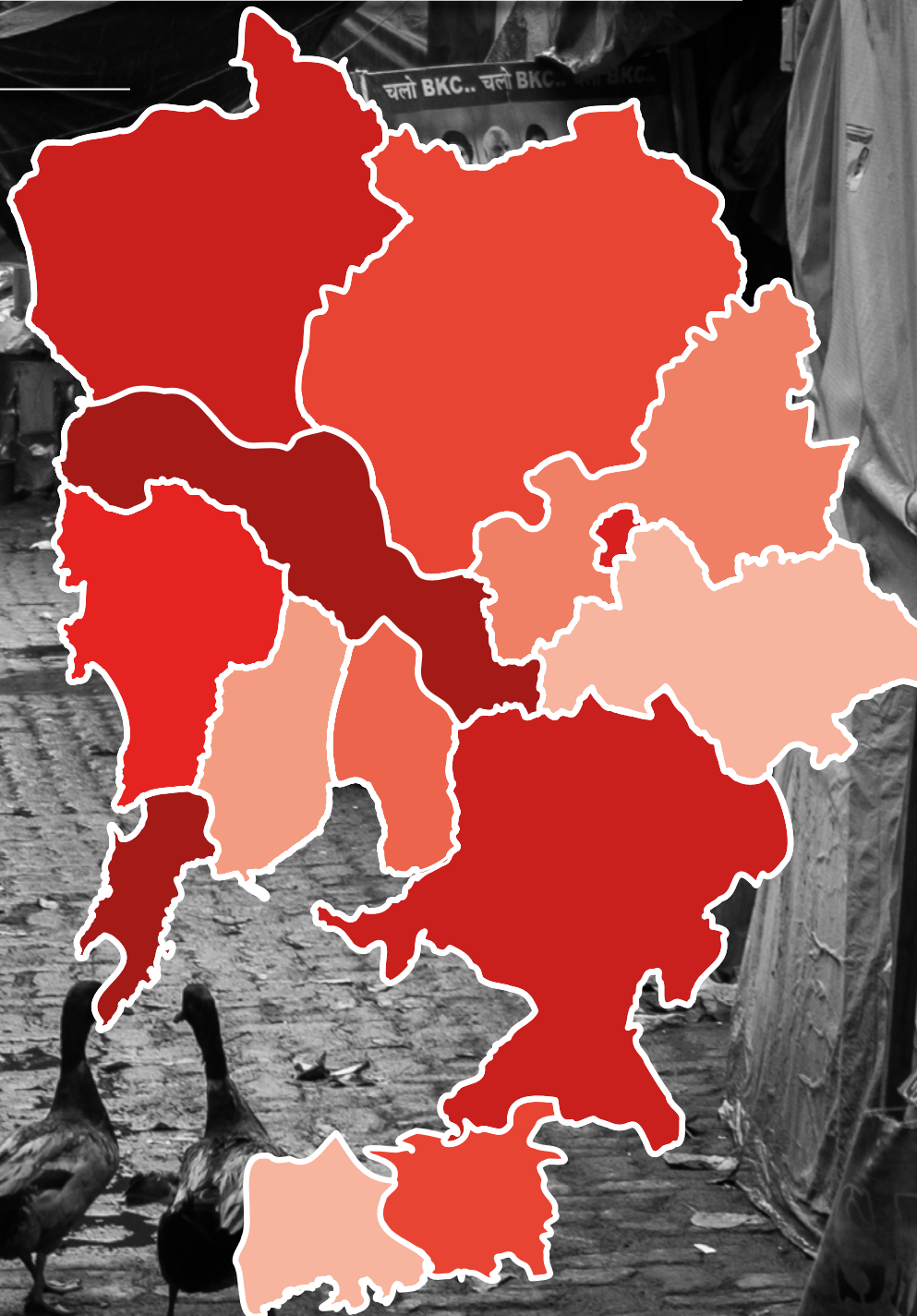


LIVING WITH MULTIPLE VULNERABILITIES: IMPACT OF COVID-19 ON THE URBAN POOR IN THE MUMBAI METROPOLITAN REGION

FINAL REPORT

AUGUST 2020

This is a follow up to the interim
report released in June 2020.



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The deepening vulnerabilities of the urban poor during the COVID-19 pandemic led to a wider recognition of pre-existing inequalities. This study by Youth for Unity and Voluntary Action (YUVA) is a small step towards centering the voices of those who continue to face these inequalities.

First and foremost, we thank all those people who participated in this study and gave us their time in critical situations and at the peak of a life-altering pandemic. Their responses, insights, experiences and demands have enabled us to learn from the communities we work with and thereby advocate for policies that respond to their lived realities.

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Our teams and volunteers have continued to put their own health at risk to carry out relief initiatives and identify ways to alleviate the rising distress experienced by urban poor communities. We salute their courage and unwavering commitment, which has helped us do so much in these challenging times.

In an attempt to create bottom-up knowledge that accurately captures the needs of communities during this time of crisis, various teams from YUVA led the initial qualitative and quantitative data collection processes of this study. We thank all our teams for their commitment to remotely learn new skills and shape the foundational knowledge of this study. Their collaborative engagement enabled us to successfully deliver on what we set out to achieve. The complete list of contributors to the report is given in Annexure IX.

LIST OF ABBREVIATIONS

AAY	Antodaya Anna Yojana	NGO	Non Governmental Organisation
AHRC	Affordable Rental Housing Complex	NMMC	Navi Mumbai Municipal Corporation
APL	Above Poverty Line	NPH	Non-Priority Household
BMC	Brihanmumbai Municipal Corporation	NSKFDC	National Safai Karamcharis Finance and Development Corporation
BOCW-WB	Building and Other Construction Workers Welfare Board	NULM	National Urban Livelihoods Mission
BPL	Below Poverty Line	ONOR	One Nation One Ration
BSBDA	Basic Saving Bank Deposit Account	OSH	Occupational Safety, Health and Working Conditions
CIDCO	City and Industrial Development Corporation	PDS	Public Distribution System
DBT	Direct Benefit Transfer	PHH	Priority Household
FPS	Fair Price Shop	PMAY	Pradhan Mantri Awas Yojana
GDP	Gross Domestic Product	PMGKAY	Pradhan Mantri Garib Kalyan Anna Yojana
GR	Government Resolution	PMJDY	Pradhan Mantri Jan Dhan Yojana
ICDS	Integrated Child Development Services	PM SVANidhi	Pradhan Mantri Street Vendors Atma Nirbhar Nidhi
IMA	Indian Medical Association	PMUY	Pradhan Mantri Ujjwala Yojana
LPG	Liquefied Petroleum Gas	PWD	Person with Disability
MCGM	Municipal Corporation of Greater Mumbai	R&R	Rehabilitation and Resettlement
MDWWB	Maharashtra Domestic Workers Welfare Board	SHG	Self-help Group
MHADA	Maharashtra Housing and Area Development Authority	SRA	Slum Rehabilitation Authority
MMC	Mumbai Mobile Creches	TPDS	Targeted Public Distribution System
MMR	Mumbai Metropolitan Region	TVC	Town Vending Committee
MMRDA	Mumbai Metropolitan Region Development Authority	ULB	Urban Local Body
NCSK	National Commission for Safai Karamcharis	YUVA	Youth for Unity and Voluntary Action
NFSA	National Food Security Act		

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EXECUTIVE SUMMARY

‘For how long will things be like this? No business, nothing. From where will we bring money? From where will we eat? If we have to continue like this, we won’t have anything.’

– Sheela, a street vendor living in a slum¹ in Mumbai’s Western Suburbs

The COVID-19 pandemic and the nationwide lockdown has adversely affected the urban poor.

Pre-existing vulnerabilities and lacunae in the access to identity documents, welfare entitlements and social security were exacerbated by the lockdown, calling for immediate relief and support. **The unfolding situation called for an in-depth investigation of how communities were impacted, what relief they needed, and how their access to entitlements, welfare and long-term rehabilitation could be improved.** This study was conceptualised to answer these questions that have multidimensional answers. These questions were broken down into the following objectives:

- i. To understand vulnerabilities within households that were being provided relief
- ii. To map the impact of the lockdown
- iii. To understand pre-existing coverage of entitlements and current access to government relief
- iv. To formulate recommendations for inclusive and collaborative rehabilitation

In June 2020, we published an interim report titled *Access to Entitlements and Relief Among the Urban Poor in the Mumbai Metropolitan Region during COVID-19*. Through this, we provided a brief overview of people’s access to entitlements and government relief among 7,515 households. Based on this, we shared recommendations with bureaucrats and elected representatives to improve

short-term and long-term concerns of the urban poor in the Mumbai Metropolitan Region (MMR).

Since then the situation has changed—there has been gradual ‘unlocking’, an extension of relief packages and restarting of work. Trains for migrant workers are no longer functioning, the government has announced the extension of the Pradhan Mantri Garib Kalyan Anna Yojana till November 2020, and those without ration cards could access ration based on their Aadhaar card till July 2020.

This report contains detailed findings based on data from 39,562 respondents in 10 cities of the MMR. This includes:

- i. A survey of 25,589 households from 10 cities in the MMR who were provided relief between 20 March–30 June 2020; this consists of 4,085 households on 16 construction sites who were provided relief in partnership with Mumbai Mobile Creches
- ii. A survey of 13,801 travelling migrant workers who were provided support within the MMR between 14–30 May 2020
- iii. In-depth interviews conducted with 172 participants between 19 May–17 June 2020

The quantitative data was collected during relief distribution, and hence sample sizes vary, and inter-city comparisons have been avoided.

Based on our stated objectives, the study helps build an understanding of the conditions of urban poor communities during this period, their access to government relief and pre-existing coverage of welfare entitlements. These have had a direct bearing on the impact of the lockdown on various communities. The findings are thematically arranged in chapters on—access to entitlements and relief, social security of informal workers, migration, compounded vulnerabilities owing to their habitat. The findings from these themes and demands made by participants have been outlined to arrive at the recommendations.

¹ | We prefer to use the word ‘basti’ instead of the word ‘slum’. However, we have used the word slum in the report since it is more widely used and understood.

The summary of a few findings have been thematically categorised and presented as follows:

ACCESS TO ENTITLEMENTS AND RELIEF

‘Whatever it costs for additional food items like milk, etc., it is too much for my family. So we don’t eat those things anymore. For how long would we keep living on dal and water?’

- Juhi, a child living in a slum in Navi Mumbai

THE NEED FOR FOOD AND LIMITATIONS OF THE PUBLIC DISTRIBUTION SYSTEM (PDS)

- Out of 14,133 households, 82.78 per cent of the households surveyed were enrolled with the PDS and had ration cards. Our data revealed that only 45.49 per cent had ration cards registered within the MMR. Among 4,805 households living on 16 construction sites, only 10.38 per cent had ration cards registered in the city where they were currently staying.
- Among the ration-card holders, almost 18 per cent reported not having linked their ration card to their Aadhaar card.
- Interviews with ration-card holders revealed that the possession of a ration card didn’t directly imply access, availability or adequacy of ration. Many of those interviewed reported surviving on *dal*-rice, sugar-rice, *rotis* or *khichdi* throughout the lockdown period.

‘We are scared of the virus. But more than that, we are scared of dying out of hunger.’

- Vaishali, a domestic worker living in an R&R colony in Mumbai’s Eastern Suburbs

- Access to cooking fuel has also become a challenge, further intensifying food insecurity. With only Below Poverty Line (BPL) families eligible for the Pradhan Mantri Ujjwala Yojana (PMUY), a majority of the urban poor still have to pay to access cooking fuel.
- A combination of barriers of access to essential food supplies, as well as the sudden fall in people’s income and savings, has led to high reported incidents of hunger during the lockdown.

WIDESPREAD FINANCIAL INSECURITIES AND DIRECT CASH TRANSFERS FOR A FEW

- Among 21,504 households, the head of the household in 56.91 per cent of the households earned daily wages, 39.05 per cent received a monthly salary, and 4.60 per cent earned a weekly income. Unavailability of work during the lockdown has meant no wages, resulting in extreme financial distress among the majority.
- As a relief measure for the urban poor Direct Cash Transfers were initiated for women holding Pradhan Mantri Jan Dhan Yojana (PMJDY) accounts and construction workers registered with the Maharashtra Building and Other Construction Workers (BOCW) Welfare Board.
- Our data revealed that 6,418 households (63.27 per cent) had a family member with a bank

‘Whatever little savings we had are over now. If the lockdown will go on, who will be left with any money?’

- Shajee, a street-vendor with a disability living in a slum in Mumbai’s Island City

account and 3,412 households (23.13 per cent) surveyed had a bank account in the name of a female family member. These were not necessarily PMJDY accounts where the cash transfer was made.

- Many interview participants who received the cash transfer raised practical challenges about withdrawing the cash transferred and concerns

over the insufficiency of the amount, i.e., INR 500 per month for April, May and June.

- Those who did not receive cash transfers raised two main issues:
 - i. lack of awareness between a zero balance account (i.e., a Basic Saving Bank Deposit Account [BSBDA]) and a PMJDY account; with many having the latter and hence ineligible for the cash transfer.
 - ii. being unaware that the cash transfer was only for women's accounts.

- People interviewed stated that they had little to no savings. Due to growing uncertainty, some reported selling and mortgaging the few personal belongings that they owned. People reported being unable to borrow due to pre-existing debts, the unwillingness of employers who could provide monetary support, and family and friends who couldn't lend money because they were also in financial distress.
- Only 128 households (1.54 per cent) had members registered in self-help groups (SHGs).

ACCESS TO RELIEF AND SOCIAL SECURITY AMONG INFORMAL WORKERS

'Since we didn't know that a lockdown was going to be implemented, we didn't really save up any money for it. My husband is a daily wage earner so we would run our house based on what he would earn during the day.'

- Shayma, a home-based worker living in a slum in Mumbai's Western Suburbs

Through the study, nearly 109 employment types were reported with a majority (45.56 per cent) involved in construction work, followed by 14.8 per

cent engaged in domestic work, 7.27 per cent working as drivers, 3.82 per cent as street vendors and 0.87 per cent as sanitation workers.

LIMITED ACCESS TO SOCIAL SECURITY FOR CONSTRUCTION WORKERS (6,937 SURVEYED, 21 INTERVIEWED)

- The lockdown caused a sudden halt in construction work. With a fall in work available, most workers reported being unable to find a job while some were working at much lower rates.
- To access social security or relief, registration in the Maharashtra Building and Other Construction Workers (BOCW) Welfare Board is compulsory. This is challenging for multiple reasons. The biggest challenge is furnishing a certificate that proves employment for 90 days from a single employer. Furnishing this certificate is more likely for those working on a single construction site for

an extended period. Among the 4,805 workers working on 16 construction sites in the MMR, 963 workers (24.64 per cent) are registered with the BOCW-WB as compared to 87 workers (3.32 per cent) who worked independently or were dependent on *nakas*².

- Being registered, however, has not meant access to relief, i.e., the INR 2,000 one-time cash transfer made by the Maharashtra BOCW-WB. Among the 963 workers who reported being registered, only 284 workers (29.49 per cent) received the cash transfer.

NO SOCIAL SECURITY FOR DOMESTIC WORKERS (2,253 SURVEYED, 20 INTERVIEWED)

- Maharashtra is one of the few states that legally recognises domestic work and has a welfare board

for their social security, i.e., the Maharashtra Domestic Workers Welfare Board (MDWWB).

² | Means a traffic checkpoint or signal at a square. Naka workers are daily-wage workers who wait at traffic checkpoints every morning for any employer or contractor to approach them for construction work. If negotiations materialise, naka workers are taken to work sites and dropped back to their naka at the end of their shift

However, only 152 (11.89 per cent) domestic workers reported being registered with the MDWWB.

- As per the MDWWB Act, the Board is mandated to ensure registration of domestic workers and provide social security. The Board has been unsuccessful in doing both. In the current situation, it has also not made sure that employers are held accountable to pay wages.
- Most domestic workers spoke of non-payment of wages as a result of the inability to go to their

places of work and experienced job insecurity.

Some reported searching for alternative sources of employment.

'We don't have money for now. My children go begging, and we get some money or food. On some days I try to earn through waste recycling (waste picking)'

- Nasreen, a domestic worker experiencing homelessness in Matunga in Mumbai's Island City

LOANS FOR STREET VENDORS (581 SURVEYED, 12 INTERVIEWED)

- Among those surveyed, 581 (3.82 per cent) households were dependent on street vending. As self-employed workers, street vendors depend on a variety of factors to earn a living—savings to purchase goods for sale, functioning of markets, public transport, public spaces and the purchasing capacities of people. In the absence of these, all street vendors reported a fall in their incomes.
- Among those surveyed, 303 (70.14 per cent) street vendors held bank accounts that could facilitate access to working capital loans through the Pradhan Mantri Street Vendors Atma Nirbhar Nidhi (PM SVANidhi) Scheme. However, eligibility

criteria such as furnishing a registration certificate will prove to be a hurdle.

- Only those who can prove that they were vendors before 24 March 2020 are eligible for the loan. It does not take into account those who have started street vending due to loss of work during the lockdown.
- Unless this loan is linked to the right to vend (which is mediated by the urban local body [ULB]), a loan without the security of being free from eviction is self-defeating.

HEALTH INSURANCE FOR SELECT TYPES OF SANITATION WORKERS (133 SURVEYED, 10 INTERVIEWED)

- Sanitation workers include all workers engaged in sanitation-related work. These include self-employed waste recyclers, persons employed directly by the local government or on a contract basis to clean streets, public toilets, neighbourhoods or those who work in the garbage collection process.
- As part of the Atmanirbhar Bharat Abhiyan relief announcements, the central government provided sanitation staff at government hospitals with insurance coverage. The Government of

Maharashtra provided insurance coverage to the government, contractual, or outsourced staff of sanitation departments. Apart from this, no other social security benefits are available for workers involved in sanitation-related work.

- All those interviewed were hired on a contract and had no job or wage security. All those who could work during the lockdown also reported having no money due to indefinite delay in receiving wages.
- Waste recyclers reported a complete halt in their earnings during the lockdown.

LOSS OF WORK AND WAGES, VARIED INSECURITIES AND RESULTANT MIGRATION

- The halt in work, wages and growing financial insecurities led many workers to travel back to

their villages. We surveyed 13,801 travelling workers between 14–30 May 2020.

- To reach home, they used several modes of transport based on availability, cost-effectiveness and urgency. Our data revealed that 7,001 (50.73 per cent) were travelling back by train, followed by 1,416 (10.26 per cent) going back by truck, and 1,184 (8.58 per cent) workers who were walking home. Four workers were walking from the MMR to Assam, and 24 workers were walking all the way to Nepal!
- The highest percentage of migrant workers were trying to return to Uttar Pradesh, followed by Rajasthan and other places within Maharashtra.
- Some interview participants were contemplating going back to their villages shortly if the situation worsened; many of those who stayed back in the MMR had nowhere or nothing to go back to. Some who returned to their villages expressed their willingness to come back if things 'returned to normal'.

EXPERIENCING MULTIPLE VULNERABILITIES OWING TO INADEQUATE HABITATS

'We have taken money on loan for daily use. A major part of the money goes for water and toilets.'

- Rishabh, a 27-year-old now unemployed sanitation worker, experiencing homelessness in Mumbai's Island City

- In addition to people's challenges with regards to accessing work, food and relief during the lockdown, people face additional challenges owing to their place of stay.
- The survey and interviews covered people living in various conditions—those experiencing homeless, living on worksites, in slums (in *kutcha*³, semi *pucca*⁴ or *pucca*⁵ housing) rehabilitation and resettlement (R&R) colonies, *adivasi* *padas* (tribal hamlets) and *gaothans* (urban villages).
- Many living on rent found themselves unable to, yet forced to pay rent. The homeless and renters were not only prone to being evicted, but also excluded from entitlements and relief because of lack of residential proof. The homeless were unable to furnish proof of residence and renters were prevented from establishing proof of residence by landlords.
- The lack of earnings kept them from preparing themselves and their homes from the monsoons.
- Basic needs such as water, toilets and electricity that are expensive and inadequate became financial liabilities during the lockdown for participants across the various habitats.
- Access to healthcare and medication during the lockdown was challenging. This left many without medicines for ongoing treatments.
- Also, the vulnerabilities of women, transgender persons and children and their demands are further elaborated in the report.

These findings and people's demands about their current situation have shaped the recommendations. Together they give direction to the future course of action needed for the survival and security of the urban poor in this moment of crisis and for building their long-term resilience.

This report can, at best, be seen to reveal the conditions of a dynamic and quickly evolving situation during the initial period of the pandemic. We hope these findings make a difference to hold systems accountable while the lockdowns last and beyond, where long term change is the only sustainable solution.

3 | The walls and/or roof of which are made of material such as unburnt bricks, bamboos, mud, grass, reeds, thatch, loosely packed stones, etc. are treated as *kutcha* house. (MoSPI, 2018)

4 | A house that has fixed walls made up of pucca material but the roof is made up of material other than that which is used for pucca houses is called a semi-pucca house. (MoSPI, 2018)

5 | A pucca house is one which has walls and roof made of the burnt bricks, stones (packed with lime or cement), cement concrete, timber, etc. (MoSPI, 2018)

I. INTRODUCTION

1.1 THE PANDEMIC AND INDIA'S URBAN POOR

The COVID-19 pandemic that has resulted in a global crisis of unprecedented proportions, detrimentally affecting the health of populations across the world and crippling economies alongside, is far from over. In its midst, while adversity has distressed individuals, institutions and countries, pre-existing unequal realities and vulnerabilities have also become significantly visible. The worst affected have been the poor, most of whom have lost their livelihoods due to the state-imposed lockdown.

In Maharashtra, 45.2 per cent of the population lives in urban areas. In absolute numbers that is 50.8 million persons—the highest number of urban dwellers in any Indian state (Ministry of Housing and Urban Affairs, 2020). This is because of a number of reasons. The state has many urban agglomerations with economic centres, which has led to increased migration. Lack of opportunities in the regions of origin, primarily declining employment elasticity in agriculture, has also increased migration. The economic centres, however, provide opportunities predominantly in the informal sector for semi-skilled and unskilled workers. The workers work in precarious conditions and live in inadequate housing.

Maharashtra alone accounts for 18.1 per cent of the total slum population of the country (Census of India, 2011) that houses a large number of these workers and their families. **The current migrant worker crisis in India, in the wake of the pandemic, is therefore not a consequence but rather an exposure of the already existing reality of those whose continued struggle has been exacerbated further by the complete shutdown of cities altogether without adequate relief or support measures planned.**

With the lockdowns imposed, workers who were already struggling to make ends meet fast ran out of money and food, resulting in a mass reverse migration attempt to sustain themselves. Stories emerged throughout the country of individuals and families attempting to travel hundreds of kilometres on foot, cycles, rickshaws or whatever mode of transport was available, to reach their villages in the hope of survival, fighting starvation alongside. While the health disaster caused by COVID-19 has warranted physical distancing and quarantine, it has become increasingly important to support the poor during these turbulent times and ensure the provision of essential commodities and adequate shelter to help them tide over this period in a dignified manner.

1.2 YUVA'S APPROACH

In mid-March, when daily wage workers began noting a significant drop in work and wages, accompanied by uncertainty regarding their ability to cope with further financial shocks, Youth for Unity and Voluntary Action (YUVA) conducted a rapid needs assessment between 18–21 March, in over 39 settlements across 4 cities in the Mumbai

Metropolitan Region (MMR)—Vasai–Virar, Mumbai, Navi Mumbai and Panvel—covering over 2,588 households. The assessment offered insights towards understanding the level of people's awareness, their fears, misconceptions, needs, economic conditions and, therefore, facilitated in assessing their preparedness in case a lockdown was imposed. The

findings also revealed that the domino effect of a failing economy had already become visible among the urban poor who had started to lose their jobs and were facing difficulties in procuring food and other essential items even prior to the lockdown. Many were forced to resort to begging and others were close to starvation or surviving on limited food (Report in Annexure I).

In the face of an unprecedented disaster, YUVA developed an intervention strategy that locates relief work and associated advocacy within the framework of the right to life. The strategy aimed to:

- i. Provide relief and support to protect the dignity of people in distress
- ii. Ensure access to state-provided entitlements
- iii. Ensure people's agency in the access of rights

YUVA's teams were involved in relief distribution across locations. As far as possible, relief was done in partnership with local groups and people's collectives keeping in mind the principles of the intervention strategy.

1.3 QUICK OVERVIEW OF INTERVENTION IMPACT

YUVA helped provide immediate relief through the 'Together We Can' campaign, whereby the organisation raised funds and in-kind support to provide emergency food supplies, starting with the most marginalised families first, identified through a rapid needs assessment. Week-long ration kits consisting of rice, wheat, oil, pulses, etc. were distributed to 3,378 households by the end of March 2020.

As support for YUVA's campaign grew along with field experience, the initial approach was reviewed and evolved to provide month-long ration kits in light of the prolonged lockdown and anticipated time for a state of normalcy to return. Till 7 August 2020, relief was provided to over 40,577 families impacting over 2,02,885 people in total in 13 areas of the Mumbai Metropolitan Region (MMR) and in villages in Raigad district.

YUVA in partnership with Mumbai Mobile Creches (MMC) distributed 7,788 dry ration kits amongst the families of 4,085 construction workers (based on the family size). This effort impacted 16,595 people in total living on 16 construction sites in 6 Municipal Corporations of the MMR—Mumbai, Navi Mumbai, Panvel, Thane, Kalyan–Dombivali and Vasai–Virar—and the Uran *tehsil*. With the discontinuation of all

construction work during the lockdown, many had run out of resources to sustain themselves and were in need of support.

In addition to dry rations, cooked meals were provided to frontline workers—the police in Mumbai, Navi Mumbai, Thane and staff in 15 hospitals. Cooked meals were also provided to migrant workers in Mumbai, Bhiwandi and Panvel. In total over 7,80,000 meals were distributed between 28 March–4 May 2020.

In response to the migrant crisis that has unfolded, migrant workers were supported in their journey by i) providing relief kits to migrant workers leaving the city and ii) supporting the workers and their families to travel back to their homes. This work has taken place across Maharashtra. Within the MMR, 14,050 food kits were distributed to migrant workers leaving the region from different areas through various transport modes between 14–30 May 2020

While distribution of food was central to relief efforts, several additional efforts, in the form of advocacy, support or awareness generation took place in parallel based on the spontaneous needs that arose from the communities. A detailed map of the relief efforts undertaken can be found in Annexure II.

II. ABOUT THIS REPORT

2.1 RATIONALE FOR AREA SELECTION

The original boundary of the Mumbai Metropolitan Region (MMR) has undergone a few revisions since it was first defined in 1967. In 2012, the MMR was constituted to include the whole of the area of Mumbai City District, the Mumbai Suburban District and parts of the Thane and Raigad districts. The number of municipal corporations, municipal councils has increased considerably since its formation (Mumbai Metropolitan Region Development Authority, 2016). The MMR today has a total of 9 municipal corporations, 9 municipal councils, 35 census towns and 994 villages. The 9 municipal corporations are Greater Mumbai, Thane, Kalyan-Dombivali, Navi Mumbai, Panvel, Ulhasnagar, Bhiwandi-Nizampur, Vasai-Virar and Mira-Bhayandar; the 9 municipal councils are Ambarnath, Kulgaon-Badalapur, Matheran, Karjat, Khopoli, Pen, Uran, Alibaug and Palghar, the villages are located in Thane and Raigad Districts.

The Mumbai Metropolitan Region (MMR), known as the country's financial and entertainment capital, emerged as the epicentre of the coronavirus outbreak in India. Though the epicentre shifted in July 2020, with Mumbai itself reporting a lesser number of active cases in comparison to Pune and Thane districts (Debroy & Jain, 2020), the MMR (including Mumbai) continues to account for 46 per cent of Maharashtra's Covid-19 tally (PTI, 2020). With the COVID-19 cases crossing more than 29 lakh in the country (TNN, 2020), Maharashtra remains the worst hit state with more than 6.4 lakh cases reported so far out of which 2,99,165 cases have been reported in the MMR (PTI, 2020). Cities within the MMR have grown as feeders to Mumbai, with people living in satellite cities and travelling to Mumbai for work and essential services. **With the announcement of the 'Mission Begin Again' by the Maharashtra government on 8 June aimed**

at easing the state wise lockdowns, it was the neighbouring cities of Thane, Kalyan-Dombivali, Vasai-Virar, Navi Mumbai and Mira Bhayandar that witnessed a rise in cases over the next two months (Mumbai Live Team, 2020). Recent news reports suggest that while Mumbai accounts for 44.3 per cent of the cases in the MMR the remaining are from – Thane, Raigad and Palghar districts (Jain & Debroy, 2020). Thus the crisis in Mumbai is one that is not restricted within its administrative boundaries but one that has severe implications for the entire region, especially neighbouring municipal corporations that have a large number of people commuting into the city.

Regarding the extent of COVID-19 transmission, the Indian Medical Association (IMA) report has confirmed that the community spread of the virus has been present especially in localised pockets such as Dharavi in Mumbai and areas of Delhi for some time now (Adil, 2020). Aggressively tracing, tracking, testing and treating resulted in containing the spread of the virus in Dharavi (PTI, 2020). **With the numbers continuing to rise in the MMR, there are now mounting concerns regarding the consequence of unlocking the state in the current situation, the effectiveness of again imposing lockdowns in certain pockets (Choudhary, 2020) and the time before the entire region witnesses a flattening of the curve.** Primary factors that contributed to the initial spike in numbers were attributed (Eeshanpriya, 2020) to—*firstly*, the high density of population, almost 20,000 persons per square kilometre and more in informal settlements; *secondly*, the large number of slum pockets, accounting for almost half of the city's population, makes social distancing a challenge in these areas;

thirdly, inadequate testing, resulting in either non-testing of suspected patients or spread of the virus undetected through communities (Altstedter, Modi and Dormido, 2020).

Currently, there is growing concern due to the rapid rise in cases in the municipal corporations of the MMR, which have been associated with poor health infrastructure, lack of doctors and health experts; resulting in high mortality, poor recovery and the inability to cope with the surge in cases. The local authorities have also been criticised by senior government officials for not being able to trace, track and isolate suspected contact persons (Gagan, 2020).

Along with health concerns, the MMR has witnessed the loss of livelihoods of large sections of the population engaged in the informal economy that has rendered people without the financial means to support themselves or their families. The adverse situation in the MMR is further compounded by the complex governance system present, with several municipalities and district administrations operating in the region and uncoordinated relief efforts.

1. Municipal Corporation of Greater Mumbai

a. Island City

b. Western Suburbs

c. Eastern Suburbs

2. Navi Mumbai Municipal Corporation

3. Panvel Taluka

4. Vasai–Virar Municipal Corporation

5. Thane Municipal Corporation

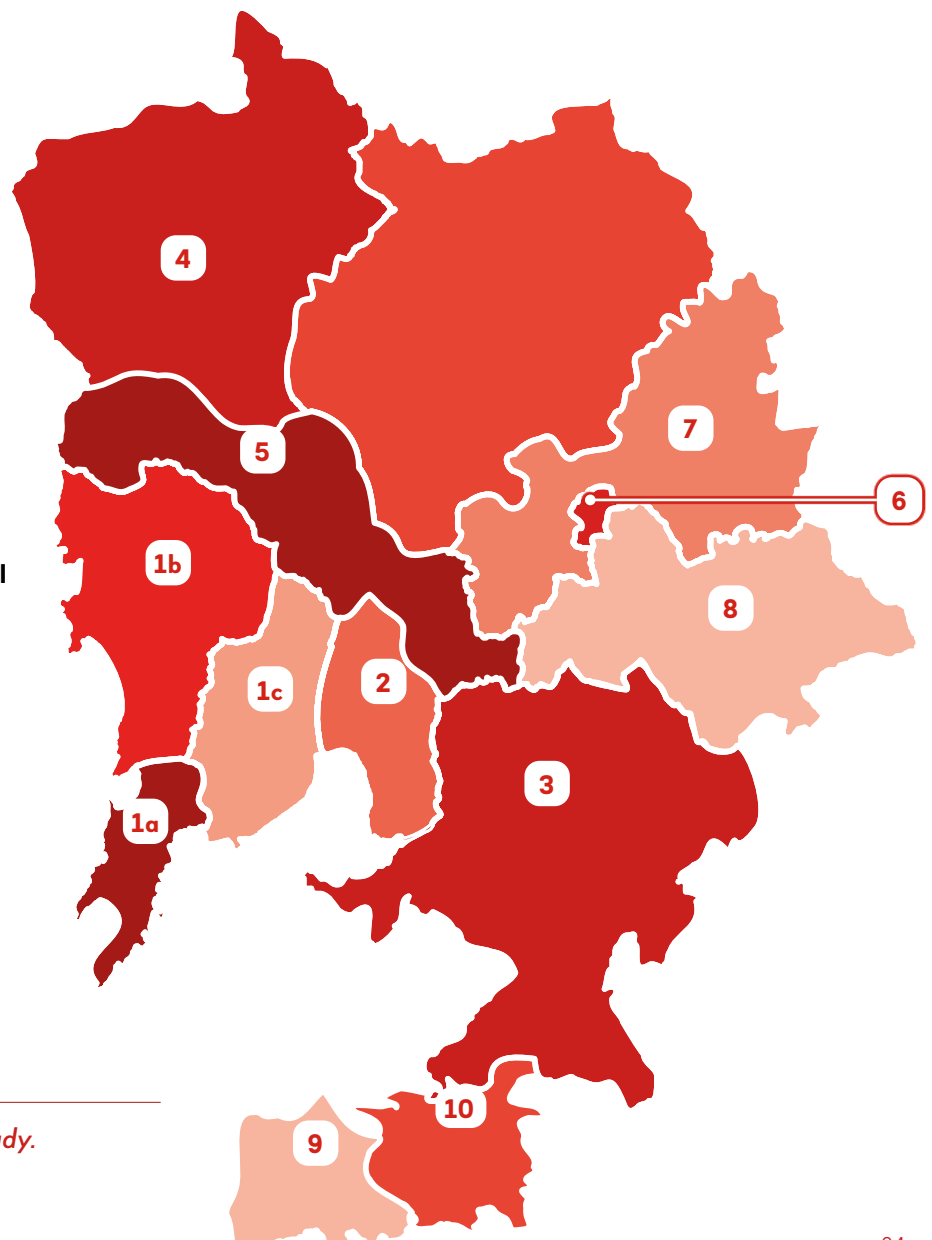
6. Ulhasnagar Municipal Corporation

7. Kalyan–Dombivali Municipal Corporation

8. Ambernath Municipal Council

9. Alibaug Municipal Council

10. Pen Municipal Council



Map of areas covered by the study.

Note: Map not to scale

This study has tried to include several areas across the MMR where the relief distribution was done and analyse the differences emerging in the extent of government outreach in each area, while also

identifying potential gaps alongside. The broad categorisation of areas that this study focuses on, along with their population is outlined in Table 2.1

Sr. no.	Area	As per Census 2011 (in Lakhs)
	Mumbai Metropolitan Region	194.53
1	Municipal Corporation of Greater Mumbai - Island City - 30.8 lakhs - Mumbai Suburban (Eastern & Western Suburbs) - 30.85 lakhs	124.78
2	Navi Mumbai Municipal Corporation	11.19
3	Panvel Taluka	7.5
4	Vasai-Virar Municipal Corporation	12.21
5	Thane Municipal Corporation	18.19
6	Ulhasnagar Municipal Corporation	5.07
7	Kalyan-Dombivali Municipal Corporation	12.46
8	Ambernath Municipal Council	2.54
9	Alibaug Municipal Council	0.21
10	Pen Municipal Council	0.38

Table 2.1 | Population of areas the study focuses on

2.2 OBJECTIVES

The study is an in-depth investigation of how the different urban poor communities were impacted by COVID-19 induced lockdowns, what sort of relief they needed, and how their access to relief could be improved. It has been conceptualised to answer

these complex questions that have multidimensional answers. These questions were therefore broken down into the following broad objectives that guided our study:

- i. To understand vulnerabilities within households that were being provided relief**
- ii. To map the impact of the lockdown**
- iii. To understand pre-existing coverage of entitlements and current access to government relief**
- iv. To formulate recommendations for inclusive and collaborative rehabilitation**

2.3 METHODOLOGY

The study was conducted in two parts using a mixed methodology. The first part was a quantitative assessment of basic household demographics to understand vulnerabilities and access to government provided entitlements during the time of relief distribution. This was done using a household survey questionnaire.

It collected information on household demographics such as family size, nature of work of the head of the family, and the number of vulnerable members in the family such as children, elderly or persons with disabilities. Another major category of data is access to entitlements such as ration cards, bank accounts, work-related registrations, among others. In addition, information was collected from construction workers in 16 construction sites to understand the reach of the social security benefits provided through the Building and Other Construction Workers Welfare

Board (BOCW-WB) and access to the Public Distribution System (PDS) in the city. Information was also collected from travelling migrant workers to highlight the distances being travelled and mode of travel being used.

The second part of the study was a qualitative assessment. Telephonic in-depth interviews were conducted to document people's lived experiences during the lockdown and understand the reasons behind their conditions and exclusion from entitlements.

The interview guidelines cover a range of topics such as access to housing, water, sanitation, livelihoods, financial security, physical safety, healthcare, relief, support from government, civil society and communities, safety from COVID-19 and others. Names of interview participants have been anonymised across the study.

2.3.1 QUANTITATIVE ASSESSMENT

For the quantitative assessment, households, construction workers living on sites and migrant workers that were provided relief through dry rations or essential kits form the universe from where data was collected. As the need for relief was identified primarily among low-income households or individuals of the Mumbai Metropolitan Region (MMR), the universe for this study also constitutes only low-income households and settlements. Households, groups and individuals were identified not just through YUVA's community networks but also through helplines, other civil society groups, news reports and social media.

The tool used for the quantitative data collection was a questionnaire and the data was collected through paper forms or through a Google form by the relief teams. The data collected on paper forms was later entered by the data entry team. The data has been analysed on MS Excel software.

For the purpose of the report, household level data has been analysed from 21,504 households (2,963 households that were provided week-long ration supplies between 20 March–31 March and 18,541 households that were provided month-long ration supplies between 1 April–30 June) from 10 cities in the MMR. Refer to Table 2.2 for more details (see Annexure III for area wise sample).

At the commencement of the relief distribution, a form was introduced and used for data collection which was later revised when relief evolved. Demographic data has been analysed for 21,504 households, as these indicators were included since March. Data analysis pertaining to government relief packages is analysed for 18,541 households as this was collected since April. Towards the end of May, this form was revised based on the updated relief packages announced in light of the emerging migrant crisis and some indicators were removed (see Annexures IV & V).

Area	Data collected between 20 March and 31 March (number of households)	Data collected between 1 April and 30 June (number of households)	Total data (number of households)
Municipal Corporation of Greater Mumbai (Island City)	235	1,682	1,917
Municipal Corporation of Greater Mumbai (Western Suburbs)	651	5,197	5,848
Municipal Corporation of Greater Mumbai (Eastern Suburbs)	519	1,593	2,112
Vasai-Virar Municipal Corporation	303	4,333	4,636
Navi Mumbai Municipal Corporation and Panvel Municipal Corporation	1,255	4,416	5,672
Thane Municipal Corporation	Data unavailable	376	376
Ulhasnagar Municipal Corporation		539	539
Ambernath Municipal Council		171	171
Kalyan-Dombivali Municipal Corporation		54	54
Alibaug Municipal Council		100	100
Pen Municipal Council		80	80
TOTAL	2,963	18,541	21,504

Table 2.2 | Area wise break up of data collected from households in 10 cities

Data from 4,085 construction workers living in 16 construction sites in 6 cities and 1 tehsil was collected (see Table 2.3). Data was analysed based on indicators specific to their entitlements announced under the relief packages such as benefits if registered with the BOCW-WB and access to bank accounts and ration cards. Refer to Annexure VI for the questionnaire used.

Limitations: As relief distribution was need based and data collection done alongside, large variances in the number of households from where data was collected exist between different areas. Therefore, area wise comparisons and cross sectional analyses have been avoided, focusing more on overall frequencies and inferences.

Area	Number of workers
Municipal Corporation of Greater Mumbai (Island City)	324
Municipal Corporation of Greater Mumbai (Western Suburbs)	343
Navi Mumbai Municipal Corporation	498
Panvel Municipal Corporation	1,464
Thane Municipal Corporation	99
Vasai-Virar Municipal Corporation	220
Kalyan-Dombivali Municipal Corporation	710
Uran Tehsil	427
TOTAL	4,085

Table 2.3 | Area wise data collected from construction workers living on 16 construction sites in 6 cities and 1 tehsil (Source: Mumbai Mobile Creches)

Data from 13,801 migrant workers attempting to return home was also collected during the distribution of essential kits (see Table 2.4). Data was collected on a limited number of indicators, such as the number of people traveling, destination state and mode of transport. Refer to Annexure VII for the questionnaire used.

Limitations: Data being collected at the time of relief distribution was challenging given the nature of relief work. We have accounted for gaps in the data presented in this report. Limitations to this methodology do not allow for generalisation of any sort, however, in line with the study objectives, the findings enable an understanding of vulnerable groups and highlight gaps in scheme implementation.

Period	Place of contact	Area	Number of migrant workers
14/5/20 - 20/5/20	Mumbai-Goa Road, Kalyan Road, Shilphata, Nashik road, Dapode, Kalyan Phata, Ghodbunder Road, Mira Bhayander Road, Dahisar Check Naka, Bhiwandi Toll Naka, Panvel Bus Stand, Panvel Railway Station, Panvel Station Road	Mumbai, Navi Mumbai, Panvel	3,162
14/5/20 - 30/5/20	Nallasopara, Vasai Phata, Suncity grounds, Vasai railway station	Vasai-Virar	10,639
TOTAL			13,801

Table 2.4 | Area wise data collected from travelling migrant workers

2.3.2 QUALITATIVE ASSESSMENT

From 19 May–17 June 2020, the qualitative aspect of the study was also conducted with primarily the same universe, that is the people who were provided relief. However, the sampling for qualitative assessment was not designed to mirror the quantitative data. **The sampling for qualitative assessment from this population was done using a purposive sampling technique to bring in more diversity and representation of people from different age groups, gender, work backgrounds, housing conditions, and geographical regions. An emphasis was on the participation of vulnerable groups such as the homeless, people with disability, transgender persons, women-headed households, migrant workers, those who have been forcibly evicted, the elderly, and people from minority communities.** Some additional individuals who had not been provided relief but were later identified as vulnerable owing to their challenging conditions were also interviewed to include their voices and experiences. Refer to Annexure VIII for the interview guidelines.

The approached individuals were oriented about the study and their consent taken for conducting the interviews and recording calls. For the participants below 18 years of age, the consent was taken from both the participant and a parent. In addition to call recordings, notes were taken during the interviews. **There were 172 in-depth interviews conducted in 5 cities in the MMR—Mumbai, Navi Mumbai, Panvel, Vasai-Virar, and Thane—as part of the qualitative assessment.**

Sampling, telephonic interviewing and note taking were done area wise by YUVA teams after training and a pilot phase. Through this engagement, their dialogue with the community was strengthened, especially after the disruptions because of the sudden lockdown and restrictions on their movement. The interactions also helped our teams understand current challenges and take the needed actions. They made the interview conversations nuanced and rich with details due to the shared understanding with community members that came from empathy and prior knowledge about their living conditions and challenges.

A team later went through the call records and notes and thematically coded the qualitative data based on a semi-structured coding sheet. No analytical software was used for qualitative analysis. The themes that have emerged from the coding have contributed to the following chapters, with a strict attempt to avoid biased interpretation of the data.

Integrating Research with Community Organising

Research is traditionally seen as an expert-led process where the externality of the researcher is seen positively as a sign of minimal bias. The trend, however, devoids community members being studied of their agency to choose how their 'data', that is their lives, are read. It also deprives them of any opportunity to lay claim to the process of knowledge creation and the produced knowledge that originally comes from them. The same happens with community workers who stay in constant touch with community members, understand their positions and challenges, empathise with them, and are usually the first responders to support them in case of need.

Here we have adopted an approach that enables community workers to participate in and shape the process of knowledge creation. Community workers were trained to do the interviews while others were trained to assist them as needed, recording calls and taking notes during the interviews. The idea was to equip and support community workers as they were leading the process of sampling and data collection for the study. Their learning was ensured and reinforced through regular discussions and reflections on the process.

Through purposive sampling, community workers got an opportunity to include unheard marginalised voices in the study that ensured a rich diversity of participants. Additionally, as many community workers come from the same communities we work with, their participation ensured incorporation of often unseen community perspectives in the study.

The training conducted for this research study introduced community workers to purely telephonic means of community outreach. They were constantly aware of the challenges in communities and were prepared to address them. They helped interpret the narratives and lived experiences of community members. They were apt interviewers as the participants trusted them and engaged with them freely. With the kind of sensitivity and concern of community organisers for the community members they work with, their subjectivity added a critical perspective in this study. This process expands and democratises the notion of knowledge creation

III.

DEMOGRAPHIC INDICATORS

This chapter highlights the demographic background of the 21,504 individuals who responded to our survey during relief and the 172 interviewees who participated in telephonic interviews. It does not include information on the 4,805 construction workers from the 16 construction sites. It provides an understanding of those who were in need of relief. Subsequent findings of the study are reflective of their conditions.

3.1 VULNERABLE POPULATION GROUPS

Select demographic indicators were gathered during our outreach efforts and quantitative data collection in order to assess vulnerable population groups (children, senior citizens, persons with disabilities, women-headed households) as well as to understand

the types of livelihoods that different families depended upon prior to the lockdown. **Within the 21,504 households surveyed, there were 84,449 individuals.** (Refer to Table 3.1 for more details).


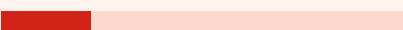

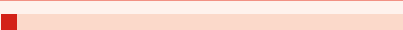
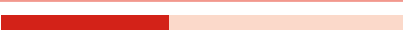
	Number	Total number	Percentage
Children below 6 years	9,175	78,147*	11.74% 
Children between 7–18 years	12,172	55,172*	22.06% 
Adults above 60 years	2,396	54,346*	4.41% 
Persons with disability	558	12,869**	4.34% 
Female headed households	5,708	13,495**	42.30% 

Table 3.1 | Demographic details of households

*Total number of members in each household from where data regarding each indicator was collected

**Total number of households from where this data was collected

- Children below 6 years of age constituted 11.74 per cent of the total population, and children between the ages of 7 to 18 years constituted 22.06 per cent of the total population. In total 33.8 per cent of those who received relief were children.
- Senior citizens over 60 years of age constituted 4.41 per cent of those who received relief.
- 4.34 per cent of the households that received relief reported to have family members with some form of disability.
- 42.03 per cent of the households that received relief were women-headed households.

For the qualitative interviews, diversity was also maintained in the data collection where 172 individuals were interviewed.

- Among them, 39 participants (22.7 per cent) were children between the ages 11–17 years.
- 32 participants (18.6 per cent) were youth between the ages 18–29 years.
- 90 participants (52.3 per cent) were adults between the ages 30–54 years.
- 11 participants (6.4 per cent) were elderly with their age being 55 years or above. The age bracket for elderly people was widened considering the

higher vulnerability of people with age 55 years or above to COVID-19.

- Additionally, among the participants, 87 participants (50.6 per cent) were females, 79 participants (45.9 per cent) were males, and 6 participants (3.5 per cent) were transgender persons.
- 14 participants (8.1 per cent) had some or the other kind of physical disability.

- 14 female participants (8.1 per cent) were the head of their households in the absence of male family heads.
- 35 participants (20.3 per cent) were religious minorities.
- 40 participants (23.3 per cent) were from Scheduled Castes and Tribes.

3.2 LIVELIHOOD CATEGORIES

The lockdown had a direct impact on the livelihoods of people who found themselves without any means to secure work and sustain themselves as well as their families. With the lockdown extended for months, even monthly wage earners struggled with more and more employers resorting to wage cuts and job terminations due to the persisting economic crisis. An exhaustive list of livelihood categories reported through the quantitative as well as qualitative study has been captured in Table 3.2 .

Among the survey respondents, the head of the household was a daily wage earner in 56.91 per cent of the households. Data collected regarding weekly wage earners was collected during distribution of monthly-rations. It revealed that

4.60 percent were engaged in professions that paid on a weekly basis. The remaining 39.05 per cent earned a salary on a monthly basis. Refer to Figure 3.1.

In terms of employment of the survey respondents, 45.56 per cent persons who were provided relief were construction workers, followed by 14.8 per cent domestic workers, 7.27 per cent drivers and 3.82 per cent street vendors, 2.24 reported being home makers and only 1.45 per cent reported not working. Refer to Table 3.3 for more details. The pandemic has left a sizable proportion of this population that was previously earning without a job and a source of income, forcing them to rely on various forms of relief as a means of sustenance.



Figure 3.1 | Type of income

*Total number of households from where data regarding each indicator was collected

Livelihood Categories	Daily Wage Earners	Construction Sector	Carpenter, Labourer, Mason/ <i>Mistri</i> , <i>Naka</i> Worker, Painter, Plaster of Paris (POP) Worker
		Street Vending	Cooked/Street Food Seller, Egg Seller, Fish/Mutton/Chicken Seller, Flower Seller, Fruit Seller, Garlic Seller, Garment Seller, Jewellery Vendor, Locksmith, Milk Seller, Tea Shop Worker, Umbrella Seller, Vegetable Seller, Vessel Vendor, Ice Seller
		Driver	Ola/Uber, Rickshaw/Auto, Taxi, Tempo, Truck
		Miscellaneous	AC Repairer, Begging, Bike/Car Washer, Boot Polisher, Brick Maker, Button Maker (at Home), Caterer, Cobbler, Cycle Repairer, <i>Dabbawalla</i> , Electrician, Factory Worker, Farmer, Flower Maker, Furniture Work, Head Loader, Helper, Laundry/Ironing Person, <i>Mandap</i> Decorator, Mechanic, Pan/ <i>Bidi</i> Shop Worker, <i>Papad</i> Maker (at Home), Pest Control Worker, Plumber, Waste recycler, Railway Cleaner, Real Estate Agent, Recycling Shop Worker, Sanitation Worker, Scrap Dealer, Sewage Cleaner, Sex worker, Stone Work (at Home), Tyre Puncture Shop Worker, Welder, Zari Work (at Home)
	Weekly Wage Earners		Domestic Worker, Driver, Gardener, Garment Seller, Helper, Housekeeping Person, Labourer, Mechanic, <i>Naka</i> Worker, Painter, Patient Caregiver, Tailor, Temple Worker
	Monthly Wage Earners		Articleship, Bank Worker, BMC Contract Worker, Cameraperson, Children caretaker, CIDCO Worker, Cook/Chef, Data Entry Person, Delivery Boy, Domestic Worker, Gardener, Gym Trainer, Hotel Employee, Housekeeping staff, JCB/Crane Operator, LPG Supplier, Medical photographer, MIDC Worker, NGO worker, Nurse, Office Boy, Petrol Pump Worker, Press, Private Company Employee, Salon Worker, School Bus Conductor, School Peon, Security Guard, Shop Salesman, Supervisor, Teacher – in School or Tuition (Computer, Quran), Technician, Toilet attendant, Waiter

Table 3.2 | Employment categories reported

Sr. no.	Occupation	Number of respondents	Percentage
1	Construction Worker (unskilled/semi skilled/skilled) - <i>Naka</i> Worker, Kadiya, <i>Begari</i> , <i>Mistri</i> , Casual Labour, Labour, Mason, POP worker, Electrician, Painter, Carpenter, Welder, Plumber	6,937	45.56%
2	Domestic Worker	2,253	14.80%
3	Driver – Rickshaw/Auto, Taxi, Uber/Ola, Truck, Tempo	1,107	7.27%
4	Street Vendor/ <i>Feriwala</i> / <i>Hawker</i> - Cooked/Street food seller, Egg seller, Fish/Mutton/Chicken seller, Flower seller, Fruit seller, Garlic seller, Garment seller, Jewellery vendor, Milk seller, Umbrella seller, Vegetable seller, Vessel Vendor, ice seller	581	3.82%
5	Tailor	401	2.63%
6	Homemaker	341	2.24%
7	Loader – Head loader, Helper, Airport loader, mover and packer	335	2.20%
8	Skilled Labour (Daily Wage Earners) –Gardner, Mechanic, AC repair, Furniture, Cobbler	258	1.69%
9	Not working	221	1.45%
10	Security - Guard/Watchman	215	1.41%
11	Housekeeping	167	1.10%

12	Shop owner – Pan/ <i>Bidi</i> , Tyre, Tea, food etc.	120	0.79%
13	Farmer	118	0.77%
14	Home Based work – <i>Papad</i> maker, Button maker, <i>Zari</i> Work, Stone work, Embroidery, Flower maker, Bangle Making	116	0.76%
15	Salon/Parlour/Spa Worker – Masseuse, Barber etc.	91	0.60%
16	Sanitation Worker/ Sewage Cleaner	83	0.55%
17	Begging	78	0.51%
18	Hotel Employee – waiter, cook, chef	68	0.45%
19	Cleaner – cleaning, railway cleaner, utensils, Bike/Car Washer	65	0.43%
20	Contract Labour with government – MIDC, BMC, CIDCO, NMMC worker	64	0.42%
21	Shop helper/Mall Salesman	64	0.42%
22	Scrap Dealer/Recycling	63	0.41%
23	Press	55	0.36%
24	Factory Worker	50	0.33%
25	Waste recycler	50	0.33%
26	Caterer	46	0.30%
27	Office Boy/Peon/Assistant	46	0.30%
28	Delivery Boy/ <i>Dabbawallah</i>	44	0.29%
29	Teacher – School, Tuition, Anganwadi, Computer, Quran	30	0.20%
30	Laundry/Ironing/Dry cleaning	18	0.12%
31	Rent, Pension	13	0.09%
32	Student	6	0.04%
33	Misc. – Boot Polisher, Pest Control worker, <i>Mandap</i> Decorator, LPG supplier, Petrol Pump worker, real estate agent, Data Entry, Technician, Cycle Repair, Brick Making, Ganpati work, Crane/JCB operator, Gym Trainer, Bus conductor, Bank worker, Nurse, Supervisor, Private Company	1,122	7.37%
	TOTAL	15,226	100%

Table 3.3 | Percentage of respondents employed in each occupation category

*Total number of respondents who answered this question, N = 15,226

Among the 133 interview participants aged 18 years and above, there were 21 (15.8 per cent) construction workers, 20 (15 per cent) domestic workers, 12 (9 per cent) street vendors, 8 (6 per cent) sales workers, and 7 (5.3 per cent) sanitation workers. Some other kinds of workers who participated in the study included security guards (4 participants), NGO workers (4 participants), labourers (3 participants), tailors (3 participants), home-based workers (2 participants), housekeeping workers (2 participants), catering workers (2 participants), waste pickers (2 participants), drivers (2 participants), a *hamal* worker¹,

delivery boy, children's caretaker, cameraperson, medical photographer, articleship trainee, electronic repairs worker, sex worker, *zari*² worker, toilet attendant, and a peon. 8 participants were engaged in begging out of which 7 were transgender persons engaged in traditionally ascribed work of begging. 10 participants were not working, 6 participants were homemakers and 5 participants were students. Out of the 39 children, two were working. One child was doing sanitation work as replacement for her brother and another was helping his family with street vending.

1 | The workers engaged in loading and unloading of heavy goods at factories, warehouses and markets are referred to as *hamal* workers.

2 | *Zari* work, popular in the Indian subcontinent, is a craft of weaving golden threads in cloth.

3.3 HOUSING SITUATION

The households covered by the study represent varied housing conditions experienced by the urban poor. These include people living on streets, footpaths or public spaces (the homeless), in semi permanent structures on footpaths (pavement dwellers), those evicted without any rehabilitation options and hence living in situations akin to the homeless, in slums (notified and non-notified) with varied housing conditions ranging from adequate to completely inadequate, in rehabilitation and resettlement (R&R) colonies, in *gaothans* (urban villages), *adivasipadas* (tribal hamlets) and those living at places of work (markets, construction sites, work sites).

The majority homeless and pavement dwellers are from Mumbai's Island City. A few pockets of the homeless are from Mumbai's Western Suburbs and Navi Mumbai Municipal Corporation. Instances of those evicted without rehabilitation and thus living like the homeless were seen in Mumbai's Island City, Mumbai's Western Suburbs and Navi Mumbai. All R&R colonies reached out to are in Mumbai's Eastern Suburbs alone. *Gaothans* reached out to were across Mumbai, Navi Mumbai, Panvel and Vasai-Virar. *Adivasipadas* were specifically in Aarey Colony and Sanjay Gandhi National Park (Mumbai). Slums form the largest housing category where relief was provided across the 10 cities. Migrant workers living at their place of work were also in all 10 cities (see Table 3.4).

Housing category or situation	Areas
The homeless	Mumbai's Island City, Mumbai's Western Suburbs, Navi Mumbai Municipal Corporation
Evicted without rehabilitation and thus homeless	Mumbai's Island City, Mumbai's Western Suburbs and Navi Mumbai
Pavement dwellers	Mumbai's Island City
Slums (notified and non-notified)	All 10 cities
R&R colonies	Mumbai's Eastern Suburbs
<i>Gaothans</i> (urban villages)	Mumbai, Navi Mumbai, Panvel and Vasai-Virar
<i>Adivasipadas</i> (tribal hamlets)	Aarey Colony and Sanjay Gandhi National Park within Mumbai
Living at places of work (markets, construction sites, miscellaneous work sites).	All 10 cities

Table 3.4 | Housing situations of participants

4. COMPROMISED ACCESS TO RELIEF AND ENTITLEMENTS

This chapter highlights the linkages between state-provided relief and access to the same vis-à-vis existing entitlements and documentation. It explores emerging deprivations and barriers of access to food, cooking fuel, social security, cash transfers and government loans. It focuses on people's experiences and challenges as they continue to grapple with hunger and growing financial insecurity.

Legal identity documents such as ration cards, voter identity cards, bank accounts, Aadhaar cards, worker's registration cards etc are a prerequisite to access social welfare schemes and entitlements linked to food, livelihoods and healthcare. However, these identity documents are not just used to access welfare—possessing these documents gives the urban poor a legal identity within the system, citizenship

and rights in the city. It doubles up as a form of proof to be able to access basic services such as water, sanitation, electricity and shelter (YUVA, 2017).

In the current context, the lack of access to one or more of these documents has often meant the inability to access relief at a time when the ability to earn to survive has been completely stalled for most.

4.1 DEFINING DISASTERS AND RELIEF

Human vulnerability, risk and exposure are considered to play a vital role in converting potentially damaging natural phenomena or human activity into complex disasters and emergencies as experienced by populations globally during the coronavirus pandemic. While the National Policy on Disaster Management 2009 marked a paradigm shift in disaster management in India from relief centric to proactive prevention, mitigation and preparedness, the COVID-19 crisis has resulted in a disaster of unprecedented proportions warranting immediate response and relief. Furthermore, vulnerable sections including Scheduled Castes, Scheduled Tribes, Nomadic Tribes, women, children, the elderly, transgenders, persons with disability etc. are seen to be affected disproportionately in comparison to other sections of the population.

The lockdown that began on 25 March 2020 has been imposed under the Disaster Management Act, 2005. While 'disaster' is a subject on the Concurrent List of the Constitution, the success of

effective implementation of the national and state decisions under the Disaster Management Act is dependent on its ground level implementation, at the district administration and local self-government institutions. As per the mandate of the Disaster Management Act (Ss 30 and 41), a concerted effort is required to ensure that these bodies are administratively, politically and financially empowered (Rammohan and Alex, 2020).

The United Nations International Strategy for Disaster Reduction (UNISDR, 2008) defines relief/response as '*The provision of emergency services and public assistance during or immediately after a disaster in order to save lives, reduce health impacts, ensure public safety and meet the basic subsistence needs of the people affected.*' Therefore, while the people continue to grapple with the ongoing crisis governments have announced certain relief measures in order to provide a contingency plan and assist those struggling to survive these challenging times.

4.2 RELIEF ANNOUNCED BY THE CENTRAL AND STATE GOVERNMENT

GOVERNMENT OF INDIA	GOVERNMENT OF MAHARASHTRA
<p>The Finance Minister, on 26 March 2020, announced an INR 1.7 lakh crore fiscal stimulus package (ET Bureau, 2020) intended to provide a safety net to the most severely affected populations of the country, mainly the poor. The relief package for the urban poor included:</p> <ol style="list-style-type: none"> 1. Direct cash transfers to several categories (including senior citizens, disabled, widows) and to women holding Jan Dhan accounts. 2. Additional supply of food grains (5 kg wheat/ rice and 1 kg preferred pulse) free of cost for a period of three months under the Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY). 3. Free gas cylinders for three months to women under Ujjwala Gas Yojana. 4. Direction to the state governments to utilize INR 3,100 crore under Building and Construction Workers' fund to support construction workers. 5. Collateral free loans worth up to INR 20 lakh for women self help groups (SHGs). <p>On 14 May 2020, the finance minister announced the second tranche of India's second special relief package of INR 20 lakh crore for migrant workers, farmers and the urban poor among others. The highlights of the package included ('Nirmala Sitharaman announces', 2020):</p> <ol style="list-style-type: none"> 1. Migrants who are non ration-card holders, i.e., are neither under National Food Security Act (NFSA) nor are state-level card beneficiaries, would be provided 5 kg of grain (wheat or rice) per person and 1 kg <i>channa</i> per family per month for two months, free of cost. 2. The deadline for the One Nation One Ration card scheme announced in 2019, directed at addressing the problem of card portability, 	<p>In Maharashtra, a comprehensive package for the poor was not declared by the state government even though relief packages for certain sections were announced such as dairy farmers, construction workers and saffron ration card holders.</p> <ol style="list-style-type: none"> 1. In March, an announcement was made regarding stocking up of food grains for six months prior to the lockdown, assuring beneficiaries of no scarcity during the lockdown period (PTI Mumbai, 2020). Following which, INR 250 crore was allocated for the distribution of food grains through the Public Distribution System (PDS) (FPJ Web Desk, 2020). However, during the lockdown the state government stated that the additional free ration announced by the Centre would only be available post the purchase of the regular quota allotted to the household (PTI, 2020 April 1), making the free ration inaccessible to several households facing financial hardship. 2. In April, the state government approved a scheme to provide 3 kg of wheat at INR 8/kg and 2 kg of rice at INR 12/kg to saffron ration cardholders for the month of May and June (Jog, 2020), providing some respite to the state's middle class population. 3. As directed by the Centre, the Maharashtra government on 18 April announced a payment of INR 2,000 to each construction worker registered with the Building and Other Construction Workers (BOCW) Board through Direct Benefit Transfer (DBT) (PTI, 2020 April 18). 4. The Maharashtra government has demanded a special package of INR 25,000 crore from the central government (Priolker, 2020) and

GOVERNMENT OF INDIA	GOVERNMENT OF MAHARASHTRA
<p>has been extended to March 2021. Union Minister Ram Vilas Paswan had earlier announced the implementation in the whole country by 1 June 2020 (ANI, 2020).</p> <ol style="list-style-type: none"> 3. State governments have been permitted to set up shelter homes for the urban homeless and migrant workers where three meals are provided free of cost to all the residents under the State Disaster Relief Fund. 4. The government would be launching a scheme to provide affordable rental housing complexes (AHRC) for migrant workers under the Pradhan Mantri Awas Yojana (PMAY). 5. INR 5,000 crore credit facility was announced for street vendors. Pradhan Mantri Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) scheme, is a special micro-credit facility plan to provide affordable loan of up to INR 10,000 to more than 50 lakh street vendors, who had their businesses operational on or before 24 March (Khanna, 2020). <p>On 30 June 2020, Prime Minister Modi in his address to the nation announced the extension of the free ration scheme (PMGKAY) till November 2020 aimed to benefit 80 crore people (Harikrishnana, 2020). However, there was no mention of extending the provision of food grains to migrant workers post June.</p> <p>Under PMGKAY, the free Ujjwala Gas cylinders being given for three months from April to June 2020 was extended for another three months till 20 September (Naidunia, 2020).</p> <p>These announcements and relief measures have been packaged as the Atmanirbhar Bharat Abhiyaan.</p>	<p>asked to release pending dues but is yet to declare a revival plan for the state.</p> <ol style="list-style-type: none"> 5. Due to the non-utilisation of food grains allocated to the state under the government's Atmnirbhar relief package of providing free ration to non-ration card holders, the distribution period has been extended till August end. The drop in distribution has been associated with the reduction in migrant labourers in the city and procedural delays (Kakodkar, 2020). <p>Even with the lockdown lifted, thousands of people continue to find themselves without a source of livelihood or governmental support with no comprehensive relief package announced in the state with the highest number of COVID-19 positive cases reported and climbing.</p>

4.3 ACCESS TO FOOD: REACH OF THE PUBLIC DISTRIBUTION SYSTEM

The Targeted Public Distribution System (TPDS) that came into effect in 1997 and was linked with the National Food Security Act (NFSA) 2013 is aimed at providing access to adequate quantities of quality food at affordable rates, required to live a life with dignity. Eligible households under the NFSA comprise of: 1) the Antodaya Anna Yojana (AAY) households, that are the poorest of the poorest, who are entitled to receive 35 kg of food grains per household per month and 2) the Priority Households (PHH) that are entitled to 5 kg of food grains at INR 3/2/1 per kg of rice/wheat/coarse grains (Government of India, 2020). According to government estimates, 23.4 crore ration cards covering 80 crore persons out of the maximum coverage of 81.35 crore persons under the NFSA receive subsidised food grains through the Public Distribution System (PDS) (*ibid.*).

In the current crisis, where large sections of society find themselves out of livelihood options, the PDS has emerged as an integral safeguard to alleviate the distress of families that are finding themselves out of money and food. Schemes such as free additional ration under the Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY) and subsidised ration for Above Poverty Line (APL) saffron card holders in Maharashtra were announced keeping in mind the current situation. PMGKAY has been extended till November 2020 whereas the subsidy for APL holders was provided for two months—May and June.

Ration cards are a mandatory document required to claim the ration and free foodgrains announced in the earlier-mentioned relief packages, and several people continued to struggle due to the absence of ration cards altogether or ration cards registered in their place of origin, making it difficult to access foodgrains in the city of current residence. In the wake of the lockdown, the Atmanirbhar Bharat Abhiyan relief package was announced for families without ration cards but only for a period of two months, which was

TPDS Categorisation in Maharashtra

Identification of the beneficiary or household under the NFSA is done by the respective state governments, who frame their own criteria by passing suitable Government Resolutions (GRs). In Maharashtra, the TPDS categorisation is as follows:

Priority Households (PHH)

1. Antodaya Anna Yojana (AAY): Applicable for the poorest of the poor below poverty line (BPL) (yellow card) holders or with households that have persons with disability, are women headed, have single men/women, terminally ill persons or senior citizens. They are entitled to 35 kg wheat and rice per family per month, at INR 2/kg wheat and INR 3/kg rice.
2. Pradhanya Kutumb Labarthi: BPL (yellow card) holders that have been excluded from AAY and have an income below INR 59,000 in urban areas are entitled to 5 kg rice and wheat per person per month at INR 2/kg wheat and INR 3/kg rice.

Non-Priority Households (NPH)

1. Above Poverty Line (APL): Saffron card holders with income between INR 59,000 and 1 lakh who were provided 5 kg rice and wheat at INR 12/kg rice and INR 8/kg wheat per month for two months under the government relief package.
2. Above Poverty Line: White card holders with income of more than INR 1 lakh annually who do not receive any benefits.

not extended in July. However, the non-utilisation of food grains associated with the reduction in migrant workers in the MMR has resulted in the extension of the distribution period till the end of August 2020 (Kakodkar, 2020). Over the months, the government has repeatedly stressed on the One Nation One Ration Card (ONOR) Scheme but card portability¹ is expected to be completed only by 2021.

1 | Until recently, ration cards, required to avail of entitlements under the National Food Security Act (NFSA), were linked to specific fair price shops. Beneficiaries could access ration only from those particular shops. However, under the Integrated Management of Public Distribution System, certain states allowed portability of ration cards allowing beneficiaries to buy ration from any fair price shop within the state. Under the One Nation One Ration Card scheme this portability network is being expanded across the country allowing ration card holders to buy subsidised ration from any fair price shop in the country.

Area	Ration Card holders	Total number of households	Percentage
Municipal Corporation of Greater Mumbai (Island City)	1,031	1,351	76.31%
Municipal Corporation of Greater Mumbai (Western Suburbs)	2,165	3,233	66.97%
Municipal Corporation of Greater Mumbai (Eastern Suburbs)	962	1,295	74.29%
Vasai–Virar Municipal Corporation	4,001	4,086	97.92%
Navi Mumbai Municipal Corporation and Panvel Municipal Corporation	2,710	3,263	83.05%
Thane Municipal Corporation	61	61	100%
Ulhasnagar Municipal Corporation	477	522	91.38%
Ambernath Municipal Council	162	163	99.39%
Kalyan–Dombivali Municipal Corporation	41	50	82%
Pen Municipal Council	12	12	100%
Alibaug Municipal Council	77	97	79.38%
Total	11,699	14,133*	82.78%

Table 4.1 | Percentage of households that have a ration card

*Total number of households where this data was collected, N=14,133

Our data revealed that of 14,133 households, 82.78 per cent of the households surveyed had ration cards and were enrolled in the PDS

(see Table 4.1), even though the government estimates coverage of households under NFSA to be over 98 per cent (*ibid*).

4.3.1 CHALLENGES AND CONCERNS IN ACCESSING THE PUBLIC DISTRIBUTION SYSTEM

The findings from our interviews with ration-card holders revealed that the possession of a ration card didn't directly imply access, availability or adequacy of ration. Barriers of access were enormous for ration card-holders who moved from one part of the city to another right before the lockdown, or for the people living in *adivasipadas* who found it tough to carry 15–20 kgs of ration for long distances without any affordable form of transportation. Pratap, a young man from the city of Vasai–Virar explained why his family could not afford to access ration during the lockdown. 'We do get rice and all at the ration shops but it is very far away for us to go. Many here have ration cards but the challenge is to go get it. Even autorickshaws are

not taking us now. Most of us are unable to go outside because of social distancing. We will have to book an Ola (cab)'. In some cases, ration was unavailable at the stores and people were asked to try again later because 'the ration had not arrived yet'.

There were also instances of store-owners making arbitrary decisions regarding how much ration should be given to a family, regardless of the number of names on the card. For example, a young woman living in Mumbai's Eastern Suburbs explained that even though the names of all 9 of her family members were on the card, they only receive 10 kgs of ration as opposed to the 45 kgs that they are entitled to receive. As explained by

Pravin, a hotel worker living in Jogeshwari in Mumbai's Western Suburbs with no source of income during the lockdown, 'Someone doesn't get 15 kgs, someone is denied 10 kgs. For some, their share of ration has come in but the man at the store doesn't give it to them. Ration is basically food for the poor. Even with that, if they keep it to themselves despite making us stand in long lines in the sun, what will we do?'

Some people took home lesser quantities of ration or no ration at all because they were told that the right names were not on the card or that their Aadhaar card was not linked to the ration card.

As explained by a *naka* worker living in Mumbai's Eastern Suburbs, 'I went to the ration store, didn't get any rice or anything from the ration store. They said that the right names are not on the card, that some names are missing or not linked to the Aadhaar. In my

house, everyone's name is on the card'. Ration card portability within the state or across states under the One Nation One Ration (ONOR) card scheme mandates ration card and Aadhaar card linkage in order to authenticate as well as track the usage of ration across the country. Though this is not supposed to take effect until the implementation of the ONOR card scheme in 2021, people experience being denied ration or receiving insufficient ration in the absence of such documentation. An estimated 85 per cent of ration cards are already estimated to be linked to Aadhaar cards (Jebaraj, 2019). As seen in Table 4.2, our data revealed similar trends with 82.32 per cent of the surveyed population reporting that their Aadhaar card and ration card were linked. This further indicates that almost 18 per cent of our study's respondents were yet to link their Aadhaar card to their ration cards.

Area	Ration card linked to Aadhaar card	Number of households with ration cards	Percentage
Municipal Corporation of Greater Mumbai (Island City)	48	58	82.76%
Municipal Corporation of Greater Mumbai (Western Suburbs)	138	328	42.07%
Municipal Corporation of Greater Mumbai (Eastern Suburbs)	228	322	70.81%
Vasai-Virar Municipal Corporation	2,040	2,307	88.43%
Navi Mumbai Municipal Corporation and Panvel Municipal Corporation	501	587	85.35%
Thane Municipal Corporation	171	172	99.42%
Ulhasnagar Municipal Corporation	163	200	81.50%
Ambernath Municipal Council	Data unavailable		
Kalyan-Dombivali Municipal Corporation	23	24	95.83%
Alibaug Municipal Council	72	95	75.79%
Pen Municipal Council	0	18	0%
Total	3,384	4,111*	82.32%

Table 4.2 | Percentage of households where the ration card is linked to the Aadhaar card

* Total number of households with ration cards where data regarding Aadhaar card linkage was collected, N=4,111 between 22/5/2020 and 30/6/2020

People who have not yet made their Aadhaar cards or linked it to their ration cards have indicated a lack of knowledge regarding the process, urgency and relevance of such documentation. Some have also experienced delays in the processing of their paperwork and lack of support from officials in responding to their requests. Sunil, a sanitation worker living in the rehabilitation and resettlement (R&R) colony of Lallubhai Compound in Mumbai's Eastern Suburbs elaborated upon the challenge of transferring his ration card to a Mumbai address when he said, 'I made many attempts (6–7 times) to get my ration card made. But I did not receive any response from the Ration Officer'.

Many highlighted that prior to the lockdown, they tried to gather the required documentation to apply for ration cards but didn't complete the process because they were working with brokers who charged large sums of money to help them access their basic entitlements. Seema, a street-vendor from Mumbai's Eastern Suburbs, who is currently unable to receive her food-related entitlements, provided a detailed account of the hurdles of getting a ration card. 'The last time I had gone to get a ration card they had entered my name incorrectly and when I went to correct it they asked me for 2,000 rupees to get my name corrected. Some of them at the office tell me my name is wrong, few say the address is incorrect (you live on rent), some of them even asked me to pay anything between 5,000–10,000 rupees. I couldn't even get my widow pension made, they asked for a ration card'. As explained by Gauri, a transwoman from the R&R colony of Vashi Naka in Mumbai's Eastern Suburbs who earns a

living through begging, 'I tried to get a ration card (in 2015–2016) but they asked for a lot of money and a lot of documents. That time I had not made any proof. They asked for Aadhaar card, voting card, PAN card. When I finally got all these documents, they asked for INR 15,000–20,000 to make my ration card. That time I told that guy (broker), "Why are you asking for so much money from us poor people?"'

Given that many migrant workers in the MMR have ration cards in their villages, they were unable to access ration in the city. Our data revealed that only 45.49 per cent reported having ration cards registered within the Mumbai Metropolitan Region (MMR). Among those who lived on construction sites, only 10.38 per cent reported having a ration card from within the city, revealing the sizable proportion of workers (almost 90 per cent) without access to the Public Distribution System (PDS) on these sites (see Table 4.7).

People reported having ration cards registered in various states across the country—Uttar Pradesh (22.53 per cent), Bihar (2.18 per cent), West Bengal (1.71 per cent) and others (see Table 4.3). **Many migrant workers didn't anticipate having to live in the city without the means of livelihood to buy essential food.** As explained by Shayma, a resident of a slum in Bandra in Mumbai's Western Suburbs, 'Since we didn't know that a lockdown was going to be implemented, we didn't really save up any money for it. My husband is a daily wage earner so we would run our house based on what he would earn during the day'.

Sr. no	State in which household ration card is registered	Number of respondents	Percentage
1	No ration card	2,434	17.22%
2	Mumbai Metropolitan Region (MMR)	6,429	45.49%
3	Uttar Pradesh	3,184	22.53%
4	Maharashtra (except MMR)	1,121	7.93%
5	Bihar	308	2.18%
6	West Bengal	242	1.71%
7	Telangana	68	0.48%
8	Madhya Pradesh	67	0.47%
9	Jharkhand	66	0.47%
10	Karnataka	60	0.42%
11	Punjab	35	0.25%
12	Gujarat	25	0.18%
13	Others**	94	0.67%
	Total	14,133	100%

Table 4.3 | State in which household ration card is registered

*Total number of households where this data was collected, N=14,113

**Others - Assam, Andhra Pradesh, Odisha, Tamil Nadu, Rajasthan, Chhattisgarh, Haryana, Delhi, Himachal Pradesh, Manipur and Uttarakhand.
(Less than 20 respondents in each state)

During the lockdown, the central government mandated the provision of free ration to people without ration cards under the Atmanirbhar Bharat Abhiyan relief package and the Maharashtra government released a Government Resolution (GR) to implement the same. All families without ration cards could use their Aadhaar cards to avail the benefits of this scheme. Accessing ration through this provision has been particularly challenging for people who do not possess both an Aadhaar card and ration card. As seen in Table 4.3, 17.22 per cent respondents reported not having ration cards at all.

Mamta, a Dalit woman from the R&R colony of Lallubhai Compound in Mumbai's Eastern Suburbs elaborated on the challenges of accessing ration from the store without a ration card or Aadhaar card. She said, 'We saw on the TV that those who are living on rent, who don't have ration cards would also get

ration. But we didn't get anything'. Despite this state directive, there have been instances of people with Aadhaar cards being denied ration when they went to collect it from the stores. As explained by Sarita, a woman living in the R&R colony of Vashi Naka in Mumbai's Eastern Suburbs who earns a living through sex-work, 'I went to a ration shop. They told me to go to a non-governmental organisation (NGO). The shopkeeper said that we will give ration only to (ration) card holders; that the people not having a ration card would get something from NGOs. But the government said that we can show our Aadhaar card and get ration'. Her account emphasises the lack of awareness among some of the people tasked with the duty of implementing public programmes. It also indicates the prevalence of misinformation regarding the processes of ensuring people's access to their entitlements and the increasing dependency on community-based organisations to respond to the food-related challenges of the urban poor.

4.3.2 CHILDREN'S NUTRITION IN THE ABSENCE OF THE ICDS AND MID-DAY MEAL SCHEME

Given that a large section of urban poor families have young children who depend upon take-home ration and food provided in *anganwadis* (Integrated Child Development Services [ICDS] centres) or mid-day meals available in schools to meet their nutrition-related needs, it is vital to understand how, with the closure of *anganwadis* and schools, hunger needs have intensified over the past few months. As seen in Table 3.1, 11.74 per cent of the total population surveyed are children under the age of 6 and 22.06 per cent are between 7–18 years of age.

Ranjana, a 36-year-old woman living in the Aarey *adivasipada* in Mumbai's Western Suburbs summarised the impact of *anganwadis* closing on the heightened vulnerabilities of children. She explained, 'Before the lockdown, people used to work and children used to get food from the *anganwadi*. Now children are not getting that food. Many times they have to remain hungry'. Similarly, Simran, a young girl from Mumbai's Eastern Suburbs stated, 'Some children are not getting any food'. She went on to elaborate upon the crucial role that *anganwadis* can play in responding to the food-related needs of children when she explained, '*Anganwadi* (workers) should visit every house to know whether any child is hungry or malnourished'.

Though *anganwadis* and schools have remained closed over the past couple of months, some volunteers have provided cooked food such as *khichdi* to families with children. Similarly, some schools provided temporary help in the form of dry ration to some of their students' households. This ration has helped families for upto fifteen days. However, schools haven't offered ongoing food-related support to families that depended upon mid-day meals to meet their children's nutrition needs.

In the absence of adequate public resources to address rising hunger among children, the fears and vulnerabilities of mothers and caregivers

have continued to exacerbate. Anu, a single mother living in Chembur in Mumbai's Eastern Suburbs who supports her five children single-handedly through her work as a waste-picker stated, 'I have made my children sleep hungry for two days now. There is nothing at home'. Latika, a single mother of two from Mumbai's Eastern Suburbs who is currently homeless, further explained the challenge of being unable to afford milk for her children adding, 'There is no money to even buy milk for my child. I am passing days by making him drink sugar with water. He may even fall sick because of that. But what do I do?'

Children also expressed their concerns regarding lack of food and unmet desires. 'Faluda, which was our favorite during the *iftar*² period, we are not getting it at all this time. Things that were normally used in *iftari* are not easily available now, they have become very expensive', shared Simran regarding her *Eid* this year. Firoza guessed, 'I think we are out of money now. There has been a drastic change in my diet since the lockdown started. The only thing that is cooked at home is *chapati*, *dal* and vegetables. No meat anymore'. Anjali from Bandra shared, 'Earlier there were some side dishes and new dishes but now we eat only *dal*, rice, vegetables, and *roti*', while Shikha from Kandivali said, 'Now we eat *dal* and rice daily. Earlier we used to eat fish, chicken and *chapati*', and Saraswati said, 'We used to eat vegetables etc., but now we don't get them'. 'My mother used to bring different things like fruits and biscuits. Now we just adjust', Tara who lives in Virar told us. Aatish from Mumbai's Eastern Suburbs shared, 'We get very less food. My friends are also facing problem with getting food to eat'. Juhi from Turbhe in Navi Mumbai questioned, 'Whatever it costs for additional food items like milk etc., it is too much for my family. So we don't eat those things anymore. For how long would we keep living on *dal* and water?'

2 | *Iftar* is the meal eaten after sunset during the fasting month of Ramadan / Ramazan in Islam.

4.3.3 DEPENDENCE ON ELECTED REPRESENTATIVES, CIVIL SOCIETY AND COMMUNITY

Some people demonstrated a high-level of awareness regarding the role of local leaders as well as a willingness to hold their elected representatives accountable during this time of crisis. Sushma, a domestic worker and single mother of two living in a slum in Mumbai's Eastern Suburbs further elaborated on this when she stated, 'When we go to vote, we stand in a line and cast our vote for them, right? So now, shouldn't they be coming here to see what we need?' There is also a recognition of the practice of unequal giving and how social connections or familiarity with local leaders shapes one's own scope of accessing government support. Shamsu, a *naka* worker from Koparkhairane in Navi Mumbai further elaborated upon this as follows, 'I recently went to the Corporator and he helped me with 2 kg worth of ration because I went through somebody's contact. And then he told me that now that I have been given ration, so I should not tell anybody else about this. Is this the job of a Corporator?' The people most impacted by unequal giving practices are those who were already impacted by forced evictions. Savita, a woman living on a pavement in Sewri in Mumbai's Island City who works as a caretaker (*aaya*) in a local hospital explained, 'No Corporator came here and even asked us about anything. No one came and even asked us, how are you? In what condition are you living? Your house is broken, how are you getting by? Did you get any food?'

In Panvel, there was an instance of a Corporator who provided ration and conducted household-level surveys to understand the varying needs of community members. In Panvel and the Western Suburbs, there were also a few instances of people being asked to make lists of informal workers for the local authorities to provide them with meals.

While many have received boxed meals, cooked *khichdi*, dry ration and such forms of support from local officials, some others have been submitting lists of people in need to the police for the past two months while they continue to wait for help.

Yasmeen, a young Muslim woman who is a domestic worker living in Navi Mumbai highlighted the lack of consistent, predictable forms of support from the

local government, 'The municipality used to give us meals twice a day but now they give only for one time, and they do not give it at a specified time'. Further, she described the quality of the cooked food given to them. 'They would give *khichdi*. It is edible sometimes, other times it is not'. Gauri, a transwoman living in the rehabilitation and resettlement (R&R) colony of Vashi Naka in Mumbai's Eastern Suburbs also explained, 'We are begging and eating. They give *khichdi*, it is not very good ... They give *khichdi* daily. Can anyone eat *khichdi* daily? No. People can eat it only for 2-3 days ... But we cannot say anything to them.' Her statement reflected how people's rising vulnerabilities and dependence on support from elected representatives has restricted their scope to demand and consume better-quality, nutritious meals that respond to their food-related needs and preferences.

Many people emphasised their dependence on civil society groups and other community members in the absence of adequate support from local governments and elected representatives.

Vanita, a single mother of two living in Juhu Koliwada in Mumbai's Western Suburbs without any earnings or savings to ensure a secure home for her children pointed to her family's heightened need for food-related relief from civil society organisations. She stated, 'At this point, we just keep asking for food and eat whatever we get. What else can we do? If someone gives us something to eat, we eat it. Otherwise we stay quiet'. For a few others, faith-based organisations offered a means to accessing food for their families during the initial stages of the lockdown. As explained by Kalyani, a domestic worker from Belapur in Navi Mumbai, 'We used to go there and get food for ourselves but the *gurudwara* has also stopped making food now'. At the community-level, a sense of collective resilience came to the forefront. Sagar, an elderly man from Mumbai's Eastern Suburbs who is homeless and earns a living through begging, further explained, 'We help each other a lot. We do that a lot ... Nobody should remain hungry. We share our food. If we have eaten then it is important that we give food to others also'.

4.3.4 LIVING WITH HUNGER AND INADEQUATE NUTRITION

Overall, there has been a widespread concern regarding the lack of availability of nutritious foods such as milk and vegetables that are only accessible to people with a continued income-stream during the pandemic. In lieu of this challenge, Neera, a homeless domestic worker from Andheri in Mumbai's Western Suburbs explained, 'They only give rice in ration. Where do we get other essential food items from? A household cannot run merely on rice'. People's struggle to buy vegetables and other forms of nutritious foods to stay healthy and maintain immunity during the pandemic was further highlighted by Ravi, a *naka* worker living in the city of Panvel. He said, 'Forget about green vegetables, we are finding it difficult to even afford onion and potato these days. We eat whatever we have—the same salt and *roti*. We somehow fill our stomach to be able to sleep'. Sanchita, a sanitation worker from Andheri in Mumbai's Western Suburbs highlighted this further when she stated, 'I am pregnant and because of pregnancy I often feel hungry. But we have to manage (due to lack of food). There is no other option'. **Many families reported surviving on dal-rice, sugar-rice, rotis or khichdi throughout the lockdown period.**

A combination of the barriers of access to essential food supplies, the lack of support from public institutions, as well as the sudden fall in people's income and savings has led to higher rates of hunger and starvation across urban poor communities in the Mumbai Metropolitan Region (MMR). Seema, a street-vendor from Mumbai's Eastern Suburbs reiterated the ongoing deprivation experienced by urban poor communities when she said, 'I will have to think 100 times before cooking once a day'.

It has become common for families to skip meals altogether. As explained by Meena, an informal worker living in Wadala in Mumbai's Island City, 'We have just started skipping meals, so we eat one meal and then we skip another. We have completely

stopped having breakfast. We eat once in the afternoon, that's it'. At the community-level, some people have redistributed their own share of ration to the families that are most left behind. Some others, like Pravin from Jogeshwari in Mumbai's Western Suburbs, expressed deep regret in not being able to support other families in need. 'People start crying in front of us. But we are also helpless. What to do?'

The condition of families living without robust networks of support during the crisis highlights why it is crucial to improve people's access to public programmes that respond to their specific needs. As explained by a young man from Navi Mumbai, 'We don't have anyone we can count on for help. When we have to, we just stay hungry. We just have to starve'. After being denied their food-related entitlements, several people have felt completely dependent on civil society groups and individuals who are willing to offer any form of 'help'. Anjali, a young school-going girl from a slum in Bandra in Mumbai's Western Suburbs accurately described the disparity and helplessness that remains central to the lived realities of urban poor communities during the pandemic. She said, 'We have seen so many videos on Whatsapp, on TikTok too, of how people don't have any food. People waste so much food otherwise. But now poor people, even for food, are at the mercy of others'.

Our interviews revealed the compounding uncertainties experienced by the poorest who do not know when they will be able to resume work and afford food again. Several people emphasised their fear of losing their lives due to food insecurity. As explained by Vaishali, a domestic worker from the rehabilitation and resettlement (R&R) colony of Natwar Parekh in Mumbai's Eastern Suburbs who has been living in a sealed building due to the rising number of COVID-19 cases in neighbouring homes, 'We are scared of the virus. But more than that, we are scared of dying of hunger'.

4.4 ACCESS TO COOKING FUEL: REACH OF THE PRADHAN MANTRI UJJWALA YOJANA

The Pradhan Mantri Ujjwala Yojana (PMUY), launched in 2016 to safeguard the health of women and children through the provision of clean cooking fuel or liquefied petroleum gas (LPG) cylinders, aims to reach populations that are identified as being Below Poverty Line (BPL). In the wake of the COVID-19 pandemic, the Atmanirbhar Bharat Abhiyan relief package initially declared that free gas cylinders would be provided to BPL households for three months (April, May and June). Currently, the PMUY has been extended until September 2020.

In 2017–18, 23 per cent of the country's population (1.3 billion) was estimated to be below the poverty line (Bhattacharya & Devulapalli, 2019). Maharashtra, which is India's second most populous state, has almost 17.3 per cent of its population living below the poverty line, amounting to over 19.7 million (197 lakh) people (Reserve Bank of India, 2018). Though

the poverty levels are lower in Maharashtra than the national average, 22 per cent of the state's poorest people live in the four main urban centres—Mumbai (where more than half of the urban poor live), Pune, Thane and Nagpur—highlighting the spatial inequality existing in the state (Bhandari & Chakraborty, 2015). Data from the Ministry of Petroleum and Natural Gas states that by 7 September 2019, over 44,37,624 (44.3 lakh) connections were provided in Maharashtra (Pradhan Mantri Ujjwala Yojana, 2020). **There exists a huge gap in coverage of BPL families under the PMUY in the state. Of the total households we surveyed, only 3.57 per cent are current beneficiaries of the PMUY** (see Table 4.4 for more details). While BPL coverage of the PMUY appears limited, a possible expansion of beneficiaries of the PMUY in the given economic situation is much needed.

Area	Households with Ujjwala Gas	Number of households	Percentage
Municipal Corporation of Greater Mumbai (Island City)	32	1,074	2.98%
Municipal Corporation of Greater Mumbai (Western Suburbs)	127	2,364	5.37%
Municipal Corporation of Greater Mumbai (Eastern Suburbs)	5	903	0.55%
Vasai–Virar Municipal Corporation	Data unavailable		
Navi Mumbai Municipal Corporation and Panvel Municipal Corporation	128	3,283	3.90%
Thane Municipal Corporation	0	201	0%
Ulhasnagar Municipal Corporation	5	299	1.67%
Ambernath Municipal Council	0	171	0%
Kalyan–Dombivali Municipal Corporation	0	20	0%
Alibaug Municipal Council	Data unavailable		
Pen Municipal Council	Data unavailable		
Total	297	8,315*	3.57%

Table 4.4 | Percentage of households with access to Pradhan Mantri Ujjwala Yojana

*Total number of households from where this data was collected, N=8,315

4.4.1 GROWING NEED FOR AFFORDABLE COOKING FUEL

Access to cooking fuel is a critical aspect of food security. The lockdown has highlighted a universal need for affordable and safe cooking fuel.

There were a few instances of people who attempted to apply for the PMUY but did not receive any response regarding their application. Hemant, a Dalit man from Turbhe in Navi Mumbai who earns a living through begging explained, 'We have filled the Ujjwala Gas form but nothing has come of it'. Hemant further emphasised the risk of experiencing police brutality as a result of being compelled to cook using wood during the lockdown. He stated, 'We cook food on wood. But the police now beat us if we go to get wood'. Baani, a child living in a slum in Mumbai's Eastern Suburbs also highlighted that the use of kerosene for cooking was not a viable option for her family as they couldn't afford it currently. In *adivasipadas*, people are faced with challenges regarding how to bring the gas cylinder to their homes. Naman, a young man from the Scheduled Tribe community living in an

adivasipada in Borivali in Mumbai's Western Suburbs explained, 'If a family's gas stock ends, they have to go all the way to the main gate to collect the gas cylinder since they don't let the gas vehicle in till the house. So, some have had to switch to cooking using a *chulha* (wood/brick stove) after their LPG gas is over'.

An understanding of the challenges faced by people attempting to access gas connections highlights the rising need to increase the awareness and reach for affordable cooking fuel across urban poor households. Most people could not afford to pay for gas connections, thereby highlighting the need for inclusive solutions that enable access to cooking fuel for all. A few others, however, reflected a sense of hopelessness around the larger question of food inaccessibility. Sarita, while speaking about her last payment for a gas connection in March went on to say, 'Now that there is no food getting cooked, why would it (gas) end?'

4.5 ACCESS TO SOCIAL SECURITY AND RELIEF PROVISIONS AMONG INFORMAL WORKERS

4.5.1 SOCIAL SECURITY FOR CONSTRUCTION WORKERS

According to the National Sample Survey (2011–2012), there are about 5.02 crore construction workers in the country out of which approximately 2.86 crore were registered with the Building and Other Construction Workers (BOCW) Welfare Board till 31 December 2017 (YUVA, 2018) 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).

In keeping with the definition of 'building worker' as per the BOCW Act 1996³ a number of categories of work within the larger construction sector have been accounted for under the definition of 'construction worker'. **Our data revealed that the highest number of households were reliant on construction work. In nearly 46 per cent of the households, the head of the household was a construction worker** (see Table 4.5).

3 | Building worker is defined in Section 2(e) of the BOCW Act as 'a person who is employed to do any skilled, semi-skilled or unskilled, manual, supervisory, technical or clerical work for hire or reward, whether the terms of employment be expressed or implied, in connection with any building or other construction work'.

Area	Building and other construction workers	Total number of households	Percentage
Municipal Corporation of Greater Mumbai (Island City)	260	1,244	20.90%
Municipal Corporation of Greater Mumbai (Western Suburbs)	1,009	3,424	29.47%
Municipal Corporation of Greater Mumbai (Eastern Suburbs)	401	1,215	33%
Vasai-Virar Municipal Corporation	2,815	4,243	66.34%
Navi Mumbai Municipal Corporation and Panvel Municipal Corporation	1,908	3,913	48.76%
Thane Municipal Corporation	223	367	60.76%
Ulhasnagar Municipal Corporation	141	535	26.36%
Ambernath Municipal Council	142	169	84.02%
Kalyan-Dombivali Municipal Corporation	7	30	23.33%
Alibaug Municipal Council	16	71	22.54%
Pen Municipal Council	15	15	100%
Total	6,937	15,226*	45.56%

Table 4.5 | Percentage of households with construction workers

*Total number of households where data regarding construction workers was collected, N= 15,226

**Other construction workers include - Naka Worker, Kadiya, Begari, Mistri, Casual Labour, Labour, Mason, POP Worker, Electrician, Painter, Carpenter, Welder, Plumber

4.5.1.1 PRE-EXISTING VULNERABILITIES AND CURRENT AVAILABILITY OF WORK

The lockdown caused a sudden halt in construction work. It affected workers living on work sites, those who work independently or those who rely on labour nakas⁴ as places to secure work. Workers dependent on being picked up from labour nakas for work are used to uncertainties in the nature and availability of work, often receiving work for only a few days in the month. Mohan who used to frequent Turbhe naka in Navi Mumbai highlighted the precarious nature of construction work when he recalled, 'I used to go to the naka, and I would work for 5 or 6 or 10 days in a month. Some days I would get work, some days I wouldn't. Some days I would wait till 12 pm to see if any work would be available. And if there was no work, I would come back home. I used to end up making almost 10,000–12,000 rupees

per month'. Vinod from another slum in Navi Mumbai elaborated upon this saying, 'I have worked as a construction worker at the Turbhe naka since 1994. We come across many issues when we work there. Sometimes we are not paid, they throw us out without giving us any money ... we face a lot of difficulty'.

The lockdown limited all possibilities of securing work, leaving many in extreme situations of distress. **Apart from the availability of work, painters, plumbers, electricians reported being dependent on two main factors—the availability of hardware (in markets/stores) and the ability to enter other people's homes to work.** In the absence of both, they have experienced a heightened lack of assurance about when work will resume. Shamsu, a construction worker in Koparkhairane, Navi Mumbai, said, 'I have not gone to work and that is because I have not got

4 | A place where workers assemble in the mornings to seek employment.

any work these months. And I have no hope of finding any. If we go looking for work now, the police chase us away. I am looking for any work that is available, such as *begari*, *mistri*. So long as the cement, hardware and electric shops don't open in the market, our work will not open, and we won't find any work'. Pankaj, a painter who frequents the Kharghar *naka* in Panvel is the sole earner in a family of three members. He emphasises that, 'Closure of work means closure of money'.

While many receive daily payments, those working on a single project for a longer period of time are likely to be paid a lump sum amount only once the work is complete. **With a fall in the work available, workers reported being unable to find work at the rates they were earlier paid.** Gangaram who lives in a *gaathan* in Panvel explained how the lockdown increased his family's financial insecurity and therefore even though he used to 'earn 500–600 rupees a day', he was now willing to 'even work for somebody who gives 200 rupees'. Tulsiram, who lives in a slum in Sathe Nagar in Mumbai's Eastern Suburbs, is dependent on the Mankhurd *naka* to secure daily wage *mistry* work. He said, 'Before the lockdown, for 25 days I was looking for work and after almost 2 months, today (26 May) I got some work, I got 300–400 rupees for the day. I had to struggle for a day or two for this work. I need work. Without work I will not be able to support my family. Without work and cash in hand, we have no access to ration. I am not able to afford school fees at the moment, I do not want my children to do the same work as me'.

4.5.1.2 REGISTRATION IN THE BOCW WELFARE BOARD

Through the Maharashtra Building and Other Construction Workers Welfare Board (BOCW–WB) the government provides social security to construction workers. Registration in the BOCW–WB is the first step to access this. Workers are

faced with challenges while attempting to register with the BOCW–WB, and access to multiple social security benefits are limited to only a few who have registered.

Shamsu and his wife, a *naka* worker couple from Koparkhairane in Navi Mumbai who sustain a family of eight members, struggled for years to get themselves registered at the BOCW–WB. Shamsu says, 'The lockdown has only been imposed now, we have been trying to get the government to hear us for the past five years. If we go to a ward office, we are chased away. If we give a request, there is no enquiry on it for months or even a year'. They were finally registered through a camp organized by L&T in Navi Mumbai. However, that did not help them much. 'We haven't benefited from it at all. When we go to inquire, we are only told to come the next day, or the day after that, or the day after that. We are only given dates. We are only told that this or that officer is not present. This is what has been going on. Nothing ever proceeds', narrated Shamsu. He and his wife live in a rented house and did not even have enough money to travel to their native village during the lockdown.

Registration for those who live and work on construction sites is marginally easier as they are able to furnish certificates from a single employer stating that they have worked for 90 days—a necessary document to access registration. Given the nature of work for those dependent on *nakas*, the number of *naka* workers who are able to register with the BOCW–WB is minimal. Data from 16 construction sites in the MMR shows that 24.64 per cent of workers on sites were registered with the BOCW–WB as compared to 3.32 per cent of workers who worked independently or were dependent on *nakas*. Table 4.6 highlights registration rates of independent workers or those reliant on *nakas* while Table 4.7 highlights registration rates of workers living on construction sites.

Area	Workers registered with the BOCW-WB	Number of households with construction workers	Percentage
Municipal Corporation of Greater Mumbai (Island City)	13	165	7.88%
Municipal Corporation of Greater Mumbai (Western Suburbs)	38	542	7.01%
Municipal Corporation of Greater Mumbai (Eastern Suburbs)	3	301	1.00%
Vasai-Virar Municipal Corporation	Data unavailable		
Navi Mumbai Municipal Corporation and Panvel Municipal Corporation	30	1,352	2.22%
Thane Municipal Corporation	0	48	0%
Ulhasnagar Municipal Corporation	3	74	4.05%
Ambernath Municipal Council	0	142	0%
Kalyan-Dombivali Municipal Corporation	Data unavailable		
Alibaug Municipal Council	Data unavailable		
Pen Municipal Council	Data unavailable		
Total	87	2,624*	3.32%

Table 4.6 | Percentage of households with construction workers registered with the BOCW-WB

*Total number of households where data regarding registration of construction workers was collected, N= 2,624

4.5.1.3 ACCESS TO ONE-TIME CASH TRANSFERS

As a relief measure, the Government of India advised states to transfer funds from the BOCW Welfare Cess Fund to registered construction workers. The Government of Maharashtra announced a one-time cash transfer of INR 2,000 for building and other construction workers who have registered with the Maharashtra BOCW Welfare Board. In spite of registration, access to the INR 2,000 rupee cash transfer was low. **Among the 24.64 per cent living on work sites who reported being registered with the BOCW-WB, a mere 29.49 per cent workers reported to have received the cash transfer even though 87.64 per cent of the registered workers reported having a bank account** (see Table 4.7).

Some skilled workers reported shifting to other unskilled work in an attempt to earn. Those who have gone back to their villages to farm reported being unable to do so. In such situations the dependence on state provided welfare is high.

Nawaz, a resident of a slum in Mumbai's Eastern Suburbs explained, 'My husband is a carpenter. His work stopped due to the lock down. We tried to sell watermelons, but we were not able to so we had to quit the work before Ramzan ended. But we still have to pay for water, electricity, gas and toilets'. They have a ration card but they are unable to make ends meet with no other financial support.

	Number of respondents	Total number of respondents	Percentage
Number of women workers	475	4,085	11.63%
Registered with BOCW-WB	963	3,908	24.64%
Bank account in registered worker's name (Percentage out of total registered workers)	844	963	87.64%
Received the INR 2000 relief benefit from BOCW-WB (Percentage out of total registered workers)	284	963	29.49%
Bank account in worker's name	1,900	4,085	46.51%
Ration card holder in Mumbai	424	4,085	10.38%

Table 4.7 | Details of construction workers working on 16 construction sites (Source: Mumbai Mobile Creches)

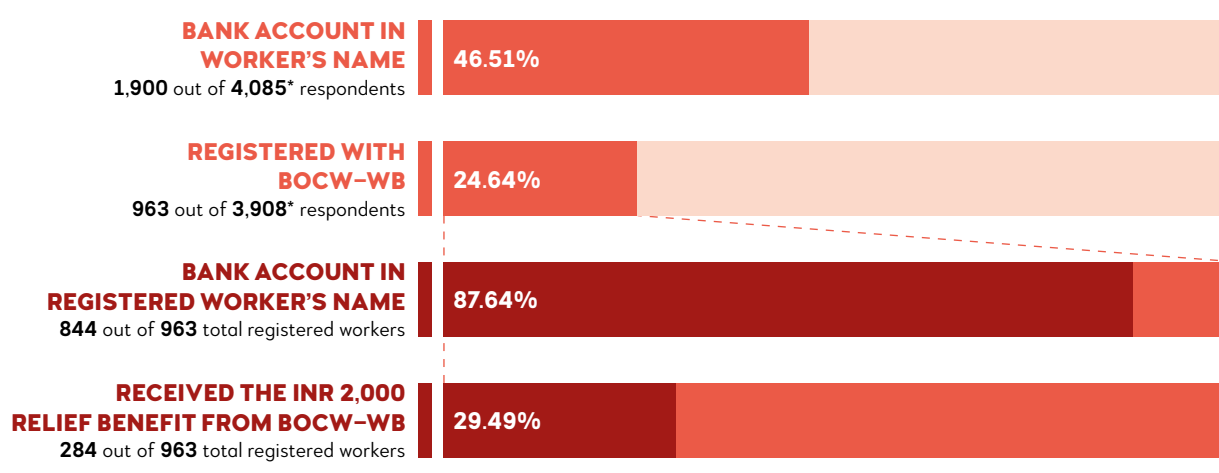


Figure 4.1 | Details of construction workers working on 16 construction sites

*Total number of respondents from whom data regarding each indicator was collected

Kavita, a young woman who lives in the rehabilitation and resettlement (R&R) colony of Lallubhai Compound in Mumbai's Eastern Suburbs explained how the lack of work available during lockdown coupled with the denial of adequate social security for construction workers compelled her family to move back to their village. 'My father works as a mason. My father gets work once or twice a week, the rest of the time he remains idle. Due to the lockdown, this increased. So we moved to our village. We have an agricultural field but right now we cannot farm given the season. We have to survive on ration for these days in the village'.

As skilled, semi-skilled or unskilled workers, construction workers form urban India's largest workforce. Their legal recognition has not translated into ensuring workers have social security. At a time when they desperately need financial support, bureaucratic processes and a lack of understanding the nature of their work has prevented a majority from accessing relief.

4.5.2 SOCIAL SECURITY FOR DOMESTIC WORKERS

Domestic workers are a crucial part of the urban economy, yet their contribution as workers and need for social security remains unrecognised. 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 seen in Table 4.8, **14.80 per cent households were dependent on domestic workers, making domestic work the second highest employment category among those surveyed.**

Area	Total number of domestic workers	Total number of households	Percentage
Municipal Corporation of Greater Mumbai (Island City)	201	1,244	16.16%
Municipal Corporation of Greater Mumbai (Western Suburbs)	721	3,424	21.06%
Municipal Corporation of Greater Mumbai (Eastern Suburbs)	257	1,215	21.15%
Vasai-Virar Municipal Corporation	299	4,243	7.05%
Navi Mumbai Municipal Corporation and Panvel Municipal Corporation	609	3,913	15.56%
Thane Municipal Corporation	18	367	4.90%
Ulhasnagar Municipal Corporation	141	535	26.36%
Ambernath Municipal Council	0	169	0%
Kalyan-Dombivali Municipal Corporation	7	30	23.33%
Alibaug Municipal Council	0	71	0%
Pen Municipal Council	0	15	0%
Total	2,253	15,226*	14.80%

Table 4.8 | Percentage of households with domestic workers

*Total number of households where data regarding domestic workers was collected, N=15,226

4.5.2.1 SUDDEN LOSS OF WORK

Most domestic workers spoke of non-payment of wages as a result of the inability to go to their places of work. Latika, a domestic worker who was homeless in Mumbai's Eastern Suburbs explained, 'My employer just called me one night and said don't come to work anymore. I'll call you and tell you when to come back, for now everything is sealed. She didn't say anything about paying me. It has been two months now and she hasn't even wondered about how I am surviving and taking care of my household and

children. No phone call, nothing.' Latika's articulation of her financial insecurity highlights a pattern that emerged from several interviews with domestic workers. For many domestic workers, a sudden loss of income is linked to the question of survival and the fear of having no form of assurance for future job security. Nasreen, a domestic worker who lives on a road in Matunga in Mumbai's Island City said she has not been paid since the lockdown went into effect. The participants we interviewed reported receiving a salary for March but not after. In some cases families

have eaten into meagre savings that were kept aside. Vijaya, a young girl stated that after lockdown, for a month they were getting by on the salary her mother received as a domestic worker and meagre savings.

Kalyani, a domestic worker who lives in a slum in Belapur in Navi Mumbai has also not been paid. Her case however highlights the blurred relationship between an employer and employee in the absence of any work regulations and knowledge of entitlements; leading to a situation where in many cases, the domestic worker justifies not being paid for the months they have not been allowed to work. Kalyani stated, 'I haven't gotten my salary since the lockdown began as I stopped working. And since I have already borrowed 50,000 rupees from them for my niece's wedding, I don't feel like asking them to pay me my salary even though I am not working'.

Levels of deprivation heightened especially among households that were dependent on domestic work alone.

Maya's mother and elder sister are both domestic workers and the family depends on their income. Since the lockdown they have not been paid, pushing the family into a dire financial situation.

4.5.2.2 NEED FOR SOCIAL SECURITY VIS-À-VIS REGISTRATION IN THE MDWWB

With a growing uncertainty about when they can be allowed to work, domestic workers are pushed to look for alternative sources of work. Nasreen from Matunga in Mumbai's Island City says, 'We don't have money for now. My children go begging and we get some money or food'. On some days she relies on waste recycling (waste picking) through which she manages to get about INR 50 for a day's work. Despite having worked for the same employer for

Area	Registered with the MDWWB	Number of households with domestic workers where information regarding registration with MDWWB was collected	Percentage
Municipal Corporation of Greater Mumbai (Island City)	5	168	2.98%
Municipal Corporation of Greater Mumbai (Western Suburbs)	89	424	20.90%
Municipal Corporation of Greater Mumbai (Eastern Suburbs)	3	212	1.42%
Vasai-Virar Municipal Corporation	Data unavailable		
Navi Mumbai Municipal Corporation and Panvel Municipal Corporation	52	362	14.36%
Thane Municipal Corporation	0	18	0%
Ulhasnagar Municipal Corporation	3	94	3.19%
Ambernath Municipal Council	Data unavailable		
Kalyan-Dombivali Municipal Corporation	Data unavailable		
Alibaug Municipal Council	Data unavailable		
Pen Municipal Council	Data unavailable		
Total	152	1,278*	11.89%

Table 4.9 | Percentage of households with domestic workers registered with the MDWWB

*Total number of households where data regarding registration of domestic workers was collected, N= 1,278

three years, Heena from Mumbai's Island City has not been paid and has been told not to come to work. Her husband is a waste recycler and is not getting any money. She is concerned about the fact that they don't have any means for livelihood. She has also had to start begging as a solution to their current financial situation. Vishram's wife is a domestic worker in Navi Mumbai. She received some money from her employer initially. After the building she works in closed its gates to domestic workers she has been jobless and without pay. She too is now looking for other sources of employment to support the family.

As per the Maharashtra Domestic Workers Welfare Board (MDWWB) Act, the Board is mandated to ensure registration of domestic workers and provide social security. The Board has been non functional since 2014. Currently it only enables registrations and provides identity cards that need to be renewed annually. Only 11.89 per cent of the domestic workers reported being registered with the MDWWB (see Table 4.9). The reasons for this are manifold. The major reason

includes the lack of social security benefits coupled with an annual cost for renewal of registration.

Reena, a domestic worker from Belapur in Navi Mumbai who is registered in the MDWWB said that she had not received her salary for March and April. She had not collected her dues as yet but mentioned that she would most likely get it for March, not for the months she has not worked. She believed her job would remain secure. For women like Reena, being registered with the MDWWB doesn't hold any meaning. Her husband is a labourer and she is hopeful that he will be called for work sooner than she is. Neeta's mother, a domestic worker in Navi Mumbai, was previously registered with the MDWWB but did not renew the registration. Her mother works in 2 houses. During the lockdown, she has received financial assistance from one employer, the other doesn't even pick up her mother's calls. **The Board is neither able to provide any form of social security, relief or ensure that employers are held accountable to pay wages.**

4.5.3 SOCIAL SECURITY FOR STREET VENDORS

Street vendors are recognised as a workforce and are legally protected by the Street Vendors (Protection of Livelihood and Regulation of Vending) Act, 2014. This law mandates states and local governments to ensure registration of vendors and protection of rights of vendors.

4.5.3.1 A CHANGED ECOSYSTEM FOR VENDING

Among nearly 4 per cent of the households that we surveyed, the head of the family was a street vendor. As self-employed workers, street vendors are dependent on a variety of factors to be able to earn a living—savings to be able to purchase goods for sale, functioning of markets, public transport, the availability of public spaces and the purchasing capacities of people. In the absence of these, their incomes have taken a severe hit. Moreover, given strict restrictions on movement and hours of vending and the fear of the police, most vendors report a reduction in incomes.

Kasim is an elderly vendor from the rehabilitation and resettlement (R&R) colony of Vashi Naka in Mumbai's Eastern Suburbs. He sells notebooks, clips, bangles and other knick-knacks. He notes that there is no sale in his low-income neighborhood and he isn't allowed to go to the locality where there is scope to earn. 'Earlier I used to sell at two places but now the police are strict and they have restricted vending in the area. I vend only from 10 am to 2 pm. My daughter-in-law used to sell vegetables but isn't doing so anymore. The police chase us and evict us from the area, they run after us with the *danda*. If the face mask is misplaced, they hit us'. Sushma lives in a slum in Mumbai's Eastern Suburb. Her husband was a vendor. Speaking of a drop in earnings she says, 'Earlier, if one would bring back 100 rupees from selling vegetables, today they bring 50 rupees'. Saju is a young migrant worker. He sells vegetables but the police don't let him sell for more than 3 or 4 hours a day. He has also got beaten by the police a few times for vending.

Seema is a mobile vendor who lives in a slum in Mumbai's Eastern Suburbs. She sells combs, notebooks etc. across various areas in Mumbai (CST, Masjid Bandar, Dockyard Road, Ghatkopar etc). 'Everyday I try to switch and go around different areas. I leave my house at 9 am and return at 7 pm. I earn between INR 100–300 per day. When I come back home I usually get half kilo rice and wheat for the house'. With public transport closed, she has been without work for two months now. Shazia, a vendor from Sanpada in Navi Mumbai is the sole earner in her family. She highlights how her sudden loss of income impacts her entire family. 'We are a 5-member family. I have a husband, two sons and a daughter. My husband is jobless. My sons do menial jobs that they can find and my daughter stays at home. My entire family is mostly dependent on my job as a vegetable vendor for sustenance. Ever since the lockdown was implemented, I have not been able to sell any vegetables as they don't let me set up shop on the footpath anymore. We have no savings left either. My younger sister-in-law is a widow and has two children. I am taking care of them at the moment due to which my family size has increased'.

4.5.3.2 ACCESSIBILITY TO PM SVANIDHI SCHEME (WORKING CAPITAL LOANS FOR STREET VENDORS)

The PM Street Vendors Atma Nirbhar Nidhi (PM SVANidhi) Scheme, announced as part of the Atmanirbhar Bharat Abhiyan relief package,

provides for a working capital loan of INR 10,000 that can be availed of with a tenure of 1 year and is payable in monthly installments. On timely or early repayment, vendors are eligible for an enhanced working capital loan. **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 urban local bodies (ULBs) or ii) be identified in the street vendors survey conducted earlier or iii) access a letter of recommendation issued by the ULB, Town Vending Committee (TVC) or specified federations. For many vendors this will be a bureaucratic hurdle—cities in the Mumbai Metropolitan Region (MMR) have not conducted accurate street vendors surveys or issued registration certificates in the recent past. Moreover, as seen from interview participants, street vending has become a common avenue for self employment given current job losses. The new vendors are not eligible for this loan.** To be able to complete the second step for access to these loans, vendors would have to have bank accounts. As seen in Figure 4.2, 70.14 per cent vendors have access to bank accounts that could facilitate accessing this loan in the near future. **Importantly, unless this loan is linked to the right to vend (which is mediated by the ULB), a loan without the security of being free from eviction is self defeating.**



Figure 4.2 | Percentage of street vendors with bank accounts

*Total number of households where the data regarding street vendors with bank accounts was collected, N=432

4.5.4 SOCIAL SECURITY FOR SANITATION WORKERS

Sanitation workers, employed directly by the local government or on a contract basis, have been frontline workers, cleaning streets, collecting and transporting garbage, cleaning public toilets and neighbourhoods through the pandemic.

Studies estimate there are about 50 lakh sanitation workers across India (WaterAid, 2019). The National Commission for Safai Karamcharis (NCSK) oversees the implementation of welfare schemes for sanitation workers and the National Safai Karamcharis Finance and Development Corporation (NSKFDC) oversees provision of credit to sanitation workers under various schemes. However, sanitation workers have no social security system parallel to welfare boards for other kinds of informal workers. Only manual scavengers, that is those engaged in manual cleaning of human waste, are provided some social security through the Prohibition of Employment as Manual Scavengers and their Rehabilitation Act, 2013 and the Self-Employment Scheme for Rehabilitation of Manual Scavengers, 2007.

As part of the Atmanirbhar Bharat Abhiyan relief package, the central government announced an insurance coverage of INR 50 lakh for all frontline workers fighting the pandemic, however, only the sanitation staff at government hospitals were included. By May-end, the Government of Maharashtra also announced INR 50 lakh insurance cover against COVID-19 to government, private, contractual, or outsourced staff of sanitation departments as well along with some other departments and workers. The staff should be on duty at least within 14 days of getting hospitalized or dying to be eligible for this insurance coverage (Naik, 2020).

Through the survey we found 133 workers engaged in sanitation related work (83 sanitation workers and 50 waste recyclers). The head of the household was a sanitation worker in 0.87 per cent of households. There were 10 interview participants who were engaged in sanitation-related work. Among them, 7 participants were sanitation workers with the Municipal Corporation of Greater Mumbai (MCGM), all of them hired on contract. One among these 7

workers was employed for *Dattak Vasti* work, which is the sanitation service provided in slums. Among the remaining three, one participant was an attendant at a community toilet and the other two were waste recyclers. Among them, five of them are homeless.

4.5.4.1 UNCERTAINTY ABOUT WAGES DURING THE LOCKDOWN

Among the six sanitation workers who worked for the Municipal Corporation of Greater Mumbai (MCGM) through contractors, none received salary during the lockdown while two of them were working full shifts and one was working half-shift at that time. 'I receive very late payment for my work. The contractor makes up random excuses to delay the payments. The last time I called him he said he was quarantined and cannot pay me right now. I am yet to receive payments for April and May', said Sunil, a resident of the rehabilitation and resettlement (R&R) colony of Lallubhai Compound in Mumbai's Eastern Suburbs when we talked to him in the last week of May. The MCGM had announced that as a safety measure they would be allowing only 50 per cent of its workforce to work at a given time till the lockdown is in force. Despite being willing to work, some sanitation workers were not given any work during the lockdown. Madhur from Matunga in Mumbai's Island City shared, 'They are only providing jobs for 1-2 days. Daily we used to go searching for work but they were not allowing us to work'. 'As my job is on contract, during lockdown no work, no income,' said Junaid who lives in a slum in Bandra in Mumbai's Western Suburbs. Despite being underage, 15-year-old Shreya who was experiencing homelessness in Matunga in Mumbai's Island City had to do full-time shifts on behalf of her sick brother (a sanitation worker) so that her family could get some money to survive. During the lockdown, the contractors of sanitation workers also refused to pay salaries without them doing any work for the days they did not have to work.

The condition of the *Dattak Vasti* worker also reveals how the contract system renders sanitation workers insecure. *Dattak Vasti* workers are not considered MCGM employees and get lesser salaries than the workers hired for MCGM departments. They are also

sometimes referred to as *Swayam Sevaks*, implying the voluntary nature of their employment and thereby lack of responsibility of MCGM. Sanchita, a resident of Andheri in Mumbai's Western Suburbs and a *Dattak Vasti* worker, was pregnant and working and had no facility of maternity leaves, 'I am seven months pregnant now and I will have to work for another month. After that I will have to take leave without payment. In this situation, there are high chances that I will lose my job. After my leave if I think of joining back, some other person would have replaced me. We have six-month contracts. After six months our contractor will change, he will bring his own workers. There is no surety whether they will keep me on the job or not'. She was getting a salary of INR 6,000 out of which 4,000 went towards the house rent which she had to pay even during the lockdown.

4.5.4.2 LOSS OF WORK AMONG WASTE RECYCLERS

Waste recyclers are not considered as sanitation workers despite their tremendous contribution in cleanliness and recycling that helps reduce our ecological footprint. The work of waste picking and recycling also completely stopped during the lockdown. In the absence of any social security, some waste pickers reported that they have resorted to begging to survive. 'I have four children to take care of. I can't work now. On the days I cannot earn anything, I have to make my children sleep hungry. I somehow manage my household by picking waste and begging for money', shared Anu from Chembur in Mumbai's Eastern Suburbs. 'How will I make a ration card? I can't understand it', she added, on being asked about entitlements.

4.5.4.3 EXACERBATED HEALTH RISKS

These 'frontline warriors' were also challenged during the lockdown due to other insecurities such as that of housing, water, and sanitation due to living in inadequate habitats. Shreya from Matunga in Mumbai's Island City, who was also homeless, was afraid that her family would be evicted by the police. 'Police are harassing us, they want to evict us, there is no place to play and stay. We are homeless'. Manasi from Mumbai's Island City and Sanchita from Mumbai's Western Suburbs also feared eviction if they failed to pay their house rents. On being asked

whether he was able to wash hands for safety from COVID-19, Rishabh, who was homeless in Mumbai's Island City responded, 'We don't have a water source, we are using masks to protect ourselves'. Junaid's family in Bandra in Mumbai's Western Suburbs had to resort to open defecation as the public toilet was closed during the lockdown. 'Women are facing more issues', he shared. Sanitation workers, who cleaned the city, found their own settlements neglected and left unclean. 'No one is collecting garbage, toilets are not that clean', shared Shreya. Junaid said, 'my area is being neglected for services from BMC, services related to health and hygiene'.

Two participants also shared about the lack of safety at their work sites. Sunil who was working during the lockdown shared, 'As protection, we only received a cloth mask around 20–25 days back, no hand gloves and other material were provided.' Raman from a slum in Malad in Mumbai's Western Suburbs was afraid of working as an attendant in a public toilet, 'At the public toilet where I work, they found a positive case yesterday. I am also afraid in case someone touches me. Toilets are as dirty as they were before the lockdown. Masks are not compulsory. Cleaners and attendants also do not use masks'. Sanitation workers demand safety during work, especially during the pandemic: 'We are ready to give full commitment to ensure people's safety against this pandemic. But we have to work in public spaces. We are demanding safety for sanitation workers from MCGM, but nothing has happened for 2 months. We are the fighters of COVID-19 just like doctors and police. We have raised concerns over our safety and insurance in the court through our union, but have received no response in this regard', added Sunil.

4.5.4.4 THE NEED FOR IMMEDIATE RELIEF

Almost all sanitation workers expressed the need for help with food and ration. Manasi from Mumbai's Island City did not get ration despite having a functional ration card. Junaid from Mumbai's Western Suburbs got ration over his card but found the provision insufficient to meet his family's needs. Sunil's ration card was registered in the village which is why he couldn't get any ration in Mumbai, 'I have made 6–7 attempts to get my ration card made in Mumbai

but I did not receive any response from the ration officer'. Sanchita's name was registered in her parents' ration card. Without having a usable ration card or enough money, she didn't get enough food during her pregnancy, 'I am pregnant and because of pregnancy I often feel hungry... but we have to manage... there is no other option'. Raman, who worked as an attendant

at a Suvidha toilet, also could not access ration, 'my fingerprint is not matching or there is some problem with my name'. Chanda, a waste recycler from Jogeshwari in Mumbai's Western Suburbs, also struggled during the lockdown due to no income and inadequate ration because the names of her four grandchildren could not be added to her ration card.

4.6 ACCESS TO FINANCIAL SECURITY

4.6.1 LOSS OF INCOME AND GROWING FINANCIAL INSECURITIES

The jolting dip in economic activity during the lockdown has led to a steep rise in financial insecurities. The loss of income and challenges of accessing relief have deepened the uncertainties of urban poor communities who depend on daily wages to grapple with everyday expenses. This growing uncertainty was further elaborated upon by Sheela, a street vendor from Jogeshwari in Mumbai's Western Suburbs who raised pertinent questions about the impact of the lockdown. She asked, 'For how long will things be like this? No business, nothing. From where will we bring money? From where will we eat? If we have to continue like this, we won't have anything'.

In some cases, financial insecurities led people to migrate back to their villages after they spent months scrambling for ways to afford basic expenses in the city. This was further explained by Vikas, a *naka* worker from Kharghar in Panvel who had to move back to his village with his wife and children after struggling to survive in the city for two months. He said, 'We have no savings left with us. Initially, we used to be able to save around 3,000–4,000 rupees per month. But we had to pay four months of rent, 20,000 rupees, with that money. In addition to that, we had to pay for transport to come to the village, 1,500 rupees for each one of us. The medical help (for his wife who had to be admitted in the hospital due to low blood pressure) cost 3,000 rupees. The prescribed medication cost us 1,000 rupees. Whatever was remaining, 1,000–2,000 rupees, got spent in these months'.

Due to growing uncertainty, people have begun to sell and mortgage the few personal belongings

that they own. Nawaz from Mandala in Mumbai's Eastern Suburbs highlighted the challenge of surviving if the crisis continues. She stated, 'If the lockdown extends, we will have to sell utensils and other house stuff to survive'. Those who had jewellery reported that they had to sell or mortgage their only assets in order to alleviate themselves from ongoing financial uncertainty. Santosh, a security guard from Belapur in Navi Mumbai who suffers from partial visual impairment, further elaborated upon this when he said, 'We have mortgaged some of our jewellery to survive during this lockdown. I cannot ask anyone for money since everyone is in a tough spot. None of our employers offer any help either. Sheetal, a domestic worker from Sanpada, Navi Mumbai, went to see a doctor because of body pain and had to pay INR 200 as consultation charges and INR 2,000 on medicine since the lockdown. If need be, she will call family in the village and ask for some money. She explains how they are surviving. 'We are able to eat because I have kept a necklace as a mortgage with a *kirana* shop to get 5,000 rupees. Will get the necklace back once the work restarts'.

Most of the people we interviewed stated that they had little to no savings. As explained by Shajee, a disabled street-vendor living in Mumbai's Island City, 'Whatever little savings we had are over now. If the lockdown will go on for long, who will be left with any money?' Sunil, a sanitation worker from the rehabilitation and resettlement (R&R) colony of Lallubhai Compound in Mumbai's Eastern Suburbs expressed deep concern regarding how he would afford his bills without any savings. 'There is not a single rupee in my home. How will I pay all the bills?', he asked. Similarly, Tulsiram from Sathe Nagar in

Mumbai's Eastern Suburbs stated, 'We do not have any savings, where is the money to save?'

The few who had meagre savings spent most of their money on electricity, rent and medicines.

Meena who lives in a slum in Wadala in Mumbai's Island City said that she received half salary for the month of March, with which she has been able to pay rent. As explained by Shaan, a young man from Sathe Nagar in Mumbai's Eastern Suburbs, 'Especially expensive medicines are costing us our life.'

Many people had to make difficult choices about how to spend the limited amount of money that they were able to access. Navin, an elderly construction worker from Malad in Mumbai's Western Suburbs asked, 'Am I expected to pay for my ration or pay my rent?' While discussing the deepening financial insecurities, he stated, 'The poor feel left out and excluded'.

There is a prominent fear of not being able to afford to pay for children's schooling and college.

As explained by Juhi, a fifteen-year old girl living in Turbhe in Navi Mumbai who spent her summer studying from borrowed books that would help her prepare for future studies, 'Now when the 11th grade admissions begin, that will cost a lot. With everything going on, how will parents afford to pay for that?' Similarly, Vijaya, a young girl, lamented over the fact that the money saved for her school fees was being used to buy food for the family. This concern is also shared by parents of young children. Sarita, a sex worker from the R&R colony of Vashi Naka in Mumbai's Eastern Suburbs who doesn't have the money to re-enroll her daughters in school for the next year elaborates upon a severe challenge that is looming over many young children who may be denied an education due to a lack of financial resources. 'We might have to send our daughters for domestic work. This is what I keep worrying about'.

For those without any savings, monetary support from employers, family and friends has been the only option. However, several barriers to asking for money or borrowing came to the forefront when people shared their experiences. Broadly, these included, being unable to borrow due to pre-

existing debts, employers who were unwilling to provide monetary support, and family and friends who couldn't lend money because they were in similar situations.

Kalyani, a domestic cook living with disability in Belapur in Navi Mumbai, borrowed INR 80,000 along with her brother to repay her INR 50,000 debt to her employer and to cover other costs she had incurred for her niece's wedding. As mentioned earlier, she didn't feel comfortable asking her employer for her salary or for another loan during lockdown because she already owed money to her employer. She highlighted her heightened distress due to pre-existing debts when she said, 'Instead of using this money for repayment, we have had to use it for our own personal needs. So this 80,000 rupees has been added to our original debt (of 50,000 rupees). I see no other option. I don't know how my brother and I are going to manage to repay this loan'. Similarly, Kasturi from Sanpada in Navi Mumbai explained how her past debts for her late husband's medical treatment were catching up to her at the peak of the pandemic, 'I have taken loans from people ... I borrowed 20,000 rupees from one person and 10,000 rupees from another ... I borrowed from people ... when my business was good I was able to pay them back... but now I am struggling and all of them are forcing me to pay them back'.

While few employers offered different forms of support, some who were approached refused to lend money to their employees. As explained by Anisha, an elderly domestic worker who lives alone in Jogeshwari in Mumbai's Western Suburbs, 'I asked my boss for the payment as I am living alone and there is no one to earn but he refused by saying that he will pay me in the month of June, till then search for a new job'. Given that many workers were denied their full or partial salaries, this prevented them from attempting to borrow from their employers.

Many people stated that they cannot borrow money from anyone because their friends, families and social networks share their financial vulnerabilities. Muskaan, a pavement-dweller living in Matunga in Mumbai's Island City with only INR 40 in her bank

account explained, 'We have very less money but we can't ask from each other since everyone is in the same position'. Qazim from Nalasopara in Vasai-Virar

elaborated further, 'Earlier relatives used to give, they have refused now. They have said that my condition is also like your condition'.

4.6.2 ACCESS TO DIRECT CASH TRANSFERS THROUGH THE PRADHAN MANTRI JAN DHAN YOJANA

Against this backdrop of financial uncertainty, direct cash transfers can play a critical role in curbing people's experiences of financial distress. However, in order to access cash transfer benefits from the government, it is essential for individuals to have an active bank account linked to their Aadhaar Card. The findings from our study (as seen in Table 4.10) revealed that on average, 63.27 per cent of the households had a family member with a bank account.

The Pradhan Mantri Jan Dhan Yojana (PMJDY), launched in 2014, aims to provide universal access to banking facilities for every household in the country. According to the Ministry of Finance, a total of 38.57 crore people have benefitted from the scheme up until

13 May 2020, with 14.27 crore individuals whose accounts are in the bank branches of urban metro centres. **Announced as part of the Atmanirbhar Bharat Abhiyan relief package, a direct cash transfer of INR 1,500 would be made to all Jan Dhan bank accounts registered in women's names in three installments of INR 500 each.**

According to the Ministry of Finance, there are 21.02 crore women beneficiaries (rural and urban combined) who account for 54 per cent of the bank accounts opened (Pradhan Mantri Jan Dhan Yojana, 2020). As seen in Table 4.11, **only 23.13 per cent of the households we surveyed had a bank account in the name of a female family member. Among these, not every bank account was a PMJDY account.**

Area	Total households with bank accounts in women's name	Total number of households	Percentage
Municipal Corporation of Greater Mumbai (Island City)	1,002	1,459	68.68%
Municipal Corporation of Greater Mumbai (Western Suburbs)	1,795	3,339	53.76%
Municipal Corporation of Greater Mumbai (Eastern Suburbs)	706	903	78.18%
Vasai-Virar Municipal Corporation	134	304	44.08%
Navi Mumbai Municipal Corporation and Panvel Municipal Corporation	2,270	3,448	65.84%
Thane Municipal Corporation	152	201	75.62%
Ulhasnagar Municipal Corporation	271	299	90.64%
Ambernath Municipal Corporation	68	171	39.77%
Kalyan-Dombivali Municipal Corporation	20	20	100%
Alibaug Municipal Council	Data unavailable		
Pen Municipal Council	Data unavailable		
TOTAL	6,418	10,144*	63.27%

Table 4.10 | Percentage of households with bank accounts

*Total number of households where this data was collected, N=10,144

This cash transfer was discussed by women and men who were interviewed and the lack of financial literacy and awareness was especially stark. As explained by Shayma, a home-based worker and mother of two from Bandra in Mumbai's Western Suburbs, 'Since I am not educated, I don't really know how to withdraw or deposit money'. Kasturi from Sanpada in Navi Mumbai who received two of the three installments of INR 500 after she learned about it from an elderly neighbour said, 'I was not even aware that they had transferred money into our account'. **While some reported receiving the INR 500 installments, they raised issues of inability to visit the bank during the lockdown and concerns over the insufficiency of the amount, given the current situation. Interviews with those who did not receive this amount pointed to two concerns—being unaware that the cash transfer was only for women and the difference between a zero balance account (i.e., Basic Saving Bank Deposit Account [BSBDA]) and a PMJDY account (with many having the latter).**

Our interviews revealed a common misconception—that a zero balance account is a Jan Dhan account and that everyone would receive this amount. Sagar, an elderly Dalit man who is grappling with homelessness in Mumbai's Island City spoke of this common misconception. He said, 'I asked the people who have a zero balance account and they told me they didn't get it. Then there is no point going to the bank'. Javed, a painter from Nalasopara in Vasai-Virar who did not have a PMJDY didn't recognize the distinction between the zero balance account and a PMJDY account when he explained, 'I heard that the government has given 500 rupees to everyone in their bank account. When I went to check my bank account, it had not come into my account'.

Area	Total households with bank account in women's name	Total number of households	Percentage
Municipal Corporation of Greater Mumbai (Island City)	645	1,579	40.85%
Municipal Corporation of Greater Mumbai (Western Suburbs)	834	3,709	22.49%
Municipal Corporation of Greater Mumbai (Eastern Suburbs)	294	1,364	21.55%
Vasai-Virar Municipal Corporation	37	2,336	1.58%
Navi Mumbai Municipal Corporation and Panvel Municipal Corporation	1,201	4,362	27.53%
Thane Municipal Corporation	124	376	32.98%
Ulhasnagar Municipal Corporation	250	539	46.38%
Ambernath Municipal Corporation	18	205	8.78%
Kalyan-Dombivali Municipal Corporation	7	120	5.83%
Alibaug Municipal Council	2	80	2.50%
Pen Municipal Council	0	18	0%
Total	3,412	14,750*	23.13%

Table 4.11 | Percentage of households with bank accounts in the name of the woman of the household

*Total number of households where this data was collected, N=14,750

Some of the practical challenges to accessing cash transfers included the fear of contracting COVID-19 while standing in long queues, the financial toll of traveling long distances as well as the fear of police violence while attempting to go to the bank. Nitin, a young man from Malad in Mumbai's Western Suburbs who earned a living through informal sales work prior to the lockdown summarised some of the key barriers to accessing cash transfers as follows, 'To get a meagre sum of 500 rupees, people have to stand in long queues outside banks. And even then there is no guarantee that you will get it. They cause crowds. The thing that was priced at 10 rupees earlier is now priced at 50 rupees. Train and bus fares have also increased tremendously'. His description not only raised concerns regarding the inefficiencies and health risks associated with going to the bank but also pointed to the grievances of the urban poor regarding the amount of money offered through direct cash transfer benefits that aim to alleviate the most vulnerable from experiencing increased poverty. Shazia, from Sanpada in Navi Mumbai whose son is disabled and husband suffers from diabetes, also discussed the financial and health costs of travelling to the bank while explaining why she hasn't accessed her entitlements. She said, 'I don't know if any money promised by the Prime Minister has even been deposited in my account because it takes me almost INR 60–70 to get to the bank and I don't have that kind of money. I'm also worried about my health so I think it best not to venture out'. Qazim, a

labourer from Nalasopara in Vasai–Virar also went on to explain how the fear of police violence presents roadblocks for his wife to walk for a long distance to the bank when he explained, 'People say that the police hit ... that is why we don't go out'.

The three installment cash transfer was inadequate for households whose financial vulnerabilities were exacerbated by the lockdown. Many raised concerns regarding the access to relief when access to needed documents is itself challenging. Nitin went on to explain how this amount of money, when viewed in the context of rising prices, was completely insufficient. He raised a crucial question, 'In this situation of inflation, how does the government expect that 500 rupees (every month) will be of help?' This was further explored by Deepa a college student from Bandra in Mumbai's Western suburbs who said, 'It's impossible that they genuinely believe that a household or individual's needs can be met within 500 rupees'. Deepa also highlighted another critical concern regarding the implementation of such provisions, 'think about people who don't have accounts too. How will they (the government) make sure to help them? They are also affected by this, right?' Bhagwati, a domestic worker from Sanpada in Navi Mumbai highlighted a simple reason why direct cash transfer benefits often do not reach all. She explained, 'They keep asking for several documents. And even if one document is missing they just refuse our application. How will these schemes reach us?'

4.6.3 ENROLLMENT IN SELF HELP GROUPS (SHGS)

Self-help groups (SHGs) play a significant role in ensuring access to savings for people with limited financial means. These groups also offer a source of capital for income generation through the creation of small businesses. The Atmanirbhar Bharat Abhiyan package offered collateral-free loans worth up to INR 20 lakh for women's SHGs registered with the National Urban Livelihoods Mission (NULM).

Our data revealed extremely low numbers of households with members who were registered in SHGs. Only 1.54 per cent of households reported

having a family member who was registered in an SHG (not necessarily an NULM SHG). Refer to Table 4.12 for more details

For some women, savings groups used to provide them with crucial financial resources before the lockdown. However, after the lockdown went into effect, most women have not received support through these groups. As explained by Mamta, a domestic worker living in the rehabilitation and resettlement (R&R) colony of Lallubhai Compound in Mumbai's Eastern Suburbs, 'I had a *bhishi* (savings

group investment) of 10,000 rupees. I had done that before the lockdown. My number will come after two others get it. But for now, they have stopped because of the lockdown’.

In the light of many jobs lost during the ongoing crisis, many people reported shifting to self-employment. In such a scenario, alternative means of accessing capital has become crucial. SHGs can be an effective medium to ensure a steady source of capital, employment and savings.

Area	SHG registered	Number of households	Percentage
Municipal Corporation of Greater Mumbai (Island City)	13	1,078	1.21%
Municipal Corporation of Greater Mumbai (Western Suburbs)	21	2,381	0.88%
Municipal Corporation of Greater Mumbai (Eastern Suburbs)	11	903	1.22%
Vasai-Virar Municipal Corporation	Data unavailable		
Navi Mumbai Municipal Corporation and Panvel Municipal Corporation	82	3,250	2.52%
Thane Municipal Corporation	0	201	0%
Ulhasnagar Municipal Corporation	1	299	0.33%
Ambernath Municipal Corporation	0	171	0%
Kalyan-Dombivali Municipal Corporation	0	20	0%
Alibaug Municipal Council	Data unavailable		
Pen Municipal Council	Data unavailable		
Total	128	8,303*	1.54%

Table 4.12 | Percentage of households enrolled in SHGs

*Total number of households from where this data was collected, N=8,303

5. MIGRATION

This chapter focuses on a group that came into sharp focus during the lockdown—migrant workers in the informal economy. It highlights reasons for reverse migration, broad trends and perspectives of those who made the journey back, those who couldn't and those who stayed on.

The estimated number of migrant workers in India is roughly pegged at around 100 million contributing to about 10 per cent of the gross domestic product (GDP) (Deshingkar & Akter, 2009) in the agricultural, manufacturing and services sectors. The largest employer of migrant workers is known to be the construction sector (40 million) with other major employing sectors being brick kilns, textiles, crop harvesting, domestic work, hospitality, street vending and others (*ibid*).

Migrating in search for enhanced livelihood opportunities has been a common reality among the poor; providing a survival strategy during times when the rural economy is unable to suffice in terms of economic subsistence. Environmental disasters and shocks, escape from religious or caste persecution and political conflicts are also some of the reasons associated with migration (Deshingkar & Akter, 2009). However, upward economic mobility continues to remain a significant factor in drawing workers from

backward regions to high productivity destinations. Workers migrate either seasonally, semi-permanently or permanently sending periodic remittances to sustain families back home or supporting them in the destination region (Tumbe, 2014).

The lockdown has resulted in the loss of livelihoods for a large proportion of these workers forcing them to return to their villages for multiple reasons, ranging from the inability to pay for the cost of living in the city to the fear of contracting the virus. Some were contemplating going back to their villages in the future if the situation worsened; many have nowhere or nothing to go back to. Some who have returned to their villages expressed their willingness to come back if things 'returned to normal'.

Commenting on the trend, the anxieties, and its impact on neighborhoods, Pratap, a young man living in a slum in Nalasopara in Vasai-Virar says, 'Because people do not have food at home, they are thinking of running away to their village. They are arranging for travel somehow and are leaving. Many have left. The lane where my brother lives, that entire lane is empty'. Similarly, Gangaram a *naka* worker from a *gaathan* in Panvel says, 'Most of our people here have gone to the village. About 700–800 labourers have gone to their villages, and 200 remain. What is one to do without work? People's jobs have been adversely affected. The situation is not as it was before. Everybody is tense, and is always thinking about when they should leave for the village'. Raman, a young man living in a slum in Malad in Mumbai's Western Suburbs says, 'People are very scared. They don't know until

The urban agglomeration of Mumbai that includes Mumbai City, Mumbai Suburban and Thane recorded 43.02 per cent of its population as migrants during the 2011 Census. Amongst this population, though the absolute number of workers had increased over the previous decade, the share of inter-state migrants saw a decline in percentage due to increasing opportunities in other parts of the country, high cost of living in Mumbai and increasing regionalism. On the other hand, intra-state migration has seen an increase owing to unbalanced regional development, prolonged rural distress and inadequately developed tier-2 cities across the state forcing the workers to concentrate in the Mumbai Metropolitan Region (MMR) (Shaikh, 2019).

when the lockdown will continue. People are very worried about what is going to happen. Some have taken taxis, or gone by truck, private vehicles, etc.’

Explaining what pushed them to make individual choices to migrate back to their villages, participants commented on basic expenses that were suddenly beyond their reach and fears that took over. Nandan, a migrant worker from Jogeshwari in Mumbai’s Western Suburbs narrates why he returned to his village a month after the lockdown started. ‘What happened was that we got to know that the lockdown will not be removed’. He was not getting ration and hence asked his family to send money so that he could return to his village. ‘I wondered, till when should I remain hungry? The person who collects electricity charges was harassing me. He was saying that if I do not pay him he will disconnect the electricity. I had no money so how could we give him any? So I lived in darkness for 15 days’. He notes that if the lockdown ends and things become normal he would come back to Mumbai. Vikas, a slum resident of Kharghar in Panvel says, ‘We told the landlord that in the current situation, the government has told landlords not to collect rent’. The landlord asked, ‘Will the government be paying us your rent?’. ‘There was no escaping paying rent’. Commenting on life in the village, he says, ‘They won’t let us leave the village at all. We won’t be able to leave to arrange for food or work or anything here. In such circumstances, it’s difficult for us to know what to do. At such a time, we have just decided to stay inside the home and somehow survive’. Shaan, a young man who lives in a slum in Sathé Nagar in Mumbai’s Eastern Suburbs highlights what pushed him and his family to leave—once one person was found positive in his area, he and his parents were worried about staying on. They paid INR 4,000 per person for a ride in a tempo and commuted to their village in Maharashtra.

Our data, collected from nearly 13,801 traveling migrant workers revealed that the highest number were returning to Uttar Pradesh (19.14 per cent), followed by Rajasthan (6.38 per cent) and other places within Maharashtra (2.38 per cent). Since data was recorded during relief distribution when workers were enroute to their homes or awaiting

information regarding trains in large groups, it was not always possible to capture the destination state of each group separately. Multiple states to which these groups were travelling included—Uttar Pradesh, Bihar, Madhya Pradesh, West Bengal, Gujarat, Rajasthan, Uttarakhand, Chhattisgarh and Jharkhand.

The average distance travelled by each person was calculated to be approximately 1314.72 kilometres, highlighting the long journeys they had committed to undertake irrespective of the risks. See Table 5.1 for further details.

In order to reach home, migrant workers were using several modes of transport based on availability, cost effectiveness and urgency. These included trains, trucks, and buses if available; to more extreme measures such as travelling thousands of kilometres on foot, by auto-rickshaw or in big containers. Data revealed that 50.73 per cent were travelling back by train, followed by 10.26 per cent travelling back by truck, the third most common mode of travel to return home was on foot (8.58 per cent) highlighting the absence of sufficient transportation, the urgency to return home and in some cases the unaffordability of travelling by other modes, with even the special trains charging fares from the already impoverished workers (Dutta, 2020). Four workers reported attempting to walk all the way to Assam, covering a distance of over 2900 kilometres, and 24 workers reported walking all the way to Nepal. Table 5.2 showcases the various modes of transport used to return to various places.

Many who contemplated leaving narrated fears of travelling based on experiences they had come to know of. Sunil, a sanitation worker living in the rehabilitation and resettlement (R&R) colony of Lallubhai Compound in Mumbai’s Eastern Suburbs says, ‘My neighbours have left for their village. One of my neighbours living in the opposite building had hired a taxi and were on the way to their village in Uttar Pradesh when they met with an accident, the father died on the spot, the daughter was taken to the hospital and she died there, the mother and the other child are in a critical condition. Everyone at home is telling me to leave for the village as it is safe there but what if we die on the way!’

Destination State	Number of people travelling	Percentage	Approximate distance from Mumbai (in Kilometres)**
Within Maharashtra	328	2.38%	450***
Uttar Pradesh	2,642	19.14%	1,390
Rajasthan	881	6.38%	1,130
Madhya Pradesh	241	1.75%	950
Odisha	219	1.59%	1,591
Bihar	216	1.57%	1,792
West Bengal	166	1.20%	2,078
Jharkhand	58	0.42%	1,756
Gujarat	29	0.21%	686
Chhattisgarh	20	0.14%	1,157
Assam	4	0.03%	2,909
Nepal (Outside India)	26	0.19%	2,009.9
Multiple States mentioned****	7,680	55.65%	
No State mentioned	1,291	9.35%	
TOTAL	13,801	100%	

Table 5.1 | States that migrant workers were travelling back to

*Total number of migrants from who this data was collected, N=13,801

**Approximate distance taken from Mumbai to State capital city

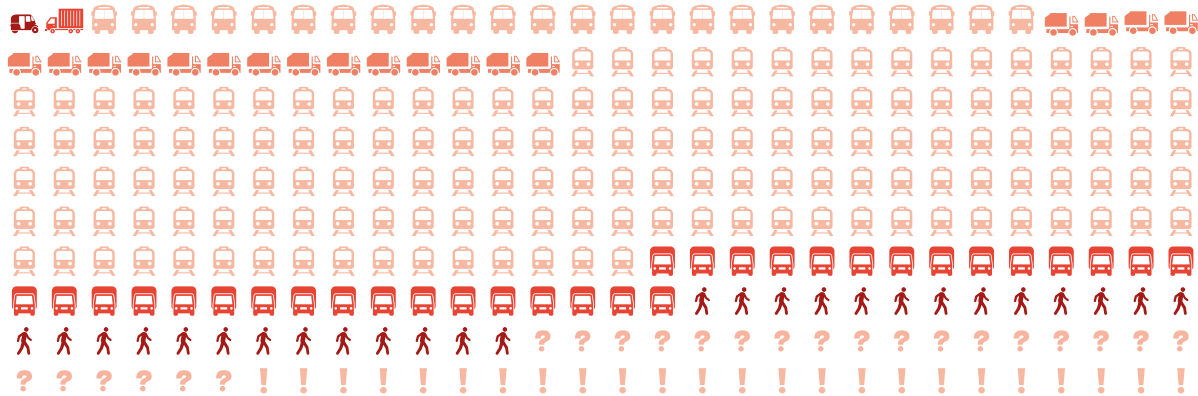
***Approximate distance taken from Mumbai to central Maharashtra

****Composite data from large heterogeneous groups where state wise separation could not be done

Anisha from Jogeshwari in Mumbai's Western Suburbs says, 'Most of the people are ready to leave the city and move to their respective villages. They think that it will be easy to survive there. There are chances that they will get something to hold on to. Three young construction workers (her neighbours) left for their respective villages. They were working as daily wage labourers and had no income for the last few months. They went to Borivali and took a truck. Half of the people from my community used trucks as a mode of transport, with around 50 people in one truck!'

Those who attempted to make the journey, were not always successful, they narrated the bureaucratic ordeal it was to even attempt the journey. Furthermore, travel bans, governmental indecisiveness along with rapidly running out resources and spread of misinformation disproportionately affected these workers. Nandan is from a village 20 km away from Balrampur city in Uttar Pradesh. He has around 3 bighas¹ of land. He is now farming in the village. Narrating his experience of trying to get transport he says, 'We left our room

1 | Bigha is a traditional land measurement unit, commonly used in India which varies locally. 1 bigha = 27,225 square feet of land.



AUTO RICKSHAW
44 out 13,801 | **0.32%**

BIG CONTAINER
44 out 13,801 | **0.32%**

BUS
1,104 out 13,801 | **8%**

TEMPO
820 out 13,801 | **5.94%**

TRAIN
7,001 out 13,801 | **50.73%**

TRUCK
1,416 out 13,801 | **10.26%**

WALK
1,184 out 13,801 | **8.58%**

NOT SPECIFIED
1,083 out 13,801 | **7.85%**

AWAITING TRANSPORT
1,105 out 13,801 | **8.01%**

	Destination state															
Mode of transport for return journey	Within Maharashtra	Uttar Pradesh	Bihar	Rajasthan	West Bengal	Madhya Pradesh	Odisha	Assam	Jharkhand	Chattisgarh	Gujarat	Nepal (outside India)	Multiple states mentioned**	No state mentioned	Total	Total percentage
Auto rickshaw		44													44	0.32%
Big container		44													44	0.32%
Bus													1104		1,104	8%
Tempo		425		30	55	80				20			210		820	5.94%
Train		650		851									5,500		7,001	50.73%
Truck		905	47		57	161	207		39						1,416	10.26%
Walk	328	394	169		54		12	4	19		29	26	129	20	1,184	8.58%
Not specified - either Truck/Bus/Tempo													737	346	1,083	7.85%
Awaiting transport (staying in Suncity ground, Vasai–Virar)		180												925	1,105	8.01%
Total															13,801*	100%

Figure 5.1 & Table 5.2 | Mode of transport used by migrant workers to return to native state

*Total number of migrants from whom data was collected, N=13,801

**Composite data from large heterogeneous groups where state wise separation could not be done

(house) twice but had to come back because we did not get the truck. When we left for a third time, we got one truck that cost 3,000 rupees. This was money my parents had borrowed from someone in the village. We did not get a police pass. We had to come illegally'. He had heard rumours that trains would not start from Mumbai anytime soon and was facing difficulty securing basic food. His only saving grace was that his landlord had not asked him to vacate his house. 'It took us four days to come here. We used to get some food on our way ... There were 10–15 people in my truck. There was no problem in traveling at all ... just that we used to get hungry sometimes'.

Piyush from Navi Mumbai who sent his 4 children, 2 boys (aged 9 and 15) and 2 girls (aged 12 and 17) to their village in Karnataka with his brother early on narrated his experience of using the state transport buses that were started specifically for migrant workers. He says, 'I had filled the form to travel to the village. The Maharashtra state transport bus took us to Belgaum district (Karnataka) and then told us to make the rest of the journey to our respective villages on our own. My village is 400 km away from there! There was no transport facility to take me from there. It was not possible to walk all the way. That is why I took the bus and came back here'.

There are many who cannot earn at this time but have stayed on. The reasons for this have largely been linked to the travel procedure being expensive, bureaucratic and unpredictable; their fear of being a burden on their families in the village; having no land or home in the village and the city as their only 'home'.

Azaan, a *naka* worker who lives in a slum in Mumbai's Eastern Suburbs is originally from Raebareli district, Uttar Pradesh. He came to Mumbai after the 1992–93 communal riots. 'I have nobody in the village. Both my parents have passed away. I have to eat and work here. It is difficult to get work in the village. If I had a farm then I would have had work, but I don't have one'. Vanita, a domestic worker from a slum in Juhu Koliwada in Mumbai's Western Suburbs says, 'Sometimes we want to go back to the village, but we don't have anything there either. So where do we

go?'. Yasmeen, another domestic worker from West Bengal says, 'Our village is also facing difficulty of food. There is no provision for food in the trains that are taking migrants back to their villages. That is why we are not going back'. Zoab, a *zari* worker living in a slum in Mumbai's Eastern Suburbs is originally from Sheohar district, Bihar. Many migrant workers he knows went to their villages by the *shramik* trains (free trains facilitated by the government). 'I have a farm there where my family grows grains like maize, wheat, etc. They have been calling me for a long time. But I did not go. The train was for free but it involved paying so much—100 rupees for the medical certificate, filling a form at the police *chowki* and then paying some 500–700 rupees to the agent to get a booking. And now, the free train has stopped too'.

Sarita, a sex worker living in Mumbai's Eastern Suburbs says, 'Our income has completely stopped. Sometimes I feel that I should commit suicide and die. It is better than begging in front of anyone. We don't have any village where we can go and live. Since we got into this work, our entire family has become distant from us. Family members even refuse to recognise us. So that is why we have no village. We are living in Mumbai and will die in Mumbai. We have no *mulk*², nobody will let us stand in the *mulk*. When our parents are also not there then there is nothing. We have nothing in our villages, our everything is in Mumbai only'.

RESTARTING WORK DURING PARTIAL LOCKDOWNS

By June some workers reported that they had begun getting work. With regard to restarting work, Kisan a young *naka* worker from Nalasopara in Vasai–Virar said, 'At least now we are getting small jobs, we are able to go and do it. In the initial days of the lockdown there was absolutely nothing possible'. In Turbhe, Navi Mumbai, Vinod a *naka* worker also noted a positive change. 'We have started working in the last 2 days only'. This was echoed by Shyam, another *naka* worker in Navi Mumbai who said, 'I have stepped out for work since yesterday. I have just done 2 days of work. I am doing some plaster and painting work'. But not everyone is able to secure work. Azaan who lives in a slum in Mumbai's Eastern Suburbs has been going to

2 | Refers to 'land' or 'region' or 'country'.

the *naka* every day since June 1. He leaves by bus at 8 am in the morning and returns at night. It has been 14 days and he has not got work even once. 'Work stopped 10 days before the lockdown. Contractors don't come to the *naka* these days. Only 1 or 2 visit there. As compared to the usual work, there is only 10 percent of the work available'.

Jyoti, a transgender person from Vasai-Virar stated that she and a few others started going out since the first week of June. With public transport not functioning as earlier they are forced to beg around in their locality in Nalasopara. 'If we go anywhere to beg, people say "the lockdown is going on, what can I give you?" My head also hangs with shame. But then also we fold our hands and beg them to give at least

2 rupees if not 5 rupees. We tell them "If you do not give us what will we eat? We are asking for only 2 rupees from you. Don't give a lot, just give 2 rupees". I get money by folding my hands. This way we manage to earn something. What else can we do?'

The current situation is dynamic and as the lockdown eases, working is gradually seeming possible for many, but availability of work remains challenging and dependent on various social and economic factors. Each kind of work has its peculiar challenges with regard to an ongoing pandemic—while some can be carried out with physical distancing, many do not have this luxury. It is for these workers that availability of work remains irrelevant and social security gains increased significance.

Lockdown for Migrant Denotified Tribal Communities

A migrant from Karnataka, Piyush lives in Anand Nagar, a slum near Turbhe Naka in Navi Mumbai. He begs for a livelihood. It is the traditional occupation of the Masan Jogi community that he belongs to which is a Denotified Tribe. Already bogged down with a means of earning which is not permanent and barely enough for subsistence, lockdown has aggravated their struggles even further. 'We don't have any certificate or license, so where will we get work and where can we work! I beg but I am not sure how much begging would fetch me in the coming days', he says.

Struggling to meet daily needs, he had sent his children early on during the lockdown to their village in Karnataka along with his brother. He filled the government mandated registration form for his travel. The Maharashtra state transport bus that he had boarded left all the passengers at Belgaum district, telling them to make the rest of their journey on their own. 'My village is 400 km away from there. There was no transport facility to take us from there and it was not possible to walk all the way. That is why I took the ST bus and came back'.

'We are from the Masan Jogi community. We would get money if somebody got a dead body for cremation. A lot of people from our *basti* have suffered because of the lockdown. A lot of people from my road are involved in the work of making stones that are used to grind spices. But there are no sales because the restaurants are shut. That is why the stone making work is also shut. Auto drivers are also not able to work'. Deeply stuck in the day to day struggle for money, he even tried to sell fruits for some days but nobody came to purchase owing to the fear of coronavirus.

Cut off from the meagre sources of livelihood that they depend on for survival, meeting their basic needs has become a challenge of unprecedented proportions. 'We have somehow survived two months of summer. The upcoming monsoon is going to be a problem. We do not have bamboo or *taad patri* to put together our *jhopda* and that is because we do not have the money to buy any of that', he says. He fears that they may even die in the rain. They take water from a nearby pipeline. The supply is not regular and the water comes for only one hour a day. The public toilet they use has water provision but no wash or sanitisation facilities for them to access it without the fear of getting infected. Though he has a yellow ration card and has received 5 kg rice and 1 kg pulses, however, he has primarily relied on NGOs for rations. 'We fill our stomachs with whatever we get. They are giving grains but we also need milk, sugar and vegetables. Where do we get money to buy all that?'

Although nobody in his family or *basti* has any symptoms of COVID, he doesn't have the money to even buy medicines for cold or fever. A patient of diabetes, he cannot think of purchasing his usual course of medicine during the lockdown for that costs INR 1,200. His wife has had a mental health issue for the last 20 years. He wanted to go get her medicines from a hospital, but there was not a single auto rickshaw available for transport. 'When I found an auto and boarded it, I was made to get off en route by the police. I then walked all the way to the hospital', he says. Medical care during the COVID-induced lockdown has been elusive at best for many like them. Piyush and his wife have been in a desperate need of medicines and money to buy them.

Their residence was surveyed by the Navi Mumbai Municipal Corporation in 2001, and he has a ration and Aadhaar card. His wife has received the direct cash transfers via the PMDJY, however, they are not sure how many days it will last. He says, 'The government is not doing anything to help us monetarily. Using Aadhaar card, they should find out who is poor and who is not so they are able to reach and help us. The INR 500 in Jhan Dhan will not be of any help. The government should think about it and should look after the poor at least till the lockdown ends'.

He says, 'Nobody has helped us with money. People themselves are not in a position where they can help'. He has four children, aged 9, 12, 15 and 17 years old respectively. Following livelihood traditions borrowed from the previous generations in his family, he is determined for his children to not follow in their footsteps. 'Dr. Babasaheb Ambedkar did so much for us but we weren't aware of it, nor were my parents or grandparents. But I am educating my children now. I am educating my children so they don't share the same fate'.

6. INTERSECTING VULNERABILITIES

Those who suffered the most during the pandemic and the following nationwide lockdown were the ones experiencing multiple and intersecting vulnerabilities. As established through our experience of working with the urban poor for over three and a half decades, those living in 'informal settlements' are also largely engaged in informal employment and vice versa. The informality of their existence reflects on

multiple fronts, be it their access to basic services, entitlements, healthcare, or education. Additionally, the pandemic and lockdown suggests that this informality also renders the vulnerable excluded from care and support during disaster situations. Such exclusion amplifies the impact of their existing vulnerabilities while exposing them to additional vulnerabilities in a disaster.

6.1 LIVING IN THE CITY: INADEQUATE HABITATS

The lack of adequate housing is one element that impacts people's experiences of living in the city. **Inadequate housing is most often also coupled with inadequate basic services. The inadequacy of housing, water, sanitation, electricity, open spaces, health care, educational facilities is characteristic of the various kinds of settlements covered by this**

study. The experiences of violence and climate impacts leave residents of these settlements much more vulnerable. The following sections on 'housing insecurities' and 'access to basic services' points to vulnerabilities that people face as a result of severely inadequate habitats.

6.1.1 HOUSING INSECURITIES

Housing insecurities affected some participants tremendously. Those severely affected were the homeless, those living in rented houses and those living in *kutchra* or semi-*pucca* houses. Eviction was a constant threat to the homeless and tenants who were unable to pay their rent. Other housing-related vulnerabilities included being unable to produce proof of residence needed to access entitlements, exposure to violence in some neighbourhoods, and extreme weather conditions during the lockdown without much access to help. The inadequacy and high cost of basic services such as water, sanitation and electricity were compounded during the lockdown.

6.1.1.1 FORCED EVICTIONS

Some participants shared that while they regularly faced evictions earlier, they did not face the threat during the lockdown. 'They come and demolish a few houses every year after exams around this time. But they haven't come this time', shared Raman who lives

in a slum in Malad, in Mumbai's Western Suburbs. However, many homeless faced eviction threats during the lockdown. 'We were beaten up by the police in the initial phase of the lockdown. Policemen come at night and wake us up. They ask who we are and where we have come from. Even the residents here are complaining about us. They shoo us away. Where will we go? We don't have homes', shared Nasreen, a homeless woman and mother of three children living in Matunga in Mumbai's Island City. Positively, a few exceptions were also made by municipal corporations for people who were homeless. 'The MCGM is allowing us to sleep inside the market. That is a big support but there is no place where we can live', shared Darpan who lives in a slum in Mankhurd, in Mumbai's Eastern Suburbs.

6.1.1.2 SHELTERS FOR THE HOMELESS

Some of the homeless participants mentioned that they were offered to be moved to temporary

shelters during the lockdown. However, most of those interviewed preferred not to go to shelters. The fear of losing whatever little belongings and space they had withheld many of them from moving to shelters. Mothers were also concerned about the wellbeing of their children in shelters. 'How can I live there with my children? I have so many belongings with me. How can I go there with my children?', questioned Nasreen from Mumbai's Island City. A few of the homeless in Mumbai were shifted by the Municipal Corporation of Greater Mumbai (MCGM) to temporary shelters or given temporary housing during the lockdown. But for many, this has not been a viable option and they have preferred to stay in the open, together as families with their meagre belongings, holding on to whatever little space they have in public places.

6.1.1.3 CHALLENGES FACED BY RENTERS

The house rent amount mentioned by the participants ranged from INR 500 for *kutcha* houses to around INR 6,000 for a *pucca* house or apartment in a rehabilitation and resettlement (R&R) colony. While many among those living on rent were not forced to pay rent due to the government announcement, many participants shared they were being forced to pay rent during the lockdown. 'Owners are asking for rent and making the tenants' life hell', shared Saira from Antop Hill in Mumbai's Island City. On being reminded that the government asked to defer rent until the lockdown gets over, owners questioned that decision, 'Will the government be paying us your rent?'

The pressure turned into a lot of stress for some of the participants, more so for women. Vanita, a single mother living in Juhu Koliwada in Mumbai's Western Suburbs shared, 'Before the lockdown, I did 2–3 jobs and we were able to survive. Now there is no work, what will we do? I'm not able to understand what the landlord is going to do. He said, "nobody is following what is being said on TV". I am most stressed about that. If he makes us leave, where will we live?' Seema, a widow living in Mumbai's Eastern Suburbs with her children, could not afford her medicines or food but was forced to pay rent, 'I will have to pay the rent, if we are thrown out where will I go with two young girls.' Sanchita, a sanitation worker living in Andheri in Mumbai's Western Suburbs, who was the sole earner

in her family and struggling for ration shared, 'The owner is not ready to adjust. When I get my salary of 6,000 rupees, I pay INR 4,000 to him immediately. Managing within the remaining 2,000 rupees is very difficult. I feel sad about it.'

6.1.1.4 EVICTION OF RENTERS

'They have asked us to vacate', shared Anu from Chembur in Mumbai's Eastern Suburbs, wondering where to go with her four children. Jyoti from Nalasopara in Vasai–Virar was also told to leave, 'My owner was telling me to vacate saying that my agreement of 11 months got over'. Adi lived in a rented house in Antop Hill in Mumbai's Island City with his family of 6. His family was evicted for not paying rent during the lockdown. 'Since we were not able to pay rent he asked us to leave the house. Now we are staying in a temple. He has given the house to someone else.'

6.1.1.5 LINK BETWEEN ENTITLEMENTS AND HOUSING

Entitlement documents such as a ration card, which is crucial for accessing government relief, requires a proof of residence. Although not mandatory, it is given much importance. This gap between policy and practice limits many people from accessing entitlements. Particularly vulnerable are the homeless and those who cannot produce any proof of their residence. 'They wanted a proof of residence. We have nothing of our own to show', shared Sagar, a homeless elderly man on being asked about owning a ration card. Those living on rent need to submit a no-objection letter signed by their landlord which is often denied to them. 'You live in my house, and if you get papers made then you may capture (prove ownership of) my house', said Azaan's landlord in Sathe Nagar in Mumbai's Eastern Suburbs. 'Informal' housing also deprives the urban poor of accessing formal loans, which was another disadvantage during the lockdown. Leela from Mumbai's Eastern Suburbs shared, 'We want to mortgage our home for money but we can't mortgage a *chawl*. So, we don't know what to do.'

People living in rented homes have had a particularly challenging time in accessing food-related support from local leaders. Budhan living in Panvel shared, 'The relief never reaches us. They tell us straight

away, “you are not house owners, you live on rent. How can we give it to you? Where is the proof that you live here?” They are not giving it to the people living on rent’.

6.1.1.6 RISE OF VIOLENCE

Safety from violence during the lockdown was a major concern among many participants. Homeless participants from Mumbai’s Island City shared how children were the most vulnerable to violence. Darpan, a homeless father of six from Mandala, was worried about the safety of his children. ‘During the lockdown, fights are happening on a daily basis. My children are staying in unsafe places, people are throwing bottles and stones’. Women and girls were also very concerned about their safety. Heena from Dadar was worried about them targeting her daughter at night. ‘My girl was 15 when she was harassed by some people in the night. We stay up at night for our children and sleep in the morning’. 15-year old Rihana from Matunga was also scared. ‘There is a 7-year old girl in the area who was raped. Therefore, I have a constant fear as a girl. There are boys outside the area who harass us. With the lockdown they have increased it’. The homeless also experienced rising tension within their communities. ‘We have seen that youth are fighting with each other when on the road. For very small reasons also they fight’. Nasreen told us, ‘With no earnings, anger and frustration is very high. My husband also isn’t getting any money anymore. Now when children ask him for 5–10 rupees and he can’t give them anything, he takes out his anger either on me or the children. We have to take it’.

The situation in rehabilitation and resettlement (R&R) buildings was not much better. 15-year old Simran living in Mumbai’s Eastern Suburbs shared, ‘There are many fights in the building next to us. The police do not come much now’. Sarita, from the R&R colony of Vashi Naka shared, ‘Some of them take out knives. Some people get into fights. And there are a lot of drug addicts’. Gauri from Mumbai’s Eastern Suburbs recollected, ‘There was one fight the day the alcohol shops reopened. Two murders happened that day’. Some even saw positive change during the lockdown. ‘My father is an alcoholic. He used to beat us a lot but due to the lockdown and unavailability of alcohol, he

has stopped beating’, shared Abha from Sathe Nagar. On the other hand, Fiza’s husband started abusing her more during the lockdown and she along with her children had to be rescued, ‘My husband had started torturing us a lot, hitting us a lot. Because of me he was torturing my children also’.

The situation in slums was also stressful due to frustrations building up. Qazim living in Nalasopara in Vasai–Virar shared, ‘Fights keep happening, for water, for food, for ration. When people have food shortage, fights keep happening. People do not have work. What to do?’. Chhabi from Jogeshwari in Mumbai’s Western Suburbs shared, ‘My husband was hit by some relatives on the day the liquor shops opened. He was in the hospital. He has suffered a lot!’. Vikas living in Panvel experienced some vigilantism. ‘There were these people in the area—if we were going out to get ration or do something, they would come in their car and try to hit us. They would tell us we have to go home’. Reena from Belapur in Navi Mumbai shared, ‘People’s mental state is worsening. Children and elderly think that they have been subjected to jail confinement without having committed any crime’.

The participants were scared of going out on streets during the lockdown because of violence from police. Even children were not spared. Nasreen who was homeless shared, ‘The children have nowhere to go and when they try to play, or even when we try to go places to get food, we have faced beatings from police’. Kabir, living in the Vashi Naka R&R colony in Mumbai’s Eastern Suburbs said, ‘The police harass and beat people if they are seen outside. There is an environment of fear not only from corona but also from the authorities’. 17-year old Harsh from the R&R colony of Lallubhai Compound thought that the police calmed down with time. ‘Initially police used to beat people, now they are very open’.

6.1.1.7 CLIMATE IMPACT

People living in settlements with *kutcha* and semi-*pucca* houses, those living in *adivasipadas*, and the homeless were highly concerned about the monsoon when we talked to them. Kalyani who lived in a *kutcha* house in Belapur in Navi Mumbai shared, ‘Our problems are only going to increase. Especially with the arrival of the monsoon. We live in a *jhopad patti*

and don't have a solid roof over our head. And to have so many (14) people under such a small roof is definitely going to be very challenging'. Latika, a homeless woman in Mumbai's Eastern Suburbs whose family was taking shelter next to a shop, had nowhere else to go during rains. 'The water gets filled inside this shade also. I keep standing, holding my children. We do not get to sleep until rain stops and water retreats'.

Some participants' houses were destroyed by cyclone Nisarga that hit parts of the Mumbai Metropolitan Region in early June 2020. 'Yesterday was so bad, the tarp over our home was blown away and we had to take shelter at the entrance of a building', said Ritu from Ulwe in Navi Mumbai. Jhumki, also from Navi Mumbai, had a terrifying experience, 'We thought that we all would die'.

Usually people living in *kutchra* and semi-*pucca* houses repair their roofs every year before monsoon to prevent them from leaking. But this year many of them did not have enough money to buy material for repair. Hemant from Turbhe in Navi Mumbai shared, 'The whole *basti* of 60 families is facing the problem of food. We have survived the two months of summer. The upcoming monsoon is going to be a problem. Because we do not have the money to buy any material. We may die in the rains'. Anu, a waste picker and a mother of 5 living in Chembur in Mumbai's Eastern Suburbs shared, 'It has been raining since yesterday, my children are asking for a bed sheet to sit on, but I am unable to provide them with one'. Markets being closed was another challenge in securing the material for repairing roofs. 'By this time of the year we would buy *tad-patri*, etc. to prepare the house for the rains. But this time, there is nothing available. It is very difficult'.

6.1.2 ACCESS TO BASIC SERVICES

Basic services such as water, sanitation, electricity, and healthcare became additional financial liabilities during the lockdown. These expenses should be seen cumulatively to understand the extent of the accruing financial burdens on the urban poor; while their earnings stopped and meagre savings were entirely wiped out.

6.1.2.1 WATER

Access to water differed for people living across settlements and across cities. For many, getting water was challenging and expensive before the lockdown and the situation did not change. The cost of water reported by the participants was usually in the range of INR 100–500 per month although a few participants were also spending more than that. For Nawaz, living in a slum in Mandala in Mumbai's Eastern Suburbs, water was very expensive. 'Every day we pay 50 rupees for water which makes it 1,500 rupees per month'. Tasnim, living in a slum in Malad in Mumbai's Western Suburbs, was spending INR 40 a day on drinking water. Some participants shared that their water bills were also deferred during the lockdown, but they were accruing for payment later 'We have to give money later. Now during the lockdown, they are noting it in their account book'.

Alam, a migrant worker living in Thane shared, 'Water comes only once or twice a week. This is how it was even before corona'. The participants from Mumbai's Eastern Suburbs had many complaints about water supply. 'The water comes everyday but only for 15 minutes', shared Abha from Sathe Nagar. Shaan shared, 'There is irregular supply of water here. We pay 400 rupees per month. Other than that, we had to install a motor and attach a pipe as water doesn't reach our house'. Some participants living in hilly areas also complained of no water supply by the municipal corporation. 'There are a total of 18 *adivisipadas* here. Some of them are in the interiors. They do not have BMC water supply there", shared Amba from Borivali National Park. Ranjana living in Aarey Colony in Mumbai's Western Suburbs shared, 'BMC water pressure is low, it doesn't reach uphill'.

For some participants, the access to water was disrupted during the lockdown. 'Where we used to get water from earlier has now been shut down', shared Parijat living in Sanpada in Navi Mumbai. As the markets closed, the homeless were also left seeking help from residential neighbourhoods around them for food and water that did not always come easy. 'We do not get water anywhere. We fill some

water from a building without telling anyone so that nobody gets to know. When the watchman sees he yells, he curses us. When the building people see us, they cut off the water connection.' When their usual sources of water were shut down due to the lockdown, some participants had to venture out risking their safety to look for other sources of water that were often unreliable and faraway. Saju, a student from a migrant family in Navi Mumbai shared such a story of desperation. 'When the water comes, nobody cares whether physical distancing is being followed or not. Everybody just rushes to get water'. 27-year-old Yasmeen, who was also homeless, was concerned about her safety. 'I have to fetch water from afar on a cycle. It takes about 40 minutes to do one round. It doesn't feel safe as people who take drugs often stand there'.

For some, the lockdown meant more challenges in getting water from their usual sources. 'Fights break out in my community for water. Everybody wants water. We don't get enough water', shared Preet living in a slum in Malad in Mumbai's Western Suburbs. **Additionally, some participants found it challenging to meet the usual cost of water given their loss of work and income during the lockdown.**

'There is no water in our area. We have to buy it and we have to go very far to get it. It takes a lot of money. Since we are not earning now, we don't have the money to even buy and drink sufficient water', said Sachi from Nalasopara in Vasai-Virar. 14-year-old Pari living in Mandala in Mumbai's Island City shared, 'We get water only thrice a week and we get 3-gallon water in a drum and small buckets. And we use water carefully. Me and my sister go to fill water from outside. Water charges are 30 rupees per day. We don't have sufficient water. We wash our hands in one glass'. Rishabh, a 27-year-old now unemployed sanitation worker and a homeless father of three children was also getting under debt to access basic services. 'We have taken money on loan for daily use. A major part of the money goes for water and toilets'.

Because of the newly enforced physical distancing rules, for some, fetching water was taking twice the amount of time it took earlier. For 14-year-old Chetan from Nalasopara in Vasai-Virar, work

increased due to the pandemic. 'I have to go half a kilometre every morning to get water. As we are using more water for washing hands now, I have to bring water 4–5 times'. Some participants also shared that access to water was not a challenge. For Gauri, from a rehabilitation and resettlement (R&R) colony in Mumbai's Eastern Suburbs, the situation improved slightly during the lockdown. 'Earlier they were giving water for only 15–16 minutes, now they give it for 20–25 minutes'.

6.1.2.2 SANITATION

Only a few participants reported having toilets at their homes. Most participants depended on community and public toilets where they had to pay for access despite the government order to keep all community and public toilets free of charge during the lockdown. Most of the homeless and pavement dwellers also depended on public toilets for their use. With many participants barely earning for months during the lockdown, managing the cost of accessing toilets became the biggest challenge for them. 'Here, people don't have money for food, but they still have to keep paying to go to the bathroom', complained Deepa living in Bandra in Mumbai's Western Suburbs. The charges differed across areas and were in the range of INR 2–5 for using toilets and INR 5–20 for using bathrooms per person. For some participants, it was a monthly arrangement. Amit living in Dahisar in Mumbai's Western Suburbs paid INR 30 per month while it cost INR 70 per month for Meera's family in Mumbai's Island City. The situation affected women far more. Nasreen, a homeless woman in Island City shared, 'They take 10 rupees from us to use the bathroom if we want to change our clothes there. When we don't have money we can't change clothes'. **Very few people reported not being charged for using community or public toilets.**

Ensuring cleanliness and maintaining physical distancing at community and public toilets was a challenge participants shared. 'It is a common toilet which obviously remains dirty. There is no water facility inside the toilet. In fact, now it is dirtier', explained Abha from Mumbai's Eastern Suburbs. Hemant living in Turbhe, Navi Mumbai, was scared of

catching COVID-19. 'I am scared of using community toilets as people from outside the community also come to use it and there are no hand sanitisers and washing facilities over there.' The situation in Mumbai's Eastern Suburbs was also alarming. 'There are two common public toilets in our area where there are around 2,000 families', shared Kabir from the rehabilitation and resettlement (R&R) colony of Vashi Naka. Leela reported, 'You will find 300–400 people in one lane waiting to use the toilet'. Shaan from Sathe Nagar complained, 'There was no physical distance maintained, so we were afraid and concerned'. On the other hand, in some areas people talked about improved cleanliness in the toilets they used, 'The toilets are clean and well-maintained now. They were in a bad condition earlier but they are much cleaner now'.

In some cases, the community or public toilets could be used only by either men or women. In many such cases, women used public toilets while men went for open defecation. However, Anisha from Jogeshwari in Mumbai's Western Suburbs shared a different story, 'There are two–three temporary toilets provided for women. But they are used by the men. Hence women defecate in the open'. For the women using community or public toilets, accessing them at night had been always challenging, but it worsened during the lockdown because of fewer people in public places. 'During the night it becomes difficult to go to the public toilet. There are no people around and I feel very unsafe', shared Meena from Wadala in Mumbai's Island City.

A pre-existing challenge for quite a few participants was unavailability of functional public toilets in their vicinity, because of which many people had to resort to open defecation. Piyush from Navi Mumbai whose community was evicted in January 2020 was living on the footpath and had no public toilet nearby. Out of helplessness, the community members had to go across a railway track nearby for open defecation. 'Often, people have met with accidents from trains while going to defecate', shared Piyush. Nitin from Malad in Mumbai's Western Suburbs shared that because of water shortage in summer, community members had to also temporarily

resort to open defecation despite having a community toilet there. Mahek, also from Mumbai's Western Suburbs, explained why she preferred to not use the toilet, 'If we go to the community toilet, we do not even feel like using it, it is so dirty. I think that toilet gets cleaned only once a year'. Qazim living in Vasai–Virar felt helpless. 'We have to go outside. We have to go on the hill, in a jungle. There is a 10–15 minute long path. There is no toilet available. When it rains, we face a lot of difficulty. We get a lot of wounds. We are helpless, that is why we have to go there, what can we do?'

6.1.2.3 ELECTRICITY

During the lockdown when people were forced to stay indoors, some were already living without any access to electricity. Being forced to stay inside homes, they suffered in extreme heat and humidity during summer. Yasmeen's community was evicted in Panvel and was living without electricity. She shared, 'The Navi Mumbai Municipal Corporation (NMMC) and City and Industrial Development Corporation (CIDCO) demolished our house on 16 November last year. It caused a lot of loss. Now we stay in the open in a *kutcha* house in the *basti*, although it is very hot and there are no light and water provisions'. Sheetal, living in a *kutcha* house on rent in Sanpada Navi Mumbai, was also already living without electricity before the lockdown. 'There is no light or water here', she said. Roop, living without electricity in a *kutcha* house in Jogeshwari in Mumbai's Western Suburbs shared, 'The house gets very hot, so I sit under a tree for 2 hours a day. My children badly need some cool air'.

Among those who had access to electricity, managing payments became challenging during the lockdown because of which a few of them lost access to electricity. Ritu living in Ulwe, Navi Mumbai shared, 'The electricity went in the middle of the night at 1 am, it was really very irritating. But we have had no money to pay the light bill'. Some others were being threatened with disconnection and pressurised to pay the bills. 'There is a lot of pressure to pay the electricity bill. They say they will cut light if we don't pay the bill on time', shared Nitin from Malad in Mumbai's Western Suburbs.

Another disadvantage was the informality of electricity connections which made it very expensive for some. While for a few it cost INR 100–200 a month, the cost went up to about INR 700 for a point during the lockdown for many participants. Anisha, a resident of Jogeshwari in Mumbai's Western Suburbs shared, 'We don't have a formal electricity connection, we take it from other private sources. We pay 700 rupees per month for one point. One point means at a time you can only use a fan or bulb. If anyone takes a 2-points connection, they have to pay double. And we get electricity from morning 5am to 10am only. In between these hours there is no electricity at all. If lockdown extends, the electricity connection will be cut due to non-payment of charges for the last 2 months.' **Formal electricity connections were also not affordable during the lockdown.** 'We live in a rented house and have to pay the electricity bill. The government tells us to pay online, but we do not have anything to eat so how do we pay for bills?' questioned Shamsu, a *naka* worker from Koparkhairne in Navi Mumbai. 'The electricity bill is around about 1,000 rupees. Without income it has become really difficult to pay for it', shared Nawaz from a slum in Mumbai's Eastern Suburbs. Gauri from R&R colony of Vashi Naka complained, 'I get a high bill. Even if I don't use anything, I get a bill of 1,500 or 1,800 rupees a month'. Rani, a single mother, also living in the R&R colony who could not afford her medicines for cancer received an electricity bill of INR 4,700 for April. She was worried that if the next bill was high, she would be unable to pay her children's school fees.

6.1.2.4 HEALTHCARE

With the lockdown, restrictions were imposed on people's movements. Due to this, access to healthcare became highly dependent on the available healthcare facilities in the vicinity.

Naman, living in an *adivasi* *pada* in Borivali in Mumbai's Western Suburbs shared, 'Ever since the lockdown has started, the medical van has stopped coming to our area because of which no checkups are happening'. Dev living in Jogeshwari in Mumbai's Western Suburbs shared, 'The doctors that come near our place keep their clinics closed half of the time. Suppose someone has a fever, he cannot go anywhere. If we

go to private hospitals, it is costing us very much. But nobody in the government hospitals is taking us inside because of coronavirus'. Varun living in Juhu Koliwada shared that even the medicines prescribed by private clinics and hospitals are too expensive for poor people. Some reported positive experiences in private clinics, 'My son and I had fever. We went to a private clinic. The doctor took less money from us', shared Vanita from Mumbai's Western Suburbs.

Maahi's husband was unwell and needed treatment when we spoke to her and she said that there was no hospital near her house in Mumbai's Eastern Suburbs and she did not know any private clinic that was open. Saira from Antop Hill, Mumbai's Island City shared, 'hospitals and clinics are situated very far, so for us the likelihood to get treatment is very low'. Raunak's elderly mother was being treated in Sion Hospital for the last two years for a nerve-related problem. However, the treatment came to a sudden halt during the lockdown due to their inability to commute. Darpan's 6-month old son was awaiting treatment, 'the hospital is not allowing us to admit him'. Ruhi, a homeless woman living in Jogeshwari in Mumbai's Western Suburbs was also awaiting her turn to get treatment at a hospital there; she had been refused a few times. She needed an Aadhaar card for her treatment which was still not issued despite applying 3 months back.

The quality of healthcare in the government hospitals also deteriorated during the lockdown as per the participants. Deepa from Bandra, Mumbai's Western Suburbs, had a neighbour whose family was away while he needed emergency hospitalisation for rectal bleeding. 'Nobody was willing to admit him. Finally, they spoke to the Corporator and with his help, were able to admit him to Baba Hospital. From what I know, they put him in the same waiting room with COVID-19 patients. Three days later, he passed away. The reports declared him as COVID-19 positive while we knew that he had an iron deficiency'. Muskaan's daughter-in-law had no doctor attending to her during the delivery of her child in a government hospital in Mumbai's Island City. Hemant living in Navi Mumbai shared that non-COVID-19 patients were also refused ambulance. 'They said that they

won't take patients having heart ailments and other problems and asked us to go on our own vehicles.'

Zafar, a child with disability living in the rehabilitation and resettlement (R&R) colony of Lallubhai Compound in Mumbai's Eastern Suburbs could not get his medicines for epilepsy during the lockdown due to unavailability. Nawaz was unable to commute to Sion Hospital anymore from where she used to get medication to manage her depression, 'no other hospital is willing to give that medication'. The hospital from where Saraswati's mother was getting her HIV medication was too far for her to reach during the lockdown. The cost of an autorickshaw or cab was also unaffordable for her. Jatin in Malad, Mumbai's Western Suburbs, was refused entry into a government bus for commuting to a hospital for a follow-up checkup. Dev from Mumbai's Western Suburbs complained that no medical stores in their neighbourhood were open at night for emergency situations. Ruhan from Panvel mentioned that his newborn daughter missed her vaccination due to the lockdown. Sheetal living in Sanpada, Navi Mumbai,

also shared that since the lockdown began nobody came to give vaccinations to the three children under a year old in their family. Darpan's 6-months-old infant was denied treatment at a hospital. Out of desperation, they took the child to a temple and did some rituals hoping for recovery.

A common issue that affected girls and women in particular was the lack of money to buy sanitary pads for menstrual hygiene. Sarita from Mumbai's Eastern Suburbs shared, 'I have three daughters, all four of us need sanitary pads. We cannot buy so many pads every month'. As a result, many of them reported having to resort to the traditional practice of using cloth. 'We are scared of catching infection because of using cloth', Sarita added. Pregnant women also found it difficult to access healthcare during the lockdown. Sahiba from Malad in Mumbai's Western Suburbs said, 'I am 9 months pregnant, but haven't been able to register anywhere (for child delivery). They told me to come when I get labour pains'.

Being Homeless During the Lockdown: Interconnected Deprivations and Vulnerabilities

Latika single-handedly runs her family consisting of two children. Homeless, she stays on a footpath in Mumbai's Island City. Her parents stayed there and she continued living in the same area. Though she currently stays in a shop, they worry about what will happen during the heavy monsoon season. 'If it starts raining, water gets filled in the shop and then we can't even sit or sleep. I then have to stand holding my children', she says.

She used to do domestic work, but since the lockdown, she has relied on *bhangaar* work on some days. She has not received any help with food supplies besides *khichdi* and other types of cooked/uncooked meals that she got from people in the initial days of the lockdown. In a situation where she has no ration or money, she helplessly asks, 'What do I do? What do I eat?' If the work starts, then she is certain that she can feed herself and her children. But for the time being she says, 'There is no money to even buy milk for my child. I am passing days by making him drink sugar with water. He may even fall sick because of that. But what do I do? I would earn about Rs 50–100 a day by doing the work of *bhangaar*, and feed my children with milk, tea or food on that amount. But now I am not able to buy any of it. The milk itself costs Rs 30'.

As for meeting other basic requirements such as water and sanitation, the situation is no less harrowing. She manages to get water with a lot of difficulty. She says, 'I get it from very far—from the Sion Railway Station—and pay for a gallon of 20 litres. I make it last through the day but it becomes a problem at night. I don't have anybody to get water for me. If I don't get water, then what do I give my children?' When the lockdown wasn't there, she used to get 2–3 bottles of water from anywhere, but during the lockdown she has had to search a lot for water as nobody is willing to give and the fear of coming into physical contact with anybody is also widespread.

The public toilet that she visits does not allow her much consideration or safety either. The charges are INR 5 for toilet use and INR 20 for bathing. 'If we go to the bathroom for a bath, they charge 20 rupees. Where do we get that much money from? There is no cleanliness. But where else do we go? We tell them that we don't have money and can give money only once we start working but they don't agree', she says.

She has not received any government support for COVID-19; neither free rations nor the Jan Dhan amount of INR 500. As for help from those living nearby, she is certain that 'even if I ask for Rs 20, nobody would give me the money'. With no government or community support, she has found herself vulnerable to sexual abuse many a time. 'Because I stay on the street and I am a single woman, there is a fear of getting abused at the hands of drunken men'. She narrates an incident when she was harassed by a man and she had to slap him. She had registered a complaint to the police, but, she recalls, 'The police in turn asked me why I continued to stay there. I told him that I don't have a house to stay in or a man to take care of my children'. She struggles through a persistent fear of somebody harassing her or her daughter or taking her children away.

6.2 GENDERED LIVES

The comparative disadvantage faced by women and gender minorities during any disaster situation exists in both private and public spaces. Within homes, women are caretakers of children and the elderly. They are also bound by their obligations toward household chores and restrictions imposed by patriarchal controls. During disaster situations, these forces limit women's ability to easily and quickly venture out in search of better resources and safer spaces, and protect their self-interests first. And when they venture out, if at all, in the realm of public spaces, the abnormal situation created by any disaster can expose them to more dangers

than usual. While natural disasters like floods can endanger women's physical safety more than men, the COVID-19 pandemic and the resulting lockdown also rendered public spaces deserted and thereby more dangerous for women and transgender persons. Given the instances of police violence, the lockdown also resulted in fewer women and transgender persons using public spaces at that time. They preferred to stay within the security of their homes despite the same having its own challenges. The anxiety and fear of becoming homeless was immense for single women and transgender persons.

6.2.1 WOMEN-HEADED HOUSEHOLDS

Nearly 43 per cent of households surveyed were women-headed households and 14 women interviewed were household heads. In most of the families where women were family heads in the absence of men, they had been working and looking after their children, grandchildren and some other dependent family members. Majority of the women interviewed were domestic workers while others were street vendors, waste pickers, care workers, and one was a sex worker. The lockdown completely disturbed their ability to earn and provide for their children independently. Sushma, a resident of a slum in Mumbai's Eastern Suburbs who looked after her children by doing domestic work after her abusive husband left home

four years ago shared, 'I had so much pride that despite being a woman, I am able to earn money and support my children's future and education. But this coronavirus has really changed everything. Now who knows what the future will be like?' Among other expenses, her main concern was her inability to pay her children's school fees.

In most such women-headed families, women shared being unable to hold government officials and the police accountable and avail their assistance when in need of it. **Majority of these women running their households single-handedly faced some or the other issue with their ration cards and were unable to access the full benefits they deserved.**

As a result, they went through a lot of difficulty and even frequent hunger during the lockdown.

On not getting her entire quota of ration, Rani who lives in the rehabilitation and resettlement (R&R) colony of Vashi Naka complained to the police, but the police did not intervene in the matter and told her to manage with what she got. Seema's name was put incorrectly on her ration card and she was asked to pay a heavy bribe for correction. Without a ration card, she could not even register herself as a widow for social security. Baani's mother got her name removed from the ration card at her native place to get a new card in Mumbai but the authorities told her to visit the village again to get another document. The matter was pending since then. In Jogeshwari, Mumbai's Western Suburbs, Chanda lived with her daughter who was a domestic violence survivor and her four children but the ration card did not have children's names. Whenever she had approached authorities before the lockdown to get the children's names added, she was repeatedly told that the process of providing coverage under the Public Distribution System (PDS) to new beneficiaries was halted for the time being.

Some women were not even aware of entitlements and available welfare provisions. Sushma was getting lesser ration than her quota but she didn't know how much ration she was entitled to. Anu, a mother of five children in Chembur, Mumbai's Eastern Suburbs, had no idea how to get any entitlement including the ration card, Ujjwala scheme and bank account. 'How will I make a ration card? I can't understand it'. As a result, she was highly dependent on charity for survival during the lockdown. She had no kerosene to cook food when we spoke with her. She could not even avail the government-provided compensation meant for her daughter who was sexually assaulted only because of not having any bank account. Seema, a mobile street vendor, did not know that street vendors could get registered and had some rights. Vanita, a domestic worker from Juhu Koliwada, Mumbai's Western Suburbs, whose family was undergoing frequent hunger and had no documents shared, 'I don't even know anything about how the government can help'.

Single women and their children also lived in great fear for their safety. 'They always torture women over and over again', shared Vanita. 12-year old Saraswati said, 'They tease us because there is no male member in our house. My father passed away 10 years ago due to HIV'. Her mother was also HIV-positive and was concerned about safeguarding the secret so that her children wouldn't have to bear any social stigma. Barsha from Navi Mumbai was feeling unsafe because of alcoholics in her neighbourhood but shared that the police didn't do anything to help. Sarita, from the R&R colony of Vashi Naka, also had a similar fear. 'There is teasing happening now. Now boys are sitting at their homes, so they are fighting. Some of them take out knives. Some people get into fights. And there are a lot of drug addicts. But they are not getting anything now. So, they take *bhong* pills. So that is why we feel scared of going out'.

Sarita shared that she was not liked in her neighbourhood because of being a sex worker. Despite having four children to feed, was left out during a distribution of ration during the lockdown. 'They are saying that "these women are sex workers. Why do they need ration? They must be having a lot of bank balance. They loot men"'. She shared that because of such biases, sex workers were charged more rent than others. If sex workers say anything, 'the whole community gets together and we get cornered. We cannot even say anything to anyone'. She was not provided the ration meant for widows as well because she did not have her husband's death certificate. 'If we do not even know the whereabouts of our husbands, from where should we bring (their death) certificates?' questioned Sarita. She reported losing a lot of weight during the lockdown because of constant hunger. She was concerned that this would impact her work and income as a sex worker.

Most women expressed needs for food, cooking fuel and financial support.

Baani's mother had moved from cooking gas to kerosene to firewood because of inability to buy cooking fuel. She was realising that even wood was not easy to find in Mumbai. Many women also needed financial assistance to pay rent and other bills such as

electricity, water and the expenses to use public toilets that they were forced to pay for during the lockdown. Seema shared, 'There are days when I do not have money. Then they do not give water, they have no mercy'. Kasturi from Navi Mumbai needed money for candles. 'We don't have electricity and have to rely on candles. Now we don't have enough money to buy those candles also'. Those living in *kutcha* houses also needed money to buy plastic sheets to cover their roofs before monsoon would arrive. Some women also needed help with the payment of their children's school fees to help them continue their education.

Rani had no money for medicines needed to prevent a relapse from cancer. Anu's foot was injured and her daughter had a fever when we talked. She had money for the treatment of neither. Her daughter had developed persistent health issues after she was sexually assaulted at the age of four. Seema needed medicines for her kidney problem but she had limited money which she was using to buy food for her children, 'I am feeding my daughters so that at least they will survive'. Vanita's mother had no money to commute to the hospital where she got her free HIV medicines. Baani needed treatment for the issues she had developed with her menstrual health because of using cloth instead of sanitary pads. One participant reported feeling suicidal and needed mental health support.

The Lockdown and Experiences of a Woman-headed Household

Rani (name changed) is a 45-year-old woman living along with her two children in a rehabilitation and resettlement (R&R) colony in Vashi Naka, Mumbai. Her daughter is in the first year of her graduation and her son is in the eighth standard. Rani's husband is away since long and she works and raises her children single-handedly. Before the COVID-19 pandemic, she was working on a contract for housekeeping in a mall. Since the lockdown started, the mall has been closed and she hasn't been able to work. Overnight, Rani has had no source of income to keep her household running. She asked her contractor to give her at least half of her salary during this lockdown but he refused saying that he himself got no money to give out to his staff as salary. The financial impact of the lockdown on the mall has been completely transferred to small contractual workers like her.

It has its ramifications. Rani, who already had no savings because of her low salary, now has no money for paying the fees for her children's education. She also has no money for her medicines. Rani has survived cancer. Not long ago, she had surgery for the removal of cancer in her uterus. Not taking her medicines since she ran out of money has worsened her condition now. The diminishing public healthcare and its increasing privatisation have rendered poor survivors like her helpless. For them, healthcare is not a 'right' anymore, it has become a 'commodity' that can be bought only if there is enough money to pay the market price.

Rani is living with her intensifying pain but what bothers her is that she cannot even feed her children well despite having a ration card, because the local ration shopkeeper is not giving her the full amount she is entitled to. She tried to complain to the police about this but was coldly told that they cannot intervene. The COVID-19 pandemic has overwhelmed systems and whatever little security it offers to the poor is not even reaching them fully anymore.

Rani even tried to borrow informal loans which are usually at very high interest rates, however she couldn't get any. A formal loan is out of her reach, it is mostly for those who already have money or collateral to show. The importance of cash is immense for women like her. No amount of ration can get her the medicines she needs. Her children's education is almost like her pension investment that must not lapse. When we asked her what she wanted from the government, she didn't ask for money, she asked for work so that she could earn again. She shared that this is what most of the women in her colony want—work, for being able to earn money. 'They will earn some money only when they work. How will they get the money otherwise?' she explained.

6.2.2 TRANSGENDER PERSONS

All the six transgender persons interviewed depended on begging for their earnings, which was completely stopped during the lockdown. Expenses that they found tough to manage included food, rent, electricity and water bills, and medicines.

Jyoti, a 53-year-old transgender person living in Nalasopara in Vasai-Virar was asked by the landlord to vacate the house during the lockdown because the 11-month rental agreement expired. She had to threaten him to stop her eviction. 'Where should I go during this lockdown? I told him aren't you ashamed? I agree it is your house but wait for 2-4 months at least. I said I will complain to the police', then he agreed. But as soon as the lockdown was lifted, he started asking her for rent again. 'Now they are asking for rent because the lockdown got over 2-3 days back. I will have to give him 5,000 rupees'. Mahek from Malad in Mumbai's Western Suburbs was concerned about her electricity bill. 'We have to pay a high electricity bill. We have to give it every month. There is no meter'. 60-year old Jayshri from Belapur in Navi Mumbai was struggling without the medicines for her diabetes and blood pressure. 'My body cannot function as it used to earlier and tends to get stuck. I feel good only if I take medicines'. Kiran from Nalasopara in Vasai-Virar felt vulnerable without enough money. 'Once the rains begin, our homes will be destroyed. The water comes into our homes, we have to rebuild. Who knows, if this goes on for 4-5 more months, whether we will live or die?'

Jyoti heard on television that the government was crediting INR 500 in Jan Dhan accounts. She checked her Jan Dhan account when other people told her that they got the money. But she had not received anything. She called the local Corporator two times. 'But he gave a very casual response. He said, "There is nothing. There is nothing that the government will give you"'. What Jyoti didn't know was that the government's Jan Dhan relief package was not extended to transgender persons. **They remained excluded from the financial security scheme during this crisis even though all of them depend on charity as they engage in begging.** 'When we go to ask for jobs, they say, "Chhi, who will give jobs

to these people?" They will say that no, take this 10 rupee, 100 rupee, and go away'.

Transgender persons face discrimination even in the neighbourhoods where they live. Mahek from Mumbai's Western Suburbs shared that during a ration distribution in their lane, only her house was excluded. 'They said, "no, we will not be giving ration to you". I only want to say that if you are noting the names of everyone then note our names also. Everyone is equal. Everyone should be taken care of during the lockdown'. Gauri said about her neighbours, 'When I step outside, they close their doors'. Renting a house is also not easy for transgender people. 'I got this place after a lot of difficulty. They say that they will not give us room on rent. But then if someone known recommends then they give us the rooms', shared Gauri.

Living in big cities like Mumbai has not caused much transformational change in terms of livelihood sources and living standard for transgender people. With the development of gated communities and highly guarded elite market spaces, the spaces for begging have shrunk. **All the transgender participants shared that they beg either in poor settlements and markets or on roads and trains. While begging on roads and trains is out of the question since the lockdown, poor communities that could donate to transgender persons otherwise are also now struggling financially themselves.** 'If we go anywhere to beg, the other person says that "the lockdown is going on, I don't have money or ration in my house. What can I give you?" People start crying in front of us', shared Jyoti. Kiran from Nalasopara, Vasai-Virar said, 'Now the condition is such that we feel embarrassed asking for money'.

Most of the transgender participants did not have ration cards and faced challenges to access the Public Distribution System (PDS). Some of them had their names registered on their parents' ration cards at their native places. It is not uncommon among gender minorities to be estranged by their family members because of breaking society's gender

norms. But in case someone already registered on a ration card wants to get a new one, the PDS system assumes and expects applicants to have access to their family's entitlements and needs them to remove their names from those first, which is highly difficult for estranged and disowned family members. 29-year-old Gauri who was originally from West Bengal shared, 'The ration card was in the name of my

parents. They passed away. That time I had not made any proof. Now they are asking for a lot of money and a lot of documents to make my ration card'. On being asked whether she would like to visit her village she said, 'I will not go. I live here only. I work here only. I don't go to my village'. Gauri did not even want to consider visiting her village.

The Lockdown and Experiences of a Transwoman

Nazar (name changed), a 35-year-old transwoman, lives alone in Ambujwadi, Mumbai's Western Suburbs, in an informal settlement with a brutal history of forced evictions. As a member of the *Hijra* community whose main source of income is derived from participating in a group that attends weddings and religious functions, the lockdown has left her with no choice but to stay home with no earnings.

For Nazar, the fear of being beaten up by the police has increased over the past few months. She recognizes that staying home is a safety requirement of the pandemic and also believes that it would not be worth it to step out and face the risk of violence from the police. Despite experiencing the fear of suffocation in her 10*10 home, she stays indoors as much as possible. She has not received the INR 500/month promised by the government despite having a Jan Dhan account. She has expressed immense concern about how she will pay for electricity online and is looking for a concession on the payment of her water bills. Given the fear of food shortages, she also had to stop eating breakfast. She is afraid that once the monsoon hits, her community will be completely devastated—living out in the open, rebuilding their homes and struggling even more than they are right now.

A few days before the lockdown, Nazar's mother passed away in Bihar. Until the day before the lockdown, she was in her village grappling with her mother's demise. However, right when she returned to Mumbai to start work and earn again, the city went into lockdown-mode. The pandemic has only worsened her state of financial insecurity at a time when she had no savings because of the past month spent in her village. Since she has no land or source of income in the village, staying in the city and holding on to hope has been her only option. Her group's *guru*, who was once a huge source of support for Nazar, passed away a few years ago. Just as she was previously supported by her *guru* to get a home in Ambujwadi, Nazar believes that in this time of heightened crisis, she would have been able to count on her *guru* for help. For the past few years, Nazar, along with many other trans-women from her group, has been struggling to make ends meet.

Nazar highlights the need for relief efforts that are informed by the community's knowledge and participation. She keenly observes the inequalities emerging in disaster-response initiatives within the community. She believes that the most vulnerable people continue to remain invisible in the eyes of NGOs and the local government. She emphasises the fact that people only offer help to the people they know without focusing on who really needs to be helped the most. She recognises that even the ability to access support requires social connections or a certain kind of 'smartness', which isn't commonly demonstrated by the people who get left behind. She urges the government to do their duty and provide relevant support to the communities that vote for them. Nazar remains insightful, disillusioned, hopeful and anxious, all at once, as she strives to cope with the disproportionate impact of the pandemic on her ability to survive.

6.3 CHILDREN

Nearly 34 per cent of those who received relief were children below the age of 18 years. Among the interview participants, 39 were children between the ages of 11–17 years. They were spoken to, to understand their concerns during the lockdown. Many found the experience of the lockdown terrifying as it changed their everyday routines and communities so suddenly. 'I feel safe and unsafe both. When we do not go anywhere then obviously, we are safe. But it feels unsafe because we think that everyone might get infected eventually', shared Simran. Their parents' fear for the children's safety validated the feeling. 'I don't go out, I don't meet my friends, I don't go to play, my father doesn't allow us to go out', shared Aatish from Mumbai's Eastern Suburbs. The increasing number of COVID-19 cases in their communities were a constant reminder of the abnormal situation. 'I don't feel safe living in the community. We stay in the interiors of the *basti*. It is a very congested area', said Murad from Mankhurd in Mumbai's Eastern Suburbs. Many families in their neighbourhood returning to their villages also left an eerie silence at night. 'All neighbours have gone to their villages. We get scared at night', shared Anjali living in Bandra in Mumbai's Western Suburbs.

Safety from violence was a huge concern, especially for girls, and it was heightened due to the lockdown. Nasreen, a homeless woman in Mumbai's Island City shared, 'sometimes some men come and sleep next to our daughter, our children, or they keep an eye'. Anjali who lives in a slum in Bandra in Mumbai's Western Suburbs shared, 'Nothing feels safe during this lockdown. When I'm walking outside the house, it's so quiet. It feels scary, feels like someone is following me'. Abusive fathers became more threatening during the lockdown. 'There was news that all the prisoners would be released, so we were scared about it thinking that our father will come', shared Bhoomi, a child sexual abuse survivor. 'When Papa used to be angry, he would hit us all. This increased since the lockdown', shared the daughter of Fiza, a domestic violence survivor who was rescued during the lockdown. 15-year-old Saloni living in

Belapur, Navi Mumbai was abused by her mother and was forced to do household chores. 'She always restricts me, like don't go outside, sit properly, work in the house. I need to follow all this. If I don't follow, mummy beats me'.

Critical needs related to food, healthcare and education could not be met during the lockdown due to lack of money. Tangible changes in their diet; food shortage and hunger affected all children (this has been explored in more detail in the section on Access to the Public Distribution System). 'Now we are not able to eat a full meal', reported Noori living in Belapur in Navi Mumbai. Saaz, who lives in a slum in Bandra in Mumbai's Western Suburbs has problems in both his legs and needed treatment but could not be taken to his doctor because his parents could not afford the auto fare. Zafar who lives in a rehabilitation and resettlement (R&R) colony in Mumbai's Eastern Suburbs could not get medicines to manage his condition of multiple disabilities.

'I will not have school fees this time', shared Chetan from Vasai-Virar. Bhoomi and Dhara also could not study despite having a smartphone at home and online classes being conducted by their college because of the inability to pay their fees. Jiya and Pari from a slum in Mumbai's Eastern Suburbs could not attend online classes because their families could not afford internet recharge on their phones. Sahil from Navi Mumbai wanted to study but did not have books for his new standard. Gauhar shared, 'I know that schools are taking online classes. But I can't study online because I don't have a big (smart) mobile phone'. Parul, a homeless child, also could not continue her education because of not having a smartphone. Aatish also had no mobile or television at home to continue studies.

For the children whose schools were providing education online and they could attend them, it wasn't easy to adapt. 'My teacher sends messages on WhatsApp but I don't understand what is shared on the app. My friends also don't understand much online', shared Saaz. Purab told us, 'I don't get the opportunity to ask teachers my queries'. 'Studying

online is getting a little difficult', admitted Simran. Satya found it tough to complete his schoolwork at home. 'My studies aren't happening enough. What we are expected to complete isn't getting done'. The children who could not attend online classes or whose schools were not yet teaching online tried to continue studying during the lockdown.

Children helped their families with household chores and some even took to work. In the absence of water connections at home, fetching water from outside was a task commonly assigned to children. A lot of children also helped their families with household chores. 'I mostly help my mother. Then sometimes I watch television', shared Shreya. More girls reported doing household work than boys. Shreya was helping with household work as well as working as a replacement for her sick brother. 'I am working on behalf of my brother to sweep roads. Actually my brother is not keeping well and so I am going instead'. Simran was helping her father with street vending during Ramzan. 'Sometimes I sit at the shop when my father is resting. I sit there for 3-4 hours. I do not get any money for that. A lot of children are engaged in such work. There must be at least 30-50 children in the market. Because now this is the Ramzan month. These children come at this time. They are selling masks also'. Anjali, a young girl from Mumbai's Western Suburbs, said that her work stopped during the lockdown. 'Before the lockdown, we used to sell fruits, *chutneys* or make and sell things. We used to

go to the market for fruit selling from 7 pm to 11 pm. My father used to pay me 50 rupees per day, and the fruit vendor who had a stall would give us 100-150 rupees when we would work'. Tara, living in Virar, also shared that children were engaged in vegetable vending now.

Living in very small houses and without interactions also severely limited their options for recreation. Their only entertainment was playing with siblings and spending time with parents. Shreya who is experiencing homelessness shared, 'Overall, I am not feeling great, I miss playing hockey, dancing and going to school and all. I am so bored at this moment at home'. Many children reported not having functioning televisions at home. Pari, from a slum in Mumbai's Eastern Suburbs, narrated her experience. 'I used to cry when the lockdown was first announced. Earlier I used to go out to school, tuition and would roam around with friends. Now we are not even able to speak with each other. I make drawings and it makes me happy. Sisters are there and we play together. Mobile is now allowed. Television is not working'. Aatish from Mumbai's Eastern Suburbs told us, 'I am not feeling good as I am not able to go out. I have no TV and mobile phone at home. I was just sitting and not doing anything when you called me'. 'It's too quiet in the afternoons. The gardens are all closed too. There's too much silence', said Shikha from a slum in Mumbai's Western Suburbs. The lockdown left children dull and longing to play freely again.

This chapter highlights various concerns that participants raised during interviews. Challenges pertaining to inadequate habitats were common across varied settlements. The women-headed households and transgender participants we could reach were going through additional challenges owing to their disadvantaged gendered position in society. The pandemic situation amplified these pre-existing disadvantages. Children also faced unique challenges in addition to the crisis their families were already facing.

7. DISCUSSION

This chapter analyses the findings of the broad themes of the study, with demands made by participants to arrive at recommendations in the

following chapter to ensure relief and rehabilitation is accessible and inclusive.

People's Demands

The qualitative assessment conducted through in-depth interviews with participants aimed to understand not just their existing conditions but also discuss possibilities of their addressal. Conversations reaffirmed, more than anything else, that their experiences in the face of the disaster were in fact magnified everyday problems. The people proposed solutions and made demands that are aimed at, but go beyond the lockdown. Their demands with regard to work, food, education and healthcare, point towards realising their right to life in the city.

Participants recommended better policy implementation and suggested ways in which this can be done. Many acknowledged that the government tries to help, but most of the time it does not reach them. Stating the need for awareness, a repeated request was that 'officials from the government should personally go to each household to find out the conditions that people are living in. They should be patient and interested in providing us with all the necessary information that one needs to avail all the benefits enlisted in their schemes'. Some even spoke of needs based relief and demanded that 'the government should support according to people's needs', and that this should be based on 'a proper survey to understand the economic condition of people, to then make a plan'.

7.1 ACCESS TO THE PUBLIC DISTRIBUTION SYSTEM

SUMMARY OF FINDINGS

Among 82.78 per cent of the households that reported having ration cards, i.e., being enrolled in the Public Distribution System (PDS), many ration-card holders revealed that the possession of a ration card didn't directly imply access, availability or adequacy of ration. Only 45.49 per cent reported having ration cards registered within the Mumbai Metropolitan Region (MMR). Challenges of traveling to ration stores, arbitrary decisions made by shopkeepers about the quantity of ration to be given and the lack of availability of sufficient ration especially at the beginning of the lockdown, posed major obstacles to people's scope to avail their food-related entitlements. Given that almost 18 per cent of the households we surveyed reported not having linked their Aadhaar card to their ration card and 17.22 per cent of the

households reported not having ration cards, many were denied ration or given lesser quantities. This situation highlighted pre-existing systemic barriers in the access to such documentation, including the role of brokers who charge large sums of money.

In July 2020, the central government mandated the provision of free ration to people without ration cards under the Atmanirbhar Bharat Abhiyan relief package and the Maharashtra government released a Government Resolution (GR) to implement the same. All families without ration cards could use their Aadhaar cards to avail the benefits of this scheme. Accessing ration through this provision has been particularly challenging for people who do not possess either.

There has been widespread concern regarding the lack of availability of nutritious foods such as milk and vegetables. It has become common for families to skip meals altogether. Several people emphasised their fear of losing their lives due to food insecurity. Hunger concerns increased in households with children who previously availed of the nutrition-related provisions offered by the Integrated Child

Development Services (ICDS) and government schools that were no longer in effect during the lockdown. Urban poor families living without robust networks of support have highlighted the rising need for support that respond to their food-related needs. They experienced a heightened dependency on access to food from elected representatives, local officials and organisations.

PEOPLE'S DEMANDS

Access to the PDS: Given widespread unemployment, a demand that was unanimously echoed was that 'the most important form of support we can get is with ration'. A migrant worker put it as follows, 'We are not educated. That is why we take up jobs of (physical) labour ... We can't work from home. The government should provide for everybody's food and water'. Advocating for a universal PDS, many said, 'if the government is going to continue the lockdown, they should send monthly rations to each and every household' and 'for free of cost as long as the lockdown lasts'.

Many children also made strong demands for a 'regular supply of food, especially rations'. Saraswati, a young girl from Mumbai's Western Suburbs highlighted that 'children should be given ration, especially those who do not have parents'.

Pointing out the inadequate quantities of rations received, they asserted that rations should be provided on a 'monthly basis' to 'everyone' and at least '2-3 more times'.

Increased Access to Nutritional Foods: Demanding more provisions in the PDS, people said that 'just distributing wheat or rice doesn't help'. Many participants explained that, 'Along with free ration, we need (essential) things such as oil, milk, tea, nutritious food and all this, primarily for children'. A homeless woman who is a single mother of two emphasised the need for the provision of 'ration and milk for children along with some money so it does not become so difficult for us'. There were also demands for reducing the rising prices of essential food items.

Access to Cooking Fuel: Access to free cooking fuel through the Pradhan Mantri Ujjwala Yojana during the period of the lockdown was also demanded given the expensive nature of gas cylinders and kerosene.

Effective Implementation: Many participants stated that there was a need to increase the reach and impact of government provisions that aim to alleviate people's hunger-related challenges. They highlighted a mismatch between what they heard about on TV and what was happening in their localities. As demanded by one of the women, 'the government says that they have released supplies but they should check whether the material they release is reaching the ground level, and check whether each *basti* got it, whether each person in that *basti* got it'. Participants who pointed out that rations were not reaching them, argued for 'door to door delivery' of the PDS. Keeping in mind the chaos due to inadequate access to ration at ration shops and the health risks for the urban poor who are compelled to wait in large crowds, a respondent said, 'Since we have to make such a long and difficult journey to go out and get ration, the government should figure out a way to get a tempo inside the park and distribute ration according to everyone's ration card. This will ensure that people don't have to step out'. Drawing attention to the need for *anganwadis* to continue fulfilling their responsibilities during the lockdown, a young girl stated, 'Some children are not getting food' and that 'Anganwadi workers should visit every house to know whether any child is hungry or malnourished'.

RECOMMENDATIONS

Our findings suggest the growing need for emergency ration cards and new systems that prioritise issuance of documents. New ration cards, Aadhaar cards and Aadhaar-ration card linkages should be made available through community-level camps as well as the re-opening of registration offices and online portals. These can further be linked to the One Nation One Ration Card scheme. We have suggested widening the income bracket that determines eligibility within the PDS. Further, we have also accounted for the major financial

challenges experienced and suggested diversifying the relief provisions of the PDS. In addition to the wheat/rice and one pulse provision that is available, we recommend including onions, potatoes, milk, oil, spices, kerosene and hygiene kits as essential items. We also suggest state-action to ensure that *anganwadis* and government schools resume their responsibilities to provide food to the families they supported prior to the lockdown. Similarly, cooking fuel should be made accessible for all urban poor households on priority.

7.2 ACCESS TO DIRECT CASH TRANSFERS

SUMMARY OF FINDINGS

The urban poor do not have savings or purchasing power currently. They are dependent on uncertain work availability and many have mortgaged existing assets. There is also a limited ability to borrow from existing social networks. As a relief measure, direct cash transfers were initiated for women holding Pradhan Mantri Jan Dhan Yojana (PMJDY) accounts and construction workers registered with the Maharashtra Building and Other Construction

Workers Welfare Board (BOCW-WB). Our data revealed that on an average 23.13 per cent of the households we surveyed had a bank account in the name of a female family member. Among these, not every bank account was a PMJDY account. Low BOCW-WB registrations have also meant only 29.49 per cent of registered workers being able to access the one-time cash transfer.

PEOPLE'S DEMANDS

Increase Financial Assistance: Many women who received the cash transfer did not receive more than one installment. Moreover, they highlighted how a meagre sum of INR 500 a month proved highly inadequate for any kind of help to them. A woman asserted, 'Look at how expensive everything is. What do they want us to do with Rs 500? If they are providing a certain amount of money to each household, then they should try to see how many people there are in the house and how much money they need'. Another, speaking of inflation added, 'What was priced at Rs 10 earlier is now Rs 50. The Government should give each family at least a sum of Rs 5,000'.

Inclusion of the Excluded Within the Scheme: With regard to inclusion, daily wage workers who lost their jobs emphasised that the government should provide financial assistance to even regular bank account holders and not just to those with PMJDY accounts. This was also echoed by young male participants and transgender persons who shared their plight of having been excluded from the cash transfer relief altogether. Not being able to receive the Jan Dhan support, an adult in need of financial assistance said, 'People are not capable of borrowing money on interest and are instead borrowing at 10 per cent interest rate by mortgaging their jewellery'.

RECOMMENDATIONS

In order to keep local economies working and ensure people have access to bare necessities, Direct Cash Transfers are the need of the hour. These cash transfers must be provided over and above pensions,

scholarships and maternity benefits cash transfer schemes. They must be provided at the household level on a monthly basis and should be an amount that supports all basic household expenses.

7.3 ACCESS TO SOCIAL SECURITY FOR WORKERS

SUMMARY OF FINDINGS

The lockdown caused a sudden halt in almost all forms of work. Of the 109 forms of work participants reported to be engaged in, we draw attention to a few groups, especially construction workers, street vendors, sanitation workers and domestic workers. We also highlight migrant workers' challenges faced during this time.

Registration of construction workers through the BOCW-WB was challenging for multiple reasons. Data from 16 construction sites shows that 24.64 per cent of workers on sites were registered with the BOCW-WB as compared to 3.32 per cent of workers who worked independently or were dependent on *nakas*. Among the 24.64 per cent of workers on work sites who reported being registered, a mere 29.49 per cent of workers reported to have received the cash transfer, even though 87.64 per cent of those registered had bank accounts.

Given strict restrictions on movement and hours of vending and the fear of the police, most vendors reported a reduction in incomes. Among vendors surveyed, 70.14 per cent held bank accounts that could facilitate access to working capital loans through the Pradhan Mantri Street Vendors Atma Nirbhar Nidhi (PM SVANidhi) Scheme announced as part of the Atmanirbhar Bharat Abhiyan relief package. However, only those who can prove that they were vendors before 24 March 2020 are eligible. It does not take into account those who have started street vending due to loss of work during the lockdown.

Apart from health insurance for sanitation workers employed in government departments (announced as per the Atmanirbhar Bharat Abhiyan relief package), sanitation workers had no social security to support them during the lockdown. Sanitation workers employed on a contract basis were being paid only for the days they were given work. Waste recyclers could not work during the lockdown. Sanitation workers struggled without income and job securities as they

found it hard to manage their house rents, food for their families, and afford the cost of water and public toilets.

Maharashtra recognises domestic workers legally and has the Maharashtra Domestic Workers Welfare Board (MDWWB) for their social security. However, only 11.89 per cent of the domestic workers reported being registered with the MDWWB. The reasons for this are manifold—the Board is not able to provide any form of social security, relief or ensure that employers are held accountable to pay wages. Most domestic workers spoke of non-payment of wages as a result of the inability to go to their places of work and extreme job insecurity.

Our data revealed that migrant workers were returning to several states across the country and a few outside the country, covering journeys extending to thousands of kilometres. In order to reach home, people were using different modes of transport, ranging from trucks, trains, buses, containers, rickshaws among others based on availability, cost effectiveness and urgency. Spread of misinformation, travel bans, bureaucratic hurdles and governmental indecisiveness also disproportionately affected these migrant workers, resulting in travel delays, unavailability and unaffordability of transportation, and sometimes even unsuccessful attempts at returning home. While the country witnessed mass reverse migration, many reported staying back as well due to varying reasons ranging from having nothing to return to, the fear of being a burden on the family, expenses and procedural delays in travel among others. Legal protection for migrant workers in India was initially accorded under the Inter State Migrant Workmen (Regulation of Employment and Conditions of Service) Act, 1979 however the current crisis has revealed its gross lack of implementation, efficacy and the absence of political will.

PEOPLE'S DEMANDS:

Allow Work to Restart: Daily wage workers were the ones most adversely affected by the closure of work. A majority of the participants demanded that lockdown be lifted and work be restarted in order to earn and survive. This was sharply pointed out by women workers who single-handedly run their households. As the lockdown is being opened in a phased out manner, *naka* workers demanded that cement, hardware and electric shops be opened in the market so their work could resume.

Alternatives to Work: Participants suggested that the government should take responsibility for the provision of employment opportunities to people working in the informal sector. And if they are not allowed to restart work, they should be provided for financially, with basic supplies and mortatiums on rents.

RECOMMENDATIONS

Given that the situation with regard to work has changed, many informal workers reported looking for new avenues to earn. In this context, an urban employment guarantee scheme (similar to the Mahatma Gandhi National Rural Employment Guarantee Act [MNREGA]) would be necessary. In addition to this, government loans for self employed workers and implementation of social security through laws and welfare boards must be prioritised.

The emergent migrant crisis demonstrated the precarious living and working conditions of migrant workers and the need for structural reforms targeted

towards their specific needs. The comprehensive database of migrant workers collected during the general Census needs to be utilised to address specific issues and plan future social welfare initiatives. Labour laws that emphasise the social and economic protection mechanisms for migrant workers should be integrated with provisions to access portable welfare (health insurance, rations etc). Social security mechanisms such as setting up of State Social Security Boards and utilising the National Social Security Fund are needed to provide immediate relief as well as long term protection to migrant workers.

7.4 ENABLING ADEQUATE HABITATS

SUMMARY OF FINDINGS

Living in inadequate habitats created additional challenges for the urban poor. The homeless and those living on rent were most vulnerable to eviction during the lockdown. This was despite government announcements to prohibit evictions and moratorium on rents. Access to adequate and affordable basic services such as water, sanitation, electricity and healthcare was a challenge during the lockdown and became additional financial liabilities in a situation without earnings. The inadequacy of habitat, and the inability to prove residence has had a bearing on access to identity documents and entitlements—this meant no access to government provided relief for many.

A considerable number of participants also reported limited access to water and practicing open

defecation due to lack of functioning public toilets. Among those who had access to community or public toilets, many reported that they were still being charged to use them. Poor access to healthcare was another major concern among urban poor communities across the Mumbai Metropolitan Region (MMR).

Those living in *kutcha* houses, *advasipadas* and the homeless were also highly concerned about the upcoming monsoon. Lack of money during the lockdown also hampered their ability to waterproof their housing structures, which they used to do every year before the monsoon. Lack of safety, violence and rising tensions were experienced by respondents in various settlements.

PEOPLE'S DEMANDS

Need for Permanent, Safe Housing: Piyush from Navi Mumbai demanded 'a permanent home without the fear of eviction'. Junaid, a sanitation worker from Mumbai's Western Suburbs asked for 'a house with legal documentation'. A transgender person living in a *kutcha* house asserted, 'I want a house from the government. Give me a house. I will manage my expenses'. Bharti, a domestic worker living in an *adivasi* *pada* at Borivali National Park, asserted, 'We have been living here for ages but are still staying in the *kutcha* house. The government says that they have provided the facilities such as electricity, housing, water and other things. But we have received none of it. These things have not reached us'. They brought notice to the need for a house that stands firm during monsoon.

Cancellation of Rent and Electricity Bills: 'Am I expected to pay for my ration or pay my rent?' asked Navin, living in a slum in Malad in Mumbai's Western Suburbs. Ayaz, a construction worker from Panvel, pointed out, 'I am not educated. The government should help us in things that concern us. They should cancel the house rent and electricity bills. Once the

lockdown opens they will start asking for payment. How will we pay?'. People strongly demanded that the government should ensure electricity to everyone and waive off the electricity bill. Extension of moratorium on rent emerged as an important demand among renters.

Adequate and Affordable Water and Sanitation:

The demand for a personal and free water connection came out strongly. Some pointed out that the duration and the speed of the water supply should be increased, while some others said that there should be a provision of water and bathroom in the settlement which should be cleaned regularly. A majority of them talked about their difficulty of paying for water and demanded that water bills be cut down, especially for those whose work has stopped. A lot of women participants highlighted the need for a toilet in the settlement so they don't have to put themselves at risk by going out in the open. Homeless women mentioned their inability to pay for public toilet and bathroom use and demanded that these services be made available free of charge during the lockdown.

RECOMMENDATIONS

Considering the findings and the widespread insecurity experienced by the urban poor owing to their inadequate and insecure habitats, we reiterate our long existing recommendations to ensure housing

security and provision of basic services. Based on people's demands we have outlined strategies to ensure immediate and long term resilience in habitats in the MMR.

7.5 ENSURING INCLUSIVE REHABILITATION OF VULNERABLE GROUPS

SUMMARY OF FINDINGS

Women-headed households and transgender persons were found to be more vulnerable and excluded with regard to access to entitlements and relief. Transgender persons remained excluded from the government relief by design and not just during implementation. Women-headed households and transgender persons needed additional support through relief and financial assistance. Women were highly concerned about the safety of their children and themselves and worried about discontinuation of their children's education if they failed to pay their fees.

Children were uniquely affected by the crisis. The pandemic, the strictly imposed lockdown, and the financial crisis they witnessed in their families left them worried about their own safety and security. They were getting lesser food, their studies got disrupted, their physical activities stopped, and they could hardly interact with their friends. Being poorly equipped to attend online classes, many children experienced frustration with regard to continuing their education during the lockdown.

PEOPLE'S DEMANDS

Support for Women to Rebuild Livelihoods: Many women expressed concern over their lost livelihoods and exhausted savings due to the lockdown. Many of them were worried that if they didn't start working soon, their families would not be able to survive anymore. This was especially worrisome because many of them felt that they might not be able to restart their livelihoods like earlier. Women asked for support from the government to help them restart their livelihoods or take to new livelihoods if needed.

Social Security and Housing for Transgender

Persons: Transgender persons face a lot of discrimination in the labour market. The social biases they face owing to their gender identity keep them out of decent education and work opportunities and force them to take to begging or sex work. Transgender persons appeal to the government to acknowledge their marginalised position and extend social security and direct cash transfers to them in times like these. 'They should think that these people do not work, they cannot go to anybody's home to cook food and feed them, they do not have any respect in front of society. If someone is in front of us, they talk to us nicely. But behind our backs they question who we are. That is why we did not get any relief so far. The government should think of giving INR 2,000–5,000 to each of us. All of us are facing

a lot of difficulty now'. Most of them lived in rented houses and demanded for a house where they could live since they do not have the resources to buy a house.

Children's Need for Educational and Technological

Support: A child participant emphasised the need for the government to provide for the education of children, saying, 'My only request to the government is that they prioritise the education of all children who are in need. I would go so far to say that they should pay for the fees of young children like me, at least to support women who run their households through income earned as domestic workers. The government should prioritise the aspirations of children'. Pointing out the challenges in accessing education during the lockdown, a child said, 'The government should pay attention to how online education can take place effectively with the focus on how best the students can understand'. A parent reasoned that 'not everybody has a mobile phone or a smartphone' and demanded that 'a tablet be given to every child, and that school should start for students of grade 1 and 2 as they cannot use a tab'. A few children shared that they need books and some study material so they could study for the new class.

RECOMMENDATIONS

Taking forward people's demands we recommend capital and opportunities for women to rebuild their livelihoods, extending social security for transgender

persons and suggest taking measures to ensure children's physical safety, food security and continuity of education.

People's Demands: Safety from COVID and Access to Healthcare

Sanitisation of Toilets and Community Areas: Participants demanded proper sanitisation of their areas. They demanded 'safe toilets' and regular cleaning and sanitisation of common toilets. A homeless woman pointed out the need for a permanent shelter which comes without any fear of eviction as well as with a toilet for the safety of women.

Increased Testing and Screening: On the management of testing and screening, a participant said, 'The government should arrange a medical van that comes here to check up on the health of the people and assess what the situation is. This would also ensure that in case a positive patient is found, they will get immediate medical attention'. A few participants mentioned their difficulty in accessing the COVID-19 tests and treatment and demanded that the government should provide for free tests.

Awareness about COVID-19: Everyone, adults and children alike, expressed that there should be more awareness about COVID-19. Many participants said that they relied on the TV or hearsay for information related to the virus or relief available. A participant said, 'They should inform us about the COVID situation, about why and how to use a mask and sanitiser and observe distancing'.

Increased Transport and Medical Facilities: Many participants expressed their need for support with transport as well as awareness for medical help from the government. Some participants demanded that they were not able to go to the hospital due to travel restrictions. Many reported having to walk long distances in case they had to access healthcare facilities. While some demanded that door-to-door testing be done, others asked for setting up of government hospitals nearer their settlements.

Subsidised Cost of Medicines and Treatment: Another major difficulty shared with regard to people's access to healthcare was the cost of medical care. For the cost of non-COVID related healthcare, some mentioned that they had to take loans to buy medicines. One sentiment that came out strongly was that hospital treatment and medicine should be free for the duration of the lockdown.

Ensure Adequate Availability of Menstrual Pads: A lot of female participants spoke about the inadequate availability of menstrual pads in the market during the lockdown and asked that these be made available at a subsidised cost.

8. RECOMMENDATIONS

At the time of finalising this report, the situation in Maharashtra—with the highest number of reported COVID-19 infected persons in the country—continues to remain worrisome. Coupled with this, the lockdown is being eased. There remains, however, an uncertainty of survival amongst the poor given that the future of many livelihoods are unknown. Families are distressed, in debt, undernourished and bereft of any savings.

Data revealed that the vulnerable have minimal access to multiple relief packages, announced to ameliorate their conditions. Recommendations have been made to the three levels of governance—central, state and local—keeping in mind relief packages that have already been announced, with recommendations to enable access and plug gaps in implementation. Some are immediate actions to respond to immediate needs, and some are medium-term and long-term measures for the post-COVID situation.

1. RECOMMENDATIONS TO ENSURE EXISTING RELIEF REACHES THOSE IN NEED

1.1 ENSURE ACCESS TO FOOD-RELATED RELIEF AND ENTITLEMENTS

I. UNIVERSALISE THE PUBLIC DISTRIBUTION SYSTEM AND PROVIDE EMERGENCY RATION CARDS

Central Government: Universalisation of the Public Distribution System (PDS) must be centrally facilitated with states mandated to provide ration to any citizen irrespective of documentation. This will help millions in securing food irrespective of location, documentation or income category.

State Government: A Government Resolution (GR) that enables universal access to the PDS through emergency ration cards will ensure no one in the state suffers from hunger. Those without any documentation should be allowed to access emergency ration cards. The list of non-ration card holders who have accessed ration through Aadhaar cards as part of the relief package is now available with ration offices. This data can be used to identify those who can benefit from emergency ration cards. Fast-track processes should be introduced at Fair Price Shops (FPS)/ration shops where emergency ration cards can be issued based on current place of residence. People should be given 12 months to formalise these emergency ration cards with the

ration office and linked with the One Nation One Ration (ONOR) plan.

Local Governments: Each FPS should have an area jurisdiction. This will enable fast-track emergency ration card preparation and can curb risk of duplication. FPS shops should be allowed to register individuals, families or groups of migrant workers living together and issue a single emergency ration card for them. Transgender persons, single women, unsupported senior citizens and other vulnerable groups must be given priority.

II. RE-ASSESS RATION ELIGIBILITY BASED ON ANNUAL INCOMES—ACCOUNTING FOR SEVERE LOSS IN EARNINGS

Central Government: States should be directed to re-assess income criteria and associated ration eligibility given job losses among informal workers and complete loss of savings.

State Government: A Government Resolution (GR) should be passed increasing the income limit for priority households (PHH) ration card holders from INR 59,000 annually to INR 1 lakh annually. All saffron card-holders should be recategorised in

urban areas as PHH. Furthermore, the annual income of several white card-holders, whose income is just above INR 1 lakh annually has taken a hit and a re-assessment of their current annual income is required to ensure ration eligibility. Ration eligibility cannot thus be limited to previously set income categories but respond to the needs of people whose incomes have been severely impacted over months.

III. ENABLE GREATER ACCESS THROUGH FUNCTIONAL ONLINE PORTALS AND AWARENESS OF SCHEMES

Central Government: In order to digitise the process of ration card issuance, renewal and correction, several online portals have been launched that are still not functional. These online systems need to be made functional in order to avoid barriers of access such as bureaucratic delays and middle-men. This will also ensure the fast-tracking of the One Nation One Ration (ONOR) scheme.

Local Governments: The state government has issued a number of Government Resolutions (GRs) with regard to distribution. However, there remain huge communication gaps with no clear information available to those who need rations the most. There must be clear publicly available information on access to the Public Distribution System (PDS) in various languages and through various mediums.

Fair Price Shop (FPS) owners must be given training to update their knowledge on new schemes for people's increased access to food-related entitlements. Regular inspections should happen at FPS for ensuring more accountability. There should be awareness of the complaint systems and quick resolutions should happen on complaints.

IV. DIVERSIFY FOODS AND ESSENTIAL ITEMS PROVIDED THROUGH THE PUBLIC DISTRIBUTION SYSTEM

Central Government: There is a real need to expand food provisions beyond rice/wheat and one pulse. Ration provisions must include access to the following essential items in addition to the food grains:

- Onions, potatoes, cooking oil, milk powder, spices

- Kerosene must be added to the ration kit until inclusive implementation of the Pradhan Mantri Ujjwala Yojana (PMUY) is achieved
- A hygiene kit with soap, masks, sanitisers and sanitary napkins

State Government: The Government of Maharashtra must develop a ration package that caters to people's nutritional needs (mentioned earlier).

Local Governments: Local authorities should collaborate with communities in need and Fair Price Shop (FPS) owners to ensure and monitor availability, quality and the timely access to essential items provided through ration.

Subsidised cooked food or canteen services like the Shiv Bhojnalaya should be made available to those in need even post the lockdown in a more decentralised manner with a focus on areas where daily wage workers are concentrated.

V. ENSURE ANGANWADIS AND GOVERNMENT SCHOOLS CONTINUE THEIR NUTRITION-RELATED RESPONSIBILITIES REMOTELY.

Central Government: In the absence of mid-day meals from schools and nutrition-related services from Integrated Child Development Services (ICDS) centres, hunger levels among children have been on the rise, further exacerbating the fears and vulnerabilities of mothers and caregivers. The Government of India should mandate that government schools and ICDS centres play an active role in providing nutrition and food security to children and their families during lockdown.

State Government: A Government Resolution (GR) should be issued to mandate and ensure monthly provision of dry ration to families of students who availed of mid-day meals in government schools, irrespective of having a ration card. Anganwadi sevikas, who tracked the growth of children under six years and addressed the health needs of pregnant and lactating mothers prior to the lockdown must

be required to continue their responsibilities through telephonic check-ins and needs assessments. Monthly provision of take home ration should be initiated by the ICDS.

Local Governments: Schools and ICDS centres must oversee, support and collaborate with communities to ensure the effective fulfillment of the responsibilities of *anganwadis* and government schools in providing food security and nutrition to children and their families.

VI. ENSURE UJJWALA GAS ACCESS TO ALL PRIORITY HOUSEHOLDS

Central Government: Currently, many families who receive ration are unable to cook food as they cannot afford to purchase cooking fuel. The Pradhan Mantri Ujjwala Yojana (PMUY) should allow online

registrations and quick linkages to households.

Priority Households (PHH) should be made eligible for the PMUY, thereby expanding the reach of the provision to urban poor families that are not categorised as being Below Poverty Line (BPL).

State Government: Online registrations for this scheme can be linked to the Public Distribution System (PDS) whereby those who access rations at Fair Price Shops receive instructions and information on the registration process and access to this scheme when they collect ration.

Local Governments: The local government in collaboration with the ration office should ensure that households have access to cooking gas and ensure delivery of the same in an efficient manner.

1.2 INCREASE DIRECT CASH TRANSFERS TO ENSURE PEOPLE HAVE PURCHASING POWER FOR BASIC NECESSITIES

Central Government: Direct Cash Transfers are the need of the hour. A monthly cash transfer of INR 5,000 per household for the next 6 months will ensure well being of millions. The PM Cares Fund can be used for this purpose. This will ensure basic household expenses are met. Relief provisions specifically aimed at women through Pradhan Mantri Jan Dhan Yojana (PMJDY) should be extended to transgender persons as well. Bank charges should not apply to these accounts where government cash transfers are made.

Local Governments: There must be rigorous financial inclusion of the poor, especially marginalised persons by opening bank accounts to which cash transfers will be made. Partnerships with local communities can ensure 100 per cent coverage of people with access to banking services.

1.3 ENSURE FAST-TRACK REGISTRATION OF CONSTRUCTION WORKERS TO ENABLE DIRECT CASH TRANSFERS

State Government: The Maharashtra government has announced a direct transfer of INR 2,000 into the accounts of all construction workers registered under the Building and Other Construction Workers Welfare Board (BOCW-WB). The Board has currently over INR 7,482.33 crores collected through building cesses. Those who are unregistered must be encouraged to do so through a simple non-bureaucratic process and the government should disassociate the 90-day work certificates as proof to be registered. This is because, given the current situation, more people may take to construction work and for those who were engaged prior to

the lockdown there has been a gap of nearly 4 months with no work. It will be of enormous support to construction workers if there is a fast-track enrollment of workers in the Board (done online preferably). Unions, NGOs and voluntary groups can be brought in to support this process.

Local Governments: Workers who have failed to register themselves in the BOCW-WB due to the inability to produce a 90-day work certificate need to be verified by the local ward office. A few of them are associated with single construction sites and associate builders, but the majority of them have no

single employer/contractor (eg *naka* workers). Proof can be based on certain parameters, such as place of work in the last 12 months or current place or

work (for those who have taken to this work post the lockdown). The 90-day certificate should not be the verification criteria.

1.4 ENABLE QUICK ACCESS TO PM SVANIDHI SCHEME

State Government: Availing the PM Street Vendors Atma Nirbhar Nidhi (PM SVANidhi) scheme for working capital loans will involve a few bureaucratic hurdles, especially with the need for vendors to prove their vending status before 25 March 2020. There needs to be a system in place to recognise new self-employed workers and a working capital loan needs to be extended to new vendors. The State Rules on the PM SVANidhi must be amended to include this changing context.

Local Governments: The survey of vendors will need to be expedited in municipalities and the application process for the loan should be made accessible through extensive awareness done with local governments in partnerships with banks, unions and federations of street vendors.

1.5 NULM SHOULD REVISIT MEMBERSHIP CRITERIA OF SELF-HELP GROUPS

Central Government: As a rehabilitation measure in the coming months, it will be essential to ensure that the National Urban Livelihoods Mission (NULM) loan benefits (announced under the Atmanirbhar Bharat Abhiyan) reach a maximum number of self-help groups (SHGs). This will ensure income generation individually or in groups. However, membership criteria of SHGs should be expanded—currently 70 per cent members in an NULM registered SHG must be able to prove that they are Below Poverty Line (BPL). This needs to be expanded in the current context.

Local Governments: SHGs can be a powerful force within the local governance system by ensuring that work is available and necessary services are provided at the local level. Women demanded support to rebuild lost livelihoods and this can be an existing programme that can be strengthened. Outreach can be maximised through community based organisations. Through local governments it will be important to expand NULM benefits to SHGs that are registered under different schemes of the local government.

1.6 EXPAND SOCIAL SECURITY ANNOUNCED FOR SANITATION WORKERS

Central Government: Acknowledging the nature of informality of sanitation work, the central government should formulate a law for various types of sanitation workers. The definition of sanitation work should be broadened to include groups like waste recyclers, contract workers etc. This law must mandate social security benefits. Considering the high risk to the health of sanitation workers, social security must go beyond health insurance (announced as part of the Atmanirbhar Bharat Abhiyan) and address the multiple deprivations faced by sanitation workers

State Government: Create a Welfare Board for all sanitation workers to ensure registration and social security.

Local governments: All types of sanitation workers should also be provided emergency ration cards and livelihood alternatives should be prioritised due to loss of work.

2. RECOMMENDATIONS TO SUPPORT MIGRANT WORKERS ACROSS THE COUNTRY

2.1 ENSURE LEGAL AND SOCIAL PROTECTION

The current crisis has highlighted how migrant workers are excluded from safety nets of both the home and destination states. It is therefore important to include this invisible workforce in the social and economic protection mechanisms. Existing legal provisions, such as the setting up of a Social Security Board for unorganised workers under the Unorganised Workers Social Security Act, 2008 are currently absent in Maharashtra. The board needs to be set up on an urgent basis and the unutilised as

well as additional funds should be allocated under the National Social Security Fund for unorganised workers in order to provide immediate relief and support the schemes mentioned in the Act. Self-registration and digitisation of registration should also be done to ensure portability of benefits and reduction of bureaucratic delays. Additionally, awareness amongst workers regarding their rights needs to be prioritised by the state and local governments.

2.2 UTILISE THE CENSUS DATABASE OF MIGRANT WORKERS

Home states should utilise databases of their migrating populations to be collected during the general Census. This will be needed to negotiate provisions of social and economic security stated under the Inter State Workmen Act with the

destination states. This includes minimum wages, journey allowance, displacement allowance, housing, healthcare, etc. This database would be effective in formulating future social welfare initiatives. Profiling must be strictly avoided in this process.

2.3 ENABLE HEALTH SECURITY FOR MIGRANT WORKERS

Schemes such as Rashtriya Swasthya Bima Yojana, applicable for unorganised workers from Below Poverty Level (BPL) families that allows portability of benefits and a cover of INR 30,000 per family (unit

of five), should be extended to include all unorganised workers, providing universal access to healthcare without domicile restrictions.

3. RECOMMENDATIONS FOR LIVELIHOOD AND SOCIAL SECURITY OF WORKERS IN MAHARASHTRA

3.1 CREATE AN URBAN EMPLOYMENT GUARANTEE SCHEME

An urban employment guarantee scheme must be formulated given the large number of workers who will remain without work in the coming months. This must

be linked to employment that facilitates upgrading much needed basic services and public infrastructure in urban areas.

3.2 PROVIDE INTEREST-FREE LOANS FOR SELF-EMPLOYED WORKERS

For self-employed workers, a stimulus package must be provided that ensures workers have access to capital, keeping in mind lost savings during the lockdown. This should be interest free loans accessible through banks over the next 12 months to rebuild

livelihoods. This cannot be limited to a collateral-free loan provided to NULM-registered SHGs and the working capital loan for street vendors.

3.3 REINSTATE SOCIAL SECURITY FOR 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. The board needs to be made functional immediately. Fast-track registration

must be started for all domestic workers and simultaneously social security benefits (outlined in the Act) must be provided. A Government Resolution (GR) holding employers accountable for payment of wages during the lockdown must also be released.

3.4 ENSURE FUNCTIONING OF THE MAHARASHTRA TRANSGENDER WELFARE BOARD

In the absence of other work opportunities and social stigma, transgender persons depend on begging and sex work. This has been completely disrupted at present. The Maharashtra Transgender Welfare Board must be made functional—survey and registration of transgender persons must be done with urgency. The

Board should ensure enrollment of all transgender persons in the Public Distribution System (PDS), Pradhan Mantri Jan Dhan Yojana (PMJDY) and ensure that other basic identity documents are fast tracked. Along with this, social security should be provided to them via the Welfare Board.

4. RECOMMENDATIONS TO SUPPORT CHILDREN IN THE MMR DURING THE LOCKDOWN

- i. Immunisation of children below 6 months of age has stopped due to the pandemic; a close follow up on all such cases is necessary to ensure children are immunised within a given time period.
- ii. Tracking the growth of children under six years, pregnant and lactating mothers is usually done by *anganwadi sevikas*. This needs to be done via telephone and the provision of nutritional requirements must be delivered through the Integrated Child Development Services (ICDS) in partnership with ward officials and Childline 1098 (emergency helpline for children)—both have received multiple calls of children in need of food.
- iii. Child Protection Committees should be activated at the ward level under the leadership of the Corporators. This will enable coordination among local systems to provide wellbeing, nutrition and protection.
- iv. Access to education for children staying in informal settlements, in street situations and in vulnerable situations will be crucial in the coming months. Municipal and private schools should make arrangements for free access to technology if the lockdown persists for educational institutions.
- v. Going forward, provisions for migrant children should be included in the annual Sarva Shiksha Abhiyan plans to ensure their inclusion and the realisation of their rights.

5. RECOMMENDATIONS TO BUILD RESILIENT HABITATS IN THE MMR

The study findings have pointed out that the residents of inadequate habitats experience additional disadvantages during disaster situations due to their pre-existing insecurities, which render

them far more vulnerable to the impacts of the disaster. Ensuring adequate habitats of the urban poor should be prioritised. To this effect, immediate and long term measures have been suggested.

5.1 IMMEDIATE MEASURES TO ENSURE PEOPLE'S IMMEDIATE HABITAT RELATED CONCERNS ARE ADDRESSED

- i. Homeless shelters that have been set up in response to the pandemic must be continued and provided for as per National Urban Livelihoods Mission (NULM) guidelines to ensure the safety and well-being of homeless residents.
- ii. For those who have taken housing loans for upgrading slum housing, loan waivers for the same period for housing loans must be enforced.
- iii. For those living on rent, a helpline and follow-up support should be provided for support in case they are forcibly evicted or denied any entitlement for the lack of any proof of residence.
- iv. A strict moratorium on rent should be released, extending the Government Resolution (GR) released by the Government of Maharashtra that was valid till June 2020.
- v. Electricity bills must be deferred for the next 6 months (during disaster and recovery period) through coordination with public and private electricity providers for all urban poor settlements.
- vi. Access to water and sanitation must be provided in all areas. The High Court and other legal directives to ensure water supply to all and implementation of the GR to allow the use of public toilets free of cost should be undertaken by the local government. All public toilets must be regularly sanitised.
- vii. There must be emergency health services in underserved areas, disinfection of common areas, mobile health vans and free health care for all.
- viii. Medication for tuberculosis, cancer and HIV is currently sparingly being accessed from health posts and hospitals. Patients must be given priority to access this medication in a smooth manner.
- ix. Dedicated ambulances must be provided in remote areas such as *adivasisipadas* for health emergencies during a time when normal transport services are unavailable.
- x. As a disaster management strategy, *kutcha* house residents and residents of *adivasisipadas* must be provided help with preparing or repairing their houses for monsoon, especially so during an ongoing disaster situation.

5.2 LONG TERM MEASURES TO ENSURE RESILIENT HABITATS IN THE MMR

- i. As per the Maharashtra State Disaster Management Plan 2016, community-based early warning systems must be established in urban poor settlements to improve their disaster preparedness. Single women, transgender persons and unsupported elderly people must be integrated in community-based networks to ensure their security during disasters and inclusion during relief work and recovery.
- ii. Slums must be notified as per the Maharashtra Slum Act and ensure all basic services (water, sanitation, roads, drainage systems) are provided in proportion to the number of residents. Currently this is a long and cumbersome process that has prevented people in slums receiving basic facilities that ensure adequate sanitation and quality of life.

- iii. The Slum Rehabilitation Scheme must be amended to ensure that slum rehabilitation projects maintain densities prescribed by the National Building Code (higher floor space index means higher densities and for slum rehabilitation buildings it means more people living in smaller houses with compromised housing conditions)
- iv. Urban planning must respond to this situation. As per the Maharashtra Regional and Town Planning Act slums are planned for by the Slum Rehabilitation Authority (SRA). Slums must not remain Special Planning Areas (SPAs) under the SRA. The onus of containing this virus is on the local government and planning for it by the local government in the long term is crucial.
- v. Local Area Planning with effective local governance must be developed. Local Area Plans need to have education, health care, sanitation services that cater to the existing population of an area.
- vi. With this, the 74th Constitution Amendment Act must be implemented to ensure powers are devolved in wards, areas and mohallas. Local governments can partner with existing community leadership and non-profits to form emergency planning committees that can consider the unique social, economic and cultural needs of the community in charting the appropriate response, rather than relying on top-down directives.
- vii. The Pradhan Mantri Awas Yojana (PMAY) rental housing scheme announced post the lockdown by the Central government is a welcome step. Operation of a rental housing scheme in the Mumbai Metropolitan Region (MMR) would need support from local governments and the state government through the Maharashtra Housing and Area Development Authority (MHADA). A government facilitated rental housing programme that takes into account needs and income capacities of daily wage and informal sector workers will be a step towards resolving housing challenges faced by workers in the MMR.

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ANNEXURE I. RAPID NEEDS ASSESSMENT ANALYSIS

TOTAL NUMBER OF HOUSEHOLDS SURVEYED - 2,465 HOUSEHOLDS

TOTAL NUMBER OF PEOPLE - 11,205 PERSONS (TOTAL FAMILY MEMBERS)

BROAD AREA WISE DISTRIBUTION

1. Mumbai:
 - Mankhurd - Mandala, Sathe Nagar, Lallubhai Compound
 - Dahisar - Ganpat Patil
 - Malad - Ambujwadi
 - Homeless - Bandra Pipeline, Kurla, Dadar, Sion, Wadala (*Analysed below separately as well*)
 - Malad - Rathodi
 - Bandra - Behrampada, Shastri Nagar, Garib Nagar
 - Wadala - Sangam Nagar, Wadala Bridge
 - Jogeshwari - Shubhash Road, Bandra Plot
 - Chembur - Vashi Naka
2. Navi Mumbai:
 - Tata Nagar, Baltubai Nagar, Sevalal Nagar, Ekta Nagar, Panchasheel Nagar 1, Panchasheel Nagar 2, Mayur Bar Sector 5, Sanpada, Anand Nagar
 - Warli Pada - Pavne Gaon, Ganesh Nagar
3. Panvel:
 - Andhra Basti, Mata Ramai Nagar
4. Vasai-Virar
 - Nallasopara

DATA ANALYSIS

- 66.23 per cent of the working population reported being Daily Wage earners and 33.77 per cent reported being Weekly/Monthly Wage Earners.
- Out of the persons surveyed, 40.56 per cent were reported to be children below the age of 18 years.
- 5.6 per cent of the people reported family members with disabilities.

Area Wise Distribution						
Locality	Households Surveyed	Total Family Members	Daily Earners	Monthly/ Weekly Earners	Children (below 18)	Persons with disability
Mumbai	1,568	7,608	70.51%	29.49%	40.18%	2.83%
Navi Mumbai	699	1,960	53.09%	46.91%	40.54%	0.84%
Panvel	94	260	89.36%	10.64%	38.08%	0%
Vasai-Virar	94	377	69.77%	30.23%	47.21%	7.87%
Total	2,465	11,205	66.23%	33.77%	40.46%	5.60%

AREA WISE ANALYSIS

- The daily wage earners in Panvel were relatively higher (89.36 per cent) as compared to the other localities and the average of 65.93 per cent. On the other hand, in Navi Mumbai the percentage of daily wage earners was much lesser (53.09 per cent) and the weekly/monthly earners were more here (46.91 per cent).
- Panvel reported a lower younger population of children below 18 years (38.08 per cent), whereas in Vasai-Virar the children below 18 years were much more (47.21 per cent) than the average of 40.46 per cent.
- There were no persons with disability reported in Panvel. In Vasai-Virar the percentage was much larger being 7.87 per cent of the total population.
- The average family size in Mumbai and Vasai-Virar was more than 4 people per household, whereas in Navi Mumbai and Panvel it was between 2-3 persons per household. Overall the combined average household size was more than 4 persons per household.

HOMELESS

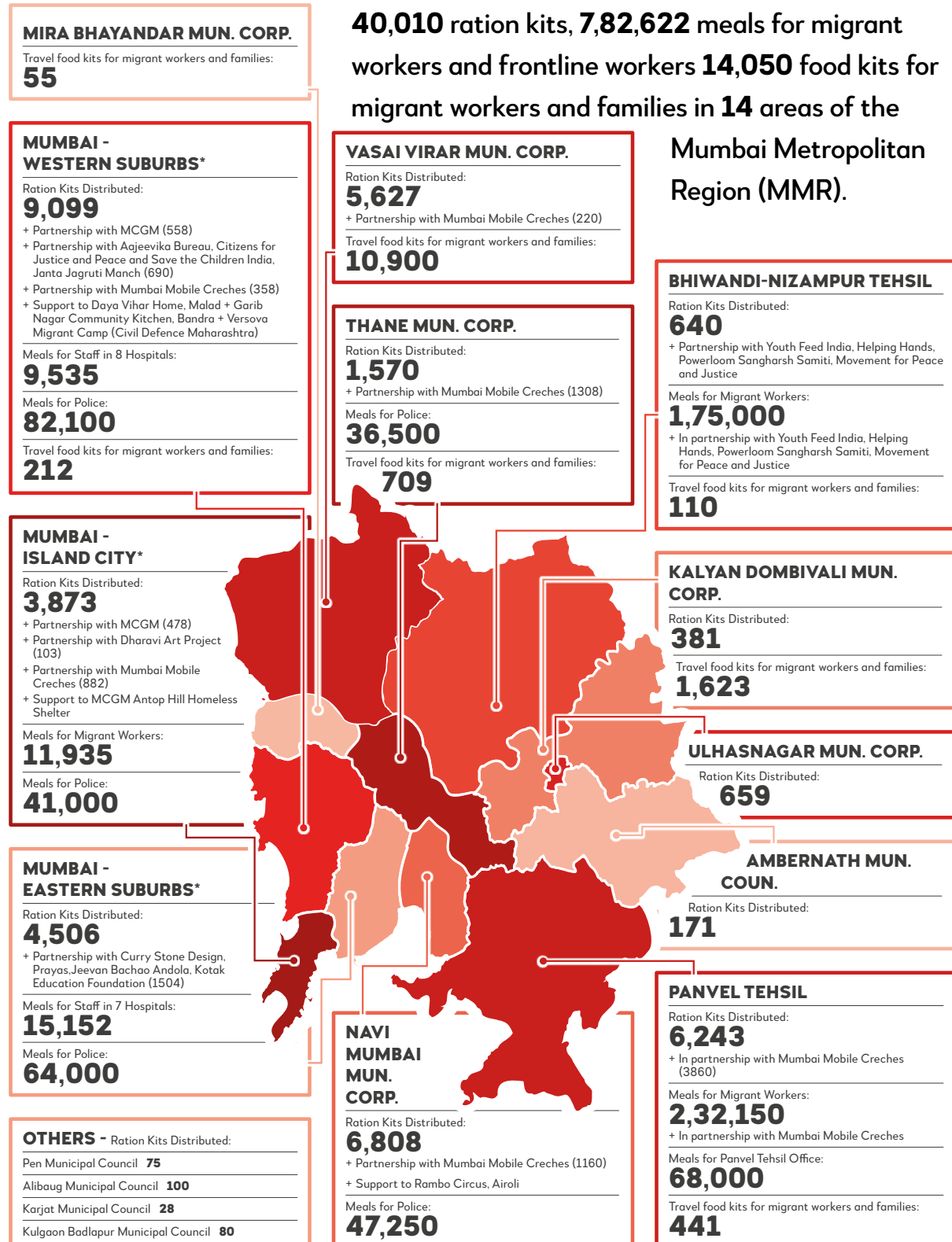
TOTAL NUMBER OF HOMELESS HOUSEHOLDS SURVEYED - 176 HOUSEHOLDS

TOTAL NUMBER OF FAMILY MEMBERS - 753 PERSONS

- 65.11 per cent of the persons reported being daily wage earners and 34.88 per cent reported being weekly/monthly wage earners.
- 52.19 percent of the persons amongst the homeless population were reported to be children who were less than 18 years of age, highlighting a much larger younger population amongst the homeless in comparison to the rest of the areas surveyed.
- 1.32 per cent of the family members were reported to have some form of disability.
- The average family size amongst the homeless population was seen to be a little more than 4 persons per household.

ANNEXURE II. YUVA'S RELIEF DISTRIBUTION MAP AND SUMMARY OF ADDITIONAL EFFORTS TAKEN

DISTRIBUTION (25 MARCH TO 31 JULY 2020)



*Municipal Corporation of Greater Mumbai
This map presents relief work in the MMR only, not efforts in other cities.

ADDITIONAL EFFORTS

Advocacy - YUVA submitted an unequivocal list of demands to the Government of Maharashtra to ensure that the most vulnerable communities are provided with basic needs on equal priority while the government attempts to contain the virus. Other advocacy initiatives included the demand for ward level planning to protect the health and hygiene of vulnerable groups, setting up relief funds for migrant workers, ending the threat of forced evictions, providing shelter homes for homeless populations and universalising the Public Distribution System (PDS).

Addressing Distress Calls - Distress calls from over 907 migrants stuck in Mumbai were received and about 193 addressed directly or through partner organisations.

Childline Helpline - YUVA's Urban Initiatives Childline team, a part of the Childline India Foundation, is continuing to receive and address distress calls through the 1098 helpline related to children's situation during Covid-19 as well as cater to their nutritional or medical needs.

Partnerships - Trying to tackle a crisis of unprecedented scale, resulted in the formation of partnerships with several organisations, individuals and communities. YUVA received support in the form of funds - directly or indirectly through sale of products/services, essential food supplies and technical support such as capturing outreach via GIS mapping to avoid overlap in distribution.

Other Cities - Teams in cities such as Nashik, Nagpur, Guwahati, Delhi, Kolhapur and Bhopal are continuing advocacy and relief work along with supporting partners.

Social Media, Webinars and Communication - Social media platforms were utilised and updated regularly to gather support for the campaign as well as post updates on the relief work. On the YUVA blog, articles were published weekly, providing updates on the ongoing relief and advocacy efforts, migrant workers' increasing vulnerabilities, and the wide gap between government facilitated relief and people's access. Read all articles here: <https://medium.com/@yuvaonline>

YUVA also conducted webinars inviting informal workers, social sector experts and other civil society partners to understand the impact of the lockdown, discuss potential strategies and raise funds for the ongoing relief efforts. The impact of the relief effort, organisational reflections and learnings was captured by broadcast and print media outlets resulting in the spread of awareness amongst populations regarding the situation at the grass root levels.

ANNEXURE III. AREAS COVERED

SAMPLE (20 MARCH TO 31 MARCH 2020)

Area	Sample
Municipal Corporation of Greater Mumbai (Island City)	
Multiple locations-Sion, Dadar and Matunga	77
Wadala	158
Municipal Corporation of Greater Mumbai (Western Suburbs)	
Bandra Pipeline	86
Bandra East	120
Jogeshwari	81
Kandivali	221
Malad	55
Ram Mandir	42
Saki Naka	46

Area	Sample
Municipal Corporation of Greater Mumbai (Eastern Suburbs)	
Chembur	341
Mankhurd	178
Navi Mumbai and Panvel Municipal Corporation	
Multiple locations in Navi Mumbai and Panvel	1208
Nerul	13
Panvel	34
Vasai-Virar Municipal Corporation	
Nallasopara	303
TOTAL SAMPLE DATA	2,963

SAMPLE (1 APRIL TO 30 JUNE 2020)

Area	Sample
Municipal Corporation of Greater Mumbai (Island City)	
Antop Hill	260
Colaba	381
Distress callers	24
Dharavi	191
Kaula Bandar	30
Kurla	30
Matunga	172
Parel	75
Sandhurst Road	35
Sewri	93
Sion	247
Wadala	81
Multiple locations	120

Area	Sample
Municipal Corporation of Greater Mumbai (Western Suburbs)	
Aarey Colony	161
Andheri	60
Bandra East	110
Bandra Pipeline	132
Borivali	537
Dahisar	281
Distress callers	61
Gorai	23
Goregaon	273
Jogeshwari	1,392
Kandivali	268
Khar	115
Magathane	20
Malad	1,536
Santacruz	122
Ville Parle	45

Area	Sample
Municipal Corporation of Greater Mumbai (Eastern Suburbs)	
Chembur	58
Ghatkopar	305
Govandi	4
Kurla	7
Mankhurd	987
Mulund	17
Vashi Naka	169
Vikhroli	100
Navi Mumbai Municipal Corporation	
Airoli	202
CBD Belapur	927
Ghansoli	1
Juinagar	7
Koparkhairne	222
Nerul	55
Sanpada	39
Seawoods	49
Turbe	913
Vashi	437
Multiple locations	147
Panvel Municipal Corporation	
Kalamboli	129
Kamothe	15
Khanda Colony	100
Khandeshwar	35
Kharghar	611
Kharkopar	60
Mansarovar	9
Mata Ramai Nagar	16
New Panvel	2
Pargaon Uran road	14
Sukapur Gaon	3
Tembhode Gaon	159
Valvali Gaon	196
Distress callers	8

Area	Sample
Vasai-Virar Municipal Corporation	
Bhuigaon	180
Girij	34
Nallasopara	4,119
Thane Municipal Corporation	
Construction Site, Panchpakhadi	21
Kailash Nagar, Waghle Estate	165
Kalwa	21
Mahatma Phule Nagar	4
Titwala	175
Ulhasnagar Municipal Corporation	
Kaushal Nagar, Phule Nagar	110
Brahman Pada, Shanti Nagar, Vadavali Gaon, Piswali Gaon, Subhash Tekadi, Prabhudh Nagar	90
Ulhasnagar	339
Ambernath Municipal Corporation	
Ambernath	171
Kalyan-Dombivali Municipal Corporation	
Dombivali	20
Kalyan	34
Alibaug Municipal Corporation	
Alibaug	100
Pen Municipal Corporation	
Pen	80
TOTAL SAMPLE DATA	18,541

SAMPLE (WORKERS ON 16 CONSTRUCTION SITES)

Area	Sample
Municipal Corporation of Greater Mumbai (Island City)	
Antop Hill	149
Dharavi	96
Pratiksha Nagar, Sion	63
Srinivas Mill, Lower Parel	16
Municipal Corporation of Greater Mumbai (Western Suburbs)	
Goregaon	93
Kannamwar Nagar, Vikhroli	250
Navi Mumbai Municipal Corporation	
Ghansoli	498
Panvel Municipal Corporation	
Kalamboli	94
Marathon	200
Pendhar, Talaja	1,170

Area	Sample
Vasai-Virar Municipal Corporation	
Virar	220
Thane Municipal Corporation	
Bhandarli	99
Kalyan-Dombivali Municipal Corporation	
Khoni	310
Shirdon	400
Uran Tehsil	
Dronagiri	177
Jasai	250
TOTAL SAMPLE DATA	4,085

ANNEXURE IV. SURVEY FORMS

I. RAPID NEEDS ASSESSMENT SURVEY (MARCH 2020)

AREA NAME:							
DATE:			STAFF PRESENT:				
Sr.No.	Name of head of family	Work done (details)	Daily Earner	Monthly/Weekly earner	No. of family members	No. of children (below 18)	Any person with disability

II. DISTRIBUTION FORM (20 MARCH - 31 MARCH 2020)

II.I. FOR HOUSEHOLD COVERED IN THE RAPID NEEDS ASSESSMENT

AREA NAME:										
DATE:				YUVA STAFF PRESENT:						
S No.	S No. Master List	Name of head of family	Gender of head of family	Work done by 2nd earner in family	Gender of 2nd earner	Is the 2nd earner a Daily Earner	Monthly/Weekly earner	No of child below 6	No of people above 60	Identity document submitted

II.II. FOR HOUSEHOLD NOT COVERED IN THE RAPID NEEDS ASSESSMENT

AREA NAME:															
DATE:						YUVA STAFF PRESENT:									
Sr.No.	Name of head of family	Gender of head of family	Work done by head of family	Daily Earner	Monthly/Weekly earner	Work done by 2nd earner in family	Gender of 2nd earner	Is the 2nd earner a Daily Earner	Monthly/Weekly earner	No. of family members	No. of child below 6	No. of child below 18	No. of ppl above 60	Anyone with disability - Detail	Identity document submitted

ANNEXURE V. SURVEY FORMS

I. FOR HOUSEHOLDS PROVIDED RATION BETWEEN 1 APRIL - MAY 2020

AREA NAME:																						
DATE:						YUVA STAFF PRESENT:																
Sr.No.	Have you recieved ration by YUVA earlier? (Y/N)	Name of head of family	Gender of head of family (M/F)	Work done by head of family	Daily/Weekly/Monthly payment (D/W/M)	Household of a single woman or widow (SW/W)	Does any one in the family have a Bank Account? (Y/N)	Is the account in the name of a female member of the family? (Y/N)	Does the family have a ration card that is in use in Mumbai? (Y/N) If in village write village and tehsil name	Colour of ration card (Orange/Yellow/White)	When was the last time you accessed ration from the shop?	If there is a Domestic Worker in the family are they registered with Domestic Worker board? (Y/N)	If there is a Construction Worker in family are they registered with Construction Worker board? (Y/N)	Do you get Ujjwala cooking gas?	Is any member of the family registered with an NULM/govt SHG?	No. of family members	No. of child below 6	No. of child below 18	No. of ppl above 60	Anyone with disability or illness - Detail	Phone number	If no passport photo take address (House number, gali number)
																Don't fill if ration has been given earlier						

II. FOR HOUSEHOLDS PROVIDED RATION BETWEEN MAY - JUNE 2020

AREA NAME:												
DATE:			YUVA STAFF PRESENT:									
Sr.No.	Have you received ration by YUVA earlier? (Y/N)	Name of recipient	Household of a single woman or widow (SW/W)	Number of family members	Number of children below the age of 6	Work done by head of family	Daily/Weekly/Monthly payment (D/W/M)	Does the female family member have a Jan Dhan Bank Account? (Y/N)	Does the family have a ration card? (Y/N)	In which place was it last used in?	Is it linked to Aadhaar (Y/N)	Phone number

ANNEXURE VI. SURVEY FORMS

I. FOR TRAVELING MIGRANT WORKERS

AREA:					DATE:		
NAME OF VOLUNTEER:							
S. No.	Name	Place where the journey started	Destination	With families (Y/N)	Mode of travel	Number of people	Number of kits given

ANNEXURE VII. SURVEY FORMS

I. FOR CONSTRUCTION WORKERS ON 16 CONSTRUCTION SITES (YUVA AND MUMBAI MOBILE CRECHES)

AREA NAME (WITH SITE DETAILS):								
DATE:			MMC REPRESENTATIVE:					
Sr.No.	Name of beneficiary	Gender (M/F)	Number of members in the family	Are you registered with BOCW welfare board? (Y/N)	Do you have a bank account? (Y/N)	Have you received the INR 2000 relief benefit from BOCW? (Y/N)	Do you have a ration card in Mumbai? (Y/N)	Phone number

ANNEXURE VIII.

INTERVIEW GUIDELINES FOR QUALITATIVE SITUATION ASSESSMENT

TO BE FILLED/ANSWERED BY THE INTERVIEWER BEFORE STARTING THE INTERVIEW:

1. Location of the interviewee –
2. Type of housing – MHADA / R&R / informal settlement / notified basti / other
3. Quarantining status – done / not done
4. Age –
5. Gender –
6. Religion / caste (optional) –
7. Minority – No/ Yes – what kind of minority?
8. Disability – No/ Yes – what kind of disability?
9. Type of work –
10. Ration card –
11. If the ration card is not there or not working, why? –
12. Contact number –
13. Contact person within YUVA to reach the interviewee –
14. Other details from quantitative survey –

GENERAL QUESTIONS FOR ALL ADULTS

CURRENT CONDITION AND CONCERNS

1. How are you and your family/group doing since the lockdown started? *
Probes –
 - a. How many family/group members? (available through survey data)
 - b. COVID-19 symptoms (cold, dysentery, headache, cough, fever, breathing issues) or infection
 - c. Preexisting health conditions
2. What are you and your family/group doing to ensure physical distancing and other precautions against coronavirus? What are the challenges in taking the precautions?
Probes –
 - a. Physical distancing from outsiders while anyone is going outside
 - b. Physical distancing from family members in case anyone went outside
 - c. Special care for the elderly family members, if any
3. What are the major changes and challenges you are facing because of the pandemic and lockdown? What are your concerns? *
Probes –
 - a. Any long-term concerns?

FOOD RELATED

4. Are you able to meet the food related needs of your family/group? If not, why? *
Probes –
 - a. Adequacy of basic ration – cost, access, quality, quantity
 - b. Availability of other needs – milk, vegetables, nutrition for children and pregnant women / lactating mothers if any

5. In case you work for an employer, what sort of assistance for food and basic needs supplies have you received from your employer?
 6. What sort of assistance for food and basic needs supplies have you received from the government, NGOs or others?*
- Probes –
- a. If a ration card holder, type of ration card, ration provisions received – variety, quality, quantity, extra ration promised. If none received, why not? (available through survey data)
 - b. Other food support received, from whom? Eg. From Anganwadi workers in case of small children or lactating mothers? Midday meal? Quality, quantity and nutrition value of food?

WORK RELATED

7. What do you and your family/group members do to earn money?*
- Probes –
- a. Any employer (govt/contractor/factory owner/small odd jobs)
 - b. Kind of earning– with monthly, weekly, or daily payment; amount (partially available through survey data)
 - c. Work locations / sites
 - d. Workers' registration status under government schemes – domestic worker, construction worker
 - e. The number of working members and dependent members in the family/ group
8. What about your jobs and wages since the lockdown has been imposed? Who all amongst you are going for work during the lockdown?*
- Probes –
- a. Were you asked/forced/requested to work?
 - b. Wages received for March and April?
 - c. Job security or loss
 - d. Any measures by the government, employers or others implemented to help

In case you have worked since the lockdown enforced –

9. Were/are there any safety precautions taken and provisions availed at your workplace? If no, why not?
10. What challenges did you face while working during the lockdown?

In case you work for an employer -

11. How has the lockdown impacted your employer as against you? How is the impact shared between you both?

WATER AND SANITATION

12. Are you able to get drinking water and water for domestic use?*
- Probes –
- a. What are your usual sources of water and have they been impacted? How?
 - b. In case of shortage, what assistance is received for water supply and from whom?
13. How is the condition of toilets and cleanliness in your community/place of residence? How have they changed since the lockdown?*
- Probes –
- a. Regular waste collection, cleaning of toilets, water availability in toilets, access for everyone
 - b. Government or other measures implemented to improve sanitation

SAFETY AND ASSISTANCE

14. In case you are living in a rented or informal house, have you faced any threats of eviction or do you have any concerns regarding your housing security? Has there been any discussion of evicting you from the house? If yes, please share in detail.*

15. Do you have saved/leftover money in case you need it? *

Probes –

- a. For how long can you support yourself with your savings, if any?
- b. Has anyone assured you to help you with money if needed? Can you rely on anyone? Your employer?
- c. What are your options to get more money if needed? Do you have to give any interest or collateral for it?

16. Could you get medical supplies and treatment in case anyone in your family/group needed it? *

Probes –

- a. Cost, travel needed, quality of any support received
- b. Medical support to pregnant women, immunization of children, others, ambulance availability if needed

17. Have you noticed any increased threats or violence around you since the lockdown started? If yes, please describe them. *

Probes –

- a. Cases of domestic violence, child abuse, sexual violence, communal tension, other kinds of violence
- b. Role of police, other government representatives, or groups in stopping it
- c. What are your own safety concerns?

PANDEMIC CONTROL

18. Have you heard of or seen any coronavirus related actions taken by the government in or near your community/place of residence?

Probes –

- a. Testing, Infected people taken to the hospital, visits by healthcare or municipal workers, or quarantining/ sealing
- b. Information sharing through announcements, door to door survey, etc.

19. What sort of schemes or relief packages has the government come up with that can help you?

Probes –

- a. How many of them have you heard of or seen being implemented?
- b. Which ones have you availed?
- c. Which government agencies/ authorities/ representatives are working to implement them?

20. In order to access the government schemes or relief measures, which documents or facilities are needed? Which all do you have? With which ones are you facing challenges? Why? *

Probes –

- a. Ration card, Aadhaar card, Bank savings account, Jan Dhan account, Android phone / digital literacy + internet connection, Ujjwala gas, etc.
- b. Registration for social security as worker or any marginalized group member

21. What else would you like the government to do to help you cope with the crisis? *

COMMUNITY/ GROUP/ WORKERS RESILIENCE

22. What is the condition in your community/group since the lockdown? What are the people feeling about it?

Probes –

- a. Impact on livelihoods, food availability, health, safety, education of children
- b. Impact on mental health, peace, harmony, sense of security
- c. Impact on children, elderly, women, youth, people with disability, if any

23. What are the people of your community/group doing to cope with the situation? *

Probes –

- a. Was any support provided to the needy in the community/group by other members? If yes, what kind of support?
- b. Who are the people/groups/organizations leading or helping with support work?
- c. How are you involved or supported? If not, why? (emphasize this when speaking to a minority group)

24. Within your community/group, from where do you get useful information, resources or help if needed?

Probes –

- a. Informants, information channels, sources
- b. Distribution points, groups/people that help distribute resources
- c. Shelter spaces if any

25. Are you part of any workers' union or group? If yes, please describe it and your involvement in it. *

Probes –

- a. What has been your union's response to the situation?
- b. How has the union supported you and your coworkers?

ADDITIONAL QUESTIONS FOR GIRLS (15 YEARS AND ABOVE) AND WOMEN

1. As a girl/woman, are there any other challenges you face or concerns you have? *
2. Have your domestic work/responsibilities increased/decreased during the lockdown? How? What is the impact of that on you?
3. If living with men, now that all of you are home all the time, has the stress/tension among family members increased at home? How?
4. Are you aware of how to get help in case girl/women or children are facing violence or abuse? *

In case you are comfortable in asking this question -

5. Are you able to access female hygiene products? In case you don't get them, what do you do? Do you face any challenges?

ADDITIONAL QUESTIONS FOR ELDERLY PERSONS (AGE 55 ABOVE)

1. Has your dependence on younger people in your family/group increased because of this crisis? How?
2. As an elderly person, what are your major difficulties now during this lockdown? *
3. As an elderly person, what are your major concerns for the future?

ADDITIONAL QUESTIONS FOR PERSONS WITH DISABILITY

1. Are there any needs related to your disability that are now difficult to meet due to this lockdown? How are you managing?
2. As a person with disability, what are your major challenges and concerns right now? *
3. What sort of assistance would you like to have to be comfortable during this lockdown?

ADDITIONAL QUESTIONS FOR MINORITY GROUPS, GENDER MINORITY

1. Have you felt excluded in any of the governmental or other relief measures implemented in this area? If yes, how? *
2. Being from a minority group, what are your major challenges and concerns right now? *

ADDITIONAL QUESTIONS FOR YOUTH (18-29 YEARS AGE)

1. As a youth, do you face any additional challenge during this lockdown? Please share if any.
2. Do you have any concerns regarding your employment, education or career? Please share. *

ANNEXURE IX.

CREDITS (IN ALPHABETICAL ORDER)

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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.

