International Journal of Trend in Scientific Research and Development (IJTSRD)
Volume 10 Issue 4, Jul-Aug 2026 Available Online: www.ijtsrd.com e-ISSN: 2456 – 6470

Festival Economies as Episodic Labour Markets: Evidence on Livelihood Precarity from Ganesh Utsav in Mumbai

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ABSTRACT

Festival economies represent important yet understudied sites of informal employment in developing countries. This paper examines the nature and extent of livelihood precarity among workers engaged in festival-based economic activities, using the case of Ganesh Utsav in Mumbai. Drawing on primary survey data from 132 respondents across occupational categories such as vendors, artisans, wage workers, and service providers, the study analyses patterns of income instability, financial vulnerability, and coping behaviour.

The paper develops a composite Livelihood Challenge Index (LCI) to capture the multidimensional nature of precarity, incorporating indicators of income insufficiency, employment instability, financial stress, and lack of social protection. The findings reveal that a majority of workers experience moderate to high levels of livelihood precarity, reflecting the episodic and discontinuous nature of festival-based employment. Income gaps between festival and non-festival periods emerge as a key driver of vulnerability, with statistically significant associations observed between income instability and livelihood challenges. Borrowing behaviour further reflects attempts at consumption smoothing, while also indicating constraints in access to stable financial resources.

The analysis highlights significant occupational differences, with wage workers, artisans, and small-scale entrepreneurs facing disproportionately higher levels of precarity. Overall, the findings suggest that festival economies function as episodic labour markets that generate short-term employment opportunities while reinforcing structural conditions of economic insecurity.

The paper contributes to the literature on informal labour markets by providing a micro-level, multidimensional assessment of livelihood precarity and by introducing a composite index for its measurement. From a policy perspective, the study underscores the need to move beyond employment generation towards enhancing income stability, financial inclusion, and social protection for informal workers engaged in seasonal and event-driven economic activities.

How to cite this paper: Dr. Rashmi Aggarwal "Festival Economies as Episodic Labour Markets: Evidence on Livelihood Precarity from Ganesh Utsav in Mumbai" Published in International Journal of Trend in Scientific Research and Development (ijtsrd), ISSN: 2456-6470, Volume-10 | Issue-4, August 2026, pp.722-735, URL: www.ijtsrd.com/papers/ijtsrd142070.pdf

IJTSRD142070

KEYWORDS: *Informal labour, livelihood precarity, festival economy, income instability, seasonal employment, India.*

1. INTRODUCTION

In recent years, festivals have increasingly been recognised not merely as cultural or religious events but as dynamic economic systems embedded within local and urban economies. In labour-surplus contexts such as India, where informal employment constitutes a dominant share of the workforce, such events generate short-term but intensive economic activity, creating opportunities for artisans, vendors, service providers, and casual labourers. These festival-driven cycles contribute to income generation and livelihood diversification, particularly for workers operating outside formal labour market structures.

From a labour economics perspective, however, the expansion of such opportunities must be situated within the broader dynamics of informalisation and the proliferation of non-standard forms of employment. A significant proportion of the workforce in developing economies remains concentrated in what is often characterised as the secondary segment of the labour market, marked by low entry barriers, absence of contractual arrangements, and limited access to social protection. Employment generated through festival economies closely reflects these characteristics: it is temporary, irregular, and dependent on fluctuating demand conditions. As a result, while such activities expand labour absorption during peak periods, they do not necessarily translate into sustained livelihood security.

Workers engaged in festival-based economic activities frequently experience income volatility, irregular work duration, and uncertain post-festival employment prospects. These conditions are indicative of what has been widely conceptualised in the literature as labour precarity—situations in which employment exists but remains insecure, unpredictable, and insufficient to ensure long-term economic stability. In this sense, festival economies represent a form of episodic labour market, where employment is concentrated within a limited temporal window and is embedded within broader structures of informal and precarious work.

Existing literature has examined festivals primarily through the lenses of cultural significance, tourism development, and macroeconomic impact, emphasising their role in stimulating consumption and generating temporary employment. Parallel research on informal labour markets has documented the persistence of income volatility, lack of institutional protection, and reliance on multiple livelihood strategies among workers. However, there remains a limited integration of these two strands of literature. In particular, insufficient attention has been paid to the micro-level labour market implications of festival-based employment, especially in terms of income instability, financial stress, and the strategies adopted by workers to cope with seasonal fluctuations in earnings.

More specifically, existing studies rarely examine how short-term employment generated during festivals translates into income gaps across non-festival periods, or how workers manage such instability through mechanisms such as borrowing and informal credit. Furthermore, there is a lack of empirical frameworks that capture the multidimensional nature of livelihood precarity within such contexts. The absence of composite measures limits the ability to systematically assess the intensity and distribution of vulnerability across occupational groups within festival economies.

Against this backdrop, the present study conceptualises festival economies as temporary and episodic labour markets within the informal urban economy, characterised by the coexistence of employment generation and structural vulnerability. Moving beyond descriptive accounts, the study develops a micro-level, worker-centric analysis of livelihood precarity by focusing on income instability, employment continuity, and financial stress. It introduces a composite Livelihood Challenge Index (LCI) to capture the multidimensional nature of livelihood vulnerability, incorporating indicators related to income sufficiency, employment irregularity, and financial pressure.

In addition, the study examines income gaps between festival and non-festival periods and analyses borrowing behaviour as a key coping mechanism adopted by workers to manage financial shortfalls. By integrating these dimensions, the paper provides a structured empirical framework for understanding the relationship between episodic employment and livelihood precarity within informal labour markets.

The contribution of the study is threefold. First, it extends the analysis of informal labour by situating festival economies within the framework of non-standard and seasonal employment systems. Second, it provides a micro-level empirical assessment of livelihood precarity using primary data from workers engaged in festival-based activities. Third, it introduces a composite index-based approach to measuring livelihood challenges, thereby enabling a more systematic evaluation of multidimensional vulnerability.

The specific objectives of the study are to:

1. Assess the extent of livelihood precarity among festival workers;
2. Construct a Livelihood Challenge Index to measure multidimensional livelihood stress;
3. Analyse income gaps between festival and non-festival periods.
4. Examine borrowing behaviour as an indicator of financial vulnerability.

Focusing on Ganesh Utsav in Mumbai, the paper argues that festival economies function as temporary labour markets embedded within the informal sector, generating short-term employment opportunities while simultaneously reproducing structural conditions of income insecurity and limited social protection.

2. Literature review

The expanding body of research on informal labour markets highlights the structural persistence of precarious employment conditions, particularly in developing economies such as India. Informal employment, as conceptualised by Chen (2012), encompasses a wide range of economic activities characterised by the absence of formal contracts, social security, and income stability. This structural informality is reinforced by labour market conditions in which a substantial proportion of the workforce is engaged in non-standard forms of employment, including casual labour, self-employment, and short-duration work (ILO, 2018). Empirical studies have consistently demonstrated that such employment arrangements are marked by income volatility, limited institutional protection, and heightened economic vulnerability (Mehrotra et al., 2014; Shonchoy & Junankar, 2014). From a political economy perspective, Breman (2013) argues that informality is not a residual phenomenon but a systemic feature of labour markets, reflecting enduring patterns of labour segmentation and surplus labour absorption. Similarly, Kalleberg (2018) situates the rise of non-standard employment within broader global transformations in labour markets, emphasising its association with insecurity, unpredictability, and limited long-term livelihood stability.

Within this framework, temporary and seasonal employment emerges as a critical mechanism through which households navigate income uncertainty. Deshingkar and Akter (2009) demonstrate that workers in informal economies frequently engage in short-term and intermittent labour arrangements as part of survival strategies aimed at mitigating income risks. Such patterns are closely aligned with the concept of livelihood diversification, wherein households construct multiple income streams to cope with economic instability (Ellis, 2000). However, while temporary employment expands opportunities for income generation, it also reinforces cyclical patterns of earning and deprivation, as work availability remains irregular and time-bound. Kapsos et al. (2014) further note that such forms of employment are often underrepresented in official labour statistics, thereby obscuring the extent and intensity of labour precarity within informal economies.

Recent scholarship has extended these insights to the context of festival and event-driven economies, conceptualising them as temporally bounded but economically dense systems of production and exchange. Festivals have been interpreted as structured yet time-bound economic formations that mobilise labour, capital, and social networks within a defined temporal framework (Getz, 2010). Richards (2006) and Quinn (2005) similarly conceptualise festivals as concentrated nodes of economic interaction, where cultural practices intersect with commercial activity and informal labour participation. Gold and Gold (2020) further argue that contemporary festivals function as embedded economic systems involving multiple stakeholders, including vendors, artisans, service providers, and local organisers. While these perspectives establish festivals as important generators of short-term employment, they also highlight their reliance on flexible, informal, and non-contractual labour arrangements.

Empirical studies examining festival-based employment suggest that such economic activities play an important role in income supplementation, particularly for workers operating within informal labour markets. Kumar (2022) observes that religious festivals in urban India generate temporary employment opportunities across sectors such as artisanal production, vending, transportation, and service provision. Similarly, Nair and Babu (2022) demonstrate that temple festivals create short-term income-generating opportunities for local communities, supporting small-scale enterprises and informal workers. Thadathil et al. (2024) further emphasise that festival-driven economic activity contributes to supplementary income for vulnerable groups but remains largely unregulated and seasonal in nature. Nega and Trupp (2026) reinforce this perspective by highlighting the temporary intensification of labour demand during festival periods, accompanied by increased cash circulation within local economies. However, these studies also acknowledge that the benefits of such employment are constrained by the absence of long-term stability, thereby limiting their contribution to sustained livelihood security.

Despite the income-generating potential of festival economies, the temporary and informal nature of such employment raises important concerns regarding livelihood sustainability. Hansel (2022) highlights that workers engaged in short-duration and informal occupations frequently experience income unpredictability and financial insecurity, restricting their ability to achieve stable livelihoods. Dasanayake (2015), in the context of seasonal employment, similarly notes that while peak periods may generate higher earnings, these gains are often offset by income gaps during off-peak periods. Such cyclical patterns of income generation and shortfall contribute to broader conditions of financial vulnerability, particularly among low-income households dependent on irregular work opportunities. These dynamics are consistent with labour market segmentation frameworks, where workers in peripheral segments experience intermittent employment and unstable income flows.

In response to such instability, workers adopt a range of coping mechanisms to manage financial stress, among which borrowing plays a central role. Informal credit systems—including borrowing from moneylenders, social networks, and community-based sources—are widely utilised in contexts where access to formal financial institutions is limited. While such mechanisms provide short-term consumption smoothing, they may also reinforce long-term vulnerability by increasing indebtedness and financial dependence. The interaction between income instability and borrowing behaviour thus represents a critical but underexplored dimension of livelihood precarity, particularly within episodic employment systems such as festival economies.

Although the existing literature provides important insights into informal employment, temporary labour arrangements, and the economic role of festivals, several gaps remain. First, much of the research adopts macro-level or sectoral perspectives, focusing on aggregate economic impact and consumption dynamics, with limited attention to worker-level labour outcomes. Second, while studies acknowledge the temporary nature of festival-based employment, they rarely examine the extent of income instability experienced by workers across festival and non-festival periods. Third, there is a lack of integrated analytical frameworks that capture the multidimensional nature of livelihood precarity, including income gaps, employment instability, and financial coping mechanisms such as borrowing. Finally, the absence of composite indices limits the ability to systematically assess and compare livelihood vulnerability across occupational groups within festival economies.

Addressing these gaps, the present study adopts a micro-level, worker-centric approach to examine livelihood precarity within festival economies. It conceptualises festival-based employment as a form of episodic labour market embedded within the informal sector and develops a composite Livelihood Challenge Index (LCI) to capture multidimensional livelihood stress. By integrating analysis of income gaps and borrowing behaviour, the study provides a structured empirical framework for understanding the relationship between temporary employment and financial vulnerability.

Building on this framework, the study empirically examines the relationship between festival-based employment and livelihood precarity using primary data from informal workers engaged in Ganesh Utsav.

3. Methodology

The present study adopts a quantitative, cross-sectional research design to examine livelihood precarity among workers engaged in festival-based economic activities. The analysis is based on primary data collected from individuals participating in temporary employment during Ganesh Utsav, conceptualised as a recurring, event-driven and episodic labour market within the informal urban economy.

The study draws on primary survey data collected from 132 respondents engaged in festival-related occupations, including artisans, vendors, service providers, transport workers, and casual labourers. Respondents were selected using a purposive sampling technique, given the absence of a formal sampling frame for workers engaged in short-duration, festival-linked employment. The dispersed and intermittent nature of such work makes probability-based sampling difficult; therefore, purposive sampling was employed to ensure adequate representation across key occupational categories within the festival economy. Data were collected from multiple festival locations within Mumbai to capture heterogeneity in work participation.

Data were collected using a structured questionnaire designed to capture socio-demographic characteristics, employment patterns, income contribution, and financial conditions of respondents. The instrument included specific modules on income gaps between festival and non-festival periods, as well as borrowing behaviour, including incidence, sources, and purposes of borrowing. Perception-based indicators of livelihood challenges were measured using a five-point Likert scale ranging from "Strongly Agree" (5) to "Strongly Disagree" (1), with appropriate coding for statistical analysis.

To assess multidimensional livelihood precarity, the study constructs a composite Livelihood Challenge Index (LCI) based on selected Likert-scale indicators capturing key dimensions of livelihood stress. These dimensions include: (i) income insufficiency, (ii) employment instability, (iii) irregularity of payments, (iv) financial pressure, and (v) lack of social security. Each indicator was measured using one or more statements, and responses were standardised and aggregated to generate a composite score for each respondent. The LCI is computed as the unweighted sum of item scores, assuming equal importance across dimensions of livelihood stress. Higher index values indicate greater intensity of livelihood challenges and, by extension, higher levels of precarity.

To ensure internal consistency of the index, reliability of the selected items was assessed using Cronbach's alpha coefficient. The index demonstrated acceptable reliability (α ≥ 0.70), indicating consistency among the selected indicators in capturing the underlying construct of livelihood precarity. For analytical interpretation, the composite index scores were categorised into three levels—low, moderate, and high precarity—based on percentile-based thresholds.

In addition to the LCI, two key variables—income gap and borrowing behaviour—are analysed as indicators of financial vulnerability. Income gap is operationalised as the frequency of income shortfall experienced by respondents during non-festival periods relative to festival earnings, reflecting seasonal income instability. Borrowing behaviour is conceptualised as a coping mechanism and measured in terms of incidence and frequency of reliance on formal and informal credit sources.

The data were coded and analysed using statistical software. Descriptive statistics, including frequency distributions and percentages, were used to summarise respondent characteristics and key variables. Cross-tabulation analysis was employed to examine variations in livelihood precarity across occupational categories. The Chi-square test of association was used to assess statistically significant relationships between categorical variables, including the association between LCI categories and factors such as income gaps and borrowing behaviour. All statistical tests were conducted at a 5 per cent level of significance.

Given the ordinal nature of the dependent variable (LCI categories), the analysis is supplemented by inferential interpretation of associations to identify patterns of vulnerability across groups. *(Optional: If you later add regression, we can upgrade this line.)*

The study adheres to standard ethical research practices. Participation was voluntary, and respondents were informed about the academic purpose of the study. Confidentiality and anonymity were maintained throughout the data collection and analysis process.

Certain limitations of the study must be acknowledged. The use of purposive sampling limits the generalisability of findings beyond the study context. Additionally, the cross-sectional design captures livelihood conditions at a single point in time and does not account for longitudinal variations in employment and income patterns. Despite these limitations, the study provides a robust empirical framework for examining multidimensional livelihood precarity within episodic and informal employment systems.

4. Results and Discussion

This section presents the empirical findings of the study and analyses the nature of livelihood precarity within festival-based informal economies. The discussion focuses on key dimensions of vulnerability, including income instability, borrowing behaviour, and the distribution of livelihood challenges across occupational groups. Moving beyond descriptive reporting, the analysis interprets these patterns within the broader framework of informal and episodic labour markets, highlighting how festival-based employment shapes economic insecurity among workers.

4.1. Profile of Respondents

The socio-demographic characteristics of respondents provide an important context for understanding patterns of livelihood precarity within festival economies. The sample comprises workers engaged in diverse occupations, including artisanal production, vending, service provision, and casual labour, reflecting the heterogeneous and informal nature of employment associated with festival-based economic activities.

Table 1 presents the socio-demographic profile of the respondents.

Table 1: Socio-Demographic Details of Respondents

Variable	Category	Frequency	Percentage
Gender	Male	92	70%
	Female	40	30%
Age	Below 25 years	14	11%
	25-35 years	70	53%
	36-50 years	24	18%
	Above 51 years	24	18%
Education	No formal Education	16	12%
	Primary Education	14	11%
	Secondary	24	18%
	Higher Secondary	30	23%
	Graduate and above	48	36%

Residence	Local resident	104	78%
	Migrant (within state)	18	14%
	Migrant (outside state)	10	8%
Years of Experience	Less than 2 years	30	23%
	2-5 years	42	32%
	6-10 years	22	16%
	More than 10 years	38	29%

The sample is predominantly male (70%), with a concentration in the 25–35 age group, indicating that festival-based employment draws primarily from the economically active segment of the labour force. The relatively low representation of older workers suggests that such work may require physical mobility and flexibility, characteristics typically associated with younger labour cohorts in informal markets.

The educational profile reveals that while a section of respondents possesses secondary and higher levels of education, a substantial proportion remains concentrated in lower levels of schooling. This indicates that participation in festival-based employment is not limited to the least educated but extends to individuals facing constraints in accessing stable or formal employment opportunities. Such patterns are consistent with labour market segmentation, where even moderately educated workers are absorbed into informal and non-standard forms of work due to limited availability of secure jobs.

A majority of respondents are local residents (78%), although the presence of intra-state and inter-state migrants highlights the role of festival economies in attracting mobile labour. This reflects the broader dynamics of informal urban labour markets, where short-term employment opportunities draw both local and migrant workers into flexible and temporary occupations. The coexistence of local and migrant labour also suggests varying degrees of social and economic vulnerability, particularly in terms of access to support networks and employment continuity.

The distribution of work experience indicates a mix of relatively new entrants and workers with longer-term engagement in festival-related activities. Notably, a significant proportion of respondents report more than five years of experience, suggesting that participation in festival economies is not merely incidental but may constitute a recurring livelihood strategy. This points to the institutionalisation of episodic employment within informal labour markets, where workers repeatedly engage in seasonal economic activities as part of broader livelihood portfolios.

Overall, the profile reflects the predominance of low-skilled and semi-skilled workers operating within informal and non-standard employment arrangements. The observed patterns align with broader characteristics of segmented labour markets, where workers lacking access to stable employment are concentrated in flexible, short-duration occupations. In this context, festival-based employment appears to function as a supplementary yet structurally embedded component of livelihood strategies, providing intermittent income opportunities while reinforcing underlying conditions of economic vulnerability.

4.2. Income Instability and Seasonal Gaps

Income instability constitutes a central dimension of livelihood precarity within festival-based economies, reflecting the seasonal and irregular nature of earnings associated with such forms of employment. Given the episodic character of labour demand during festival periods, workers often experience fluctuations in income across different phases of the year.

Table 2 presents the distribution of respondents based on the frequency of income gaps experienced after the festival period.

Table 2 Income Gap After Ganesh Utsav Ends

Income Gap After Ganesh Utsav Ends	Frequency	Percentage
Very Often	6	4.56%
Often	16	12.12%
Sometimes	26	19.69%
Rarely	84	63.63%
Total	**132**	**100%**

The findings indicate that a majority of respondents report experiencing income gaps "rarely" (63.63%). However, a substantial proportion of workers report income gaps occurring "sometimes" (19.69%) and "often"

(12.12%), with a smaller segment experiencing such gaps “very often” (4.56%). While the dominance of the “rarely” category may suggest some degree of income continuity, the presence of nearly one-third of respondents reporting recurring income shortfalls points to significant underlying instability in earnings.

This pattern reflects the uneven distribution of income opportunities within festival economies. While certain workers may be able to secure alternative sources of income outside the festival period, a considerable segment remains dependent on seasonal earnings, leading to intermittent income flows. Such heterogeneity is characteristic of informal labour markets, where access to continuous employment is uneven and contingent upon individual networks, skills, and market conditions.

From a labour economics perspective, the observed income gaps highlight the structural limitations of episodic employment systems. Festival-based work generates concentrated income during peak periods but fails to provide sustained earning opportunities, resulting in cyclical patterns of income generation and shortfall. This aligns with the broader dynamics of labour market segmentation, wherein workers in peripheral segments are engaged in irregular and short-duration employment with limited income security.

Moreover, the persistence of income gaps, even if reported as infrequent by a majority, underscores the absence of mechanisms to smooth income over time. In the absence of stable employment contracts or institutional support, workers remain exposed to periods of reduced or no earnings, increasing their vulnerability to financial stress. Thus, festival-based employment, while contributing to short-term income generation, does not mitigate the risk of income instability and may, in fact, reinforce patterns of precarious livelihoods within the informal economy.

4.3. Borrowing Behaviour as a Coping Mechanism

Borrowing emerges as an important coping mechanism in response to income instability within festival-based employment, reflecting the limited capacity of workers to smooth consumption in the absence of stable and predictable earnings.

Table 3 presents the distribution of respondents based on borrowing behaviour after the festival period.

Table 3 Borrowing of Money After the Festival

Borrowing of Money After the Festival	Frequency	Percentage
Yes	16	12.12%
No	90	68.18%
Sometimes	26	19.69%
Total	**132**	**100%**

The findings indicate that a majority of respondents (68.18%) report not borrowing, while a notable proportion either borrow regularly (12.12%) or occasionally (19.69%). Although the dominance of the non-borrowing category may suggest a degree of financial independence, the presence of nearly one-third of respondents relying on credit points to underlying vulnerabilities among a significant segment of workers.

From a labour economics perspective, borrowing behaviour can be interpreted within the framework of consumption smoothing, where households attempt to stabilise consumption in the face of fluctuating income. In the absence of stable employment and formal income security, workers engaged in festival-based activities are compelled to rely on credit mechanisms to manage periods of income shortfall. This reliance reflects both income insufficiency and the limited availability of savings among low-income households.

At the same time, the relatively high proportion of respondents reporting no borrowing requires careful interpretation. It may not necessarily indicate financial resilience but could instead reflect constrained access to formal credit institutions or a reluctance to incur debt due to repayment risks. In informal labour markets, barriers such as lack of documentation, irregular income streams, and absence of collateral often restrict access to institutional finance, thereby pushing workers towards informal or non-borrowing coping strategies, including expenditure compression or reliance on social networks.

Borrowing, when undertaken, is likely directed towards essential consumption needs, including household expenditure and subsistence requirements, indicating its role as a survival strategy rather than a discretionary financial decision. While such practices provide short-term relief, they may also contribute to longer-term financial vulnerability by increasing indebtedness and reinforcing dependence on informal credit sources.

Overall, the observed borrowing patterns highlight the dual nature of coping strategies within precarious labour contexts: while some workers rely on credit to manage income fluctuations, others may be excluded from such mechanisms altogether. In both cases, the absence of stable income and institutional support structures underscores the persistence of financial insecurity within festival-based informal employment.

4.4. Livelihood Challenge Index: Measuring Precarity

To capture the multidimensional nature of livelihood precarity, the study constructs a composite Livelihood Challenge Index (LCI) incorporating key dimensions of livelihood stress, including income insufficiency, employment instability, irregular payments, financial pressure, and lack of social security. By integrating these dimensions, the index provides a more comprehensive measure of vulnerability compared to single-indicator approaches, which often fail to capture the cumulative nature of livelihood challenges.

Table 4 presents the distribution of respondents across different levels of the Livelihood Challenge Index.

Table 4: Livelihood Challenge Index

Livelihood Challenge Index	Frequency	Percentage
High	64	48.50%
Moderate	64	48.50%
Low	4	3.00%

The results indicate that a substantial proportion of respondents fall within the high (48.5%) and moderate (48.5%) precarity categories, with only a marginal share (3%) experiencing low levels of livelihood challenges. This distribution suggests that livelihood precarity is not confined to a specific subgroup but is widespread across workers engaged in festival-based economic activities.

From an analytical perspective, the near-equal concentration of respondents in the moderate and high categories points to the systemic nature of vulnerability within this labour segment. Rather than being episodic or individual-specific, livelihood challenges appear to be structurally embedded in the nature of festival-based employment itself. The absence of a significant low-precarity group further reinforces the argument that such forms of work are characterised by inherent instability.

The findings also highlight the cumulative and overlapping nature of deprivation in informal labour markets. Workers are not exposed to isolated risks but to multiple, reinforcing dimensions of vulnerability, including irregular income flows, uncertain employment duration, and financial stress. The LCI, by aggregating these dimensions, reveals how different forms of insecurity interact to produce heightened levels of precarity. This aligns with multidimensional approaches to labour vulnerability, which emphasise that economic insecurity is shaped by the interaction of several interrelated factors rather than a single constraint.

Importantly, the dominance of moderate to high precarity categories suggests that participation in festival-based economic activities, while providing short-term income opportunities, does not translate into stable or sustainable livelihoods. Instead, such employment appears to function as a component of a broader precarious labour regime, where workers remain dependent on intermittent and uncertain sources of income.

Overall, the LCI-based analysis underscores the need to move beyond conventional measures of employment generation and to focus on the quality and stability of livelihoods. By capturing the intensity and distribution of livelihood challenges, the index provides a more nuanced understanding of precarity within episodic labour markets and highlights the structural constraints faced by workers in festival-based informal economies.

4.5. Occupational Differences in Livelihood Precarity

Occupational role constitutes a key determinant of livelihood precarity within festival-based economies, reflecting variations in income stability, employment conditions, and access to economic and social resources. Given the heterogeneous nature of informal labour markets, different occupational categories are likely to experience varying degrees of vulnerability.

Table 5 examines the association between primary occupational role and levels of livelihood challenges, as measured by the Livelihood Challenge Index (LCI).

Table 5: Cross-Tabulation of Livelihood Challenge Index and Primary Occupational Role and Chi-square value

Primary Occupational Role/LCI	High Challenges N (%)	Moderate Challenges N (%)	Low Challenges N (%)	Total
Vendor	6 (50)	6 (50)	0 (0.0)	**12**
Helper	12 (50)	10 (41.7)	2 (8.3)	**24**
Small Business Owner	20 (58.8)	12 (35.3)	2 (5.9)	**34**
Wage Worker	10 (71.4)	4 (28.6)	0 (0.0)	**14**
Family Worker	8 (22.2)	28 (77.8)	0 (0.0)	**36**
Artisan	8 (66.7)	4 (33.3)	0 (0.0)	**12**
Total	**64**	**64**	**4**	**132**
Chi-Square Test	**Value**	**Df**	**P**	
χ^2	33.4	15	0.004	
N	132			

*Percentages in parentheses are row percentages.

The distribution reveals significant variation in the incidence of livelihood precarity across occupational groups. Higher levels of livelihood challenges are particularly evident among wage workers (71.4%), artisans (66.7%), and small business owners (58.8%). These categories are characterised by irregular income flows, dependence on fluctuating demand, and limited access to institutional support, which collectively contribute to elevated levels of vulnerability. Wage workers, in particular, appear to be the most exposed, reflecting their dependence on short-term, casual employment arrangements with minimal income security.

In contrast, family workers exhibit relatively lower levels of high precarity, with a majority concentrated in the moderate category (77.8%). This pattern suggests that access to family-based support systems and shared resources may provide a degree of economic buffering against extreme livelihood stress. Such arrangements can partially mitigate risks associated with income instability, although they do not eliminate underlying vulnerability.

From a labour economics perspective, these findings reflect the segmented structure of informal labour markets, where different categories of workers occupy distinct positions with varying levels of risk and security. Workers engaged in casual wage labour and independent artisanal activities tend to be located in more vulnerable segments, characterised by unstable demand and absence of protective mechanisms. In contrast, family-based work arrangements may offer relatively greater stability through intra-household risk-sharing mechanisms.

The Chi-square test indicates a statistically significant association between occupational role and livelihood challenge levels ($\chi^2 = 33.4$, df = 15, $p = 0.004$), confirming that differences in precarity across occupational categories are not random but systematically related to the nature of employment. This statistical evidence reinforces the argument that livelihood outcomes within festival economies are shaped by structural characteristics of work rather than individual attributes alone.

Overall, the findings highlight that festival-based employment is not a homogeneous labour market but a differentiated system in which vulnerability is unevenly distributed. The observed occupational disparities underscore the need to recognise internal segmentation within informal labour markets, where certain groups—particularly wage workers and artisans—face disproportionately higher levels of livelihood precarity.

4.6. Income Gap and Livelihood Precarity

Income instability plays a central role in shaping livelihood precarity within festival-based economies, particularly through the recurrence of income gaps across seasonal cycles. Given the episodic nature of employment in such contexts, the frequency of income shortfalls provides an important indicator of economic vulnerability.

Table 6 examines the association between income gap frequency and levels of livelihood challenges, as measured by the Livelihood Challenge Index (LCI).

Table 6 Cross-Tabulation of Livelihood Challenge Index and Income Gap and Chi-square value

Income Gap/LCI	High Challenges N (%)	Moderate Challenges N (%)	Low Challenges N (%)	Total
Often	6 (37.50)	8 (50)	2 (12.5)	**16**
Very Often	6 (100.0)	0 (0.0)	0 (0.0)	**6**
Rarely	46 (54.8)	38 (45.2)	0 (0.0)	**84**
Sometimes	6 (23.1)	18 (69.2)	2 (7.7)	**26**
Total	**64**	**64**	**4**	**132**
Chi-Square Test	**Value**	**Df**	**P**	
χ^2	22.6	6	<.001	
N	132			

*Percentages in parentheses are row percentages.

The distribution reveals a clear pattern linking the frequency of income gaps with the intensity of livelihood precarity. Respondents experiencing income gaps more frequently are disproportionately represented in the high precarity category. Notably, all respondents reporting income gaps "very often" fall within the high LCI group, indicating severe and concentrated vulnerability. Similarly, a substantial proportion of those reporting income gaps "often" are also located within the high and moderate precarity categories.

In contrast, respondents experiencing income gaps "sometimes" or "rarely" are more widely distributed across moderate and high categories, with a small proportion falling within the low precarity group. However, even among those reporting infrequent income gaps, the absence of a strong shift toward the low precarity category suggests that reduced frequency of income shortfalls does not necessarily translate into secure livelihoods. This indicates that income instability, even when occasional, can have persistent effects on overall livelihood conditions.

From a labour economics perspective, these findings highlight the centrality of income continuity in determining livelihood outcomes. Workers engaged in festival-based employment face structural constraints in accessing stable earning opportunities, resulting in periodic income disruptions. The strong concentration of high precarity among those with frequent income gaps reflects the cumulative impact of repeated income shocks, which can erode financial stability over time.

The Chi-square test indicates a statistically significant association between income gap frequency and livelihood challenge levels ($\chi^2 = 22.6$, df = 6, $p < 0.001$), confirming that variations in precarity are systematically related to the frequency of income instability. While the analysis does not establish causality, the strength and consistency of the association suggest that income gaps constitute a key pathway through which precarious employment conditions translate into broader livelihood vulnerability.

Overall, the findings underscore that the episodic nature of festival-based employment generates uneven and discontinuous income streams, which in turn contribute to multidimensional precarity. The results reinforce the argument that addressing livelihood insecurity in informal labour markets requires not only expanding employment opportunities but also enhancing the stability and continuity of income flows.

4.7. Borrowing and Financial Vulnerability

Borrowing behaviour provides further insight into the financial vulnerability associated with livelihood precarity within festival-based economies, particularly in the context of unstable and discontinuous income flows. As a coping mechanism, borrowing reflects the strategies adopted by workers to manage income shortfalls, while also indicating underlying structural constraints in achieving financial stability.

Table 7 examines the association between borrowing behaviour and levels of livelihood challenges, as measured by the Livelihood Challenge Index (LCI).

Table 7: Cross-Tabulation of Livelihood Challenge Index and Borrowing Behaviour

Borrowing Behaviour/LCI	High Challenges N (%)	Moderate Challenges N (%)	Low Challenges N (%)	Total
Yes	10 (62.5)	2 (12.5)	4 (25)	**16**
No	46 (51.1)	44 (48.9)	0 (0.0)	**90**
Sometimes	8 (30.8)	18 (69.2)	0 (0.0)	**26**
Total	**64**	**64**	**4**	**132**
Chi-Square Test	**Value**	**Df**	**P**	
χ^2	38	4	<.001	
N	132			

The distribution reveals a differentiated pattern of vulnerability across borrowing categories. Respondents who report borrowing are more likely to fall within the high precarity category (62.5%) compared to those who do not borrow (51.1%), suggesting that reliance on credit is closely associated with more severe livelihood challenges. In contrast, respondents who borrow occasionally ("sometimes") are more concentrated in the moderate precarity category (69.2%), indicating comparatively lower, though still significant, levels of vulnerability.

At the same time, the relatively high proportion of non-borrowers within the high precarity category highlights the complexity of financial coping mechanisms in informal labour markets. The absence of borrowing does not necessarily imply financial stability; rather, it may reflect limited access to credit, risk aversion, or reliance on alternative coping strategies such as expenditure reduction or informal support networks. This underscores the dual nature of borrowing behaviour—as both a response to financial stress and a function of access to coping mechanisms.

From a labour economics perspective, these findings can be interpreted within the broader framework of consumption smoothing and financial exclusion. Workers engaged in episodic and informal employment often lack access to formal financial institutions due to irregular income streams and absence of collateral, constraining their ability to manage income shocks effectively. As a result, borrowing—particularly from informal sources—serves as a short-term adjustment mechanism, albeit one that may contribute to longer-term vulnerability through indebtedness.

The Chi-square test indicates a statistically significant association between borrowing behaviour and livelihood challenge levels ($\chi^2 = 38$, df = 4, $p < 0.001$), confirming that differences in financial vulnerability across borrowing categories are systematic rather than random. However, the direction of this relationship is complex: while borrowing is associated with higher levels of precarity, it also reflects attempts by workers to cope with income instability. This suggests a bidirectional relationship, where financial vulnerability both drives and is reinforced by reliance on credit.

Overall, the findings highlight that financial vulnerability within festival-based employment is shaped not only by income instability but also by differential access to coping mechanisms such as credit. The interaction between borrowing behaviour and livelihood precarity underscores the need to consider financial inclusion and income security together when analysing vulnerability within informal labour markets.

4.8. Discussion: Precarity in Festival Economies

Taken together, the findings provide consistent evidence that festival-based employment operates within a structurally precarious economic framework, where income generation coexists with instability, financial stress, and limited livelihood security. The presence of recurring income gaps, the concentration of respondents in moderate and high Livelihood Challenge Index (LCI) categories, and the statistically significant associations across occupational roles, income instability, and borrowing behaviour collectively indicate that vulnerability is not incidental but embedded in the organisation of festival-based labour markets.

The analysis highlights that festival economies function as episodic labour markets characterised by temporally concentrated employment opportunities and discontinuous income flows. While such systems enable short-term labour absorption, they do not ensure sustained livelihood stability. Instead, workers remain dependent on cyclical and uncertain income sources, reinforcing patterns of economic insecurity over time. This finding aligns with broader labour market segmentation frameworks, wherein workers located in peripheral segments are disproportionately exposed to irregular employment and income volatility.

Importantly, the study demonstrates that precarity within festival economies is multidimensional in nature. Income instability, employment irregularity, and financial vulnerability do not operate in isolation but interact to produce cumulative livelihood stress. The evidence on borrowing behaviour further illustrates how workers attempt to manage these constraints through coping mechanisms that may provide temporary relief but can also contribute to longer-term vulnerability. In this sense, the findings support a multidimensional understanding of precarity, where economic insecurity is shaped by overlapping and reinforcing factors rather than a single determinant.

At the same time, the results reveal significant heterogeneity within the festival economy. Occupational differences indicate that certain groups—particularly wage workers and artisans—face disproportionately higher levels of precarity, while others benefit from relatively greater buffering through family-based arrangements or diversified income sources. This internal differentiation challenges the treatment of informal workers as a homogeneous category and underscores the importance of disaggregated analysis in understanding labour market outcomes.

The findings also reflect broader structural characteristics of informal labour markets in India, where a large proportion of workers rely on multiple and intermittent sources of income in the absence of stable employment opportunities. Festival-based work constitutes one such component of diversified livelihood strategies, providing temporary income support but failing to address underlying constraints related to job security, income continuity, and access to social protection.

Overall, the study suggests that festival economies simultaneously represent spaces of opportunity and constraint. While they contribute to income generation and labour absorption, their benefits remain uneven and temporally limited, and they do not fundamentally alter the precarious conditions under which informal workers operate. This underscores the need to move beyond aggregate assessments of employment generation and to focus more explicitly on the quality, stability, and sustainability of livelihoods within such economic systems.

5. Conclusion

This paper examined the nature and extent of livelihood precarity within festival-based informal economies, using the case of Ganesh Utsav in Mumbai. Drawing on primary data and a composite Livelihood Challenge Index (LCI), the study demonstrates that while festival economies generate short-term employment opportunities, they are characterised by significant and persistent forms of economic vulnerability.

The findings establish that livelihood precarity within festival-based employment is both widespread and multidimensional. A large proportion of workers fall within moderate to high levels of livelihood challenges, reflecting the combined effects of income instability, irregular employment, and financial stress. The presence of income gaps, even among actively engaged workers, underscores the episodic nature of such employment, where earnings are temporally concentrated and insufficient to ensure sustained livelihood security.

The analysis further reveals that precarity is unevenly distributed across occupational groups, pointing to the segmented structure of the festival economy. Wage workers, artisans, and small-scale business operators are found to be particularly vulnerable, reflecting their dependence on uncertain demand conditions and limited access to institutional support. In addition, the strong association between borrowing behaviour and livelihood precarity highlights the role of financial vulnerability as both a consequence and a reinforcing factor of income instability. Together, these findings suggest that festival economies function as episodic labour markets embedded within the informal sector, simultaneously enabling income generation and reproducing structural conditions of insecurity.

From a broader labour economics perspective, the study contributes to ongoing debates on the quality of employment in informal economies. It demonstrates that the expansion of employment opportunities, particularly in seasonal and event-driven contexts, does not necessarily translate into improved livelihood outcomes. Instead, the quality, stability, and continuity of employment emerge as critical determinants of economic security. In this sense, festival-based employment reflects a wider pattern within informal labour markets, where workers rely on multiple and intermittent income sources in the absence of stable and protected employment.

6. Policy Implications

The findings carry important implications for labour and urban policy in India. First, there is a need to formally recognise festival-based employment as a component of the broader informal labour system. This recognition can facilitate the inclusion of such workers within existing social protection frameworks, including income support measures, health insurance, and pension schemes targeted at informal workers.

Second, policies aimed at reducing income volatility are critical. Introducing mechanisms such as short-term income support during off-peak periods, or linking festival workers to continuous livelihood opportunities through urban employment programmes, can help mitigate seasonal income gaps. Integrating festival-based workers into existing urban livelihood initiatives—such as skill development programmes and self-employment schemes—can further enhance income continuity.

Third, improving access to formal financial services is essential to reduce dependence on informal borrowing. Expanding financial inclusion through easier access to low-interest credit, simplified documentation requirements, and targeted financial literacy initiatives can strengthen the capacity of workers to manage income fluctuations without falling into cycles of indebtedness.

Fourth, there is scope for strengthening institutional support systems around festival economies themselves. Local governance bodies and urban authorities can play a role in organising and regulating festival-based economic activities in ways that improve working conditions, ensure fair access to opportunities, and provide basic infrastructure support for informal workers.

At a broader level, addressing livelihood precarity requires moving beyond event-specific interventions toward comprehensive labour market policies that enhance income security and social protection for informal workers. This includes strengthening frameworks for minimum income security, expanding coverage of welfare schemes, and promoting pathways for transition from informal to more stable forms of employment.

In conclusion, the study highlights the importance of situating festival economies within the wider discourse on informal labour and precarity. By foregrounding the lived experiences of workers, it underscores that festival-based employment, while economically significant, remains embedded within structurally unequal and insecure labour market conditions. Addressing these challenges requires a shift in policy focus—from merely promoting employment generation to ensuring the quality, stability, and sustainability of livelihoods.

Future research can build on this analysis by undertaking comparative studies across different urban contexts and festival economies, as well as by exploring the long-term implications of episodic employment for income mobility, asset formation, and economic security among informal workers.

Acknowledgement

The author gratefully acknowledges the financial support provided by the Indian Council of Social Science Research (Western Regional Centre) for the research project on which this paper is based. The author also extends sincere thanks to all respondents who participated in the study and shared their experiences.

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