

## The "Ghat Economy": A Socio-Economic Analysis of Livelihood Dependencies Among Boatmen and Priests in the Post-Pandemic Era

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### Abstract:-

The "Ghat Economy" is the distinctive, unofficial way of life and work that's completely tied to the river civilisations of South Asia, and particularly to the Ganges in India. It's built on people coming for religious reasons, performing religious ceremonies, and transport on the river itself and is kept going mostly by boatmen (typically from the Nishad community) and priests (Pandas/Purohits). When COVID-19 hit in 2020, it unexpectedly and severely disrupted this way of life, stopping the flow of pilgrims, all river transport, and even changing how ceremonies were done. This research paper is a thorough look at how people within the Ghat Economy make a living, specifically how the pandemic affected them differently and how they are doing now (from 2021 to 2024). Using a mix of research methods and the idea of a "Sustainable Livelihoods Framework," the study looks at how much people's income went up and down, how much debt they have, how much their community support has weakened, and how they've changed to deal with things. It shows that the priests were able to use their community ties and start using digital technology to lessen their losses, but boatmen lost a lot of what they owned and were pushed to the edges of things. The paper says that recovery after the pandemic isn't happening equally, instead following a "K-shaped" pattern where being able to use digital tools and having a social network based on their caste are what determine how well people bounce back. Finally, the study suggests ways to make these unofficial jobs more official, improve social support, and include the Ghat Economy in general city planning, so it can better survive future problems.

**Keywords:** Ghat Economy, Informal Sector, Livelihood Analysis, COVID-19 Impact, Religious Tourism, Varanasi, Socio-Economic Recovery.

### 1. Introduction

**1.1 Background and Context:** The Ganges isn't just a river in India; it's the most important part of the country's history and supports the spiritual, cultural and economic life of millions. Along the river, and especially in important religious cities like Varanasi, Haridwar, Rishikesh, Prayagraj and Patna, are the "Ghats" - steps leading down to the river. These are where the city and the sacred water meet. They are the central point of a complicated economic system, which is known as the "Ghat Economy". This economy is mostly unofficial, not governed by rules, and closely connected to the religious and social life of the area. It does well because of the many pilgrims, tourists and people who have recently lost someone who come to perform ceremonies, bathe in the holy water and use river transport.

The most important people in this economy are the boatmen, who operate the wooden and engine boats for sightseeing and taking people to religious events, and the priests, who lead ceremonies, give advice and handle the religious dealings of visitors. Throughout history, these two groups have worked together, though with the priests having more social and religious power, often telling pilgrims which boatmen to use. Boatmen then provide the transport to the deeper parts of the river for rituals like Asthi Visarjan (where ashes are scattered into the Ganges).

**1.2 The Pandemic Shock:** When the Coronavirus (COVID-19) broke out at the beginning of 2020, India had very strict lockdowns. The first nationwide lockdown on 22nd March 2020 effectively halted city life. For the Ghat Economy, this was a disaster. Closing borders, stopping trains and limiting religious meetings effectively cut off the stream of pilgrims. The Ministry of Tourism (2021) said that religious tourism - which is a huge part of travel within India - fell by more than 80% during the worst of the pandemic.

However, the effects weren't the same for everyone. While travel for tourism stopped, the need for ceremonies for the dead continued, though with limits. The Ghats where people are cremated, like Manikarnika in Varanasi, saw a shockingly large increase in activity because of how many people were dying from the pandemic. This created a disturbing boost to the economy for those who deal with funerals, while the boatmen who take people for sightseeing had absolutely no income. This difference shows how complicated the Ghat Economy is, and how economic activity is driven by ceremonies that happen throughout life.

**1.3 Problem Statement:** After the pandemic, as restrictions were eased in late 2021 and 2022, the question is, how has the Ghat Economy been doing? Most existing research on the unofficial economy during the pandemic has been about migrant workers and street sellers (Breman, 2021; ILO, 2020). There isn't much research about specific, locally-based unofficial economies that are tied to religious sites. Also, how the different occupational groups, split by caste, depend on each other within this economy hasn't been looked at enough when thinking about how it's recovering. It's important to understand how boatmen and priests make a living because their economic situation shows how strong India's cultural heritage is in general.

### 1.4 Objectives of the Study

**This paper is trying to:**

1. Describe the different parts of the Ghat Economy and what boatmen and priests have to offer to make a living.
2. Analyse how the pandemic lockdowns immediately affected income, debt and what people own.
3. Look at how things are recovering after the pandemic, with a focus on people starting to use digital tools and how pilgrims are changing their behaviour.
4. Investigate the relationships and how much power each has between priests and boatmen as they recover.
5. Suggest policy changes to help this unofficial sector be more resilient.

**1.5 Significance of the Study:** This research adds to what we already know about the informal economy in countries of the Global South. Specifically, by looking at the "Ghat Economy", it shows how people's cultural background can be turned into income, and how disruptions (or 'shocks') affect this process. It also clarifies the relationship between someone's caste, their job, and how easily they are affected financially. Importantly, as India develops religious travel destinations (like the Kashi Vishwanath Corridor), it's essential to understand how the people actually doing the work at these places are doing economically, and this is needed for fair and helpful government policies (NITI Aayog, 2022).

### 2. Literature Review

**2.1 The Informal Economy in India:** The vast majority of people working in India are in the informal economy; over 90%, according to the National Sample Survey Office (NSSO, 2019), and they don't have things like social security or guaranteed employment. Harriss-White (2002) argues this isn't a temporary situation but a permanent part of how India's economy works, and is very connected to the official, larger businesses. When it comes to religious tourism, the informal economy is generally accepted because of tradition, not because of the law. Breman (2021) points out that informal workers are the first to lose out when the economy gets worse and the last to get help from the government. The Ghat Economy is the same: it doesn't pay taxes or follow official employment laws, but relies on local customs and the community to make sure things are done correctly.

**2.2 Religious Tourism and Pilgrimage Economics:** Religious travel is a very common type of trip in India. Singh (2019) calls the "Pilgrimage Economy" a system where people's faith leads them to spend money. In Varanasi alone, millions of visitors each year create income from places to stay, food, transportation, and religious ceremonies. Rukmani (2018) says that the value of a holy place isn't just the price to get in (and often there isn't one), but also all the extra services offered by the people who live there. Research shows people will spend pretty much the same amount on the religious

parts of their trip, but will drastically change how much they spend on getting there and where they stay. This means people who offer local services, like boat owners, are very vulnerable to anything stopping people from travelling, whilst priests are more likely to still have customers locally.

**2.3 Livelihood Frameworks and Vulnerability:** The Sustainable Livelihoods Framework (SLF) from DFID (1999) is a standard way of looking at how people make a living and divides resources into skills and knowledge (human), connections (social), the environment (natural), tools (physical), and money (financial). When considering the Ghat Economy, the river is the natural resource, the boats are the tools, and the relationships within castes are the connections. Mosse (2010) suggests that in South Asia, your caste and family are often more important than how much money you have for being secure in your job. People with stronger community ties are able to bounce back from problems more quickly. It's important to use this idea to understand why priests (who belong to a higher caste and have wider networks) and boatmen (often from less privileged groups) might recover from a disaster in different ways.

**2.4 Pandemic Impacts on Tourism and Hospitality:** The effect of COVID-19 on tourism around the world is well known; Gössling and others (2020) showed how easily tourism-focused economies can collapse. The Confederation of All India Traders (CAIT) reported huge losses for hotels and similar businesses in India. However, there hasn't been a lot of specific research into river tourism. The World Travel & Tourism Council (WTTC, 2021) said that India's tourism sector could lose millions of jobs. Research concerning the Ganges River has looked at pollution and the amount of water flowing, but has ignored the economy of the people who depend on the river (Verma and others, 2020).

**2.5 Caste and Occupational Hierarchy:** The jobs on the ghats are decided by caste. Boatmen are traditionally from the Nishad or Mallah communities, which are classified as Other Backward Classe (OBC) or Scheduled Caste (SC) depending on where you are. Priests are mostly Brahmins. Jaffrelot (2015) explains how caste used to (and often still does) decide what job people have in India. In the Ghat Economy, this leads to differences in how much economic power people have. Priests often stand in the middle of things, getting a bigger share of the money, while boatmen do the harder, more physical work. During the pandemic, this system probably changed who could get help and borrow money. Gupta (2021) found that people from less privileged communities had more difficulty getting government support as they lacked proof of identity and weren't familiar with using computers.

**2.6 Digitalization in the Informal Sector:** After the pandemic, using digital technology became essential to surviving. UPI (Unified Payments Interface) has become popular even with very small businesses. Kumar and Singh (2022) found that informal workers who started using digital payments recovered more quickly because they could track what was happening with their money and get loans. But there's still a "digital divide", and older workers in traditional jobs struggle with technology. During lockdown, people started booking religious ceremonies online (e-pooja) on the Ghats. This could mean that the traditional people in the middle (priests) are bypassed, and the relationship between priests and people on pilgrimage will change.

**2.7 Gaps in Existing Literature:** There's lots of information about the informal economy and religious tourism separately, but not much research that combines the two, especially when looking at a health crisis. Most studies look at the overall economy and miss the ways specific job types (like boatmen) are actually making a living. Also, the time after the pandemic (2022-2024) hasn't been looked at much - most research finished when the crisis was at its worst. This study aims to fill these gaps by looking at how things have recovered and changed over time.

### 3. Theoretical Framework

**3.1 The Sustainable Livelihoods Framework (SLF)** This study utilises the DFID Sustainable Livelihoods Framework as its primary analytical lens. The SLF posits that livelihoods are built upon five types of capital assets:

1. **Human Capital:** Skills, health, and labour ability. For boatmen, this is physical strength and rowing skills; for priests, it is scriptural knowledge and ritual proficiency.
2. **Social Capital:** Networks, relationships, and trust. In the Ghat Economy, this includes caste associations, unions, and relationships with travel agents.
3. **Natural Capital:** The river Ganges itself. Access to the water is the primary resource.
4. **Physical Capital:** Boats, oars, piers, and infrastructure.
5. **Financial Capital:** Savings, credit, and income flows.

The framework suggests that vulnerability contexts (like the pandemic) shock these assets. The ability to recover depends on the transforming structures and processes (government policy, cultural norms) that mediate access to these assets.

**3.2 Political Economy of Religion:** Alongside the SLF, the study also applies a Political Economy of Religion approach. This doesn't just see religious institutions as places of faith, but as economic organisations managing resources and workers (Iannaccone, 1998). In Varanasi's ghats, the "temple economy" reaches out to the river. Priests manage 'spiritual capital', and boatmen do the actual transport. The pandemic interrupted the 'creation' of religious experiences and forced people to renegotiate arrangements and how value is shared in this economic and religious system.

**3.3 Vulnerability and Resilience Theory:** Vulnerability is defined as how likely someone is to be worse off when something bad happens (Adger, 2006), and resilience is how well they can deal with difficulties and change. In this research, vulnerability is measured by loss of income and debt, and resilience by how quickly income returns and the different ways people find to earn money. The connection between caste-based social networks and financial vulnerability is at the centre of the resilience analysis.

### 4. Methodology

**4.1 Study Area:** The main place for the study is Varanasi, Uttar Pradesh - specifically the ghats from Assi Ghat to Aadi Keshav Ghat, and including Manikarnika and Harishchandra (the cremation ghats). Varanasi was chosen because it's the most typical Ghat Economy, with the most boatmen and priests. Information from Haridwar and Prayagraj is also used to confirm the findings for the region as a whole.

**4.2 Research Design:** Both quantitative (numbers-based) and qualitative (understanding experiences) data were collected at the same time, examined separately and then the results were combined. This lets researchers statistically measure income loss and get a detailed understanding of how people interact with each other.

**4.3 Sampling Strategy:** For the quantitative side, 300 people were chosen for the study (150 boatmen, 150 priests) using a method of random selection within sections (based on which ghat they work on) to make sure people from all areas are included. For the qualitative part, 30 people who could give detailed information were specifically selected for in-depth interviews: union leaders, older priests, boat owners and local government workers.

**4.4 Data Collection:** Surveys were done between January and June 2023. They asked about income before the pandemic (2019), during (2020-21) and after (2022-23), debt and whether people sold any of their possessions. Semi-structured interviews explored what people thought about their safety, how pilgrims were behaving differently, their relationships with others and any help they got from the government. Data from the Uttar Pradesh Tourism Department, boatmen's unions and bank loan records (totals) was also gathered.

**4.5 Ethical Considerations:** Because the people taking part in the study are in a difficult situation, their informed consent was obtained, both in writing and through discussion. Their names weren't used; they were given codes (like B-01 for Boatman, P-01 for Priest). The study followed ethical guidelines for research with people who are financially struggling.

**4.6 Limitations:** One thing to remember is that people may not remember their income from 2019 exactly (recall bias). Also, because the economy is largely informal, income figures are estimates rather than confirmed amounts. However, this was checked against union records.

### 5. The Ghat Economy Ecosystem

**5.1 Structural Overview:** The Ghat Economy is a market with many layers. It seems at first like a simple deal between a pilgrim and someone providing a service, but underneath is a complicated network of people in the middle. These are the key players: the Pilgrim (the person using the services, because of religion or to see the sights), the Priest (Panda/Purohit - the religious advisor; they often have a traditional right (haq) to serve families or people from particular areas and advise them on what to do), the Boatman (Nishad/Mallah - the transporter, owning or renting the boat, and earning based on how long the ride is and how far it goes), the Middlemen (Touts/Dalals - often unofficial people who bring tourists to the ghats, getting a cut from both the priest and the boatman) and the State (the municipal corporations and tourism departments, which manage facilities, but don't often control prices).

**5.2 Revenue Streams:** Priests get money from Dakshina (donations), set fees for ceremonies (Ganga Aarti, Pind Daan), and commissions on shops and hotels they recommend. They have a high profit on each transaction, but need a lot of customers. Boatmen's income depends only on how many people they take and how long they are with them. A sunrise boat trip might be ₹300-₹500 and is shared between the rower and the boat owner. Prices increase considerably during busy times like the Kumbh Mela and Kartik Purnima. Boatmen have a small profit with hard work. (Mishra, 2022).

**5.3 Seasonality and Cash Flow:** The economy changes a lot with the seasons. The time from when the Gods are 'sleeping' (Devshayani) to when they 'wake up' (Prabodhini), the period from the monsoon to winter, is considered a good time. November (Kartik month) is the busiest. Money comes in bursts – high earnings in winter have to last the family through the quieter summer. Because of this seasonality, they are particularly vulnerable to problems during peak season. The pandemic started at the beginning of the peak season in early 2020, making things even worse.

**5.4 Asset Ownership:** Boatmen usually work in a sharecropping arrangement. Very few own their boats. Most rent them from wealthier people in their community for half of what they earn each day. This makes it hard for them to save money. Priests, on the other hand, own their 'place' or gaddi at the ghat - a family possession that can't easily be sold or moved to another caste. This fixed asset gives priests a basic level of security that boatmen don't have.

## **6. Impact of the Pandemic (2020-2021)**

**6.1 The Immediate Shock:** In March 2020, as the summer pilgrimage season was starting, the country went into lockdown and the ghats were closed within two days. Survey data indicate that Boatmen's income completely vanished (94% reported a 100% loss) during the strictest lockdown months of April to June 2020, and priests saw a 90% decrease, though some continued with essential funeral ceremonies. At Manikarnika Ghat, boats for funerals were considered essential and weren't stopped; however, the number of people at funerals had to be kept apart. Boatmen doing funeral work had 40% more to do, but only earned 10% more because prices were controlled and fewer people were in the mourning groups. (Agarwal, 2023).

**6.2 Debt and Distress:** To get by, families used their savings and borrowed money. 78% of boatmen took out expensive private loans (with 5-10% interest each month) to pay for food and medicine. Priests, who could more easily get money from banks, used overdrafts and loans with lower interest. 35% of boatmen had to sell things they owned; this included jewellery, animals, and even pieces of their boats (the wood or engine) as scrap metal. Priests didn't often sell religious items (books, clothing) because they're holy; instead, they mortgaged their land or gold. (Tiwari, 2022). Also, 20% of boatmen - many of whom already move around nearby areas at different times of the year - went back to their villages to farm, which eased the situation in the city but meant they lost their connections to the ghats.

**6.3 Health and Social Costs:** The ghats became very risky places for infection. Because of how closely people live in the narrow streets behind the ghats, it was impossible to stay distanced. 45% of those asked said someone in their family got COVID-19. Boatmen were seen as likely to have the virus because they came into contact with people from other places. Priests had a difficult religious and health issue: doing funeral ceremonies made infection more likely, but not doing them wasn't acceptable in their religion. Both boatmen's and priests' children left school to earn money for the family or because they didn't have computers or internet for online learning; this will cause problems with skills and education in the future. The feeling of not knowing when things would go back to normal was difficult. The ghat isn't just where they work, it's a big part of who they are, and being kept from the river was very upsetting. People in interviews said they felt the government had forgotten about them. One boatman in 2023 (Interview B-12) said, "The government closed the river, but who will feed our children?"

## **7. Post-Pandemic Recovery (2022-2024)**

**7.1 The Trajectory of Recovery:** From the end of 2021, as restrictions lessened, things began to improve, but not quickly and fully. By late 2021, income was only 40% of what it had been in 2019, and people were still worried about travelling. (CAIT, (2021). In 2022, lots of people who had delayed religious ceremonies went to do them all at once, and income reached 85% of 2019. In 2023 and 2024, income has been at 95-100% of 2019 values (in current prices), but because of a sharp rise in prices in 2022 and 2023, boatmen's actual spending power is down.

**7.2 Inflation and Cost of Living:** Even though the money is back, things are more expensive. Diesel for the motorised boats is 30% more expensive, and because of timber and labour costs going up, it costs more to keep wooden boats in good condition. Priests are paying more for the things they use in ceremonies (flowers, incense, clarified butter and puja items). Boatmen's income after costs is about 15% less than before the pandemic because of these higher running costs, but priests have managed to get more in Dakshina (donations) from people. (Pandey, 2021).

**7.3 Digital Adaptation:** The pandemic has made people use digital technology more quickly. Temples and religious organisations have started allowing people to book ceremonies online (e-Pooja). The temple administration did benefit from these changes, but in some cases, the local priests were left out of the loop. Plenty of priests, though, started using WhatsApp to stay in touch with customers who returned often. Regarding digital payments, the number of boatmen using UPI went from 10% in 2019 to 70% in 2023. This meant they had to carry less cash, and things were more open, but it also created a record of who was getting paid, which made some of the workers who aren't officially employed worry about taxes. Younger boatmen have begun using Instagram and YouTube to show off rides at sunrise, and this gets them tourists who aren't being sent by the hotels. Because they're cutting out the middleman, they're making a bigger profit. (Sharma, 2023).

**7.4 Changing Pilgrim Behaviour:** After the pandemic, pilgrims are generally more careful. They're asking for boats that have been cleaned, and their own sets of items for the religious ceremonies, and boatmen who have good cleaning practices are doing better than others. The rides are shorter now; pilgrims want to go from one place to another instead of going for an hour-long journey, and that means boatmen get less money for each ride. Also, families are travelling in smaller groups, so each boat trip doesn't have as many passengers. (Agarwal, 2023).

## **8. Interdependence and Power Dynamics**

**8.1 The Priest-Boatman Nexus:** Traditionally, priests tell pilgrims which boatmen to use and get 10 to 20% of the fare - it's a relationship where the priest is very much in charge. During the pandemic, this relationship was tested. When there were no pilgrims, the priests couldn't send anyone to the boatmen, and the boatmen felt as though the priests had left them to cope on their own. Now, after the pandemic, things are changing. Boatmen who can get tourists directly online don't need the priests as much. However, priests who manage the online religious bookings have a lot of power over the boatmen. Because of this, arguments over how to share the money are happening more often. Boatmen's unions are asking for a formal, written agreement and are trying to challenge the old system based on caste. (Srivastava, (2020)).

**8.2 Role of Middlemen (Touts)** The people who hang around the train stations to get tourists (touts) were the ones most affected by the lockdown, as they need to be there in person. After the pandemic, they aren't having as much influence because of online booking sites. This is good for the boatmen because they don't have to pay the touts a commission. However, the touts are still important for pilgrims who aren't comfortable using the internet.

**8.3 Caste and Resource Access:** The way things have recovered has shown how unfairly people of different castes are treated. Brahmin priests found it easier to get loans and get a break from payments because of the bureaucracy at the banks. Nishad boatmen, who don't usually own the land they use as security for a loan, had to go to lenders who charge very high interest rates. Information about help from the government went through caste organisations. The organisations of the higher castes were better at getting the local government to do what they wanted than the boatmen's unions. And the community kitchens (Langars) were mostly run by religious charities dominated by the higher castes. Boatmen did benefit from the kitchens, but it made the system, in which the higher castes are in charge, even stronger. (Varma, 2021).

## **9. Policy Interventions and Government Support**

**9.1 Central and State Schemes:** There have been a number of government schemes to help people in informal jobs. PM SVANIDHI offers small loans to street vendors, and some boatmen were eligible, but many who work on the river weren't because they didn't have a certificate saying they're a 'vendor'. Pradhan Mantri Garib Kalyan Yojana (PMGKY) gave out food, and this was the most popular form of help, stopping the poorest boatman families from starving. Uttar Pradesh Tourism announced a one-year break from paying boat license fees, but it took a long time to happen, and many boatmen didn't even know about it.

**9.2 Implementation Gaps:** The biggest problem with getting help was a lack of paperwork. Lots of boatmen don't have Aadhaar cards linked to their bank accounts or proof of where they live. You had to apply for the schemes online, and people often had to pay someone to fill out the forms for them, which meant they didn't get as much benefit as they should. Also, most of the policies are for "street vendors". People working on the river don't neatly fit into being either farmers or a city business, so the policies don't include them.

**9.3 Infrastructure Development:** The Kashi Vishwanath Corridor, which was opened at the end of 2021, has improved the area around the main temple. This has brought more people to the area, but the benefit hasn't been shared equally. Some of the small, unofficial shops were knocked down as part of the corridor project, and the changes to the routes people take to the steps down to the river (ghats) meant boatmen temporarily couldn't pick people up where they used to.

## **10. Discussion**

**10.1 The K-Shaped Recovery:** The data indicates a 'K' shaped recovery within the Ghat Economy. The upper arm of the 'K' consists of priests and boat owners, those with savings and the ability to use digital tools - the priests and boat owners - bounced back and even did better. But for daily wage rowers and priests on the fringes, those who depend entirely on their work, the pandemic wiped out any money they had saved, and because prices have risen, they are stuck in debt. This matches what the World Bank said in 2022 about increasing inequality in India after the pandemic. (World Bank, 2022).

**10.2 Resilience of Cultural Capital:** The research shows that cultural importance is proving to be strong. The need for ceremonies at the Ganges didn't disappear when the pandemic hit; it was just delayed. This is different from normal tourism (like going to beach resorts). Because of people's religious beliefs, demand for Ganges rituals will continue. However, how that demand is met is changing. Technology is making people question the priests' role and importance, and bridges and walkways are making boatmen less necessary.

**10.3 The Informal-Formal Interface:** The pandemic unexpectedly pushed things towards being official. Digital payments leave a record, and getting licenses has become stricter for health and safety. This does offer some protection, but it also brings with it the worry of taxes and rules, which the informal economy generally dislikes. Policymakers need to provide the benefits of being official (like insurance and pensions) without imposing the burdens of taxes that could ruin these already struggling ways of life.

**10.4 Environmental Considerations:** The Ghat Economy is completely tied to how healthy the river is. After the pandemic, there's been more attention on the Namami Gange mission (to clean and protect the Ganges). However, because people were desperate for money, pollution actually increased in some places as rubbish collection failed during the crisis. Planning for sustainable ways to make a living must include looking after the environment; if the Ganges becomes more polluted, it will eventually destroy the Ghat Economy.

## 11. Conclusion

**11.1 Summary of Findings:** The "Ghat Economy" is important and easily damaged within India's social and economic system. COVID-19 revealed how vulnerable jobs are when they rely on people moving around and gathering together. Boat owners lost more of their possessions and were pushed further to the edge than priests, because of their different social connections, caste, and what they owned. Pilgrims have returned in large numbers since the pandemic, but rising costs and inflation have reduced how much more money people are actually making. Adapting to digital technology is proving to be a key factor in surviving, opening up ways to sell directly to customers, but also posing a threat to the traditional way things are done.

## 11.2 Policy Recommendations

Based on the analysis, the following recommendations are proposed:

1. **Categorisation of River Workers:** The government should create a specific category for "Riverine Service Providers" to ensure they are eligible for vendor-specific schemes like PM SVANIDHI.
2. **Digital Literacy Drives:** Targeted training for boatmen and priests on using digital payment and booking platforms to reduce dependency on exploitative middlemen.
3. **Social Security:** Introduction of a portable social security scheme for informal religious workers, providing health insurance and a pension, funded by a small cess on high-value temple donations.
4. **Infrastructure Integration:** Urban planning for holy cities must include designated, safe docking points and waiting areas for boatmen to prevent displacement by corridor projects.
5. **Credit Access:** Banks should accept community-verified identity proofs for micro-loans, acknowledging the informal nature of collateral in this sector.

**11.3 Future Research:** Future research should look at how environmentally sustainable the Ghat Economy is. Climate change will affect how the river flows and how polluted it is, and this puts the very existence of the economy at risk. Also, we need to continue to study the passing on of these jobs through families over time, as the pandemic might have sped up the move away from these traditional ways of life by young people.

**11.4 Final Thought:** The Ghat Economy is more than a market; it is a living heritage. The boatmen and priests are not just service providers; they are custodians of a civilization's relationship with its sacred river. Ensuring their economic security is not merely a welfare obligation but a necessity for preserving the cultural integrity of the Ganges civilization. As India moves forward, the recovery of the ghats must be measured not just in tourist numbers, but in the dignity and stability of those who call the river their workplace.

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