

## **Motivation and Resilience among Urban Low-Income Workers in India**

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### **Abstract**

This study explores the role of resilience and motivation among urban low-income workers in Chennai, India, using a qualitative approach based on in-depth interviews with ten participants. The participants, engaged in informal and semi-formal employment sectors such as domestic work, small trade, driving, and sanitation, shared their lived experiences of coping with economic, social, and emotional challenges. Thematic analysis revealed five major themes: economic hardship and survival motivation, family and relational support, coping mechanisms and emotional endurance, social dignity and self-worth, and future aspirations. Drawing upon Maslow's Hierarchy of Needs theory, the study highlights how motivation and resilience are interdependent processes shaped by individual agency and social context. Despite financial instability, health issues, and social marginalisation, participants demonstrated strong intrinsic motivation derived from family responsibility, dignity in labour, and hope for intergenerational progress. Findings suggest that resilience among low-income urban workers emerges not only from personal determination but also from community relationships and adaptive coping strategies. The study underscores the importance of recognising resilience as a dynamic social process and calls for inclusive urban policies that enhance livelihood security, mental well-being, and social equity.

**Keywords:** Urban poverty, motivation, resilience, informal workers, qualitative study, Chennai

## **Introduction**

Every country is composed of both urban and rural populations, each contributing significantly to its overall economic and social development. Urban areas, generally defined as cities or towns, are characterised by higher population density, better infrastructure, and a concentration of services such as education, healthcare, transportation, and communication. These regions often serve as economic hubs, attracting industries, businesses, and employment opportunities. In contrast, rural areas tend to rely heavily on agriculture and primary sectors, and they frequently face limitations in access to basic amenities such as reliable transportation, clean drinking water, sanitation, and healthcare facilities.

Due to these disparities, rural-to-urban migration has become a global phenomenon. People migrate to cities seeking better employment prospects, improved living standards, and access to education for their children. However, rapid urbanisation has also led to new social and economic challenges. According to global reports, by 2050, more than 70% of the world's population is expected to reside in urban areas. This demographic shift places immense pressure on cities, often resulting in overcrowding, rising living costs, and unequal access to resources.

Within this context, urban low-income workers represent one of the most vulnerable segments of the population. These individuals live and work in urban areas but earn minimal wages, often through informal or semi-formal employment such as construction work, domestic labour, street vending, sanitation, or service jobs. They typically lack job security, regular income, and social protection benefits such as healthcare, insurance, or pensions. Their access to affordable housing, nutritious food, and quality education for their children is limited. Many live in congested settlements or slums with poor sanitation and environmental hazards, exposing them to health risks and psychological stress.

The challenges faced by urban low-income workers are not only economic but also deeply social and psychological. Many experience social exclusion, discrimination, and a lack of upward mobility. Gender, age, and educational background further compound their vulnerabilities—

women, for instance, often face the dual burden of low-paid labour and domestic responsibilities. Despite these adversities, many urban low-income workers demonstrate remarkable resilience and motivation, continuously striving to sustain their families, educate their children, and improve their socioeconomic status.

Understanding the lived experiences of these workers is vital for building inclusive and equitable cities. Research on this population helps policymakers identify the structural barriers that hinder their progress and develop interventions that promote fair wages, job security, access to housing, and healthcare. Moreover, recognising their resilience and coping mechanisms can inform community-based programs that empower them rather than merely treating them as recipients of aid. In a broader perspective, addressing the issues of urban low-income workers aligns with the United Nations Sustainable Development Goals (SDGs), particularly those related to decent work and economic growth (Goal 8), reduced inequalities (Goal 10), and sustainable cities and communities (Goal 11). By acknowledging their contribution to urban economies and improving their living and working conditions, societies can promote both social justice and sustainable development. Every country consists of both urban and rural populations that significantly contribute to its economy. Urban areas refer to cities that typically offer more facilities and opportunities than rural regions, which often lack basic amenities such as transportation and drinking water. To improve their living standards and economic conditions, many individuals from rural areas migrate to cities in search of employment.

An *urban low-income worker* is someone residing in an urban area with limited income and restricted access to essential services that are often readily available or affordable for other urban citizens. Their living conditions are usually inadequate, leading to various health and social issues. They frequently face economic hardship, social exclusion, and uncertainty in employment. Understanding and addressing the challenges faced by urban low-income workers is essential for building inclusive and equitable cities. This understanding supports the creation of effective policies, fosters social justice, and contributes to achieving sustainable development goals.

### **Variables in the Study:**

Motivation and resilience are the two variables studied in this research.

**Motivation** refers to the internal drive or external influences that initiate, guide, and sustain goal-oriented behaviour. It determines why individuals act in certain ways and how they persist in their efforts to achieve desired outcomes despite challenges.

### **Characteristics of Motivation:**

- It is an internal process that directs behaviour towards goals.
- It varies in intensity among individuals.
- It can be intrinsic (driven by personal satisfaction) or extrinsic (driven by external rewards).
- It influences persistence, performance, and productivity.

**Resilience** refers to the ability to recover, adapt, and thrive in the face of adversity or challenging circumstances. It involves emotional strength, flexibility, and problem-solving skills that help individuals maintain well-being under stress.

### **Characteristics of Resilience:**

- Adaptability to change and uncertainty.
- Positive coping mechanisms and optimism.
- Ability to find meaning in adversity.
- Support from social networks and community structures.

For urban low-income workers, resilience is a crucial factor that enables them to navigate systemic disadvantages, economic insecurity, and social exclusion while maintaining hope and motivation.

### **Theoretical Framework:**

The present study on motivation and resilience among urban low-income workers is mainly based on Maslow's hierarchy of needs theory. However, multiple complementary theoretical

perspectives provide a comprehensive understanding of the participants' lived experiences in psychological, sociological, and livelihood-based frameworks, which allows for a multidimensional interpretation of how individuals sustain motivation, cope with adversity, and build resilience in the face of persistent economic and social challenges.

Maslow's Hierarchy of Needs (1943) serves as a foundational framework for understanding the motivational aspects of the participants' lives. According to Maslow, human behaviour is driven by a hierarchy of needs ranging from basic physiological and safety needs to higher levels of belongingness, esteem, and self-actualisation. It provides a framework for understanding human motivation through a structured order of needs:

1. **Physiological Needs:** Basic necessities like food, water, shelter, and rest.
2. **Safety Needs:** Security, stability, and protection from harm.
3. **Love and Belongingness Needs:** Relationships, family, and community support.
4. **Esteem Needs:** Recognition, respect, and self-worth.
5. **Self-Actualisation:** The desire to realise one's potential and achieve personal growth.

For urban low-income workers, these needs manifest uniquely. Their motivation often starts with meeting survival and safety requirements. Yet, even under economic strain, many pursue belongingness, esteem, and self-actualisation through social connections, community involvement, and personal pride in their work. Maslow's theory helps explain how unmet lower-level needs may hinder higher-level aspirations, and how the drive to fulfil these needs fosters resilience.

Among the urban low-income workers interviewed, motivation primarily emerged from the lower tiers of this hierarchy, which is securing food, shelter, and safety for themselves and their families. Yet, even within conditions of deprivation, participants demonstrated pursuit of higher needs such as dignity, respect, and self-fulfilment through their work and familial roles. For instance, participants who expressed pride in educating their children or earning community respect reflect movement beyond mere survival toward social and emotional fulfilment. Thus,

Maslow's framework elucidates how motivation evolves dynamically even under economic constraints.

### **Need for the Study:**

This research is essential to understand the inner strengths and driving forces of urban low-income workers. By exploring how motivation and resilience interact, the study aims to provide insights that can inform policy-making and the design of intervention programs to support this population. It also contributes to existing literature by combining narrative inquiry with psychological and social theories of resilience and motivation. Through personal narratives, the study will reveal how workers construct meaning around work, identity, and self-worth, as well as the coping mechanisms and belief systems that sustain them amid continuous uncertainty. Moreover, the findings will offer empirical insights into systemic disadvantages such as poverty, migration, and lack of education, while highlighting the factors that build inner strength and persistence among low-income workers in urban environments.

### **Review of Literature:**

Béné, Newsham, Davies, Ulrichs, and Godfrey-Wood (2014) in the study titled "Resilience, Poverty and Development" aim to assess the concept of resilience in development studies and practice in relation to poverty using a systematic literature review, drawing from academic and practitioner works across disciplines like ecology, social-ecological systems, climate change adaptation, and development agencies. The results highlight that resilience has useful integrative capacities but also serious limitations that harm well-being. The authors conclude that resilience should not displace poverty reduction strategies, but resilience thinking must be combined with explicit attention to equity, agency, power, and context.

Frazier et al. (2014) in their paper Building Resilience After School for Early Adolescents in Urban Poverty: Open Trial of Leaders @ Play' examine an after-school park program intended to build resilience among urban, low-income middle school youth, to leverage recreational settings

to promote social-emotional learning (problem solving, emotion regulation, communication). The results show improvements in social skills and reductions in problem behaviours among participating youth, lending support to after-school programming as a viable space for mental health promotion in contexts of concentrated urban poverty.

Alonso et.al (2019) conducted a study titled ‘Unequal Conditions: A Systematic Review of the Relationship between Urban Poverty and Psychological Resilience’ to explore how individuals living in urban poverty develop and express psychological resilience. The study aimed to understand the relationship between urban poverty and resilient behaviour in terms of cognitive, emotional, and behavioural responses, and to identify factors that enhance or limit resilience among those living under economically deprived urban conditions. Results indicated that resilience among the urban poor is influenced by factors such as family cohesion, social support, coping strategies, self-esteem, and community belonging, while vulnerabilities such as domestic violence, low parental expectations, and social exclusion reduce resilience capacity. Children and adolescents were the most studied populations, revealing that family functioning and community integration play important roles in developing resilience.

Turnbull, Ojeda, Cruz del Castillo, and Fuentes-Balderrama (2019), in their research ‘The Role of Resilience in Urban Poverty,’ examined how the concept of resilience is applied across the fields of health, education, psychology, economy, and environment in understanding urban poverty. The study aimed to investigate the relationship between resilience and urban poverty by identifying the major threats faced by urban poor populations and the protective factors and resilient skills that enable them to cope with chronic adversity. The findings indicated that resilience is not limited to responding to isolated adverse events but functions as an enduring mechanism that strengthens individuals and communities against ongoing hardship. The study concluded that urban poverty cannot be comprehensively understood without integrating the concept of resilience, as it plays a critical role in enabling people to survive, adapt, and develop the capacity to overcome chronic socio-economic threats.

Buheji (2020) conducted a reflective study titled ‘Psychological Resilience and Poor Communities Coping with COVID-19 Pandemic’ to explore how psychological resilience influences the communities to withstand and recover from the impacts of the COVID-19 pandemic. The study aims to understand the mechanisms through which psychological resilience can prevent the deepening of poverty during crises and to propose frameworks for enhancing resilience in vulnerable populations. The study identified factors that contribute to psychological resilience and examined how these factors can be leveraged to mitigate the adverse effects of the pandemic on poor communities. Using existing literature and theoretical frameworks, it discusses the role of psychological resilience in coping with crises. The findings suggest that psychological resilience, characterised by hope, adaptability, and social support, plays a crucial role in enabling poor communities to navigate the challenges posed by the pandemic. Communities with higher levels of psychological resilience are better equipped to implement coping strategies, maintain social cohesion, and access resources, thereby reducing the risk of falling deeper into poverty. The study concludes that fostering psychological resilience is essential for poverty alleviation.

De La Rocha (2020), in the research ‘Poverty and Resilience in Mexico’, explores how the concept of resilience has been used in development to understand the lives of the urban poor in Mexico. The aim of the work is to trace how resilience has become a dominant framework in interpreting poverty, social change, and adaptation in Mexico. The results show that resilience in Mexico is used as an adaptive capacity of the poor, while at the same time it can hide the inequality, corruption, lack of state support, etc., which limit real transformation.

Ramalho (2021), in their study ‘Hope, home and insecurity: Gendered labours of resilience among the urban poor of Metro Cebu, the Philippines’, examine how everyday practices of hope and social reproduction shape resilience among urban poor homeowner association members in the Philippines. The results show that the “sociality of hope” drives and sustains the associations, but doing so requires caring and organising that influence the moral codes of the family. The study concludes that resilience among the urban poor cannot be reduced to economic or infrastructural capacities alone but it must include the emotional, reproductive, and gendered practices that sustain hope.

Ramezani (2021) analysed the relationship between urban resilience and urban poverty in low-income communities in Iran. The study aims to identify the factors that contribute to urban resilience in impoverished areas and to assess how these factors can mitigate the impacts of urban poverty. The study analysed the role of social capital, public infrastructure, and community participation in enhancing resilience. The research was done using a case study approach, using both qualitative and quantitative methods, including surveys and interviews with residents and local officials. The findings indicate that higher resilience in low-income communities is associated with strong social networks, effective public services, and active community involvement. The study concludes that fostering these factors can enhance urban resilience and reduce the adverse effects of poverty in urban settings.

Agarwal, Kothiwal, Verma et al. (2022) in their research 'From risks to resilience: action research into informal workers' health and wellbeing in Indore, India' under the International Institute for Environment and Development (IIED), to explore the complex risks, adaptations, and resilience processes among informal workers and residents of informal settlements in Indore, India. The objectives of the study include identifying major health and environmental risks faced by informal sector workers and settlement dwellers, documenting how those populations currently adapt or cope, and evaluating feasible strategies for strengthening resilience and well-being at the local, policy, and institutional levels. The results reveal that informal workers in Indore face multiple intersecting risks, including precarious work, exposure to heat, and lack of sanitation and water access, occupational injuries, weak health access, and social exclusion, which involve a variety of adaptation strategies. Moreover, official constraints limit the scalability of local coping efforts. The study concludes that building sustainable resilience requires systemic interventions like engagement, supporting local institutions, and improving access to services.

Bautista-Puig et al. (2022) in their study 'The role of urban resilience in research and its contribution to sustainability' examined urban resilience and how resilience theory is being used to understand and address stresses and shocks in urban systems. Their aim is to understand how resilience is defined, operationalised, and applied in the urban context. Their results show that

urban resilience has been invoked in diverse ways as a capacity to resist shocks, and its utility lies in bridging stresses, uncertainties and long-term change in urban systems.

Glaeser (2022) examines the concept of ‘urban resilience’, focusing on how cities recover from various forms of physical destruction, including natural disasters and economic shocks. The findings indicate that cities with strong social networks, diversified economies, and effective governance structures tend to recover more quickly and effectively from disruptions. The results of the study indicate that promoting these attributes can enhance urban resilience and ensure sustainable urban development in the face of future challenges.

Karlen, Rougeaux, Johansson de Silva, and Barussaud (2023) produce a mixed-method study under the World Bank’s Advisory Services and Analytics program, titled ‘Resilience and Productivity: Keys to a Better Future for Urban Informal Sector Workers in Côte d’Ivoire’, to characterize how productivity and resilience interact in urban informal sector households and to propose policy levers to strengthen both. The authors conclude that productivity and resilience are mutually reinforcing, and policies that enhance the productivity of informal firms can strengthen the resilience of households against shocks, and vice versa. They recommend a tailored “economic inclusion” agenda combining social protection, formalisation incentives, financial inclusion, capacity building, and differentiated support to diverse firm types to foster resilient, sustainable informal urban livelihoods.

Turnbull et al. (2023), in their article ‘Resilience Is Not Free: The Undeserved Failure of the Urban Poor in Mexico’, investigate the relation between resilience and urban poverty in Mexico, focusing on how the urban poor's efforts to overcome adversity often fall short due to general inequalities. The findings reveal that while the urban poor exhibit resilience through adaptive behaviours, these actions often lead to unintended consequences, creating new challenges and reinforcing existing poverty traps. The study concludes that resilience, though essential, is insufficient on its own to overcome poverty without addressing the underlying structural inequalities in Mexico. The authors suggest that resilience should be viewed as a strength-based approach to assist the urban poor, but it cannot be the only solution to alleviate poverty.

Kapucu, Naim; Ge, Yue; Rott, Emilie; and Isgandar, Hasan (2024), in their study ‘Urban Resilience: Multidimensional Perspectives, Challenges and Prospects for Future Research’, investigate the evolving and complex concept of urban resilience in response to rising urbanisation and environmental challenges. The results reveal that urban resilience is characterised by environmental, infrastructural, economic, human, social, and institutional elements.

Rahim, Ngah, Abdul Kadir, Mohd Lajin, Amir & Samat (2024) conducted a qualitative study titled ‘A Qualitative Study on Entrepreneurship Resilience among Urban Poverty’ with the aim of exploring how urban poor entrepreneurs in Malaysia sustain and adapt their entrepreneurial activities amid economic constraints and limited institutional support. The objectives of the study are to identify the factors that influence resilience in entrepreneurship among urban poor communities, and to propose a resilient urban entrepreneurship model tailored to the challenges of urban poverty. The study uses semi-structured in-depth interviews and purposive sampling to select 12 urban poor entrepreneurs as participants. The results indicate that resilient entrepreneurship in urban poverty involves adequate financial resources, effective policy support, adaptive innovation, community and institutional support, relevant skills, and strong internal motivation, which are all essential.

Abdullah Kaiser, Hossain Sakil, Baikady, Deb & Tanvir Hossain (2025), in their article ‘Building resilience in urban slums: exploring urban poverty and policy responses amid crises,’ aim to explore how the COVID-19 crisis has intensified vulnerabilities among slum dwellers in Bangladesh and to measure the role of governmental responses through social exclusion and urban resilience. The objectives of the study were to investigate the extent to which the pandemic affected the socioeconomic status, health, and livelihoods of urban poor residents, examine how government interventions supported crisis management and resilience among slum communities, and propose policy strategies to enhance urban sustainability and resilience for the urban poor in future crises. The authors conclude that strengthening urban resilience must become central to urban planning and poverty alleviation policies to foster strong urban development.

### **Research Design:**

This study adopts a qualitative research design to explore the role of resilience and motivation among urban low-income workers. The in-depth interview method was chosen to allow participants to express their experiences, perceptions, and coping strategies in detail.

### **Population:**

The population for this study comprises urban low-income workers residing in a metropolitan city in Tamil Nadu, India. This group includes individuals engaged in informal and semi-formal sectors such as street vending, domestic work, small-scale trading, sanitation services, transportation, and daily wage labour. These workers typically earn irregular incomes, lack access to social security benefits, and face unstable employment conditions. They often live in rented or temporary housing, have limited healthcare access, and struggle to balance work responsibilities with family needs. The choice of this population is justified by their unique position within the urban economy—they sustain essential services in cities yet remain economically and socially marginalised. Studying this group allows for a deeper understanding of how resilience and motivation operate amid financial insecurity, health risks, and social exclusion. Their lived experiences provide valuable insights into how individuals navigate adversity and sustain hope in challenging

### **Sample Size:**

A total of ten participants were selected for this study using a purposive sampling technique, which ensured that each participant could provide rich, contextual, and meaningful insights related to resilience and motivation. The sample included both men and women aged between 27 and 65 years, representing diverse occupations such as petrol bunk workers, vendors, auto drivers, barbers, domestic helpers, and sanitation staff.

Although the sample size is relatively small, it is appropriate for qualitative research, particularly when employing in-depth interviews and thematic analysis, as it enables detailed exploration of individual experiences and perspectives. Each participant was selected based on criteria such as low-income status, urban residence, and willingness to share personal and work-

related experiences. The diversity within the sample ensured that the data captured multiple dimensions of economic struggle, emotional coping, and motivational patterns among urban low-income workers.

### **Sample Design:**

The study employed a purposive sampling technique, allowing the researcher to select participants who could provide rich, contextualised, and relevant insights about resilience and motivation within the constraints of urban poverty (Kelly, 2010; Palinkas et al., 2015). This method ensured diversity in gender, occupation type, and age group (ranging from 31 to 65 years).

### **Variables:**

The key conceptual variables examined were:

- **Independent Variables:** Economic condition, work environment, and socio-cultural context.
- **Dependent Variables:** Levels of resilience and motivation as perceived and articulated by participants.
- **Intervening Variables:** Support systems, workplace challenges, family responsibilities, and access to resources.

### **Inclusion Criteria:**

- Participants currently employed in low-income occupations within the urban setting.
- Individuals aged between 31 and 65 years.
- Both male and female participants are willing to share personal experiences in the local language (Tamil).
- Residents of urban areas with at least five years of work experience in low-income sectors.

### **Exclusion Criteria:**

- Individuals below 30 years or above 65 years.
- Workers not residing in urban areas.
- Participants unable to communicate effectively in Tamil.
- Individuals unwilling to participate or provide informed consent.

### **Procedure:**

Data collection was conducted using in-depth interviews. This method is suitable for producing detailed descriptions and uncovering insights that cannot be easily obtained through quantitative methods. The interviews were conducted in Tamil, audio-recorded with consent, and later transcribed and translated into English for analysis. The interviewer encouraged open discussion to allow emergent themes to surface naturally, minimising researcher bias.

### **Ethical Considerations:**

Ethical guidelines were strictly followed throughout the research process. Participants were informed of the purpose and voluntary nature of the study, and verbal informed consent was obtained prior to participation. Anonymity and confidentiality were assured by using pseudonyms and securing all recorded data. The interviews were conducted with cultural sensitivity and respect for participants' time and circumstances. The research adhered to the ethical principles of non-maleficence, beneficence, and autonomy in qualitative inquiry.

An analysis and interpretation of qualitative data derived from in-depth interviews of 10 urban low-income workers to understand how motivation and resilience play a major role in coping with stress and burnout was conducted to understand emerging themes of resilience and motivation among urban low-income workers. To develop the psychological interpretation, Maslow's hierarchy of needs theory was used to understand how unmet needs influence the participants' motivation and adaptive coping strategies. To present the findings in a logical sequence, the data obtained from the 10 participants are organised in the order in which the interviews were conducted. Typically, the interviews lasted for 30 to 40 minutes, and the results were subsequently

tabulated. To preserve participant confidentiality, only initials are used to identify the samples, and full names are deliberately excluded from the analysis and presentation of results.

### **Participant 1:**

Participant 1 (henceforth referred to as V in this study), aged 45, works at a petrol bunk in Chennai. She does not have a fixed salary and is paid only for the days she works. Even emergency leave results in no pay. Her work does not provide healthcare benefits. Her husband is an alcoholic, and she bears the financial and caregiving responsibility not only for her children but also for her in-laws. She describes her financial condition as very difficult, stating that “it is hard to make both ends meet.” She also has medical needs. Despite multiple challenges, V continues her work primarily for her children’s education and well-being. Her narrative provides valuable insights into the interplay of motivation and resilience among low socio-economic urban workers, analysed here using Maslow’s Hierarchy of Needs. V’s immediate concern is income for food, shelter, and basic survival. Her irregular and insufficient salary makes it difficult to consistently meet her family’s needs. Despite these struggles, she continues working every day to secure daily necessities.

### **Participant 2**

Participant 2 (hereafter referred to as S), aged 65, runs a small roadside book and flower shop in Chennai. For over four decades, she has sustained herself through this modest business. Her husband struggled with alcoholism and passed away fifteen years ago. S was also abandoned by her family. She has since lived independently, relying solely on her work for survival. Despite chronic health problems such as knee pain, asthma, and hypertension, she continues to run her platform shop every day. She stated, “*I don’t care what others think of me. I do this job to meet my basic needs.*” S’s life exemplifies endurance and self-reliance in the face of abandonment and economic uncertainty. She is rejected by her family but embraced by the community of strangers around her. She said, “*The public takes care of me. They give me food and even clothes. I feel respected and loved by strangers more than by my own family.*” Her narrative reflects how resilience and motivation manifest not only through survival instincts but also through the search for dignity and social recognition in unconventional spaces.

### Participant 3:

Participant 3 (henceforth referred to as *R*) is a 41-year-old light man who has been working in the Tamil film industry for the past 23 years. Despite his extensive experience, his income remains irregular and often insufficient to meet his family's daily needs. He mentioned that, *"Many times, I have to borrow money even for basic expenses."* Living in a rented house with no savings or health insurance, he experiences continuous financial insecurity. Payment delays and unexplained salary deductions further add to his distress, as he receives no employment benefits or protection.

His employment depends entirely on informal networks and word-of-mouth recommendations. *"I have to be in touch with friends daily to know if I will get work that day,"* he said. This uncertainty is intensified by internal conflicts among three groups of producers within the industry, which directly affect his opportunities for work. The nature of his job is physically demanding and risky. Light technicians are responsible for handling heavy and unsafe electrical equipment in challenging positions. *"The maximum risk is for the light man and the stunt fighter. There is always a life threat in this job,"* he stated. Although he acknowledges the physical danger and economic instability, he continues to work with determination and professionalism. *"Earlier it used to be better, but now we have to manage with what the company gives,"* he reflected.

*R*'s motivation is sustained by his aspirations for the future. *"One day I will be successful,"* he said, expressing hope and ambition. His sense of pride stems from recognition within his profession. When a movie he has contributed to becomes successful, he feels validated and respected. His long-term goal is to progress beyond the role of a light man to a higher position in the film industry.

### Participant 4

Participant 4 (hereafter referred to as *M*), aged 48, has been working as a dhobi (washerman) for many years. Although his income is modest and often insufficient for many material comforts, he expresses a deep sense of satisfaction with his work. *"I am happy with my work,"* he said calmly. His contentment, however, does not stem from financial achievement but from emotional fulfilment derived from his family's progress. Family plays a central role in his motivation. *"After me, no one in my family will do this work. I have educated my daughters, and*

*they will work in companies,”* he stated proudly. His perseverance is thus linked to intergenerational mobility—his daughters’ education and their envisioned future represent the purpose behind his daily labour. *“Their future is my happiness,”* he added, summarising the core of his resilience and sense of meaning.

Despite limited income, M feels socially respected for his occupation. This recognition from the community enhances his dignity and emotional well-being. At the same time, he accepts the limitations of his life: *“I could not buy many things like others, but I have accepted my fate and moved on.”* His narrative reveals acceptance, resilience, and fulfilment derived not from material possessions but from family accomplishment and social respect.

#### **Participant 5:**

Participant 5 (hereafter referred to as V), aged 31, works as a salesman in Chennai. His income is barely sufficient to meet household expenses, with no scope for emergencies or savings. This financial fragility often compels him to borrow money from friends or his house owner. *“I manage somehow, with the help of people around me,”* he said, revealing both economic vulnerability and the significance of social support in sustaining daily life. V experiences periodic demotivation at work due to financial strain. *“When I face a financial crunch, I feel very stressed,”* he admitted. However, his resilience is strongly reinforced by his wife’s encouragement. *“She convinces me that one day we will grow financially. That is what makes me go to work, even when I feel low.”* Her optimism provides emotional strength, helping him cope with stress and uncertainty. His narrative reflects a relational form of motivation, where emotional support and shared hope within the family become vital coping resources. His resilience is sustained not by material comfort but by trust in emotional bonds and future aspirations.

#### **Participant 6**

Participant 6 (hereafter referred to as Ve), aged 32, works as a tea master in Chennai. He is the sole earning member of his family and lives with his parents. Currently, he is constructing a house, which has created significant financial strain. *“It is very difficult to meet my needs now because of the house construction,”* he shared, highlighting the economic pressures that accompany his sense of responsibility. Despite these challenges, Ve takes great pride in having

supported his sisters' marriages—an accomplishment he considers one of his life's major achievements. His motivation is sustained by both familial duties and personal ambitions. He originally came to Chennai aspiring to join the cinema industry, a dream that continues to inspire him even while he works as a tea master. *"I like my job, but I like cinema more,"* he said, revealing the coexistence of satisfaction in his present work and hope for a different future.

Although he faces social stigma when he said *"Some people don't respect me, but I don't care"*. Ve's self-worth is not dependent on others' opinions. His confidence arises from his responsibilities, achievements, and aspirations. His motivation thus operates at two levels: practical resilience (fulfilling family and financial obligations) and aspirational resilience (sustaining a long-term dream).

### Participant 7:

Participant 7 (hereafter referred to as *I*), aged 40, works as a barber in Chennai. His primary motivation stems from his wife's encouragement and support. Despite long working hours that leave him with little time to rest or even eat, he remains dedicated to his job. *"Sometimes I don't even get time to eat properly, but I continue because my wife motivates me,"* he said, emphasising the emotional foundation of his resilience. His earnings are modest and insufficient to provide financial comfort, yet he considers his current life an improvement over the hardships of his childhood. The physical demands of his profession have led to health issues, including severe knee pain and fatigue due to irregular work hours. Still, he describes feeling safe and stable in his workplace, acknowledging that relocating would make him feel less secure.

While he receives little social support from friends or relatives, his wife and customers provide him with encouragement and respect. *"My customers and my wife give me respect and motivation,"* he shared. Despite limited income, he practices frugality and generosity—saving money carefully and helping others in need, such as funding children's education and assisting the elderly. His long-term motivation is to ensure his children receive quality education so they can pursue better livelihoods. He also shows a willingness to learn new skills to enhance his income. However, his goals remain humble: *"I don't want more money. I just want a decent living,"* he stated, underscoring his modest aspirations and moral contentment.

### Participant 8:

Participant 8 (hereafter referred to as A), aged 48, has been selling porridge for the past two years in Chennai and occasionally sells greens to supplement her income. Her earnings are minimal and often insufficient to meet her family's daily needs. She struggles to manage household expenses and has frequently borrowed money with interest to cover basic necessities. *"I borrow money even for daily needs,"* she said, revealing her persistent financial strain. A is married with four children, three of whom are married. However, her economic difficulties continue, as she must also care for her husband, who is unwell and unable to work.

To make ends meet, she works as a housemaid whenever necessary, shifting between different kinds of work based on the weather and available opportunities. Her life is characterised by constant adaptation and hard labour. *"I work every day, even on Sundays,"* she explained, underscoring her determination and work ethic.

Despite chronic health issues, she does not take rest days, as missing work would directly affect her family's survival. *"If I take leave, we will all suffer,"* she noted. Socially, she feels isolated: *"People around me talk well with me, but no one supports me."* Nevertheless, she finds pride and confidence in her independence and hard work. Her porridge business, though small, brings her a sense of dignity; some customers appreciate her cooking and even offer financial help to buy ingredients.

Her motivation lies in ensuring her children live comfortably and care for her in the future. *"My only wish is that my children should be sufficient and take care of me; that will be my achievement,"* she said with quiet hope. Her long-term goal is to build a house, and she saves small amounts, sometimes even ten rupees, toward this dream.

### Participant 9:

Participant 9 (hereafter referred to as E), aged 45, works as a sanitary worker in Chennai. Her income is modest and insufficient to meet all her household needs. Her husband passed away two years ago after suffering from a severe hip fracture that left him bedridden for a long time. Although some medical expenses were covered by the government, the treatment was inadequate,

forcing her to seek private care and resulting in a loan of ₹3.5 lakhs. Since her husband's illness, E has been the sole provider for her family.

She has three children, two of whom are married, while the youngest—her son—still lives with her. She expresses deep sadness that hardships never seem to end. Even when her husband was alive, he contributed nothing financially, as he was an alcoholic, and she suffered domestic abuse throughout her marriage. *“Not even one day, I felt happy after marriage,”* she said tearfully. Despite these struggles, she is proud that all her children are graduates, a success achieved solely through her hard work. Before securing her sanitation job, she worked as a domestic maid in several households. Her current work exposes her to health risks, as she handles garbage and waste, yet she continues to work in all weather conditions—rain or extreme heat. Her house, located in a low-lying area, becomes flooded whenever it rains, but she accepts it as part of life. *“I accept and move on because I want to give a good life to my son,”* she explained.

Socially, she feels isolated: *“No one helps me, only God helps,”* she said. Still, she finds solace in faith and pride in her family. She spoke with warmth about her sons-in-law, describing them as loving and kind, and expressed hope that her son, too, would have a good life. Her emotional pain was visible when she said she had always wished to live as a *sumangali* (a married woman whose husband is alive), but fate took that away from her. *“I have no desires now except my son's happiness,”* she shared. She recalled her first day at work, when she had to lift a dead dog from the road, something that deeply disturbed her. However, driven by poverty and her family's needs, she overcame her discomfort and continued.

### Participant 10

Participant 10 (hereafter referred to as K), aged 38, works as an auto-rickshaw driver in Chennai. He has been in the occupation for nearly fifteen years. His income fluctuates daily and is highly dependent on fuel prices, weather conditions, and passenger availability. *“Some days I earn enough; other days I return home with almost nothing,”* he said. He lives in a rented single-room house with his wife and two school-going children. Although his wife occasionally takes up tailoring work, her earnings are irregular, leaving the family constantly balancing between daily expenses and loan repayments for the vehicle.

*K* begins work early in the morning and often drives late into the night. He explained, “*If I take a day off, the rent and school fees get delayed.*” The physical strain of long hours, exposure to pollution, and irregular meals contributes to frequent body pain and fatigue. Despite these difficulties, he values the freedom and dignity that come with self-employment: “*I don’t work under anyone. I earn with my own effort.*”

Financially, the family struggles to maintain stability, but *K* remains motivated by his children’s education and his desire to own his vehicle outright. He has a strong sense of pride in fulfilling his role as provider: “*Whatever it is, my children should not suffer as I did.*” During times of low income, he finds support from fellow drivers who occasionally lend him money or share customers. His faith in collective effort and personal persistence sustains him through uncertainty.

### **Thematic Analysis:**

Based on the in-depth interviews, the following themes were identified to understand motivation and resilience among urban low-income workers. Although the sample size is small, the findings provide valuable insights into the coping strategies and motivating factors of the participants. These insights offer a meaningful understanding of how similar patterns may apply to a larger population of urban low-income workers facing comparable challenges.

### **1. Sources of Resilience**

Resilience emerged as a central theme across all participants, reflecting their ability to persist in the face of multiple personal, financial, and social challenges. Personal perseverance and determination were evident in narratives such as *V*’s, who continued to work daily despite irregular pay, a lack of healthcare benefits, and the burden of caring for her children and in-laws. Similarly, *S* exemplified self-reliance, running a roadside shop for decades despite abandonment by family and chronic health problems. Participants *R* and *Ve* demonstrated resilience through long-term professional dedication, managing high-risk or physically demanding work while maintaining hope for future advancement. *M* and *I* displayed emotional resilience, finding satisfaction in their

work and deriving meaning from family responsibilities. Across these cases, resilience is not simply enduring hardship—it is an active, ongoing process shaped by personal traits, experiences, and adaptive strategies.

## **2. Motivational Drivers**

Motivation among participants was both goal-oriented and relational. Many participants, particularly V, I, A, and K, were motivated primarily by the welfare and future of their children, demonstrating how familial obligations drive persistent effort. Aspirational motivation was also evident: R aimed to advance in the film industry despite irregular work, and Ve balanced current employment with long-term dreams of a career in cinema. Emotional support from spouses and family members played a critical role, as in V and I, where encouragement helped sustain resilience during periods of financial stress. For some, social recognition and dignity were also key motivators: S valued respect from the community, and M derived fulfilment from being socially respected for his work. Thus, motivation emerges as a complex interplay of immediate survival needs, future aspirations, and relational reinforcement.

## **3. Coping Strategies and Adaptation**

Participants employed a combination of problem-focused and emotion-focused coping strategies. Problem-focused strategies included working multiple jobs (A), adapting work to seasonal and market conditions (A), and carefully managing limited finances (I, K). Emotion-focused strategies included maintaining hope, faith, and emotional resilience in the face of adversity, as seen in E's reliance on spirituality and personal strength to continue hazardous sanitation work. Social networks also functioned as informal support systems: K received assistance from fellow drivers, while S relied on the local community for social and material support. Adaptation was evident in participants' ability to adjust to occupational hazards, health challenges, and societal expectations, illustrating that coping is both practical and psychological, shaped by context and available resources.

## **4. Work-related Challenges**

Participants consistently faced financial insecurity, irregular income, lack of benefits, and physically demanding work. R's role in the film industry involved high-risk handling of equipment and uncertain employment dependent on informal networks. K's income fluctuated daily based on fuel prices and passenger availability. Female participants such as V, S, E, and A also faced gendered challenges, balancing caregiving responsibilities with precarious employment. Health issues and occupational hazards were common: Ve and I experienced fatigue and pain due to long hours, while E faced exposure to dangerous conditions as a sanitation worker. These challenges not only threatened physical well-being but also amplified stress and vulnerability, making resilience essential for survival and psychological stability.

### **5. Impact of Socioeconomic Context**

Urban poverty and social conditions significantly shaped participants' experiences. Limited access to healthcare, absence of employment protections, and housing instability compounded the challenges faced by participants. Social stigma and family abandonment further impacted emotional well-being, as in the cases of S and E. Despite these adversities, participants often found dignity and recognition in their communities, customers, or informal networks, which reinforced their resilience and sense of self-worth. Economic pressures influenced decision-making, such as Ve simultaneously meeting immediate household needs while pursuing long-term career aspirations. The socioeconomic context not only constrained opportunities but also created a framework within which participants developed adaptive strategies and social bonds.

### **6. Perceptions of Success and Achievement**

Success for these participants was not defined by material wealth but by fulfilment of family responsibilities, social recognition, and personal dignity. M derived happiness from his daughters' education, viewing intergenerational mobility as a form of achievement. E expressed pride in raising educated children despite widowhood and financial hardship. K and A measured success through the ability to provide for their children and maintain personal independence. Even small victories, such as positive interactions with customers or the community, contributed to participants' sense of accomplishment and reinforced resilience. This theme highlights the relational and socially grounded nature of success in low-income urban contexts.

## **7. Learning and Growth from Experience**

Participants demonstrated adaptive learning and skill development through navigating adversity. Financial management, time management, problem-solving, and negotiation skills emerged as essential tools for coping with precarious employment. R and Ve exemplified aspirational resilience by balancing present responsibilities with long-term goals. At the same time, participants like V and I demonstrated emotional learning, sustaining hope and motivation through family and relational support. These experiences illustrate that resilience is dynamic, shaped by repeated challenges, reflective learning, and the ongoing application of practical and cognitive skills in daily life.

## **FINDINGS:**

### **1. Sources of Resilience**

Resilience emerged as a central characteristic across all participants. Despite persistent financial, physical, and emotional challenges, each individual demonstrated remarkable endurance and adaptability. Participants such as V and S exemplified personal perseverance and self-reliance, continuing to work despite irregular income, chronic health issues, and family burdens. R and Ve reflected professional resilience, maintaining hope for career advancement despite unstable and hazardous working conditions. M and I showed emotional resilience, finding satisfaction and meaning through family responsibilities and social respect. Across these cases, resilience was not merely the ability to endure hardship; it was an active process of adaptation and self-management. Participants continuously negotiated between external pressures and internal determination. Their narratives reveal that resilience is sustained through personal values, family goals, and the belief that perseverance will ultimately lead to stability or improvement in life circumstances.

### **2. Motivational Drivers**

Motivation among participants was multidimensional, shaped by both instrumental and relational factors. For most participants, family played a crucial motivational role. V, I, and K emphasised their children's education and well-being as their primary reason for persistence at work. Such family-centred motivation highlights the importance of intergenerational aspirations

among low-income workers. Aspirational motivation was also significant. R expressed hope for career progress within the film industry, while Ve worked diligently as a tea master, aspiring to join the cinema field. Emotional support from family, particularly spouses, further reinforced motivation. V and I credited their partners' encouragement for sustaining their commitment during financially stressful times.

For others, social recognition and dignity served as powerful motivators. S valued the respect she received from her community despite being abandoned by her family, and M took pride in being socially respected for his work. These examples indicate that motivation is not purely economic; it intertwines with emotional validation, social status, and moral fulfilment.

### **3. Coping Strategies and Adaptation**

Participants demonstrated both problem-focused and emotion-focused coping strategies to manage daily challenges. Problem-focused coping involved practical measures such as working multiple jobs, adjusting work based on demand and season (as seen in A), and carefully managing limited finances (as practised by I and K). Emotion-focused coping included maintaining faith, hope, and mental endurance. For instance, E relied heavily on spirituality and inner strength to continue hazardous sanitation work. Several participants also used social support networks as coping mechanisms—K received assistance from fellow drivers, while S depended on the kindness of community members who offered food and clothing. These findings suggest that coping among low-income workers is both contextual and resource-dependent. Participants combined pragmatic actions with emotional resilience to maintain psychological balance in uncertain environments. Adaptation was continuous, reflecting flexibility in dealing with health issues, occupational hazards, and shifting family responsibilities.

### **4. Work-related Challenges**

A recurring finding across interviews was the presence of economic instability, lack of benefits, and occupational hazards. Participants experienced irregular income, long working hours, and the absence of social security. R's experience in the film industry highlighted the precarious nature of informal labour, with inconsistent pay and high physical risk. K's fluctuating income as

an auto driver illustrated dependence on uncontrollable factors such as fuel prices and customer availability. Women participants faced gender-specific challenges, balancing caregiving duties with strenuous physical work. V and A struggled to meet family needs despite long hours, while E confronted health risks and social stigma as a sanitation worker. Health concerns, such as fatigue, pain, and chronic illness, were common among participants like I and Ve. These challenges intensified psychological strain but also served as catalysts for building resilience. Participants developed adaptive endurance, balancing physical hardship with emotional strength to sustain livelihoods.

## **5. Impact of Socioeconomic Context**

Participants' experiences were deeply influenced by their socioeconomic and urban environment. Limited access to healthcare, job insecurity, and housing instability shaped their daily struggles. Many lived in low-lying or temporary housing and lacked formal employment protections. Social exclusion and family abandonment also affected emotional well-being. S and E, for instance, described feelings of isolation and rejection but found belonging in community relationships. Despite systemic inequalities, participants found dignity and recognition through their work and interpersonal connections. The urban socioeconomic context thus functioned as both a constraint and a space of adaptation. Economic pressures forced participants to prioritize survival, but within these constraints, they developed resilience through community support, moral values, and self-reliance. Their lived realities reflect the structural limitations of urban poverty and the agency individuals exercise to cope within them.

## **6. Perceptions of Success and Achievement**

Success among urban low-income workers was primarily relational and moral rather than material. Participants measured achievement through their ability to support families, ensure children's education, and maintain dignity in their work. M viewed his daughters' education as his life's greatest success, while E expressed pride in raising her children despite widowhood and hardship. For others, such as K and A, success meant independence and self-sufficiency, even when accompanied by financial strain. Participants also valued small victories, such as customer

appreciation or community respect, as affirmations of their worth. These findings indicate that success is subjectively defined within the constraints of poverty—it reflects perseverance, moral satisfaction, and relational fulfilment rather than economic advancement.

## **7. Learning and Growth from Experience**

Participants' experiences revealed ongoing learning, adaptation, and skill development. Financial management, time discipline, and negotiation skills were critical in sustaining daily life. Emotional learning was also evident, as participants such as V and I developed mental endurance and optimism through relational and family support. R and Ve demonstrated aspirational learning, using their current jobs as stepping stones toward long-term goals. Across participants, learning was both reflective and experiential, emerging from repeated exposure to hardship and the ability to transform struggle into wisdom. This theme underscores that resilience is a dynamic and evolving process, built through continuous interaction between challenges and coping mechanisms. Growth among participants was rooted in adaptability, self-awareness, and the capacity to draw strength from lived experience.

### **Summary of Findings**

The findings collectively reveal that resilience and motivation among urban low-income workers are multidimensional and deeply embedded in social, economic, and emotional contexts. Participants exhibited resilience not merely as endurance but as active adaptation, shaped by family responsibilities, community networks, and personal goals. Motivation stemmed from a blend of survival needs, relational support, and intrinsic fulfilment. While poverty and instability constrained opportunities, participants demonstrated agency through coping strategies, self-improvement, and moral strength. Their definitions of success emphasised dignity, family progress, and social respect rather than material gain. Overall, the findings suggest that resilience in low-income urban contexts is a dynamic, socially embedded process—one that enables individuals to sustain hope, purpose, and identity amid structural challenges.

### **Limitations of the Study**

While this study provides valuable insights into the motivation and resilience of urban low-income workers in Chennai, certain limitations are also present. The research was based on a small qualitative sample of ten participants, which limits the generalizability of the findings to broader populations. The study also relied on self-reported data, which may be influenced by participants' personal perceptions, memory bias, or social desirability in their responses. Additionally, the research was conducted within a specific urban and cultural context, and therefore, the experiences and motivational patterns identified may differ across rural settings or other regions of India. Time constraints and the sensitivity of some life experiences, such as domestic abuse, debt, and illness, also meant that participants might have withheld or minimised certain details. Despite these limitations, the study offers an authentic understanding of lived experiences, providing a strong foundation for future research on resilience among low-income workers.

### **Recommendations:**

Future research can build upon the findings of this study by including a larger and more diverse sample of participants to enhance the generalizability of results across different occupational groups, genders, and geographic locations. Expanding the study to include rural populations and comparative analyses between urban and semi-urban contexts would provide deeper insight into how environmental and social factors influence resilience and motivation. This study will be continued in the future with a larger number of participants, allowing for a broader interpretation of findings and stronger theoretical development grounded in a wider representation of experiences.

### **Conclusion:**

The study concludes that motivation and resilience among urban low-income workers are deeply intertwined with emotional bonds, moral integrity, and aspirational hope. Despite enduring poverty, insecurity, and social neglect, participants demonstrated extraordinary perseverance through relationships, faith, and a redefined sense of dignity in labour. Maslow's theory, when applied to this context, requires reinterpretation: rather than ascending a hierarchy, participants continuously cycle through overlapping needs, drawing psychological strength from interpersonal connection and moral purpose. Ultimately, the findings affirm that resilience is not the absence of

suffering but the presence of meaning and a human capacity to endure, adapt, and find dignity even within the hierarchies of unmet needs.

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