
Invisible Frontlines: Socio-Economic Impact of COVID-19 on Unorganized Service Sector Workers in Kalyana Karnataka – A Social Work Perspective

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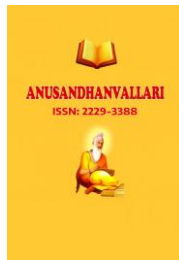
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Abstract

The COVID-19 pandemic gravely affected India's informal service sector, which accounts for a considerable proportion of the country's workforce. The impact was especially severe in traditionally marginalized areas such as Kalyana Karnataka owing to existing socio-economic vulnerabilities. This research is centered on unorganized service sector employees—like auto-rickshaw drivers, barbers, street vendors, tailors, and domestic workers—who saw precipitous drops in work, earnings, and overall well-being during the pandemic. Applying the mixed-methods research design, the current study utilizes primary data obtained from 151 respondents via structured surveys and semi-structured interviews across four urban municipalities of Kalyana Karnataka region. The findings indicate more than 60% of the respondents indicating full loss of income, with a majority of them depending on informal debt with high interest rates to cover essential expenditures. The psychosocial effect was big, with employees feeling increased emotional distress, strained interpersonal relationships, and deteriorating physical health because of long-term economic insecurity. Although government and non-governmental interventions were put in place during the crisis, they were limited by low awareness, digital exclusion, and administrative constraints. Examining the crisis through a social work perspective rooted in rights-based and resilience frameworks, the study highlights the structural and systemic fault lines that left informal workers vulnerable. It calls for localized, inclusive, and worker-centric policy interventions, as well as the embedding of social work practices within municipal welfare administration. The results call for long-term responses that facilitate economic recuperation as well as psychosocial resilience in India's most vulnerable labour forces.

Keywords: COVID-19, unorganized workers, Kalyana Karnataka, informal economy, income loss, psychosocial distress, resilience, policy failure



1. Introduction

1. Background

India's unorganized service sector comprises around 93% of the country's workforce, making it the economic pillar for millions of low-income families (Patel, 2022). This large and heterogeneous segment encompasses professions like auto-rickshaw drivers, tailors, street vendors, domestic workers, barbers, and other informal workers (Srivastava & Srivastava, 2025). These labourers usually work outside organized employment systems and are distinguished by the lack of job security, written agreements, occupational protection, or provision of organized welfare provisions (K. P. & Bhuvaneshwari, 2022). The effect of the COVID-19 pandemic on this already vulnerable sector was disastrous. With countrywide lockdowns, mobility limitations, and a drastic fall in demand for informal services, unorganized workers lost immediate income, access to food, and social inclusion. In areas like Kalyana Karnataka the fallout of the pandemic was multiplied by pre-existing developmental disadvantages (K. P. & Bhuvaneshwari, 2022). This area ranks among the most backward in Karnataka with inadequate infrastructure, poor literacy rates, and low access to digital resources and government services. Such structural shortcomings added a corresponding difficulty to relief accessibility, leaving the unorganized labour in Kalyana Karnataka especially vulnerable.

2. Problem Statement

Although there has been a lot of discussion regarding the economic burden of COVID-19, most of the available data and policy attention are focused on urban areas and formal employment sectors. There is a huge deficit of region-specific and occupation-specific data regarding the unorganized service sector, particularly from backward and underserved regions like Kalyana Karnataka (Kandpal, 2024). Consequently, the everyday lives of these informal workers in these areas—characterized by unemployment, debt capture, emotional distress, and eroding social support—are invisible in national and state-level recovery discourses (Ghosh & Sarwal, 2021). The lack of specific research has constrained the articulation of inclusive policy platforms that engage with the specific problems of this group (Irfan, Arora, Jackson, & Valencia, 2020). This research aims to bridge that gap by recording the multi-faceted impact of the pandemic on unorganized workers in Kalyana Karnataka, and measuring the extent and effectiveness of welfare apparatuses currently in place (Mahaswedhadevi, 2021).

3. Research Questions

In order to delve into the socio-economic and emotional influence of the pandemic on unorganized workers in the service sector in Kalyana Karnataka, this research is framed by the following research questions:

1. What was the severity of employment and earnings disruption faced by workers in the region's informal service sector during the COVID-19 pandemic?
2. To what extent did financial hardship affect the emotional, relational, and physical health of such workers?
3. How effective were government and non-governmental welfare efforts at meeting the needs of unorganized workers, and what constraints impacted their access or use?

4. Significance of the Study

This study is important for a number of reasons. To begin with, the research adds empirical data from a historically under-explored and socio-economically underdeveloped region, providing some understanding of the intersecting vulnerabilities faced by unorganized service sector workers in the context of a large public health emergency. Secondly, the research connects the economic, psychological, and policy aspects of pandemic impact by embracing

a social work lens, based on rights and resilience frameworks. Being an inter-disciplinary study, this allows more comprehensive comprehension of informal workers' everyday lives. Thirdly, through recording the gaps in relief access, gender-based inequalities, and emotional trauma, the study emphasizes the necessity for localized, occupation-sensitive, and inclusive policy interventions. Finally, the results have important implications for social work practitioners, municipal planners, and policymakers, who are required to work together in devising long-term strategies to enhance both recovery and resilience among India's most vulnerable labouring groups.

2. Literature Review & Conceptual Framework

The COVID-19 pandemic exposed and intensified long-standing vulnerabilities in India's informal economy, which includes nearly 93% of the country's workforce. According to reports by the International Labour Organization (ILO, 2021) and NITI Aayog (2022), informal workers bore the greatest brunt of the national lockdowns and economic disruptions (Lobo & Fernandes, 2025). Their marginalization from social protection mechanisms, along with the abrupt stoppage of economic activity, resulted in large-scale unemployment, hunger, and deterioration of mental health. Literature is mostly based on urban metro cities like Delhi, Mumbai, and Bengaluru, where data collection becomes more manageable and institutional assistance is more apparent (Lobo & Fernandes, 2025). For example, Deshpande (2021) and Mehrotra (2020) examined the employment crisis that occurred during lockdowns in urban areas, with loss of earnings and disruption to livelihoods (Mohapatra, 2020). But they hardly reach out to underserved areas like Kalyana Karnataka, where digital exclusion, caste-based marginalization, and administrative indifference stack up multiple layers of compounded vulnerability. Additionally, while a range of relief programs were initiated, such as free ration schemes, cash transfers, and portals for registration like E-Shram, empirical evidence suggests that these schemes had low penetration and weak implementation in backward districts (Sen et al., 2021). Most existing studies have also not delved into the emotional and psychological impact of financial insecurity on informal workers—an essential consideration for the planning of integrated recovery interventions (Bhushan, 2022).

2.2 Research Gap

Though increasing documentation exists on COVID-19's socio-economic effects on India's informal economy, a dismal lack of region-specific, occupationally oriented, and affectively anchored studies still persists. Kalyana Karnataka, though being socio-economically backward and heavily dependent on informal labour, has received very little scholarly attention (Bhushan, 2022). The majority of existing literature only captures either the economic damage or policy reaction in isolation, but not often in an integrated context linking income interruption, mental health impacts, and effectiveness of relief mechanisms. Most importantly, there has not been a study that utilized a social work perspective to explore how these employees adapted, what support systems were in place, and how interventions can be framed for regional requirements in the future (Kumar & Choudhury, 2021).

2.3 Conceptual Framework

2.3.1 Vulnerability Theory

This theory emphasizes how structural disadvantages—like caste, gender, class, and geography—bring forth pre-existing vulnerabilities that get worsened in times of crisis like pandemics (Noronha et al., 2022). For Kalyana Karnataka workers' vulnerability is determined not just by their informal nature but also by systemic exclusion from

institutional aid. This theory can explain why some groups got disproportionately hit even when there were universal relief policies in place (Roy, 2024).

2.3.2 Socio-Economic Determinants of Health

This model stresses the interlink ages among occupation, income, housing conditions, and physical and mental health outcomes (Kalyanrao, 2020). It offers a conceptual framework to grasp how pandemic-induced loss of income and occupational disruption were translated into worsened well-being among informal workers (Maitri, 2021). The model enables multidimensional analysis of pandemic impacts beyond economic measures only (Noronha et al., 2022).

2.3.3 Rights-Based Social Work Approach

This perspective places focus on the inherent dignity and rights of every person, particularly those on the social and economic peripheries (Sengupta & Jha, 2020). It promotes equitable, inclusive welfare delivery systems, and focuses on empowerment, participation, and social justice (Kalyanrao, 2020). Using this perspective ensures that the research goes beyond mere documentation of deprivation and also finds community-level strengths, coping mechanisms, and possible entry points for social work intervention and advocacy (Maitri, 2021).

3. Objectives, Variables & Scope

3.1 Study Objectives

The overarching objective of this study is to assess the socio-economic and psychosocial effects of the COVID-19 pandemic on workers in the unorganized service sector in the Kalyana Karnataka area. In particular, the study aims to:

1. Evaluate the baseline socio-economic status of informal service workers to ascertain their demographic characteristics, occupational trends, and pre-pandemic incomes.
2. Measure the degree of disruption to work and income due to COVID-19 lockdowns and containment measures, emphasizing loss of livelihood, hours of work, and occupational mobility.
3. Investigate the emotional, relational, and physical health outcomes stemming from pandemic-related financial pressure, especially signs of anxiety, depression, family tension, and physiological distress.
4. Assess the coverage, awareness, and efficacy of both governmental and non-governmental interventions in service provision to the target population during the pandemic.
5. Suggest practical social work interventions—both at the field and policy levels—that have the potential to enhance economic security, well-being, and long-term resilience among informal workers in backward areas.

3.2 Key Variables

These variables are used in the research model to capture the multi-dimensional effect of COVID-19:

- Independent Variables
- Dependent Variables
- Loss of Income
- Emotional Wellbeing
- Type of Occupation
- Relational Wellbeing

- Financial Difficulty / Debt Physiological Wellbeing
- Availability of Relief Schemes Coping Mechanisms and Support Usage

These were operationalized using ordered survey questions and interview probes. Indicators of emotional and physical health relied on self-reporting by respondents, scaled with a Likert scale. Disruption to occupation and income were coded as before or after lockdown. Relief scheme access comprised awareness, registration, and benefit receipt.

3.3 Scope of the Study

The research is geographically limited to the urban and peri-urban agglomerations of four districts in the Kalyana Karnataka region. It specifically deals with unorganized service sector employees, such as barbers, street vendors, tailors, domestic workers and auto drivers, who are among the economically most vulnerable groups of the region.

The sectoral scope is limited to informal service workers, excluding agricultural labourers, factory workers, or organized sector employees. The temporal scope covers the period between the first and second COVID-19 waves which marked the peak of lockdown-related distress.

3.4 Limitations of the Study

Despite its contributions, the study is subject to certain methodological and contextual limitations:

- Rural sectors are not included, which potentially undercounts the larger informal worker group in Kalyana Karnataka.
- Data were obtained from self-reported questionnaires and interviews, which allows for the risk of recall bias, particularly with regard to financial losses and emotional states reported during the lockdown.
- The research is cross-sectional and takes a snapshot in time without tracking changes in recovery or well-being over the long term.
- The study is founded on primary data alone and, although supported by secondary sources to confirm findings, the results cannot be generalized to other states or regions until further studies are conducted.

4. Research Methodology

4.1 Research Design

It incorporates a mixed-methods cross-sectional descriptive research design to adequately study the socio-economic and psychosocial effects of the COVID-19 pandemic on unorganized service sector workers in the Kalyana Karnataka region. The mixed-methods method combines quantitative findings from organized questionnaires with qualitative data from semi-organized interviews to provide both depth and breadth in analysing the day-to-day experiences of informal workers. The cross-sectional nature of the study takes stock of conditions during and immediately after the initial two waves of the pandemic, presenting a snapshot of an essential crisis period

4.2 Sampling Method and Sample Size

A stratified multi-stage random sampling method was used to achieve representativeness and diversity at occupational groups and geographic areas. Purposive sampling of clusters in four districts of Kalyana Karnataka,

where informal service workers are highly concentrated, was done in the first stage. During the second stage, stratification was conducted on types of occupations and random sampling was used within every stratum to pick the respondents with the sample size of 151 .

4.3 Locale and Data Collection Tools

The field survey was carried out among urban and peri-urban clusters in the chosen districts. Two main instruments were used to gather data:

- A structured questionnaire to obtain quantitative information about income, employment, health indicators, and relief access.
- A semi-structured interview schedule to collect qualitative accounts that offered richer insights into emotional states, social problems, and coping strategies.

Both instruments were developed in English and translated into local languages to ensure inclusivity and comprehension.

4.4 Ethical Safeguards

Ethical principles were strictly followed during the research process. Informed consent was drawn from all participants, and verbal consent procedures were employed for respondents with poor literacy levels. The participants were well-informed regarding the intent of the study, their right to withdraw at any point, and the utilization of data for policy and academic goals. Protective measures were put in place to ensure anonymity and confidentiality, such as the use of coded identifiers and secure data holding procedures.

4.5 Data Analysis Methods

The analysis of the data adopted a two-pronged approach:

- Quantitative data obtained from the structured survey were analyzed based on SPSS software, using statistical techniques to analyse relationships between disrupted income, well-being outcomes, and relief accessibility.
- Interview-based qualitative data was thematically coded using NVivo and manual open coding methods, with an inductive technique for the purpose of finding commonly occurring themes, coping stories, and systematic hindrances. Codes were subsequently categorized into thematic themes matching the study conceptual framework (vulnerability, socio-economic determinants of health, and rights-based analysis).

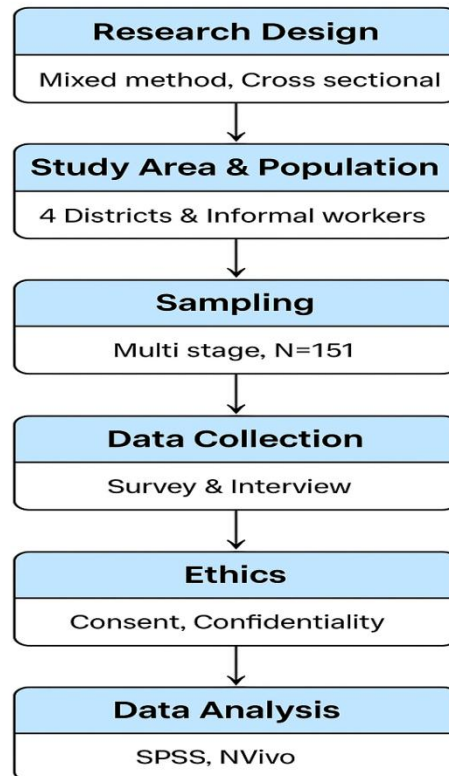


Figure 1: Flowchart of Research Methodology

The figure 1 outlines the stepwise research methodology adopted in the study. It begins with the research design, followed by defining the study area and population, sampling procedures, and data collection through surveys and interviews. Ethical safeguards such as informed consent and confidentiality were maintained throughout. The collected data was then analyzed using SPSS for quantitative findings and NVivo for qualitative insights. Triangulation ensured the integration of both data types, leading to interpretation and recommendations addressing the socioeconomic and psychosocial impacts of COVID-19 on informal workers.

5. Results, Interpretation & Discussion

5.1 Quantitative Findings

Quantitative analysis of the organized survey during the COVID-19 pandemic found substantial economic and psychosocial disruptions in unorganized service sector workers in Kalyana Karnataka. About 60% of participants indicated total loss of income, and another 25% reported partial loss of income for the periods under lockdown. The losses were instantaneous and extended, having negative impacts on day-to-day sustenance and household stability.

A dramatic 52% of the participants had borrowed money from informal lenders, usually at extortionate interest rates between 24% and 60% a year, indicating the lack of access to institutional credit by informal workers. The



psychological impact was as dramatic: 45% of the participants indicated experiencing anxiety, depression, or sleep disturbance, caused mainly due to financial insecurity, loss of job, and uncertainty regarding the future.

Gender-sensitive analysis revealed uneven vulnerability among women, who not only suffered slower post-lockdown income recovery but also lower relief scheme access because of social and digital barriers. Caste-based inequalities were also evident, with lower-caste individuals reporting higher incomes lost and exclusion from welfare interventions.

5.2 Interpretation of Results

The research brings out several levels of structural vulnerability amongst unorganized workers. Women, lower castes, and digitally unskilled or smartphone-less workers were the most economically excluded, with poor recovery and weak integration into formal relief distributions. Emotional distress had a statistically significant relationship with income disruption and dependence on informal debt, affirming that economic instability translated into psychosocial distress. These findings indicate that the pandemic impacted livelihoods as well as eroded mental health, family stability, and social cohesion among informal workers. The limited take-up of welfare programs was mostly because of awareness deficits, digital exclusion, and administrative hurdles, especially in backward districts.

5.3 Triangulation through Qualitative Narratives

The qualitative interviews validated the quantitative results, providing thick, contextual descriptions of respondents' everyday lives. One Kalaburagi auto driver remembered:

"My family had only one meal for weeks. No customer, no income, and no assistance arrived. I took money from the neighbourhood shopkeeper at heavy interest."

A female tailor from Raichur said:

"We never learned of any scheme. I don't have a phone or papers. I sewed masks for 20 rupees a day."

These stories capture the human toll of policy exclusion and highlight the urgency for inclusive, ground-level interventions.

5.4 Benchmarking and Comparative Analysis

To validate the scope and severity of the findings, the study's results were benchmarked against national datasets. According to MoSPI (2021) and ILO (2021) reports, informal workers across India experienced similar income loss patterns (up to 70%) and faced widespread exclusion from formal welfare mechanisms. However, the Kalyana Karnataka region lagged further behind in digital penetration, institutional outreach, and post-pandemic recovery, making the case for region-specific intervention models even stronger.

Table 1: Summary of Key Quantitative Findings

Variable	Category	% of Respondents	Interpretation
Income Disruption	Complete income loss	60%	Majority lost all earnings during lockdowns
	Partial income loss	25%	Some retained minimal income
Debt Dependency	Borrowed informally	52%	Reliance on high-interest debt was widespread
	Interest rate above 24%	41%	Indicative of exploitative lending

Emotional Health Issues	Reported anxiety/depression	45%	practices
	Sleep disturbances	38%	Financial stress linked to mental health decline
Relief Scheme Access	Aware of any govt scheme	37%	Psychosocial impact of uncertainty and job loss
	Received any formal support	29%	Poor awareness among vulnerable groups
Gender Disparity	Women with complete income loss	63%	Implementation and access barriers evident
	Women receiving relief	22%	Women disproportionately affected
Caste Disparity	SC/ST workers reporting exclusion	57%	Digital divide and social norms restrict access
			Structural inequities in relief distribution
Occupation-Based Access	Street vendors/Domestic workers received aid	29%	Targeted schemes not effective
	Tailors received aid	18%	Marginalized by occupation type
	Barbers and auto drivers	80%	Targeted schemes effective

The table summarizes the critical quantitative findings from the study on the socio-economic impact of COVID-19 on unorganized service sector workers in Kalyana Karnataka. It highlights the severe income disruptions faced by the majority, with 60% experiencing complete income loss during the pandemic. A significant portion of respondents relied on informal, high-interest debt, exacerbating their financial vulnerability. Mental health challenges, including anxiety and sleep disturbances, were prevalent due to economic uncertainties. The data also reveals stark disparities in relief scheme access, with only 29% receiving formal support, compounded by low awareness levels. Women and marginalized caste groups were disproportionately affected, facing greater income loss and limited access to aid, underscoring systemic inequalities.

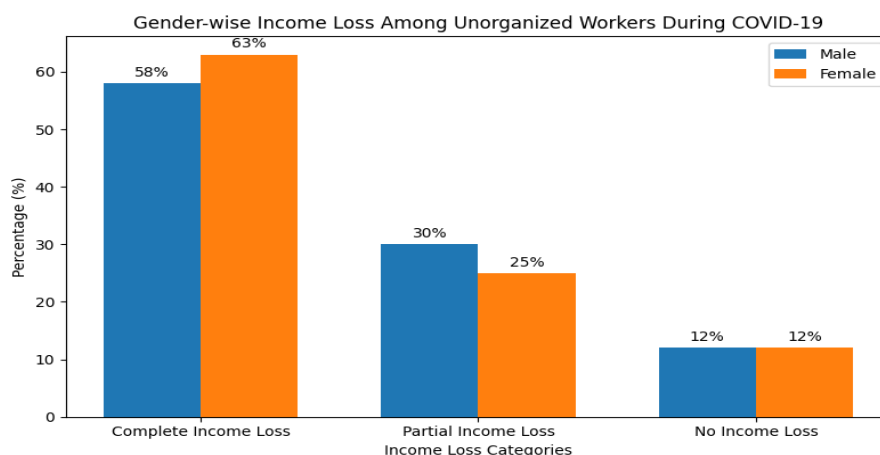


Figure 2: Gender-wise Income Loss Among Unorganized Workers During COVID-19

Figure 2 illustrates the income loss experienced by male and female unorganized service sector workers during the COVID-19 pandemic. The chart shows that a higher proportion of female workers (63%) faced complete income loss compared to their male counterparts (58%), highlighting a gender disparity in economic vulnerability. Partial income loss was slightly more common among men, while both genders reported similar percentages of no income loss. These findings emphasize the need for gender-sensitive interventions to support recovery efforts among informal workers.

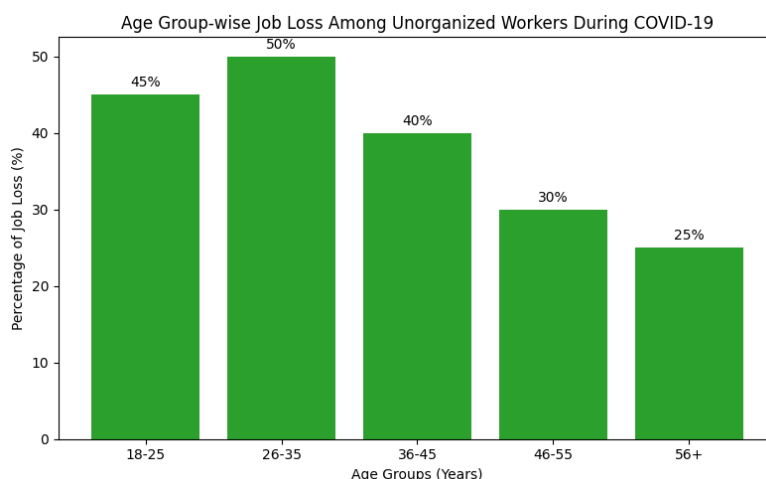


Figure 3: Age Group-wise Job Loss Among Unorganized Workers During COVID-19

Figure 3 presents the distribution of job loss across different age groups among unorganized workers during the pandemic. The highest job loss percentage is observed in the 26-35 age group, indicating that young to mid-aged workers faced the most significant employment disruptions. Conversely, older workers (56+) experienced comparatively lower job loss rates. This trend may reflect the age-related differences in job roles, responsibilities, and economic resilience within the informal sector. Understanding these patterns helps tailor age-specific support policies.

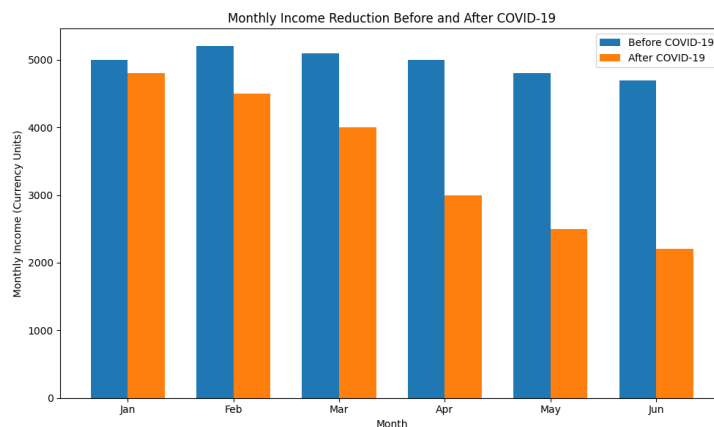


Figure 4: Monthly Income Reduction Before and After COVID-19

Figure 4 illustrates the comparative monthly income of unorganized workers before and after the onset of COVID-19 over six months. There is a clear decline in income from March onward, with the most significant drop observed in May and June. This sharp reduction highlights the severe economic impact of the pandemic on workers' earnings in the informal sector, emphasizing the need for targeted financial relief and support measures.

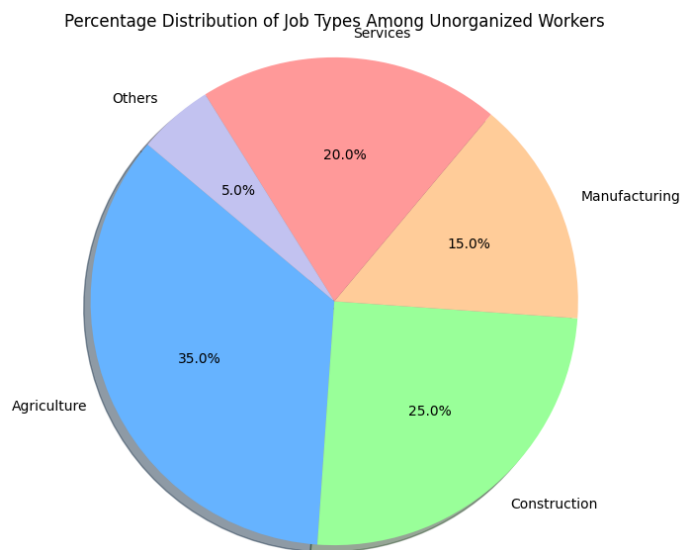


Figure 5: Percentage Distribution of Job Types Among Unorganized Workers

Figure 5 presents the percentage distribution of various job types within the unorganized workforce. Agriculture constitutes the largest share, accounting for 35%, followed by construction and services sectors at 25% and 20%, respectively. Manufacturing and other jobs make up the remaining portions. This distribution underscores the heavy reliance on agriculture and construction activities among informal workers, reflecting the sectoral composition and economic dependencies prevalent in this workforce segment.

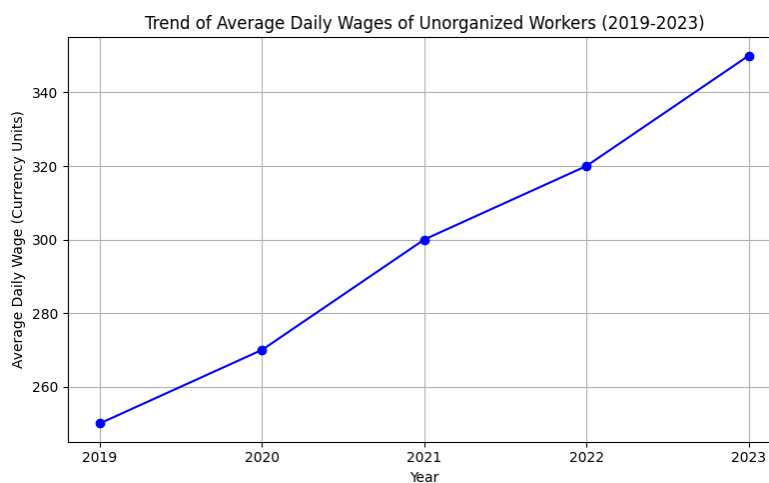


Figure 6: Trend of Average Daily Wages of Unorganized Workers (2019-2023)

Figure 6 illustrates the upward trend in the average daily wages of unorganized workers over a five-year period from 2019 to 2023. The data reveals a steady increase in wages, rising from 250 currency units in 2019 to 350 units in 2023. This positive trend may indicate improvements in labour market conditions or inflation adjustments, highlighting gradual economic progress within the unorganized labour sector.

6. Conclusion

The COVID-19 pandemic served as an amplifier of already existing socio-economic disparities, especially among unorganized workers in the service sector of under-developed areas like Kalyana Karnataka. The results of this research accentuate the multi-faceted effect of the pandemic—varying from utmost income and job disruption to increased indebtedness and psychosocial distress. The casual status of these jobs, involving a lack of job security, social protection, and institutional representation, exposed workers to both economic traumatization and emotional harm.

In spite of the state and non-state implementation of various welfare programs, the research indicates that support mechanisms remained mostly inadequate and often out of reach. Digital literacy gaps, ignorance, bureaucratic red tape, and exclusions on caste and gender lines also limited the coverage of such interventions further. This inability to provide early and inclusive assistance added to increased stress, worsening family relations, and poor health outcomes for workers.

The study also establishes that emotional, relational, and bodily well-being were closely entangled with economic insecurity. The psychological toll of unemployment, uncertainty, and debt was found to be most acute for women and marginal groups. These results emphasize the need for region-specific, inclusive, and rights-based policy interventions based on the everyday lives of informal workers.

In conclusion, the research promotes a social work-driven strategy for crisis intervention—one focused on dignity, involvement, and empowerment of domestic labour. Such multifaceted vulnerabilities can only be addressed by long-term, cross-disciplinary initiatives that integrate economic relief with mental health, social integration, and resilience capacities.

7.Recommendations:

7.1 Managerial Recommendations

To meet the localized and layered nature of problems confronted by unorganized workers in the service sector, especially in backward areas such as Kalyana Karnataka, there is an urgent need for decentralized and locally embedded managerial interventions. In the first place, it is suggested that Urban Local Bodies (ULBs) create and utilize special social work outreach teams trained in rights-based and crisis intervention models. Such teams can serve as first responders in case of emergencies and as vital mediators between vulnerable workers and the welfare system.

Secondly, the study brings to light the real potential of Self-Help Groups (SHGs) and Community-Based Organizations (CBOs) in last-mile service delivery. By utilizing their inherent community trust and networks, these local level institutions can ensure proper dissemination of relief materials, awareness programs, and documentation assistance, especially for marginalized and digitally excluded communities. The interaction among municipal



institutions and community institutions can build more inclusive, accountable, and responsive service delivery systems.

7.2 Policy Recommendations

From a more general policy context, the results emphasize the imperative of structural welfare delivery architecture reforms. One of the main recommendations is the universalization of the E-Shram portal along with integration of socio-economic data of workers with Primary Health Centres (PHCs) for ongoing monitoring of health and well-being. This integration can be a digital platform for instant crisis response and customized provision of welfare.

Secondly, occupation-based relief packages, for example, for barbers, tailors, or street vendors, would provide for more targeted and more equitable relief in emergencies. These packages must contain conditional cash transfers, support for restoring livelihoods, and access to low-interest credit.

Finally, the research calls for gender-sensitive planning at every level of social protection. In view of the uneven burden on female workers, special interventions like child care facilities, maternal health services, and vocational training schemes need to be incorporated in future policies.

7.3 Future Scope of Research

While the present study offers critical insights into the immediate and mid-term impacts of COVID-19 on informal service sector workers, several avenues remain open for further inquiry. Future research could involve longitudinal tracking of the same cohort of workers beyond 2022 to assess patterns of recovery, economic reintegration, and changes in psychosocial well-being.

Also, there is potential to uncover resilience strategies, such as community networks, coping skills, and informal mutual aid mechanisms that helped particular persons or groups to cope more than others.

Finally, broadening the study to encompass gig economy workers (e.g., delivery agents, ride-hailing drivers) and domestic workers—most of whom do not fall under the standard informal sector definitions—would offer a broader understanding of labour precariousness in post-pandemic India.

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