

## Financial status of impoverished Communities in India during COVID-19 Pandemic

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### Abstract

The COVID-19 pandemic precipitated a profound and lasting impact on the financial well-being of India's impoverished communities. In March 2020, India implemented a nationwide lockdown as a pivotal measure to curb the virus's relentless spread, inadvertently setting off a chain of economic repercussions that disproportionately affected its most vulnerable populations. This abstract offers an in-depth examination of the multifaceted consequences of the pandemic on the financial stability of impoverished individuals and families in India. The present review discuss about the Loss of Livelihoods, Migrant Crisis, Food Insecurity, Healthcare Expenses, Digital Divide, Government Relief Measures and Economic Recovery of poor people in India during COVID-19 pandemic.

Keywords: COVID-19; Financial status; Livelihoods; Migrant Crisis; Healthcare Expenses; Digital Divide.

### 1. Introduction

The COVID-19 pandemic had a significant impact on the financial status of poor people in India. India implemented a nationwide lockdown in March 2020 to curb the spread of the virus, which had far-reaching economic consequences, particularly for the most vulnerable populations (Dilnashin et al., 2021). Here are some key aspects of how the pandemic affected the financial status of poor people in India:

#### 1.1. Loss of Livelihoods:

Many poor individuals in India work in the informal sector, which includes daily wage laborers, street vendors, and small-scale entrepreneurs. The lockdown resulted in the loss of jobs and income for millions of these workers as economic activities came to a standstill (Nath et al., 2023).

The loss of livelihoods during the COVID-19 pandemic in India was a devastating consequence, particularly impacting the country's impoverished population. To fully appreciate the magnitude of this challenge, it is essential to delve into the specifics of how it unfolded (Jeyakumar et al., 2022).

In India, a substantial portion of the population relies on the informal sector for their livelihoods. This informal sector is a sprawling and diverse landscape, encompassing a multitude of roles and occupations. Within this sector, you find daily wage laborers, individuals who depend on the income they earn from a day's work; street vendors, who sell goods in public spaces; and small-scale entrepreneurs, who operate tiny businesses often with limited resources. The lockdown measures implemented in March 2020 were a necessary response to curb the rapid spread of the COVID-19 virus. However, the abrupt and stringent lockdown had a severe and immediate impact on the informal sector. Here's how it played out:

#### **1.1.1. Job Disruption:**

Economic activities across the country came to an abrupt standstill. Shops closed, construction projects halted, and public spaces emptied as people were confined to their homes. This cessation of activities meant that there were no jobs available for these daily wage laborers, street vendors, and small-scale entrepreneurs (Rasul et al., 2021).

#### **1.1.2. Income Loss:**

For millions of individuals and families dependent on daily earnings, the lockdown translated into an immediate loss of income. Without the ability to work or earn wages, they found themselves without the means to purchase basic necessities, pay bills, or support their families (Das et al., 2022).

#### **1.1.3. Vulnerability Amplified:**

The loss of livelihoods further exposed the vulnerability of these individuals and families. Many of them operated on tight budgets with minimal savings, making them ill-prepared for sudden income shocks. As the lockdown extended, their financial resources dwindled, pushing them deeper into economic hardship (Andrade et al., 2022).

#### **1.1.4. Migration and Distress:**

Unable to sustain themselves in urban areas without work or income, many of these individuals embarked on long journeys back to their rural hometowns, hoping to find some respite or support from family and local communities. This mass migration, however, often brought about further distress, as it involved travel under difficult conditions and uncertainty about the future.

In essence, the loss of livelihoods among India's poor individuals in the informal sector during the pandemic was a catastrophic event. It exposed the vulnerabilities inherent in this sector and highlighted the urgent need for comprehensive support and relief measures to address the immediate financial needs of these marginalized populations. Additionally, it underscored the importance of long-term strategies to enhance economic resilience and stability within the informal sector, both during crises and in everyday life (Bhadra, 2021; Singh et al., 2021).

## **1.2. Migrant Crisis:**

The lockdown triggered a massive migration crisis as millions of daily wage laborers and informal sector workers lost their jobs in urban areas. With no income and limited access to food and shelter, many of them embarked on long journeys back to their rural hometowns.

The "Migrant Crisis" that unfolded in India during the COVID-19 pandemic was a deeply distressing and far-reaching consequence of the nationwide lockdown. To gain a comprehensive understanding of this crisis, it's essential to explore the intricate details of how it transpired:

### **1.2.1. Lockdown-Induced Job Losses:**

The lockdown, instituted in March 2020, was a critical measure to curb the spread of the virus. However, it had an immediate and severe impact on employment, especially for daily wage laborers and informal sector workers. Economic activities in urban areas came to an abrupt halt, resulting in widespread job losses. Many of these workers depended on daily wages for their livelihoods, and with businesses closed and construction projects halted, they found themselves without work or income (Gupta et al., 2021; Padmaja et al., 2022).

### **1.2.2 Income Disruption and Vulnerability:**

The sudden loss of jobs meant that these workers were not only left without income but were also unable to access social safety nets that could have helped them weather the crisis. Their financial resources were meager, and they often lacked savings or access to formal financial services. This heightened their vulnerability, as they faced the immediate challenge of putting food on the table and providing for their families (v et al., 2021).

### **1.2.3. Long Journeys Home:**

Faced with limited income, uncertain access to food and shelter, and a growing sense of desperation, many of these workers made the difficult decision to embark on long journeys back to their rural hometowns. These journeys were often undertaken on foot or via overcrowded and unsafe transportation, as many lacked the means to afford proper travel arrangements.

### **1.2.4. Humanitarian Challenges:**

The mass migration of daily wage laborers and informal sector workers presented significant humanitarian challenges. Families, including children and the elderly, were often exposed to extreme weather conditions, hunger, and fatigue during these journeys. Moreover, there were instances of accidents, injuries, and even fatalities during these arduous trips (Irudaya Rajan et al., 2020; Adhikari et al., 2020).

### **1.2.5. Strain on Rural Areas:**

As migrants reached their rural hometowns, they placed additional strain on already resource-constrained rural communities. These communities were often ill-equipped to provide immediate relief and support to the influx of returning migrants, further exacerbating the humanitarian crisis (Brito, 2020).

### **1.2.6. Policy Responses:**

The government responded with measures to facilitate the safe return of migrants and provide relief in the form of food, shelter, and financial assistance. However, the scale of the crisis was vast, and there were logistical challenges in reaching every affected individual, leading to disparities in the distribution of relief.

In the migrant crisis in India during the COVID-19 pandemic was a tragic outcome of the sudden and stringent lockdown measures. Millions of daily wage laborers and informal sector

workers, left with no income and limited access to essential resources in urban areas, undertook perilous journeys back to their rural homes. This crisis brought to light the vulnerabilities of this workforce and underscored the need for comprehensive strategies to support and protect marginalized populations during times of crisis, ensuring their access to livelihoods, food, shelter, and healthcare even in the face of unforeseen challenges (Irudaya Rajan et al., 2020).

### **1.3. Food Insecurity:**

The pandemic exacerbated food insecurity for many poor households. With limited access to income and disrupted supply chains, some struggled to afford essential food items. The government implemented measures to provide food relief, but distribution challenges and gaps persisted (Kakaei et al., 2022; Tortajada and Lim, 2021).

The issue of "Food Insecurity" exacerbated by the COVID-19 pandemic in India sheds light on the profound challenges faced by impoverished households. To gain a deeper understanding, let's delve into the nuances of how this crisis unfolded:

#### **1.3.1. Pandemic-Induced Economic Strain:**

The pandemic led to severe economic repercussions, particularly for those working in the informal sector and daily wage laborers who lost their jobs due to the lockdown. With their primary sources of income abruptly severed, these households were confronted with a dire financial situation (Swarna et al., 2022).

#### **1.3.2. Limited Access to Income:**

As many impoverished individuals and families in India rely on daily wages and informal employment for sustenance, the loss of jobs translated into a sudden and significant drop in income. This loss had a direct impact on their ability to afford basic necessities, including food.

#### **1.3.3. Disrupted Supply Chains:**

The pandemic disrupted supply chains across the nation. Restrictions on movement and transportation bottlenecks hindered the distribution of goods, leading to delays and shortages. This disruption had a cascading effect on the availability and affordability of essential food items (Raj et al., 2022).

**1.3.4. Affordability Challenges:**

Even when food was available in the market, many impoverished households struggled to afford it. The combination of reduced income and potentially inflated prices due to supply chain disruptions made it increasingly difficult for them to purchase the essential items needed for sustenance (Gustafson, 2013).

**1.3.5. Government Food Relief Measures:**

Recognizing the severity of the food insecurity crisis, the Indian government implemented measures to provide food relief. These included the distribution of food grains and essential items through various programs, such as the Public Distribution System (PDS) and free food distribution at relief centers (George and McKay, 2019).

**1.3.6. Distribution Challenges:**

While the government's efforts to provide food relief were significant, there were challenges in ensuring equitable and efficient distribution. Gaps in identifying and reaching all vulnerable households, logistical challenges, and sometimes inefficiencies in the distribution process meant that not everyone in need received timely support (Upadhyay and Palanivel, 2011).

**1.3.7. Persistent Food Insecurity:**

Despite government interventions, food insecurity remained a pressing issue for many impoverished households. Some individuals and families continued to struggle with hunger and malnutrition due to the lingering economic hardships and distribution challenges (Gustafson, 2013).

**1.3.8. Community Initiatives:**

In addition to government efforts, various community-based organizations, NGOs, and volunteers played a crucial role in supporting food distribution and relief efforts. They often filled gaps in the government's response by reaching out to underserved communities.

In food insecurity during the COVID-19 pandemic in India was a multifaceted challenge that emerged from the convergence of economic distress, disrupted supply chains, and affordability issues. While the government took significant steps to provide food relief,

challenges in distribution and gaps in reaching all vulnerable households persisted, highlighting the complexities of addressing such a widespread crisis. This crisis underscored the importance of not only immediate relief measures but also longer-term strategies to enhance food security and resilience among impoverished populations, particularly during times of crisis (Dodd et al., 2023).

#### **1.4. Healthcare Expenses:**

Poor people faced challenges in accessing healthcare services, as many struggled to afford medical expenses. The cost of COVID-19 testing, treatment, and hospitalization added to their financial burden (Kaye et al., 2021; Filip et al., 2022).

The challenge of "Healthcare Expenses" for impoverished individuals during the COVID-19 pandemic in India is a critical aspect that deserves a more detailed exploration. Here, we will delve into the specific dynamics of this issue:

##### **1.4.1. Limited Access to Healthcare Services:**

Even before the pandemic, many impoverished individuals in India faced barriers to accessing healthcare services. These barriers included geographical distance from healthcare facilities, lack of transportation, and limited awareness of available healthcare programs. During the pandemic, these challenges were exacerbated (Maroju et al., 2023).

##### **1.4.2. Affordability Issues:**

The pandemic-induced economic hardships, including loss of livelihoods and income, made it even more challenging for poor individuals and families to afford healthcare. Medical expenses, even for routine healthcare needs, became a significant financial burden. This was particularly acute for those living on the margins, who often had to choose between seeking medical attention and meeting their basic needs (Kaye et al., 2021).

##### **1.4.3. COVID-19 Testing and Treatment Costs:**

The specific expenses related to COVID-19 added an additional layer of financial strain. COVID-19 testing, treatment, and hospitalization costs, including the expenses for personal protective equipment (PPE) and specialized medical care, could be substantial. This was

especially concerning given that the pandemic's effects were unpredictable, and anyone could be at risk of infection (Ha, 2020).

#### **1.4.4. Healthcare Infrastructure Gaps:**

The pandemic exposed existing gaps in India's healthcare infrastructure, particularly in rural and underserved areas. These gaps included a shortage of healthcare facilities, healthcare workers, and medical equipment. As a result, even when individuals sought medical care, they often faced limited availability of resources (Nimavat et al., 2022; Razu et al., 2021).

#### **1.4.5. Debt and Financial Distress:**

Many impoverished individuals and families had to resort to borrowing money or selling assets to cover healthcare expenses. This could result in long-term financial distress and debt accumulation, further entrenching them in poverty (Li et al., 2020).

#### **1.4.6. Inequities in Access:**

Access to healthcare during the pandemic became an issue of inequity, with wealthier individuals having better access to private healthcare facilities and testing, while poorer individuals relied more on strained public healthcare resources (Núñez et al., 2021).

#### **1.4.7 Role of Government and NGOs:**

Recognizing these challenges, the government and various non-governmental organizations (NGOs) launched initiatives to provide financial assistance and access to healthcare for vulnerable populations. However, the reach and effectiveness of these initiatives varied, and not everyone in need was able to benefit fully (Rajabi et al., 2021).

In the issue of healthcare expenses during the COVID-19 pandemic significantly deepened the financial vulnerability of impoverished individuals in India. It exposed the existing disparities in healthcare access and underscored the urgent need for comprehensive healthcare reforms and strategies to ensure that healthcare services are affordable, accessible, and equitable for all, particularly during times of crisis. Additionally, it highlighted the importance of social safety nets to protect individuals and families from catastrophic healthcare costs and financial distress (Bhadra, 2021).



## **1.5. Digital Divide:**

The shift to online education and remote work during the pandemic highlighted the digital divide in India. Many poor families lacked access to smartphones, computers, and internet connectivity, making it difficult for children to continue their education and for adults to seek new sources of income (Jafar et al., 2023).

### **1.5.1. Shift to Online Education and Remote Work:**

With the pandemic necessitating social distancing measures, education and work moved online. Schools, colleges, and workplaces transitioned to virtual platforms to ensure continuity. This shift was aimed at reducing the risk of virus transmission. However, it unveiled disparities in access to technology and the internet (Babbar and Gupta, 2021).

### **1.5.2. Inadequate Access to Devices:**

Many impoverished families in India lacked access to essential digital devices, such as smartphones, computers, and tablets. Without these tools, children faced significant barriers to continuing their education remotely. They were unable to participate in online classes, access educational resources, or complete assignments, putting their academic progress at risk (Jafar et al., 2023).

### **1.5.3. Limited Internet Connectivity:**

Even when devices were available, poor families often struggled with limited or unreliable internet connectivity. This hindered students' ability to attend virtual classes, engage in remote learning, and access online educational materials. It also affected adults who needed the internet for remote work or to explore new income-generating opportunities (Barrot et al., 2021).

### **1.5.4. Impact on Education:**

The digital divide disproportionately affected the educational prospects of disadvantaged students. It widened existing inequalities in education, as those with access to technology and the internet could continue learning, while others were left behind. This had long-term implications for their academic achievements and future prospects (Francis and Weller, 2022).

### **1.5.5. Economic Consequences:**

Beyond education, the digital divide had economic repercussions. Adults who lost their jobs during the pandemic or sought new income sources faced challenges accessing online job platforms or participating in remote work opportunities. This limited their ability to adapt to the changing employment landscape (Battisti et al.,2022).

### **1.5.6. Government Initiatives:**

The Indian government recognized the digital divide's significance and initiated programs aimed at bridging this gap. These efforts included promoting digital literacy, providing subsidized devices, and expanding internet connectivity to underserved areas. However, the scale of the divide and the rapid shift to online education and remote work posed significant challenges to these initiatives (Sanders and Scanlon. 2021).

### **1.5.7. Role of NGOs and Private Sector:**

Non-governmental organizations (NGOs) and the private sector also played a crucial role in addressing the digital divide. They launched initiatives to provide devices, internet access, and digital literacy training to disadvantaged communities.

### **1.5.8. Long-Term Implications:**

The digital divide highlighted during the pandemic has long-term implications for India's socioeconomic landscape. Addressing this divide is not only crucial for ensuring equal access to education and economic opportunities but also for the nation's overall development and competitiveness in the global digital economy (De et al., 2020).

In the digital divide in India, exacerbated by the COVID-19 pandemic, underscored the disparities in access to technology and the internet among impoverished families. It posed significant challenges to both education and economic opportunities, necessitating comprehensive efforts from government, NGOs, and the private sector to bridge this divide and ensure that all segments of society can participate in the digital age.

## **1.6. Government Relief Measures:**

The Indian government introduced several relief measures to mitigate the economic impact of the pandemic, such as direct cash transfers, free food distribution, and support for

healthcare infrastructure. However, the effectiveness and reach of these measures varied, and some individuals may not have benefited fully.

The "Government Relief Measures" implemented during the COVID-19 pandemic in India were essential to alleviate the economic hardships faced by individuals and families (Varshney et al., 2021). However, it is crucial to delve into the intricacies of these relief measures, their impact, and the challenges encountered in their execution:

#### **1.6.1. Direct Cash Transfers:**

The Indian government initiated direct cash transfer programs to provide financial assistance to vulnerable populations. These transfers aimed to offer immediate relief and support for those who lost their livelihoods. While these programs were a critical lifeline for many, challenges such as identifying eligible recipients, ensuring timely disbursement, and preventing fraud or exclusion existed (Varshney et al., 2021).

#### **1.6.2. Free Food Distribution:**

To address food insecurity, the government implemented schemes for free food distribution, particularly through the Public Distribution System (PDS). These initiatives aimed to ensure that essential food items reached those in need. However, the effectiveness of food distribution varied across regions and sometimes faced logistical hurdles, leading to disparities in coverage (George and McKay, 2019).

#### **1.6.3. Support for Healthcare Infrastructure:**

Recognizing the strain on the healthcare system, the government allocated resources to bolster healthcare infrastructure. This included setting up COVID-19 treatment facilities, increasing the availability of ventilators and medical equipment, and recruiting additional healthcare personnel. While these efforts were crucial for managing the pandemic, challenges in swiftly expanding healthcare capacity persisted (Shadmi et al., 2020).

#### **1.6.4. Varied Reach and Effectiveness:**

One of the key challenges was ensuring that relief measures reached all those in need. Factors such as inadequate data, administrative bottlenecks, and issues with targeting meant that some eligible individuals may not have received the full benefits. Additionally, the effectiveness

of relief measures could vary based on factors like geographic location, awareness, and the ability to access government support (Rodziewicz et al., 2023).

#### **1.6.5. Complexity of Implementation:**

The scale and complexity of relief measures were immense, considering India's vast population and diverse demographics. Coordinating and executing these programs at both the national and state levels required a high degree of administrative efficiency and coordination.

#### **1.6.6. Adaptation and Scaling:**

Over time, the government adapted relief measures to address evolving challenges. This involved revising eligibility criteria, expanding coverage, and recalibrating support based on changing circumstances and feedback from the ground.

#### **1.6.7. Complementary Efforts:**

Relief measures were complemented by initiatives from non-governmental organizations (NGOs), community groups, and volunteers. These efforts played a vital role in bridging gaps, reaching underserved communities, and providing immediate relief to those in need.

In the government relief measures in India during the pandemic were essential in mitigating the economic impact on vulnerable populations. However, the effectiveness and reach of these measures faced challenges related to administration, targeting, and logistics. Addressing these challenges was crucial to ensuring that relief reached all those in need and that the economic hardships caused by the pandemic were mitigated to the fullest extent possible. Additionally, these relief efforts highlighted the importance of comprehensive social safety nets and disaster preparedness for future crises (Fuseini et al., 2022).

### **1.7. Economic Recovery:**

India, like many countries, faced economic challenges due to the pandemic. The recovery process was uneven, and it took time for economic activities to return to pre-pandemic levels. This slow recovery could have prolonged financial hardships for poor individuals and families (Filip et al., 2021).

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### **1.7.5. Complexity of Implementation:**

The scale and complexity of relief measures were immense, considering India's vast population and diverse demographics. Coordinating and executing these programs at both the national and state levels required a high degree of administrative efficiency and coordination (Kruk et al., 2018).

### **1.7.6. Adaptation and Scaling:**

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The financial impact of the COVID-19 pandemic on poor people in India varied widely based on factors such as location, occupation, and social support networks. While government interventions and relief efforts played a crucial role in alleviating some of the hardships, many challenges persisted, highlighting the need for comprehensive strategies to address the long-term economic vulnerabilities of vulnerable populations.

## **2. Conclusion**

In conclusion, the COVID-19 pandemic brought to the forefront a multitude of challenges faced by impoverished communities in India. Each facet of this crisis, from the loss of livelihoods and the migrant crisis to food insecurity, healthcare expenses, the digital divide, and

government relief measures, underscored the profound and far-reaching consequences of the pandemic on vulnerable populations.

The loss of livelihoods left millions in economic despair, while the migrant crisis laid bare the vulnerability of those dependent on daily wages and informal sector jobs. Food insecurity deepened as incomes dwindled, and supply chains faltered. Access to healthcare services became a critical concern, with the cost of COVID-19 testing and treatment amplifying financial burdens.

The digital divide, highlighted by the shift to online education and remote work, exposed disparities in access to technology and the internet, impacting education and income-earning opportunities. In response, the government introduced relief measures encompassing direct cash transfers, food distribution, and healthcare support. However, the effectiveness and reach of these initiatives faced challenges, leaving some individuals underserved.

Throughout these challenges, community-based organizations, NGOs, and volunteers played a pivotal role in bridging gaps and providing immediate relief to marginalized communities.

Overall, the COVID-19 pandemic in India revealed the pressing need for comprehensive strategies to address the enduring economic vulnerabilities of impoverished populations. It emphasized the importance of equitable access to education, healthcare, and technology, not only during crises but as fundamental pillars of development. Additionally, it underscored the necessity for robust social safety nets, disaster preparedness, and effective government interventions to protect the most vulnerable in times of unprecedented challenges.

As India, like the rest of the world, navigates the complex journey toward recovery, the lessons learned from the pandemic underscore the importance of resilience, adaptability, and a collective commitment to building a more inclusive and sustainable future for all.

### **3. Declarations**

#### **Conflict of interest**

The authors declare that they have no competing interests.

#### **Consent for publication**

Not applicable.

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