



# Delayed and Denied: Injustice in COVID-19 Relief Kerala Factsheet



How well are COVID-19 related entitlements announced by the Central Government, under the Pradhan Mantri Garib Kalyaan Yojana, reaching the poor and the marginalised? An assessment of the extent of realisation of key entitlements of the relief package across 25,032 Scheduled Caste and Scheduled Tribe households in India, by the National Campaign on Dalit Human Rights (NCDHR).



Percentage of respondents who replied ■ No ■ Yes

**SC respondents**      **ST respondents**

### Ayushman Bharat: Free testing and treatment for COVID19



Category	SC respondents (n)	SC No (%)	SC Yes (%)	ST respondents (n)	ST No (%)	ST Yes (%)
Households visited by the health workers for checking symptoms	2,524	45%	55%	547	57%	43%
Awareness about free testing and treatment under the Scheme	1,986	67%	33%	378	78%	22%
Households enrolled with the Scheme	1,893	91%	9%	365	85%	15%

The scheme provides Rs. 5 lakh insurance cover to the poor, especially those determined by the Socio-Economic Caste Census 2011. The assessment reveals that a significant proportion of the SC and ST households were not visited by healthcare workers post the lockdown. The awareness about free COVID-19 testing and treatment under the Scheme was also bleak, whilst a very tiny proportion was enrolled with the scheme.

### Ujjwala Yojana: Free gas cylinders for 3-months



Category	SC respondents (n)	SC No (%)	SC Yes (%)	ST respondents (n)	ST No (%)	ST Yes (%)
Awareness about relief announced under the Scheme	2,089	64%	36%	509	53%	47%
Households enrolled with the Scheme	2,069	90%	10%	506	59%	41%
Status of realisation of the entitlement	229	45%	55%	207	50%	50%

The scheme was launched in 2016 for the women of Below Poverty Line families, to safeguard their health by providing them with clean cooking fuel (LPG). The assessment revealed low awareness and enrolment of the SC and ST households. Of the few enrolled households, only half of them received the assistance till May-end. The low enrolment of these communities speaks volumes about their exclusion from the social assistance benefit in COVID-19.

### MGNREGS: Enhanced wages



Category	SC respondents (n)	SC No (%)	SC Yes (%)	ST respondents (n)	ST No (%)	ST Yes (%)
Awareness about enhanced wages post COVID19 lock-down	2,120	48%	52%	512	35%	65%
Respondents enrolled with the Scheme	2,108	58%	42%	516	26%	74%
Status of realisation of the entitlement	862	43%	57%	362	51%	49%

Under the COVID-19 Relief Package, the Central Government announced enhanced MGNREGS wages by Rs 20 from April 1, 2020, making it Rs 202 per day. The Kerala State wage rate is much higher than the Central Government's daily wage rate. Therefore, a low coverage of the Scheme among the SCs in MGNREGS and a moderate spread among the STs has resulted in narrow claims and realisation of the assistance in COVID.

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



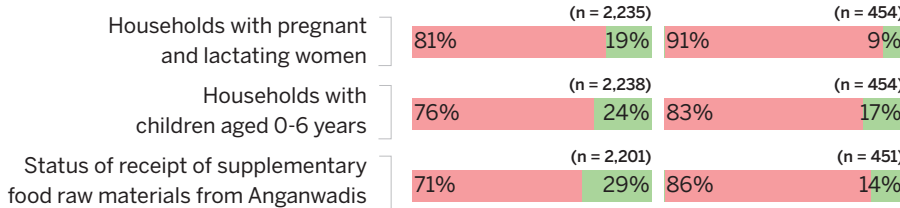
Category	SC respondents (n)	SC No (%)	SC Yes (%)	ST respondents (n)	ST No (%)	ST Yes (%)
Awareness about financial assistance announced under the Scheme	2,041	63%	37%	395	67%	33%
Respondents enrolled with the Scheme	2,021	83%	17%	391	63%	37%
Active bank account, availed the benefit	334	40%	60%	139	79%	21%

The scheme was launched in 2014 to ensure financial inclusion of the poor, with zero-balance accounts. In COVID, direct transfer of Rs 500 was announced for women account holders. The assessment highlights a lack of awareness about the entitlement, and extremely low levels of enrolment of the SC and ST households. Of the few eligible respondents, a significant proportion of SCs and sizeable ST households had not secured entitlement till May-end.

Percentage of respondents who replied ■ No ■ Yes

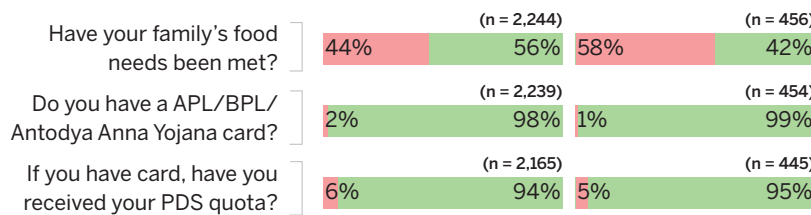
SC respondents ST respondents

**ICDS: Home delivery of raw material**



The COVID-19 Relief Package provided for the delivery of raw supplementary food material by the Anganwadi workers to the households with pregnant / lactating women and children aged 0-6 years. Whilst small proportions of the SC and ST households reported the presence of the eligible groups in the families, only a smaller percentage of these households had received the assistance despite high risk of malnutrition, hunger and diseases.

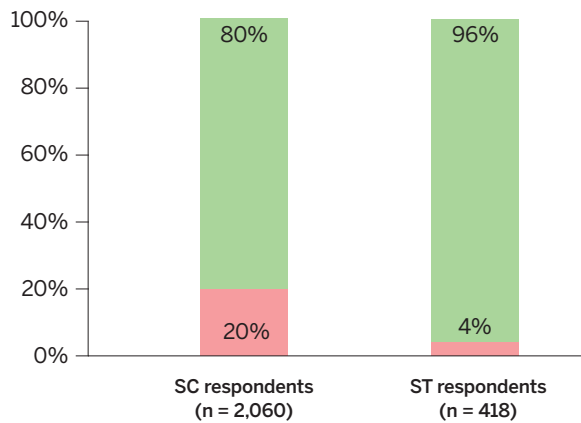
**Public Distribution Scheme: Additional /free food-grains**



The COVID-19 Package included free 5kg cereal and 1kg pulses from April to June through the Public Distribution System for ration card holders. Albeit a substantial number of the SC and ST households were not aware of the entitlement, nearly all of the eligible families received quality food assistance in full measure. These encouraging findings make Kerala the only state in the survey to have promisingly implemented food security scheme in the pandemic.

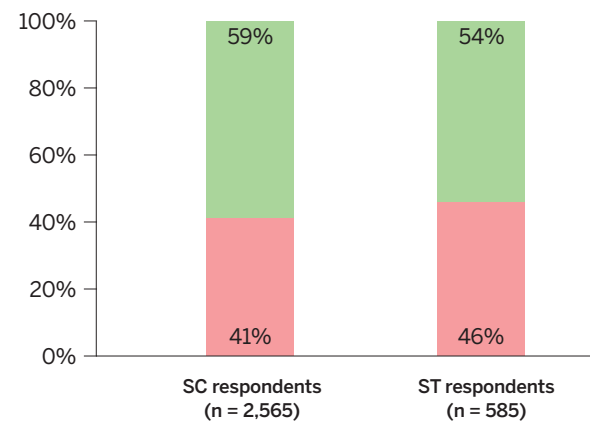
**How much of your PDS quota have you received?**

■ Partial ■ Full



**Is the quality of ration/food distributed good?**

■ Poor ■ Good



**Methodology:** The NCDHR is conducting a phase-wise inclusion assessment of the awareness, enrolment, and the extent of realisation of COVID related national and state relief entitlements announced by the Central Government, by the Scheduled Castes and Scheduled Tribes across the states in India. The process aims to enable greater inclusion and realisation of the social protection schemes by the SC and ST communities to enhance their capacity to cope with the pandemic. This is done by sharing real-time information and appeals with the district and state authorities for urgent action. Conducted on a mobile app by a network of local partners and hundreds of volunteers, the first phase of the survey was conducted from April 16-May 25, 2020.

**Factsheet design:** How India Lives ([www.howindialives.com](http://www.howindialives.com))