

FIELD VERIFICATION

OF THE RELIEF PACKAGE PROVIDED
BY THE GOVERNMENT OF
MAHARASHTRA BETWEEN
APRIL AND JUNE 2021



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LIST OF ABBREVIATIONS

BOCW-WB	Building and Other Construction Workers Welfare Board
BPL	Below Poverty Line
CSO	Civil Society Organisation
IGNDPS	Indira Gandhi National Disability Pension Scheme
IGNOAPS	Indira Gandhi National Old Age Pension Scheme
IGNWPS	Indira Gandhi National Widow Pension Scheme
LoR	Letter of Recommendation
MDWWB	Maharashtra Domestic Workers' Welfare Board
NFSA	National Food Security Act
NSAP	National Social Assistance Programme
ONOR	One Nation One Ration
PM SVANidhi	Pradhan Mantri Street Vendors Atma Nirbhar Nidhi
PMGKAY	Pradhan Mantri Garib Kalyan Anna Yojana
SBK	Shiv Bhojan Kendra
SGNY	Sanjay Gandhi Niradhar Yojana
ST	Scheduled Tribe
TPDS	Targeted Public Distribution System

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EXECUTIVE SUMMARY

The spread of COVID-19 resulted in a healthcare emergency. The impact of this pandemic was amplified by the responses of various governments. The implementation of curfews and lockdowns, which has had devastating socio-economic impacts, especially on the lives of the poor, has led to a global increase in poverty for the first time in 20 years. Amidst exacerbated pre-existing vulnerabilities and the emergence of new ones, comprehensive social protection emerged as the need of the hour.

During the nationwide lockdown of 2020, the Government of India and different state governments launched various schemes with the aim of ensuring social protection. Some made use of existing mechanisms for enrolment and delivery, while others created alternative systems. This period necessitated the state to develop strategies to act efficiently and simultaneously offered a blueprint for the nature and extent of vulnerabilities that manifest during complex disasters. Prior to announcing a state-wide lockdown in April 2021, the Government of Maharashtra had mapped vulnerabilities and developed a relief package comprising 10 schemes which offered social protection to vulnerable groups. The relief package was announced by the Chief Minister on 14 April 2021.

The Department of Planning, Government of Maharashtra in partnership with UNICEF Maharashtra undertook the present study to understand various aspects of access to the relief package. These aspects have been captured in the study objectives:

- i. To assess access and reach of the relief package and its associated social protection schemes in four (urban, peri-urban, rural and tribal) districts in Maharashtra
- ii. Identify the challenges in accessing relief, thereby locating the lapses in delivery which need to be addressed for successful implementation
- iii. Formulate recommendations for the inclusive and effective implementation of social protection schemes, in the long run and particularly in complex circumstances like lockdowns

For this study, data was collected from four districts of Maharashtra strategically selected to capture urban, rural and tribal realities, i.e., i. Mumbai Suburban district (mega city) ii. Raigad district (Panvel city and its peri urban areas) iii. Akola district (rural) iv. Gadchiroli district (tribal). Owing to data collection challenges, some beneficiaries have been included from the urban districts of Mumbai City and Thane district (Navi Mumbai). The findings of the report are based on the responses of 983 participants, which includes a survey of 940 beneficiaries conducted between June and August 2021 and in-depth interviews conducted with 43 participants (non-beneficiaries and civil society organisation representatives) between June and July 2021. The findings are thematically arranged into three chapters - food subsidies, cash transfers to informal workers and advance payment of pensions to vulnerable groups. A summary of the findings which shaped the recommendations, covering issues of inclusion, accessibility, coverage, delivery, grievance redressal, and futuristic planning have been outlined, as follows.

I. FOOD SUBSIDIES

1. TARGETED PUBLIC DISTRIBUTION SYSTEM (TPDS)

The Government of Maharashtra relief package included 3 kg wheat and 2 kg rice, per person, free of cost, that could be availed once, anytime between April and June 2021. This relief was extended to all National Food Security Act (NFSA) card holders whose yearly income was less than INR 59,000 (Antyodaya and Below Poverty Line [BPL] card holders). This apart, relief of 5 kg grain per person was offered by the Government of India under the Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY). The findings revealed:

Lower awareness about the relief package in rural areas: The awareness level among rural respondents was 23.3 per cent, with Gadchiroli district (tribal district) reporting awareness levels as low as 15.4 per cent. In urban areas, the awareness level was fairly high.

Portability was still a challenge: Only 10 households reported being able to access rations through the One Nation One Ration Card (ONOR) Scheme. While 92.1 per cent of the households reported having a ration card, only 73.9 per cent possessed a ration card at their current place of residence.

Relief accessed by more Antyodaya households and rural households: Majority of those surveyed had priority cards (49.4 per cent) followed by Antyodaya cards (40.1 per cent). About 90 per cent households reported having received foodgrain in April and May. The average ration received by Antyodaya households in the months of April and May was about 40 kg and 43 kg, respectively. In comparison, the average ration received by priority households in the months of April and May was 22 kg and 25.5 kg respectively. Coverage and amount received in the same months was slightly better in rural areas as compared to urban areas.

2. SHIV BHOJAN THALI SCHEME

The Shiv Bhojan Thali scheme, launched in early 2020, initiated the provision of subsidised cooked meals to all, including those without NFSA cards. In the wake of the second wave, the Government of Maharashtra announced that this scheme would be made more accessible, making the meals free and opening new Shiv Bhojan Kendras in urban areas. The findings revealed:

Low utilisation of the Shiv Bhojan Thali scheme owing to locational issues with only 24 of the 571 respondents in Mumbai City, Mumbai Suburban and Raigad districts having visited a Shiv Bhojan Kendra. Some respondents reported having heard about the scheme on televised/print media, yet they were not aware about the actual locations of Shiv Bhojan Kendras. 17 of the 24 people who had visited a Shiv Bhojan Kendra said they could because it was located close to work, and 4 reported proximity to residence.

Modifications in the scheme, based on emerging needs, improved utilisation: During the lockdown, some interventions that were appreciated included:

- i. Reduced cost: 11 of the 24 persons accessed the cooked meal free of cost, while the remaining accessed it at a subsidised rate.
- ii. Quality control: 18 of the 24 respondents were satisfied with the quality of the food served at the Shiv Bhojan Kendras.
- iii. Interviewees also shared that other services, like packaging of meals and extension of timings, helped them access the cooked meal at a Shiv Bhojan Kendra.

II. CASH TRANSFERS TO INFORMAL WORKERS

The relief package ensured one-time cash transfers of INR 1,500 for four groups of informal sector workers in the urban districts.

1. REGISTERED CONSTRUCTION WORKERS

As per the Maharashtra Building and Other Construction Workers Welfare Board (BOCW-WB) there are 13 lakh registered construction workers as on April 2021. Registration in the Maharashtra BOCW-WB was a prerequisite to access INR 1,500 by direct cash transfer; no separate registration was needed. The findings illustrated that:

Awareness was high, but delivery in some districts remained low: 71 per cent of the respondents were aware of the cash transfer announced in 2021 and 69 per cent reported having received it. In the previous year (2020), 72 per cent reported receiving the relief cash transfer. In both the years, majority of respondents in Mumbai Suburban district reported receiving the cash transfer, while in Raigad district most reported to have been left out.

Interventions by unions and NGOs were crucial to ensuring registration: The relationship with officers in the BOCW-WB, among the NGO staff and union members helped ensure that those left

out were able to access the cash transfer. Almost 59 per cent stated that they were able to apply with the support of an NGO or union. This dependency was heightened as the application process was digitised. Respondents shared that the process of application for registration and yearly renewal in the Maharashtra BOCW-WB is extremely cumbersome.

Challenges include awareness and several barriers to entry: Overall, low levels of awareness and barriers to access at the stages of registration, associated welfare schemes and poor outreach by the Workers' Facilitation Centres had a direct bearing on availing social protection schemes.

2. STREET VENDORS

The direct cash transfer was aimed to cover 5 lakh street vendors, who possessed a licence, survey pauti or a letter of recommendation (LoR) (a document needed to access the Pradhan Mantri Street Vendors Atma Nirbhar Nidhi [PM SVANidhi] Scheme). The findings illustrated that:

LoR made the relief more accessible: Majority of the beneficiaries, in both districts, had an LoR from 2020, and as a result received the direct cash transfer.

Delivery in Mumbai was relatively higher than in Raigad: Among vendors surveyed, 82.35 per cent were aware of the cash transfer while 77 per cent confirmed having received the amount. Almost all surveyed vendors in Mumbai received it; while in

Raigad only 56 per cent received the amount, and 30 per cent didn't know if they had received it.

Challenges at the time of registration for PM-SVANidhi: Considering no separate procedure of application, most of the beneficiaries spoke of challenges related to the previous process of registration for the PM-SVANidhi scheme. 47.6 per cent mentioned that they received support from an NGO or union in the application process.

Other institutional interventions leading to reduced security during the lockdowns:

Repeated evictions, lack of surveys and registration

were the reasons for everyday insecurity in spite of social security provided by the state.

3. AUTO-RICKSHAW PERMIT HOLDERS

This was the only worker’s group for whom there was an application process for the cash transfer. The cash transfer was initiated for 7.15 lakh auto-rickshaw permit holders across the state, on the basis of their successful registration. Data revealed that:

The scheme benefited permit holders, irrespective of whether they currently drive autos:

23 per cent of the permit holders were not auto drivers. 97 per cent of those surveyed were aware of the scheme, 90 per cent had applied and 83 per cent had received the cash transfer.

Digital literacy was a prerequisite for application:

The online application process, while simple and widely advertised, required technological knowhow and thereby the process was dependent on intermediaries. 29 per cent reported applying through an NGO, union or fellow auto driver.

4. REGISTERED DOMESTIC WORKERS

Nearly 25 lakh registered domestic workers were to receive the cash transfer. The receipt of the cash transfer was dependent on registration in the Maharashtra Domestic Workers’ Welfare Board (MDWWB). Findings illustrated that:

Awareness was high, but receipt of benefits was extremely low:

Among those surveyed, 96 per cent were aware about the cash transfer. 15 per cent had received the amount and 5 per cent did not know if they had received the amount.

Support from intermediaries eased accessibility:

NGOs and unions have been the point of contact for the MDWWB to ensure that this update is done through an online process. Among the 92 per cent who had applied to access the cash transfer, all reported having taken the support of an NGO, union or political party for the same.

Delay in digitisation of records left some domestic workers out:

While registration in the MDWWB was a prerequisite, accessing the cash transfer had a few caveats linked to digitisation of registrations.

Lack of certain documents affected access:

The unwillingness of the employer to provide a certificate was an impediment to register as a domestic worker.

5. SCHEDULED TRIBE FAMILIES (KHAVTI ANUDAN YOJANA)

The Khavti Anudan Yojana resumed in 2020 for Scheduled Tribe (ST) households, as a means to provide support through cash and in-kind to BPL ST families. Each registered family was entitled to a minimum of INR 2,000 through a direct cash transfer, and a diverse food kit worth the same amount to help them through the second wave. Findings highlighted that:

Registration enabled access: 61 per cent families registered in 2020 while 29 per cent families

registered in 2021. Some families which had been previously registered (prior to 2013) had to register

again in 2021 as they did not receive the cash transfer.

Delay in delivery: Only 25 per cent reported having received the relief cash transfer prior to

August 2021, with the majority having received the amount in July. Late payments and access to banks were the biggest challenges reported.

III. ADVANCE PAYMENT OF PENSIONS FOR VULNERABLE GROUPS

Under the National Social Assistance Programme (NSAP), there are three non-contributory pension schemes for vulnerable groups - Indira Gandhi National Old Age Pension Scheme (IGNOAPS); Indira Gandhi National Widow Pension Scheme (IGNWPS); and Indira Gandhi National Disability Pension Scheme (IGNDPS). The state government also provides social assistance to these groups through the Sanjay Gandhi Niradhar Yojana (SGNY) and Shraavanbal Seva Rajya Nivruttivetan Yojana. In April 2021, the Government of Maharashtra announced the advanced delivery of one-month's pension to support beneficiaries. Analysis of the delivery of these pensions and advances revealed that:

Greater number of women were covered in the elderly population, while the opposite was true among persons with disability: 69.7 per cent senior citizen pension beneficiaries were women, however only 9.3 per cent of the disability scheme pension beneficiaries were female.

Difficulty in determining receipt of payment due to irregularity: While the receipt of the advance was difficult to determine in rural areas, due to the inability of passbook updation, urban respondents reported difficulty differentiating a pending payment from an advance. Across all three schemes in urban

areas, only 20 per cent of the respondents claimed to have received the advance.

Challenges included delayed payments, inaccessibility of banks and cumbersome application processes: While the challenges in receiving pension were primarily related to delay in receipt of monthly payment, the access to pensions itself is cumbersome with many beneficiaries reporting being asked for bribes.

SUMMARY OF RECOMMENDATIONS

Findings from each scheme have informed the recommendations. Scheme-specific recommendations have been added at the end of each chapter. Overall recommendations to ensure an integrated system of social protection that is shock responsive have been detailed in Chapter 5. Briefly, they include the following:

Improve identification of beneficiaries: Application processes must extend the benefits to those excluded and review pending applications. Simultaneously there is a need to create simple, offline ways to apply.

Improve delivery of benefits and access via collaborations: The wide network of systems, institutions and actors in rural and urban contexts that can support not just delivery of social protection schemes must be tapped into.

Ensure awareness and adequacy of relief: Relief must be reviewed with regard to adequacy and timely disbursement. Moreover, awareness of relief schemes is crucial to ensure the vulnerable are able to access their rights during a disaster.

Ensure avenues for grievance redressal with regard to relief: There must be grievance redressal included in the mode of delivery, particularly when rapid assistance is needed and eligible persons are excluded.

Aim to develop a comprehensive social protection system in the state: In the long run, a comprehensive social protection system across the lifecycle of an individual must be the aim of a welfare state. To do so, there must be data generated to inform decisions and robust monitoring. Budget allocations for social protection must be systematically increased. It is key to ensure that vulnerable women-headed households, single women, elderly women and gender minorities are specially included, given the double nature of vulnerabilities they face during disasters.

CHAPTER 1

INTRODUCTION

THE RENEWED NEED FOR SOCIAL PROTECTION SYSTEMS

The health impact of COVID-19 and its management by several governments exposed inherent inequalities and multiplied pre-existing vulnerabilities. Poverty reduction, which had been slowing down over the century, was previously disrupted by the dual forces of conflict and climate change. The final blow was dealt by the pandemic which, in fact, reversed the process. For the first time in over 20 years, global extreme poverty rose in 2020 (World Bank, 2021).

Adding to the sudden global health emergency, the pandemic set in motion a process impacting economies, the environment and societies (Johri et al., 2021). About 120 million additional people were forced into poverty; a number which is expected to rise to about 150 million by the end of 2021 (World Bank, 2021). The predicament is most severe in middle-income countries, like India and Nigeria, as they are home to almost 82 per cent of the 'new poor', the population pushed into poverty due to the effects of the pandemic (World Bank, 2020). Largely located in urban centres and inhabitants of congested settlements across the

world, the new poor comprise a 1.6 billion strong workforce primarily employed in informal services and manufacturing (ILO, 2020). The absence of work security, poorly conceived emergency measures and the lack of adequate social and economic protection, caused their vulnerabilities to be amplified as they fell below the poverty line. In addition, the previously chronic poor were affected even more as their existing vulnerabilities were exacerbated; the longer-term impacts, especially among women, children and the elderly, are predicted to be impairing (UNICEF, 2019).

The pandemic and resultant lockdowns occurred at a critical juncture, and provide a setting to assess the importance of well-functioning social protection systems. This involves the critical, timely review of the effectiveness of the present system in protecting people from risks and adversities in their life cycles (ILO, 2021). Moreover, with several lapses exposed, it has provided a wake-up call to address the coverage, delivery and adequacy of the system of social protection in tackling the growing menace of poverty.

WHAT IS SOCIAL PROTECTION?

The Social Protection Interagency Cooperation Board (SPIAC-B) defines social protection as ‘a set of policies and programmes aimed at preventing or protecting all people against poverty, vulnerability and social exclusion through their lifecycle, with a particular emphasis towards vulnerable groups’ (UNICEF, 2019). The emergent system aims to help individuals and families, especially the poor and vulnerable, cope with crises and shocks, and empower people to be healthy, pursue their education, and seek opportunities to lift themselves and their family out of poverty (World Bank, 2021).

Social protection programmes are seen to be a potent development policy tool that can alleviate poverty, inequality and social exclusion. In fact, there is increasing recognition of their capacity to go beyond the safety-net approach—focused on meeting people’s basic needs—towards contributing to more ‘developmental’ and ‘transformative’ objectives (Babajanian, 2013). Influenced by the conceptual framework imagined by Devereux and Sabates-Wheeler (2004), social protection has been found to have the potential to be primarily protective (providing relief), preventive (averting deprivation), and/or promotive (enhancing incomes and capabilities); yet it is envisaged that if it is to address the broader societal goals of social justice and empowerment, social protection interventions need to be transformative (i.e., addressing structural concerns of social equity and exclusion which often underpin people’s experiences of chronic poverty and vulnerability) (Holmes and Jones, 2010). In their conceptualisation, however, the authors do not imagine the need for a singular focus while introducing social protection programmes, instead they advocate for a comprehensive, coherent package which can support the trajectory of development, thereby reducing poverty and inequity without weighing too heavily on the national budget (Devereux and Sabates-Wheeler, 2004).

In addition to the nature of social protection, there is also the need for international alliances and a commitment to provide social protection for all. The seeds of collaboration were sown when social protection was recognised as a human right, grounded in the right to social security in the Universal Declaration of Human Rights (1948). It was further embedded into the rights-based framework when, in 1995, at the World Summit for Social Development, 117 Heads of State agreed that social protection systems should be anchored in law and, as appropriate, strengthened and expanded to people. Hence, the level of social protection an individual can claim depends on the national context (UN ESCAP, 2018).

The 2030 Agenda for Sustainable Development upholds this sentiment through sustainable development goal (SDG) 1, when it calls upon all countries to provide social security to all as a means to end poverty in all forms everywhere by 2030. In keeping with this, there have been many endeavours, ranging from cash to in-kind transfers which have improved the health, education and nutritional status of people in beneficiary households. Others have substantially reduced income insecurity among adults, by providing unemployment protection, disability benefits and social pensions, which have a strong intergenerational impact (UN DESA, 2018).

However, often governments announce a plethora of schemes, and the measures remain ad-hoc and unaligned. Recognising the limitations of such disconnected programmes, there has been a policy design shift towards a more comprehensive, integrated social protection system, or what the International Labour Organisation (ILO) terms as ‘social protection floors’. These include an integrated set of social policies designed to guarantee income security and access to essential social services for

all, paying particular attention to vulnerable groups and protecting and empowering people across the individual lifecycle and also generations (ILO, 2011). It recommended that national social security floors should provide at least the following four social security guarantees: 1. access to essential

health care, 2. basic income security for children (access to nutrition, education, care, etc.), 3. basic income security for persons in active age who are unable to earn sufficient income (due to sickness, unemployment, maternity and disability), and 4. basic income security for older persons (Ibid.).

THE NEED TO ENGENDER SOCIAL PROTECTION

Several research studies have highlighted how the experiences of poverty and risk are not exclusive from one's identity, but instead deeply influenced by it. Gender is one of the factors that affects and accentuates one's experience of poverty, and is hence a determining cause of inequality. Empowering women by ending all forms of discrimination is not only an allegiance to human rights, but has a multiplier effect across other development parameters.

The inclusion of SDG 5 in the 2030 Agenda for Sustainable Development reflects the commitment to transform the underlying norms, structures and practices that hold women and girls back from enjoying their rights. By covering the public and private spheres of women's lives, the goal envisions a gender-responsive monitoring through 54 gender-specific indicators, not limited to SDG 5 (UN Women, 2018).

In addition to gender-sensitive programming, there is evidence to demonstrate that social protection promotes gender equality and empowerment. Hence, it is essential for schemes to strategically focus on women as key beneficiaries to address their social vulnerability and redistribute assets

equitably. The first step is to create targeted programmes that address women as the primary recipients of social protection; many governments have initiated programmes where women are identified as the beneficiaries with the hope that the benefits will enhance their decision-making power within the household, and hence improve the quality of nutrition, health and education of the entire household (Social Protection & Human Rights, n.d.). However, there has also been a push to expand the scope of women-centric policy to breach the four walls of the house, to include issues of livelihood and governance. In addition to gender-specific policy, there is also a need to frame every social protection programme with the understanding of its differential impacts on women and men (Goodrich et al., 2015).

Therefore, it is important that social protection aim to transform unequal gender relations, and support women's empowerment, ensuring their long-term effectiveness (Holmes & Jones, 2010). An engendered social protection scheme needs to adopt a gender-sensitive approach from the development of its objectives to the actual implementation, and finally while monitoring the impact.

SOCIAL PROTECTION IN INDIA

With a population of 1.36 billion, India is one of the fastest growing economies in the world. Welfare is a value deeply embedded in the Indian constitution, which bestows the responsibility of extending the benefits of social security and social assistance to its citizens. From the dawn of independence, social security legislations have derived their strength and spirit from the Directive Principles of the State Policy (Government of India, Planning Commission, 2001). The resultant schemes and programmes remain in the concurrent domain, with the responsibility divided between the central, state and local governments.

Over the years, there has been a push in legislation to ensure that people's right to social protection is not diluted. Yet despite the broad ambit of social protection schemes, the Government of India spends approximately 1.4 per cent of its budget on social protection, among the lowest in Asia (Yadav, 2015), and much behind the world average of 12.9 per cent (ILO, World Social Protection Database, n.d.). There is enough literature to suggest that increased public investment will ensure a quicker journey towards universal social protection in India, where currently only 24 per cent of the nation's population has access to at least one social protection benefit (Ibid.).

Another aspect of eligibility that needs to be reviewed is the requirement of the Below Poverty Line (BPL) status. In India, the poverty line is computed based on data from the National Sample Survey Office (NSSO) of household expenditures, which estimates the purchasing power to buy food with a small margin for non-food expenses (Iype, 2020). Based on these estimates, in 2017-18, 23 per cent of the country's population (1.3 billion) was estimated to be below the poverty line (Bhattacharya and Devulapalli, 2019), while in Maharashtra almost 17.3 per cent of its population (1.97 crore) is living below the poverty line (Reserve

Bank of India, 2018). However, there have been several contentions and debates as to whether the present calculation of the poverty line adequately presents the nature of poverty in the country and covers the extent of excluded persons, contending further that entitlement programmes should be delinked from the poverty line (Deaton and Dreze, 2014).

With these shortcomings acknowledged, the recent efforts to incorporate a rights-based outlook to the national agenda on social protection, from looking at individuals as targeted beneficiaries to them as citizens who required assistance to transcend their social and economic vulnerabilities, is worth discussion. India's social security system was previously confined to the formal sector of the economy, but has recently seen several attempts to include the unorganised workforce, who constitute more than 90 per cent of all workers (Dreze and Khera, 2016). A growth in rights-based entitlements and systemic reforms to build a more inclusive social protection system, has resulted in the formulation of schemes and programmes, including school meals (the mid-day meal programme), child care services (Integrated Child Development Services [ICDS]), employment guarantee (Mahatma Gandhi National Rural Employment Guarantee Act [MGNREGA]), food subsidies (the Public Distribution System [PDS]), social security pensions (National Social Assistance Programme) and social security measures for various kinds of workers (Sanyal and Shrivastava, 2021).

But the sudden and widespread pandemic called for immediate, comprehensive action under the banner of social protection. In this context, the central government announced a stimulus package and a series of relief measures, packaged collectively as the Atmanirbhar Bharat Abhiyaan during the nationwide lockdown of 2020. This included the expansion of existing social protection schemes,

such as the Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY) aimed to ensure food security for two-thirds of the population through the PDS, an increase in MGNREGA wages, LPG cylinders provided free of cost for families covered by the Ujjwala scheme. Simultaneously relief was announced for different groups, including for farmers through PM-Kisan, ex-gratia amounts deposited in the accounts of senior citizens, widows, women and persons with disability living below the poverty line; cash transfers to construction workers through the worker's board or the PM SVANidhi loans for licensed street vendors. Thereafter, some state governments implemented their own social protection schemes and issued circulars to ensure relief for those in need.

While the progression of the pandemic has impacted each population group of India differently, with the health crisis reaching a peak, the humanitarian crisis has loomed large. Workers and their families were barely recovering from the nationwide lockdown when the second wave hit. The PDS has been expanded across the country once again. Yet, a difference this time which was observed was that the responsibility to decide lockdowns and social protection was left to state governments (YUVA and IGSSS, 2021).

SOCIAL PROTECTION ANNOUNCED BY GOVERNMENT OF MAHARASHTRA DURING THE SECOND WAVE

The experience of the humanitarian crisis in 2020, and the awareness that lockdowns further impoverish socially and economically vulnerable populations highlighted the need for emergency relief-based social protection as the second wave was beginning. On 14 April 2021, the Chief Minister of Maharashtra announced an INR 5476 crore

relief package to provide relief, particularly to the economically weaker sections, prior to announcing a 15-day curfew in the state. The package included food subsidies and financial support through the expansion of existing schemes and the announcement of new schemes.

GOVERNMENT OF MAHARASHTRA RELIEF PACKAGE DURING THE COVID SECOND WAVE

1. Free food grains for one month:

7 crore beneficiaries covered by the Public Distribution System were to be provided free foodgrains (3 kg wheat and 2 kg rice per person)

2. Affordable cooked food at designated centres:

Through the Shiv Bhojan Thali scheme, cooked food was to be provided to migrant workers, homeless, and other sections of the society who required food. Initially the thali was priced at INR 5 and later made free, for 2 lakh people a day.

3. Financial assistance to pension scheme beneficiaries:

About 35 lakh beneficiaries of Sanjay Gandhi Niradhar Yojana, Shravan Bal Rajya Seva Nivruttivetan Yojana and Centrally Sponsored Indira Gandhi National Old Age Retirement Scheme, Indira Gandhi National Widow Retirement Scheme, Indira Gandhi National Disability Retirement Scheme, would be provided an advance amount of INR 1,000.

4. Financial assistance to registered informal workers:

Under the Registered Construction Workers Welfare Scheme, a direct-benefit amount of INR 1,500 was to be transferred to 12 lakh registered construction workers. Similarly 25 lakh registered domestic workers, 5 lakh street vendors and 7 lakh auto-rickshaw drivers were also guaranteed a similar amount in the form of a cash transfer.

5. Assistance to tribal families:

About 12 lakh tribal families benefiting from the Khavti scheme of the Tribal Development Department would get financial assistance upward of INR 2,000 per family (Livemint, 2021).

RATIONALE

The coping mechanisms of vulnerable people were exhausted by the time the COVID second wave hit the state. To prevent further deprivation and hunger, the state responded by announcing a relief package, expanding the ambit of existing social protection schemes through cash transfers and food programmes. The present study sets out to analyse the reach of the relief package, comprising 10 schemes announced by the Government of Maharashtra, on 14 April 2021. The primary aim of the study is to assess how far the benefits announced by the state government reached its intended beneficiaries. Through qualitative analysis, the study also tries to identify the challenges in accessing relief. These schemes have been broadly categorised based on the type of relief:

- 1. Food subsidies:** The government ensured the provision of food through two schemes—the **Public Distribution System**, where additional food grains were provided at the fair price shops to select ration card holders at no extra cost, and the **Shiv Bhojan Thali**, where free meals were provided at designated centres.

- 2. Financial support for the socially**

vulnerable: Three identified cohorts—senior citizens, widows and persons with disability—who were in receipt of monthly pensions, were guaranteed an advance payment to meet immediate or emergency needs through the **Sanjay Gandhi Niradhar Yojana, Shraavan Bal Rajya Seva Nivruttivetan Yojana** coupled with the centrally-governed **Indira Gandhi Old Age Pension Scheme, Indira Gandhi National Widow Pension Scheme, Indira Gandhi National Pension Scheme for Persons with Disability**.

- 3. Financial assistance for informal workers:**

To aid economically vulnerable sections of the informal sector in the face of loss of work and wages, the government provided **cash transfers to registered construction workers, registered domestic workers, auto-rickshaw permit holders, recognised street vendors, and Scheduled Tribe farming families in rural areas (Khavti Anudan Yojana for Adivasi households)**.

OBJECTIVES

1. Assessment of the access and reach of the relief package and its associated social protection schemes in 4 (urban, peri-urban, rural and tribal) districts in Maharashtra
2. Identify the challenges in accessing relief, thereby locating the lapses in delivery which need to be addressed for successful implementation
3. Formulate recommendations for the inclusive and effective implementation of social protection schemes, particularly in complex circumstances like lockdowns

METHODOLOGY

This report is based on a mixed-method study that uses both quantitative and qualitative data, which was collected using primary and secondary research tools. The quantitative assessment, based on a randomised sample of 940 interviews, provides the scope to assess the coverage of the schemes among eligible beneficiaries spread across urban, rural and tribal locations in the state. The qualitative assessment, based on 43 in-depth interviews, allows for a more nuanced understanding of the stages of exclusion of eligible non-beneficiaries. Together, the study provides fertile ground to analyse the effectiveness of the emergent social protection schemes on the eligible population, while also indicating processes that need to be streamlined to ensure last mile delivery.

The research study was conducted in four districts of Maharashtra strategically selected to capture urban, rural and tribal realities: i. Mumbai Suburban district (mega city) ii. Raigad district (Panvel city and its peri urban areas) iii. Akola district (rural) iv. Gadchiroli district (tribal). During data collection, the team was unable to find adequate representation of registered domestic workers and permit holders of auto-rickshaws from Raigad district (Panvel), hence some of the data was collected from Thane district (Navi Mumbai). Similarly, pension beneficiaries in Mumbai Suburban district were not easy to find, even after exploring a beneficiary list provided by the Department of Social Justice, hence the beneficiaries in Mumbai City district were also included in the sample.

QUANTITATIVE ASSESSMENT

The quantitative assessment aimed to evaluate the status of implementation of the 10 social protection

schemes that were part of the relief package. The criteria for selection of respondents was their

District	Urban		Rural		Total
	Mumbai Suburban	Raigad	Gadchiroli	Akola	
	Urban	Peri Urban	Tribal	Rural	
Type	PDS+Shiv Bhojan	PDS+Shiv Bhojan	PDS	PDS	
Registered Construction Workers	62	51	N.A.	N.A.	113
Registered Domestic Workers	50	50**	N.A.	N.A.	100
Licensed Auto-Drivers	56	30+20**	N.A.	N.A.	106
Recognised Street Vendors	52	50	N.A.	N.A.	102
Senior Citizens Pensioners	6+24*	3	52	61	146
Persons with Disability Pensioners	6+1*	51	50	51	159
Widow Pensioners	5+19*	35	55	50	164
Tribal Household (Khavti Anudan Yojana)	N.A.	N.A.	50	N.A.	50
Total	281	290	207	162	940

Table 1.1: Quantitative sample

* Mumbai City District ** Navi Mumbai (Thane District)

inclusion in the scheme. Data was collected through a survey of beneficiaries, and via a structured questionnaire which included the registration details, awareness levels and the status of receipt of entitlements (see Annexure I for all 10 survey questionnaires). The interviews were conducted via phone and in person. The data was then captured on Google forms.

The quantitative collection of data relied on a random sample, distributed across the four districts of the study. The quantitative data was collected in the rural districts in June and July 2021, while the urban data was collected between June and August 2021. Subsequently, it was analysed using MS Excel and Stata software.

QUALITATIVE ASSESSMENT

The qualitative assessment aims to highlight the vulnerabilities of people who are excluded from the social protection schemes. The criteria of selection was primarily their exclusion. Despite eligibility and registration, many people face challenges in accessing the welfare measures. Therefore, a few beneficiaries were also interviewed to understand the different nature of issues.

To obtain a nuanced perspective on the 10 schemes offered within the relief package, 14 key informant interviews were conducted with non-beneficiaries and 3 with beneficiaries. They were then correlated with 26 interviews with representatives of civil society organisations who are assisting people to avail these benefits. The interviews were conducted over the telephone and in person, and they were spread across the four districts of this study. The names of the participants have been anonymised to ensure their right to privacy. The sample is outlined in Table 1.2.

The qualitative analysis offers a framework to systematically review the processes of disenfranchisement. The reasons for exclusion can be broadly categorised as:

1. Low levels of awareness among the eligible population
2. Inadequate access to facilities that enable enrolment
3. Complex and time-consuming application process
4. Lack of accountability among officials responsible for implementing the scheme

The challenges are presented in a discursive format, to bring into focus the barriers to entry and subsequent bottlenecks. Furthermore, a case study of at least one non-beneficiary in each scheme has been included to draw attention to the most frequent obstacles faced when people attempt to access the scheme.

Scheme	Location of Interview with Beneficiary/ Non-beneficiary	Interviews		
		Non-beneficiaries	Beneficiaries	Representatives from CSOs
Public Distribution System (Additional/Free Ration)	Mumbai Suburban District, Raigad District	4	2	3
Shiv Bhojan Thali	Raigad District	1		3
Financial Assistance for Construction Workers Registered with Maharashtra BOCW-WB	Raigad District	1		3
Financial Assistance for Domestic Workers Registered under the Maharashtra DWWB	Mumbai Suburban District	1		4
Financial Assistance for Permit Holders of Auto-rickshaws	Mumbai Suburban District	1		4
Financial Assistance for Recognised Street Vendors	Raigad District	1	1	3
Indira Gandhi Old Age Pension Scheme, Shravan Bal Yojana	Gadchiroli District	1		1
Indira Gandhi Widow Pension Scheme, Sanjay Gandhi Niradhar Yojana	Akola District	2		2
Indira Gandhi National Pension Scheme for PwDs, Sanjay Gandhi Niradhar Yojana	Mumbai Suburban District	1		2
Khavti Anudan Yojana	Gadchiroli District	1		1

Table 1.2: Qualitative sample

CHAPTER 2

FOOD SUBSIDIES

INTRODUCTION

‘Food security is a situation that exists when all people, at all times, have physical, social and economic access to sufficient, safe and nutritious food that meets their dietary needs and food preferences for an active and healthy life. The four pillars of food security are availability, access, utilization and stability.’ (FAO, 2002)

Social protection and the right to food are inextricably linked, as the alleviation of food insecurity and hunger, guarantees a dignified life and is indispensable in the fulfilment of other basic human rights (FAO, 2016). Social protection measures which contribute to the mission of the right to food can take many forms, and programmes born out of four pillars defined by the Food and Agriculture Organization (FAO) could include:

- 1. Availability:** Programmes that ensure that adequate food supply exists might incentivise local production of food, provide subsidies on agricultural inputs, or frame a social insurance policy for farmers.
- 2. Access:** Programmes that enable people physically and financially to obtain food through provision of school meals, cash transfers for food, conditional transfers in exchange for work, or by including people into a distribution system that delivers nutritious food.
- 3. Utilisation:** Programmes that aim to drive the consumption of food, by advocating for

the consumption of a nutritious, diverse diet, linking food security programmes with the health mission, or improve the quality of food storage and preservation.

- 4. Stability:** Programmes that ensure that people remain food secure, despite sudden shocks and stresses, through various emergency social assistance and insurance schemes (World Food Programme, 2021).

In the Indian context, there have been several programmes to address these stages of food security, but the thrust has been through programmes guaranteeing access to adequate quantities of nutritious food.

In July 2013, the Indian government transformed its vision of food security when it recognised the Right to Food as a legal entitlement, through the National Food Security Act (NFSA). The NFSA brought different schemes under its domain, including the Targeted Public Distribution System (TPDS), the Integrated Child Development Scheme (ICDS), the Mid-day Meal scheme (MDM), and the Indira Gandhi Matritva Sahyog Yojana (IGMSY); thereby

strengthening its obligation to achieve food and nutritional security for all, particularly the most vulnerable populations.

Over the past eight years, state governments have been entrusted with the responsibility to provide affordable food of suitable quantity and quality to enable a dignified life. In Maharashtra, 24,741,764 households are covered by the NFSA (Government of Maharashtra, Food, Civil Supplies and Consumer

Protection Department, n.d.), categorised according to their income as:

1. Priority Households (PHH)

- a. **Antyodaya Anna Yojana (AAY):** Below Poverty Line (BPL) households having annual income up to INR 15,000 are provided a Yellow or Pink Ration Card. In the report these families are referred to as 'AAY households'.

Targeted Public Distribution System		
Usual Allocation		
Antyodaya Anna Yojana (AAY): 35 kg of wheat and rice per household @ INR 2 per kg of wheat and INR 3 per kg of rice	Pradhanya Kutumb Labharthi (PHH): 5 kg wheat and rice per person @ INR 2 per kg of wheat and INR 3 per kg of rice	Above Poverty Line (APL): No provision
April 2020–November 2020 (Food subsidies during the nationwide lockdown)		
Antyodaya Anna Yojana (AAY): 35 kg of wheat and rice per household @ INR 2 per kg of wheat and INR 3 per kg of rice + Additional 5 kg of rice and 1 kg of daal provided per person free under PMGKAY	Pradhanya Kutumb Labharthi (PHH): 5 kg of wheat and rice per person @ INR 2 per kg of wheat and INR 3 per kg of rice + Additional 5 kg of rice and 1 kg of daal provided per person free under PMGKAY	Above Poverty Line (APL): 5 kg of wheat and rice per person @ INR 8 per kg of wheat and INR 12 per kg of rice
April 2021–November 2021 (Food subsidies during the second wave in Maharashtra)		
Antyodaya Anna Yojana (AAY): 35 kg of wheat and rice per household @ INR 2 per kg of wheat and INR 3 per kg of rice + State Government: For 1 month (either April/May/June* 2021) 5 kg grain per person will be provided free (in rural areas, during the lockdown, 2 kg maize or jowar was also provided for 1 month) + Central Government: From May–November 5 kg grain will be provided free (PMGKAY). (In Maharashtra [urban] this has included 2 kg rice, 3 kg wheat and 2 kg chana dal / In Maharashtra [rural] this has included 2 kg rice, 3 kg wheat, 1 kg dal and 1 kg sugar regularly)	Pradhanya Kutumb Labharthi (PHH): 5 kg of wheat and rice per person @ INR 2 per kg of wheat and INR 3 per kg of rice + State Government: For 1 month (either April/May/June* 2021) 5 kg grain per person will be provided free (In rural areas, during the lockdown, 2 kg maize or jowar was also provided for 1 month) + Central Government: From May–November 5 kg grain will be provided free (PMGKAY). (In Maharashtra [urban] this includes 2 kg rice, 3 kg wheat and 2 kg chana dal / In Maharashtra [rural] this has included 2 kg rice and 3 kg wheat. 1 kg dal and 1 kg sugar is given during select festival season.)	-

Table 2.1: TPDS provisions in Maharashtra

* As per the announcement it was intended for one month (April or May), but data reveals that people received free ration in June too.

b. Pradhanya Kutumb Labharthi: BPL households, not included as AAY, and having annual income not exceeding INR 59,000 in urban areas and not more than INR 44,000 in rural areas are provided a stamped Saffron Ration Card. In the report, these families are referred to as 'PHH households'.

2. Non-Priority Households (NPH)

a. Above Poverty Line: The Above Poverty Line (APL) households having an annual income between INR 59,000 and 1 lakh are provided a Saffron Ration Card.

b. Pandhra/Subra/White Ration Card: The above poverty line households having an annual income greater than INR 1 lakh are provided a White Ration Card.

One of the most fatal blows meted out by the lockdowns was to food and nutritional security, with people forced out of employment and unable to purchase essential food commodities. During this time, the TPDS was a key programme with both governments, central and state, announcing various food relief measures and subsidies. Table 2.1 shows the TPDS allocation for beneficiaries with relief provided by the Government of India (through the Pradhan Mantri Garib Kalyan Anna Yojana [PMGKAY]) and Government of Maharashtra.

FOOD SUBSIDY OFFERED BY THE MAHARASHTRA GOVERNMENT

On 14 April 2021, the Maharashtra government announced two relief measures that aimed to ensure the access to adequate quantities of food to allow people to overcome situations of hunger during the ensuing lockdown:

Enhancing existing provisions under the TPDS:

All 7 crore NFSA card holders would receive one-month's worth of their entitlement for free, in April, May or June 2021.

Expansion of the existing Shiv Bhojan Thali

Scheme: Expanding the scope of this scheme, people would now be eligible to receive a free cooked meal at a designated Shiv Bhojan Kendra. The state government envisaged to serve 2 lakh meals a day.

The following discussion will evaluate the effectiveness of these two schemes.

TARGETED PUBLIC DISTRIBUTION SYSTEM

Since food insecurity and hunger were seen to have a devastating impact during the lockdown of 2020, especially on the poorer sections of society, the Chief Minister of Maharashtra expanded the scope of a pre-existing social protection scheme to provide food assistance from April–June 2021. This relief measure entitled all National Food Security Act (NFSA) card holders whose yearly income is less than INR 59,000 (Antyodaya Anna Yojana [AAY] and Below Poverty Line [BPL] card holders) to be entitled to receive a month's relief of 3 kg

of wheat and 2 kg of rice per person, at no cost, anytime between April and June 2021, in addition to their monthly quota. This apart, relief offered by the Government of India under the Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY) was extended to the 7 crore beneficiaries covered under the NFSA. Beneficiaries were entitled to receive 5 kg of free grains from May to November 2021. To understand the actual reach of the food assistance, the study covered 940 households in 6 districts of Maharashtra.

Ration Card	Akola	Gadchiroli	Mumbai City	Mumbai Suburban	Raigad	Thane	Total (%)	Total (Number)
Do Not Possess	0.6	1.9	4.6	13.5	11.4	14.3	7.9	74
Possess, But Not in the Current Place	0.6	1.5	13.6	33.8	35.5	4.3	18.2	171
Possess, in Current Place of Stay or Ported	98.8	96.6	81.8	52.7	53.2	81.4	73.9	695
Total (N)	162	207	44	237	220	70	100	940

Table 2.2: Distribution of population based on possession of ration card (district-wise)

Among the total households surveyed 92.1 per cent reported having a ration card. Yet, possession of ration cards doesn't necessarily mean access to the Public Distribution System (PDS), in spite of the One Nation One Ration (ONOR) Scheme. Among the surveyed households, 73.9 per cent reported possessing a ration card in their current place of stay or having ported their card. 18.2 per cent reported possessing a ration card, but linked to another place; this was high especially in urban districts with Raigad district reporting 35.5 per cent

and Mumbai suburban district reporting 33.8 per cent of households having ration cards elsewhere. These families were not able to avail of their food entitlements during the lockdown of 2021 when they were in the cities. In the entire sample, 10 households were able to port their ration cards under the ONOR and have been included in the 695 households who reported having a ration card in their current place of residence. Refer to Table 2.2 for details.

Type of Ration Card	Akola	Gadchiroli	Mumbai City	Mumbai Suburban	Raigad	Thane	Total (%)	Total (Number)
APL (Orange)	14.4	1	2.8	12.8	17.1	3.5	9.2	64
Antyodaya Anna Yojana (Yellow)	55	68	5.6	6.4	31.6	14	40.1	279
Pradhanya Kutumb Labharthi (Orange)	30.6	30.5	91.7	79.2	46.2	82.5	49.4	343
Subra (White)	0	0.5	0	1.6	5.1	0	1.3	9

Table 2.3: Percentage distribution of households by type of ration card (district-wise)

In terms of Targeted Public Distribution System (TPDS) classification, among those surveyed 49.4 per cent had BPL cards, 40.1 per cent had

Antyodaya cards, 9.2 per cent had APL (Orange) and 1.3 per cent had APL (White) cards. District-wise differences have been outlined in Table 2.3.

	Rural (%)	Urban (%)	Total (%)	No. of Beneficiaries
Auto-Drivers	-	47.2	47.2	50
Construction Workers	-	7.1	7.1	8
Domestic Workers	-	80	80	80
Street Vendors	-	63.7	63.7	65
Khavati Yojana	98	-	98	49
Old Age Pensioners	100	66.7	92.5	135
Pensioners (PwD)	98	94.8	96.9	154
Widow Pensioners	94.3	93.2	93.9	154
Total	97.6	58.7	73.9	695

Table 2.4: Percentage beneficiaries with ration card at the current place of residence (scheme-wise)

Households who reported having a ration card in the current place of residence were high in the rural districts (97.6 per cent); this number dropped significantly in the urban districts (58.7 per cent) given the nature of migration and challenges associated with stable housing in urban areas. With regard to scheme-wise beneficiaries, not all pensioners had access to ration cards—especially stark was the case of urban old-age pensioners

among whom only 66.7 per cent reported having a ration card. Among worker's groups, construction workers were least likely to have a ration card at their current place of residence (7.1 per cent). Among auto drivers, too, less than half of the beneficiaries had a ration card at their current residence (47.2 per cent). Refer to Table 2.4 for more details.

	Akola	Gadchiroli	Mumbai City	Mumbai Suburban	Raigad	Thane	Total (%)	Total (Number)
Average Family Size	3.6	3.9	2.5	4.7	4	4.4	4.1	940
1-2 Members	8	6.3	25	2.5	7.3	0	6.3	59
3-4 Members	65.4	56.5	65.9	44.7	58.6	54.3	55.9	525
5 or More Members	26.5	37.2	9.1	52.7	34.1	45.7	37.9	356
Total (N)								940

Table 2.5: Average family size

The average family size among those surveyed was 4.1. There was a district-wise difference with rural households seeing an average of 3.8 members and urban households seeing an average of 4.2

members. Around half of the households in Mumbai Suburban and Thane had 5 or more members in the family. Table 2.5 has district-wise details.

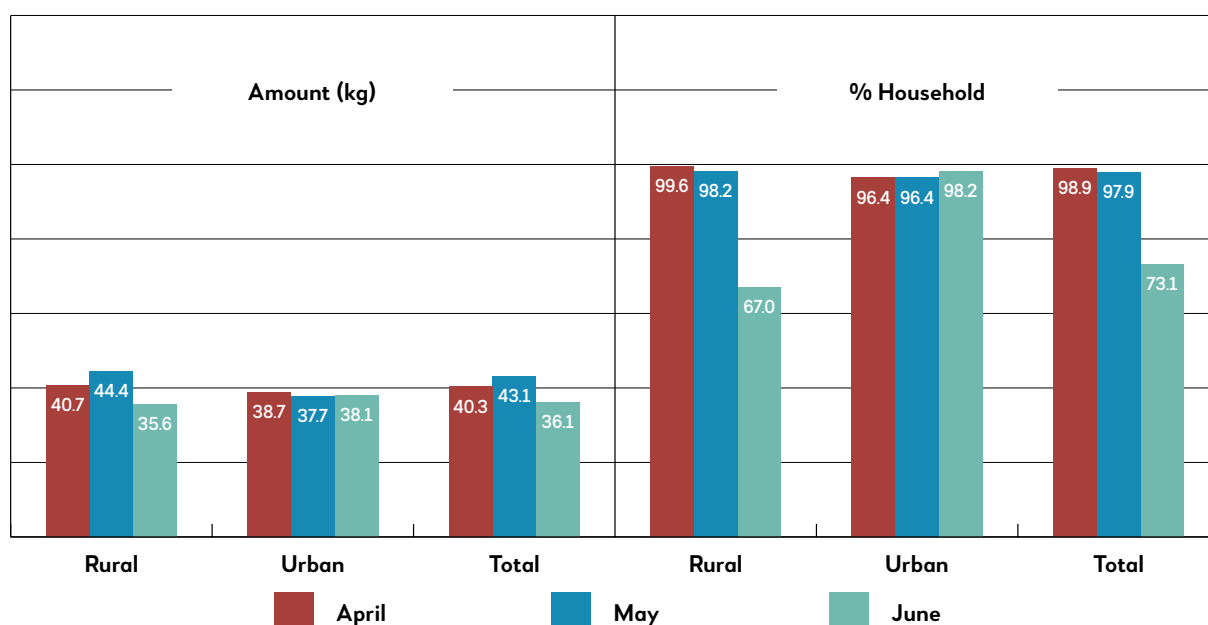
	Akola	Gadchiroli	Mumbai City*	Mumbai Suburban	Raigad	Thane	Total
Rural (%)	31.2	15.4	-	-	-	-	23.3
Urban (%)	-	-	-	96.8	61.1	100	86
Total (%)	31.2	15.4	-	96.8	61.1	100	60.9
Total (N)	61	52	-	220	131	70	534

Table 2.6: Awareness about additional ration (in %)

*none of the respondents from Mumbai City responded to this question

As mentioned earlier, as part of the relief package, the state government announced 5 kg of free ration to Antyodaya Anna Yojana (AAY) and Priority Households (PHH) categories for 1 month that could be availed either in April, May or June 2021. Later, the central government announced 5 kg free ration from May to November 2021. The question regarding awareness about additional ration that was announced by the central government and state government was answered by 534

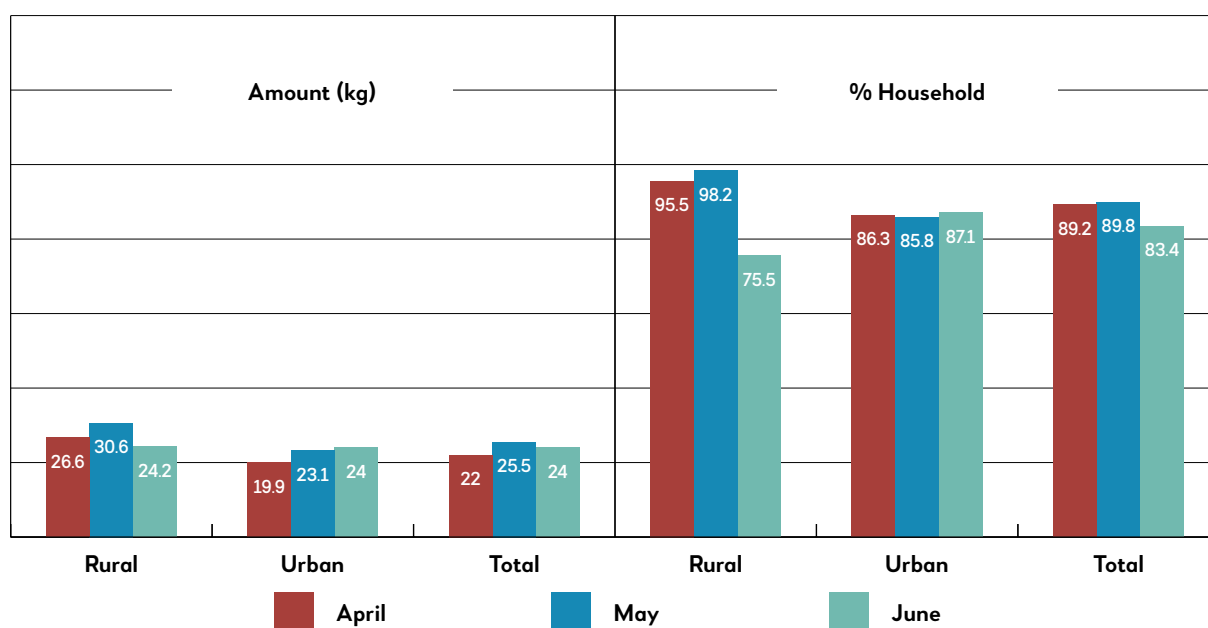
respondents. Among them, awareness level in rural areas was comparatively low (23.3 per cent), with respondents in Gadchiroli (tribal areas) reporting awareness levels as low as 15.4 per cent. In urban areas, the awareness level was fairly high (86 per cent), with Raigad district (peri-urban area) being an outlier, reporting 61.1 per cent awareness. Details on awareness level can be found in Table 2.6.



Graph 2.1: Ration received by Antyodaya households, April–June 2021 (amount and coverage)

About 90 per cent AAY and PHH households reported having received foodgrains during the months of April and May. For AAY card holders, almost 98 per cent families reported receiving ration through the PDS system. The average ration received in the months of April and May was about 40 kg and 43 kg respectively. Coverage and distribution in the same months was slightly better in rural areas; almost 98 per cent families received ration in rural areas, compared to 96

per cent in urban areas (see Graph 2.1). However, the amount received by households is lower in urban areas compared to rural areas. Most of the cardholders received rations below their entitlement for this period. Only in the month of May, rural areas received the entitled amount. While 63 per cent families in rural areas received an average of 35 kg or more per month in the study period, the corresponding figure for urban areas was 59 per cent.



Graph 2.2: Ration received by PHH households, April–June 2021 (amount and coverage)

With regard to PHH households, the overall coverage (90 per cent) was lower than that of AAY during the period of analysis. An average of 22 kg and 25.5 kg per card was distributed during the months of April and May. With an average family size of 4.27, the relief amount (5 kg per person)

was sufficient for one month. The coverage and distribution in urban areas was lower than rural areas (see Graph 2.2). Moreover, about three-quarter families in rural areas and 85 per cent families in urban areas reported receiving less than 5 kg per person per month in the study period.

BARRIERS TO ACCESSING THE TARGETED PUBLIC DISTRIBUTION SYSTEM

In circumstances of crises, particularly of the kind with strict restrictions on mobility and interaction, there is a detrimental impact on social function, as also on the livelihoods of people. In the months of April, May and June 2021, many people were temporarily or permanently cut-off from their sources of income, with daily wage earners hit the hardest. This had a consequential effect on hunger and nutritional insecurity, which emerged as critical experiences and policy failures during the lockdown

of 2020. In the state-announced extended curfew in 2021, some people felt the effects of poorly-planned measures.

A qualitative review of the Targeted PDS, specifically, was informed by interviews with eligible persons who did not benefit from the scheme, as well as community workers engaged in the themes of food security. Together they highlighted the lapses mentioned below:

I. LOW LEVELS OF AWARENESS

With several announcements being made, both by the Central and State government, many NFSA card holders who were interviewed admitted **confusion about their monthly entitlements** under these new conditions. Their receipt was, therefore, incumbent on the ethicality and knowledge of the

ration shop owner, i.e., where the ration shop owners provided the grain as per the announcements, they reported to have received the extra supply. In other cases, many only received their previous entitlement.

II. REDUCED ACCESS

In the lockdown of 2020, the Minister for Food and Civil Supplies declared having provided food to approximately three crore people in Maharashtra without a ration card (Botekar, 2020a). However, no such packages were offered in 2021, when the possession of an NFSA card was mandatory to receive any benefits in the form of dry ration. **People without ration cards were left out**, forcing them to purchase grains and other food supplies from the market.

Another group included the severely vulnerable populations (sex workers, transgenders, single women, elderly), who are sometimes denied ration cards. In the cases where people do possess a ration card they do not receive their true entitlement. Despite the government declaring that these groups are to be provided stamped AAY cards, many claimed that the ration shop owners refused to stamp their cards, distancing them from their entitlement.

In addition, several NFSA card holders who earned more than INR 59,000 a year (**APL families**) **were not provided any food assistance**. Since the restrictions were indiscriminate in their outlook, some of the respondents who had been out of work saw that their exclusion from this scheme at such a critical period went unaddressed.

Intra and inter-state migration is rampant in Maharashtra, yet many migrant workers who enter bigger cities and towns continue to possess ration cards in their villages. Workers who migrate to urban areas often remain distanced from their basic rights because they do not possess documents proving their residence in the state of work. Acknowledging

the limitations of this, particularly for migrant workers, the Government of India introduced the One Nation One Ration (ONOR) Scheme in 2019, which stated that as long as a person possessed a NFSA card, they could access subsidised foodgrains from any ration shop anywhere in India. Maharashtra was one of the first states to experiment with card portability; it began with intra-state portability and soon expanded to inter-state portability. Yet accountability in delivery was lacking. The Supreme Court ruling on 31 July 2021, deplored the **delay in implementation of ONOR**, particularly at a time when many migrant workers

were stranded in places other than their hometowns or villages, and instructed state governments to accelerate implementation. However, many migrant workers who were spoken with relayed that they were denied ration at the fair price shops claiming that the owners turned them away saying that the shops only received enough ration for the people registered in that area.

According to official estimates, in the month of June 2021, 7.2 lakh beneficiaries utilised the portability to receive ration in the state (Lalwani, 2021). Yet the process is not simple, particularly for people

Malik had migrated to Mumbai to live with his daughter and son-in-law because he found it difficult to work after a recent stomach operation. In the city, he felt embarrassed and indebted to his son-in-law, who was providing for them. When he heard about the ONOR scheme he tried to approach the ration shop, but was turned away because his NFSA card showed his village address. 'The shopkeeper told me that he received enough ration only for the people who lived close to the shop and were registered under the PDS from there. He couldn't provide grain to anyone else', he said.

CASE STUDY OF TWO PARTICIPANTS WHO RECEIVED RATION THROUGH ONOR

Unfamiliar with the intricacies of the ONOR scheme, Malik returned the next time with a social worker, who produced to the ration shop owner his food grain entitlement on the Mera Ration App and asked why Malik's family was being denied ration. After that, Malik and his wife were provided their share of ration on producing their ration card and Aadhaar card. Yet he is convinced that many who tried before and after him would continue to be denied. 'The only reason I received my ration is

because I was supported by a social worker who knew about ONOR, and he came with me to the ration shop. Without him, I wouldn't have received anything', he says.

Vilas, another resident of Mumbai, faced similar difficulties when he moved within the city. His saffron ration card was previously registered at his Kanjurmarg address. Yet, when he lost his job in an NGO and moved to Chembur, the ration shop near his new house refused to provide him with ration saying that they couldn't provide ration to someone with a distant address. Unconvinced, he spoke to a colleague at the NGO where he previously worked and she explained to him his entitlement under the ONOR scheme. The next time he went to the ration shop, she spoke to the ration shop owner over the telephone and convinced him to provide Vilas with his 5 kg entitlement of grain. Only since, has he been able to receive ration based on card portability.

with little knowledge about the details of the scheme. The case study on page 19 shines light on how the intervention of non-state actors from NGOs to community based organisations (CBOs) helps in operationalising the scheme which lacks political motivation and will.

Aadhaar proved to be another reason for exclusion. It excludes people through three means—cancellation of cards (or names on ration cards) if people do not have an Aadhaar number, failure to recognise the ration card if it is not linked to

the Aadhaar, and failure of the Aadhaar-based biometric authentication at the time of purchasing grains (Khera and Somanchi, 2020). During the interviews, many ration card holders mentioned not receiving their entitled food grains due to failed Aadhaar authentication. Some ration card holders from Mumbai suburban reported that their cards had been invalidated because of non-seeding with Aadhaar and excess number of people on a ration card. Some of the case studies that follow, point out how Aadhaar and biometrics proved to be tools for exclusion.

Janani, a resident of Sathe Nagar, Mumbai, discovered in February 2021 that her family's saffron-coloured ration card was cancelled without any prior intimation. Shocked by this information provided only when she visited the ration shop owner, and shaken because her family would now be without any source of subsidised grains, Janani returned home. Her father, who had been a delivery agent, had lost his job six months ago because of a sudden illness. With no other earning member, the family had relied on the ration card as a means to fill their stomachs, until he could return to work.

CASE STUDY OF RATION CARD CANCELLATION DUE TO PROBLEM WITH AADHAAR SEEDING

The eldest of her siblings, Janani visited the ration office, where she received no more clarity about why her card had been cancelled. With only an inkling that it might have been due to a problem related to Aadhaar-seeding, she felt further unnerved when they told her that 'whatever the reason for cancellation, you can re-activate your card if you pay INR 2,000 and produce your Aadhaar card and electricity bill'. With no present

income, and an uncertain future made increasingly murky with the announcement of a state-wide lockdown, Janani felt increasingly helpless.

A widow. A senior citizen. A domestic worker. Anandi faces multiple forms of disenfranchisement. But the most severe form of punishment came when digital linkages were introduced in the Public Distribution System. A saffron card holder, Anandi's family received regular ration supplies till 2015. However, after that everytime she approached the ration shop she was told that her fingerprint did not match, and hence was denied her entitlement.

CASE STUDY OF A PARTICIPANT WHOSE THUMB IMPRESSION DID NOT MATCH

Anandi visited the fair price shop and numerous offices to clear this error. Yet, over six years later, and after having submitted copies of her Aadhaar card several times, in several places, Anandi had given up the hope of ever receiving food through the government system. 'I buy all the ration myself, from my income. Since I don't earn a lot, I don't buy many supplies. I buy just the

basic dal and chawal, and I cook once a day at home, and we eat that for two meals. Sometimes I receive leftover food from my place of work and I bring it home to my family', she said. During the lockdowns, she received some emergency food kits from local civil society organisations, but was sceptical about how much longer she could be dependent on charity, and for how much longer they too would sustain.

Another victim of digitalisation, Maryam was denied ration for the first three months of the lockdown of 2020, despite holding a saffron card. After many attempts, she was informed repeatedly that her barcode did not match, and so her grain couldn't be provided.

CASE STUDY OF A PARTICIPANT WHOSE BARCODE DID NOT MATCH

A street vendor, whose business had come to a complete standstill, Maryam and her husband (a mathadi worker) were left to rely on social networks to support them. Sympathetic, but not wholly forgiving, she said, 'I agree that COVID came all of a sudden, for both people and the government. But it is the government's responsibility to make sure that people receive

food, without any other conditions'. She said that she was aware of other street vendors who had suffered both the lockdowns without any access to food.

Maryam also pointed to the issue of availability of food supplies. 'Sometimes when we went to the shop we were informed that only 40 per cent or 60 per cent had come. Hence, often we didn't get the full amount that we were entitled to'. Beyond minimum entitlement, she also discussed the fact that the ration system was limited in its outlook on nutritional security. Merely rice and wheat do not make a meal or fill a stomach. 'We have other needs too. But the government didn't provide for us. No sugar, no dal', she said.

III. CONCERNS AROUND APPLICATION

The study revealed that almost 8 per cent of the participants do not possess a ration card. In the city, this is often because many migrant workers engage in cyclical migration patterns and hence do not have a permanent address. Among those who have lived in urban districts for years, many respondents claimed that they couldn't afford to own a house, and hence live on rent in informal

settlements. In the absence of land tenure, landlords don't sign an official lease agreement which would serve as a proof of domicile. In the **absence of a residential document**, many migrant workers are disenfranchised from the Public Distribution System. The following case study illustrates this particular struggle.

Sahil has lived in Mumbai for all 30 years of his life. Yet like many, he too does not possess a ration card in the city due to the absence of permanent residence proof. Like many informal workers in the city, he lives in a rented accommodation located in a slum. 'Despite being born in this city I live like a migrant. Not being able to afford my own house, I have always lived on rent. If I have to make a ration card, the room owner needs to provide a letter recognising me as a tenant. But nobody trusts us, so it is difficult for us to get a card with a local address.'

CASE STUDY WHERE THE PARTICIPANT DID NOT HAVE A RATION CARD

Impermanence is often associated with the residence taken up by informal workers; most move from one house to another, every few years. Since most of their accommodation is within informal settlements, landlords often do not formalise the rental agreement. And in the absence of a document of residential proof, many like Sahil fail to make a ration card in the city, and

are forced to buy food grains at exorbitant prices in the open market.

Some of the representatives of CBOs who have worked within the sphere of food security shared incidents where people had been **duped by agents**, or charged large sums of money to compensate for

the lack of complete documentation. In the absence of suitable networks for the vulnerable populations to obtain their right to food, duplicitous networks of informality thrive.

IV. LACK OF ACCOUNTABILITY

Many of the surveyed participants reported discrepancies in functioning of the ration shop. They claimed that even during the lockdown, **ration shops were not opened at the stipulated time** forcing people to make multiple attempts at availing their entitlement. This sometimes took away from the livelihood potential of daily wage earners.

Other NFSA card holders complained about corruption; they said that often when they approached the shop they were told that supplies were not available and so they received **insufficient grain**. However, when they checked on the online portal it indicated that the full supply had been provided at the ration shop, at the beginning of the month.

SHIV BHOJAN THALI SCHEME

Community kitchens have long been used to ensure food security, particularly addressing the needs of those populations who are left out from the ration system. They were in fact included in the Draft National Food Security Bill, as a component of urban food security, but were later dropped (Khera, 2016). Yet, state governments have kept faith in such measures, where in Tamil Nadu and Karnataka, through the respective Amma and Indira Canteens, affordable and nutritious meals are provided to the working class population. In the absence of stringent identification and verification, they offer a secure and affordable option for cooked food, particularly in times of emergency where timeliness is key (Bhan et. al, 2020).

Maharashtra, too, has a long history of community kitchens with the 'Zunka Bhakar' scheme that was launched in 1995 and provided subsidised meals, which was discontinued 12 years later, after a plethora of complaints (Khera, 2016). Almost 15 years later, realising one of his poll promises, as also furthering the responsibility to ensure food security, the Chief Minister of Maharashtra launched the Shiv Bhojan Thali in January 2020. The scheme recognised community kitchens as a means and space to provide nutrition at a reasonable price for the economically downtrodden. It entitled a person to a cooked meal at a subsidised price of INR 10 (the actual cost per plate in urban areas is INR 50 and in rural areas is INR 35), which comprised rice,

dal, a vegetable and two chapatis and was made available, initially only at the district headquarters, to the general public between 12 noon and 2 pm at designated Shiv Bhojan Kendras.

As the state plunged deeper and deeper into the COVID crisis, the Chief Minister first reduced the price of the thali to INR 5, and later, in the wake of a state-wide lockdown on 14 April 2021, he announced that the thali would be served at no cost to the consumer. Along with cost subsidies, the state government began to expand the scope of the scheme by extending the time from 11 am to 3 pm and increasing the number of designated centres, with the programme targeting to reach 2 lakh beneficiaries every month. On 30 June 2021, there were reportedly 1,315 active Shiv Bhojan Kendras which were catering to the needs of the urban poor, some of which even served packaged meals to adhere to the requirements of social distancing while also making it possible to reach populations like the elderly and disabled, who could not travel to the centre (Government of Maharashtra. Food, Civil Supplies and Consumer Protection Department, n.d.).

For the purpose of the study, all urban respondents were considered eligible recipients of the Shiv Bhojan Scheme. Hence, in the four urban districts, all 571 respondents were asked about the accessibility of the thalis.

No. of People Who Accessed Shiv Bhojan Kendras					
District	Mumbai City	Mumbai Suburban	Thane	Raigad	Total
Yes	1	8	0	15	24
Total Respondents	44	237	70	220	571

Table 2.7: Number of people accessing Shiv Bhojan Kendras (district-wise)

The survey revealed that only 24 people out of the 571 urban participants had ever visited a Shiv Bhojan Kendra for a meal, with the most respondents from Raigad (15) reporting to have visited a centre. Meanwhile, in Thane district none of the respondents and in Mumbai City only one of the respondents had visited a Shiv Bhojan Kendra.

Reasons for Accessing Shiv Bhojan Kendras	
Close to Home	3
Close to Home, Live Alone	1
Close to Work	17
Live Alone	3
Total	24

Table 2.8: Reasons for accessing Shiv Bhojan Kendras

Location of the centres is evidently a key determinant of how frequently they are visited. Most of the respondents, 17 in number, pointed out that a proximity to their site of work determined their access to the Shiv Bhojan Kendra. In keeping with the timings of the centres, spanning the late morning and early afternoon, and the fact that a majority of the sample comprised migrant workers working outside their residence, proximity to work determined accessibility. In addition, however, four participants shared that the proximity to their homes was a factor influencing their access. Another four respondents also shared that since they lived alone, they found it easier to eat a wholesome meal at the Shiv Bhojan Kendra.

Frequency of Shiv Bhojan Thali Consumption	
Two Times a Day	1
Daily	4
Few Times a Month	14
Few Times a Week	5

Table 2.9: Frequency of consumption of Shiv Bhojan Thalīs

The number of times a person returns to a Shiv Bhojan Kendra is also a key determinant of the success of the entire scheme. With only five reporting visiting the centres on a daily basis, and five others reporting to visit a few times in a week, frequency was found to be low. In fact, a larger proportion, 14 of the respondents, shared that they visit only a few times a month. Hence, it appears that the Shiv Bhojan Kendra doesn't prove to be a frequent choice for the beneficiaries. A deeper inquiry to understand the reasons behind this choice might be critical to evaluating the reasons that the scheme hasn't made its mark.

Opinion About Quality and Quantity of Food				
	Not Good	Some-times	Good	Total
Food Quality	1	5	18	24
Food Quantity	1	5	18	24

Table 2.10: Opinion about the quality and quantity of food served at Shiv Bhojan Kendras

Further enquiry into the success of the scheme pertained to the level of satisfaction with the meals. With only one person each reporting absolute dissatisfaction with the quality of the food and the quantity of the serving, the delivery of the scheme is on the whole appreciated. Five people felt like the quality and quantity was sometimes upto the mark, hinting at the need for standardisation of quality/ quantity control. Yet the majority, 18 of the 24 respondents, reported to be satisfied with the whole meal.

Cost Per Meal	Number	%
INR 10	3	12.5
INR 5	10	41.67
Free	11	45.83

Table 2.11: Cost paid per meal consumed at Shiv Bhojan Kendra

Another determinant of consumer satisfaction is borne out of the fact that state-run canteens often provide meals at fixed prices. In the wake of lakhs of people losing their incomes, and many others losing the security of wages, a subsidised and later free meal offered a source of relief. All the respondents

reported having paid the announced cost of the meal, and not having been asked to pay any additional charges. With 10 people paying INR 5 for the meal, and 11 people accessing it for free, the respondents had largely accessed the thalis after the April 14 announcement.

BARRIERS TO ACCESSING THE SHIV BHOJAN THALI SCHEME

Considering the large number of migrant workers who had never partaken of a Shiv Bhojan Thali, discussions with them as well as community workers engaged in the themes of food security informed

this report of some of the reasons why the Shiv Bhojan Thali was minimally accessed by informal workers and pensioners.

I. LACK OF AWARENESS

Lack of awareness manifested as one of the key challenges among many of the poorer households in receiving a free/subsidised meal when hunger was knocking at their doors. After the government announcement of the scheme, interviewees claimed that there were **few localised efforts to inform them about the opening of a Shiv Bhojan Kendra in their area**. This is corroborated by findings from

a study by SWAN, which revealed that among the 3,922 stranded migrant workers surveyed in Maharashtra, most of them hadn't heard of the Shiv Bhojan Thali (SWAN, 2020). In the absence of adequate publicity in the adjacent low-income neighbourhoods, and inadequate advertising outside the Shiv Bhojan Kendras, many people were denied access.

II. LACK OF ACCESS

Location is key when the provision of schemes is not at the beneficiary's doorstep. The Shiv Bhojan Thali required beneficiaries to travel to a centre to avail of the cooked meal. With the onus of undertaking the journey placed solely on the individual, cost and accessibility prove to be two deterring factors. Many people said that the centres were located too far away from their homes, and the **costs incurred in travelling** to receive one 'free meal' were not factored in. Moreover, elderly and disabled persons found this journey cumbersome, and said that they would prefer if uncooked rations were supplied instead. In the case study that follows, Harsha points to this as a key oversight in the rolling out of the scheme.

Although the timings of the centres were stipulated to be between 11 am and 2 pm, many **centres operated at varying timings**. For example, some respondents reported that the Shivaji Nagar centre, in Mankhurd, was open only until 11 am when visited in July 2020. Additionally, the number of centres continues to be limited considering the state's vast population of poor and migrant labour.

Harsha, a domestic worker from Navi Mumbai, lost one of her two jobs and hence faced a 60 per cent drop in her income when the lockdown was lifted in 2020. She had found it difficult to purchase basic food supplies and her family struggled to eat properly at the time.

CASE STUDY OF A WORKER WHO FOUND IT DIFFICULT TO ACCESS A SHIV BHOJAN KENDRA

Harsha heard about the Shiv Bhojan Thali as it was reported in the news and also advertised by civil society organisations who worked in her area, yet she had not visited a Shiv Bhojan Kendra by the time we spoke to her. 'I heard about the Shiv Bhojan thalis ... they said that they will serve free meals. But the centres are located far away from where we live. We will have to pay INR 50 each way to go there and return, if we want to eat this

free meal. If people don't have INR 50, how will they make these payments to travel and receive the meal?'

While the Raigad district has 89 active Shiv Bhojan Kendras as on 20 July 2021 (Government of Maharashtra. Food, Civil Supplies and Consumer Protection Department, n.d.)¹, Harsha, a resident of Panchsheel Nagar, New Panvel, observes that the centres are located at a distance from the densely populated residential areas. The only place that she is aware of is a restaurant serving Shiv Bhojan Thalies located near the court at Panvel, approximately 3 kilometres away from her residence.

With distance being an obvious deterrent to people, especially in times where movement is often met with police questioning and implies increased expenditures, Harsha highlights how the choice of location is key to the success of the scheme, specifically for previously excluded communities who require nutritional assistance most urgently.

1 | Data as of 20.07.21. <https://mahaepos.gov.in/ShivBhojanTrans.jsp>

RECOMMENDATIONS

TARGETED PUBLIC DISTRIBUTION SYSTEM

- 1. Expansion of beneficiaries beyond AAY and PHH:** The relief provided this year was only for Antyodaya Anna Yojana (AAY) and Priority Household (PHH) card holders. Relief must be expanded to all ration card holders. Alternatively, a Government Resolution (GR) should be passed increasing the income limit for PHH ration card holders from INR 59,000 annually to INR 1 lakh annually. All saffron card-holders should be re-categorised as PHH. Furthermore, the annual income of several white card-holders, whose income is just above INR 1 lakh annually has been impacted and a reassessment of their current annual income is required to ensure ration eligibility. Particularly in the wake of such disasters when the income security is affected, ration eligibility cannot be limited to previously set income categories but respond to the needs of people whose incomes have been severely impacted.
- 2. ONOR implementation must be time bound:** A mechanism to implement the One Nation One Ration (ONOR) scheme must be implemented within a time frame of two months. This will ensure migrant families are able to access much needed rations.
- 3. Non-ration card holders should be able to access rations:** During disaster like situations, food subsidies must be made available to any person in need. To this effect, non-ration card holders must be allowed to avail grain based on any other form of identification. This can be based on their location.
- 4. Awareness regarding ration-related relief must be made compulsory at every FPS shop:** There is a high level of discrepancy regarding ration given and is dependent on the fair price shop (FPS) owner across urban and rural areas. In this context, a government mandate to publicise the relief at the site where ration is received must be introduced.
- 5. Need to identify beneficiaries among vulnerable groups:** There is a need to identify particularly vulnerable groups and ensure their inclusion in the Public Distribution System (PDS) prior to another crisis. To this effect, in 2004 it was determined that AAY cards be provided to all households headed by widows or terminally ill persons/disabled persons/persons aged 60 years or more with no assured means of subsistence or societal support, as an extension of food protection. However, most of the people covered in the pension survey claimed to be covered as the Pradhanya Kutumb Labharthis (Saffron Card) where every family member receives 5 kg of grain. The government must ensure that the procedure to provide AAY cards to all households headed by pension beneficiaries is fast-tracked.

SHIV BHOJAN THALI SCHEME

- 1. Location of the Shiv Bhojan Kendras should be adjacent to/within low-income neighbourhoods:** One of the primary limitations of the scheme was inadequate access. Despite the scheme gradually expanding, with the number of Shiv Bhojan Kendras increasing every month, there is an experienced need for them to be strategically located. For this, the target audience must be considered and their daily routines around meal times be woven into the approach. Therefore if, as this survey reveals, proximity to home and workplace are two determining factors, then new Shiv Bhojan Kendras should be set up close to or within low-income housing and nearby places of informal work, like construction sites.
- 2. Engaging community-based organisations in running Kendras:** Some suggestions have been made about outsourcing the catering and management to already established self-help groups within the community, thereby also providing a source of employment.
- 3. Awareness about the location of active centres is key:** Awareness needs to be built into the delivery of the scheme, in particular the Shiv Bhojan Kendra owners must be endowed with the responsibility to spread the word among neighbouring vulnerable communities when they are being established. Moreover, this might offer the opportunity to ally with youth groups and local governance institutions, which could spread the message about the availability of cooked food at the Kendra.
- 4. Alternatives need be envisaged and operationalised for the elderly, invalid and persons with disability:** Some groups find it difficult to access the Shiv Bhojan Thalīs but require it nonetheless. Packaged meals were a solution that was appreciated by many. In addition to this, modes of delivery adopted in other states during the peak of the pandemic provided some useful direction. In Karnataka for instance, police delivered food from community kitchens to the homes of those who were unable to move around (Bhan et al., 2020).
- 5. Food security should not be incumbent on the production of ID cards, on paper and in practice:** Despite the fact that it was clarified that Aadhaar cards were not mandatory for the receipt of a cooked meal at a Shiv Bhojan Kendra, many respondents pointed out that they were still being asked for it. It is essential that Aadhaar, and other forms of identification, be delinked with providing food security, particularly at times of a disaster.

CHAPTER 3

CASH TRANSFERS FOR INFORMAL WORKERS

INTRODUCTION

Informal workers form 69.1 per cent of urban India's workforce (Government of India, Ministry of Labour and Employment, 2013–14). With agricultural workers included, the national percentage of informal workers goes up to 93 per cent (NCEUS, 2009). In Maharashtra, this number is significantly high given the number of industries and the resultant number of migrant workers the state attracts.

Generally, entitlements struggle to reach informal workers because of the nature of their work, as they are: (a) mobile across regions, (b) beyond regulatory frameworks, (c) outside accessible or appropriately scaled databases; (d) in workplaces and residences that are hard to reach such as landfills, streets, construction sites and private homes; and (e) beyond the reach of usual delivery channels such as employers, fair price shops, anganwadis or through direct bank transfers (Bhan et al., 2020). Social security entitlements for informal workers in the state have traditionally been restricted to certain worker groups and their registration within respective worker boards.

The 2021 relief package saw the announcement of cash transfers for four groups of urban informal workers and agriculture-dependent tribal households covered by the Khavti Anudan

Yojana. Cash transfers of such nature act as social protection during a crisis. In addition to the impact that social protection transfers have on the individuals and households, they also promote the well-being of societies at large. Evidence from across the globe shows that social protection transfers can stimulate demand and boost consumption, thereby promoting economic growth. During economic downturns, for instance, spending on social protection can revive economies and stimulate employment (UN DESA, 2018).

The following sections discuss access to these social protection transfers among the following 5 categories and discuss challenges characteristic to each group of workers:

1. Construction workers registered under the Maharashtra Building and Other Construction Workers Welfare Board
2. Street vendors recognised by municipal authorities
3. Auto-rickshaw permit holders
4. Domestic workers registered under the Maharashtra Domestic Workers Welfare Board
5. Agriculture-dependent Scheduled Tribe households (Khavti Yojana beneficiaries)

REGISTERED CONSTRUCTION WORKERS

According to the National Sample Survey (2011–2012), there are about 5.02 crore construction workers in the country, of which approximately 2.86 crore were registered with the Building and Other Construction Workers Welfare Board (BOCW–WB) till 31 December 2017 (YUVA, 2019) accounting for about 56 per cent of the total workers. In Maharashtra 18,75,510 workers were registered with the BOCW–WB till March 2019 (Maharashtra BOCW Welfare Board, 2020), (YUVA, 2020).

As part of the 2021 relief announcement, a direct cash transfer of INR 1,500 was assured to all registered construction workers. As of 28 April

2021, INR 137.61 crore had been transferred into the accounts of 9.17 lakh construction workers of the total 13 lakh construction workers as per the BOCW (The Economic Times, 2021).

Among construction workers surveyed in the two urban districts (in Mumbai Suburban and Raigad), 25 per cent were female and 75 per cent were male. In the sample, 50 per cent were between the ages of 30 and 45; 37 per cent were between the ages of 18 and 29, and 12 per cent were between 46 and 60. They had an average family size of 4.43 members. Refer to Table 3.1 for details.

District	Mumbai		Raigad		Urban	
	Number	Percentage	Number	Percentage	Number	Percentage
Age						
18–29	27	43.55	15	29.41	42	37.17
30–45	27	43.33	30	58.82	57	50.44
46–60	8	12.9	6	11.76	14	12.39
Gender						
Female	19	30.65	9	17.65	28	24.78
Male	43	69.35	42	82.35	85	75.22
Transgender	0	0	0	0	0	0
Total	62	100	51	100	113	100
Average family size	4.45		4.24		4.43	

Table 3.1: Age, gender and average family size of construction workers

Registration in the Maharashtra BOCW-WB was a prerequisite to accessing the INR 1,500 direct cash transfer, no separate registration was needed.

Table 3.2 highlights that among the registered

construction workers surveyed, the majority (61 per cent) had registered in 2019. Nearly 18 per cent had registered in the current year (2021). 63 per cent reported renewing their registration annually.

District	Mumbai		Raigad		Urban	
	Number	Percentage	Number	Percentage	Number	Percentage
Year of Registration						
Before 2017	1	1.61	0	0	1	0.88
2017	1	1.61	0	0	1	0.88
2018	19	30.65	3	5.88	22	19.47
2019	40	64.52	29	56.8	69	61.06
2020	0	0	0	0	0	
2021	1	1.61	19	37.25	20	17.7
Total	62	100	51	100	113	100
Annual Renewal						
Yes	54	87.1	17	33.33	71	62.83
No	8	12.9	34	66.67	42	37.17
Total	62	100	51	100	113	100

Table 3.2: Registration details of surveyed construction workers

A study by YUVA in 2020 showed that among the 4,805 workers working on 16 construction sites in the Mumbai Metropolitan Region, 963 workers (24.64 per cent) were registered with the BOCW-WB. The study found that being registered, however, did not mean access to the INR 2,000 one-time cash transfer made by the Maharashtra BOCW-WB in 2020. Among the 963 workers who reported being registered, only 284 workers (29.49 per cent) received the cash transfer.

In the current sample of registered construction workers, 72 per cent reported receiving the cash transfer in 2020. Importantly, the majority in Mumbai reported receiving the cash transfer, while the majority in Raigad reported not receiving the same. Almost all women respondents reported receiving the cash transfer in 2020. Refer to Tables 3.3 and 3.4 in Annexures for more details.

District	Mumbai		Raigad		Urban	
	Number	Percentage	Number	Percentage	Number	Percentage
Receipt of Cash Transfer in 2020 (INR 2,000)						
Yes	58	93.55	23	45.1	81	71.68
No	4	6.45	28	54.9	32	28.3
Total	62	100	51	100	113	100

Table 3.3: Receipt of cash transfer in 2020 (construction workers)

District	Mumbai				Raigad				Urban			
	Female		Male		Female		Male		Female		Male	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Receipt of cash transfer in 2020												
Yes	19	30.65	39	62.9	8	15.69	15	29.41	27	23.8	54	47.79
No	0	0	4	6.45	1	1.96	27	52.94	1	0.88	31	27.43
Total	62				51				113			

Table 3.4: Receipt of cash transfer in 2020, gender segregated (construction workers)

The survey found that 71 per cent of the respondents were aware of the INR 1,500 cash transfer announced in 2021, and 69 per cent reported having received the cash transfer. As was the case in 2020, more workers in Mumbai received

the cash transfer as compared to Raigad. While only 1 female respondent stated not having received the cash transfer in 2020, 4 reported not receiving the cash transfer in 2021. Refer to Tables 3.5 and 3.6 for more details.

District	Mumbai Suburban			Raigad			Overall		
	Yes	No	Total	Yes	No	Total	Yes	No	Total
Awareness	95.16	4.84	62	41.18	58.8	51	70.8	29.2	113
Received	80.65	19.35	62	54.9	45.1	51	69.03	30.97	113

Table 3.5: Awareness of relief scheme and receipt of cash transfer in 2021 (construction workers)

District		Mumbai		Raigad		Urban	
		Number	Percentage	Number	Percentage	Number	Percentage
Receipt of Cash Transfer in 2021 (INR 1500)							
Yes	Female	17	27.42%	7	13.73%	24	21.24%
	Male	33	53.23%	21	41.18%	54	47.79%
No	Female	2	3.00%	2	3.92%	4	3.54%
	Male	10	16.13%	21	41.18%	31	27.43%
Total		62	100%	51	100%	113	100%

Table 3.6: Receipt of cash transfer in 2021, gender segregated (construction workers)

Workers who had not renewed their annual registration between March 2020 and April 2021 owing to the lockdown also received this amount due to interventions by unions and NGOs with the BOCW-WB. There was a high reliance on online applications and already created databases such that these transfers could be made. Workers' applications that had been made offline were not registered, and they were unable to access the cash transfer as their data was not yet available on the workers' database.

The process of application for registration in the Maharashtra BOCW-WB is extremely cumbersome and needs to be renewed annually. The majority (58.4 per cent) stated that they were able to apply with the support of an NGO or union. In terms of challenges to access registration and subsequent schemes, the majority noted that securing the 90-day work certificate was the biggest hurdle. Too many documents being required, followed by the overall cumbersome nature of registration and annual renewals were the other challenges highlighted. Refer to Table 3.7 for details.

District	Mumbai		Raigad		Urban	
	Number	Percentage	Number	Percentage	Number	Percentage
Getting 90 Days Certificate	48	63.16	21	35	69	50.74
Too Many Documents Needed	8	10.53	18	30	26	1
Overall Procedure is Cumbersome	7	9.21	8	13.33	15	11.03
Annual Renewal is Difficult	9	11.84	4	6.67	13	9.56
Other	1	1.32	0	0	1	0.74
None	3	3.95	9	15	12	8.82
Total	76	100	60	100	136	100

Table 3.7: Challenges in registration in the Maharashtra BOCW-WB

BARRIERS TO ACCESSING THE BENEFITS FROM THE BOCW-WB

Conversations with construction workers, working for longer periods at bigger construction sites and daily-wage earners, as well as NGO representatives

working on the rights of informal workers informed the study of several gaps in access and delivery. They are detailed below:

I. LOW LEVELS OF AWARENESS

The interviews revealed that awareness about the BOCW-WB and the benefits of registration are poor among construction workers and contractors alike. In the case of larger construction sites, union leaders claimed that unless a government official or an NGO informs a worker about the Board and associated schemes they remain unaware. Among naka kamgars and people working on unregistered

sites, the awareness dipped more significantly. Besides few awareness programmes organised by the Board targeting this population, some NGO representatives said that given multiple levels of sub contracting, these workers often work on these sites with unsafe conditions, and so it is not in the favour of the contractor to make them aware about the Board or to encourage them to register.

II. CONCERNS AROUND APPLICATION

As is the case with other processes of application, documentation proves to be an impediment in the registration of construction workers, too. Many workers reported that a discrepancy between documents (for instance, spelling of one's name or varying date-of-birth in documents) leads to immediate rejection. When they do have the necessary documents, these minor discrepancies require much effort to be remedied, and hence many choose not to apply.

Resolution (GR) notifying that an appointed officer from the Nagar Palika/Panchayat should be made responsible to validate people's work and provide the certificate of 90 days of employment. However, in Mumbai and Raigad districts, civil society representatives interviewed claimed that this has only mildly eased the process, as many of the officers at the labour department and BOCW are themselves not aware of this GR. The following case study of a naka kamgar highlights this challenge.

Among a list of other documents required at the point of registration, construction workers are required to submit a document certifying 90-days of work from their employer. Obtaining this certificate is one of the primary challenges, particularly in the case of workers who do not work on one site or with one contractor for three-month stretches. In recognition of this difficulty, the Maharashtra government released a Government

Another concern raised by many of the workers was that the registration procedure and the general welfare board interface was being shifted to an online portal. They noted that this increases the inaccessibility, with low levels of literacy (both educational and digital) among the cohort of construction workers. In the absence of any external support, they find it difficult to independently navigate the digital process.

Pranav has stood at the Koparkhairane junction, Navi Mumbai, every morning for the past 34 years, gripping his tools in one hand and hope in the other. A tile worker, he stands shoulder to shoulder with painters, electricians, masons, carpenters, welders and concrete workers; all awaiting the sight of a contractor. At junctions across the city a similar scene unravels in the early hours of the day, with naka kamgars gathering with the hope of a fair day's wage.

CASE STUDY OF UNREGISTERED CONSTRUCTION WORKER

The declaration of a lockdown in March 2020 derailed this routine. Only those who were closely associated with contractors managed to find work. Without work, Pranav shared the hunger and insecurity his family faced, and no government authority even checked in to see if they needed anything.

Almost a year later, when a 15-day curfew was announced, Pranav was grateful that construction work had been permitted, allowing him to earn at least INR 10,000 a month. Yet he believes that this was still not enough; the government needed to support workers like him. Then he heard the announcement of INR 1,500 being provided to registered construction workers.

More than three years ago, Pranav had heard about the financial benefits and safety kits that one gets access to if registered under Maharashtra's BOCW-WB. He had begun the procedure and, recently, along with 140 others submitted his documents at the Mulund Office.

Pranav shared that while naka kamgars are directly engaged in construction work, they struggle to register under the BOCW Board as they don't work for long periods at the same site. Registration is dependent on the submission of a certificate declaring 90 days of work from an employer. Pranav pointed out how this condition excludes the naka kamgar. 'We work in different locations for 4-5 days at a stretch, from flats, row houses, shops, independent bungalows to chawls. How are we to obtain this? If we worked for one contractor then this would be possible.' The Government of Maharashtra recognised this plight, and advised the Municipal Corporation to appoint one authority who will validate the 90-day work certificate, and even visit the nakas for verification. But Pranav claims that this seldom happens.

The next complication lay in the form. It requires the entry of a contractor's registration number. Pranav watched as the same problem took a new form, for without a standard location of work he rarely worked with one contractor for more than a few weeks. He realised that he is not in the imagination of the policy makers when they draw up these programmes, 'The schemes and procedures are made keeping in mind the construction workers in buildings, those who work from one year to the next on the same project. For them it is easy. But for naka kamgars, those who scrape a daily wage together ... they don't think about us.' Yet Pranav has not given up hope, and continues to encourage other naka kamgars to submit their application too. He hopes that the growing paperwork will remind the officers that they are too large a workforce to ignore.

III. LACK OF ACCOUNTABILITY

Worker Facilitation Centres (WFC) are a key intervention for informal workers, mentioned in the National Social Service Scheme (2004) and Unorganised Workers Social Security (UWSS) Act of 2008. They are implemented on-ground for construction workers through the Maharashtra Labour Department and were envisioned as single-window facilities to assist construction workers to understand, apply for and avail the benefits offered by the Board. However, many workers shared stories of the multiple trips made to WFCs for help or to submit the forms, and of being turned away and asked to return another time. As many of them are employed on a daily wage basis, these trips ate into their limited income, and in many cases WFCs did not meet intended objectives.

An additional responsibility of the appointed staff of the WFCs was to identify and assist workers, particularly those from excluded communities, both at WFCs as well as construction sites and nakas. They needed to register construction workers and inform them about their right to social protection guaranteed under the Board. However, most of the respondents, and civil society representatives, reported witnessing only some token visits, intended more to 'fill a quota', than to expand regular outreach.

Finally, some of the workers who had applied independently were disappointed with the extreme delays in registration. Some claimed to have submitted their forms, along with the necessary documents up to four–five years ago, but still not receiving any confirmation on their registration or the benefits that come with it.

RECOGNISED STREET VENDORS

The exact national estimates of street vendors are not available. Some studies peg street vendors to constitute approximately 2 per cent of the population of a metropolis (Naik, n.d.). The total number of street vendors in the country is estimated at around one crore and this figure is growing every day (WIEGO, n.d.), (YUVA, 2018). Street vendors are recognised as a workforce and are protected by the Street Vendors (Protection of Livelihood and Regulation of Vending) Act, 2014. As per Section 36 of the Act, the appropriate (State and Union Territory) governments were to make Rules within one year from the date of commencement of the Act. The Maharashtra Rules were notified on 3 August 2016. Section 38 of the Act provides for a time frame of six months for framing Schemes from the date of passing the Act (14 March 2014), which is to be done in consultation with local authorities and Town Vending Committees (TVCs). Yet as of 2021, in

Maharashtra no urban local bodies (ULBs) had framed schemes. In Mumbai and Raigad, the two districts covered by the study, schemes have not been formed.

As part of the relief announcement, a direct cash transfer of INR 1,500 was to be provided to 5 lakh street vendors in the state within a budget of INR 61.75 crore. As of June 2021, 5.38 lakh street vendors in Maharashtra had accessed this cash transfer (Singh, 2021).

Among the street vendors surveyed in the two districts, 70 per cent were female and 30 per cent were male. 58 per cent were between the ages 30–45, 30 per cent were between the ages 46–60, 7 per cent were above the age of 60 and 5 per cent were between the ages 18–29. They had an average family size of 4.86 members. Refer to Table 3.8 for details.

District	Mumbai		Raigad		Urban	
	Number	Percentage	Number	Percentage	Number	Percentage
Age						
18–29	1	1.92	4	8	5	4.9
30–45	28	53.85	31	62	59	57.84
46–60	19	36.54	12	24	31	30.39
More than 60	4	7.69	3	6	7	6.86
Gender						
Female	41	78.85	30	53.85	71	69.61
Male	11	21.15	20	36.54	31	30.39
Transgender	0	0	0	0	0	0
Total	52	100	50	100	102	100
Average family size	5.62		4.1		4.86	

Table 3.8: Demographic details of surveyed street vendors

In order to access the direct cash transfer of INR 1,500, there were diverse registration documents that were accepted by various ULBs. This included license, survey pauti or a Letter of Recommendation (LoR). Majority of the street vendors who accessed the cash transfer in both districts had an LoR from 2020 and as a result directly received the cash transfer. The LoR is a document needed to access the PM Street Vendors Atma Nirbhar Nidhi (PM SVANidhi) Scheme (Refer to Table 3.9) announced in 2020, as part of the Atmanirbhar Bharat Abhiyan relief package.

PM SVANidhi scheme provided for a working capital loan of INR 10,000 that could be availed of with a tenure of 1 year and was payable in monthly instalments. To avail the scheme, vendors need to have been engaged in vending prior to the lockdown (24 March 2020) and i) possess a certificate of

vending or have identity cards issued by ULBs or ii) be identified in the street vendors survey conducted earlier or iii) access a letter of recommendation issued by the ULB, TVC or specified federations (YUVA, 2020). This approach however, left out a number of street vendors.

Firstly, street vending became a common avenue for self employment given job losses owing to the pandemic. New vendors were not eligible for this loan. Secondly, many vendors who were eligible had poor CIBIL scores (a number that represents an individual's credit worthiness) and were rejected by banks for the loan. Thirdly, the Municipal Corporation of Greater Mumbai had not conducted street vendors' surveys or issued registration certificates in the recent past. The Panvel Municipal Corporation, however, had conducted street vendors' surveys prior to the lockdown.

District	Mumbai		Raigad		Urban	
	Number	Percentage	Number	Percentage	Number	Percentage
Year of Issuance of Licence/Pauti/LoR						
2016	1		0		1	0.98
2020	51	98.08	49	98	100	98.04
2021	0	0	1	0.98	1	0.98
Total	52	100	50	100	102	100

Table 3.9: Possession of document, year wise, to access the cash transfer (street vendors)

The vendors who were ultimately able to access the PM SVANidhi loan automatically got the INR 1,500 cash transfer without additional application processes. Findings from the survey show that only 52 per cent of those who applied for the loan in 2020 received the loan. There is a clear district-wise difference noted, with 62 per cent of those who applied reporting to have received the loan in Mumbai as compared to 33 per cent in Raigad. Details in Table 3.10.

District	Mumbai	Raigad	Urban	Total Urban (Number)
Received (%)	61.54	33.33	52.63	40
Didn't Receive (%)	38.46	66.67	47.37	36
Didn't Apply (Number)	0	26		26
Total	52	50		102

Table 3.10: Number of PM-SVANidhi loan applicants and recipients

Among those surveyed, 82.35 per cent were aware of the INR 1,500 cash transfer. 77 per cent confirmed having received the amount. This included almost all surveyed vendors in Mumbai. In

Raigad however, only 56 per cent reported having received the amount and 30 per cent did not know if they had received it. Details in Table 3.11.

District	Mumbai	Raigad	Total	
	Number	Number	Percentage	Number
Awareness				
Yes (%)	100.0	64.00	82.35	84
No (%)	0.00	36.00	17.65	18
Total (Number)	52	50	102	102
Applied				
The direct-cash transfer for these workers was incumbent on their registration, and required no further application				
Received				
Yes (%)	98.08	56.00	77.45	79
No (%)	1.92	14.00	7.84	8
Don't know (%)	0.00	30.00	14.71	15
Total (Number)	52	50	102	102

Table 3.11: Awareness, application and receipt of cash transfer in 2021 (street vendors)

The challenge to access the cash transfer was linked to the overall process of registration in the PM-SVANidhi scheme. The main challenges highlighted included the overall procedure being cumbersome, with too many documents needed.

Many also highlighted that their LoR for the PM-SVANidhi loan was pending, leaving them out of scope for relief. Among those who had applied, 47.6 per cent mentioned that they had been supported by an NGO or union.

BARRIERS TO ACCESSING THE FINANCIAL ASSISTANCE FOR STREET VENDORS

I. LOW LEVELS OF AWARENESS

Through the survey it was learned that most of the vendors did not possess adequate knowledge about the Street Vendors Act, and the rights that it granted them. Those who had some amount of awareness, were associated with a vending union

or had been informed by a local NGO. But others had an apathetic attitude towards the government, and didn't believe that the same corporation that evicts and harasses them would provide any sort of protection.

II. REDUCED ACCESS

Among the beneficiaries, few possessed a vending license. Most of the participants in the survey had received at most a survey pauti (slip) that acknowledged that they had been covered. And while this allowed them to continue to ply their wares in that zone, it guaranteed them no opportunity to avail of any social protection scheme.

An announcement from the Ministry of Housing and Urban Affairs declared that all surveyed vendors who had not been provided a license be given a Letter of Recommendation (LoR), based on their inclusion in the survey. However, this application process involved negotiating with various government and bureaucratic institutions, so a few respondents preferred not to apply. A lack of any one of the above documents denied them relief.

III. CONCERNS AROUND APPLICATION

Most of the informal workers in the city operate in a circular economy, travelling from place to place, as also between differing jobs. This constant state of migration doesn't afford them the chance to make local documents at any place. Many migrant workers reported that they lacked documents to prove their identity, age or address.

Furthermore, for the purpose of inclusion into any programme of social protection, the street vendor needed to have been included in the survey. Respondents reported that the surveys were irregular and inadequate. They didn't occur every five years (the survey which was scheduled in Mumbai was disrupted by the COVID-19 pandemic), and they didn't cover all the street vendors in a district. One of the union-leaders in Raigad reported to have participated in a study conducted parallel to that of the Municipal

Corporation to show the large gaps in data collection. However, this survey was deemed inauthentic, demonstrating the lack of collaboration between state and non-state actors. The reality of a street vendor who was left out of the survey is illustrated through the case study that follows.

Another factor for exclusion was the 'CIBIL Score' used by banks and lending institutions to determine the credit worthiness of an applicant. A representative from a local CSO reported that for most street vendors their transactions are limited to cash and with their amounts of savings being minimal they do not enter the formal banking system but instead interact with non-formal credit systems. For many, the requirement of a bank account to avail of the PM-SVANidhi loan allowed them entry into the world of formalised banking and credit. Hence, it was not surprising that their CIBIL

rating was low. She urged a re-thinking of the CIBIL score as a criteria for loan availment, suggesting

alternatively that only previous loan defaulters be rejected.

Street vending is a livelihood activity located primarily in the public space. With severe restrictions placed on mobility due to the rapid spread of the pandemic, the Government of India effectively ordered for a restraint in their livelihood with the announcement of a nationwide lockdown on 24 March 2020. From fresh food vendors selling items ranging from vegetables and fruits to fish, to those serving cooked street food, and also those trading in non-perishables like cloth and plastic, all vendors were forced off the street, causing a clamp on their incomes.

CASE STUDY COMPARING BENEFITS RECEIVED BY A RECOGNISED AND AN UNRECOGNISED STREET VENDOR

Lakshmi, a fish vendor for the past 25 years, was forced off the streets into her tiny quarters located in Baiganwadi, Mumbai. A fear of police action, and the thought of contracting the illness, meant Lakshmi did not step out of her house for three months. When she heard of the lifting of restrictions, her hopes were rekindled and she thought she would return to an unchanged trade. Yet she soon learned that her primary suppliers at the docks near CST were unable to resume business immediately. Desperate, Lakshmi located new suppliers who sold their fish further away at

Madh Island; this meant a drastic change in her schedule forcing her to wake up at 1.30 am to begin her journey to buy fish before she could return to Tilak Nagar to make the sales from 6 am onwards.

Fortunately for her, the decision to sell fish in a fixed area for the past two decades allowed her to develop friendly relations with the police, and now she stations herself right across the local police station. This acquaintance made it possible for her to sell fish right through the strict lockdown in April 2021. However with people having limited disposable income, and the hours for vending also curbed, Lakshmi shared that 'It was still not easy. If I earned INR 500 per day prior to COVID, now I am earning INR 150-200'. She is grateful that her children are both employed in formal sector jobs, as they supported her through all the dry periods of the lockdowns. When asked about any assistance from the government, she laments, 'I can tell you honestly, until this day I haven't received any support from the government, nor have I asked for it'. Lakshmi has heard, though, that the government was registering street vendors in the city back in 2016, but since it happened at the same time as the announcement of sudden demonetisation she found herself occupied with more urgent financial needs. Hence, she didn't enquire much about it then.

According to the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, the TVC has to conduct a survey of all street vendors once every five years and accommodate all identified street vendors in the same zone¹. Yet, in Lakshmi's observation these surveys aren't

1 | In the Act, there is an associated clause which states that if the number of vendors exceeds the holding capacity, they must be allotted to the adjoining zone and no further. This is to prevent their complete displacement, and protect their right to work (YUVA, 2020)

comprehensive. She says, 'Among all of us fish vendors, I haven't heard of a single case where the person was surveyed or that they received any money. We only hear that the government is there to help us, but haven't ever received any'.

More recently, Lakshmi shares that she knows nothing of the financial assistance offered to registered street vendors. After all, she claims that she doesn't fall into that category. On the other hand, Bhargavi, a vada-pao seller in Panvel and an active union leader, is well-aware of the financial assistance. She was relieved when she learned of it being transferred to her bank account, as it was the first sense of aid that she has received from the government after being registered in 2014.

At the time, Bhargavi was more interested in getting a license that would identify her as a recognised street vendor, a tool she believed would relieve her from the daily encounters with municipal authorities who threatened the confiscation of her wares or complete eviction. Since her involvement in several protests, some that even took her to the national capital, Bhargavi was convinced that once the Street Vendors Act was passed, she and her fellow companions would attain legal status and could continue with their trade undeterred. Yet, even to this day she says, 'the threats take a different form every day. Once they completely broke my stall, and at other times officials would take our supplies, our vessels and our stove. The trouble has been increasing since 2014, and a few years ago I was forced to let go of the people who assisted me at the stall because of the irregularity of business'.

Yet Bhargavi refuses to give up. Since 2014, she continues to believe that with the law on her side, she will one day find her way to financial solvency. When in 2019, the government announced that registered street vendors could avail a loan of INR 10,000 under the PM-SVANidhi programme she believed that her prayers were being answered. Not only did Bhargavi submit her own application, but as a union leader she encouraged numerous other vendors to apply as well. A few months later when Bhargavi learned she was rejected because of a low CIBIL-Score she was extremely disappointed². She was later further infuriated when she learned that in her area most of the loans to street vendors were rejected and instead some political cronies, not actually engaged in vending, received it instead.

Yet in May 2021, when she updated her account and saw INR 1,500 deposited, she felt a bit heartened. She said, 'I received it directly in the account, and I didn't have to do anything for this'. Still, Bhargavi is unwilling to settle with token assistance. She questions the adequacy of this disbursement. 'Don't misunderstand me when I say that INR 1,500 is not enough to match the amount of expenses that we have had to make in the past year. I am not ungrateful; at times like these even one rupee can mean a lot for those who do not have a source of income. But, truly, if this amount is to be fair in allowing people to cover at least their basic expenses there is a need for greater monetary support'.

2 | A CIBIL Score, or consumer credit score, reveals the customer's credit worthiness by giving them a score between 300 and 900 to reveal the probability that they will repay the loan. Several Parliamentary committees have appealed to the Ministry of Finance to repeal this clause, as workers in the informal sector who earn daily wages are most likely to score poorly.

IV. LACK OF ACCOUNTABILITY

There was a general feeling of distrust between the street vendors and the Municipal Corporations. Many recalled the events where their supplies were confiscated and they were evicted from a place, without the basic protocol of providing a panchnama³ of the seized goods. Some claimed that even when the state government had announced that they were 'essential workers' who could engage in business during specific hours, the local authorities treated them with the same mistrust as before, and imposed petty fines on them.

Such threats are well-researched, a phenomena of informal tactics to dismantle the informal workforce. A trans-national study conducted on street vendors in 3 countries, including India, found that the relationship between informal traders, working in public space, and local government officials charged with governing public space saw the emergence of several mechanisms where the latter used their own position of relative power to extract concessions, both material and symbolic, from street vendors (Roever, 2016). In each of the countries, despite laws to protect street vendors, more informal governance practices that included low-level harassment, merchandise confiscations, and arbitrary evictions, destabilised the sense of security and questioned the sense of dignity of street vendors at the workplace.

3 | A panchnama is a document that lists all the items that were seized by the corporation officer, along with the date and signature of the person seizing the goods.

AUTO-RICKSHAW PERMIT HOLDERS

The Maharashtra government announced a relief package called the 'Auto-rickshaw Financial Assistance Scheme' of INR 107 crore for 7.15 lakh auto-rickshaw permit holders across the state. Among them, 4.50 lakh permit holders reside in the Mumbai Metropolitan Region alone (Rao, 2021). This scheme was anchored by the Motor Vehicles Department. The procedure was completely online and was simple compared to other application processes. Data from three districts has been analysed—in addition to Mumbai Suburban district some auto-rickshaw permit holders were considered

from Navi Mumbai (Thane district), as the field researchers were not able to identify the entire sample in the Raigad district.

Among the auto-rickshaw permit holders surveyed in the 3 districts, 98 per cent were male and 2 per cent were female. 52 per cent were between the ages 30–45, 28 per cent were between the ages 46–60 and 18 per cent were between the ages 18–29. They had an average family size of 4.67 members. Refer to Table 3.12 for details.

District	Mumbai		Raigad		Thane		Urban	
	Number	%	Number	%	Number	%	Number	%
Age								
18–29	6	10.71	7	23.33	6	30	19	17.92
30–45	27	48.21	17	56.67	11	55	55	51.89
45–60	21	37.5	6	20	3	15	30	28.3
More Than 60	2	3.57	0	0	0	0	2	1.89
Gender								
Female	2	3.57	30	0	0	0	2	1.89
Male	54	96.43	0	100	20	100	104	98.11
Transgender	0	0	0	0	0	0	0	0
Total	56	100	30	100	20	100	106	100
Average Family Size	4.5		4.87		4.65		4.67	91

Table 3.12: Demographic details of surveyed auto-rickshaw permit holders

It is important to note that a permit holder and an auto-rickshaw driver need not be the same person. Often auto-rickshaws are driven in shifts and there is a single permit holder for 1 vehicle. Data revealed that 23 per cent of the permit holders

were not auto-drivers. This number was highest in the Mumbai district. Among permit holders, 98 per cent had a licence and 91 had a badge. Refer to Table 3.13.

District		Mumbai		Raigad		Thane		Urban	
		Number	%	Number	%	Number	%	Number	%
Permit Holder and Also Driver		36	64.29	26	86.67	20	100	82	77.36
Possesses Permit, but Does Not Drive		20	35.71	4	13.33	0	0	24	22.64
Total Permit Holder		56	100	30	100	20	100	106	100
Documents Possessed by Permit Holders	License	54	96.4	30	100	20	100	104	98.11
	Badge	49	88	27	90	20	100	96	91

Table 3.13: Number and percentage of permit holders who drive autos and documents possessed

With regards to the INR 1,500 cash transfer, 97 per cent of those surveyed were aware of the scheme, 90 per cent had applied and 83 per cent had received the cash transfer. There were 11 cases in Mumbai and 4 in Raigad of those who had received cash transfer as the permit holder but who did not drive the vehicle. Refer to Tables 3.13 and 3.14.

This was the only worker's group for whom there was an application process for the cash transfer. Moreover, this was the first time this group of workers have received any form of relief. The online application process, while simple and widely advertised on television and by auto-rickshaw

unions, had a few challenging prerequisites. The application required the permit holder's Aadhaar number to be linked to their phone number and bank account. With many permit holders not technologically savvy, the process was dependent on intermediaries. 29 per cent reported applying through an NGO, union or fellow auto-driver. Refer to Table 3.15. With regard to the challenges to the application process, many cited the cumbersome and slow online process, incorrect mobile number linked to Aadhaar, expensive process (as people go to a cybercafe where they are charged to fill the form) and being rejected numerous times without clear reason.

District	Auto Drivers	Mumbai Suburban	Raigad	Thane	Total
	%	%	%	%	N
Awareness					
Yes (%)	97.17	100	90	100	103
No (%)	2.83	0	10	0	3
Total (n)	106	56	30	20	106
Applied					
Yes (%)	90.57	98.21	70	100	96
No (%)	9.43	1.79	30	0	10
Total (n)	106	56	30	20	106
Received					
Yes (%)	83.18	74.5	100	75	77
No (%)	8.4	25.45	0	0	14
Don't Know (%)	8.33	0	0	25	5
Total (n)	96	55	21	20	96

Table 3.14: Awareness, application and receipt of cash transfer among permit holders

District	Mumbai		Raigad		Thane		Urban	
	Number	%	Number	%	Number	%	Number	%
Independently	31	55.36	17	56.67	17	85	65	61.32
With Support of NGO/Union	24	42.86	4	13.33	1	5	29	27.3
With the Support of a Fellow Auto-Driver	0	0	0	0	2	10	2	1.8
No	1	1.79	9		0	0	10	9.43
Total	56	100	30	100	20	100	106	100

Table 3.15: Process of application for cash transfer among permit holders

BARRIERS TO ACCESSING THE FINANCIAL ASSISTANCE FOR PERMIT HOLDERS

I. LACK OF AWARENESS

Despite the scheme being popularised and publicised as a package of financial assistance for auto-drivers, the actual sub-clauses restricted the beneficiaries to auto-drivers who were permit holders. Several 'chaalaks' who drive the autos on shifts claimed that they made multiple attempts on the online portal to apply for the benefits, but were rejected because they couldn't link it to a permit in their name. Claiming that the scheme was for 'maalaks and not chaalaks' they said that they

wished that the publicity had been made correctly so as not to lift their hopes. Representatives from civil society organisations (CSOs) pitched in and said that the conditions of poverty were much more prevalent among the auto-drivers who didn't own a permit, and hence there should be some relief packages designed for their assistance, too. The dilemma of an auto-driver who is not a permit-holder is demonstrated through a case study in the box that follows.

Auto-rickshaws are vehicles that promote mobility, particularly in urban India. However, the enforcement of restricted movement during the lockdowns forced many into long periods of stillness. Not only were passengers affected, but also the drivers for whom the vehicle provides a constant source of income.

CASE STUDY OF A AUTO-RICKSHAW DRIVER WHO IS NOT A PERMIT-HOLDER

Surjit has lived in the city of Mumbai, all his life. His association with the city manifests through his connection with the auto-rickshaw. At a young age, he began as a helper, who would wake up in the dark mornings to clean the dust off 15–20 auto-rickshaws. The earnings he made from this job didn't suffice to meet the needs of his family, yet Surjit dreamed that one day he, too, would be

the proud owner and driver of an auto-rickshaw.

For almost a decade now Surjit has relied on his earnings from ferrying passengers through the city in his vehicle, yet the lockdown forced him to consider the need for a secondary income. 'I have worked as a rickshaw-driver for the past 7–8 years. The last one year of the lockdown and particularly the first three months had days without any work'. As they plunged into a period of uncertainty, Surjit and his wife decided to sell vegetables near their house. He reminisces about the early days where he found his skills of driving redundant, and his knowledge about the vegetable trade limited. The family found themselves in dire circumstances—his landlord was asking for rent, his son's school was calling repeatedly demanding the payment of fees, and the size and frequency of meals were diminishing by the day, forcing Surjit to learn the tricks of the vending trade. Still, he awaited the day when he could return to driving through the city.

With threats of future lockdowns looming, Surjit and his wife decided to continue to share duties at the vegetable stall even after he resumed his auto shifts. Back in the streets, Surjit noticed

that many things had changed and his income was not as profitable as it had been before. He said, 'In today's day, the working hours are less; we can no longer seat 3 passengers due to restrictions; the base fare has gone up to Rs. 21 which is not as affordable when many customers don't have so much money'. People who would initially line-up at the auto stands, now preferred to catch a BEST bus instead.

Through both the lockdowns, Surjit shared that he received no economic support from the government. He heard that some auto-rickshaw drivers received a transfer of INR 1,500 from the Government of Maharashtra, but is quick to point out that he stands to gain no benefit as he does not own the permit, but instead only drives the auto on a shift. Explaining the situation as he understands it he says, 'Take for example that there are 100 rickshaws, and so there will be 100 permit holders. Of the total, approximately 80 per cent of the permit holders will give their rickshaw on rent, where people like me would drive them on shifts. So when the scheme announces that INR 1,500 will go to the permit holder, the vast majority of auto-drivers don't receive anything'. Despite the announcement stating that the scheme was for auto-drivers, its conception and implementation left most of them out.

Reflecting on the fairness of the situation, Surjit says he holds no grudge against the permit holders who have received the assistance. At the auto stand where he parks, he has heard that a few permit holders who drive their own rickshaws have received the INR 1,500 benefit, while some others like his own rickshaw-owner, haven't received the support despite having applied over two months ago. But Surjit continues to hold the government accountable. He says they should plan such that every last person is taken care of, financially and otherwise. Stressing on the resilience and creativity of those employed in the informal sector, he says, 'We are perfectly capable of earning through our labour, just as we have done in the past. But if there is no possibility of lifting a lockdown, then the government must ensure that we have all the facilities to survive'.

II. REDUCED ACCESS

Considering the fact that this was the first announcement of social protection for permit holders, there was no centralised database. Hence the eligible persons were asked to apply for the scheme, thereby allowing for a creation of a new inventory of beneficiaries. However, since the government website is in English or Marathi, it is inaccessible to many. This includes those with low literacy, Hindi-speakers, those without access to digital media.

With the scheme being offered solely through registration on the portal, which involved a multi-step process including uploading documents, it was necessary that the applicant be digitally literate.

Some auto-drivers reported taking help from their children; but, here too they claimed that since the website was only active from 9 am to 5 pm it often coincided with their online-learning hours. In some other cases, people approached some cyber-cafe owners who observed it as a business opportunity charged upto INR 50–60 per form. Hence, the burgeoning of a class of middlemen who ate into the financial benefits slightly.

III. CONCERNS AROUND APPLICATION

Since the scheme was new and so was the portal, it took a couple of weeks for the operators to smoothen out the creases and the server to adjust with the input load. Many applicants claimed that initially the portal was very slow and tended to show some errors. Some claimed that it took them up to half an hour to fill one form in some cases, and very often people are sent back to the first page. A time-consuming process, the delays were a deterrent, as some auto-drivers claimed they would much rather search for another ride, instead of waiting for the page to load.

Some claimed that the portal was constantly changing. For example one CSO representative pointed out that over the first few weeks the format of the license plate number that was being accepted, was changed a few weeks later. It was his conjecture that for this reason many of the early applicants had been rejected. Another shortcoming

he reported was that the website did not clearly provide a reason for rejection, and in the absence of a clear grievance redressal mechanism, applicants were left to guess which part of the process they had erred.

Like in the case of other direct cash transfers, this scheme was also Aadhaar enabled. Since the auto-driver was required to link his present phone number and Aadhaar with the bank account, many were forced to ensure this was done prior to application. Some reported to have paid inflated rates of upto INR 600 to link their Aadhaar cards at privatised centres. In the case of some auto-drivers who had completed this process a while back, the fact that they had changed their mobile numbers made it difficult for them to receive the OTP to complete the process. Hence, Aadhaar-linking proved to be an obstacle in this case too.

REGISTERED DOMESTIC WORKERS

Maharashtra remains one of the few states that legally recognises domestic work and has a welfare board, i.e., Maharashtra Domestic Workers Welfare Board (MDWWB) that is mandated to provide social security to domestic workers. In spite of this, domestic workers remain largely invisible as a workforce and the lockdown highlighted the glaring need for social security among domestic workers. As per the Maharashtra Domestic Workers Welfare Board Act, the Board is mandated to ensure registration of domestic workers and provide social security. The Board has been non-functional since 2014. Until 2021, it only enabled registrations and provided identity cards that need to be renewed annually. According to a YUVA survey conducted

in 2020, out of 2,253 domestic workers in the Mumbai Metropolitan Region, only 11.89 per cent of the domestic workers reported being registered with the MDWWB (YUVA, 2020).

As part of the relief package, 25 lakh domestic workers were to receive a direct cash transfer of INR 1,500.

Among the domestic workers surveyed in the two districts all were women. Majority (62 per cent) were between the ages of 30–45, 30 per cent were between 46–60 and 7 per cent were between the ages of 18–29. They had an average family size of 4.35 members. Refer to Table 3.16 for details.

District	Mumbai		Thane		Urban	
	Number	Percentage	Number	Percentage	Number	Percentage
Age						
18–29	3	6	4	8	7	7
30–45	31	62	31	62	62	62
46–60	15	30	15	30	30	30
More Than 60	1	2	0	0	1	1
Total	60	100	50	100	100	100
Average Family Size	4.54		4.16		4.35	

Table 3.16: Demographic details of surveyed domestic workers

The receipt of the INR 1,500 cash transfer was dependent on registration in the MDWWB. Among those surveyed, 52 per cent had registered in the

years 2018 and 2019, 19 per cent in or prior to 2017 and 22 per cent had registered in 2021. Refer to Table 3.17 for details.

District	Mumbai		Thane		Urban	
	Number	Percentage	Number	Percentage	Number	Percentage
Year of Registration						
Before 2017	2	4	3	6	5	5
2017	0	0	14	28	14	14
2018	1	2	26	52	27	27
2019	25	50	0	0	25	25
2020	0	0	7	14	7	7
2021	22	44	0	0	22	22
Total	50	100	50	100	100	100

Table 3.17: Year of registration in the Maharashtra Domestic Workers Welfare Board

Among those surveyed, 96 per cent were aware about the INR 1,500 cash transfer, 15 per cent had received the cash transfer and 5 per cent did not know if they had received the amount. Refer to Table 3.18 for details.

While registration in the MDWWB was a prerequisite, accessing the cash transfer had a few caveats. Those domestic workers who had registered between 2011 and 2015 were not on the MDWWB database and hence have not received the cash transfer. Only domestic workers registered between 2016 and 2021 whose phone numbers and bank account details were on a database were eligible. Even among them, there were many whose bank details like IFSC code or phone numbers were not present or updated. For this updation, NGOs and unions have been the point of contact for the

District	Mumbai Suburban	Thane	Total (n)
Awareness (%)			
Yes (%)	92.00	100.00	96
No (%)	8.00	0.00	4
Total (n)	50	50	100
Received (%)			
Yes (%)	28.00	2.00	15
No (%)	66.00	94.00	80
Don't Know (%)	6.00	4.00	5
Total (n)	50	50	100

Table 3.18: Awareness and receipt of the the cash transfer among domestic workers

MDDWB to ensure this updation is done through an online process. Among the 92 per cent who had applied to access the cash transfer, all reported having taken the support of an NGO, union or political party for the same. Majority of those who applied in Mumbai, did so through the offline process, whereas majority of those who applied in Thane did so through the online process. Refer to Table 3.19 for details.

With regard to the challenges to access registration, the majority (55 per cent) reported receiving no benefits in spite of registration, a factor that has prevented few domestic workers from registering on the board. This was followed by the overall procedure being too cumbersome (20 per cent), too many documents and expensive annual registration being reasons cited. Lack of awareness and unwillingness of the employer to provide a certificate were also shared by respondents.

District	Mumbai		Thane		Urban	
	Number	Percentage	Number	Percentage	Number	Percentage
Process of Application						
Online	3	7.14	50	100	53	57.61
Offline	39	92.86	0	0	39	42.39
With Support of an NGO/ Union	41	97.62	50	100	91	98.91
With Support of a Political Party	1	2.38	0	0	1	1.09
Total (n)	42	100	50	100	92	100

Table 3.19: Process of application to the Maharashtra Domestic Workers Welfare Board

BARRIERS TO ACCESSING THE FINANCIAL ASSISTANCE FOR DOMESTIC WORKERS

I. LOW LEVELS OF AWARENESS

Many of the women who were a part of the survey were either unclear about the role of the Domestic Workers Welfare Board or of the benefits that they would receive from it; this included some recent beneficiaries. Older beneficiaries claimed that they had received financial support that helped them in educating their children. Yet, they too claimed that the board was almost non-functional in the recent past, and the benefits were next to none.

There were several others who had been employed in domestic work for many years but had never heard of the benefits it afforded them. In fact, a representative from a CSO that supported informal workers commented that considering the lack of benefits in recent years, the registered workers themselves rarely urged their acquaintances to apply, nor was there any other mechanism that created awareness.

II. REDUCED ACCESS

Many of the workers who were senior citizens questioned the age restrictions on enrolment. They claimed that many women living in low-income neighbourhoods were employed as domestic workers in RWAs, and there was no age-limit to

the work. In fact they said that considering the low opportunities for saving given their earnings and background, many continued to work well into their old-age.

III. CONCERNS AROUND APPLICATION

Several studies have shown that the poor and marginalised communities are less likely to have documents authenticating their identity. The case is particularly true of women occupied in informal labour markets. Most of the domestic workers, who were in the process of applying for their registration under the DWWB shared that the process to gather all the necessary documents was most tedious, as they never had the reason to make them before.

Additionally, many claimed that they were hesitant to approach their employers for a certificate of work. Considering that domestic work operates in the realm of informality, their employers didn't look at their relationship as formal and were sceptical about any process that involved this formalisation. The efforts of a domestic worker to convince her employer to provide this certificate are detailed in the case study that follows.

Revati moved from Jalgaon to Mumbai after she got married. Almost two years later, with a one-year-old in tow, Revati and her husband, a construction worker, realised that they could no longer survive on his irregular income. So Revati, like many other women from her village, began her journey as a domestic worker. In cities across the globe, domestic work is predominantly undertaken by unskilled migrant women who are paid minimally for vast amounts of work.

CASE STUDY OF A DOMESTIC WORKER WHO STRUGGLED TO GET AN EMPLOYMENT CERTIFICATE

With no other work in sight, Revati worked from one house to the next before she was satisfied with the income from five households prior to 2020. She was largely engaged in tasks of cleaning, but would once in a while fold the clothes and water the plants to help her employers. Then the lockdown hit in March 2020. All her employers asked her to stay at home, saying they had to follow the government protocol. During those days, she heard that they had begun doing the household chores themselves, and slowly their

correspondence dipped. One day, when the lockdown had been lifted, Revati approached them apprehensively. Over the telephone, her worst fears were answered. 'They told me that they didn't need me to come back to work as they were managing, and also that they feared that too much movement in and out of the building would increase the possibility of them getting corona.'

Revati knew that even in the one house that called her back, she shouldn't expect things to be as they were earlier. 'There were many new things to practice. At the beginning they would spray all over my body before I entered, but now it has reduced. They have given me a mask, actually two, to wear at all times. They tell me to use that... what's it called... sanitiser. And I have to wash my hands after I touch any surface'. Not only the safety precautions, Revati feels that the amount of work expected from her in this one house has also gone up. 'I am paid INR 2,500 for cleaning, dishes, dusting, cleaning the bathrooms, watering the plants, cleaning the terrace, etc. Sometimes it feels like it is not enough for the amount I do, and then the earning is not enough to run my house. But I am desperate at these times, and so I do it'.

Despite having worked as a domestic worker for the past 14 years, Revati is yet to be registered in her profession. She once tried to complete the process, with the hope that it would help her financially and help her children complete their education, but that process lay incomplete. Approximately a year before the lockdown, she had gathered and verified all her documents, and only required a letter from her employer stating that she was a domestic worker at their house. But her employer asked her what she would do with her signature and expressed several doubts. 'I never mentioned to her that I might get money or anything, I just told her that it would be helpful for me, but she refused entirely. Everything was hanging on that one signature from my employer, and the permission to share her name, address and contact details. But since she said no, I left the idea of ever registering myself'.

Given the poor regulation of domestic work, and the cultural understanding of care work performed by women, employers seldom recognise the work within the tropes of the work nor are employer-employee relations formalised. Hence, women who try to register to gain some benefits, along with the formal recognition of their profession, lose out.

IV. LACK OF ACCOUNTABILITY

With the board functioning minimally, many domestic workers reported to have stopped paying the annual renewal of INR 60, as they found it to yield no benefits. Likening the board to be a quicksand for her renewal fee, one woman claimed she had chosen to forget her association because it offered no returns. With the lack of a properly functioning organisation, and no space for facilitation, assistance or grievance redressal, many registered workers had given up on the hope of any sort of welfare.

Yet on learning of the financial support provided during the second wave, many women sought to sign up quickly. Yet they were unsure as to when their registration would be confirmed as they had heard of the general lag in procedure from many previous applicants, some of whom claimed to have waited months before receiving an ID card.

FINANCIAL ASSISTANCE TO SCHEDULED TRIBE FAMILIES (KHAVTI ANUDAN YOJANA)

The Khavti Anudan Yojana started in 1978 and ran until 2013. The scheme was launched in 1978 as part of providing loans to Scheduled Tribe households during the lean period of monsoon on a returnable basis (Botekar, 2020b). It was resumed in 2020 after the pandemic as many families lost their source of income during lockdowns. A total of INR 462 crore has been allocated for this relief scheme, which includes cash and in-kind assistance. As part of the relief, households would receive a cash transfer of INR 2,000–4,000 depending on the size of the family on a non-returnable basis, and INR 2,000 worth of 12 types of food supplies (including food grains, pulses, tea, oil, sugar, masalas, salt). As per the announcement on 14 April 2021, the total relief package (minimum) per family would be INR 4,000.

Among the respondents, 86 per cent were between the ages of 40–65, 78 per cent were men and 4.69 is the average family size. Refer to Table 3.20 for details.

District	Gadchiroli	
	Number	Percentage
Age		
Below 40	5	9.8
40–65	44	86.27
Above 65	2	3.92
Sex		
Female	11	21.57
Male	40	78.4
Transgender	0	0
Total	51	100
Average Family Size	4.69	

Table 3.20: Demographic details of Khavti Anudan Yojana beneficiary respondents

With regard to year of registration in the scheme, 61 per cent families were registered between 2016–2020 and 29 per cent families were registered in 2021. Among 5 people who were registered between 2006–10, 4 registered again in 2021 as they did not receive the cash transfer (announced on 14 April). Only 25 per cent reported having received a cash transfer prior to August 2021 with the majority having received the amount in July. Refer to Table 3.21 for more details. Late payments and access to banks were the biggest challenges reported.

District	Gadchiroli	
	Number	Percentage
Registration		
2006–2010	5	9.8
2011–2015	0	0
2016–2020	31	60.78
2021	15	29.41
Total	51	100
Last cash transfer details		
Before 2021	5	9.8
May-21	3	5.88
Jun-21	2	3.92
Jul-21	8	15.69
Not Received	33	64.71
Total	51	100
Receipt of relief		
Yes	13	25.49
No	38	74.51
Total	51	100

Table 3.21: Registration, last cash transfer details and receipt of relief among Khavti Anudan Yojana beneficiaries

BARRIERS TO ACCESSING THE BENEFITS OFFERED BY THE KHAVTI ANUDAN YOJANA

I. LOW LEVELS OF AWARENESS

The interviews revealed that many adivasi households learn about social welfare and protection from the staff of the Adivasi Vibhag or local NGOs who visit them in their house to inform them of their eligibility, and help them through with the procedure. This time around, some villages claimed that there had been no visits from state or non-state anchors to share the highlights of the Khavti Anudan Yojana.

Additionally, some families who had been registered under the previous programme with the same name were unsure whether their registration was still valid. As mentioned below, one of the families who had benefited from the previous form of the scheme did not register again. The struggle of one family that did not register is detailed in the case study that follows.

Rajkumari lives in Gadchiroli and belongs to the Gond tribe, which made her eligible for the Khavti Anudan Yojana. She was once a beneficiary and recalls, 'We were once given some money to help us and they also gave us rice and once we got laal jawari... but this was when my sons were 3–4 years old. After that we haven't received anything, nor have I heard of the scheme'. Since then, she has left her village and moved towards the town of Kotgal where she now works in two houses as a domestic worker. Her two sons have grown up and take up any form of labour work that they can get, earning only daily wages.

CASE STUDY OF A BENEFICIARY WHO WAS REGISTERED PRIOR TO 2013

The declaration of a lockdown signalled extreme difficulty for the family which had grown to include ten members. While she received 25 kg rice and 10 kg wheat, Rajkumari said she expected much more. 'This is not enough. Sometimes they give daal or sugar, but not so often. In June, we were given 1 kg sugar for the entire family!' With the whole family out of work, they sustained themselves on what

they received from the ration shop. Every once in a while, Rajkumari said she 'took some items from shops, with the guarantee of repayment when my work resumed. Now that I am working again, I pay the shopkeeper INR 5–10 every time I have the money in hand...'

Rajkumari says she has been hearing from people in Kotgal about the renewal of the Khavti scheme but is unsure if she will receive the benefits based on her previous registration. Unclear about the process, she enquired with the local authorities if there was any scheme that would help her family. 'I asked the kotwal earlier if there was any form to be filled. He said that there is no form to be filled. Since he told us there is nothing to fill, who else should we ask? If they only don't know, how will we know?' Other people from her community, living nearby, also don't know what the procedure is to receive the money. They share that the Adivasi Vibhag hasn't visited them to update them on the latest scheme, as they usually do.

In the absence of any support or information from the government, Rajkumari finds it easier to rely on her employer when she is in need of financial support. She says, 'I ask her whenever I face hardships, she gives me INR 1,000/2,000 and I promise that I will pay later. Just yesterday I asked for INR 1,000, telling her that I am facing difficulties.'

II. REDUCED ACCESS

Banks were operating with different protocols during the period of COVID-19. In Gadchiroli, in particular, people reported that they were not as accessible as earlier. Besides not updating the passbooks,

people reported that the hours for withdrawal had also reduced and hence they had to plan in advance when they would be able to receive their Khavti amount, in hand.

III. CONCERNS AROUND APPLICATION

People who had been left out of the lists prepared by NGOs and the Tribal Welfare Department were unsure if they could still apply and what

the procedure would require of them. Some had approached the local authorities, but claimed to have received little clarification.

IV. LACK OF ACCOUNTABILITY

Considering that the Khavti Anudan Yojana was announced to help the most vulnerable adivasi households make their way through the lockdown, it posed great difficulties with most of the families reporting to have received the financial and food-

benefits late in June, and some even later. They raised questions about the fact that the scheme was intended to provide immediate relief, yet it was being disbursed in an untimely manner.

RECOMMENDATIONS TO IMPROVE CASH TRANSFERS FOR INFORMAL WORKERS

- 1. Streamlining registration:** Most workers' groups selected for the cash transfer had been previously registered through some mechanism. In order to extend relief to more worker groups, a state level database of all informal workers should be initiated. This will ensure enumeration of workers and that relief provisions reach all workers, irrespective of registration in a particular state board and will cut down on additional application processes needed. Simultaneously, there is a need for workers' boards to digitise all existing workers' data and sync the same with the state-level database. Offline registration processes must continue to exist, given that many workers are unable to access digital portals.
- 2. Improving interface with beneficiaries:** There is a need for improved access of workers to Worker's Facilitation Centres that can act as intermediaries between workers and the Labour Department. NGOs and unions must be empanelled in these Centres as points of contact with groups of workers.
- 3. Crucial, regular social protection is the need of the hour:** The cash transfers initiated are an important measure during a crisis situation. However, regular social protection measures across workers' groups is much needed. A common minimum social protection standard for all workers groups is crucial to ensure workers' rights are upheld.

CHAPTER 4

ADVANCE PAYMENT OF PENSIONS FOR VULNERABLE GROUPS

INTRODUCTION

Under the Directive Principles in the Constitution of India, Article 41 directs the state to provide public assistance to its citizens ‘in case of unemployment, old age, sickness and disablement and in other cases of undeserved want ... within the limit of its economic capacity and development’. The introduction of the National Social Assistance Programme (NSAP) in 1995 can be seen as an adherence to these principles, and a commitment to social security of the most vulnerable populations.

In keeping with the underlying tenets of minimum social protection floors, the NSAP includes various schemes to provide public assistance to people living in poverty (specifically in low-income households, being categorised by the poverty line). While some of the schemes under the NSAP are contributory, those pertaining to vulnerable populations are entirely tax-financed. This study has analysed coverage of three of these schemes—the Indira Gandhi National Old Age Pension Scheme (IGNOAPS); Indira Gandhi National Widow Pension Scheme (IGNWPS); Indira Gandhi National Disability Pension Scheme (IGNDPS), which operate in tandem with the state-sponsored Sanjay Gandhi Niradhar Yojana (SGNY) and Shravanbal Seva Rajya Nivruttivetan Yojana.

The Government of Maharashtra’s relief package ensured relief to pensioners in the form of ‘advance payment of pension’. Hence, the rearrangement of the existing benefit meant that beneficiaries would receive the pension amount of 1 month in the month of May, to assist them through the immediate restrictions brought on by the lockdown.

In order to understand the coverage of pension schemes and the extent of receipt of this relief measure, the survey reached out to 150 pensioners in three urban districts (Mumbai City, Mumbai Suburban and Raigad), and 319 pensioners in two rural districts (Akola and Gadchiroli).

From Table 4.1, it is evident that almost two-thirds of the participants in both the urban and rural samples were female. There was one transgender recipient in Gadchiroli. In addition to gender, the spatial distribution deems further investigation. It was difficult to find pensioners in the urban districts, which can be justified given the figures published on the NSAP website. According to the data on the website (seen in Table 4.2), the total coverage of these schemes to pensioners with verified Aadhaar card is documented to be relatively poorer in the three urban districts, especially in the case of old-age pension. Hence, the sample distribution in Mumbai City (17), Mumbai Suburban (44) and Raigad (44) together account for 150 urban respondents, while in Akola and Gadchiroli there are at least 50 respondents for each pension scheme.

District	Urban					Rural			
	Mumbai Suburban	Mumbai City	Raigad	Total Urban (n)	Total Urban (%)	Akola	Gadchiroli	Total Rural (n)	Total Rural (%)
Sex									
Female	10	36	53	99	66	101	111	212	66.46
Male	7	8	36	51	34	61	45	106	33.23
Transgender	0	0	0	0	0	0	1	1	0.31
Average Family Size	3.89	2.34	3.02	3.08		3.67	3.73	3.7	
Type of Pension									
Old Age Pension	6	24	3	33	22	61	52	113	35.42
Pension for Persons with Disability	6	1	51	58	38.67	51	50	101	31.66
Pension for Widows	5	19	35	59	39.33	50	55	105	32.92
Total	17	44	89	150	100	162	157	319	100

Table 4.1: Demographic details of pension beneficiaries covered

District	Mumbai Suburban	Mumbai City	Raigad	Akola	Gadchiroli
IGNOAPS	256	712	8,378	21,045	34,117
IGNWPS	0	0	1,371	460	2,714
IGNDPS	0	0	220	251	417

Table 4.2: Beneficiaries of pension schemes in select districts

Source: <https://nsap.nic.in>

OLD AGE PENSION (INDIRA GANDHI NATIONAL OLD AGE PENSION SCHEME AND SHRAVAN BAL RAJYA SEVA NIVRUTTIVETAN YOJANA)

The 2011 Census calculated 10.4 crore elderly in India, accounting for 7.4 per cent of the population. According to the 'India Ageing Report 2017' released by the United Nations Population Fund, the share of population over the age of 60 could increase from 8 per cent in 2015 to 19 per cent in 2050, which will have a global impact as the Indian elderly presently comprise one-eighth of the world's elderly. The study also found that with women having a greater life expectancy than men and the gradual feminisation of poverty, the number of elderly women would exceed the number of elderly men by 1.8 crore (Giridhar et al., 2015). This will have policy implications, with the growing need to engender old-age policy in the foreseeable future.

However, at any point of time, deteriorating health conditions coupled with lowered opportunities for work, which are sometimes exacerbated by social exclusion, find the elderly at the cross-roads of multiple vulnerabilities. Recognising the need to protect this population, the schemes targeting their assistance are multivariate—covering healthcare benefits, travel concessions, economic assistance through pensions, tax exemptions, etc.

Among these social protection measures, this study examines the non-contributory pension received through the centrally-sponsored Indira Gandhi National Old Age Pension Scheme (IGNOAPS) and the Maharashtra state-sponsored Shraavan Bal Rajya Seva Nivruttivetan Yojana Yojana. Senior citizens are eligible to apply for the scheme if they fulfill the following criteria: i) 60 years or older, ii) Belong to the Below Poverty Line (BPL) category. Under these schemes, persons living below the poverty line and between the ages of 60–79 years

receive INR 200, and persons above the age of 80 receive INR 500 in the form of monthly pensions.

The COVID-19 pandemic and the subsequent restrictions on movement brought about physical, social and psycho-social predicaments in the lives of the elderly. Anticipating greater economic needs of the elderly, the Chief Minister of Maharashtra announced an advance payment of pension for the 12.27 lakh registered elderly while declaring a 15-day curfew in April 2021.

Reviewing the efficiency in coverage and utilisation of this scheme, this study surveyed 146 IGNOAPS beneficiaries in 5 districts (Mumbai Suburban, Mumbai City, Raigad, Akola and Gadchiroli). Other studies have documented the abysmally low coverage of the IGNOAPS and its state-counterparts (some estimating that they cover 35 per cent of the elderly), particularly in urban areas (Dey, 2017). This challenge was perceived in identifying beneficiaries in the urban districts for this study as well. The urban sample size is 33, while across the 2 rural districts the sample size is 113¹. In both urban and rural areas the number of female beneficiaries surveyed were greater than the number of men, with women forming 58 per cent of the sample in the rural districts and 70 per cent in the urban districts. There was one transgender from the rural districts. The family size of many of the elderly was relatively small, with the average size in the urban districts being 2.89 and in the rural districts being 3.7. Refer to Table 4.1.

Among the surveyed participants, the entire group of pensioners from Mumbai Suburban district and two-thirds from Raigad were aged between 60–70. Meanwhile in Mumbai City, Akola and Gadchiroli,

1 | Considering the difficulty in finding participants, the period of the survey in the urban districts continued until August 2021, while in rural districts it was completed by the end of June.

a majority of the respondents were aged 71–80 years, while the remaining were distributed between the 60–70 and above 80 age brackets. Refer to Table 4.3.

District	Urban			Rural	
	Mumbai Suburban (%)	Mumbai City (%)	Raigad (%)	Akola (%)	Gadchiroli (%)
Age					
60-70	100	37.5	66.67	39.3	30.8
71-80	0	41.67	33.33	52.5	53.8
>81	0	20.83	0	8.2	15.4
Total (n)	6	24	3	61	52

Table 4.3: Percentage age-distribution of beneficiaries of IGNOAPS

All districts showed most registrations had taken place between 2016–2020. In all districts, the number of beneficiaries who registered in 2021

was relatively low, which can be explained by the prevailing conditions of lockdown and restricted movement due to the pandemic.

District	Urban			Rural	
	Mumbai Suburban (%)	Mumbai City (%)	Raigad (%)	Akola (%)	Gadchiroli (%)
Year of registration under IGNOAPS					
Before 2011	0	8.33	0	29.51	23.08
2011–2015	0	41.67	0	32.79	21.15
2016–2020	100	50	66.67	34.43	53.85
2021	0	0	33.33	3.28	1.92
Total (n)	6	24	3	61	52

Table 4.4: Percentage distribution of the year of registration under IGNOAPS

Analysis of the receipt of pensions among rural pensioners shows that in Gadchiroli, almost all the participants had received their last transfer in June 2021, with only 6 of the participants claiming to have received it one month earlier in May. This points to a trend of timely disbursements in Gadchiroli. The situation differed slightly in Akola,

where only 10 people revealed that they received the payment in June, while 31 received it in May and 11 in April. 9 pensioners claimed to have received their last payment of pension even before April, highlighting that there was a need to ensure uniform payment to all pensioners, on a monthly basis in the district.

In the urban districts, where the cohort was relatively smaller, 6 of the 33 surveyed revealed that they had not received a single payment since they had registered. Mumbai City showed more recent payments, with 18 people saying that they

received the pension in July and 4 saying that they received their pension in June. Considering the primary objective, to evaluate how many people received the pension in advance, it is necessary to scrutinise this information presented in Table 4.6.

District	Urban			Rural	
	Mumbai Suburban	Mumbai City	Raigad	Akola	Gadchiroli
Receipt of last pension payment					
Before April 2021	0	0	0	9	0
Apr-21	1	0	0	11	0
May-21	0	0	2	31	6
Jun-21	1	4	1	10	46
Jul-21	0	18	0	N.A.	N.A.
Not Received a Transfer, Since Registration	4	2	0	0	0
Total (n)	6	24	3	61	52

Table 4.5: Receipt of last pension payment

Table 4.6 only displays information from the urban districts, because in Akola and Gadchiroli the surveyors were informed that in keeping with COVID protocol banks were not allowing people to update their passbooks and so it was difficult to ascertain when they received the advance amount. In urban areas, doubts arose when respondents claimed that since the pension payments were often delayed, they were unsure if the amount credited

into their account was the accrual of pending payments, or the addition of the advance amount.

Nevertheless, 60.61 per cent of the urban pensioners claimed to have received no extra amount in the months of May or June, indicating that the advance amounts had not been credited into their account. Only 13 people (12 in Mumbai City and 1 in Raigad) claimed to have received an advance amount during the second wave.

District	Mumbai Suburban		Mumbai City		Raigad		Urban*	
	Number	%	Number	%	Number	%	Number	%
Yes	0	0	12	50	1	33.3	13	39.39
No	6	100	12	50	2	66.6	20	60.61
Don't Know	0	0	0	0	0	0	0	0
Total	6	100	24	100	3	100	33	100

Table 4.6: Receipt of advance cash transfer of old age pension as per announcement

* There is no rural data as passbook updation was not possible during the given time period

A receipt of advance payment could not be fully ascertained, considering the fact that the survey revealed that frequency of payment and access to banks was a major challenge. Considering the amount of pension is not high, and many people claimed dependency on the pension as their main source of income, a delay in receiving payments is a serious concern. The other challenge that emerged, particularly in Mumbai and Akola, was access to the bank. Considering the fact that all the pensioners are senior citizens, some of whom have critical health conditions, distance from the

bank and the tedious process to withdraw money can sometimes be a deterrent to receiving the pension in hand. Consequently, when some of them have KYC issues, as was the case of 5 participants, their ability to receive transactions is curtailed. Other issues that emerged were difficulties faced in registration, these include problems during the visit for verification, too many documents required, as also some sharing that they found the process extremely cumbersome for people of age, with health conditions.

District	Urban			Rural	
	Mumbai Suburban	Mumbai City	Raigad	Akola	Gadchiroli
Challenges faced					
Access to Bank	3	19	0	21	0
Late Payments	4	3	3	52	52
Problem with Account (KYC)	0	4	0	1	0
Other	2	4	0	1	0
No Problem	0	2	0	8	0

Table 4.7: Challenges faced in receiving old-age pension payments

n= number of responses

BARRIERS IN ACCESSING THE OLD AGE PENSION SCHEMES

Since the advance payment of pensions was applicable to those persons who had previously been registered, most of the challenges highlighted

by non-beneficiaries pertain to the process of registration.

I. LACK OF ACCESS TO DEPARTMENTS, BANKS, FACILITATION CENTRES

An ageing population requires assistance to ensure accessibility. Crippled by their health, many respondents reported finding it difficult to make multiple trips to the social welfare departments,

banks, or even to access the website. It is necessary that this process is suitably facilitated and that they are provided the necessary assistance, as an extension to their social protection.

II. TEDIOUS APPLICATION PROCESS

Since one of the eligibility criteria is that the person is older than 60 years, with additional benefits for those who are 80+ years of age, it is mandatory for applicants to produce an age proof. Most of the persons interviewed claimed that document proofs were particularly difficult to obtain for senior citizens. Those who did not have their certificates of birth or school transfer found it difficult to produce clear documentation to prove their age. The case study documented later in this chapter sheds light on this predicament. Furthermore, many participants indicated that they possessed documents with differing date-of-birth.

check-up often included a review of their vital stats and physical ageing, for example an examination of their teeth, after which the doctors would determine their age. For some this process of evaluation did not reflect their stated age, and hence denied them a pension. At this point, a few respondents even reported to have been asked to pay bribes, to hasten up the process.

In all of the cases, they would be asked to go to the government hospitals where consultant doctors would ascertain their age. Some reported that a

Long waiting periods, during the application, while awaiting their first pension payment, and in between pension disbursement, has proven to be a common complaint about this pension scheme. Some respondents reported that the pension was their sole form of earning so any form of delay affected them severely.

II. INADEQUACY IN AMOUNT

Considering the old-age pension is a form of financial security for the elderly, it is necessary that it offers a fair amount of protection. However, some of the respondents commented on the inadequacy of the pension schemes in covering their basic needs, including purchase of food and medicines,

and also to meet their travel expenses. There have been several moves to increase this amount, including the recommendations for universalisation of INR 2,000 pension by the Pension Parishad, yet none have been shown to have a transformative capacity (Joy, 2018).

Zubair is 64 years old, yet his ability to access benefits from the state is dependent on a transfer certificate from a school which he left over 50 years ago.

CASE STUDY ON CHALLENGES TO ACCESS THE OLD AGE PENSION SCHEME

A senior citizen, living in rural Gadchiroli, Zubair has made multiple visits to the tehsil office to register for the old age pension scheme. But repeated requests for a proof of birth have delayed his registration. Despite his Aadhaar card qualifying his age to be over 60, Zubair talks of the array of questions that he receives at the government offices which prove to be more obstacles than clarifications. 'They say my age

is less. When I tell them that I am 64, they ask me to bring a transfer certificate from the school I studied in. Besides this, they ask me for many things, which I am not able to produce..." Zubair talks about the time when he went to school decades ago, when on completion of their 7th grade they didn't receive any such certificate of transfer.

Zubair was once informed that a certificate from a government doctor stating his age would also be required in addition to a TC or birth certificate. This adds one more form of documentation, and some more distance between him receiving his pension. So with a trip to the government hospital, and the local school on the cards, for now, Zubair wonders if these will make the process simpler or if the authorities will have the final say. For every time he visits the Patwari in his village he is told to go back, 'They don't give us a sign. On asking why I am told that I am not eligible, they simply say, "your age is less"'.

Kept away from his entitlement to a pension, Zubair continues to labour to make ends meet. Despite his ageing body, he takes up whatever work he can lay his hands on. Collectively, along with the earnings of his wife and son, they are just enough to supplement the grain they receive from the public distribution system, and cook a basic meal. When work was on hold during the lockdown, Zubair and his wife spent their lifetime's worth of savings and now they wonder what the bleak future has to offer for an old couple, with diminishing financial earnings and no support.

WIDOW PENSION (INDIRA GANDHI NATIONAL WIDOW PENSION SCHEME AND SANJAY GANDHI NIRADHAR YOJANA)

Widowhood is essentially a gendered and cultured experience, and can have a detrimental impact on the rights that a person is allowed to exercise. Patriarchal and religious customs surrounding widowhood often place social and economic restrictions, especially on women. The World Widows Report produced by the Loomba Foundation, found that poverty reinforces the stigma of their (widows) social position as women without husbands, and facilitates all the other indignities they face (The Loomba Foundation, 2015).

According to the 2011 census, there are 5.6 crore widowed women accounting for 4.6 per cent of the Indian population, rising sharply from 0.7 per cent in the 2001 census. Recognising the social forces that impoverish female widows, there are a few social protection nets that aim to alleviate these conditions of social and economic deprivation. One such scheme is the Indira Gandhi National Widow Pension Scheme (IGNWPS) which when coupled with the state-sponsored Sanjay Gandhi Niradhar Yojana (SGNY) entitles widowed women between the ages of 40–65 years, whose family falls below the poverty line, to receive INR 1,000 if she has no children, INR 1,100 if she has one child and INR 1,200 if she has two children.

In Maharashtra, 44,876 women are registered to receive the benefits of this scheme. During the lockdown announced in April 2021, the Chief Minister of Maharashtra guaranteed that these women will receive an advance amount of their pension in May to help them tide through the restrictions. For the purpose of this study, 164 widows from five districts (Mumbai Suburban, Mumbai City, Raigad, Akola and Gadchiroli) were surveyed. Despite several studies pointing to a higher incidence of widow pensioners in urban areas (Garroway, 2013), the researchers found it difficult to locate such beneficiaries in the urban districts, and so in this study the representation is lower in urban districts (59 across 3 districts), as opposed to rural districts (105 across 2 districts).

Most of the widows who participated in the survey were aged between 40–65 years. While this is the primary age criteria for eligibility, there was a notification on 8 November 2012, which extended the upper age-limit to 79 years. Women above 65 years formed a relatively smaller proportion of the cohort (17 widows in total). Considering the findings from a study by UNFPA which found accentuated economic vulnerability in female widowed senior citizens (Giridhar et al., 2015), the importance of pension schemes for the older age-group has proven to ensure their independence and security.

District	Urban			Rural	
	Mumbai Suburban (%)	Mumbai City (%)	Raigad (%)	Akola (%)	Gadchiroli (%)
Age					
Below 40	40	5.26	31.43	18	34.55
40–65	40	73.68	57.14	66	65.45
Above 65	20	21.05	11.43	16	0
Total (n)	5	19	35	50	55

Table 4.8: Age-distribution of beneficiaries of IGNWPS

In all five districts, a majority of the participants had registered between 2011–2020. Yet, it was interesting to observe that in some urban districts

there were people who registered for pensions as recently as this year, 2021. In Raigad, 31 per cent of the pensioners had registered during this period.

District	Urban			Rural	
	Mumbai Suburban (%)	Mumbai City (%)	Raigad (%)	Akola (%)	Gadchiroli (%)
Year of registration under IGNWPS					
Before 2011	0	31.58	8.57	28	25.45
2011–2015	20	42.11	22.86	16	47.27
2016–2020	60	21.05	37.14	52	23.64
2021	20	5.26	31.43	4	3.64
Total (n)	5	19	35	50	55

Table 4.9: Distribution of the year of registration under IGNWPS

Considering the urban pensioners were surveyed until August 2021, there are some cases of receipt of pension after June 2021. However, in this cohort, the varied distribution between cash transfers indicates irregular payments. While the sample sizes are small, in each of the three urban districts there were persons who had received their last pension payment even before April 2021, indicating that in some cases the pension was delayed for more than

4 months. The rural data was collected between June and July 2021, hence it is not surprising to find that a large proportion of the pensioners received their last payment in May and June. However, 11 of the 105 participants indicated to have not received any payment since before April 2021, signalling severe delays in payment to an extremely vulnerable population of rural widows.

District	Urban			Rural	
	Mumbai Suburban	Mumbai City	Raigad	Akola	Gadchiroli
Receipt of last widow pension payment					
Before April 2021	2	2	4	7	4
Apr-21	0	0	1	9	5
May-21	0	2	9	27	37
Jun-21	2	5	5	7	9
After June 2021	1	10	5	NA	NA
Not Received a Transfer, Since Registration	0	0	11	0	0
Total (n)	5	19	35	50	55

Table 4.10: Receipt of last widow pension payment

As was the case with the Indira Gandhi National Old Age Pension Scheme (IGNOAPS), data collectors in rural Maharashtra found it difficult to ascertain when and if people had received their advance payments in the absence of updated passbooks. Urban data showed that only 15 of

the 59 widows surveyed had actually received an advance amount. Considering that the survey was conducted in August, much after the lockdown had been lifted, it showed that a disproportionate number of widow pensioners had not received the benefit that was promised.

District	Mumbai Suburban		Mumbai City		Raigad	
	Number	%	Number	%	Number	%
Yes	1	20	6	31.58	6	17.14
No	4	80	8	42.11	22	62.86
Don't Know	0	0	5	26.32	7	20
Total	5	100	19	100	35	100

Table 4.11: Receipt of advance cash transfer of widow pension as per announcement

A review of the challenges indicates a delay in payments affecting pensioners most critically. Apart from Mumbai City, pensioners from the remaining 4 districts relayed their discontent with the late payments. In Akola and Raigad, this is an issue that requires particular attention as 94 per cent of the pensioners raised that they experience challenges borne out of the delay.

Another issue that emerged in the urban and rural areas was the ability to access the bank. 27 people in the urban areas and 31 in rural districts found the banks to be inaccessible. Four people talked of other issues arising, among which one that needs to be highlighted was the lack of attention at the welfare offices to widows during the process of registration. In all, 48 widows reported to have no issues in receiving their pension, which is a positive sign.

District	Urban			Rural	
	Mumbai Suburban	Mumbai City	Raigad	Akola	Gadchiroli
Challenges faced					
Access to Bank	3	19	5	29	2
Late Payments	1	0	18	47	16
Problem with Account (KYC)	1	0	1	3	0
Other	0	0	1	1	2
No Problem	2	0	10	1	35

Table 4.12: Challenges in receiving widow pension

n= number of responses

BARRIERS IN ACCESSING THE WIDOW PENSION SCHEMES

I. CONCERNS ABOUT APPLICATION PROCESS

Many beneficiaries and non-beneficiaries reported that the application process was complicated, involving several stages which required a couple of days if not months. It all began with the completion of a form, with the necessary documents attached. Many women from below poverty line (BPL) households claimed that they didn't always have the necessary documents. Even the main document that certifies their widowhood, the death certificate of their husband, is often not in their possession as these women considered the slip received at the graveyard/ crematorium as proof enough. Their narratives suggested that the process of making this certificate was often riddled with requests for bribes.

Others reported that Aadhaar proved to be a major obstacle in them receiving their pension amounts. For some who had not linked their bank accounts to their Aadhaar card, this was an additional task for them.

The interaction with the block development officer for scrutinisation and submission of the form proved to be cumbersome. Many women claimed that they had to make multiple trips to the office, often spending the entire day there, to complete this process. Following this, the awaited house-visit by the officers from the Department of Social Welfare sometimes took months. Then, too, some widows claimed that the officers didn't reach their houses, and instead demanded to be met at the closest station or bus-stop. Here too, many were asked for bribes to certify their residential address. In the absence of a clear grievance redressal process, these women were forced to follow the directions of these officers. The delays at every stage but particularly in confirming one's registration were felt strongly by many of the widows who felt caught in the pipeline. The case study that follows elucidates this period in waiting.

In 2020, as the country witnessed the travesty brought upon by the spread of the coronavirus, Banu spent days in the hospital in Akola, for other reasons. Her husband had been diagnosed with a kidney problem, and after visiting multiple doctors and spending nights in several hospitals she was finally told to take him home, so that he could spend his last few days in familiar surroundings. 15 days later he passed away.

CASE STUDY DEMONSTRATING THE DELAYS IN REGISTRATION FOR IGNWPS

On 14 April 2020 she became a widow. She needed to find work to support her young daughter and son. Ever since, Banu has primarily been employed on the farms of others. 'Nindhan', the activity of pulling out the weeds/grasses that grow between the food crops, is the work that provides her a wage of INR 100 a day. She says that the availability of work determines her pay, sometimes she works for 4–5 days, and then spends the next

week without work. She is only called when there is a need for spare hands.

In the absence of regular and sufficient wages, Banu was filled with hope when she heard of a monthly pension for widows. Hearing that she might be able to receive INR 1,000 a month, she gathered all her documents and rushed out of her village to the Tehsildar's office at Savkhed. That was in January. Banu said, 'The sahib also gave me chitti that my registration has been sanctioned. I was told to make khatepustak (bank account), and after that I submitted all the documents and phone numbers. Two months later, when I went back to ask them why I hadn't received my pension, they said to wait, that these things take time'. Days passed, and soon it was months, but Banu didn't receive a rupee in the form of welfare benefits.

More than half a year later, the situation is still the same. 'I haven't got anything. When I go to the office, they tell me that it has been sent. But whenever I visit the bank, they say that we haven't received it. It costs me INR 200 to visit the offices and bank, every time. What should I do? I am just a labourer, should I pay INR 200 everytime or should I manage my home?'

The long and cumbersome process to register one's self has been a deterrent for many widows, who are often caught between earning below minimum wages in the informal economy, and the hope that the pension might allow them and their children two square meals a day. With an INR 10,000 loan, accruing interest everyday, and a pending operation to remove her uterus, Banu is still hopeful for the pension amount. She calls it her 'salary', with the hope that this monthly allowance will allow her to cure her illnesses, and feed her children.

PENSION FOR PERSONS WITH DISABILITIES (INDIRA GANDHI NATIONAL DISABILITY PENSION SCHEME AND SANJAY GANDHI NIRADHAR YOJANA)

The Census of 2011 calculates persons with disabilities (PwD) to constitute at least 2.21 per cent of the population of the country, i.e. 2.68 crore persons. Yet, this is a conservative estimate considering that the WHO projects the global prevalence of disability at around 15 per cent. A study titled 'Social Protection and Disability in India' suggests that this discrepancy might emerge because of the manner in which census questions are framed and data is enumerated, as also due to the various interpretations of disability and the associated stigma (Wapling et. al, 2021).

In addition to the aggregate figure, however, it is necessary to interrogate various other demographic factors. For example, 29.1 per cent are children below the age of 18, 44.1 per cent are women with disabilities, 69.49 per cent reside in rural areas, and almost one-third of the elderly live with a disability (Ibid.). Hence, in the lives of many persons with disability, the disability doesn't operate in isolation, instead multiple intersecting vulnerabilities define their participation in society. Additionally, it is not only the individuals with disability whose lives are affected; social protection measures also need to consider the restrictions experienced by their families in terms of the loss of family income and additional costs.

Legislation in the realm of disability rights has been slow in India. Yet, in the last decade, the marked expansion in global dialogue from understanding disability as solely a medical condition to the Convention on the Rights of Persons with Disabilities (CRPD) recognising it to include 'attitudinal and environmental barriers which hinders full and active participation in society on an equal basis' has greatly

influenced disability law in India. As a signatory of the United Nations Convention on the Rights of Person with Disabilities, it was only time before the government reframed the national law.

In December 2016, the 'Rights for Persons with Disabilities (RPwD) Act' was passed which enforces that 'the appropriate Government shall ensure that the PwD enjoy the right to equality, life with dignity, and respect for his or her own integrity equally with others'. Along with expanding the scope of disability from previously identifying 7 to 21 types of disability now, the Act specifically indicates the obligation of the government to provide a 'disability pension to persons with disabilities subject to such income ceiling as may be notified'.

Under this provision, persons with disability are covered under the Indira Gandhi National Disability Pension Scheme (IGNDPS), where persons living with disabilities (categorised as medically certified disability of greater than 40 per cent, as per the law) who live below the poverty line and are between the ages of 18–59 are provided a pension of INR 200 per month. Additionally, the Maharashtra government provides a monthly pension of INR 400 through the Sanjay Gandhi Niradhar Yojana.

While the disability pension is estimated to reduce poverty by 12 per cent, some studies indicate low coverage (Wapling et. al, 2021). Based on data gathered from the database of the NSAP, it was found that in Maharashtra 0.54 per cent of persons with disability aged 18–59 were covered by the IGNDPS, while 50.92 per cent were covered by SGNYS (Indiaspend, 2021).

While the official eligibility criteria for both IGDPS and SGNY is above 18 years, there were some respondents from Raigad, Akola and Gadchiroli, below 18, who reported to be receiving a pension. In all 5 districts, majority beneficiaries were between

18–59 years. There were 12 senior citizens in the sample². Studies have pointed to the importance of a pension for elderly disabled persons, as they face greater challenges given the debilitating features of age and disability.

District	Urban			Rural	
	Mumbai Suburban (%)	Mumbai City (%)	Raigad (%)	Akola (%)	Gadchiroli (%)
Age					
Less than 18	0	0	7.84	3.92	8
18–59	83.33	100	82.35	84.32	76
More than 60	16.67	0	9.81	11.76	16
Total (n)	6	1	51	51	50

Table 4.13: Age-distribution of beneficiaries of IGDPS

Most of the persons with disability who availed of the pension, registered before 2020. While the sample from Mumbai City and Mumbai Suburban districts was not enough to comment on the trend, in the remaining three districts there was a fair distribution of registration over the years. However, it can be said of the entire sample that the registrations in 2021 were extremely limited. This can be explained by the fact that as a part

of the eligibility certification, the person with disability needs to get their disability verified to be greater than 40 per cent disability at a government hospital. With most public hospitals focussing their energies on COVID patients, as the waves intensified, many people were turned away when they approached the hospitals for their process of verification. This is detailed in the case study that follows.

District	Urban			Rural	
	Mumbai Suburban (%)	Mumbai City (%)	Raigad (%)	Akola (%)	Gadchiroli (%)
Year of registration under IGDPS					
Before 2011	16.67	0	29.41	25.49	14
2011–2015	33.33	0	25.49	37.25	26
2016–2020	50	100	41.18	31.38	56
2021	0	0	3.92	5.88	4
Total (n)	6	1	51	51	50

Table 4.14: Percentage distribution of the year of registration under IGDPS

2 | In November 2012, a Government Resolution was released suggesting that the age bracket be increased from 18–59 to 18–79, and the amount be increased from INR 200 to INR 300 (<https://nsap.nic.in/Guidelines/dps.pdf>)

The survey found that most of the beneficiaries received the last cash transfer in May 2021 (27 in Raigad, 16 in Akola and 19 in Gadchiroli), and a smaller amount received it in the following month. This is promising, as many beneficiaries and their families depend in part on the payment to cover their monthly expenses. Yet a concerning finding

was that across the five districts, 42 out of the 159 pensioners have received their last pension payment before April of this year and one person has never received a single pension payment, indicating that they lived through the entire lockdown of 2021 without pension.

District	Urban			Rural	
	Mumbai Suburban	Mumbai City	Raigad	Akola	Gadchiroli
Receipt of last PWD pension payment					
Before April 2021	2	0	15	17	8
Apr-21	0	0	3	9	7
May-21	0	0	27	16	19
Jun-21	1	0	4	9	16
Jul-21	3	1	1	N.A.	N.A.
Not Received a Transfer, Since Registration	0	0	1	0	0
Total (n)	6	1	51	51	50

Table 4.15: Receipt of last PwD pension payment

Much like the other pension schemes, for persons with disability, too, late payments were the most frequent challenge. The second most-common challenge is the inaccessibility of banks, attributed in general to the period of lockdown but also that

the location and physical structure of banks make it difficult for persons with disability to go and frequently collect their pension payments. On a positive note, 26 persons had no qualms with the current manner in which the pension scheme is being implemented.

District	Urban			Rural	
	Mumbai Suburban	Mumbai City	Raigad	Akola	Gadchiroli
Challenges faced					
Access to Bank	4	1	18	32	2
Late Payments	2	1	15	46	48
Problem with Account (KYC)	1	0	4	3	0
Other	0	0	1	6	0
No Problem	1	0	21	4	0

Table 4.16: Challenges faced in receiving PwD payments

n= number of responses

Like the other two pension schemes, data from the rural districts is not available as people were not allowed entry into the banks to update their passbooks, making it difficult to be sure as to when and what amount of money came in the form of pension payments. In the urban districts, 46 out

of the 58 participants did not receive an advance payment while 8 people were not sure if they had received it. Only 4 persons with disability were certain that they had received an advance payment to assist them financially through the lockdown.

District	Mumbai Suburban		Mumbai City		Raigad		Urban	
	Number	%	Number	%	Number	%	Number	%
Yes	1	16.67	1	100	2	3.92	4	6.9
No	5	83.33	0	0	41	80.39	46	79.31
Don't Know	0	0	0	0	8	15.69	8	13.79
Total	6	100	1	100	51	100	58	100

Table 4.17: Receipt of advance cash transfer of PwD pension as per announcement

BARRIERS TO ACCESSING THE PENSION FOR PERSONS WITH DISABILITY

I. CONCERN ABOUT APPLICATION PROCESS

One of the prerequisites to receive any social protection for a person with disability is the Disability Certificate, which has lately been supplemented by the Unique Disability ID Card. This card was intended to be the sole proof of one's disability, and if it qualifies that the individual had 'benchmark disabilities', i.e. more than 40 per cent disability, and that the person qualified for any scheme offered to persons with disability. However, the respondents to the survey pointed out two areas of great difficulty in trying to obtain this certificate—the medical assessment, and the general access issues related to this process. The medical assessment takes place at select

government hospitals, and some respondents reported that the dearth of specialists meant that they were often required to wait for weeks before they got an appointment. Moreover, since the hospitals are located near the district headquarters, often they have to travel long distances for the procedure. For people for whom travelling by public transport is inaccessible, this is often a costly affair, and no allowances are made available for this stage. Some respondents reported to have spent days traversing the hospital to get appointments with the specialists who would complete their assessment. The journey of Annie, highlights all these challenges in the case study that follows.

In India, the law states that persons with benchmark disabilities are eligible to apply for and avail of the welfare schemes intended for persons with disability. Yet this benchmark must be mentioned either on the person's disability certificate or on the Unique Disability Identity Card, and getting this certified at a government hospital involves a tedious and time-consuming process. Annie is less than 18 years, and she needs the Unique Disability ID to gain admission into the neighbouring school; several others require this card as proof of their disability to simplify the process of availing of travel concessions or pension schemes. The journey of Annie, and her mother Sylvia, throws light on the stages of difficulty faced while trying to certify that one has 'benchmark disabilities'.

CASE STUDY ON THE CHALLENGES FACED BY PERSONS WITH DISABILITY IN OBTAINING A UNIQUE DISABILITY ID CARD

Annie was born with multiple disabilities. 'At birth we realised that she couldn't see properly, and thought that would define the kind of problems she faced. But, as she grew up her hands and legs didn't develop fully and so she had difficulty walking. Now we are noticing that she has mental disabilities as well', shares Sylvia. Considering the multi-faceted nature of her disability, Annie needs someone to be around her at all times.

Having faced the stigma of being disabled, Annie's family had almost given up on her education until some of the elders in the community told Sylvia that if she made a Unique Disability ID for Annie, her daughter could be easily admitted into a school. Thus began the journeys to Cooper Hospital in late 2019.

Sylvia talks of how so much time has passed but the card is nowhere in sight. 'It has been almost two years since I began the process, with a year lost to the lockdown. We have made multiple trips to the hospital for different checkups'. Each person is checked by various specialists to ascertain the level of their disability. In Annie's case the visits spanned a few months. 'You can't just go on any day. With Annie, first we got an appointment for her eyes, then we were told to come back after 3 months for the check-up for the development of her mind. Sometimes it is less, 15 days or a month, but we can only go when they give us a time slot'. Sylvia laments as the lockdown has forced the process to stop, with only a visit to the hearing specialists still pending.

In addition to the time and energy of the person with disability (PwD) and their escort, the financial expenses incurred are often overlooked. Particularly in the case of persons with disability, they are often forced to travel by auto-rickshaws or taxis as other forms of public transport are not disability-friendly. With all her time dedicated to Annie, Sylvia states that the meagre income her husband earns as a tailor is not enough to cover the costs of travel each time. 'The idea of taking her twice a month to Cooper hospital is beyond my means. Each trip to the hospital costs me INR 200 to come and go, from where am I to get that money?'

When asked if she has heard of the disability pension that Annie is eligible for when she crosses 18 years, Sylvia says that the benefits on paper are many but they only mean anything if the person actually receives the benefit. This is reflected in the concerns raised by a Parliamentary Committee led by Rama Devi on the delay in implementation of the Unique Disability ID project, which noted that delay in issuing the cards had an impact on enabling persons with disability to avail various concessions under schemes meant for their welfare and was hence 'unjustified' (Pandit, 2021).

RECOMMENDATIONS

1. Initiate processes to identify persons

eligible for pensions: Given the low levels of enrolment, across the three pension schemes explored in this study, it is evident that solely relying on people to register themselves does not work. Relevant welfare departments need to lead the process of identification and inclusion. This would also offer an opportunity to partner with local governments, who are aware of the vulnerable population in their constituencies, as well as civil society organisations, who are already engaged in these areas.

2. Initiate smooth facilitation of pensions:

While facilitation is necessary in the case of all welfare processes, it is particularly relevant to this faction of severely excluded populations. Findings exemplify how assistance is required to access social protection at all stages from enrolment to receipt. Various institutions involved, including the social welfare department, banks, government hospitals must be sensitised on this. The final stage of this facilitation would culminate in a grievance redressal cell which could ease the process and offer support to those who face difficulties.

3. Ensure timely disbursements of pensions:

Since irregularity of pension payments was highlighted by the majority of pensioners surveyed, it is necessary that the relevant departments evaluate the present procedures to ensure that the amounts are disbursed on time. This is especially necessary given that most pensioners reported to be relying on this as their sole form of income security.

4. Increase monthly pension amount:

There were various recommendations pertaining to the inadequacy of the pension amount, given the 'real' cost of living of members of vulnerable groups. A comparative analysis with other states reveals that many offer a much higher monthly pension to the beneficiaries (Joy, 2018), and it is necessary that the government considers steps in the direction of increasing pension amounts too.

CHAPTER 5

RECOMMENDATIONS

This chapter outlines the overall recommendations aimed at improving social protection while addressing the adequacy of the measures (scheme-specific recommendations are provided at the

end of each chapter). The recommendations have been arrived upon keeping in mind the need for risk responsiveness of social protection, especially during disasters.

TOWARDS IMPROVING IDENTIFICATION OF BENEFICIARIES:

- **Use of pre-existing databases:** Considering the availability of various disadvantaged groups as eligible beneficiaries of pre-existing social protection schemes, these lists can be used for identification during immediate relief work. This eliminates the need for re-identification and saves time.
- **Creating alternative methods of including those previously excluded:** It is a well-known fact that many social protection beneficiary lists do not cover the canvas of eligible persons. Hence, this process needs to be supplemented by other means of identification, some could include:
 - i. Application processes to extend the benefits to those excluded
 - ii. Review of lists of pending applications (Bhan et. al, 2020)
- **Development of new databases to include new beneficiaries:** While developing new databases, it is necessary that the process is kept simple. For instance, the online platform for enrolment of auto-drivers largely succeeded. However, there were some changes made in the application database that caused difficulties for early applicants. Hence, it is necessary to iron-out the discrepancies, and ensure that the people in need do not lose out due to technology-based barriers.
- **Creating offline processes of enrolment:** Simultaneously there is a need to create offline ways to apply, and in multiple languages, to reach more people given the migratory trends in the state. This is especially crucial, given that technical know-how and access remain far removed from the lives of the vulnerable.

TOWARDS ENSURING AWARENESS AMONG BENEFICIARIES:

- **Awareness raising that is timely, specific and wide-reaching:** If most beneficiaries are unaware or unclear about their entitlement, particularly in a disaster situation, they are least likely to avail their entitlements. This was seen in the case of the Public Distribution System (PDS), when the beneficiary did not know about free ration, and with no

information provided at ration shops, some did not collect it. Hence various media need to be employed to reach the last mile, particularly considering means of reaching those who are regularly left out. This also offers opportunities for collaboration between the government and civil society, as well as making use of well-established networks.

TOWARDS ENSURING ADEQUACY OF RELIEF:

- **Food security must be nutritionally secure:** With regard to the PDS, there is a need to supplement grain, with other nutritional items. Most of the ration kits identified other food needs, like pulses, oil, milk-powder, etc. A similar assessment needs to be done by the government, to ensure food security along with nutritional security. A positive step in this aspect was the food kits provided through the Khavti Yojana in tribal districts.
- **Adequacy of immediate relief is essential to provide holistic social protection:** With regard to financial assistance, there is a need to increase the cash transfer keeping in mind the nature of needs of a household. Many

workers stated that INR 1,500 was guaranteed for one month of lockdown, but when the lockdown was extended no further benefit was announced.

- **Long-term effects of a relief package must be considered as a part of the design:** With regard to advances, while the advanced payment provides immediate relief, it displaces the risk to the later months when there will be no welfare benefit. For pensioners this can be an economic burden.

TOWARDS IMPROVING DELIVERY OF BENEFITS AND ELIMINATING BOTTLENECKS:

- **Accessibility challenges eliminated in the design of institutional relief delivery**
 - i. In the case of cash transfers, people's lack of access to banks, given restrictions, physical and health conditions must be kept in mind. Postal delivery system of cash transfers especially to persons with disability (PwD) and old-age pensioners can be explored. During regular times, there must be a push towards ensuring mobile-Aadhaar verification since this was a hurdle for most.
 - ii. With regard to food subsidies, people's inability to access ration shops and carry large amounts of grain must be kept in mind and alternate places of delivery or involving local systems to the delivery process will be beneficial. Similarly, improving the location of Shiv Bhojan Kendras and ensuring they are located within low-income communities will benefit a larger number of people.
- **Laws that are enacted to provide social security must be implemented, such as regarding One Nation One Ration (ONOR):** There must be a concerted effort to ensure implementation of the ONOR scheme in Maharashtra, given the high migration that the state witnesses. This will ensure food security among extremely vulnerable households.
- **Timeliness is key in relief mobilisation and distribution:** It is important that the government provides assistance to the most vulnerable communities urgently, so that they are not forced to rely on other informal networks or go without support. This will also alleviate the possibility of deepening the vulnerabilities, often observed during disasters.

TOWARDS ENSURING AVENUES FOR GRIEVANCE REDRESSAL WITH REGARD TO RELIEF

- **Need to include grievance redressal to improve delivery of schemes and services:** Particularly when rapid assistance is needed, a mechanism for grievance redressal will benefit those applying for benefits, when they are struggling to be included. There should be some mechanism to verify and fast-track their inclusion.

TOWARDS BUILDING COLLABORATIONS TO ENSURE ACCESS TO SOCIAL PROTECTION:

- **Institutional bodies can be involved in the action plan:** There exists a wide network of systems, institutions and actors in rural and urban contexts that can support not just delivery of social protection schemes during disasters but can actively ensure identification of vulnerable households. Urban local bodies (ULBs), Panchayats and grassroots organisations must be looped into a disaster response cycle. In addition, parallel agencies like the Worker Facilitation Centres, Mahila Arthik Vikas Mahamandal (MAVIM), Maharashtra State Rural Livelihoods Mission (MSRLM) and state-funded SHGs can also be viable partners.
- **Collaborations with civil society organisations:** To ensure access to social protection among workers and vulnerable groups unions/NGOs/CBOs/community-led organisations can ensure identification, recognition and delivery of schemes.

TOWARDS A GENDERED APPROACH TO SOCIAL PROTECTION:

- **Gender-responsive social protection:** Findings from the study showed consistently lower awareness among women regarding relief. Among the worker's groups, female domestic workers showed least access to the cash transfer. Throughout the sample, one gender minority (transgender) was found as a beneficiary of a scheme. There is a need to ensure that relief based social protection focuses on ensuring vulnerable women headed households, single women, elderly women and gender minorities are specially included, given the double nature of vulnerabilities they face during disasters.

TOWARDS ENSURING TIMELY DATA, EVIDENCE AND DATA MANAGEMENT OF SOCIAL PROTECTION PROGRAMMES:

- **Evidence-based action can improve delivery and inform policy:** There is a need for more sophisticated ways of data collection for accurate impact assessment which identify gaps in the delivery of social protection. Consequently, a comprehensive and credible database can also help to define and design more effective social policies.
- **MIS would aid in integration of social protection system:** A robust system of information management might allow for more efficient oversight when multiple schemes are being delivered while also allowing for more equitable distribution. The use of technology might also allow for increased accountability and transparency.

TOWARDS A COMPREHENSIVE SOCIAL PROTECTION SYSTEM/FLOORS:

- **Social protection needs to be envisaged as an integrated system:** Relief, especially in the case of prolonged disasters as during COVID-19, requires anticipation, spontaneous action based on emerging needs, regular review and redirection. Currently, the delivery of schemes for social protection operate in silos and there is a need for greater integration with the common aim of social protection. In the long run, a comprehensive social protection system or social protection floor across the lifecycle of an individual must be the aim of a welfare state.
- **Budget allocations need to be realistically increased:** In order to do so, budget allocations for social protection must be systematically increased, this will ensure commitment towards the same.

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ANNEXURES

ANNEXURE I: QUESTIONNAIRES

URBAN FORMS

- | | |
|---|---|
| 1. Registered construction workers
https://forms.gle/XKRcmE2d79yRdH2J7 | 5. Senior citizens
https://forms.gle/S8zrPK4Snp5Z6zoK6 |
| 2. Registered domestic workers
https://forms.gle/37Aeu3bDZdNYGtcZ8 | 6. PwDs
https://forms.gle/Mq69S34JVxk2dFZf7 |
| 3. Licensed street vendors
https://forms.gle/XCjiPRXZA37T4vdq8 | 7. Widows
https://forms.gle/QJ5W2cUoJ7X2p3We6 |
| 4. Licensed auto drivers
https://forms.gle/yrXDXZZYRpQK2Yaw8 | |

RURAL FORMS

- | | |
|---|---|
| 1. Senior citizens
https://forms.gle/PMmZyVXmJ9B87PyB8 | 3. Widows
https://forms.gle/LLHFvvToRZkpsWCLA |
| 2. PwDs
https://forms.gle/fGE54q4deo2fwR3X7 | 4. Tribal families (Khavati Anudan Yojana)
https://forms.gle/VPL8MAyX5TGFwLEF9 |

ANNEXURE II: LIST OF CONTRIBUTORS

QUANTITATIVE DATA COLLECTION

1. RSCD

- | | | |
|----------------------|------------------|---------------------|
| a. Archana Janganwar | b. Jyoti Meshram | c. Gurudas Semaskar |
|----------------------|------------------|---------------------|
- Supported by Chetan Wagh and Mayuri Lad

2. Mumbai Mobile Creches

- | | |
|-------------------|--------------------|
| a. Sandeep Thorat | b. Sharda Wankhede |
|-------------------|--------------------|
- Supported by Pradeep Shinde

3. YUVA

- | | | |
|--------------------|---------------------|----------------------|
| a. Aakash Pawar | l. Husna Khan | w. Sachin Bhusari |
| b. Aarajoo Shaikh | m. Jaysing Randive | x. Sana Shaikh |
| c. Abhijit Desai | n. Komal Akal | y. Satish Londhe |
| d. Ajay Borkar | o. Mangesh Kamble | z. Shanta Khot |
| e. Ajay Gaikwad | p. Manoj Gaikwad | aa. Sumati Belady |
| f. Amit Gawali | q. Meiraj Ahmed | ab. Sunita Sharma |
| g. Bajju Gupta | r. Nilu Sarate | ac. Vicky Kagada |
| h. Bala Akhade | s. Nitin Kubal | ad. Vidya Ramugade |
| i. Daraksha Shaikh | t. Prashant Tathe | ae. Vignesh Bhalerao |
| j. Deepak Kamble | u. Ramesh Rathod | af. Vikas Waghmare |
| k. Dnyandeo Manwar | v. Rativkumar Patil | |

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QUANTITATIVE DATA ANALYSIS

1. UNICEF

- | | |
|--------------------|----------------|
| a. Chandrika Singh | b. Joemet Jose |
|--------------------|----------------|

2. YUVA

- | | |
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ABOUT YUVA

Youth for Unity and Voluntary Action (YUVA) is a non-profit development organisation committed to enabling vulnerable groups to access their rights. YUVA encourages the formation of people's collectives that engage in the discourse on development, thereby ensuring self-determined and sustained collective action in communities. This work is complemented with advocacy and policy recommendations. Founded in Mumbai in 1984, currently YUVA operates in the states of Maharashtra, Madhya Pradesh, Odisha, Assam and New Delhi.

At the community-level, through an integrated 360-degree approach, YUVA delivers solutions on issues of housing, livelihood, environment and governance. Through research, YUVA creates knowledge that enhances capacity building. Through partnerships in campaigns, YUVA provides solidarity and builds strong alliances to drive change.

ABOUT UNICEF

UNICEF India is committed in its continued support to the Government in this extraordinary journey of development to reach every child everywhere in India. Our goal is to enable every child born in India to have the best start in life, to thrive and to develop to her or his full potential. To achieve this we use our technical expertise together with partners to tackle the root of several, deeply entrenched structural challenges. We have been present in India for 70 years. UNICEF's key strength lies in our evidence-based technical expertise that informs policy action and implementation, while at the same time building the capacity of partners.