

## Souls of Survival: COVID-19, Spirituality and Coping Outcomes Among Malaysia's Informal Workforce \*

Nurul Afifah AHMAD SHABUDIN<sup>1</sup>, Nur Zafifa KAMARUNZAMAN<sup>2</sup>



1. Universiti Teknologi MARA, Malaysia,  
nurulafifah1004@gmail.com,  
<https://orcid.org/0009-0000-8449-6768>

2. Dr., Universiti Teknologi MARA,  
Malaysia, nurzafifa@uitm.edu.my,  
<https://orcid.org/0000-0001-5274-7147>

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### Abstract

This study aims to examine how spirituality influenced coping outcomes among informal workers during the COVID-19 epidemic. The Sustainable Livelihood Approach (SLA) theory is used to comprehend how informal workers cope. 367 heads of households residing in Kuala Lumpur's government flats, generally called people's housing projects (PPRs), participated in the quantitative study. Using the multiple regression analysis and PROCESS, the study found a relationship between physical, financial, and social capital and coping outcomes. On another note, spirituality mediated the coping outcomes during hard times, except for natural and physical capital. Spirituality builds resilience and hopefulness, essential for good mental health within this group. This paper also presents the practical implications of government machinery in mitigating the epidemic's effects on informal workers, particularly in urban areas.

**Keywords:** *Informal Worker, Coping Outcomes, Sustainable Livelihood Approach, Spirituality.*

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## 1. INTRODUCTION

A religious gathering in Kuala Lumpur in early March 2020 shocked Malaysia with the highest cumulative COVID-19 cases in Southeast Asia (Edinur & Safuan, 2020). To curb the spread, a Movement Control Order (MCO) was enforced nationwide (Tan, 2020). The order was altering people's lives, economically and socially. The epidemic caused an economic and workforce market whammy, allowing for new working norms. Many lost their jobs due to the sluggish market. The COVID-19 epidemic also pushed an additional 88 to 115 million people into extreme poverty because of the global recession (World Bank, 2020).

In Malaysia, the absolute poverty rate has risen from 5.6% to 8.4%, while hardcore poverty has increased by 1% in Malaysia (Department of Statistic Malaysia Official Portal, 2021). The incidence of absolute poverty by state shows that Sabah recorded the highest poverty rate at 21.2% and Terengganu at 12.0%. Losing and reducing income and working hours are among the brutal strategies employers took to survive in the market; however, they hit hard on informal workers (Department of Statistic Malaysia Official Portal, 2021).

On another note, the Department of Statistics Malaysia reported that informal workers were the most susceptible during the epidemic (Department of Statistic Malaysia Official Portal, 2021). The International Labour Organization (ILO) defines informal workers as any work paying that is not registered, regulated, or protected under an existing legal or regulatory framework (Husmanns, 2003). Before the epidemic, the informal workers coped with daily challenges, such as struggling to provide sufficient necessities to their households. During the epidemic, these workers had difficulty surviving because the nature of their work did not support a work-from-home policy, leading to employment and financial loss.

Two billion informal workers have significantly reduced their capacity to earn a living and sustain their livelihood, resulting in an increasing poverty rate (International Labour Organization, 2020). Typically, informal workers have lower educational attainment, less income, and low economic opportunities (Komin et al., 2021). Furthermore, informal workers are not covered with the same social protection as formal employees. With less income earned, limited savings, and a lack of social security, informal workers struggle to sustain their livelihood, especially during the COVID-19 epidemic.

This situation may lead to increased depression and suicidal behaviour due to the job and financial loss. During the epidemic, suicide cases increased, particularly among B40 households (Borneo Post, 2021a). B40, also known as the bottom 40 percent of households, are the lower-income group in Malaysia, with a household income below RM4,849 per month. The COVID-19 epidemic was also causing secondary health problems such as psychological illness (Deng et al., 2023; Ibad et al., 2021; Wong et al., 2021).

From the positive psychology perspective, spirituality builds resilience and reduces hopelessness during challenging times (Waters et al., 2022; Barton & Miller, 2015). Spirituality can be characterised as understanding that human lives have meaning beyond ordinary daily living, with the physical requirements that motivate selfishness and aggressiveness (Spencer, 2012). According to African American studies, spiritual well-being has partially mediated culture-specific coping with the cost of living (Utsey et al., 2007). With these arguments, this paper selected spirituality as a mediator because of its applicability beyond religious beliefs across the plural societies in Malaysia.

Similarly, the increase in poverty may impact the attainment of the Sustainable Development Goals (SDGs). According to the SDGs Report 2021, extreme poverty increased in 2020 in sub-Saharan Africa and other countries. Even before the outbreaks, the globe was still battling to eradicate poverty by 2030. The epidemic impacted food security, intensified food insecurity and threatened SDG 2 (Zero Hunger). The global economy slowed, and the worldwide recession resulted in significant rises in unemployment in 2020, affecting SDG 8 (Decent Work and Economic Growth). As of late April 2021, the global mortality toll from COVID-19 had topped three million, posing a threat to SDG 3 (Good Health and Well-Being).

The death rates and decreases in life expectancy associated with COVID-19 are particularly pronounced among the most susceptible, poor, and marginalised communities. Hence, this paper is interested in investigating the relationship between coping outcomes among informal workers, mediated by spirituality in Kuala Lumpur, Malaysia, during the COVID-19 epidemic. The remainder of the study is restructured as follows: literature review, methodology of the study, results and discussions, and recommendations and conclusion.

## **2. LITERATURE REVIEW**

The impact of the COVID-19 epidemic has harmed the economic, social, and health sectors in Malaysia. The mobility restrictions significantly impacted, such as increased employment losses and psychological implications, especially among informal workers. While the COVID-19 epidemic has pushed hard on the extremely poor, it keeps the policymakers busy formulating the best social protection schemes that help the whole nation.

### **2.1. The National Recovery Plan**

The National Recovery Plan is a Malaysian government strategy to ease people's struggles with the economic shocks. The recovery plan consists of seven stimulus packages: PRIHATIN, PENJANA, Kita PRIHATIN, PERMAI, PEMERKASA, PEMERKASA Plus, and PEMULIH that involve RM530 billion for direct relief and financial support. Besides that, RM83 billion was set aside for fiscal spending, while RM447 billion was for non-fiscal spending (Ministry of Finance Malaysia, 2021).

Overall, all economic stimulus packages introduced by the government were projected to reduce the burden of impact on people (Farah Adillah, 2021; Borneo Post, 2021b; Chung, 2020; Zainal Abidin,

2021). However, Ming et al. (2021) stated that most of the government's allocation was not direct fiscal spending but funds derived from deferred payment through loan moratoriums, loan guarantees, loan facilities, and for individuals through Employees' Provident Funds (EPF) withdrawals. The EPF is a compulsory retirement savings and contribution plan for workers. The government also unveiled a wage subsidy scheme for qualified businesses, which did not extend to foreign workers, self-employed workers, or informal sector workers (Ming et al., 2021). Since informal workers do not have EPF contributions, they may have slipped through the cracks, especially among B40 households.

On a different note, the withdrawals from the EPF scheme invited a mixed response among citizens. Some perceived it as timely to meet the urgent cash flow of households badly affected by the movement control order (Kassim, 2021). Meanwhile, economists perceived it as a short-term solution and urged the government to consider alternatives to help the citizens rather than decreasing citizen pension savings (Ming et al., 2021). Although the support given to individuals and families was grossly insufficient in the case of informal workers, numerous studies have shown that they use five forms of capital: human, natural, physical, financial, and social to survive during trying times (Rahman et al., 2020; Ibrahim & Othman, 2020; Komin et al., 2021; Pitoyo et al., 2021; Yirga, 2021).

## **2.2. Sustainable Livelihood Approach**

Informal workers employ various coping mechanisms to stay afloat. Based on the Sustainable Livelihood Approach (SLA) which introduced by Chambers and Conway (1992), the framework could be used as a tool for analysing and improving the lives of poor or marginalised persons. It is a participative method founded on the notion that all people have the abilities and assets to sustain their personal development. Most early SLA studies were rural-focused, including those developed by the United Kingdom's Department for International Development (DFID), which was concerned with the relationship between rural poverty and the environment (Farrington et al., 2002). Likewise, most SLA research focused on rural areas in Malaysia, while few studies applied SLA in urban areas (Ibrahim et al., 2018; Jamil et al., 2020). The dynamics of SLA allow the theory to be applied in both urban and rural settings. Hence, its adoption in this study is regarded as a tool for understanding the coping outcomes of the urban poor, particularly informal workers' survival using specific coping mechanisms.

The components of SLA include (1) vulnerability context, (2) livelihood assets, (3) policies, structures, and processes, (4) livelihood strategies, and (5) livelihood outcomes. However, this study adopts spirituality as a mediating variable to influence coping mechanisms and outcomes among informal workers.

The vulnerability context is defined as insecurity of an individual's or a household's well-being encountered because of the environment. Vulnerability has two aspects: the external environment, such as seasonality, critical trends and shocks; and then the internal environment, such as lack of skills (Serrat, 2008). Meanwhile, assets are the resources, stocks, claims, and access for individuals or households by

which to control and sustain their livelihoods. Assets can be described as five diverse types of capital: human, natural, physical, financial, and social capital. The definition of capital is portrayed in Table 1.

**Table 1.** Definition of Assets

Assets	Definition
Human Capital	Comprises the capabilities, experience, work skills, and good health that enable people to engage in various livelihood options and sustain their livelihood
Natural Capital	The stocks of natural resources that can be exploited to produce additional goods and services. For instance, land, soils, food production, water supply etc.
Physical Capital	The tools and equipment necessary to produce products and the basic infrastructure to sustain livelihoods such as housing, road and transportation, access information etc.
Financial Capital	People's financial resources to sustain their livelihood, such as cash, debts, savings, monetary assistance etc.
Social Capital	An individual's social support networks to sustain their livelihood. Relationship networks are essential to avoid economic shocks by relying on family, friends, and social helps during difficult times.

The processes refer to the regulations, policies, norms, and practices that determine how the structure operates. Due to the enforcement of mobility restrictions, the Malaysian government introduced many assistance programmes such as PRIHATIN, PENJANA, Kita PRIHATIN, PERMAI, PEMERKASA, PEMERKASA Plus, and PEMULIH. These forms of assistance could reduce the burden to informal workers during the COVID-19 epidemic (Zakaria et al., 2023; Nungsari et al., 2023).

Moreover, the research also adopted spirituality as a mediating variable influencing coping outcomes and mechanisms among informal workers. Spirituality is vital in assisting people in coping with stressful conditions. Likewise, from an Islamic perspective, Al-Quran and Al-Hadith also state the importance of spirituality in human beings (Sudi et al., 2018).

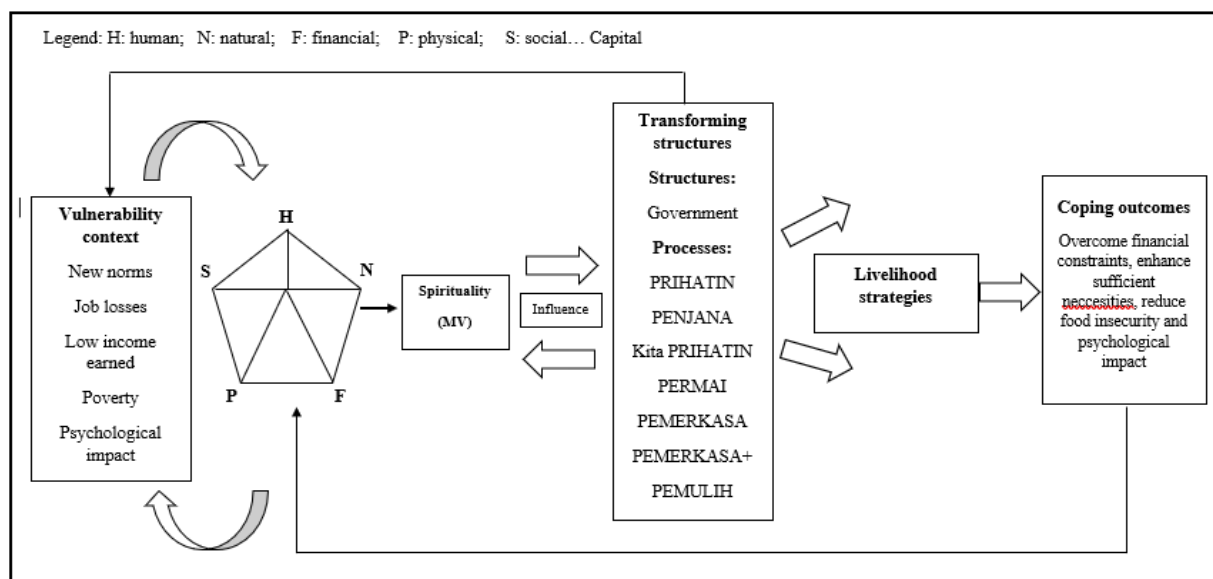
Some studies have discussed spirituality as a mediator variable on coping behaviours to build resilience and reduce hopelessness (Gülerce & Maraj, 2021). This is supported by Khairina et al. (2020) in that spirituality acts as a coping strategy during challenging times among Indonesian students. Numerous studies have been conducted on spirituality as a research topic because of its applicability to non-religious people (Gülerce & Maraj, 2021; Utsey et al., 2007). During the mobility restrictions, vulnerable groups such as lower-income people, informal workers and the elderly encountered many challenges sustaining their lives. Therefore, it was essential to have high spirituality to survive during the epidemic.

### **2.3. Development of conceptual framework**

The model framework was developed based on the literature review and understanding of SLA theory. The conceptual framework proposed a direct relationship between new norms, employment losses, low income earned, and the psychological impact (vulnerability context) of the massive changes

during the outbreaks. The researchers discussed human, natural, physical, financial, and social capitals (assets) as coping mechanisms by the informal workers use to sustain their livelihood. This study also included measuring the transforming structures such as PRIHATIN, PENJANA, Kita PRIHATIN, PERMAI, PEMERKASA, PEMERKASA Plus, and PENJANA provided by the Malaysian government and NGOs, which directly for informal workers. Therefore, by relying on those five capitals, informal workers could achieve coping outcomes such as more income, boosted well-being, reduced vulnerability, improved food security, and recovered human dignity. Lastly, spirituality was a mediating variable between coping outcomes and livelihood strategies among the informal workers during the epidemic, as an accelerating agent to positive coping outcomes. The conceptual framework is portrayed in Figure 1.

**Figure 1.** Sustainable Livelihood Approach



**Source:** Department for International Development (1999)

## 2.4. Hypothesis Development

This study examines the relationship between key components of the theory of SLA and the coping outcomes of informal workers among B40 households in surviving the epidemic. Field Chambers and Conway (1992) state that a livelihood is the capabilities, assets, and other activities necessary for survival. Therefore, to augment a sustained livelihood during the outbreaks, informal workers developed various coping mechanisms based on human, natural, physical, financial, and social capital to achieve sustainable coping outcomes. These kinds of capital may improve well-being and reduce informal workers' burdens in enduring COVID-19. Meanwhile, spirituality is an essential element that all individuals need to adapt and to cope with stressful conditions. Many studies have examined the mediating effects on spirituality as increasing resilience and reducing hopelessness by being involved in social support and active coping to increase an individual's competence to survive during hard times

(Gülerce & Maraj, 2021; Reutter & Bigatti, 2014). Utsey et al. (2007) assert that spiritual well-being mediates the relationship between coping behaviours, such as social support and positive health outcomes. With the above arguments, hypothesis 1 was developed:

*H1: There is a relationship between human, natural, physical, financial, and social capital and informal workers' coping outcomes during the COVID-19 epidemic, mediated by spirituality.*

### 3. MATERIALS AND METHODS

An exploratory research design was used in this study to ensure that the study's objective could be met (George, 2021). An exploratory research design is conducted to investigate a problem that has not been fully characterised. Since the COVID-19 epidemic was a global phenomenon, the researchers explored the coping mechanisms informal workers use to sustain their livelihood. A cross-sectional survey was also developed to have sufficient time to collect data and determine outcomes (Setia, 2016). In this paper, the researchers used quantitative methods as primary data from data collected and interpreted numerical data using SPSS 26. Secondary data such as journals, websites, online newspapers, and reports have also been used to obtain additional information regarding coping mechanisms and government assistance.

Following the rule of thumb Krejcie and Morgan (1970), 367 heads of households of informal workers were needed to answer the questionnaires (N= 8,108). A cluster sampling technique was used in this study, which was to select a random sample of clusters from the population. Purposive sampling techniques were used to identify suitable respondents. The inclusion criteria used were 1) 18 years old and above, 2) living in government housing (PPRs) in the Bandar Tun Razak district, and 3) working in the informal sectors. In this study, the researchers divided the sample size by percentage from six PPRs in the Bandar Tun Razak district to provide a fair distribution, as portrayed in Table 2.

**Table 2.** PPRs in Bandar Tun Razak

District	PPR residential	Unit	Population (N)	Sample size (s)
Bandar Tun Razak	PPR Seri Malaysia	632	632	10% of 367 = 37
	PPR Desa Petaling	632	632	10% of 367 = 37
	PPR Raya Permai	1264	1264	20% of 367 = 73
	PPR Desa Tun Razak	1824	1824	20% of 367 = 73
	PPR Taman Mulia	912	912	20% of 367 = 73
	PPR Kg Muhibbah	2844	2844	20% of 367 = 73
Total			8108	367

**Source:** Field work

In developing the items, the researchers generated items for two variables; five were adapted from past studies. Among them were coping outcomes and physical capital by Yirga (2019) and financial capital by Thinagar et al. (2021), Komin et al. (2021), Azhar et al. (2020), and Sulaiman et al. (2011). Meanwhile, social capital items were adapted from the studies of Komin et al. (2021), Pitoyo et al.

(2021), and Chirombe et al. (2020). And lastly, items from DeLaney (2003) and Underwood and Teresi (2002) were accustomed to the spiritual variable.

The goodness of the data is crucial for conducting the validity and reliability test. The aim is to verify that the questionnaires are valid and reliable. The exploratory factor analysis (EFA) was performed to measure the validity of the items and for the reliability test by using Cronbach's Alpha to ensure the items used were reliable in measuring the study's validity. The EFA results revealed that only 9 of the 58 items were removed as the extraction value was below 0.4. The principal components showed seven components with eigenvalues exceeding 1, which was acceptable. They are the coping outcomes of informal workers (11.82%), human capital (6.63%), natural capital (3.87%), physical capital (3.23%), financial capital (4.19%), and social capital (6.87%) and one mediator variable, the spirituality of informal workers (26.85%). The total value of the seven components is 44.77% of the variance.

A reliability test was undertaken to reveal how free it is from random error, and one of the most critical issues is the scale's internal consistency. The results show that the coping outcomes indicated  $\alpha=.791$ ; human capital,  $\alpha=.726$ ; natural capital,  $\alpha=.790$ ; physical capital,  $\alpha=.650$ ; financial capital,  $\alpha=.616$ ; social capital,  $\alpha=.790$ ; and spirituality,  $\alpha=.740$ . Following Nunnally's (1978) rule of thumb, all attained values are acceptable. Table 3 presents the results of the reliability test.

**Table 3.** Cronbach's Alpha value

Variable	Number of items	Cronbach's Alpha	Reliability
Coping outcomes among informal workers	9	0.791	Yes
Human Capital	4	0.726	Yes
Natural Capital	5	0.790	Yes
Physical Capital	5	0.650	Acceptable
Financial Capital	8	0.616	Acceptable
Social Capital	7	0.790	Yes
Spirituality	11	0.740	Yes

This study was also granted ethical clearance from the university's Research Ethical Committee, reference no.: FERC/03/2022 (EMA737/16).

## 4. RESULTS AND DISCUSSION

### 4.1 Demographic Profile

The questionnaire was distributed to 367 respondents of PPR residents in Bandar Tun Razak district in Kuala Lumpur. The respondents are the head of the household. In this study, 89.1% of respondents were male, and 10.9% were female. Moreover, most respondents were aged between 41 and 50 (58.6%). In terms of ethnicity, most respondents were Malays (84.7%), followed by Indians (10.9%), Chinese (3.8%) and Others (0.5%). The highest level of education attained was high school, representing 78.7% of respondents. 89.1% of the respondents are married and had at least 3 to 4 children living with them. In addition, most respondents received RM4,849 or below for their monthly income.



All respondents in this study were the heads of households. Table 4 shows the respondents' demographic profile.

**Table 4.** Profile of Respondents

Variable	Profile of respondents	Frequency	Percentage (%)
<b>Gender</b>	Male	327	89.1
	Female	40	10.9
<b>Age</b>	18 – 30 years	5	1.4
	31 – 40 years	52	14.2
	41 – 50 years	215	58.6
	51 – 60 years	87	23.7
	61 years and above	8	2.2
<b>Ethnic</b>	Malay	311	84.7
	Chinese	13	3.8
	Indian	40	10.9
	Other	2	0.5
<b>Religion</b>	Islam	311	84.7
	Buddha	13	3.5
	Hindu	40	10.9
	Other	3	0.8
<b>Education</b>	Primary school	4	1.1
	Secondary school	55	15.0
	High school	289	78.7
	Diploma / Degree	19	5.2
<b>Occupation</b>	Self- Employed	367	100
<b>Marital Status</b>	Married	327	89.1
	Divorced	20	5.4
	Widowed	20	5.4
<b>No of Children</b>	0 – 2 children	100	27.2
	3 – 4 children	167	45.5
	More than 5 children	100	27.2
<b>Monthly Household</b>	RM 4849 and below	367	100
<b>Role in the Household</b>	Head of Household	367	100

#### 4.2. Coping Mechanisms Based on Capitals

In determining the relationship between coping mechanisms and outcomes, this paper adapted the components of SLA as coping mechanisms, including human, natural, physical, financial, and social capital. The results reflected a significant influence of physical capital ( $p < 0.05$ ,  $p = 0.000$ ), financial capital ( $p < 0.05$ ,  $p = 0.000$ ), and social capital ( $p < 0.05$ ,  $p = 0.004$ ) on the coping outcomes of informal workers. However, human capital ( $p < 0.05$ ,  $p = 0.239$ ) and natural capital ( $p < 0.05$ ,  $p = 0.948$ ) did not have a significant influence on the coping outcomes of informal workers during the epidemic. Table 5 shows the results that measure the relationship between coping mechanisms and coping outcomes.

The finding on the physical assets was consistent with past studies (Ibrahim & Othman, 2020; Ncube et al., 2019). For example, Ncube et al. (2019) highlighted that female South African migrants leveraged their transportation, housing, and availability of information to survive in a foreign land. The Malaysian scenario Ibrahim and Othman (2020) identified that the B40 group actively used telecommunication, social media platforms, and transportation to get involved in the gig economy. In a similar vein, Yirga (2021) asserted that the poor engaged in business activities at their own houses,

which reduced their operational cost. These few examples underscore the importance of physical assets for the poor.

Another significant capital in this study was social capital, which was highly associated with adaptive coping mechanisms for attaining sustainable livelihoods. In urban Kenya, a strong social capital could be achieved through solid relationships with family, relatives, friends, and neighbours (Mpanje et al., 2022). These were important significant others who assisted them to survive stress and shocks. This is supported by another study that lower-income groups relied significantly on their family, friends, and neighbours, such as borrowing money and food donations during epidemics (Flanders et al., 2020). However, some studies stated that individuals below the poverty line might lack accessible resources to help others (Aldrich et al., 2021). Still, the outcomes of this study uncovered that people give whatever they have to help others during their time of need.

Notably, financial capital was deemed essential for the urban poor to sustain their lives during the outbreak of COVID-19. Despite personal savings, borrowing from significant others, such as friends and family members, was the method to sustain financially. Financial capital also partially relied on government assistance, which was straightforward fiscal aid. According to the respondents, financial aid helps significantly reduce the burden and reflects the government is awareness of the hardship the people face. This type of financial capital will be further discussed in the following section.

**Table 5.** The Multiple Linear Regression result

Model		Unstandardised Coefficients		Standardised Coefficients			Collinearity Statistics	
		B	Std.Error	Beta	t	Sig.	Tol.	VIF
1	(Constant)	3.988	0.259		15.377	0.000		
	Human Capital	-0.029	0.025	-0.057	-1.178	0.239	0.910	1.098
	Natural Capital	0.002	0.026	0.003	0.065	0.948	0.948	1.054
	Physical Capital	-0.237	0.033	-0.338	-7.154	0.000	0.941	1.062
	Financial Capital	0.318	0.046	0.327	6.940	0.000	0.944	1.059
	Social Capital	0.107	0.037	0.135	2.875	0.004	0.958	1.044

### 4.3. Assistance Received by the Poor

The data analysis continued with identifying the types of assistance received by the informal workers in analysis the elements of transforming structures. Two types of assistance were described: direct fiscal and indirect fiscal measures. In terms of direct fiscal measures, 74.4% were the recipients of the *Bantuan Sara Hidup* (BSH), or sustenance aid, followed by *Bantuan Prihatin Nasional* (BPN) (36%). Meanwhile, *Baitulmaal* aid, e-hailing incentives and *Bantuan Khas COVID-19* (BKC) were recorded at 12.8%, 11.2% and 10.1%, respectively. The *MySalam* incentive (insurance scheme) offered by the government was indicated by 6% of recipients, and finally, the *Geran Khas Prihatin* (GKP) was recorded at 2.5% of respondents.

The highest indirect fiscal aid the informal workers obtained was the food basket program (34.1%). Then, 28.6% enjoyed electricity discounts, and 4.1% declared for rental exemption. The other 6.8% cumulatively received assistance of free internet access through the *Jaringan Prihatin* Program, training for gig economy workers, and public transport discounts. Table 6 shows the findings on government aid for informal workers.

Based on these results, almost all had received aid from the government, whether from direct or indirect fiscal assistance. However, 6.8% had never been the recipient of such aid. The informal workers could, therefore, sustain their livelihoods briefly by utilising the government's assistance, which reflected lessening their financial constraints, food insecurity, and reduced livelihood susceptibility during the COVID-19 (Farah Adillah, 2021; Borneo Post, 2021b Chung, 2020; Zainal Abidin, 2021). On the same note, other countries such as India used similar strategies for their women domestic workers via aid programs such as *Pradhan Mantri Garib Kalyan Package* (PMGKP), *Pradhan Mantri Kisan Sammann Nidhi* (PM-Kisan), and other assistance to sustain their livelihoods during the lockdown (Sumalatha et al., 2021) Likewise, B40 households in Malaysia also relied on financial aid from the government to reduce their financial constraints and sustain their livelihoods marginally during this time (Flanders et al., 2020). Despite making loans from registered financial bodies, some poor in Thailand opted for personal loans through loan sharks since it was more flexible and received fast approval (Komin et al., 2021).

**Table 6.** Assistance Patterns for Informal Workers

Type	Assistance	Frequency	Percentage %
Direct Fiscal Measure	Bantuan Prihatin Nasional (BPN)	132	36.0
	Bantuan Sara Hidup (BSH)	273	74.4
	E-hailing Incentive	41	11.2
	Geran Khas Prihatin (GKP)	9	2.5
	MySalam Incentive	22	6.0
	Bantuan Khas COVID-19 (BKC)	37	10.1
	Other: Baitulmal	47	12.8
	Rental Exemption	15	4.1
Indirect Fiscal Measure	TNB discount electricity	105	28.6
	Free internet basis	7	1.9
	Training for Gig economy workers	4	1.1
	Public Transport subsidy (MY30)	3	0.8
	Social assistance from the government	0	0
	PEKA B40	4	1.1
	Food basket program	125	34.1
	Cashless incentives	0	0
	MyMedic@Wilayah	0	0
	Jaringan PRIHATIN Program	7	1.9

**Source:** Field work

#### 4.4. The Role of Spirituality as a Mediator

Based on the foregoing analysis, the results showed that spirituality mediates between physical capital ( $p < 0.05$ ,  $p = 0.000$ ), financial capital ( $p < 0.05$ ,  $p = 0.000$ ), and social capital ( $p < 0.05$ ,  $p = 0.0395$ ) and coping outcomes. Meanwhile, spirituality did not mediate between human capital ( $p < 0.05$ ,  $p = 0.186$ ), natural capital ( $p < 0.05$ ,  $p = 0.4352$ ) and coping outcomes of informal workers. In summary, spirituality has partially mediated the relationship between coping mechanisms and outcomes among informal workers during the COVID-19 epidemic. Table 7 below illustrates the results of spirituality as a mediator using the Andrew F. Hayes (PROCESS) method (Hayes, 2017).

In this sense, spirituality provides resilience and hopefulness during stressful conditions (Halil & Özkapu, 2023; Gülerce & Maraj, 2021). The results concur with the previous studies stating that spirituality significantly mediates the individual's coping strategies and builds resilience during challenging times (Sadeghifard et al., 2020; Li et al., 2021). On the other hand, an earlier study supported the current findings by highlighting spirituality partially mediates the association between perceived stress and psychological well-being (Reutter & Bigatti, 2014). In this past study, spirituality appears to reduce perceived stress levels and psychological health, implying that spirituality may be related to both the stimulus and the response, more positive assessments of life pressures (stimulus) and less psychological distress (response/outcome).

**Table 7.** Spirituality mediating results

Variable	Effect	se	t	p	LLCI	ULCI
Coping outcomes and human capital*spirituality	0.0356	0.0269	1.3222	0.1869	-0.0173	0.0885
Coping outcome and natural capital*spirituality	-0.0255	0.0289	-0.7812	0.4352	-0.0793	0.0342
Coping outcomes and physical capital*spirituality	-0.2464	0.0344	-7.1712	0.000	-0.3139	-0.1788
Coping outcomes and financial capital*spirituality	0.3318	0.0478	6.9480	0.000	0.2379	0.4199
Coping outcomes and social capital*spirituality	0.0852	0.0413	2.0666	0.0395	0.0041	0.1664

**Source:** Field work

#### 5. RECOMMENDATIONS & CONCLUSION

This study explored informal workers' coping mechanisms and outcomes during the COVID-19 epidemic. It showed that informal workers sustained their livelihoods using only three coping mechanisms (physical, financial and social capital). Meanwhile, human and natural capital were insignificant during the epidemic outbreak and lockdowns, perhaps due to a lack of information on online training available, having limited access to an internet connection or not owning a proper gadget to join the classes, resulting in being less interested in finding new skills or upskilling. On the same note, the informal workers might have limited access to the natural capital since they live in small flats. Limited space and the absence of flat residents to initiate aquaculture or urban farming within the flat

compound might contribute to this result. However, it is interesting to acknowledge that financial capital gains among the informal workers align with the transforming structure introduced by the government on the direct and indirect fiscals, alongside borrowing from their family members and friends. In this situation, establishing strong social networks within the community is deemed essential to ensure their financial and social significance. At the same time, spirituality reinforced the coping outcomes, particularly resilience, maintaining their mental health and survival.

Notably, the study provides practical and theoretical significance. The findings of this study could help the government to provide specific assistance for informal workers in the future. In reality, the Malaysian government is still battling to ease urban poverty. Therefore, these results provide insight into the government and non-government organisations' collaboration in providing many specific programmes to relieve urban poverty, such as training to upskill workers. Besides that, these research findings are also significant for academicians and other researchers interested in urban poverty. Even though informal workers have limited capital, they overcame the challenges during the COVID-19 epidemic.

Several recommendations are proposed based on the study's findings. Firstly, the practical measures of information dissemination of government assistance should be reformed to ensure that informal workers know its existence. Therefore, policymakers such as the Economic Planning Unit (EPU) and other related agencies must focus on raising awareness of such benefits despite concurrently revolutionising the aid provided consistent with the current needs. Secondly, regardless of the assistance (monetary, skills, food banks, and others), there should be a body to look into the aid operation. The database should be created, maintained, and shared among the agencies to mitigate overlapping assistance. Hence, the resources could be leveraged by many groups of B40. Systematic assistance as such would increase human and financial capital effectively. Thirdly, the findings also highlighted the importance of spirituality as an agent to help the informal workers bounce back while facing difficulties. Thus, mental health awareness is also essential for informal workers to gain livelihoods. In this vein, more campaigns on government mental health services should be undertaken to make sure the informal workers are informed. With this in action, perhaps it would lead towards help-seeking behavior to health professional's aid.

However, this study has several limitations. Future studies should look into more parliamentary districts in Kuala Lumpur to confirm the research findings. In this sense, the results of this research could not be generalised to this metropolitan city as it focuses only on Bandar Tun Razak. Despite that, more findings should include various ethnic groups and compare how each group perceived their coping mechanisms. The data would be necessary for government intervention, especially during the budget allotment and activities planning. Finally, a comparative study among the cities in Malaysia, such as Johor Bahru, Penang, Kota Kinabalu and Kuching, on how the informal workers cope with COVID-19

impact also be seen as a potential area where the result would help the government to formulate a sound fiscal policy to support this group.

Ethics committee approval for the study was obtained from the Universiti Teknologi MARA, Faculty of Administrative Science and Policy Studies Ethics Review Committee on April 12, 2022, with reference number ERC/03/2022 (EMA737/16).

The authors declare that the study was conducted in accordance with research and publication ethics.

The authors confirm that no part of the study was generated, either wholly or in part, using Artificial Intelligence (AI) tools.

The authors affirm that there are no financial conflicts of interest involving any institution, organization, or individual associated with this article. Additionally, there are no conflicts of interest among the authors.

The authors declare that the first, and corresponding, author of the study contributed to the planning, data collection and analysis of research; the second author of the study contributed to the literature review and discussion and results sections.

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