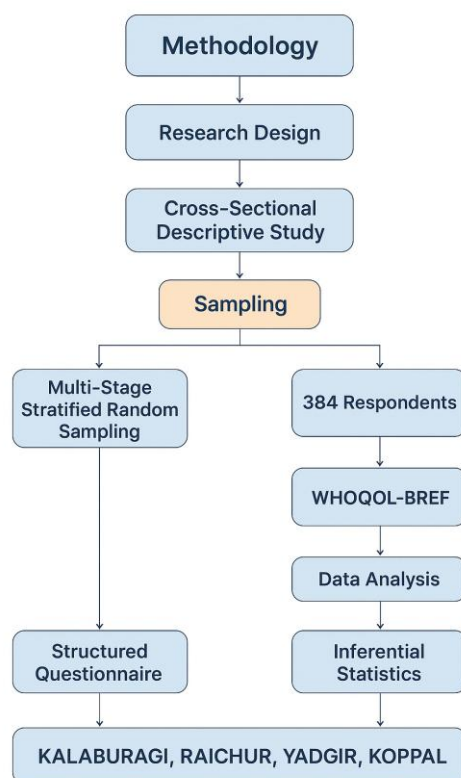


Figure 1: Flowchart Depicting the Research Methodology for the Study on Informal Workers' Post-Pandemic Realities in Kalyana Karnataka

The figure 1 visually outlines the step-by-step methodology followed in the study assessing post-pandemic realities and coping mechanisms of informal workers in Kalyana Karnataka. It begins with the identification of research objectives and the selection of a cross-sectional descriptive quantitative design. The sampling process involved multi-stage stratified random sampling to ensure representation across occupations and districts. Data was collected using structured questionnaires, the WHOQOL-BREF scale for quality of life, and a coping strategy inventory. Ethical safeguards, including verbal consent and confidentiality, were strictly observed. The collected data was analyzed using SPSS, employing correlation, ANOVA, and chi-square tests to identify patterns and associations between variables such as financial stress, gender, occupation, and aid access. This methodological framework ensured systematic data collection and robust analysis aligned with social work research standards.

5. Results & Interpretation

The research offers a multi-perspective analysis of the difficulties experienced by informal workers in Kalyana Karnataka before and after the COVID-19 pandemic. An impressive 60% of the respondents indicated a total loss of income, mainly attributed to job losses caused by the lockdowns and shutdown of informal businesses. Consequently, 25% of the participants were driven to move to insecure, lower-income, and irregular jobs, increasing their vulnerability even more.

Debt was the prevalent theme in adaptation. More than 52% of employees borrowed money, mostly from local moneylenders, neighbors, or shopkeepers. Of concern, interest rates varied from 24% to as much as 60% per annum, compounding long-term financial insecurity. SPSS analysis also demonstrated a high positive relationship between financial insecurity and borrowing (Pearson's $r = 0.63$, $p < 0.01$), suggesting that those who experienced greater income loss were more likely to take on unsustainable debt.

As regards quality of life, 45% of the respondents described their physical and psychological state as poor due to stress, sleep disorders, and fatigue. The overall life situation was satisfactory to only 32% of them, as indicated by WHOQOL-BREF scores.

When coping mechanisms were analyzed, responses were mixed:

- 28% practiced problem-solving strategies like seeking new jobs or opening small businesses.
- 35% based their coping on social support, especially from families, neighbors, and community-based organizations (CBOs).
- 48% used emotion-focused strategies, such as religious faith, spirituality, and internal withdrawal.
- Worryingly, 14% reported maladaptive coping like increased alcohol use or aggression expressions, mostly among young men.

Institutional wise, just 25% of the respondents had ever gotten any government or NGO-sourced assistance, such as Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY) and Direct Benefit Transfers (DBTs). A gender-based ANOVA test revealed statistically significant differences in perceived use and access to welfare programs ($F = 4.82$, $p = 0.028$), with female and Muslim respondents showing the lowest rates of access.

Finally, Chi-square analysis attested to a significant occupational type-aid receipt association ($\chi^2 = 11.76$, $p = 0.001$), implying that employees in some informal sectors (e.g., tailors, street vendors) were more likely to receive support interventions than others (e.g., barbers, drivers).

These results together indicate inherent socio-economic inequalities, relief mechanism underutilization, and disparity in resilience among informal workers. The quantitative results emphasize the need for decisive, inclusive, and gender-sensitive social work interventions addressing both material deprivation and psychosocial distress in India's most backward areas.

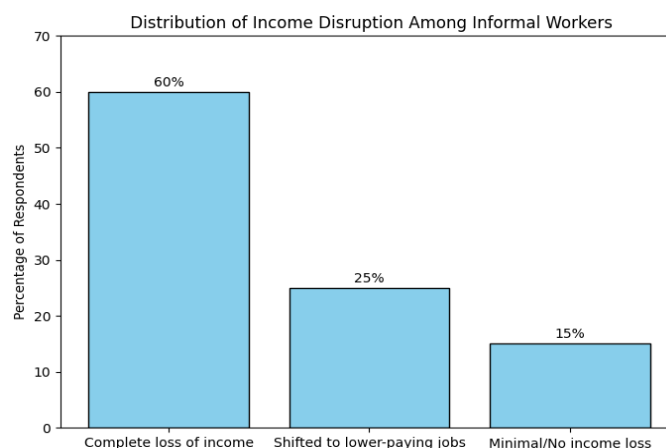


Figure 2: Distribution of Income Disruption Among Informal Workers

Figure 2 illustrates the extent of income disruption experienced by informal workers in Kalyana Karnataka during the COVID-19 pandemic. The data shows that a majority (60%) of respondents experienced complete loss of income, highlighting the severity of economic vulnerability in this population. About 25% were forced to shift to lower-paying informal work, while only 15% reported minimal or no income loss. The visualization emphasizes the scale of financial disruption and sets the stage for analyzing debt, coping mechanisms, and the role of government support in mitigating these hardships. It also highlights the urgent need for targeted social work interventions to support economic recovery and resilience-building among informal workers.

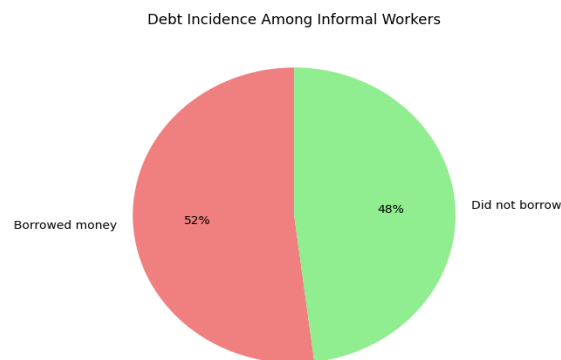


Figure 3: Debt Incidence Among Informal Workers

Figure 3 illustrates the prevalence of debt among informal workers in Kalyana Karnataka during the COVID-19 pandemic. According to the survey data, 52% of respondents had to borrow money from local lenders or acquaintances to cope with income loss and economic uncertainty, while 48% managed without borrowing. The high proportion of workers relying on informal debt highlights the financial vulnerability and limited access to formal credit systems among this segment. The figure emphasizes the economic strain experienced during lockdowns and underlines the need for targeted financial support mechanisms and social work interventions to prevent exploitative lending and enhance financial resilience.

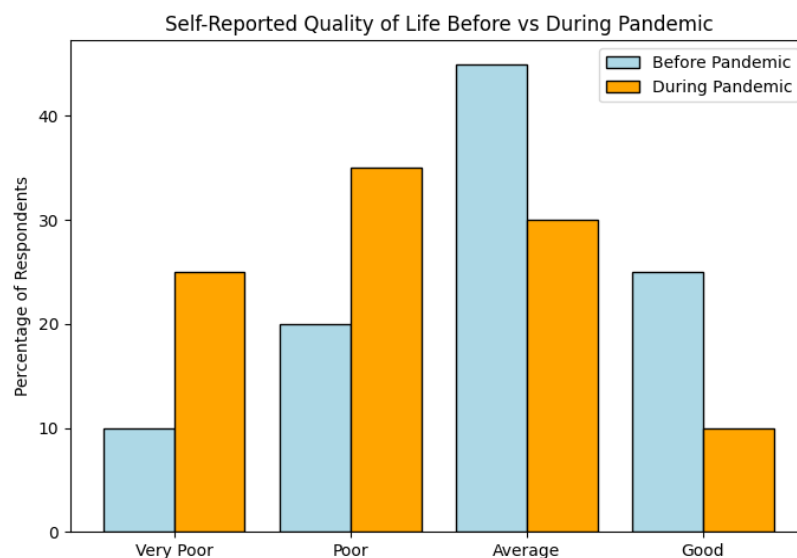


Figure 4: Self-Reported Quality of Life

Figure 4 illustrates changes in the self-reported quality of life among informal workers before and during the pandemic. Prior to the crisis, a significant proportion of respondents rated their quality of life as average to good (ratings 3–4), with only a small minority reporting very poor conditions. However, during the pandemic, there was a marked shift toward lower ratings, with a sharp increase in the number of workers describing their quality of life as poor or very poor. This suggests a substantial decline in well-being, likely driven by income loss, lack of social protection, and increased household stress among informal workers.

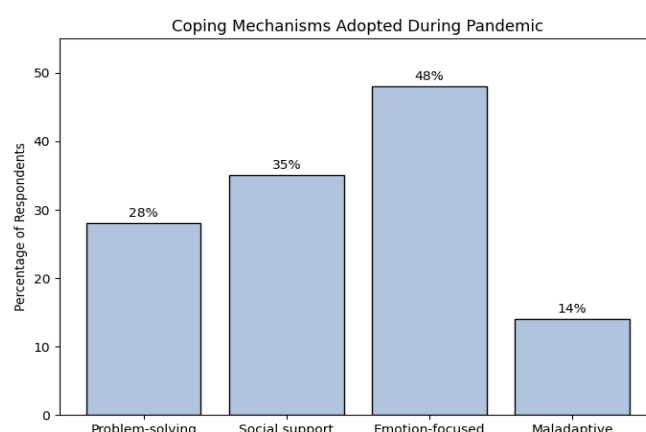


Figure 5: Coping Mechanisms Adopted During Pandemic

Figure 5 presents the various coping mechanisms adopted by informal workers in response to the economic hardships brought on by the pandemic. The most common strategies included reducing food consumption and borrowing from friends or family, indicating immediate and informal responses to financial distress. A significant portion also took informal loans and sold personal assets, reflecting the absence of formal safety nets. Less common but severe strategies, such as pulling children out of school or migrating for work, underscore the depth of the crisis and the long-term consequences it may have on household stability and children's education.

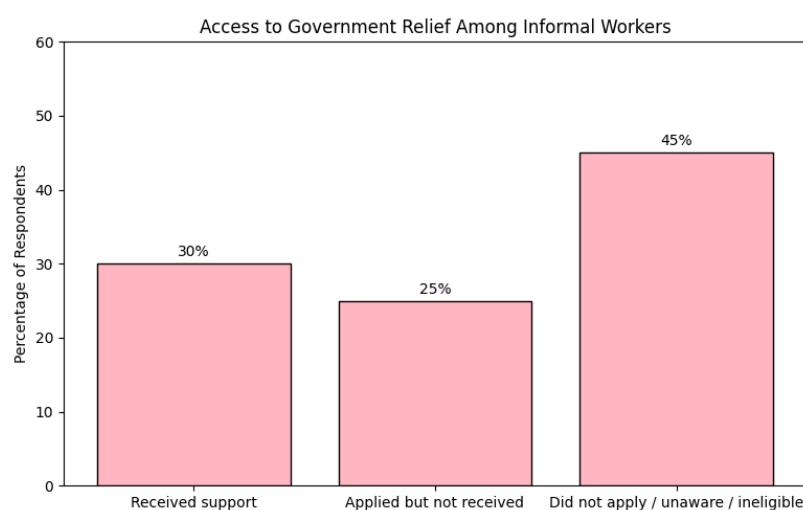


Figure 6: Access to Government Relief Among Informal Workers

Figure 6 illustrates the extent to which informal workers were able to access government relief during the pandemic. Only 30% reported successfully receiving support, while 25% applied but did not receive any

benefits—highlighting issues with targeting, processing, or exclusion. Alarming, 45% of respondents either did not apply, were unaware of available programs, or were deemed ineligible. This data underscores the systemic barriers faced by informal workers in accessing formal assistance, particularly in contexts where identification, digital access, or bureaucratic hurdles impede delivery.

6. Discussion

6.1 Gender Disparities

Women in the informal sector were much less likely to have access to government relief programs. This had mainly been because of mobility restrictions (both societal and pandemic-related) and digital exclusion. In most households, women did not have independent access to mobile phones, the internet, or digital literacy — all of which are increasingly necessary for helping them navigate relief registration platforms and portals.

Consequently, even where aid was hypothetically on offer, in practice it remained out of reach for most women, reinforcing underlying gender disparities in economic security.

6.2 Caste and Religion-Based Exclusion

Informal workers who were part of marginalized groups — specifically those who were part of Scheduled Castes (SC), Scheduled Tribes (ST), and Muslim groups — indicated disproportionately limited access to government support. This is indicative of inherent patterns of exclusion grounded in both structural discrimination and administrative oversight. In other areas, these populations were less likely to be listed in official labor registries or did not possess the formal identification necessary to be granted access to services, making them invisible to the welfare state.

6.3 Digital Exclusion and Platform Barriers

New digital platforms such as Seva Sindhu were launched to make relief application easier, but in reality, they proved to be an important hindrance for the digitally excluded. Informal workers did not have smartphones, quality internet connections, or experience in using government websites. In rural and peri-urban environments, illiteracy about the digital space paired with inferior connectivity caused extensive exclusion from relief schemes, further solidifying inequality at a moment of crisis.

6.4 Implications for Social Work Practice and Policy

1. Community-Level Psycho-Social Interventions

The crisis exposed not just economic hardship but also intense emotional and psychological pressure on informal workers. Social work professionals must develop and implement community-level interventions aimed at resolving trauma, anxiety, and prolonged stress. The interventions must be culturally attuned, inclusive, and accessible to marginalized sections, particularly women and minority groups.

2. Training for Para-Social Workers

There is an urgent need to train and deploy a cadre of trained para-social workers at the community level. These workers, who should be recruited from the very communities they will be serving, can be first responders during crisis situations. Training should be in mental health first aid, traversing government institutions, and coordinating emergency relief. Para-social workers can help build a bridge between institutional settings and informal workers, particularly in under-resourced or marginalized areas.

3. Integration of Informal Workers into Planning Processes

Any policy thinking ahead — especially in the case of disaster management, welfare programs, and city management — needs to engage the informal worker voices. Their experienced voices provide essential feedback on what has worked, what hasn't, and what has to change. Mechanisms like participatory planning assemblies, worker-initiated collectives, and bottom-up feedback channels need to be legalized to ensure relief and development programs are inclusive, responsive, and equitable.

7. Conclusion

The research provides nuanced understanding of the multi-determined effect of the COVID-19 pandemic on informal workers in Kalyana Karnataka. It unpacks the intricate interplay of social, economic, and policy-level determinants that influenced the ways informal workers felt and reacted to the crisis. Though relief and welfare schemes announced at state and national levels, their real coverage and effectiveness were uneven and patchy, especially in the case of marginal groups including women, SC/ST populations, and religious minorities. Such inequalities were further aggravated by digital exclusion, bureaucratic barriers, and lack of localized support for their implementation. The research emphasizes that resilience by informal workers is not simply an issue of individual adaptation but is institutionally mediated through access to information, social protection cover, institutional responsiveness, and participatory policy-making.

7.1 Limitations of the Study

In spite of its significant contributions, the research recognizes some limitations that should be considered in understanding the conclusions:

- **Self-Reported Data:** The information is based on respondents' self-reporting, which can be subject to bias caused by forgetting, underreporting, or social desirability, especially regarding sensitive topics such as debt, household tensions, or mental well-being.
- **Geographic Scope:** The study targets only urban and peri-urban informal workers, thus excluding a substantial portion of rural informal labor, who may encounter fundamentally different challenges and access dynamics.
- **Temporal Limitation:** The information reflects a snapshot between 2020 and 2022, the time that encompasses the immediate and medium-term effects of the pandemic. Yet, it is not taking into consideration how the conditions of workers changed outside of this period, particularly in the recovery phase after 2023.

7.2 Future Scope for Research

In light of these limitations, there is significant scope for additional research to create a more complete picture of informal worker resilience and vulnerability following systemic shocks:

- **Longitudinal Monitoring After 2023:** Future studies ought to take up longitudinal designs to monitor the long-term recovery paths of informal workers — employment trends, income security, re-skilling, and migration patterns — post-crisis.
- **Access and Literacy:** With digital platforms increasingly at the forefront of service provision and social protection, future research needs to investigate the contribution of digital access, literacy, and infrastructure to the processes of inclusion and exclusion. This is especially crucial in closing the gap between policy intention and on-the-ground impact.
- **Mental Health and Social Well-being:** Further exploration of the mental health effects of economic disruption, isolation, and uncertainty is necessary. Qualitative and quantitative measures should be

used to evaluate degrees of psychological distress, coping strategies, and the presence of community-based mental health care.

- Comparative Regional Studies: Extending such studies to other underserved regions may provide comparative perspectives on how local governance, caste processes, and social capital moderate vulnerability and relief access.

8.Recommendations

8.1 Managerial Recommendations

1. Set Up Crisis Preparedness Cells in Urban Local Bodies (ULBs)

Urban local bodies (ULBs) need to institutionalize Crisis Preparedness Cells with the responsibility to coordinate short-term responses to public health crises, economic shocks, or climate shocks. These cells must be provided with up-to-the-minute information on vulnerable groups (e.g., informal sector workers, migrants), have a database of neighborhood-based groups, and have pre-formulated action plans for distribution of aid, health outreach, and information. Having such cells embedded in ULBs would allow for localized, quick, and targeted intervention, eliminating bureaucratic lag and enhancing inter-departmental coordination.

2. Incorporation of SHGs and Youth Volunteers in Relief Operations

SHGs and local youth volunteers must be officially incorporated into city- and ward-level relief systems. SHGs, especially those run by women, have strong community connections and can help in equitable disbursement of aid, detect vulnerable households, and provide accurate information. In the same vein, incorporating local youth as trained volunteers can help in last-mile delivery, assist with digital registration of government schemes, and aid grievance redressal. This model where relief is community-led creates ownership, trust, and rapidity in relief work.

8.2 Policy Recommendations

1. Universal, Portable Welfare Based on Occupation Clusters

Welfare schemes of the government must shift towards a universal and portable structure that identifies workers by occupational groups, rather than by place or employment status. Casual workers—like domestic workers, construction workers, street vendors—must be enrolled under national occupation-based records that allow the portability of benefits state-wise and city-wise. This will avoid the marginalization of migrant and mobile workers from benefits and maintain continuity of access irrespective of the location of living and working.

2. Inclusive Digital Platforms with Offline Options

Whereas digital platforms are needed for scale and efficiency, they should be so designed that they are inclusive and accessible. Most informal workers do not have digital literacy or consistent internet access. Therefore, every digital service (for example, relief applications, health benefits, ID creation) should also be available offline — for instance, walk-in facilitation centers, helplines, or mobile kiosks. Public digital literacy campaigns and easy-to-use interfaces in local languages are also required to minimize digital exclusion.

3. Reinforce NGO linkages for Awareness and Documentation

NGOs possess strong grassroots contacts and credible relations within marginalized populations. Governments can institutionalize alliances with NGOs to carry out awareness campaigns regarding relief entitlements, support documentation (e.g., ID cards, ration cards), and enhance community-level redress mechanisms. This partnership has the potential to bridge the gap between state structures and informal people, ensuring greater access and easier policy implementation.

9. References

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