



DELAYED AND DENIED: INJUSTICE IN COVID-19 RELIEF

Inclusion Assessment Factsheet-II

How well are COVID-19 relief entitlements announced by the Central Government, under the first round of the Pradhan Mantri Garib Kalyaan Yojana, reaching the poor and the marginalised? An assessment of the extent of realisation of the key relief entitlements across 7,714 Scheduled Caste and Scheduled Tribe households in Maharashtra, Tamil Nadu, Gujarat and Bihar, by the National Campaign on Dalit Human Rights (NCDHR), Dalit Human Rights Defenders Network and Indo-Global Social Service Society (IGSSS).

Introduction

By September 2020, India had the largest number of confirmed COVID-19 cases in Asia and the world's second-highest number of active cases. And while the lockdown, aimed at curbing the spread of the virus, seemed a reasonable preventive measure, it was also exacting. The lockdown came without a warning or plan for the migrant workers in urban areas. It caused untold suffering among the poor, drove thousands to impoverishment, forced them out of their jobs and homes, and exposed them to health and social vulnerabilities. It is also recognised, based on evidence and news reports, that the worst affected were the Dalits, Scheduled Castes (SC), Scheduled Tribes (ST), people with disabilities (PwD), women, and the elderly.

The pandemic in an unequal India made precautionary measures like physical distancing, self-isolation, and frequent handwashing incongruent to the realities on the ground. The India Exclusion Report 2019-2020, documents in close detail the trauma of the pandemic and lockdown strategies on the most vulnerable. The report examines room-wise housing data from Census 2011 which indicates that a staggering 67 per cent of urban dwellers live in houses with two or fewer rooms, with an average family size of 4.9. Five people share one room in four out of every 10 Indian families, 9.6 million households have no exclusive rooms while 91.5 million households have only one room¹. The concept of physical distancing does not exist in these quarters and is only a sample of a much larger issue of social neglect.

To mitigate the fallout of the pandemic and the lockdown, the central government announced the Atma Nirbhar Bharat Abhiyaan (Self-Reliance Campaign) a 20-lakh-crore plan that would be pro-poor, aid the economy and the people in the face of COVID-19 induced recession. The first and second phases of the economic relief plan focused on alleviating the distress of the Micro, Small, and Medium Enterprises sector that drives industry and employs much of the country's migrant labour, and to cushion the impact of the pandemic on the migrant workers. The self-reliance package covered all the major economic sectors and industries including agriculture, power distribution companies and manufacturing. While this was a welcome step, it was of utmost significance that the package prioritises the poor and those in the informal sector.

There is a close association between migrant workers, the informal economy, and caste. To illustrate, the Economic Survey of 2017 pegs the number of interstate migrants at 60 million, a key demographic that composes a vast segment of the unorganised workforce that drives

the economy. Furthermore, 80 to 90 per cent of India's workforce is unorganised and their contribution when quantified represents almost half of the country's Gross Domestic Product. And as anticipated most of the workers that constitute this vast informal sector come from the SC and ST communities. A research study by KP Kannan (Kannan 2009) on identity and poverty in the informal economy confirms that the informal sector is shaped and segmented by social institutions and caste, among other variables. In terms of income, the four poverty groups: the extremely poor, poor, marginal, and vulnerable cover about 88 per cent of the Dalits/Adivasis; 84.5 per cent of Muslims, and 80 per cent of the other backward castes (OBCs), whereas only 55 per cent of the population belonging to dominant castes fall within these four brackets.

In March 2020, the National Campaign for Dalit Human Rights (NCDHR) in partnership with civil society organisations across eight states assessed the impact of the lockdown and the realisation of crucial relief entitlements across 25,032 SC and ST households. The findings were published in a national factsheet titled *Delayed and Denied: Injustice in COVID-19 Relief*. The intentions of the second phase of the assessment carried out in July-August 2020, was to assess the reach and realisation of the second package with additional entitlements announced in May 2020, while affirming the status of the realisation of the first package. In the second round of the inclusion assessment, NCDHR partnered with the Dalit Human Rights Defenders Network (DHRDNet) and Indo-Global Social Service Society (IGSSS), which further engaged a host of local organisations (see last page) in the initiative.

While the country continues to recover from the impact of COVID-19, there is a continued need for sensitive and sustainable recovery built on the principle of disaster risk reduction (DRR) and community resilience. During the pandemic, the lack of financial support with immediate liquidity to the poor compounded the pressure for those already reeling under the burden of poverty and multidimensional deprivation. It is essential for the recovery process to be adaptive, focused on job creation, immediate cash transfers, restore the social safety net and deliver on social protection schemes, and build inclusive cities in the post-pandemic phase. There is a dire need to reform the legal and policy infrastructure towards enlisting the informal sector workers and migrants into the system. By adopting a DRR and rights-based approach, we can ensure some steps towards the recovery of those disproportionately affected by the pandemic.

¹ No room for social distancing: a peek into India's housing conditions. (2020, April 21). News18. Retrieved November 20, 2020, from <https://www.news18.com/photogallery/india/noroom-for-social-distancing-a-peek-into-indiahousing-conditions-2585217.html>.

Summary of findings

Reports suggest that India had about 96 million registered cases of COVID-19 infections with a case fatality rate of 1.93% in August 2020². But looking beyond the public health crisis that was COVID-19, the pandemic told another story – one of poverty, loss of livelihood, hunger and inequality. The COVID-19 relief inclusion assessment was undertaken to gauge the efficacy and the impact of the relief measures undertaken by the government in response to the pandemic and the lockdown. Its purpose was twofold. Primarily, an exercise undertaken to identify the most excluded households and enable them to realise the relief entitlements bestowed upon them. Secondly, an advocacy measure ensuring inclusive coverage and access to the entitlements provided. Data collected from four states are analysed in the given factsheet namely Bihar, Gujarat, Maharashtra and Tamil Nadu. The key findings are as follows.

- 63 per cent of households headed by SCs and PwDs are not enrolled under Pradhan Mantri Ujjwala Yojana (PMUY) which ensures free LPG refills up to an upper ceiling of three cylinders from April to June and later extended till September.
- 71 per cent of SCs and 72 per cent of OBCs households were not enrolled under Pradhan Mantri Jan-Dhan Yojana (PMJDY); in contrast, the households with orphans saw the highest rate of account holders under the scheme at 56 per cent. Of the active account holders under PMJDY, 59 per cent of households with orphans did not avail the benefits under the scheme even once.
- 95 per cent of households led by single women enrolled under MGNREGS demanded and got no work in months of April and May. In contrast, 26 per cent of the households with orphans did not get any work for the same period under the scheme.
- 100 per cent of the households with orphans and 67 per cent of single women headed from the SC and OBC communities received wages less than Rs 202 per day under MGNREGS.
- Of the four states assessed, bulk of the qualifying households were not enrolled under the pension scheme. State-wise 96 per cent from Maharashtra, 92 per cent from Tamil Nadu and 91 per cent from Bihar concurred the same.
- 74 per cent of households headed by single women from the SC and OBC communities and 69 per cent of OBCs responded to not having any difficulty in demanding relief entitlements from the government. The group that saw the most difficulty in demanding relief entitlements were the SCs at 50 per cent.
- Amongst the share of respondents who faced difficulties in demanding relief entitlements, an overwhelming majority of them conveyed their complaints to their respective block officers. Single women headed households from the SC and OBC communities and OBC households at 99 per cent each comprised the highest percentage of respondents to report the issue to their respective block officer.
- 76 per cent of respondents from Maharashtra and 60 per cent of respondents from Gujarat when asked about the quality of Public Distribution System (PDS) ration replied in the negative.
- 92 per cent of OBCs, 86 per cent of households headed by single women, and 84 per cent of SCs received their PDS quota thrice during the period under consideration.
- 65 per cent of orphans and 56 per cent of OBCs responded to not having food and raw materials being delivered to them even once during the period under consideration by anganwadi workers (AWWs).
- Respondents across the vulnerable communities reported that the AWW did not deliver food and raw materials including 65 per cent of the respondents who were orphans, 54 per cent of PwDs, and 51 per cent of the respondents from SC and OBC households headed by single women.
- 85 per cent of respondents from Maharashtra and 78 per cent of respondents from Gujarat responded to not having a homeless shelter available to them.
- Majority of respondents living in homeless shelters had received three meals were being provided in the shelter with 96 per cent of respondents from Gujarat and 81 per cent from Bihar responding in the affirmative.
- Of the share of registered street vendors, 100 per cent of single women vendors from the SC and OBC community and 82 per cent of SC vendors have not applied for loans upto Rs 10,000 under the relief package even once.
- 100 per cent of OBCs and 87 per cent of SCs responded positively when asked whether three nutritious meals were being provided in the homeless shelter designated for migrants under the relief package.

² <https://www.thehindu.com/news/national/coronavirus-indias-case-fatality-rate-declines-to-193-recovery-rate-nears-72-says-health-ministry/article32367222.ece>

Summary of enrolment and access

0 to 25% 25% to 50% 50% to 75% 75% to 100%

Enrolment

S No	Scheme and benefit	SC	OBC	PwD	Single woman headed	Orphan
1	Ujjwala Yojana: Free gas cylinders for 3-months	37%	41%	37%	38%	66%
2	MGNREGS: Enhanced wages	30%	39%	34%	22%	69%
3	Jan Dhan Yojana: Ex-gratia amount of Rs. 500 for women account holders	29%	28%	41%	35%	56%
4	Farmers: Having a Kisan Credit Card	15%	57%	34%	21%	NA
5	Farmers: Registered under PM KISAN Samman Nidhi Scheme	93%	61%	79%	61%	NA
6	PDS: Having APL/ BPL/Antodya Anna Yojana/ Card	72%	62%	75%	71%	22%
7	ICDS: Pregnant/lactating woman in the family	11%	8%	12%	9%	9%
8	ICDS: 0-6-year aged child in the family	24%	18%	19%	34%	14%
9	Homeless: Availability of homeless shelter	29%	63%	49%	16%	NA
10	Migrants: Availability of shelter for migrant workers	45%	52%	49%	61%	NA

Access

S No	Scheme and benefit	SC	OBC	PwD	Single woman headed	Orphan
1	Ujjwala Yojana: Receipt of cash assistance (average across 3 rounds)	80%	90%	90%	81%	59%
2	Ujjwala Yojana: Accessing free LPG cylinder (average across 3 rounds)	93%	93%	95%	81%	89%
3	MGNREGS: Demanded and got work in April and May	34%	33%	28%	5%	74%
4	MGNREGS: Worked for more than 10 days a month in April, May and June	25%	19%	15%	17%	21%
5	MGNREGS: Received wages of Rs 202 per day or higher	59%	88%	46%	33%	0%
6	MGNREGS: Received wages "fully" in bank account in all three months	46%	84%	23%	50%	0%
7	Jan Dhan: Active bank account, availed the benefit for three months	71%	86%	89%	86%	5%
8	Farmers: Received Rs 2,000 per month assistance in all 3 months	45%	35%	59%	45%	NA
9	PDS: Family's food needs been met	62%	59%	79%	70%	74%
10	PDS: Received PDS quota thrice	84%	92%	74%	86%	74%
11	PDS: Received PDS "full quota"	71%	86%	61%	80%	52%
12	ICDS: Anganwadi worker deliver food and raw materials thrice	44%	36%	29%	42%	22%
13	Homeless: Living in a homeless shelter	55%	88%	37%	58%	NA
14	Homeless: Three meals being provided in the homeless shelter	65%	94%	82%	3%	NA
15	Migrants: Living in the shelter	56%	65%	37%	39%	NA
16	Migrants: Three meals being provided in the shelter	87%	100%	71%	58%	NA
17	Migrant workers: 5 kg of grains, 1 kg of pulses per person/family for 2 months	59%	70%	71%	32%	NA



Ujjwala Yojana: Free gas cylinders for 3-months

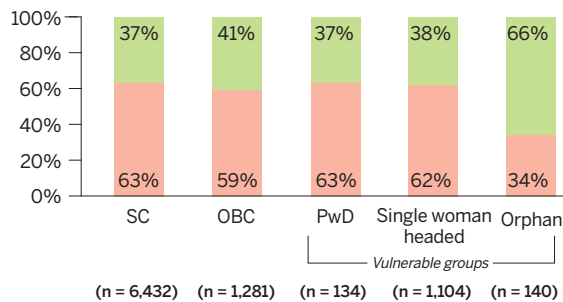
Many Indians have limited access to cooking gas, and the PMUY social welfare scheme provides concessional gas connections. It seeks to bring health relief to women and children, especially those living below the poverty line. However, the assessment revealed that more than half of the respondents from the assessed states were not enrolled under the PMUY scheme. In this assessment, the vulnerable groups – SCs, OBCs, PwDs, and single women-headed households were found to have suffered significant levels of exclusion. It is important to note that the single-women headed households, PwDs, and orphans were

also from SC and OBC households. And of the four states included in this factsheet, 66 per cent respondents from Tamil Nadu, 63 per cent from Maharashtra, 62 per cent from Bihar, and 56 per cent from Gujarat were not enrolled under the scheme. The intervention offered cash assistance disbursed in three rounds, and the levels of exclusion was most significant in Tamil Nadu in the first round at 51 per cent, in Maharashtra during round II at 41 per cent, and in Gujarat during round III at 24 per cent. The data suggests that with better awareness the scheme would benefit a far greater number of households.

Share of respondents (%)

Households enrolled under the scheme

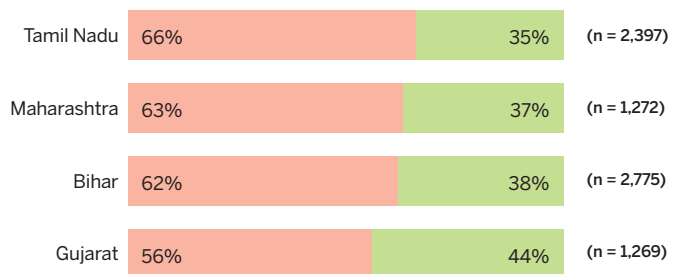
By group



Vulnerable groups arranged in descending order of exclusion.

By states

Percentage of respondents who replied ■ No ■ Yes



States arranged in descending order of exclusion

Receipt of cash assistance under the scheme

By group

Low exclusion ■ High exclusion ■

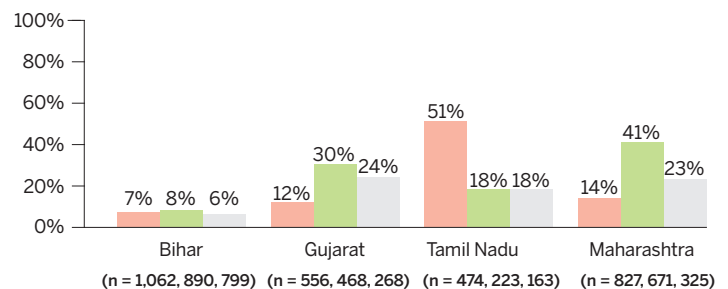
Share of respondents from group who didn't receive the cash assistance (%)

Group	Round I	Round II	Round III	Total (n)
SC	18%	26%	16%	2,398, 1,861, 1,211
OBC	13%	10%	6%	521, 391, 344
Orphan	9%	82%	20%	92, 77, 10
PwD	8%	12%	11%	49, 43, 35
Single woman headed	17%	29%	9%	424, 272, 152

By states

Round I ■ Round II ■ Round III ■

Respondents who didn't receive the cash assistance (%)



States arranged in alphabetical order.

Accessing free LPG cylinder

By group

Low exclusion ■ High exclusion ■

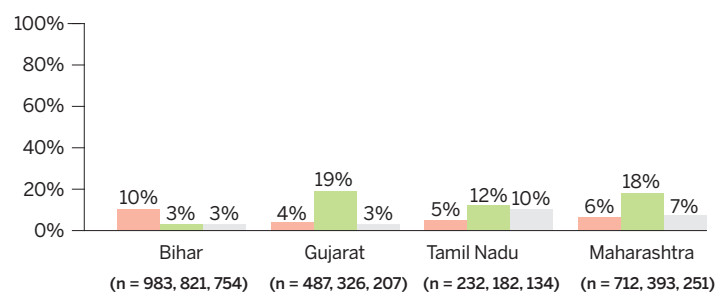
Share of respondents from group who didn't receive free cylinder (%)

Group	Round I	Round II	Round III	Total (n)
SC	6%	12%	4%	1,960, 1,370, 1,017
OBC	14%	2%	4%	454, 352, 325
Orphan	8%	29%	13%	84, 14, 8
PwD	4%	8%	3%	45, 38, 31
Single woman headed	23%	21%	4%	353, 192, 139

By states

Round I ■ Round II ■ Round III ■

Respondents who didn't receive the cash assistance (%)



States arranged in alphabetical order.



Jan Dhan Yojana: Ex-gratia amount of Rs. 500 for women account holders

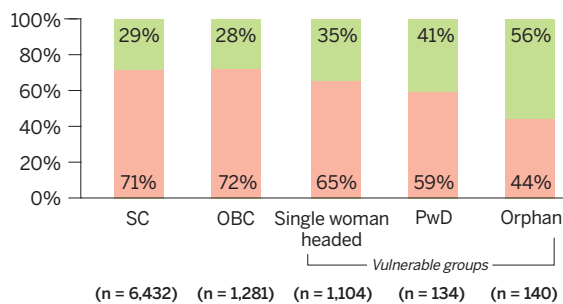
Under the National Mission for Financial Inclusion, the PMJDY envisages universal access to banking facilities, credit, financial literacy, insurance and pension. With the unabated growth of COVID-19 in the country, Jan Dhan accounts have become a significant direct benefit transfer channel. However, the assessment reveals that of the four states included in this factsheet, on average 72 per cent of the respondents are not enrolled under the scheme with Tamil Nadu faring the worst at 91 per cent. Only 12 per cent of the assessed SC respondents, 5 per cent of the OBC respondents and 3 per cent of the single women-headed

households from among the SC and OBC categories had active bank accounts and availed the benefits for three months. If properly implemented, the Jan-Dhan Yojana can bring fiscal inclusion to those who need it the most, especially women. There has been little to no improvement from the first round of the assessment, which highlighted the scheme's inadequate coverage and the delay in cash transfers that increase the economic burden on the vulnerable³.

Share of respondents (%)

Respondents enrolled under the scheme

By group



Vulnerable groups arranged in descending order of exclusion.

By states

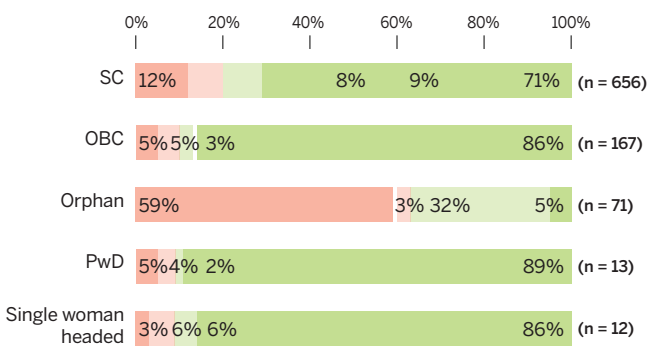
Percentage of respondents who replied No (red) Yes (green)



States arranged in descending order of exclusion

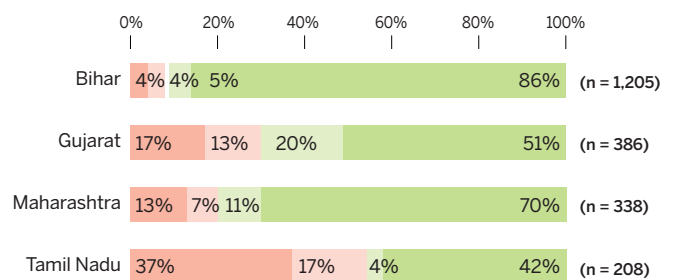
Active bank account, availed the benefit for three months

By group



By states

Never (red) Once (orange) Twice (light green) Thrice (dark green)



States arranged in alphabetical order.

³ In the first factsheet 70 per cent of respondents from Tamil Nadu, 62 per cent from Bihar, and 53 per cent from Maharashtra responded that they were not enrolled under the scheme. Whereas those with active bank accounts who availed of the benefit included 80 per cent of the respondents from Bihar but only 48 per cent of the respondents from Tamil Nadu and 41 per cent from Maharashtra.



MGNREGS: Enhanced wages

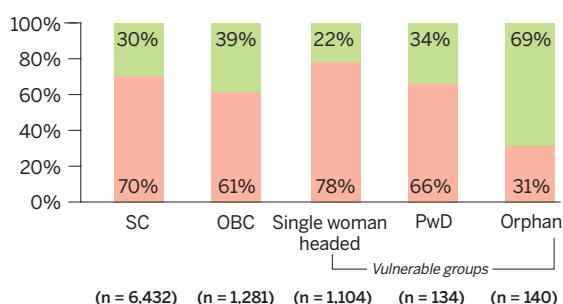
The repercussions of the pandemic for unskilled migrant labourers and informal workers⁴ has been overwhelming. According to the World Bank, an estimated 12 million people in India will slip below the poverty line, a majority of which will be migrant labourers and informal workers. The lockdown has also sparked a mass reverse migration of unskilled labour engaged in the unorganised sector, a critical demographic that drives the cities. While the allocation for MGNREGS went up from Rs 400 billion to 1015 billion in the package announced in May 2020, and 84 per cent additional work was provided

in June (as compared to the same period last year), it is not known if enhanced employment could be accessed by SCs. The regions in which NCDHR carried out the assessments, the picture emerging is dismal. Of all the enrolled households, 90 per cent of the households in Maharashtra are not enrolled under the scheme. Across the four states considered in this factsheet, 71 per cent of households were not registered under the plan. Similarly, 95 per cent of the SC and OBC households headed by women responded that they demanded but did not get work under the scheme.

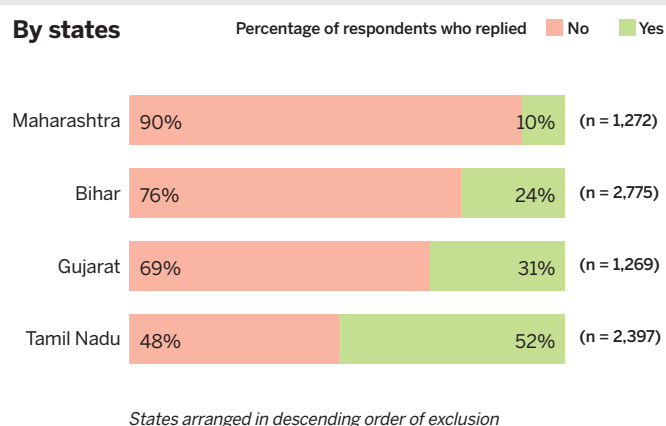
Share of respondents (%)

Households enrolled under the scheme

By group

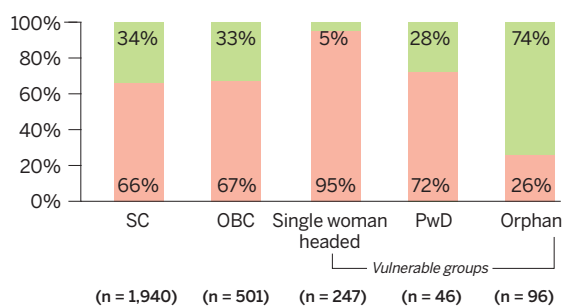


By states

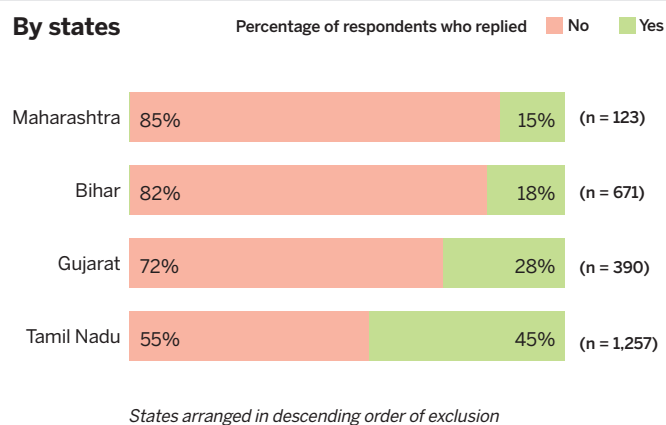


Demanded and got work under the scheme in April and May

By group

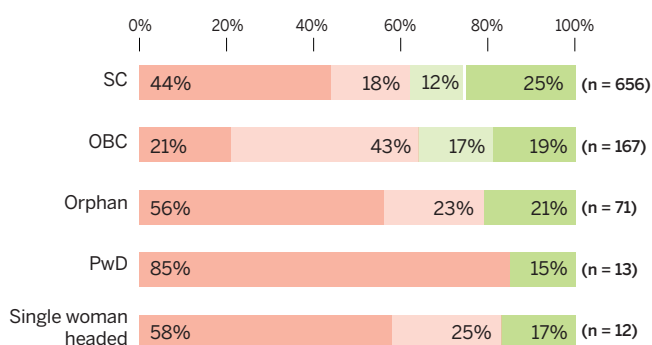


By states

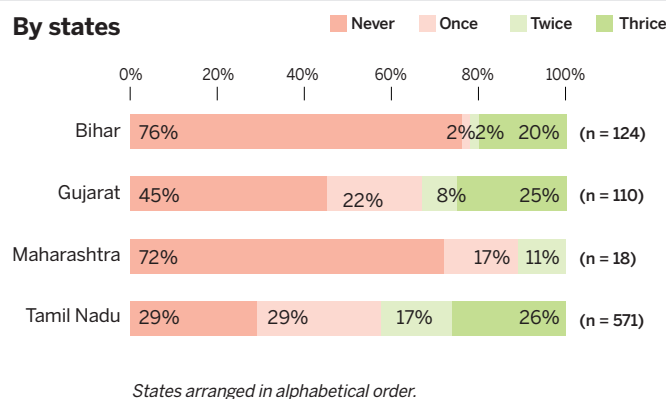


Worked for more than 10 days a month in April, May and June

By group



By states

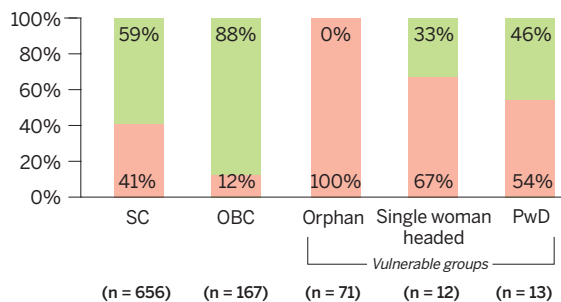


⁴ <https://www.orfonline.org/expert-speak/rethinking-mgnrega-in-the-post-covid19-era/>

Share of respondents (%)

Received wages of Rs 202 per day or higher

By group

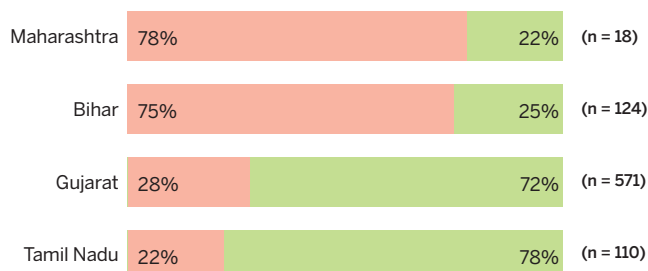


Vulnerable groups arranged in descending order of exclusion.

Vulnerable groups arranged in descending order of exclusion.

By states

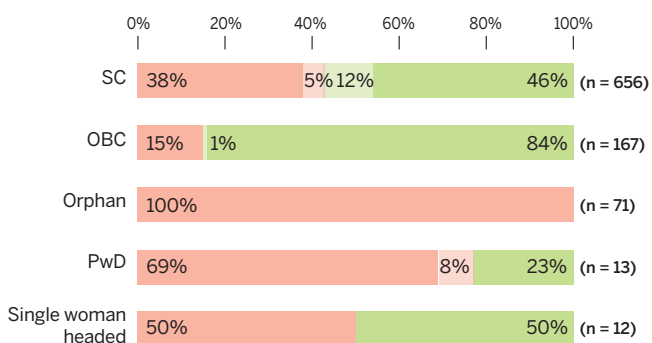
Percentage of respondents who replied No Yes



States arranged in descending order of exclusion

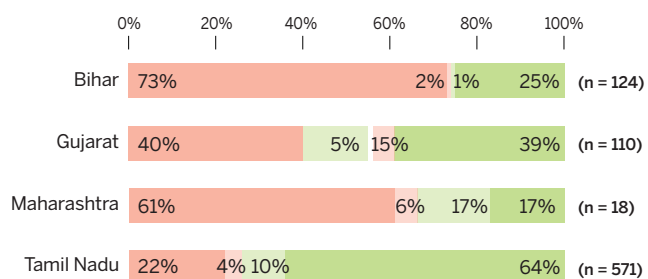
Received wages "fully" in bank account in three months

By group

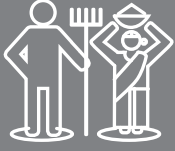


By states

Never Once Twice Thrice



States arranged in alphabetical order.



Farmers: Additional Rs. 2,000 assistance from April to June, and concessional loans

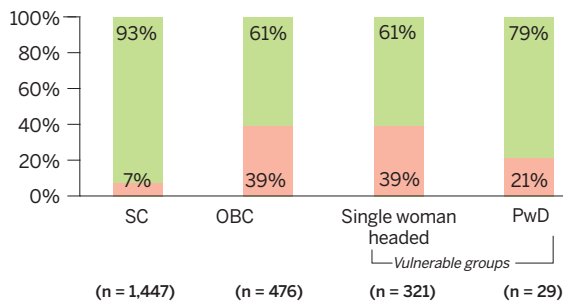
In response to the pandemic, the government decided to provide additional assistance of Rs 2000 in April, May and June under the PM KISAN Samman Nidhi. A preliminary analysis of the findings suggests that most of the states are covered under the scheme except for Tamil Nadu (52%). While 7 per cent of SCs and 21 per cent of PwDs, and 39 per cent of these households headed by women were not registered under the scheme, this could also be because they were not farmers. Furthermore, across the four states included in this factsheet, 79 per cent of the respondents did not possess a kisan credit card, highest was Maharashtra

at 91 per cent; Bihar was the lowest at 67 per cent. Upon examining the responses from the SC group – only 15 per cent of the respondents reportedly had a kisan credit card, on this card 38 per cent applied for a concessional loan, and 54 per cent reported that the loan was sanctioned. The comparative picture between SCs and OBCs is also quite striking – where 57 per cent of the OBC community had a kisan credit card, 85 per cent applied for a loan, 90 per cent reported that the loan had been sanctioned and 96 per cent received the full amount of the sanctioned loan.

Share of respondents (%)

Registered under PM KISAN Samman Nidhi Scheme

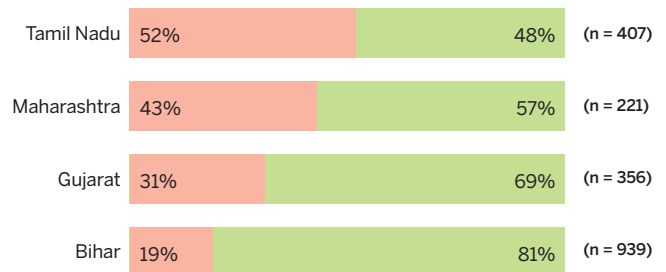
By group



Vulnerable groups arranged in descending order of exclusion.

By states

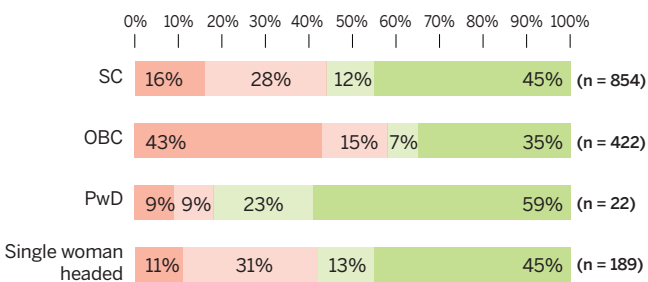
Percentage of respondents who replied No Yes



States arranged in descending order of exclusion

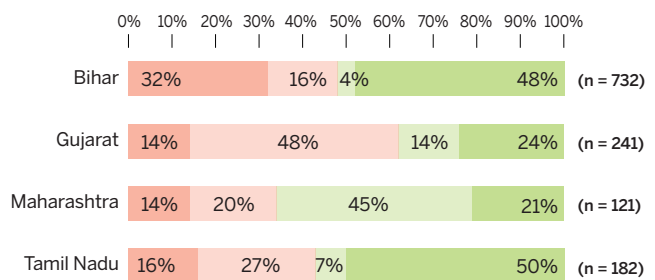
Have you received Rs 2,000 per month assistance in 3 months?

By group



By states

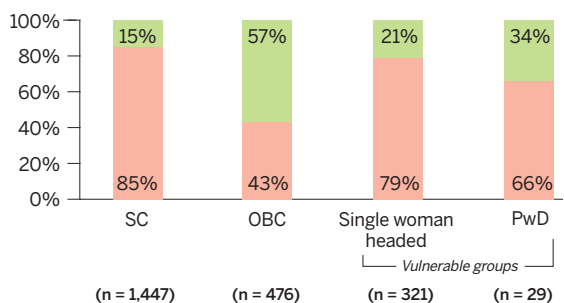
Never Once Twice Thrice



States arranged in alphabetical order.

Do you have a Kisan Credit Card?

By group



Vulnerable groups arranged in descending order of exclusion.

By states

Percentage of respondents who replied No Yes

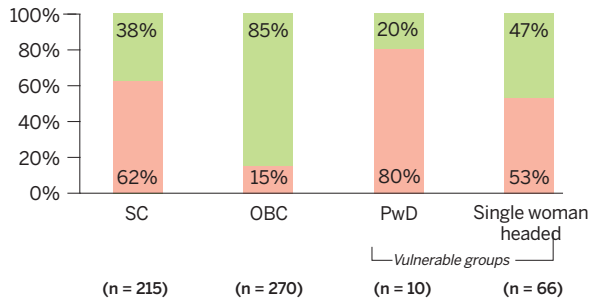


States arranged in descending order of exclusion

Share of respondents (%)

Have you applied for a concessional loan on Kisan Credit Card?

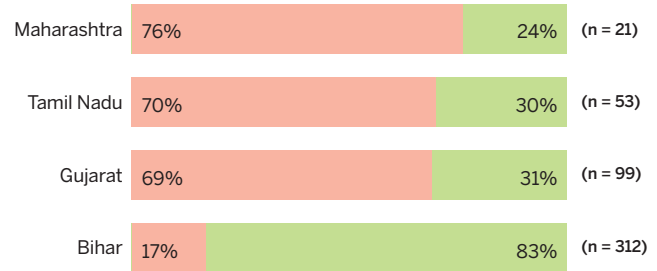
By group



Vulnerable groups arranged in descending order of exclusion.

By states

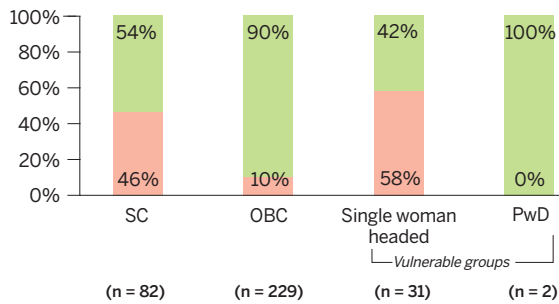
Percentage of respondents who replied No Yes



States arranged in descending order of exclusion.

Has the loan been sanctioned?

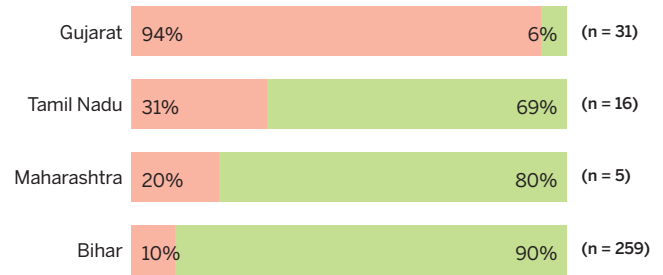
By group



Vulnerable groups arranged in descending order of exclusion.

By states

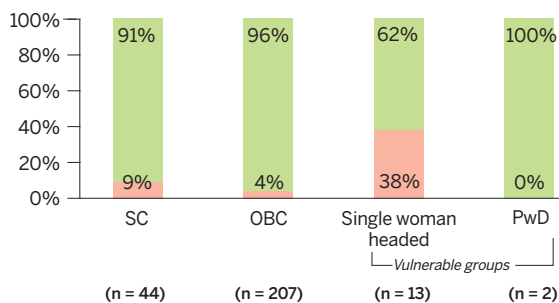
Percentage of respondents who replied No Yes



States arranged in descending order of exclusion.

Have you received the full amount of sanctioned loan?

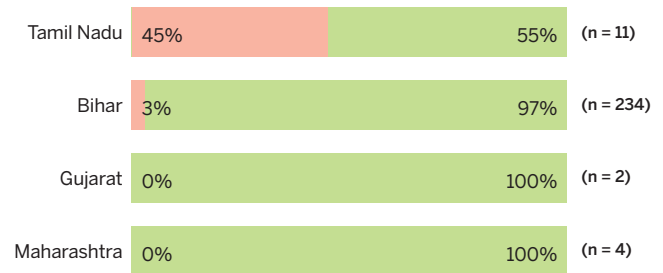
By group



Vulnerable groups arranged in descending order of exclusion.

By states

Percentage of respondents who replied No Yes



States arranged in descending order of exclusion.



Pensions: Senior citizens, widow and disability: Ex-gratia of Rs. 1,000

A one-time ex-gratia amount of Rs. 1,000 to senior citizens, widows and disabled pensioners was announced under the National Social Assistance Programme in two equal instalments of Rs 500 each. The second instalment under the package was to be disbursed in mid-May.

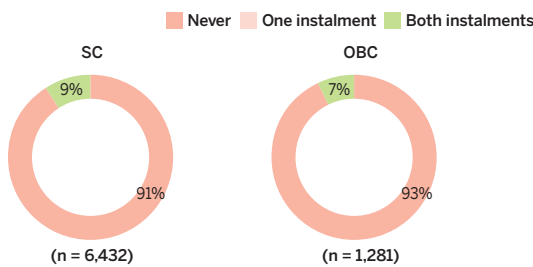
The findings of the assessment paint a bleak picture. Of those who were enrolled under the scheme, the number of respondents entitled to the elderly pension, disability pension, and widow pension along with the ex-gratia sum of Rs 500 was pretty low. According to the data, the disbursement also varied widely across the states. While 74

per cent of the elderly respondents said that they received both instalments, Tamil Nadu fared poorly with almost 80 per cent responding that they did not receive it at all. Similarly, while 100 per cent of the disability pensioners in Gujarat received both instalments only 4 per cent received it in Tamil Nadu.

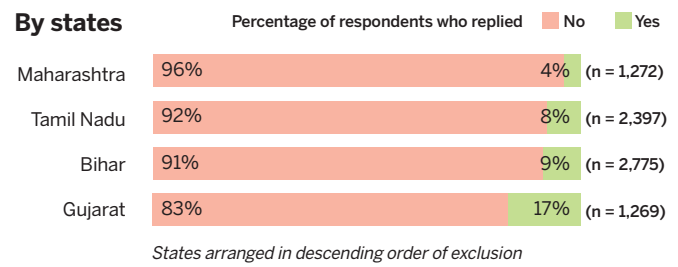
Share of respondents (%)

Are you or your family member enrolled under these pension schemes?

By group

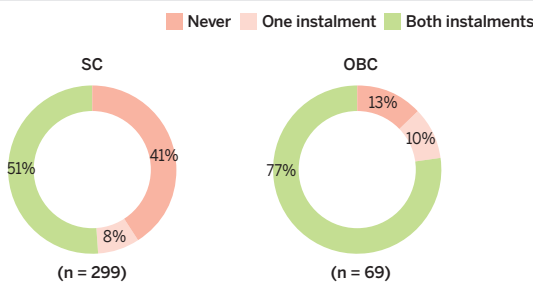


By states

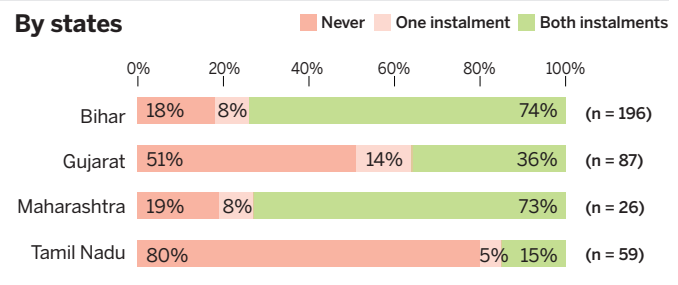


Elderly pension: Received the additional amount of Rs 500 over and above monthly old-age pension

By group

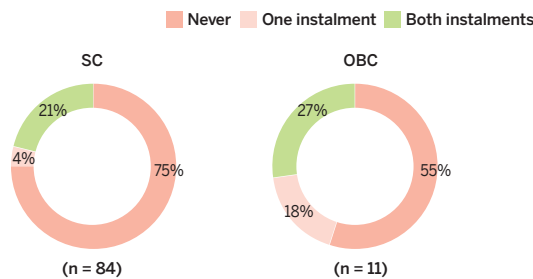


By states

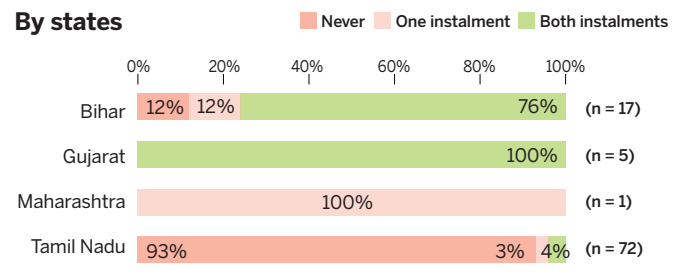


Disability pension: Received the additional amount of Rs 500 over and above monthly disability pension

By group

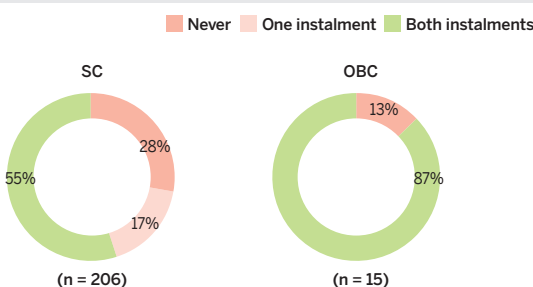


By states

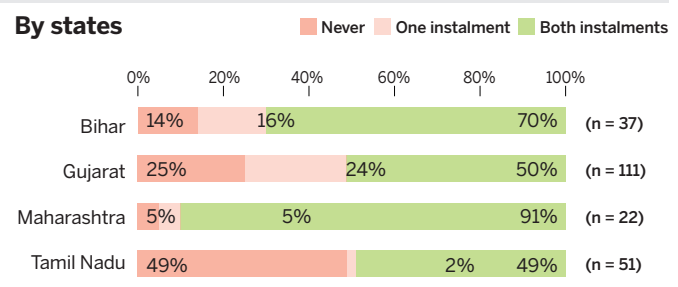


Widow pension: Received the additional amount of Rs 500 over and above monthly widow pension

By group



By states





ICDS: Food and raw materials home delivered to beneficiaries

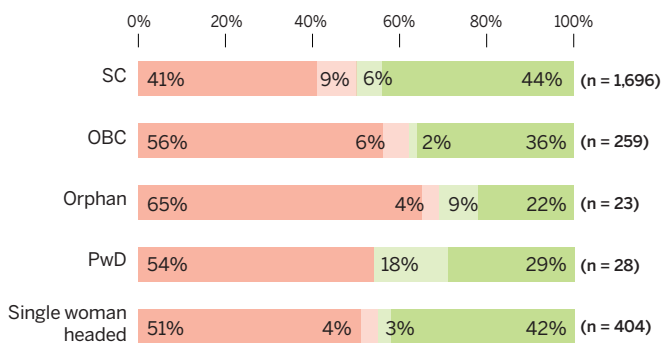
Distribution of food and other supplies to children and pregnant women by the AWWs was disrupted by COVID-19. The supply was not only inadequate but also erratic. Respondents across the vulnerable communities reported that the AWW did not deliver food and raw materials including 65 per cent of the respondents who were orphans, 54 per cent of PwDs, and 51 per cent of the respondents from SC and OBC households headed by single women, followed by 41 per cent SCs, 56 per cent OBCs. Upon examining the data from the states represented in this factsheet, 53 per cent of the respondents from Bihar

followed with 36 per cent of the respondents from Tamil Nadu said that the AWW did not deliver the necessary food and raw materials. Some households – 12 per cent of the PwD respondents and 11 per cent of the SC community reported that there was a pregnant or lactating woman in their family; almost 15 per cent of these respondents were from Bihar closely followed by 9 per cent from Maharashtra. The number of respondents with children (0 to 6 years) was significantly higher, especially in the SC and OBC households headed by single-women (34%) followed by 24 per cent of the SC community.

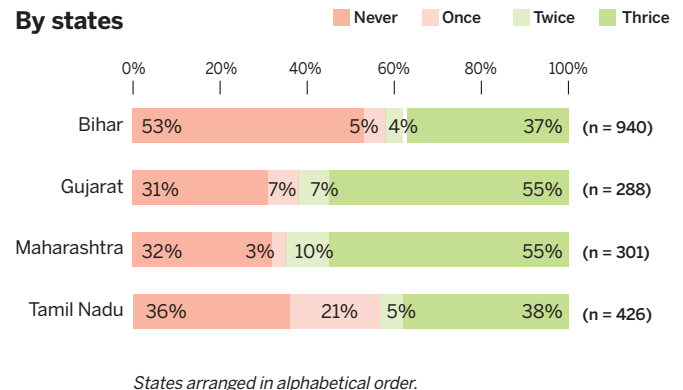
Share of respondents (%)

Did the Anganwadi worker deliver food and raw materials?

By group

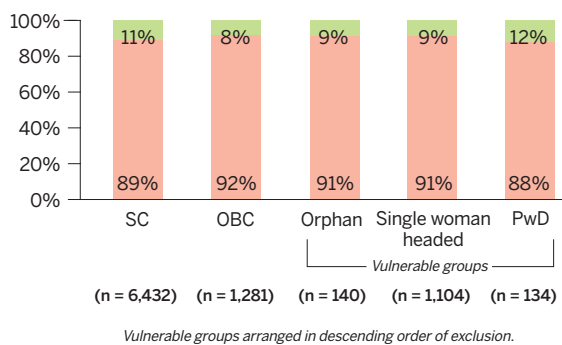


By states

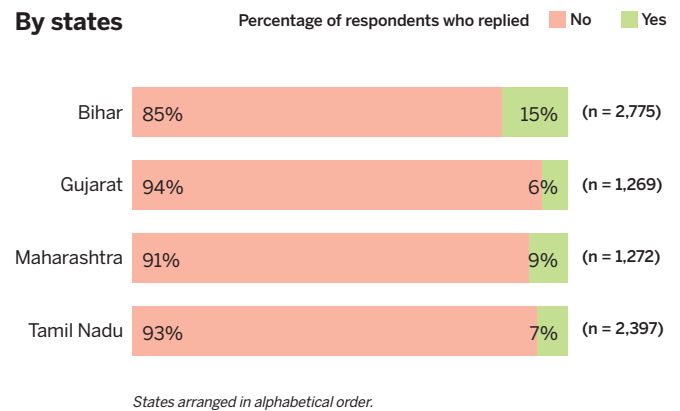


Is there a pregnant/lactating woman in your family?

By group

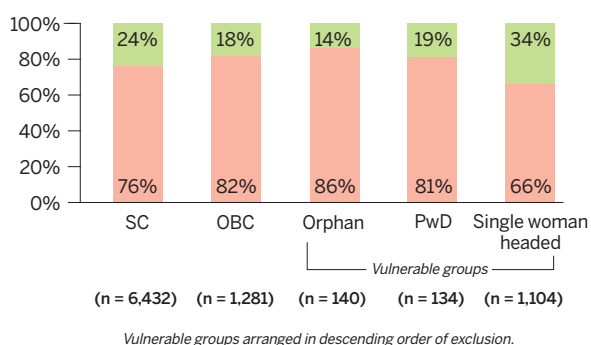


By states

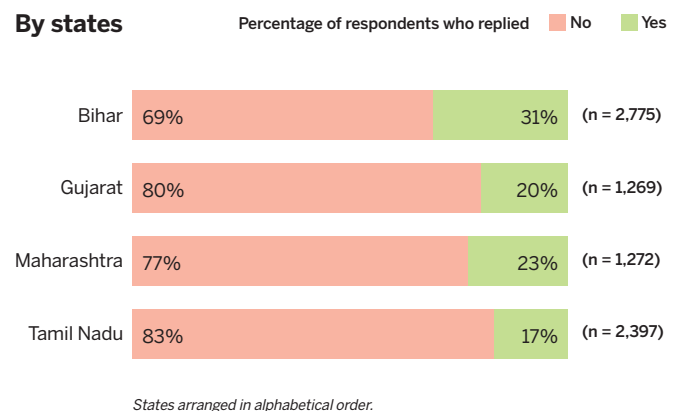


Is there 0-6-year aged child in your family?

By group



By states





Public Distribution Scheme: Additional /free food-grains

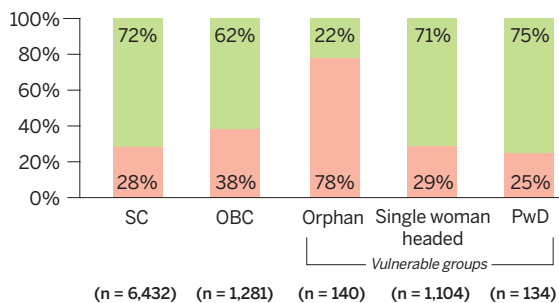
During the months of COVID-19, the food security programme was highlighted among the slew of measures in phase I of the PMGKY, when, according to the Department of Food and Public Distribution, an average of about 94 per cent of food grains were distributed by states and UTs. In phase II, the scheme was extended by five months, and nearly 201 lakh metric tonnes of grains were to be distributed. However, a number of respondents did not access to above poverty line (APL), below poverty line (BPL), and Antodya Anna Yojana (AAY) cards. Nearly 78 per cent of the respondents did not have the requisite document followed by 38 per cent of the OBC community, 29 per cent of SC and OBC households headed by single women, 28 per cent of the SC community and 25 per cent of PwD. The state-wise distribution of these cards were also skewed; 43 per cent of the respondents from Tamil Nadu did not have an APL, BPL, or AAY card where as 94 per cent from Gujarat said that they had the necessary card. Upon examining the responses of the vulnerable groups from SC and OBC communities, about 68 per cent

of the respondents, said that their families' food needs had been met. While 38 per cent SC respondents and 41 per cent OBC respondents said that their families faced food shortages; 45 per cent of the respondents from Gujarat and 40 per cent from Maharashtra also experienced hunger. Of the assessed orphans, 92 per cent responded to having received low-quality ration, and 76 per cent of Maharashtrians responded the same. Unfortunately, the AWWs were unable to deliver food and other essentials to a majority of the vulnerable households barring a few cases where they visited thrice. In Bihar nearly 53 per cent of the respondents were left out, in Tamil Nadu (36%), Maharashtra (32%), and Gujarat (31%) too, households reported that AWWs did not visit. Responses from the vulnerable groups paint a distinct picture of discrimination – 41 per cent of the SC respondents and 56 per cent OBCs reported that AWWs did not visit them. Almost 65 per cent of the respondents who were orphans, 54 per cent PwDs, and 51 per cent of the single women headed households also from these communities reported similar exclusion.

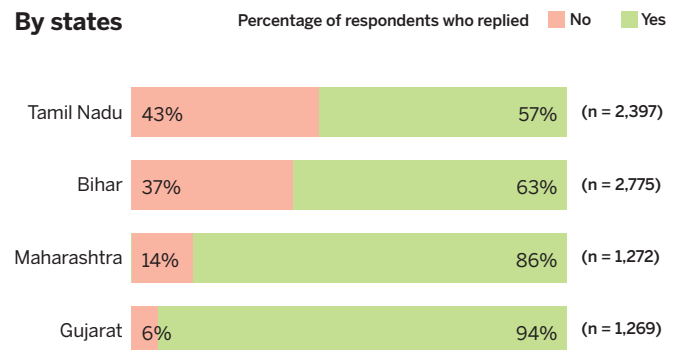
Share of respondents (%)

Do you have the APL/ BPL/Antodya Anna Yojana/ Card?

By group

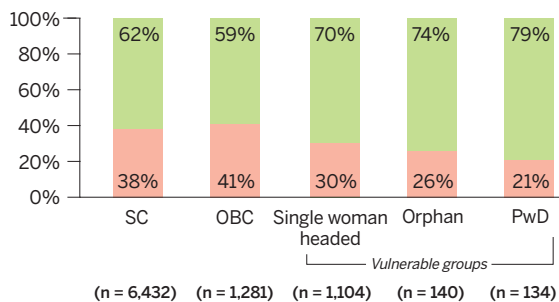


By states

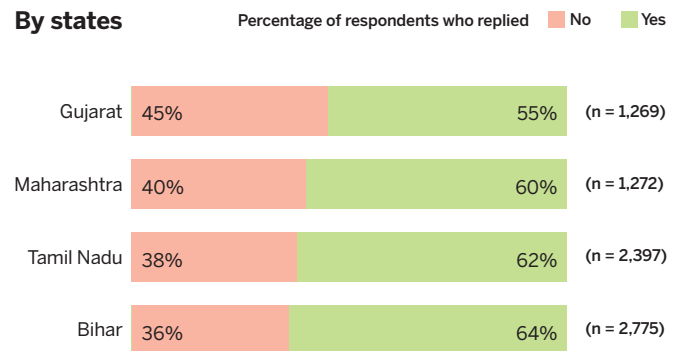


Have your family's food needs been met?

By group



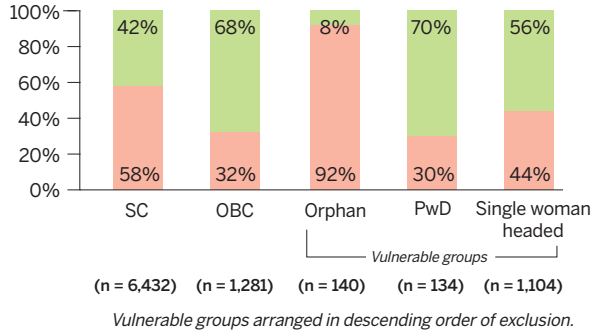
By states



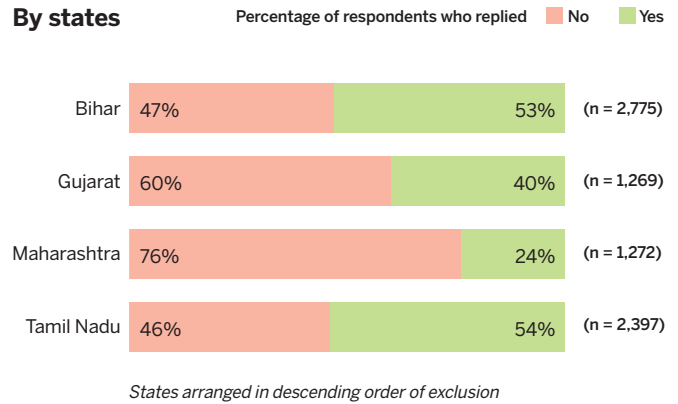
Share of respondents (%)

How is the quality of PDS ration?

By group

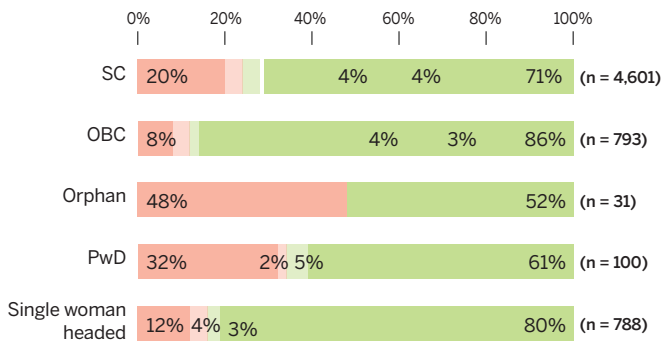


By states

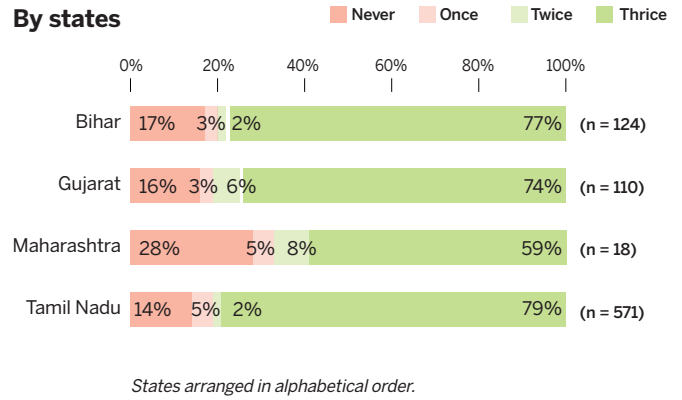


Received PDS "full quota"

By group

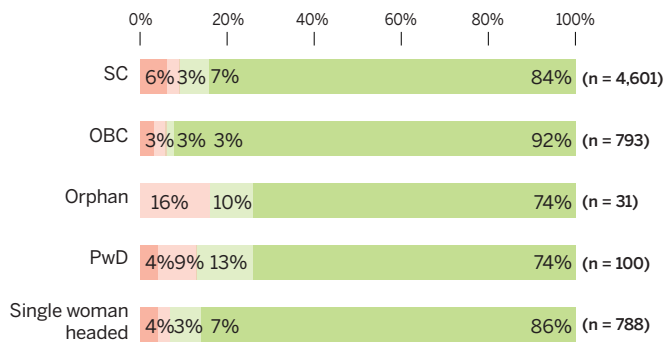


By states

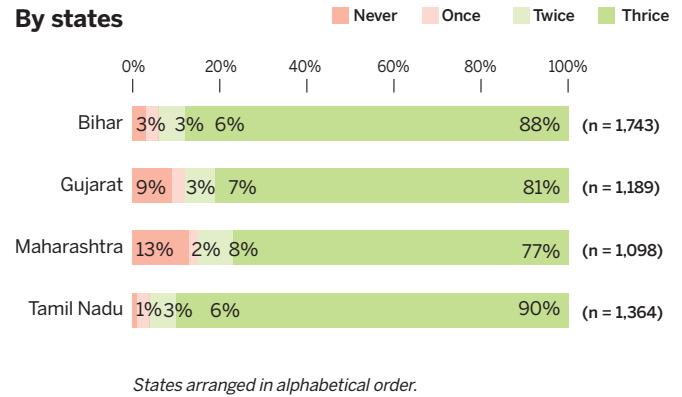


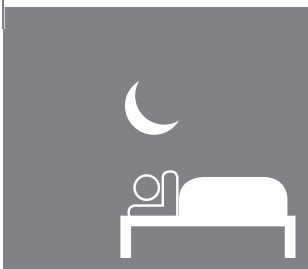
Received PDS quota

By group



By states





Homeless persons: availability of shelter and 3 meals a day

The Ministry of Housing and Urban Affairs said that they would provide three meals and shelter to help the homeless cope with the lockdown. Estimates suggested that around one lakh people would benefit from the meals provided, and around 1,500 shelters were being set up for the homeless living in cities. With livelihoods drying up due to the lockdown, hunger and homelessness were significant concerns for the urban poor. As per the respondents from the vulnerable groups, 44 per cent of households with PwDs and 32 per cent OBCs reported that they were homeless. Among the states, respondents from Bihar reported the highest percentage

of homelessness and, unsurprisingly, the highest rate of respondents living in homeless shelters. Nearly 88 per cent of the OBC respondents and 55 per cent of the SC respondents confirmed that they were living in a homeless shelter. An alarming 85 per cent of respondents from Maharashtra and 78 per cent from Gujarat responded as not having access to a homeless shelter. In the urban scenario, homelessness is often accompanied by food and job insecurity, lack of adequate health, hygiene, and other necessities that ensure a standard of living. The government should ensure measures to provide for them without adding to the stigma of their condition.

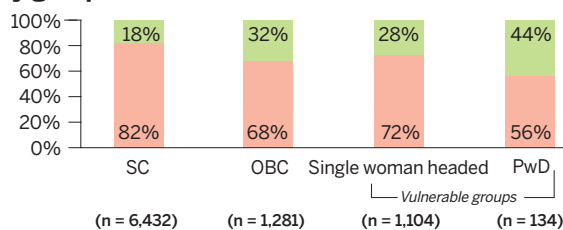
Share of respondents (%)

Vulnerable groups arranged in descending order of exclusion.

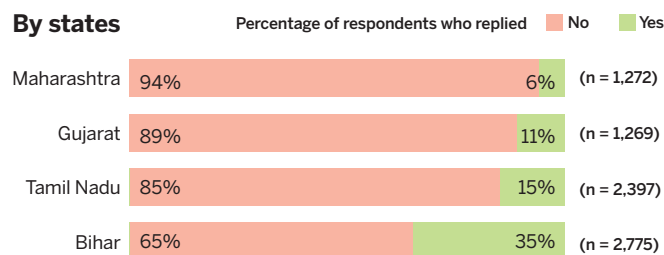
States arranged in descending order of exclusion

Are you homeless?

By group

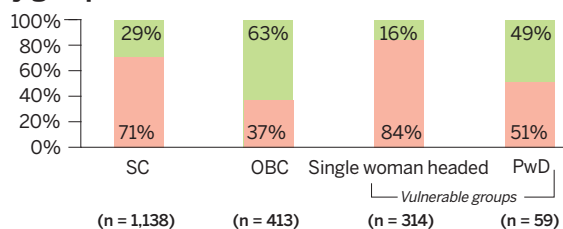


By states

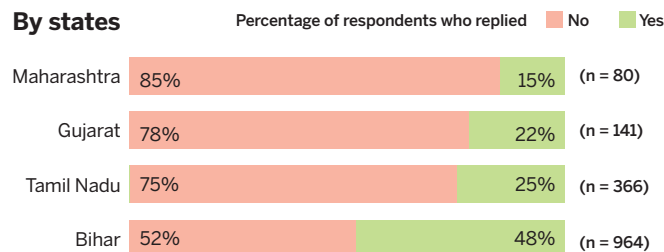


Is there a homeless shelter available?

By group

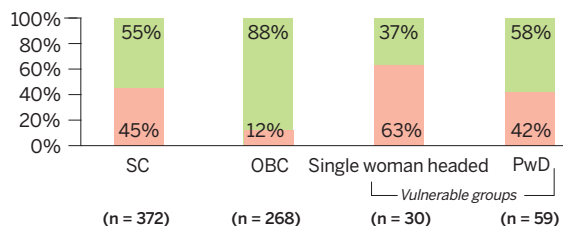


By states

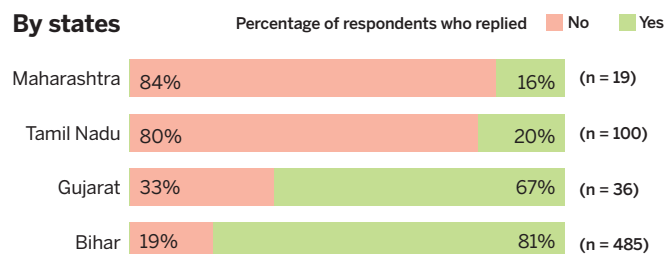


Are you living in a homeless shelter?

By group

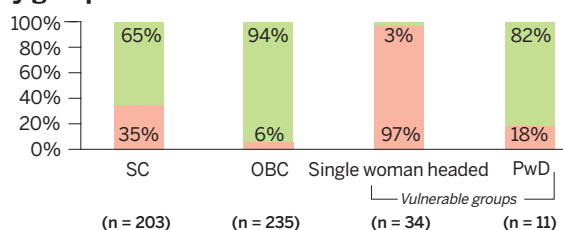


By states

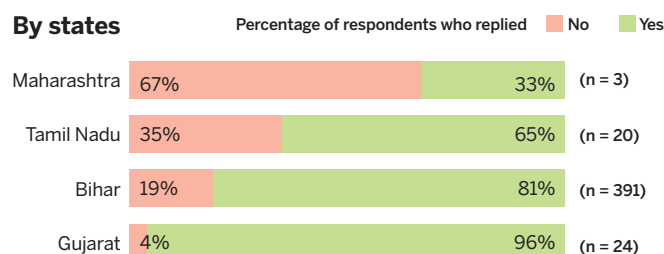


If yes, are three meals being provided in the homeless shelter?

By group



By states





Street Vendors: loans up to Rs 10,000

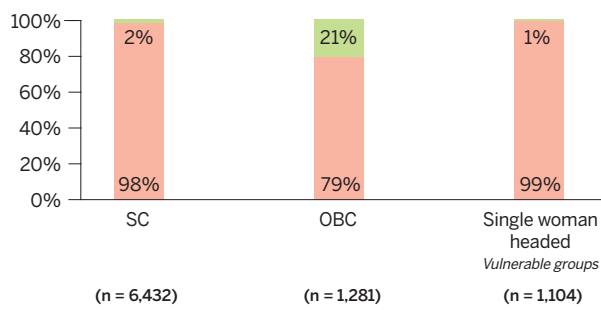
The PM SVANidhi scheme was implemented to help street vendors affected by the lockdown. Since its launch on June 1, around 12 lakh street vendors have applied for the credit assistance of Rs 10,000 and banks have sanctioned credit to around 4.2 lakh beneficiaries. The loan did not require any collateral, which was a huge relief for the beneficiaries. However, to apply individuals had to be registered street vendors with their respective urban body. The majority of street vendors assessed from the selected states were unregistered, rendering them ineligible for the scheme. Of the vulnerable groups assessed in this factsheet, 98 per cent of SCs and 99 per cent of the single-

women headed SC and OBC households were unregistered vendors. Similarly, among states 99 per cent of respondents from both Tamil Nadu and Maharashtra were unregistered vendors, 97 per cent in Gujarat. It is also interesting to note that 100 per cent of registered single women vendors from SC and OBC households have not applied for the loan under the scheme. Of the 18 per cent SC respondents and 21 percent OBC respondents who applied for a loan, 69 per cent SCs and 91 per cent OBCs were sanctioned loans. The data collected throws light on the unorganised nature of this sector and the drawback of these gaps, especially in times of crisis.

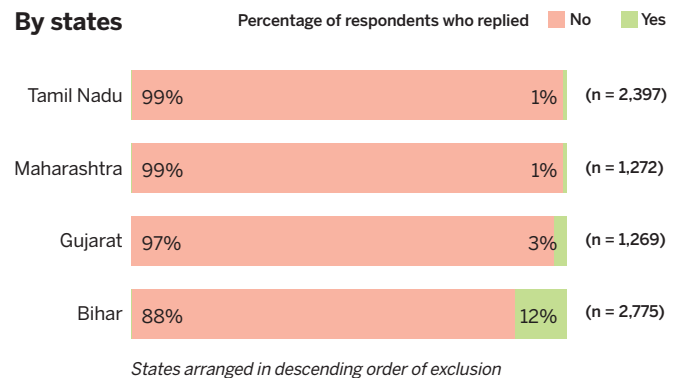
Share of respondents (%)

Are you a registered street vendor?

By group

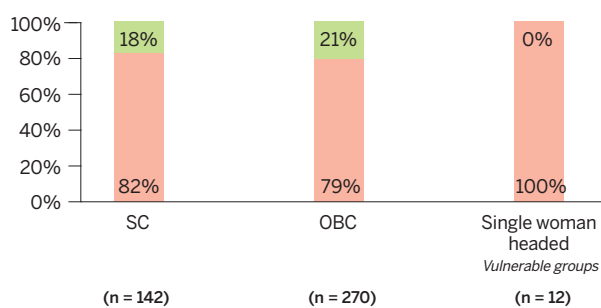


By states

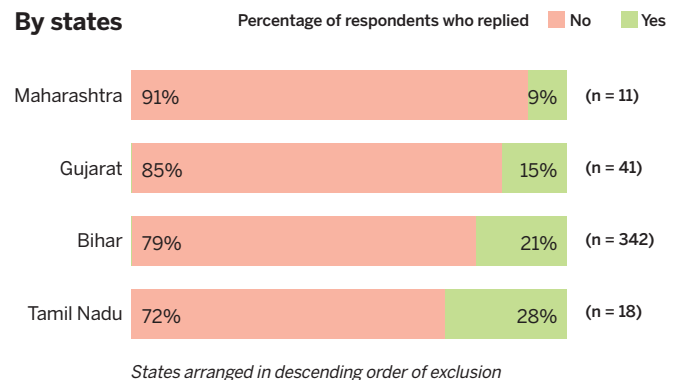


Applied for loan upto Rs 10,000

By group

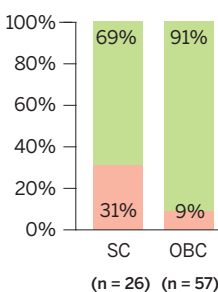


By states

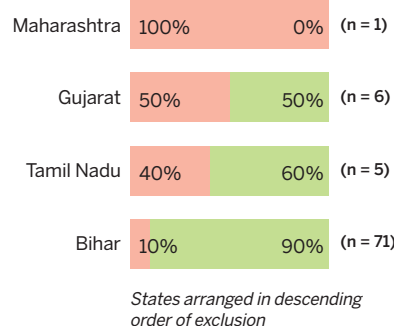


Loan sanctioned

By group

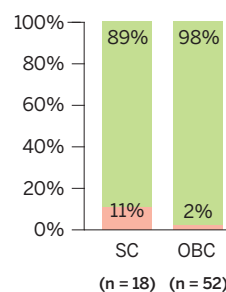


By states

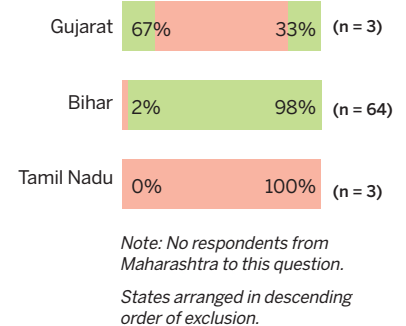


Did the bank deduct any amount?

By group



By states





Migrants: Shelter, 3 meals a day and 5 kg of food-grains

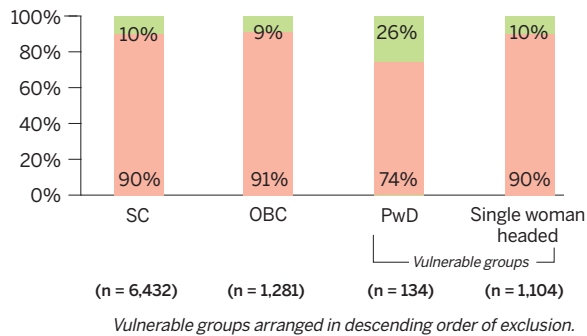
The second tranche of the economic package catered to the needs of the 8 crore migrants who do not have ration cards. The package entitled them to 5 kg of food grains and 1 kg of lentils. Going by the data collected during the assessment, only 1 per cent of the respondents from Tamil Nadu and Maharashtra were migrants. Analysing the same data based on vulnerable groups, 10 per cent of the SC respondents and single women headed households confirmed that they were migrants. A significant percentage of respondents – 61 per cent of SC and OBC single-women headed households, 52 per cent OBC respondents, 49 per cent PwDs, 45 per cent SCs – reported that there were

shelters for migrant workers. Of the states included in this factsheet, 55 per cent from Bihar confirmed that there were shelters, while only 23 per cent of the respondents from Gujarat said there were shelters for migrant workers. Most of the respondents responded positively and confirmed that three meals were being provided by the state. It was widely acknowledged that migrants were among the worst affected by the COVID-19 crisis, and it spawned a parallel migrant worker crisis that has shocked the people and overwhelmed the states. The data confirms that the arrangements made for them was not only inadequate but poorly distributed.

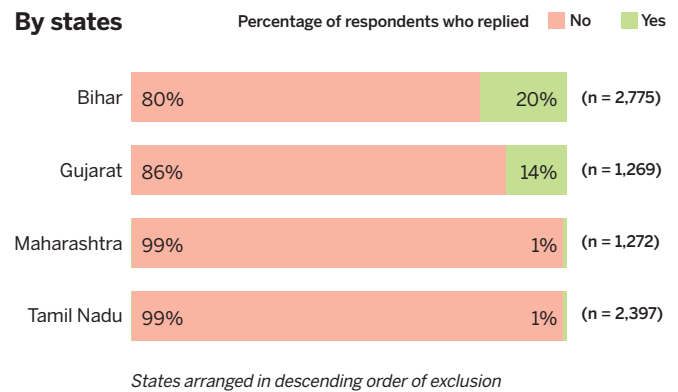
Share of respondents (%)

Are you a migrant?

By group

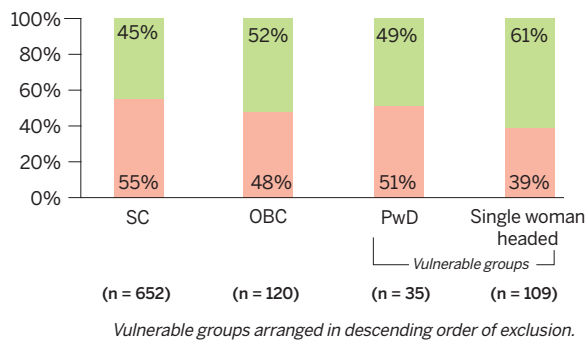


By states

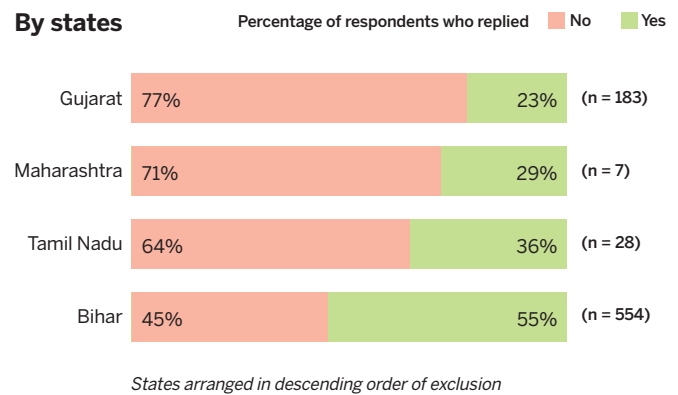


Is there a shelter for migrant workers?

By group

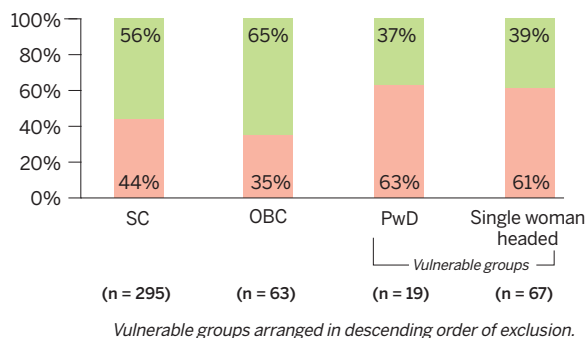


By states

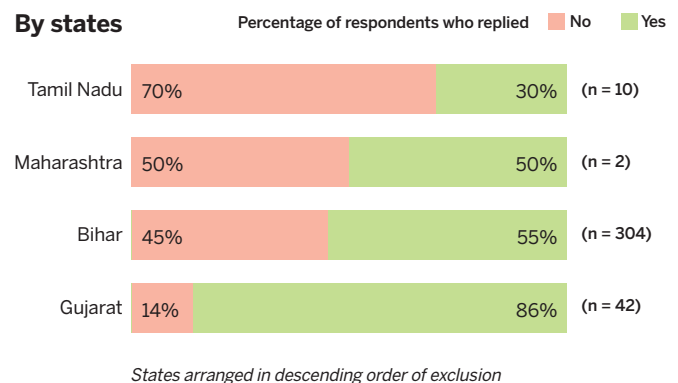


Are you living in the shelter?

By group

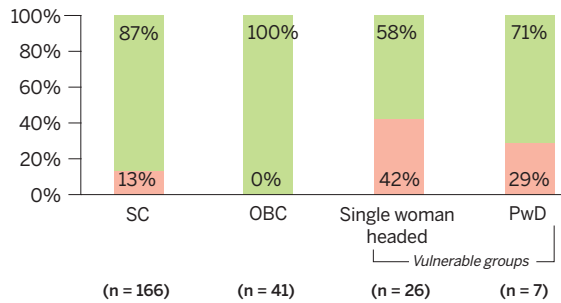


By states



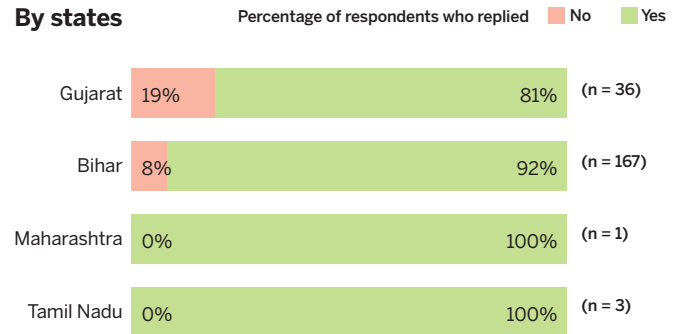
If yes, are three meals being provided in the shelter?

By group



Vulnerable groups arranged in descending order of exclusion.

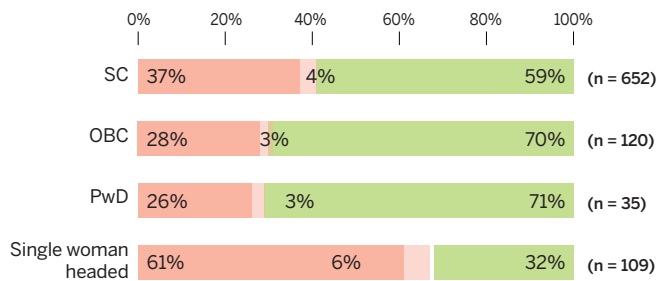
By states



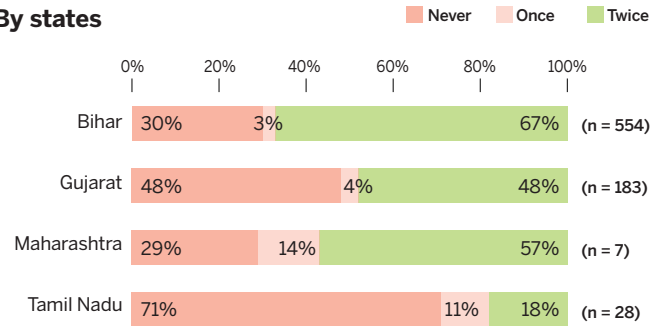
States arranged in descending order of exclusion

Migrant workers: 5 kg of grains and 1 kg of pulses per person/family for 2 months (June-July)

By group



By states



States arranged in alphabetical order.

Bihar: Summary of enrolment and access

0 to 25% 25% to 50% 50% to 75% 75% to 100%

Enrolment

S No	Scheme and benefit	SC	OBC	Respondents	
				SC	OBC
1	Ujjwala Yojana: Free gas cylinders for 3-months	34%	46%	1,825	950
2	MGNREGS: Enhanced wages	19%	35%	1,825	950
3	Jan Dhan Yojana: Ex-gratia amount of Rs. 500 for women account holders	50%	33%	1,825	950
4	Farmers: Having a Kisan Credit Card	11%	62%	536	403
5	Farmers: Registered under PM KISAN Samman Nidhi Scheme	70%	96%	536	403
6	PDS: Having APL/ BPL/Antodya Anna Yojana/ Card	67%	54%	1,825	950
7	ICDS: Pregnant/lactating woman in the family	18%	9%	1,825	950
8	ICDS: 0-6-year aged child in the family	37%	19%	1,825	950
9	Homeless: Availability of homeless shelter	35%	65%	567	397
10	Migrants: Availability of shelter for migrant workers	55%	52%	436	118

Access

S No	Scheme and benefit	SC	OBC	Respondents	
				SC	OBC
1	Ujjwala Yojana: Receipt of cash assistance (average across 3 rounds)	93%	93%	1,648	1,103
2	Ujjwala Yojana: Accessing free LPG cylinder (average across 3 rounds)	95%	93%	1,533	1,027
3	MGNREGS: Demanded and got work in April and May	30%	6%	342	329
4	MGNREGS: Worked for more than 10 days a month in April, May and June	5%	2%	298	284
5	MGNREGS: Received wages of Rs 202 per day or higher	21%	50%	106	20
6	MGNREGS: Received wages "fully" in bank account in all three months	22%	40%	106	20
7	Jan Dhan: Active bank account, availed the benefit for three months	84%	93%	898	307
8	Farmers: Received Rs 2,000 per month assistance in all 3 months	62%	31%	376	385
9	PDS: Family's food needs been met	67%	58%	1,825	950
10	PDS: Received PDS quota thrice	86%	92%	1,227	516
11	PDS: Received PDS "full quota"	73%	86%	1,227	516
12	ICDS: Anganwadi worker deliver food and raw materials thrice	39%	29%	675	183
13	Homeless: Living in a homeless shelter	75%	90%	202	259
14	Homeless: Three meals being provided in the homeless shelter	60%	94%	151	234
15	Migrants: Living in the shelter	51%	67%	250	63
16	Migrants: Three meals being provided in the shelter	88%	98%	129	42
17	Migrant workers: 5 kg of grains, 1 kg of pulses per person/family for 2 months	67%	70%	436	118

Gujarat: Summary of enrolment and access

0 to 25% 25% to 50% 50% to 75% 75% to 100%

Enrolment

S No	Scheme and benefit	SC	OBC	Respondents	
				SC	OBC
1	Ujjwala Yojana: Free gas cylinders for 3-months	44%	0%	1,267	2
2	MGNREGS: Enhanced wages	31%	NA	1,267	2
3	Jan Dhan Yojana: Ex-gratia amount of Rs. 500 for women account holders	32%	50%	1,267	2
4	Farmers: Having a Kisan Credit Card	28%	0%	355	1
5	Farmers: Registered under PM KISAN Samman Nidhi Scheme	69%	100%	355	1
6	PDS: Having APL/ BPL/Antodya Anna Yojana/ Card	94%	100%	1,267	2
7	ICDS: Pregnant/lactating woman in the family	6%	0%	1,267	2
8	ICDS: 0-6-year aged child in the family	20%	0%	1,267	2

Access

S No	Scheme and benefit	SC	OBC	Respondents	
				SC	OBC
1	Ujjwala Yojana: Receipt of cash assistance (average across 3 rounds)	79%	NA	1,292	0
2	Ujjwala Yojana: Accessing free LPG cylinder (average across 3 rounds)	91%	NA	1,024	0
3	MGNREGS: Demanded and got work in April and May	28%	NA	390	0
4	MGNREGS: Worked for more than 10 days a month in April, May and June	5%	0%	225	0
5	MGNREGS: Received wages of Rs 202 per day or higher	78%	0%	110	0
6	MGNREGS: Received wages "fully" in bank account in all three months	37%	0%	110	0
7	Jan Dhan: Active bank account, availed the benefit for three months	51%	100%	385	1
8	Farmers: Received Rs 2,000 per month assistance in all 3 months	24%	0%	246	1
9	PDS: Family's food needs been met	55%	100%	1,267	2
10	PDS: Received PDS quota thrice	81%	50%	1,187	2
11	PDS: Received PDS "full quota"	74%	50%	1,187	2
12	ICDS: Anganwadi worker deliver food and raw materials thrice	58%	0%	252	0

Note:

1. OBC respondents were insignificant in number, and hence findings related to them are not shown here.

2. Migrant and homeless respondents were insignificant in number, and hence findings related to them are not shown here.

Maharashtra: Summary of enrolment and access

0 to 25% 25% to 50% 50% to 75% 75% to 100%

Enrolment

S No	Scheme and benefit			Respondents	
		SC	OBC	SC	OBC
1	Ujjwala Yojana: Free gas cylinders for 3-months	37%	42%	1,175	97
2	MGNREGS: Enhanced wages	10%	7%	1,175	97
3	Jan Dhan Yojana: Ex-gratia amount of Rs. 500 for women account holders	29%	30%	1,175	97
4	Farmers: Having a Kisan Credit Card	10%	4%	194	27
5	Farmers: Registered under PM KISAN Samman Nidhi Scheme	54%	85%	194	27
6	PDS: Having APL/ BPL/Antodya Anna Yojana/ Card	86%	88%	1,175	97
7	ICDS: Pregnant/lactating woman in the family	9%	9%	1,175	97
8	ICDS: 0-6-year aged child in the family	24%	18%	1,175	97

Access

S No	Scheme and benefit			Respondents	
		SC	OBC	SC	OBC
1	Ujjwala Yojana: Receipt of cash assistance (average across 3 rounds)	65%	48%	799	61
2	Ujjwala Yojana: Accessing free LPG cylinder (average across 3 rounds)	91%	90%	521	29
3	MGNREGS: Demanded and got work in April and May	16%	0%	116	7
4	MGNREGS: Worked for more than 10 days a month in April, May and June	0%	0%	104	6
5	MGNREGS: Received wages of Rs 202 per day or higher	22%	0%	18	0
6	MGNREGS: Received wages "fully" in bank account in all three months	6%	0%	18	0
7	Jan Dhan: Active bank account, availed the benefit for three months	72%	41%	316	22
8	Farmers: Received Rs 2,000 per month assistance in all 3 months	15%	39%	104	23
9	PDS: Family's food needs been met	61%	41%	1,175	97
10	PDS: Received PDS quota thrice	77%	74%	1,013	85
11	PDS: Received PDS "full quota"	59%	56%	1,013	85
12	ICDS: Anganwadi worker deliver food and raw materials thrice	56%	26%	277	17

Note:

1. OBC respondents were insignificant in number, and hence findings related to them are not shown here.

2. Migrant and homeless respondents were insignificant in number, and hence findings related to them are not shown here.

Tamil Nadu: Summary of enrolment and access

0 to 25% 25% to 50% 50% to 75% 75% to 100%

Enrolment

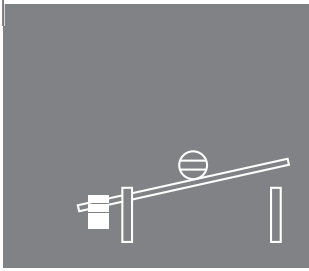
S No	Scheme and benefit	SC	OBC	Respondents	
				SC	OBC
1	Ujjwala Yojana: Free gas cylinders for 3-months	36%	18%	2,165	232
2	MGNREGS: Enhanced wages	50%	71%	2,165	232
3	Jan Dhan Yojana: Ex-gratia amount of Rs. 500 for women account holders	9%	6%	2,165	232
4	Farmers: Having a Kisan Credit Card	10%	40%	362	45
5	Farmers: Registered under PM KISAN Samman Nidhi Scheme	45%	71%	362	45
6	PDS: Having APL/ BPL/Antodya Anna Yojana/ Card	54%	82%	2,165	232
7	ICDS: Pregnant/lactating woman in the family	8%	4%	2,165	232
8	ICDS: 0-6-year aged child in the family	17%	15%	2,165	232

Access

S No	Scheme and benefit	SC	OBC	Respondents	
				SC	OBC
1	Ujjwala Yojana: Receipt of cash assistance (average across 3 rounds)	74%	83%	1,731	92
2	Ujjwala Yojana: Accessing free LPG cylinder (average across 3 rounds)	91%	82%	1,281	76
3	MGNREGS: Demanded and got work in April and May	39%	33%	1,092	501
4	MGNREGS: Worked for more than 10 days a month in April, May and June	11%	15%	1,085	163
5	MGNREGS: Received wages of Rs 202 per day or higher	65%	93%	425	147
6	MGNREGS: Received wages "fully" in bank account in all three months	52%	90%	425	147
7	Jan Dhan: Active bank account, availed the benefit for three months	43%	21%	194	14
8	Farmers: Received Rs 2,000 per month assistance in all 3 months	45%	56%	162	32
9	PDS: Family's food needs been met	62%	66%	2,165	232
10	PDS: Received PDS quota thrice	89%	98%	1,174	190
11	PDS: Received PDS "full quota" thrice	77%	97%	1,174	190
12	ICDS: Anganwadi worker deliver food and raw materials thrice	36%	56%	363	34

Note:

1. Migrant and homeless respondents were insignificant in number, and hence findings related to them are not shown here.



Barriers: Obstacles faced while accessing entitlements and redress

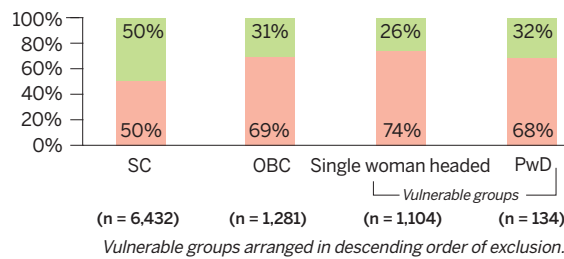
There has been overwhelming evidence that the government's relief package to alleviate the hardships of the poor as a result of the lockdown is inadequate. Experts and social scientists have expressed caution over whether the current relief measures are sufficient to address the plight of millions of workers and the poor. Furthermore, the culture of discrimination in Indian society contributes to the socioeconomic insecurity of the underprivileged. While examining the barriers in accessing relief, almost all the assessed groups, including SCs, OBCs, and SC and OBC households headed by single women, and PwDs reported

that they faced difficulties in accessing relief entitlements. Among the states included in this factsheet, Gujarat faced the most difficulty as claimed by 60 per cent of the respondents. Some said that they experienced deliberate delays in the delivery of relief, and some respondents suggested that the needs of the dominant community members were prioritised over their own. While a large percentage of respondents across the vulnerable groups registered their complaint with the pertinent block officer, several respondents declined any assistance in filing complaints on their behalf.

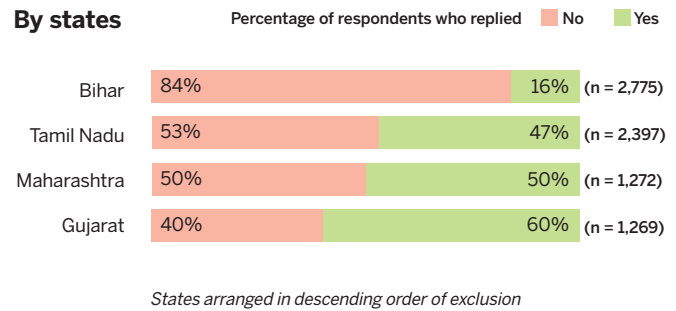
Share of respondents (%)

Did you face any difficulty in demanding relief entitlements?

By group

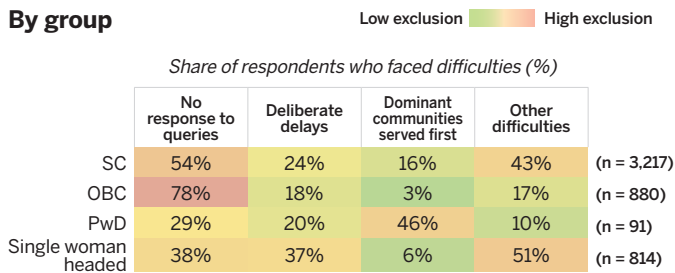


By states

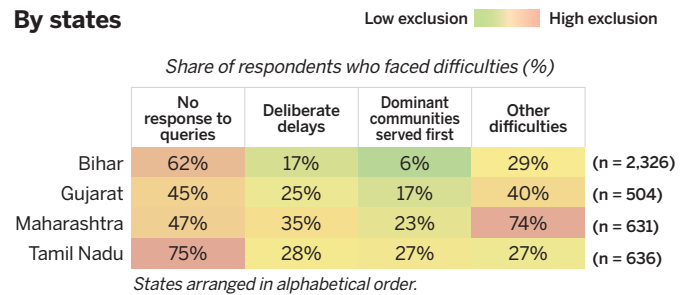


Which of the following difficulties did you face?

By group

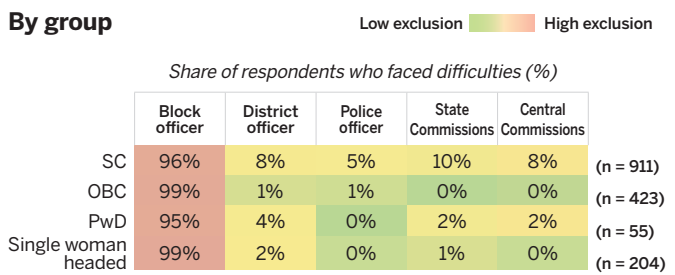


By states

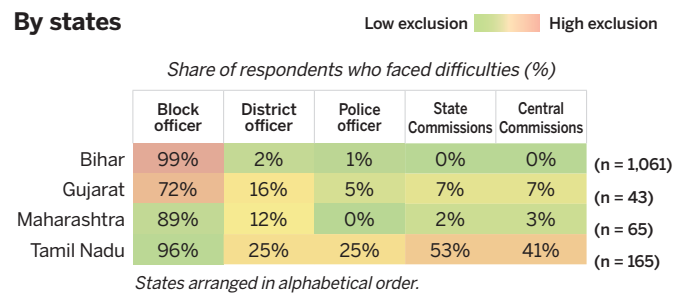


Whom did you file a complaint with?

By group

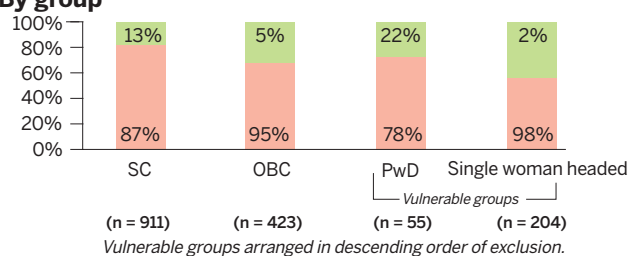


By states

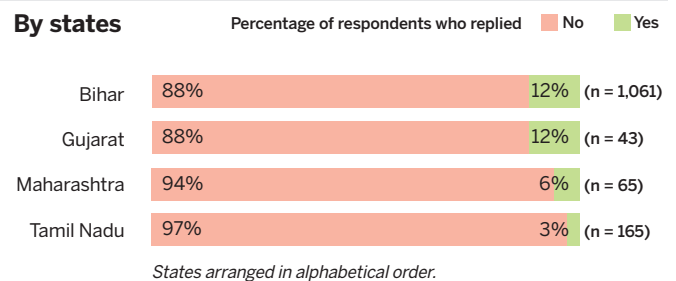


If you filed a complaint, do you want WeClaim to make a complaint on your behalf?

By group



By states



Reccommendations

1. Inclusive, universal coverage of all SC and ST households under the existing national social security schemes particularly on livelihood and income support, preventive and curative healthcare, food and nutrition security, on a mission mode.
2. Enhanced financial and in-kind assistance under the income, social security and food and nutrition schemes for SC, ST, and other marginalised priority households as part of COVID-19 recovery plan.
3. Formalisation of unorganised sector workforce with responsive social and income security schemes.
4. Inclusion of the wage losses of the informal sector workforce in the National and State Disaster Response Fund Norms for immediate assistance.
5. Ensure financial inclusion of women from the SC, ST and other marginalised sections under the Jan Dhan Yojana by opening zero balance accounts and re-activating dormant accounts in a time sensitive manner.
6. Undertake social audit, appeal system or survey to assess the reach of COVID-19 entitlements by the beneficiaries and ensure those left out receive their dues in a time bound manner.
7. Institute appeals system for reporting of the instances of coercion, discrimination, violence and other grievances while accessing relief for time bound redressal.



Methodology: The NCDHR is conducting a phase-wise inclusion assessment of the extent of awareness, enrolment, and realisation of relief entitlements among the Scheduled Castes, Scheduled Tribes and Other Backward Communities (OBC). The process aims to enable greater inclusion and realisation of the social protection schemes by the SC, ST and other marginalised communities to enhance their capacity to cope with the pandemic. This is done by sharing information and appeals with the district and state authorities for urgent action. Conducted on a mobile app by a network of local partners and volunteers, the first phase of the assessment was conducted from April 16-May 25, 2020, covering 25,032 households across 8 states.

Factsheet design: How India Lives (www.howindialives.com)

About Us



The National Campaign on Dalit Human Rights (NCDHR), a coalition of Dalit and Adivasi human rights activists and academics, founded in 1998, is dedicated promoting social equity and inclusion, particularly focused on enabling the Scheduled Castes and the Schedule Tribes to access their Constitutional rights, justice system, and development and humanitarian entitlements, through its specialised wings, engaged in advocating and facilitating access to gender justice, economic and humanitarian entitlements, and legal justice. NCDHR works on contextually responsive, relevant, equitable and inclusive Disaster Risk Reduction, Resilience and humanitarian assistance through National Dalit Watch, the humanitarian unit of NCDHR.



Dalit Human Rights Defenders Network (DHRDNet) is a coalition of over 1000 Dalit human rights defenders from different states of India. However, DHRDNet mostly concentrates its work in five states – Gujarat, Madhya Pradesh, Tamil Nadu, Maharashtra and Karnataka. It works towards: (i) Enhancing the skills and structural capacity of Dalit Human Rights Defenders (HRDs) through focused capacity building programme. (ii) using the skills obtained – developing legal assistance and monitoring programme; (iii) expanding dialogue with the general public and cooperation with government authorities for improvements in enforcement procedures/responses to human rights. violations against Dalits.



Established in 1960, **Indo-Global Social Service Society (IGSSS)** works for development, capacity building and enlightenment of the vulnerable communities across the country for their effective participation in development. With its presence in 25 states and one Union Territory of India, IGSSS has set its thematic focus on promoting sustainable livelihood, energising the youth as change makers, protecting lives, livelihood and assets from the impact of hazards, advocating for the rights of CityMakers (Homeless Residents) and developing cadre of leaders from the community and civil society organisations.

Inclusion Assessment Partners:

Gujarat

Antyodaya Vikas Shixan Kendra
Bahujan Mahila Samiti
Bamsef Mahila Mukti Morcha
Banaskantha Dalit Sangthan
Human Development and
Research Centre
Navsarjan Trust
Parivartan Trust
Peace and Equality Cell
Saurashtra Dalit Sangthan

Karnataka

Strengthening and Monitoring
SC/ST Committee for KA

Maharashtra

Disha Samaj Prabodhan
Bahuuddeshiya Sanstha, Jalgoan
Nalanda Study Association
National Dalit Movement for
Justice(NDMJ)
Pratham Foundation
Wing Foundation

Tamil Nadu

Evidence
Human Dignity Centre
JaiBhim

Bihar

Dvas-Dalit Vikas Abhiyan Samiti
ATS
LP- Lok Prabhat
BVHA
NIRMALA