

Heavy Rainfall and its Socioeconomic Impact on Domestic Helpers in South Bangalore

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Abstract

The accelerated urbanization of South Bangalore and the lack of a proper drainage system have increased the susceptibility of low-income families to extreme rainfall occurrences. Overall, domestic helpers face more risks of compounding their livelihoods when their employment, mobility, and residence location are directly affected by the environmental stresses of the city. This project addresses how extreme rain affects the livelihood, economic stability and the coping mechanisms of low-income citizens living in South Bangalore. A qualitative research design was implemented with the help of an open-ended questionnaire that has recorded the experiences of flooding, income disruption, housing conditions, and gendered burdens. The research relies on the in-depth interviews with inhabitants of flood-prone settlements.

The insights observed suggest that excessive rains cause a series of problems. The respondents report frequent waterlogging within the residential properties because of obstructed sewerage systems and low-lying landforms, which leads to damaging of household goods, forced migration, and diversion of scant household earnings to drain repairs. Results also indicate that domestic workers often miss workdays due to unsafe commuting, cancellation by employers or due to having to handle flooding in their homes, resulting in lower income and financial vulnerability. Women seem to be overburdened as they juggle with increased household chores and breakages in the workplace. There are also reports of schooling disturbances to the children, rise in water and stress related diseases and the inability to access healthcare in the conditions of floods. The assistance of local authorities or non-governmental organizations is said to be uneven, reinforcing a vicious circle of vulnerability.

These emerging trends highlight the significance of heavy rainfall as a socio-economic stress factor, besides a climatic phenomenon that has increased existing inequalities. By using thematic

analysis of the obtained data, this study will make contributions by offering more grounded data on the issue of climate justice, urban resilience, and policy frameworks that may better serve the needs of the most vulnerable neighbourhoods in Bangalore.

Keywords: Urban flooding, Informal labour, Domestic workers, Climate vulnerability, Livelihood disruption, Gendered impacts

1. Introduction

The rapid urbanization in Indian cities has changed the land-use patterns, hydrology, and resilience of urban infrastructure, in most cases, making these cities more vulnerable to extreme rainfall and flooding (Revi 2008; Vazhuthi & Kumar 2020;). The economic development and population increase in Bengaluru, one of the fastest-growing metropolitan areas in India, has led to uncontrolled sprawl, infiltration of natural drains, and inadequacy of stormwater management, transforming the heavy rains into frequent urban floods instead of letting natural ecosystems absorb them (Basu & Bazaz 2016; Prasad & Narayanan 2016; Bindal et al. 2022; Gupta and Nair 2010). In South Bengaluru especially, there has been disappearance of lakes, wetlands, and open spaces that previously controlled water runoffs, leading to waterlogging of low-income neighbourhoods because of poor drainage systems (Joseph et al. 2022; Online 2025).

Such floods are particularly affecting marginalized residents, making climatic events socioeconomic stress factors, which interfere with livelihood, health, and well-being (Singh and Jennath 2024). Informal settlements and slums are on the receiving end, where structural vulnerabilities are magnified by the lack of proper urban planning and governance as well as climate extremes (Krishna et al. 2014; Damte et al. 2022;). As a very vulnerable group in the urban informal economy, domestic workers are dependent on day-to-day mobility, physical production, and stable housing, which makes them prone to transport disruptions and home flooding, and loss of income during heavy rains (Bartlett 2008). Compensated on a visit or daily basis with no explicit contracts or social security, even short-term disruptions can cause permanent financial insecurity (Gupta 2020).

These vulnerabilities are further exacerbated by gender, as women who are domestic workers usually deal with dual burdens of flood crises in the households - more unpaid labor, destruction

of property, and worries about children's education and health - and continue working, contributing to social and economic disparities (Bartlett 2008; Yasmin 2016). Although the topic of urban flooding and adaptation in India is increasingly being studied, lived experiences of low-income populations, including domestic workers in slums located in flood-prone regions, are underrepresented, and calls on inclusive, participatory resilience solutions have seldom been met (Nadimpalli et al. 2024b; Krishna et al. 2014).

This qualitative research fulfills this gap by investigating the concept of heavy rainfall as a socioeconomic source of stress in flood-prone areas of South Bengaluru based on the stories of domestic workers that inform the discourse on the idea of climate justice, inclusive urban planning, and policy frameworks that prioritize vulnerable communities.

2. Research Gap

The literature review confirms that urban flooding in Bengaluru is not only an environmental risk factor but a socio-economic crisis that is predetermined by inequality, poor governance, and climate change. Nevertheless, other available research focuses on spatial mapping or infrastructure evaluation or macro-level vulnerability studies.

Qualitative findings on the impact of extreme rainfall on daily lives, income stability, and coping mechanisms of domestic workers who, especially the women, rely on mobility, and constant employment are limited. This paper fills this gap by predicting the lived experience of low-income households in South Bangalore prone to floods, thus adding to the discourse of climate justice, city resiliency, and designing inclusive policies.

3. Objectives of the Study

1. To determine the housing vulnerabilities, economic disturbances, and mobility limitations faced by vulnerable people during extreme rainfall events.
2. To explore gendered aspects of climate vulnerability, in particular, excessive load women bear in dealing with household flooding, care giving, and labor market insecurity.
3. To understand about coping and adaptive strategies that domestic workers have integrated to cope with frequent rainfall challenges.

4. Methodology

4.1 Research Design

The proposed research design is a qualitative research study aimed at analysing how extreme rainfall affects the daily lives and livelihood of domestic workers in South Bangalore. The qualitative approach is suitable because it allows documenting the lived experiences, livelihood disruption and coping measures that would not be easily pronounced using quantitative approaches.

4.2 Study Area and Participants

The area of study is flood prone localities in South Bangalore, characterised by high rate of urbanisation and poor drainage facilities. The study is concerned with domestic workers, i.e. maids, cooks, et cetera, who are employed in the informal sector. A sample size of 34 respondents who participated in the study due to their residence in the waterlogging-prone areas and had experienced the heavy rainfall or flooding incidences previously was secured using purposive sampling.

4.3 Data Collection

Primary data were gathered through in-person interviews (in verbal form) with the use of semi-structured open-ended questionnaire. The issues in the questionnaire included household factors, heavy rainfall experience, loss in household incomes, work disruption, housing and drainage facilities, gender-based burden, health effects, and access to institutional aids. Interviews were also carried out in a flexible manner so that the respondents could elaborate on areas that they deemed to be important.

4.4 Data Analysis

The thematic analysis, which involves coding of the responses and determining recurrent patterns on the factors of livelihood vulnerability, mobility constraints and coping strategies is being used to analyse the data supplemented by frequencies for descriptive insights.

5. Findings

The demographic profile of the respondents included in the study is presented in Table 1.

Table 1 Demographic characteristics of respondents (N = 34)

Characteristics	Category	Number (%)
Mean Age	-	37
Gender	Male	19 (56%)
	Female	15 (44%)
Marital Status	Married	20 (59%)
	Unmarried	10 (29%)
	Widowed	3 (9%)
	Separated	1 (3%)
Education Level	Illiterate	3 (9%)
	Pre-primary	5 (15%)
	Primary	7 (21%)
	Middle/Secondary	9 (26%)
	PUC	7 (21%)
	Graduate	3 (9%)
Main Occupation	Maid	10 (29%)
	Cook	9 (26%)
	Driver	8 (24%)
	Gardener	5 (15%)
	Cleaner	2 (6%)
Household Income (rupees) per month	10k-15k	10 (29%)
	15k-20k	10 (29%)
	20k-25k	10 (29%)

	25k-30k	3 (3%)
	Above 30k	1 (3%)
Housing Tenure	Rent	23 (68%)
	Own	6 (18%)
	Relatives	5 (15%)
House Structure	Pakka	20 (59%)
	Semi-pakka	11 (32%)
	Kachcha	3 (9%)

Source: Primary Survey

This result of the thematic analysis of the 34 in-depth interviews with domestic helpers in South Bangalore gives a thorough picture of the socioeconomic effects of heavy rainfall. The respondents are of a mean age of about 37 years (range 22-50) with 19 males (56%) and 15 females (44%) showing a slight male bias possibly due to occupational distribution or sampling. The marital statuses included mostly married (59%), then unmarried (29%), widowed (9%), and separated (3%). The occupations were maids (32%), cooks (29%), drivers (24%), gardeners (15%), and cleaners (6%).

The household incomes were between INR 10,000 and INR 35,000. 59 percent of respondents earned between INR 10,000 and INR 20,000 which shows that their incomes were low thus confirming the low-income vulnerability of the majority of respondents. The residence period ranged between 2 and 40 years (mean = 15 years), housing tenure was primarily rent (68%) and own (18%), relatives (15%). Nearest distances to drains/lakes/low-lying areas were usually around 500 meters with many (74%) of them being within 500 meters, an aspect that increased the vulnerability.

The analysis is designed in terms of objectives of the study; quantitative frequencies are used where appropriate to complement qualitative observations as a result of thematic coding of responses. The main themes identified include livelihood disruption, vulnerability including sub-themes such as income, savings, housing, commute, gender, education, and health; inadequate infrastructure, coping mechanism, and institutional backing. Cross tabulations show trends, e.g. greater vulnerability in semi-pakka houses or those living on the ground floor.

1. Impact on livelihood and day-to-day operations

The heavy downpours have a major impact disrupting the routine and livelihoods as people in the informal sector rely on daily attendance to make an income. A large proportion (71%) of respondents also indicated that they experienced commuting challenges such as road congestion, potholes, and traffic jam issues as well as the safety risks of falling or being wet. This was acute especially among bike or foot commuters.

“I get up early in morning and come back home late so when its dark it is difficult to see water on the road so sometimes, I fall or get wet. The potholes get filled because of which I have fallen from my bike also and got injured. Traffic gets bad so I get late. sometimes I do not know if it would rain or not so I forget to carry umbrella and get all wet and if I wait for rain to die down it starts to get very late at night.”

(Respondent 1 November, 2025)

The same experience was communicated by others:

“Roads get blocked and the traffic becomes heavy and it becomes difficult to get to work on time and to be safe. Riding bikes is also a problem due to potholes so I have to take bus sometimes which also gets overcrowded.”

(Respondent 4 November, 2025)

Drivers and gardeners encountered even more difficulties, since they spend most of their time in the open air. Because the garden gets flooded during rains, their work time increases as they must wait for the rain to subside first before resuming work again. This reinforces their vulnerability as their work time increases without corresponding increase in income or wages.

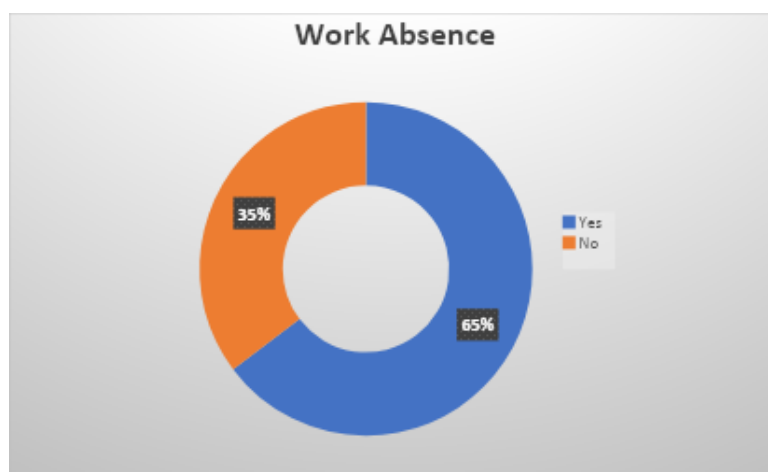
The frequency of work absence among respondents during heavy rainfall events is summarised in **Table 2**.

Table 2 Work absence during heavy rainfall events (N = 34)

Work Absence	Number (%)
Yes	22 (65%)
No	12 (35%)

Source: Primary Survey

The proportion of respondents who missed work due to heavy rainfall is illustrated in **Fig. 1**.

Fig. 1 Work absence among respondents (N = 34)

There were frequent cases of work absences where 22 respondents missed work days due to rain days, leading to payment losses of between INR 400 and INR 4,500. Given baseline incomes of INR 10,000 - INR 20,000, this represents 15-20% income loss depending on the severity of rainfall. Some emphasised the understanding nature of employers but others were not shown empathy which sometimes leading to payment cuts of even two days in a row leading to 8-10% of income loss.

They stressed that they have no choice but to miss work in those days. A male cook lost INR 1,500, and a female, maid lost INR 1,000 - INR 1,500. In 5 cases (15%), the family has lost their jobs to absences (spouses losing jobs) fuelling the vicious cycle of job insecurity in the informal sector.

2. Vulnerability

The theme of vulnerabilities became central and appeared in interrelated aspects at the economic, social, and physical levels. This category defines the vulnerabilities in subsections of income, savings, housing, commute, gender, education, and health and how heavy rainfall increases precarity among informal workers.

2.1 Income

The proportion of respondents reporting income loss during heavy rainfall events is presented in **Table 3**.

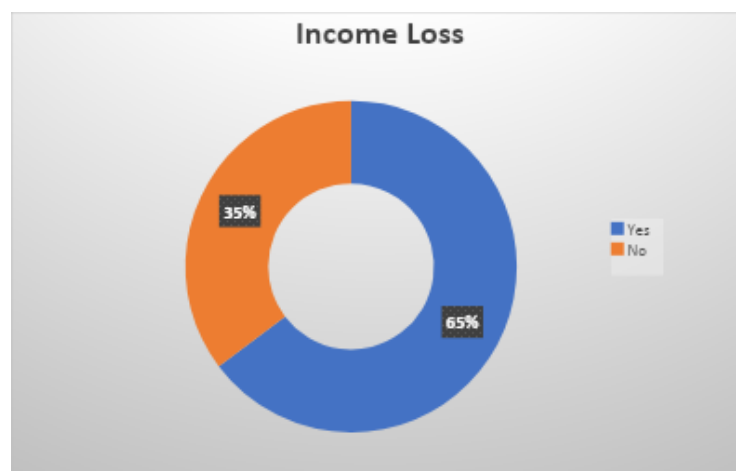
Table 3 Income loss during heavy rainfall events (N = 34)

Income Loss	Number (%)
Yes	22 (65%)
No	12 (35%)

Source: Primary Survey

The distribution of income loss among respondents is shown in **Fig. 2**

Fig. 2 Income loss among respondents (N = 34)



The income vulnerability was high as 22 people reported loss because of missed work of between INR 400 to INR 4,500. The daily-wage systems aggravated the risks, since in case of rain or flooding, the wages would be reduced.

Job losses further stressed family income in 5 cases. One female maid stated:

“My husband lost his cleaning job because he could not go for a couple of days because he had gotten sick after getting wet in the rain. He immediately had to look for other jobs to sustain but it took almost three months before he found something.”

(Respondent 2 November, 2025)

Informal workers become more susceptible to losing their jobs because of work absence as they get no formal sick leaves or paid leaves which can disrupt the sustainability of the entire household as its mostly the breadwinners losing employment and income. The baseline incomes (mostly INR 10,000 - INR 20,000) were low, which provided not much buffer, making rainfall a direct threat to the financial stability. Absence of contractual protection increases exposure to vulnerability.

2.2 Savings

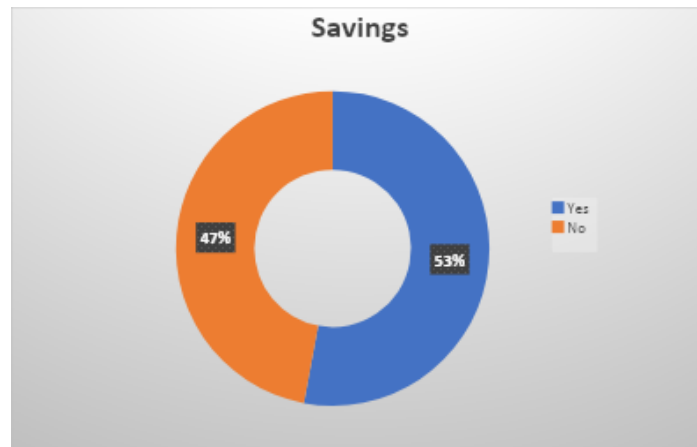
The availability of savings among respondents is summarised in **Table 4**.

Table 4 Savings availability among respondents (N = 34)

Savings	Number (%)
Yes	18 (53%)
No	16 (47%)

Source: Primary Survey

The availability of savings among respondents is presented in **Fig. 3**

Fig. 3 Savings availability among respondents (N = 34)

For 18 people with prior reserves, savings were used up, but frequently proved inadequate. Repair costs or health costs were on average INR 1,500 - INR 15,000. This means that repair expenditure could sometimes incur a whole month's income depending on the extremity of the event. This also led them in the vicious trap of borrowing.

"I save a little every month so that money is available and can be used in such circumstances."

(Respondent 3 November, 2025)

Rest of the 16 respondents did not have savings and 7 people had to resort to borrowing from relatives. This was a cycle of vulnerability as the expectations of rains led to less saving, but the unexpected intensity led to loss of reserves and the households went into debts.

2.3 Housing

Housing vulnerabilities included 17 houses that had leakage/seepage and 12 houses that had internal waterlogging mostly in semi-pakka and ground-floor rentals that lived close to lakes.

"Sometimes the water is knee deep. It takes more than 6 hours to get all of it out"

(Respondent 1 November, 2025)

Damages covered spoiled good and structural problems whose repairs were self-financed. In some cases, the tenants were asked by owners to cover the cost of getting ceilings and walls repaired for leaks and seepage which sometimes costed them between INR 10,000 - INR 15,000 which can account for 50-100% of income for some people.

The elevated pakka houses reduced the risks, whereas the proximity of informal settlements to the drains increased the intrusion of sewage thus highlighting the disproportionate effects of spatial inequality.

2.4 Commute

The commute challenges experienced by respondents during rainfall events are presented in **Table 5**.

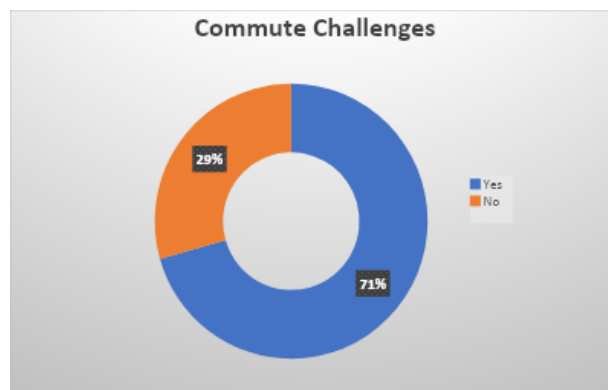
Table 5 Commute challenges during rainfall events (N = 34)

Commute Challenges	Number (%)
Yes	24 (71%)
No	10 (29%)

Source: Primary Survey

The commute challenges experienced by respondents during rainfall events are illustrated in **Fig. 4**.

Fig. 4 Commute challenges experienced by respondents (N = 34)



Commute vulnerabilities affected 24 households with blocked roads, traffic, and safety hazards, that slowed down or hindered work. Presence of potholes made it difficult to ride bikes or other vehicles often forcing workers to take public transport which becomes overcrowded during those times. People travelling at night faced higher risks.

"When its dark it's difficult to see water on the road so sometimes I fall or get wet. The potholes get filled because of which I have fallen from my bike also and got injured"

(Respondent 7 November, 2025)

Female pedestrians were exposed to more risks, associating commute with more limited mobility. This also exacerbated safety risks for women, compelling them to stay at home instead and miss work leading directly to income losses.

2.5 Gender

20 respondents affirmed gender vulnerabilities and, in most cases, women were overburdened by dual roles.

"Women have to take care of homes and children too so it's more difficult for them. They cannot ride bikes whereas its easier for males to just take bike and go anywhere if they want during rain. If a woman gets stuck, she might have problems" (Respondent 13

November, 2025)

Males were perceived to be more impacted in the role of a provider. One stated that some employers give more leniency to women and let them off work without cutting payment but it is not the same for men. This indicates diverse perspectives on suffering experiences of men and women.

Of the 24 respondents suffering from emotional distress during heavy rains, the rate of emotional distress was more intense in women (62% vs. 38% men), which overlapped with their roles of housework and childcare highlighting that gender vulnerability is both economic and emotional.

2.6 Education

The effects of daily operations have been extended to the family life. Out of 22 respondents that have children or grandchildren 19 of them have reported schooling disruptions, with classes being missed because it was not safe to travel, they were sick, or help was needed at the household. It has brought about challenges of going to school which has been made difficult, and in some cases the children have failed to attend and have even fallen ill from getting wet. Long-term education effects have been established, which make them even more socioeconomically vulnerable.

"It becomes difficult for them (children) to attend school. Sometimes they get sick because they get wet and sometimes, they have to stay at home to help with fixing house and getting water out of the house" (Respondent 15 November, 2025)

2.6 Health

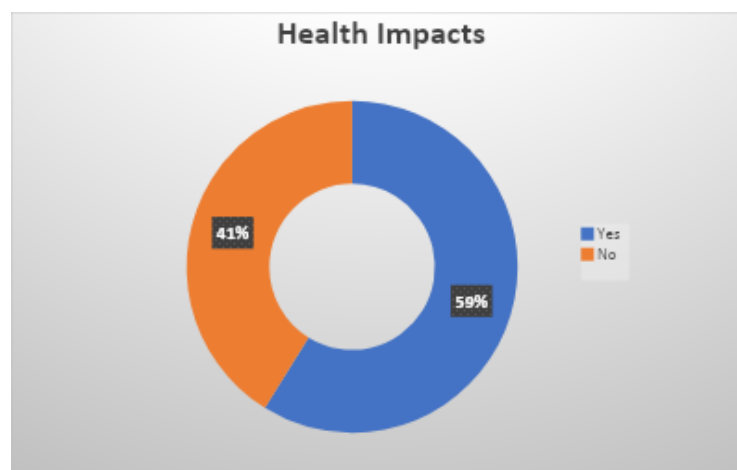
The health impacts experienced by respondents during heavy rainfall are summarised in **Table 6**.

Table 6 Health impacts experienced during rainfall events (N = 34)

Health Impacts	Number (%)
Yes	20 (59%)
No	14 (41%)

Source: Primary Survey

The health impacts reported by respondents are shown in Fig. 5

Fig. 5 Health impacts reported by respondents (N = 34)

Health vulnerabilities were reported by 20 people including colds, fever, and dengue from exposure to wetness or stagnant water. These cause them to stay at home where absence from work can lead to payment reduction overlapping health vulnerability with income and housing risks.

"Sometimes I do not carry umbrella or if I am getting really late so I go out in rain and get all wet because of which I get sick the next morning and have to take leave from work" (Respondent 6 November, 2025)

Health costs ranged between INR 500 - INR 5,000 which can equal to 25-50% of monthly income for low-income households. Savings also get used up to finance these costs causing more anxiety.

Access to clinics was available for 25 people but they were often distant thus limiting accessibility. Water- sanitation problems were observed in 10 households with spoiled food and mosquitoes posing diseases.

1. Urban Infrastructure Deficits

Infrastructure deficits, especially poor drainage and encroached lakes, were the major causes of floods identified by all the respondents.

“Lake area gets flooded a lot which block the drains and the roads so sewage water floods everywhere in the streets.” (Respondent 4 November, 2025)

44% of respondents noted that the conditions have improved at least somewhat better than before, while 56% were unsure or negative about any improvements highlighting the inadequacy of infrastructure.

Most of the suggestions were infrastructure oriented and more than 80% respondents said that it can be better. They suggested that roads can be improved and provisions for house damages should be provided to families directly affected by rainfall and flooding.

These shortfalls convert rainfalls into socio-economic disasters particularly in informal settlements.

2. Coping and Adaptive Strategies

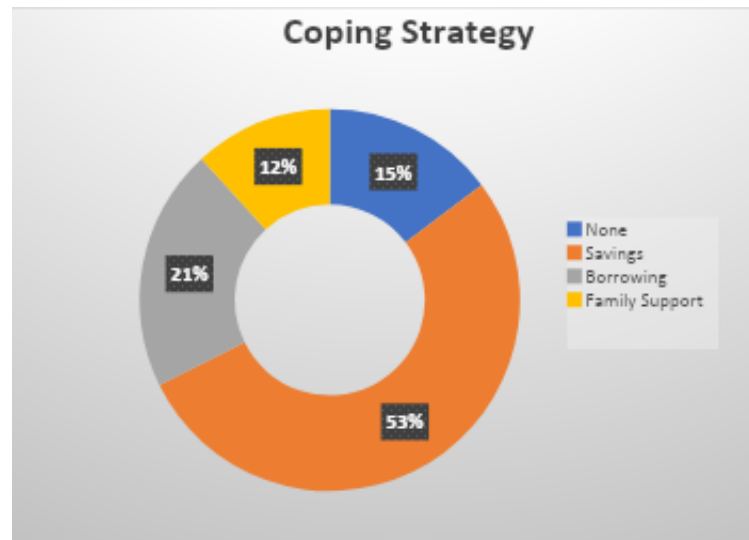
The coping strategies adopted by respondents are presented in **Table 7**.

Table 7 Coping strategies adopted by respondents (N = 34)

Coping Strategy	Number (%)
None	5 (15%)
Savings	18 (53%)
Borrowing	7 (20%)
Family Support	4 (12%)

Source: Primary Survey

The coping strategies adopted by respondents are illustrated in **Fig. 6**

Fig. 6 Coping strategies adopted by respondents (N = 34)

Coping response has mainly been reactive. Savings have been used by 18 (53%) respondents.

“I save a little every month so that money is available and can be used in such circumstances.” (Respondent 3 November, 2025)

Borrowing of money from relatives has aided 7 (21%) households. Support through family has been significant to 4 (12%) including replacement of work by sons.

“I received help from relatives. When my husband got dengue, he could not go to work and money was insufficient, then relatives came forward to help,”
(Respondent 2 November, 2025)

Adaptive solutions have encompassed umbrellas, early leaving or buses, but they are limited. In a few cases, annual savings on repairs have been maintained, and in most cases no proactive plans have been put in place, and most people have had to depend on employer goodness or upon finding employment after the loss.

3. Institutional Support Availability and Efficacy.

Support has been scarce. None has received compensation with 20 people saying that no one would assist. Clinic access has been available to 25 people but the access has been limited during rainfall which increases susceptibility to diseases and heightened risks.

The perception of improvements in conditions due to government actions is summarised in **Table 8**.

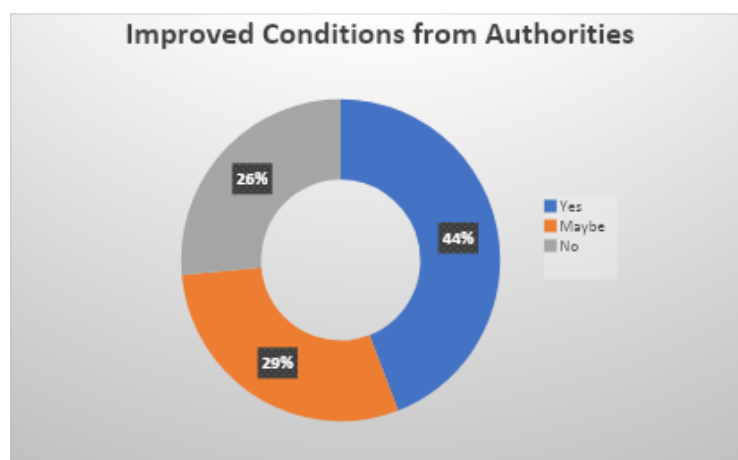
Table 8 Perceived improvements in conditions from authorities (N = 34)

Improved Conditions from Authorities	Number (%)
Yes	15 (44%)
Maybe	10 (29%)
No	9 (27%)

Source: Primary Survey

Respondents' perceptions regarding improvements from authorities are presented in **Fig. 7**

Fig. 7 Perception of improvements from authorities (N = 34)



Government changes have been positive for 14 people, but remain uneven. 20 respondents have experienced health impacts, with costs of INR 500 - INR 5,000 being spent for treating colds, fever, dengue, where most savings have been utilized.

6. Discussion

The results shed light on heavy rainfall as a socio-economic stress factor that overlaps with urban precarity, which, in line with the aims of the research, explores the effects on livelihoods, housing insecurity, infrastructural inadequacies, gender burdens, coping strategies, and institutional support. Themes indicate the cascading effects where the environmental shocks augment the inequalities experienced by informal workers in South Bangalore which is identified as highly urbanizing region with drainage failures. Vulnerability as a pivotal concept brings out the heightened exposure of domestic helpers to risks. Income vulnerability is a sign of the precarious status of the informal economy where day-to-day wages do not offer any safety net against absenteeism. The loss of 400-4500 rupees or typically 10-30 percent monthly income brings households below subsistence as was witnessed in the case of pay cuts as recounted by one cook. This is associated with depletion of savings where proactive reserves run out leading to debt and poverty trap. Spatial inequalities are highlighted through the housing vulnerability; the lake-proximate location of the semi-pakka structures, like knee-deep flooding inside house as described by one cook, portray urban environmental injustice, where the informal settlements are disproportionately affected by the floods due to their encroachment in the natural buffers.

This is worsened by commute vulnerabilities where there are stalled roadways and safety issues (e.g., the bike falls) that interfere with mobility which is a major source of livelihood. This intersects with gender where the plights of women, including taking care of children in floods prove that the patriarchal role amplifies vulnerability. The provider pressures by men (as some respondents view) complicate this by implying that there are context-specific gender experiences, and not binary divisions. Educational disruptions to children imply intergenerational impacts, which fail to facilitate human capital development in low-education households. Health vulnerabilities relating to expenditure that strains budgets (5k spent by a female maid on dengue), are linked to waterlogged areas, which are prone to vectors, indicating climate-health nexuses (Association of Health Care Journalists 2025a).

Systemic livelihood effects demonstrate everyday disruptions where work delays (a male gardener spent a lot of time in the garden) and emotional strain (family coping struggles of a male maid) are evidence of psychological costs usually ignored in flood studies. The shortage of infrastructure, which is generally put in the spotlight of criticism of Bangalore urban planning;

encroachments on lakes convert rains into floods as in the case of a male maid in his descriptions of sewage overflow. The responsiveness of coping methods via dependence on informal networks underscores resilience albeit within limitations but no formal reactions are a sign of policy gaps. The absence of institutional support solidifies unequal assistance, which still perpetuates vulnerability cycles and requires climate justice frameworks.

Findings are moderated by variability: elevated pakka houses are associated with reduced risks indicating that location is a protective factor whereas low education is associated with poorer coping. This conforms to the thematic focus of the methodology on lived experiences. Nonetheless, the intersections (e.g., gender with income) deserve further investigation, as rainfall intensifies the existing disparities in the informal sector of Bangalore.

7. Recommendations

The following recommendations are evidence-based to reduce the vulnerabilities:

1. **Economic Safeguards:** Adopt rain-day allowances through initiatives among urban informal workers, which entails the compensation of losses up to certain amount. Micro-insurance with NGOs would help in the protection of savings, which would counter the depletion of savings observed by most.
2. **Housing Improvements:** Subsidize reconstruction of semi-pakka houses in low-lying regions such as raised floor and drain. Urban planning should incorporate lake buffer zones that will reduce the proximity risk.
3. **Mobility Enhancements:** Construct flood resistant transport. Wider transport facilities should be provided in flood prone areas.
4. **Interventions in Gender and Education:** Female workers can be provided with subsidized safe transport options and vans can be availed to ensure children's uninterrupted learning in flood-prone areas.
5. **Health Initiatives:** Provide more access to clinics in flood prone regions by subsidizing basic illnesses services. Dengue risks could be addressed through the distribution of mosquito nets through the use of the vector control campaigns.

6. Infrastructure Investments: Drainage renovation and potholes repairs should be of priority as most respondents proposed. Informal settlements may have equitable implementation through community-based monitoring.
7. Institutional Reforms: Have specific funds on flood relief with compensation (lacking for all), including NGOs to provide prompt response. Workers voices (e.g. through forums) being integrated into policy would create resilience.

8. Limitations

The qualitative design of the study, although full of lived experiences, has a drawback of limiting generalizability that is not extended to more than the 34 purposive samples on the flood-prone regions in South Bengaluru. There may be a recall bias, as the interviews were based on the memory of the past events only, without cross-checking with documents. Gender discrepancies and a minor male bias (56%) may exist, but this was mitigated by thematic saturation.

9. Conclusion

The results highlight the significance of heavy rainfall as a complex socio-economic pressure on domestic helpers in South Bangalore, which enhances the inequalities that already exist in the informal economy. Livelihood impacts, which are in the form of commuting risks, work-absence and loss of income are experienced by 65-71 percent of respondents, which subject them to financial instability cycles. The damages and expenditures on housing in areas with semi-pakka structures around lakes resulting in housing vulnerabilities are eating up of scant savings with 44% spending incurring costs of up to 15k rupee. Such infrastructural shortages, cited everywhere, turn natural phenomena into artificial disasters, and sewage overflow and road congestion make movement more difficult.

Gendered aspects disclose subtle burdens: women tend to have increased responsibilities in the care and the house whereas men have responsibilities of a provider, but 59% respond affirmatively to differences. There is no form of formal protections, and the informal networks and savings are the only possible coping strategies. There is little institutional support, no

remuneration, and disparate governmental improvement, and health and emotional distress is unaddressed, with 59% reporting health and 56% emotional distress.

This paper validates the cascading effects of rainfall on the susceptible communities which is moderated by location (high vs. low-lying) and house type. It also helps in achieving climate justice by proving the disproportionate effect of urban planning failures on low-income workers, calling on broadly inclusive resilience policies. Due to the rapid urbanization in Bangalore, these voices are not respected and therefore, the city is more susceptible; and by addressing these voices, an opportunity to learn to adapt fairly can be given.

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