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Assessing the Impact of COVID-19 Lockdown on Vulnerable Population in Rajasthan

Findings from the Rapid Assessment
with 921 Households from 27 districts
July 2020

ABOUT THE ASSESSMENT

Background

In March 2020, UNICEF in collaboration with the Association for Rural Advancement through Voluntary Action (ARAVALI) and Budget Analysis and Research Centre Trust (BARC) constituted a knowledge platform for the Civil Society Organizations titled as 'Sajag Pahal' literally translated as '*aware beginnings*'. The primary objectives of the platform are knowledge sharing, peer learning, evidence generation and collective actions in key areas of mutual interest. To further the objective of evidence generation the platform partners/ members identified 1000 respondents spread across 27 districts for carrying out a rapid assessment about the impact of COVID lockdown on vulnerable population.

Sample Selection

The sample for the rapid assessment was determined on the basis of the community presence of platform partners/ members. Accordingly the partners/ members supported in generating a list of respondents having mobile connection and willing to participate in an online survey. These respondents were also from among the households wherein the partners/ members were able to reach despite COVID lockdown related restrictions.



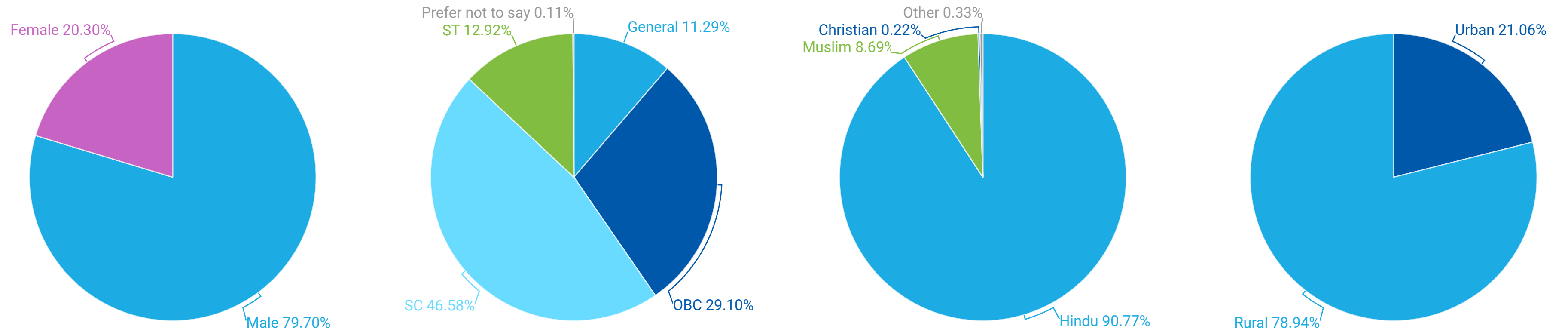
The partners/ members were requested to carefully select the respondents keeping in mind the social group wise categorization at the state level and selecting households which have children in the anganwadi and school going age group for future reference. The survey could cover a representative sample from 27 out of the total 33 districts in the State. The districts which could not be represented included Churu, Dungarpur, Hanumangarh, Jhalawar, Pali and Shri Ganganagar.

Methodology

It was given a good thought and finally agreed that telephonic interview would be the most suitable approach for this survey. Accordingly a ten member survey team was constituted which managed to successfully connect with 943 respondents of which 921 respondents agreed to participate in the telephonic survey. The survey team underwent rigorous training which included two rounds of inputs on tele interviewing and inter personal communication. A more rigorous technical training was carried after the pilot testing of the tool and mock interview sessions by the survey team. A data validation mechanism was also introduced wherein a trained supervisor cross-validated 5 per cent of the sample covered on a daily basis. The survey was carried out during the period 8th to 31st July 2020.

The survey aimed at assessing the socio-economic impact of COVID-19 pandemic especially in the context of the complete lockdown that came into effect from March 2020 onwards. The survey covered respondents both from rural and urban backgrounds, however the rural respondents constituted a little over two-thirds of the total respondents.

PROFILE OF RESPONDENTS



A total of **921 households responded** to the telephonic survey representing 20 out of the total 33 districts in the State. Of the total respondents, the sample included nearly 9 per cent Muslims (which is similar to their overall representation in the state population at 9%), 13 per cent Scheduled Tribe (which is similar to their representation in the state population at 13%) and 46 per cent Scheduled Caste (which is higher than their overall representation in state population at 18%). The share of urban respondents at 21 per cent is also quite close to the overall share of the urban population in the State at 25 per cent.

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Summary of Key Findings

KEY FINDINGS

Economic Impact of COVID Lockdown

- 89 per cent respondents reported decline in income after the imposition of complete lockdown
- Sharp decline observed in remittances, agricultural income, salaried income (non-farm), self-employment, casual and daily wage labour. Significant increase observed in the incidence of unemployment
- 44 per cent households reported job losses
- 66 per cent respondents reported facing difficulty in meeting fixed monthly expenditure
- 64 per cent respondents reported that they had to avail loan due to lockdown
- On a positive side 65 per cent respondents reported accessing some form of government cash assistance during the lockdown period

Access to COVID Relief Package

- 43 per cent of the eligible PM Ujjwala Scheme beneficiaries reported receiving free LPG cylinder
- 78 per cent of the eligible NFSA beneficiaries reported receiving additional food grains from PDS
- 31 per cent of the non-NFSA respondents could get the free food kit/ cooked meal during the lockdown period
- 57 per cent of the eligible beneficiaries of social security pension gained access to advance pension

KEY FINDINGS

- 11 per cent of the respondents that were not covered by any social security scheme got one-time ex-gratia cash assistance announced by the state government
- 45 per cent of the eligible women Jan Dhan account holders received full Rs. 1500 in their accounts, 21 per cent received partial cash assistance and the remaining 34 per cent did not receive any assistance
- 30 per cent of the eligible PM Kisan Scheme beneficiaries received the advance installment for the month of April 2020
- 10% of the respondents having members in Self-Help Groups reported that the SHGs availed the collateral free loan benefit
- Poor access to entitlements under regular schemes such as Palanhar, THR, PMMVY, etc.
- 67 per cent of the enrolled beneficiaries of MGNREGS reported receiving wage employment

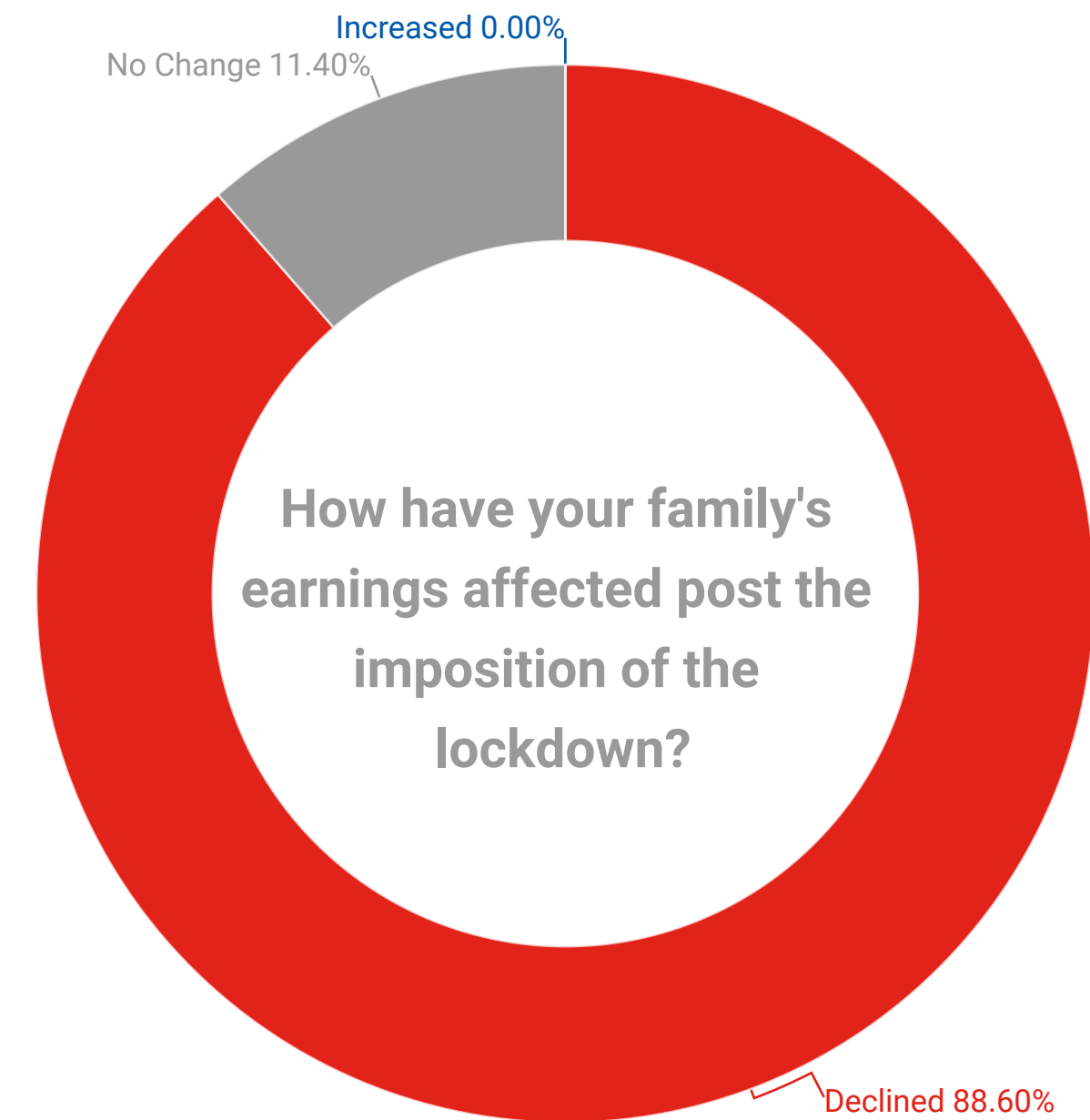
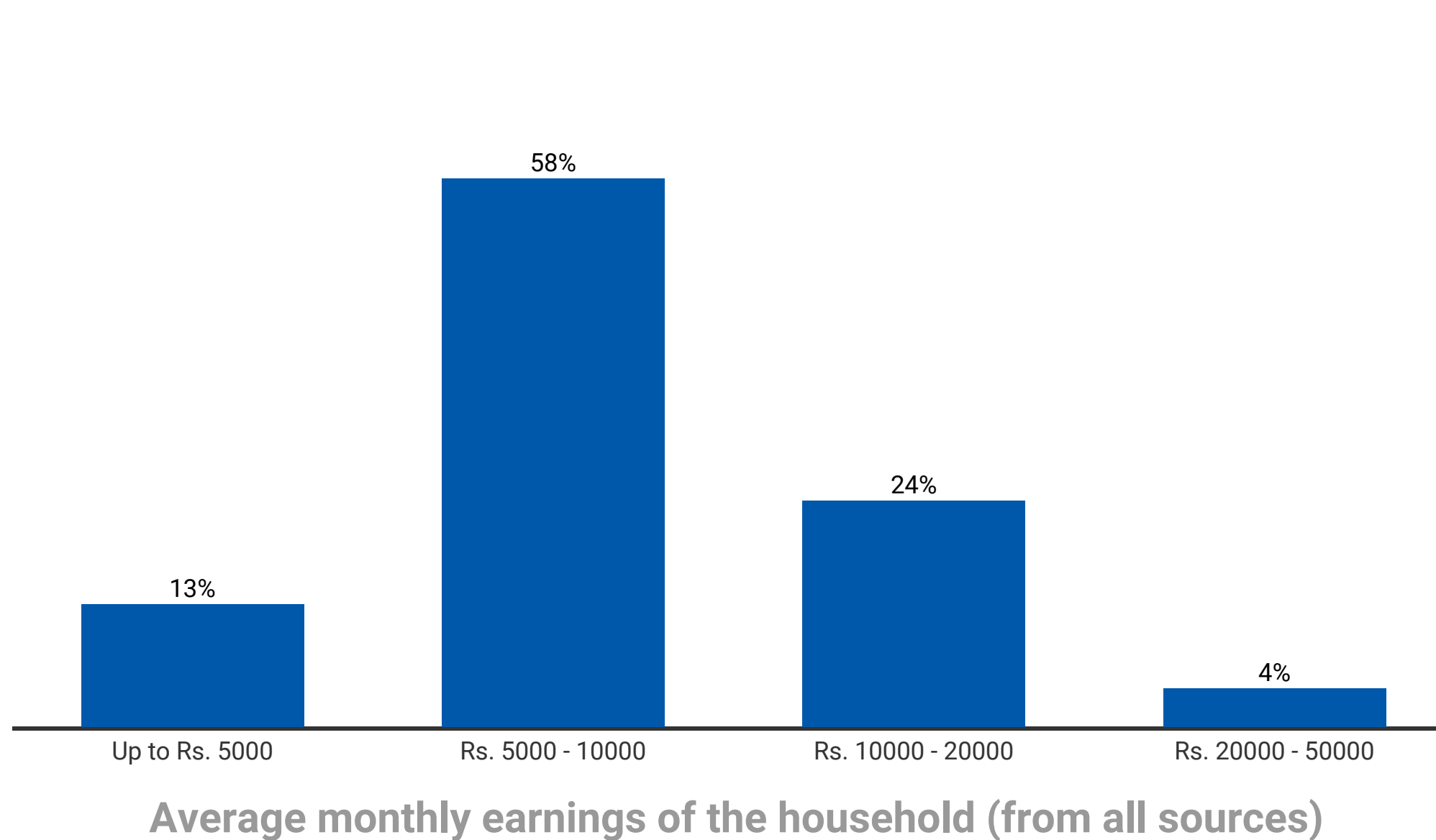
Awareness & Practices

- 66 per cent respondents (78 per cent in urban and 62 per cent in rural) reported Television to be the most trusted source of information on COVID-19. Whatsapp and newspaper were the next preferred mediums



Economic Impact of **COVID-19 Lockdown**

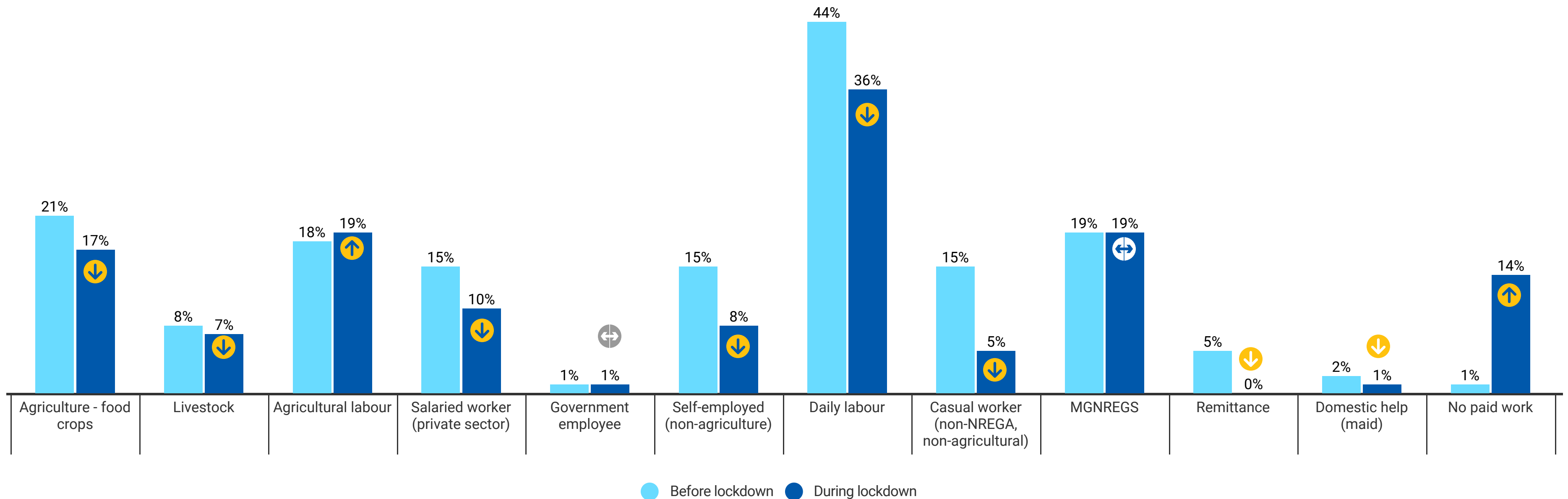
IMPACT ON HOUSEHOLD EARNINGS



Nearly two-thirds of the respondents had their average monthly earnings (from all income sources) below INR 10,000 and of this 13 per cent had even below INR 5,000. 24 per cent respondents had their average household earnings in the range of INR 10,000 - 20,000 and remaining 4 per cent earned over INR 20,000 per month. 816 i.e. 89 per cent of the respondents reported a decline in the average monthly household earnings.

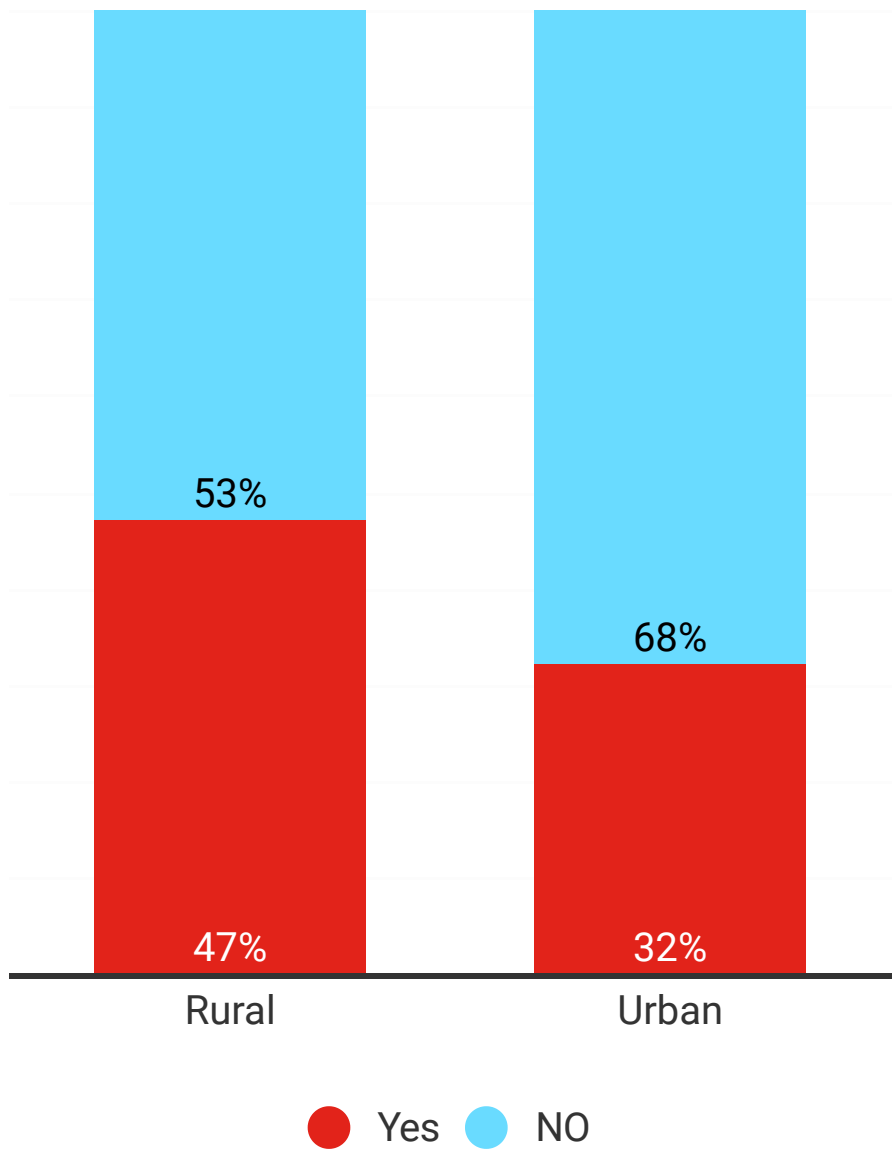
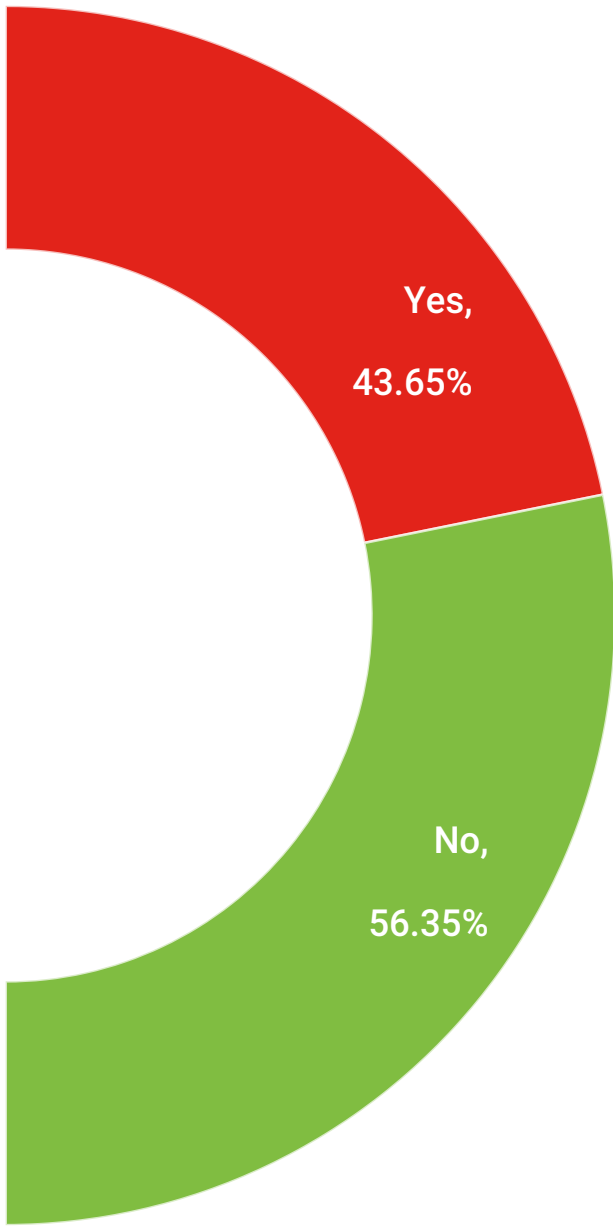


Which economic activities/ income sources are more impacted

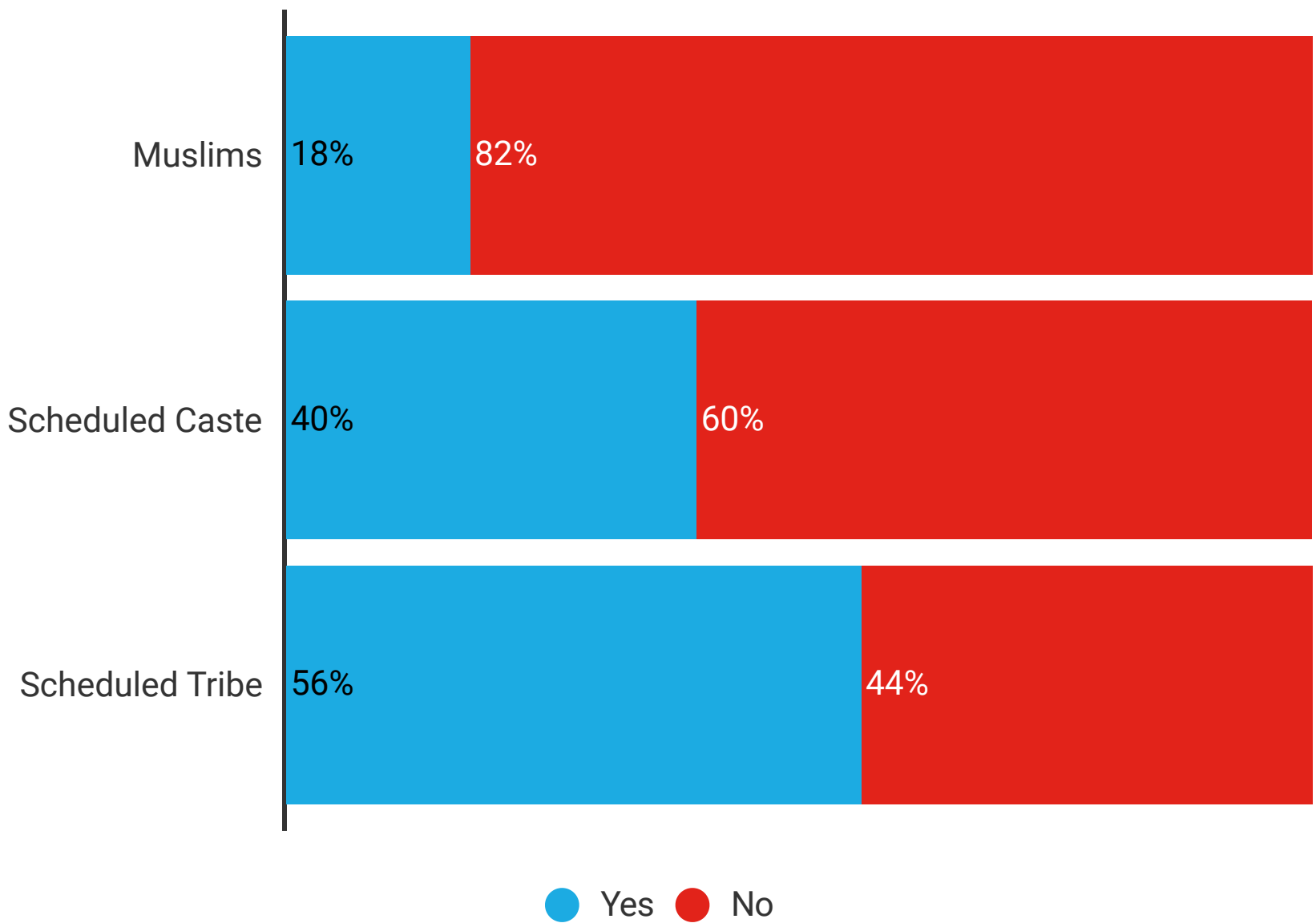


An attempt to understand the impact of COVID lockdown on the income sources of respondent households revealed a decline in agricultural activity, salaried workers in private setup, self-employment (non-agriculture), daily labour, casual labour and domestic help related work. Its worth noting that the remittances stopped completely and there was a huge jump in no paid work that is unemployment post the period when complete lockdown was imposed.

Has any household member lost income completely?



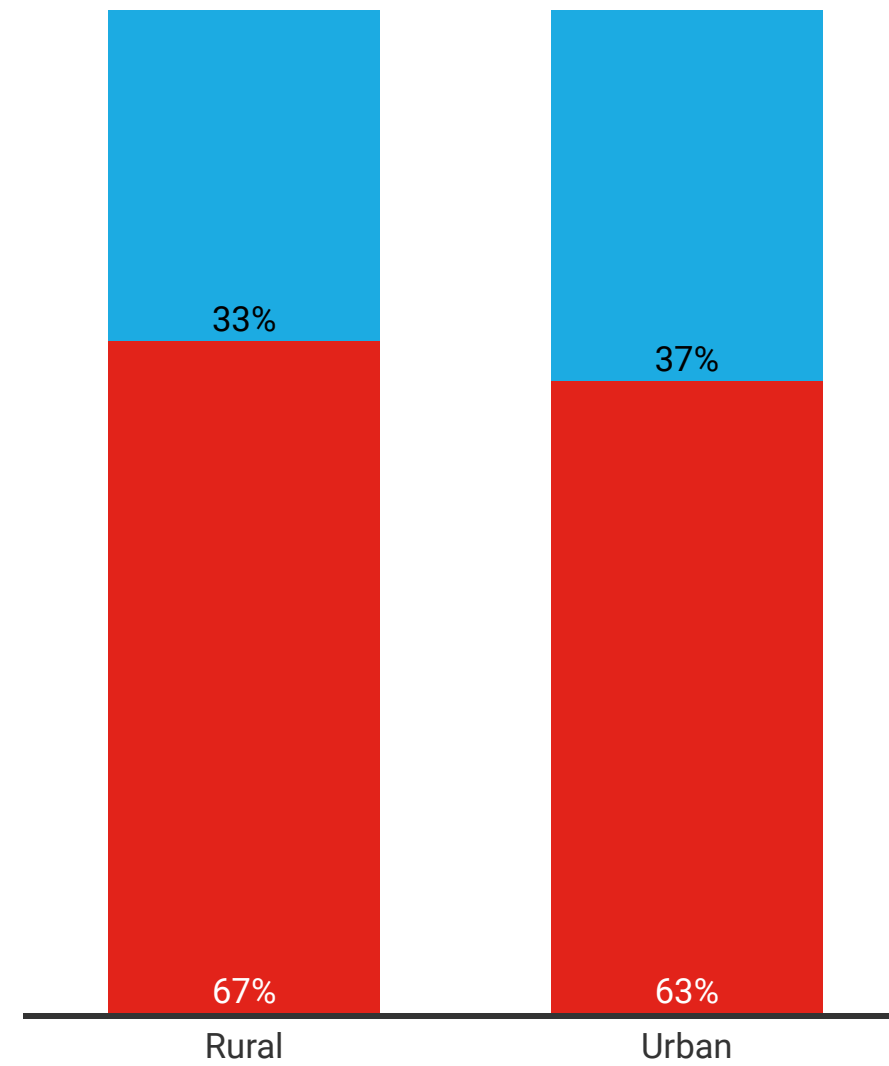
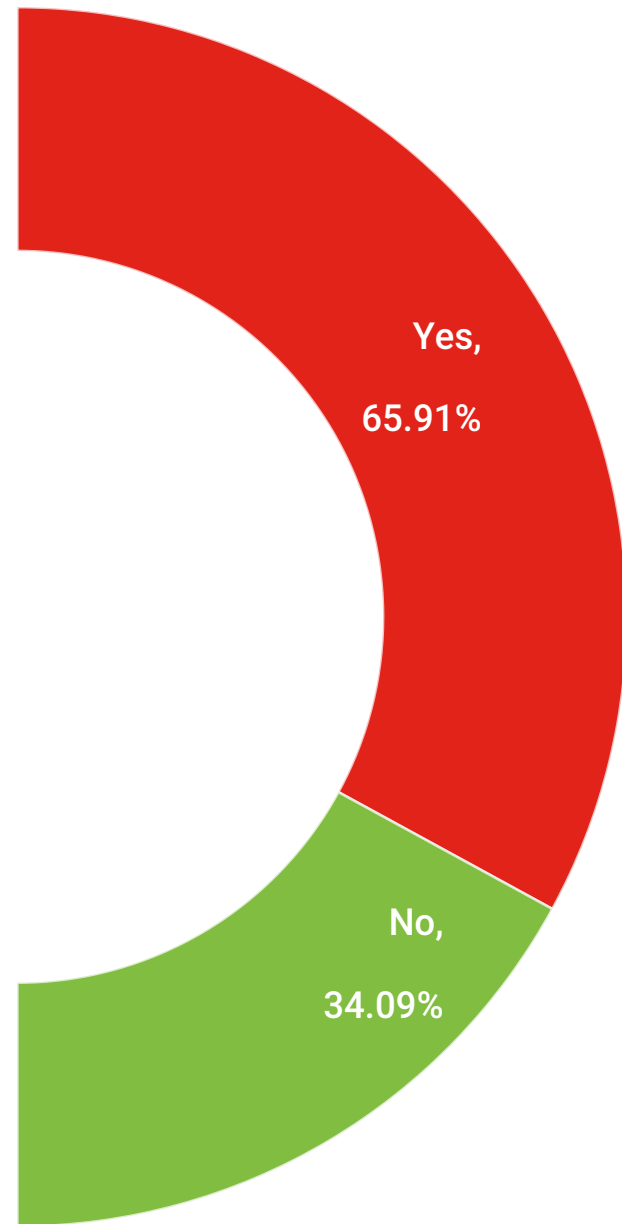
Loss of income by location



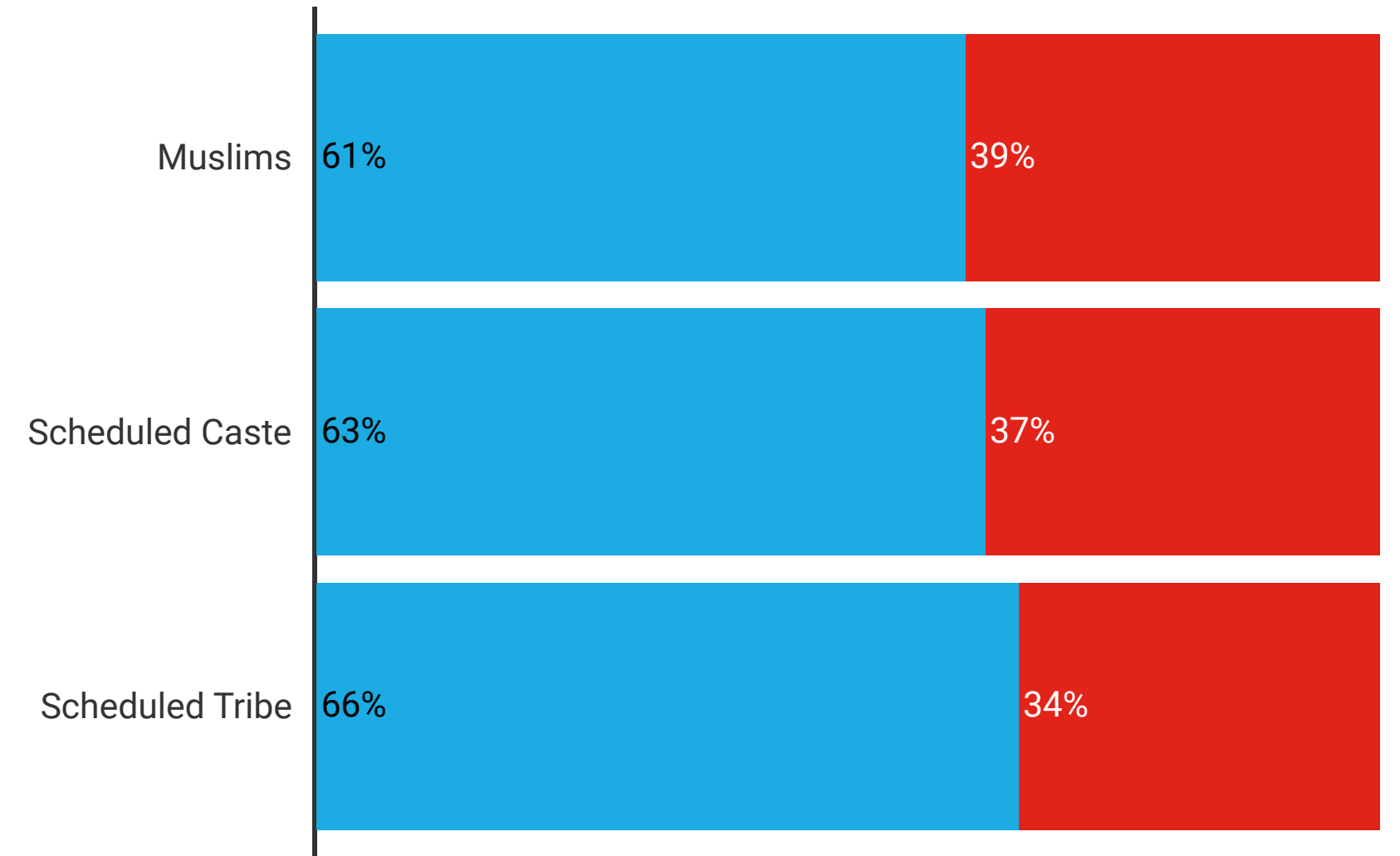
Loss of Income by Social Groups

A total of 402 respondents (out of 921) informed that atleast one of the household members has lost their income completely due to COVID lockdown. The percentage was higher in the rural areas as compared to urban. Amongst social groups, the impact was higher for Scheduled Tribe. Among the districts Alwar, Bikaner, Jaipur, Nagaur and Karauli comprised fifty per cent of the respondents who reported job loss.

Facing any difficulty in meeting monthly fixed expenses?



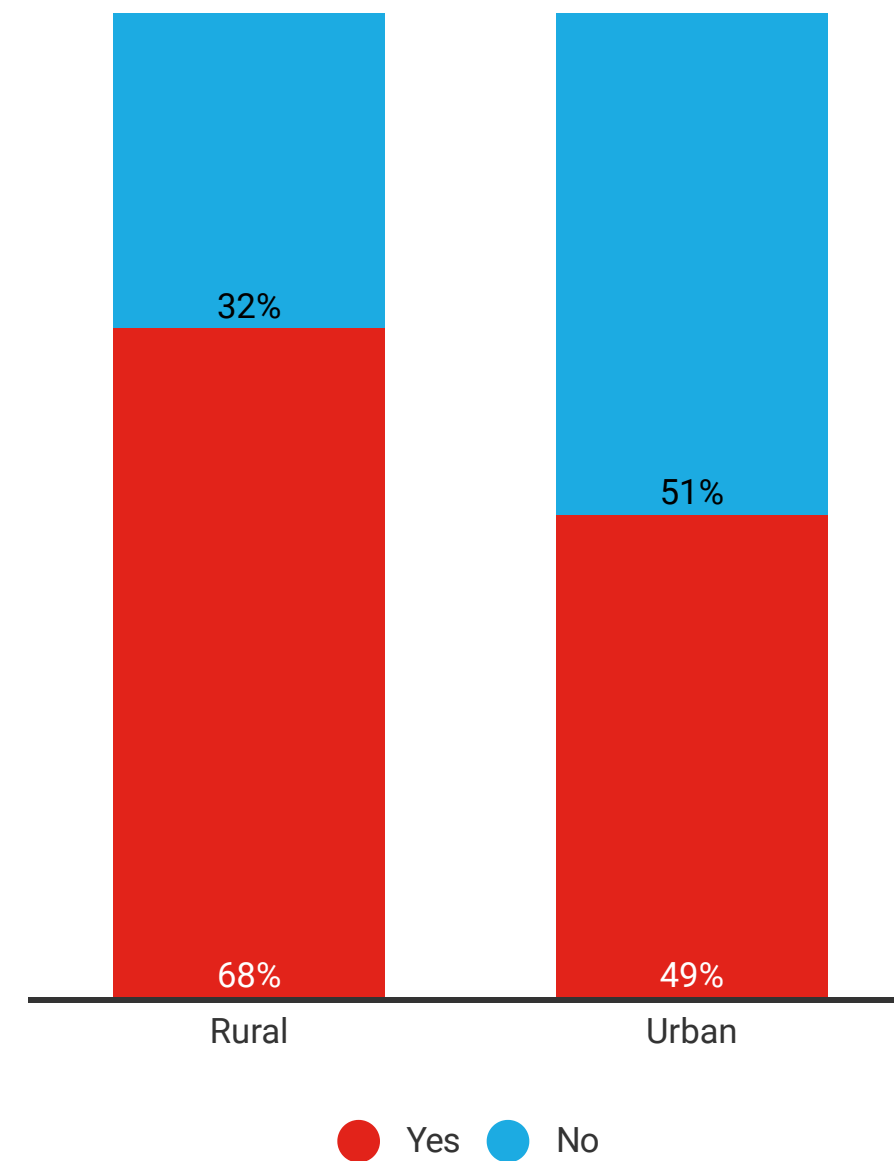
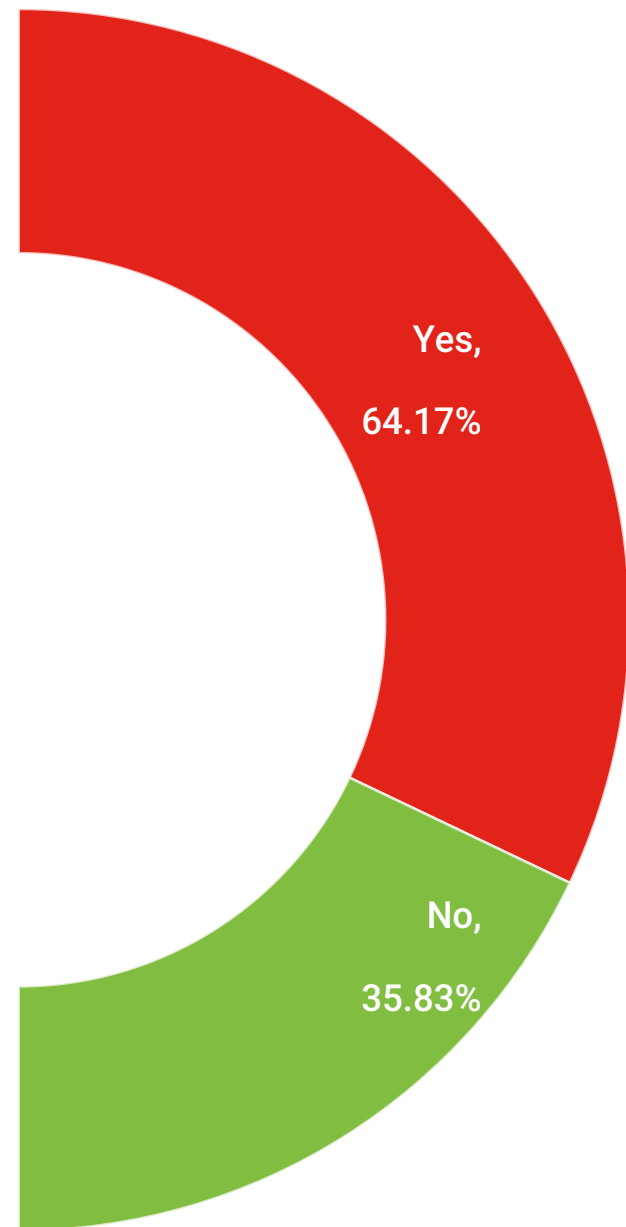
Difficulty in meeting fixed expenses by location



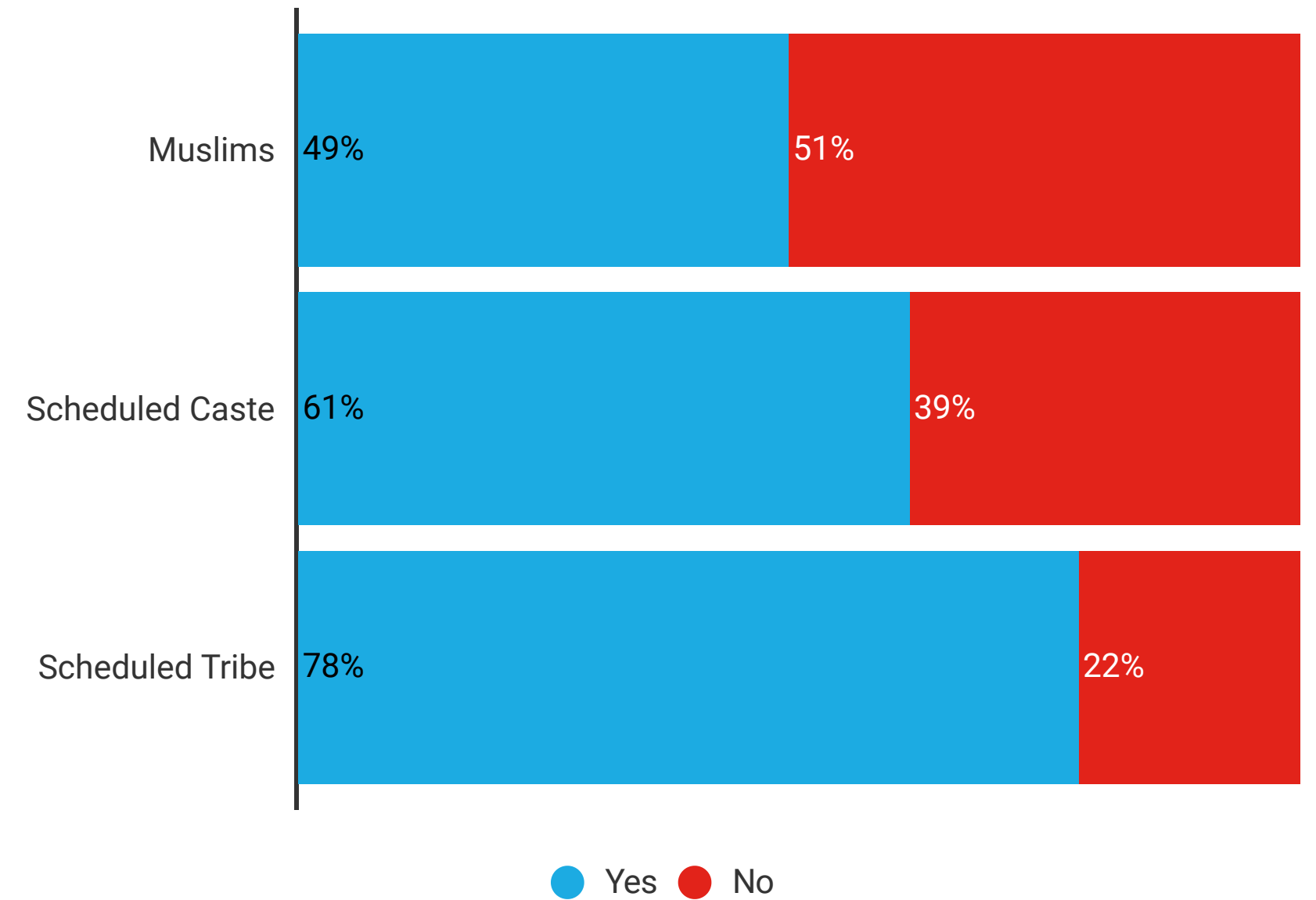
Difficulty in meeting fixed expenses by social groups

66 per cent respondents informed facing difficulties in meeting monthly fixed expenditures such as debt repayment, medical expenses, rent, etc. 67 per cent of the rural respondents informed facing this issue as compared to 63 per cent urban respondents. Among the districts Barmer, Bharatpur, Bikaner, Jaipur, Karauli and Nagaur comprised fifty per cent of the respondents who reported this issue.

Availed debt/ mortgage due to lockdown?



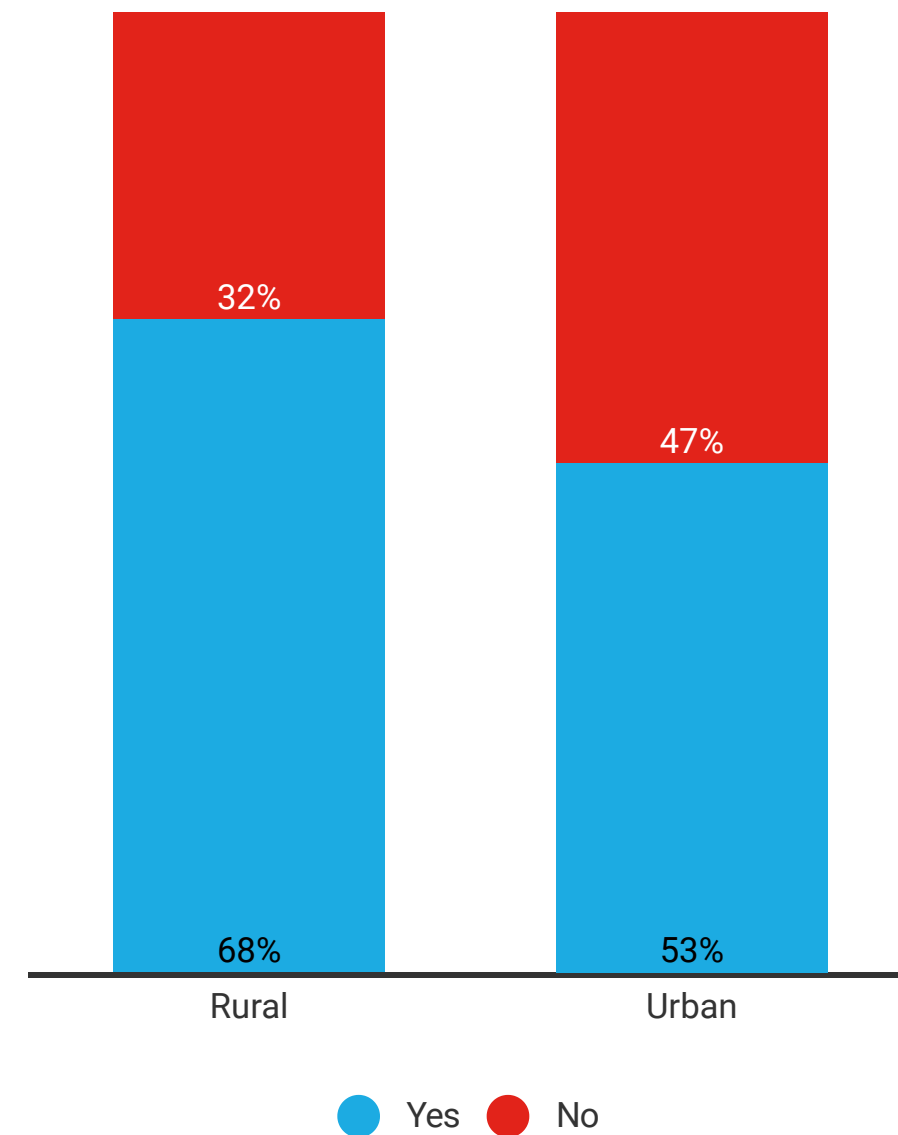
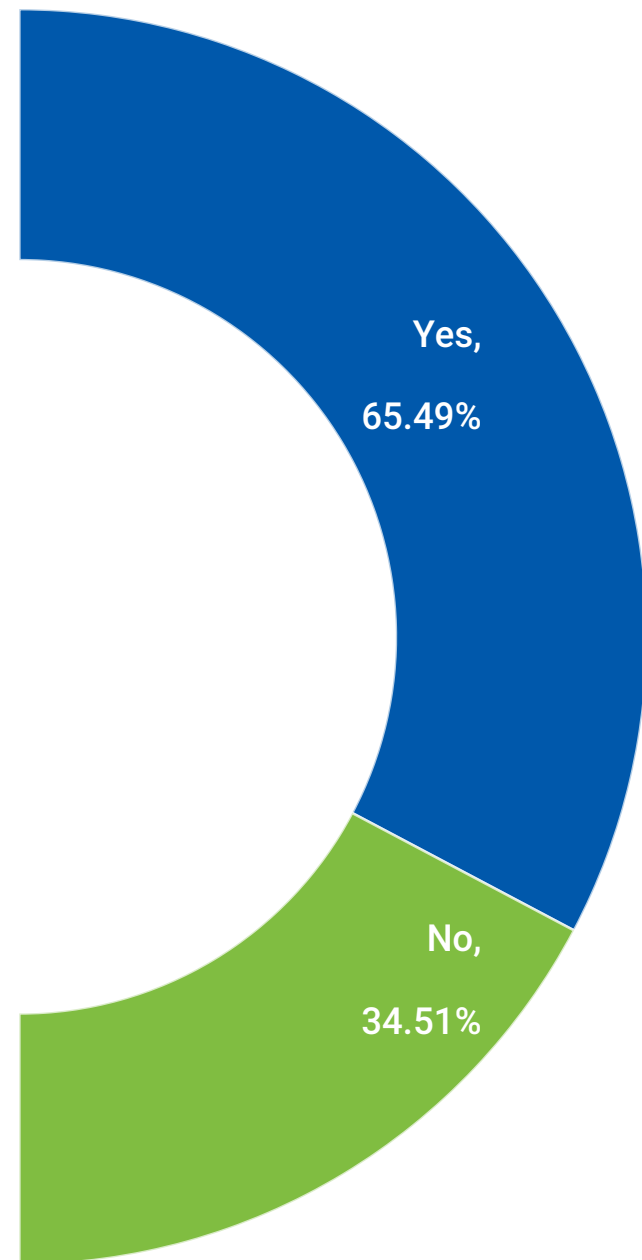
Taken debt due to lockdown by location



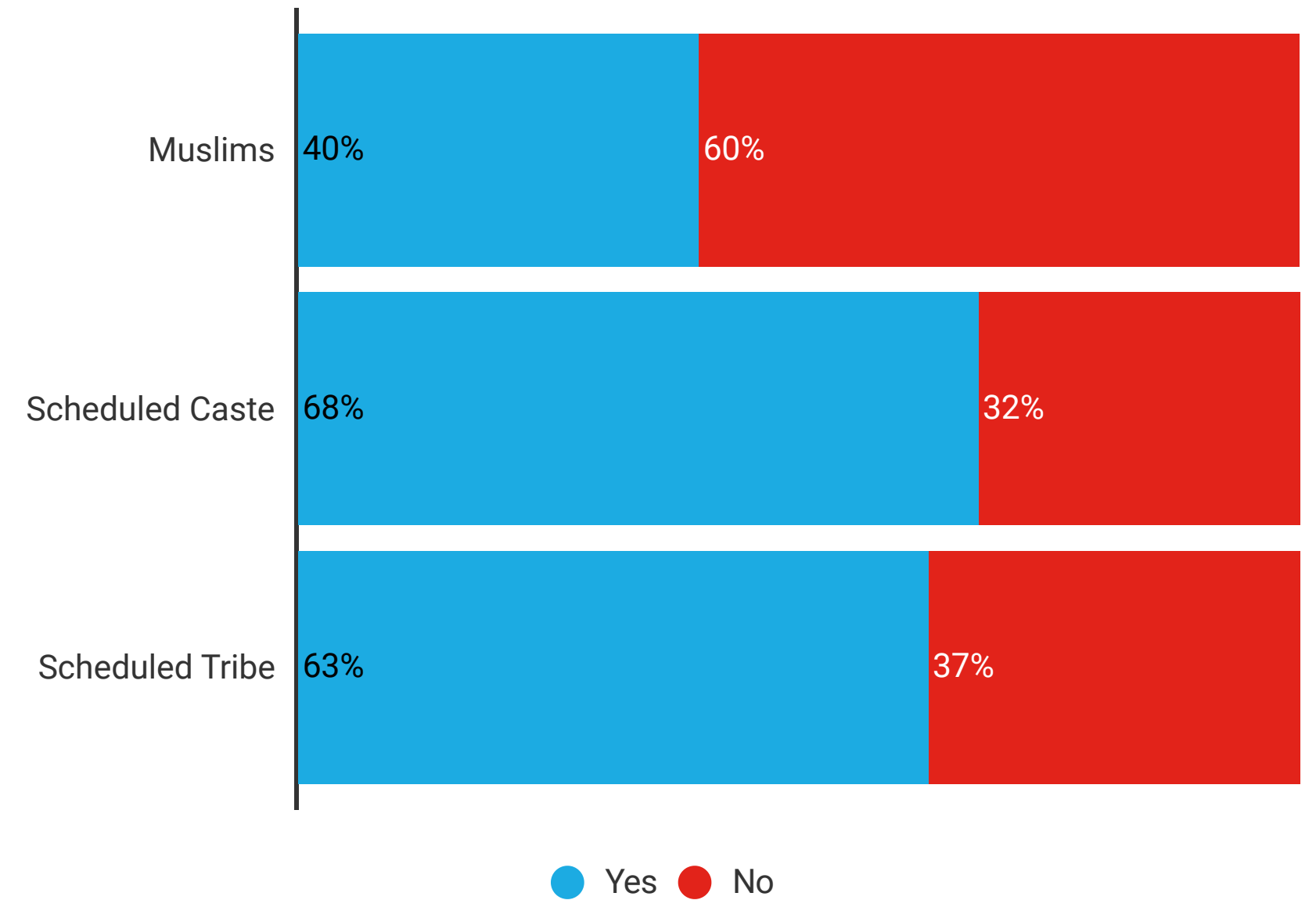
Taken debt due to lockdown by social groups

65 per cent respondents informed taking loan/ mortgaging due to lockdown. Of this 84 per cent belonged to rural areas and this percentage was found to be higher among respondents belonging to Scheduled Tribe. Among the districts Alwar, Barmer, Bikaner, Jaipur, Nagaur and Karauli comprised fifty per cent of the respondents who reported taking loan due to lockdown.

Received cash assistance after lockdown?



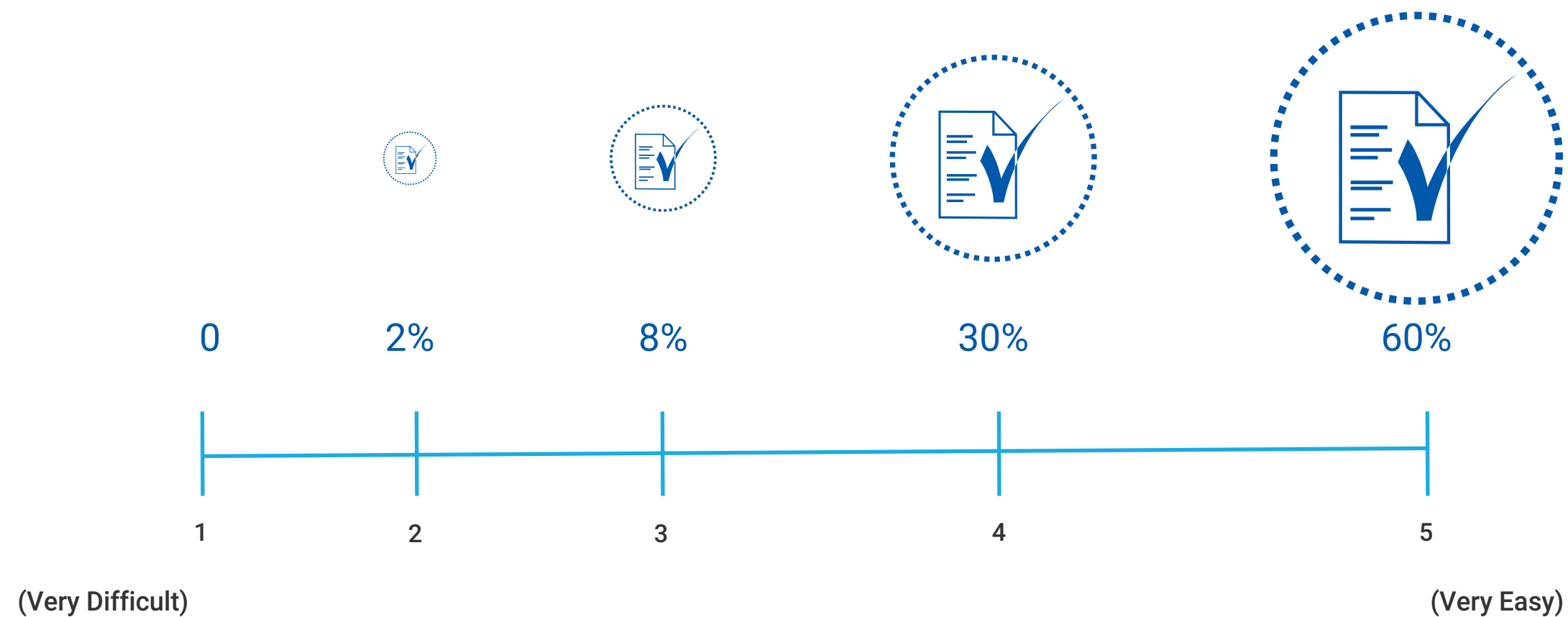
Received cash benefit by location



Received cash benefit by social groups

65 per cent respondents informed accessing new/ additional cash benefit under government scheme during the lockdown period. Vulnerable social groups had a fair representation in accessing this additional benefit, however, respondents belonging to Muslim social group had lower coverage in cash assistance. Maximum respondents from Barmer, Bharatpur, Bikaner, Jaipur, Karauli and Nagaur reported receiving cash assistance from the government.

Ease of access to cash assistance from the government



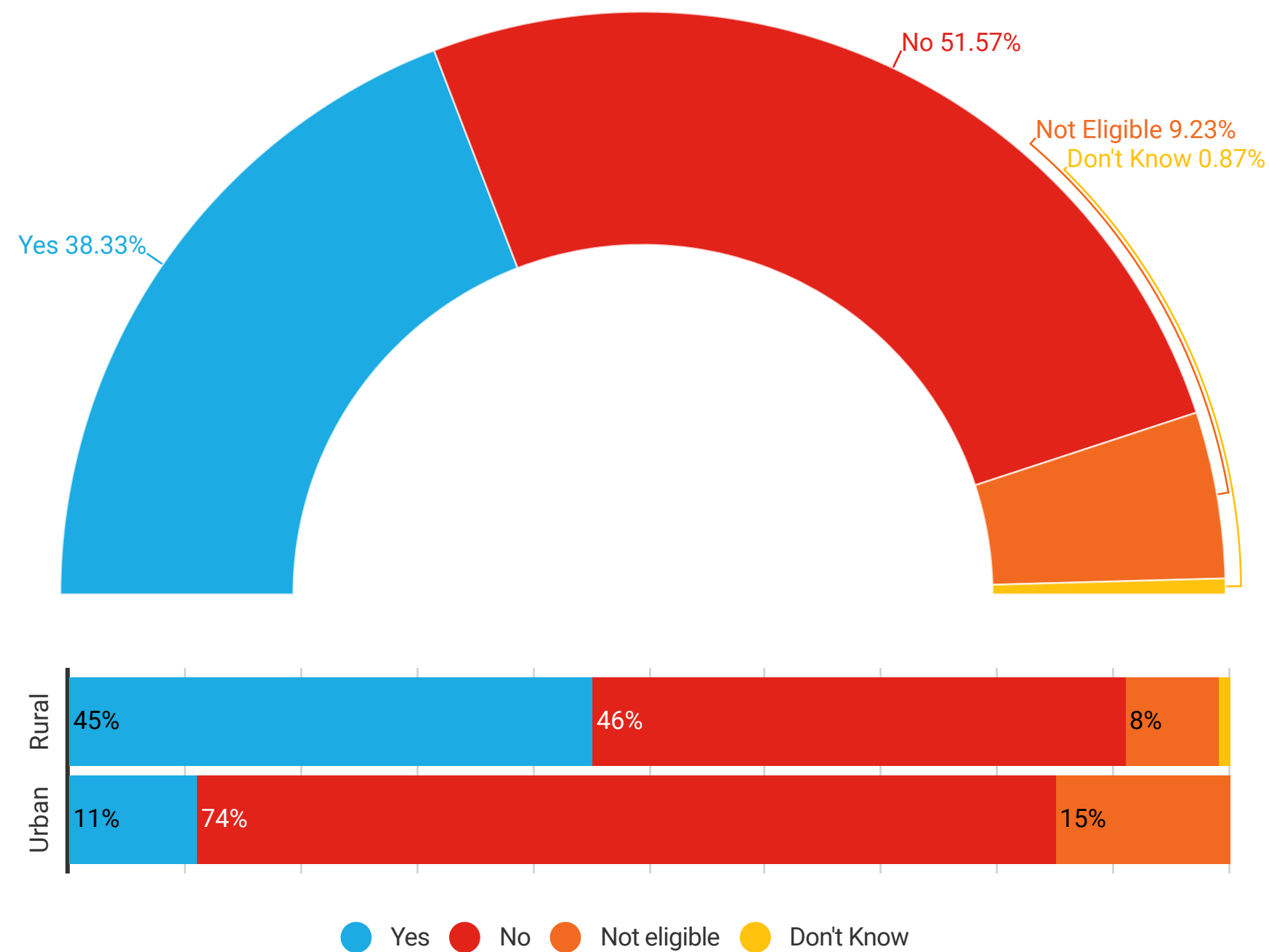
On a scale of 1 to 5 (1 being very difficult and 5 being very easy), the respondents were asked to rate their experience of ease in accessing cash assistance under different government schemes. The responses (ninety per cent respondents rated their experience from easy to very easy) reflect upon the strong foundation of financial inclusion in the state.



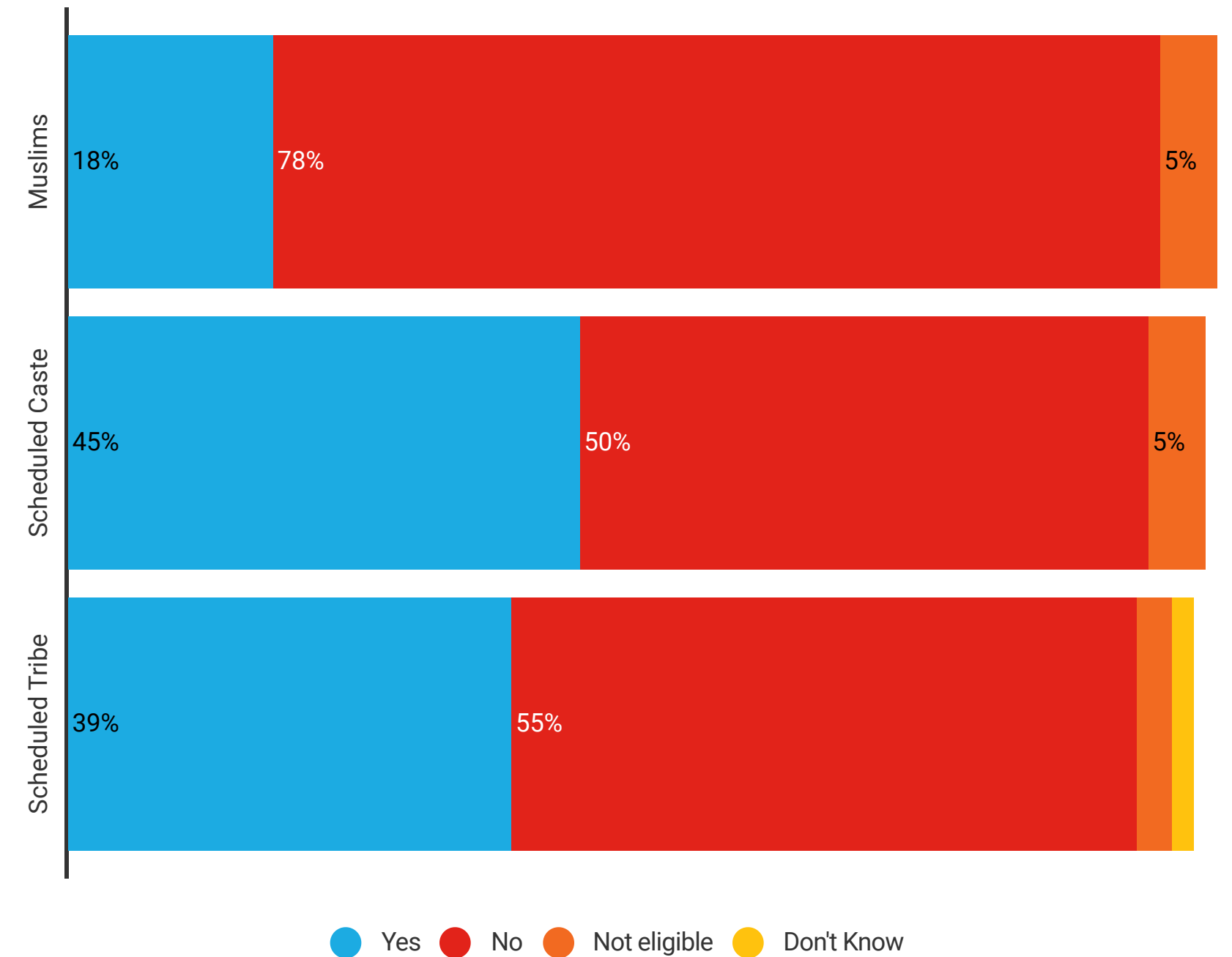
Access to
**COVID-19 Relief
Package**



Did you receive LPG Cylinder under Pradhan Mantri Ujjwala Yojana?



Received LPG benefit by location

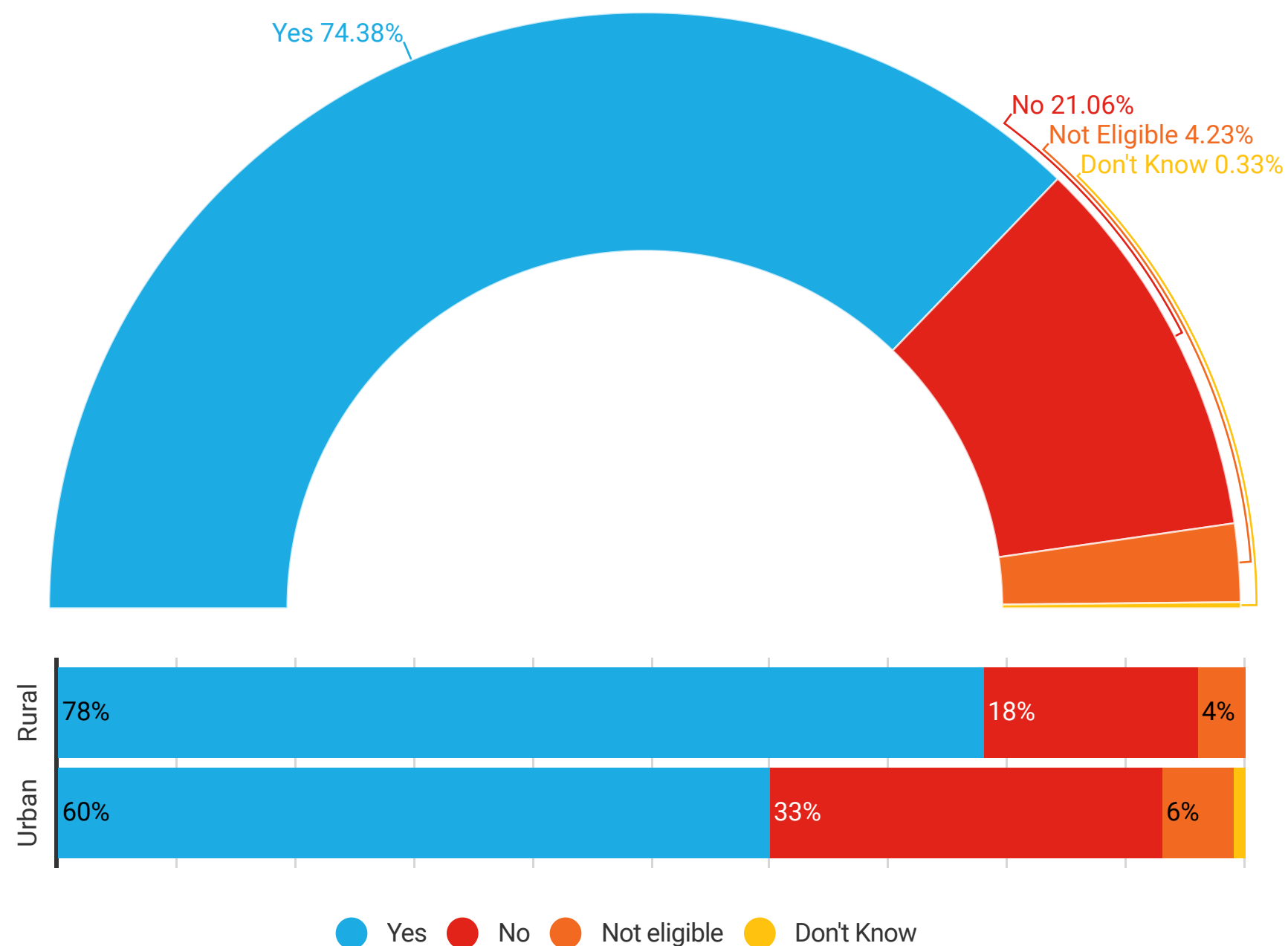


Received LPG benefit by Social Groups

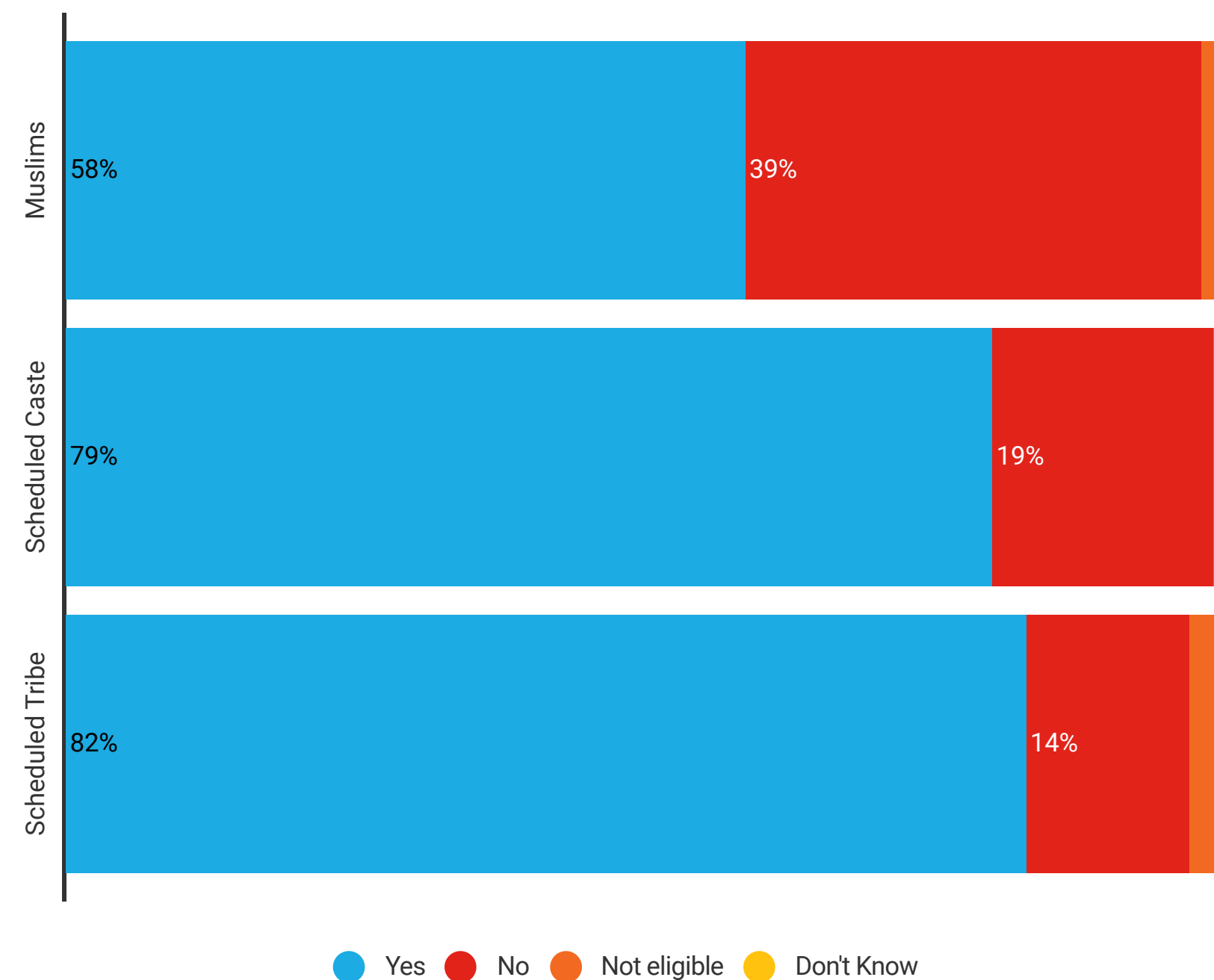
43 per cent of the total eligible beneficiaries (based on self-declaration by respondents), i.e. 828 of 921 respondents, of the Pradhan Mantri Ujjwala Scheme had received the central government announced free cylinder as part of COVID Relief Package. Among social groups, Muslims had the lowest coverage in receiving this additional benefit under PMUY.



Did you (NFSA beneficiary) receive additional food grains under PDS?



Received PDS benefit by location

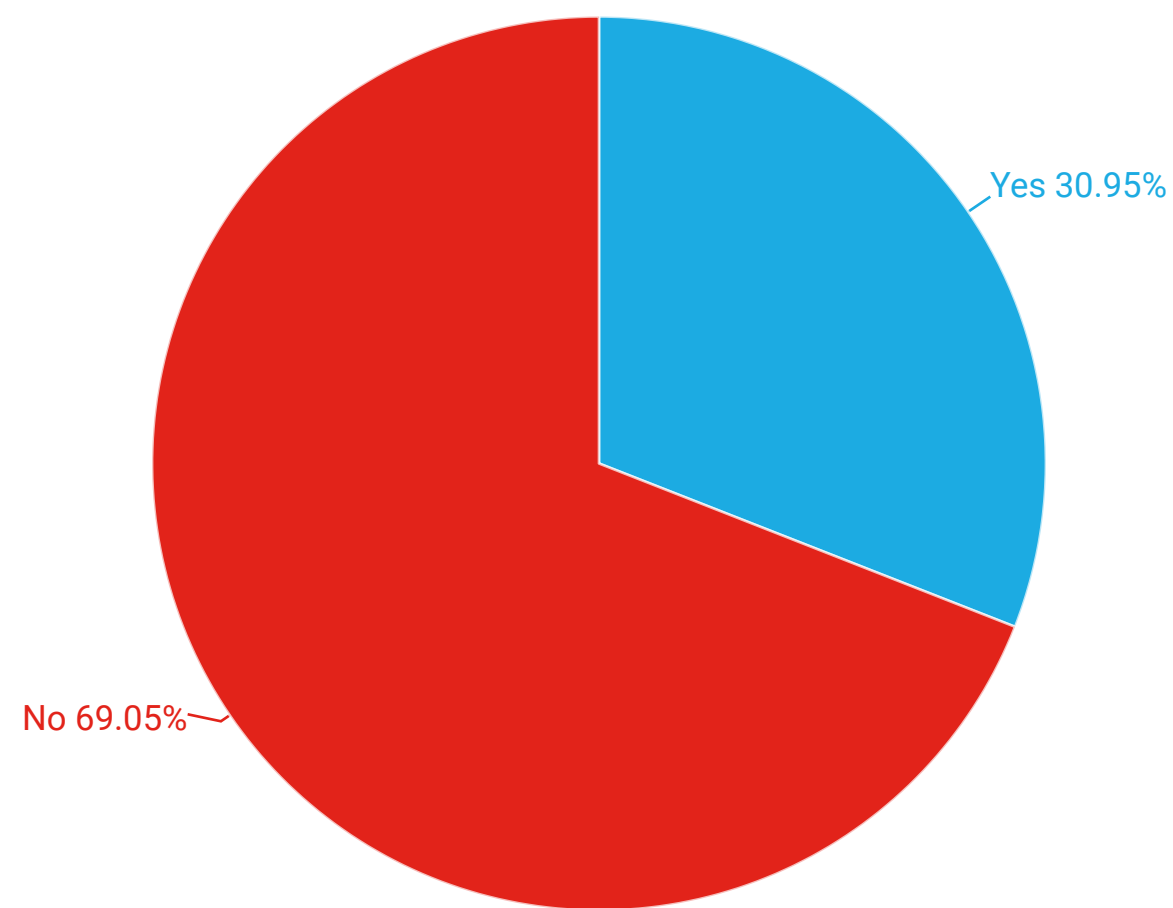


Received PDS benefit by Social Groups

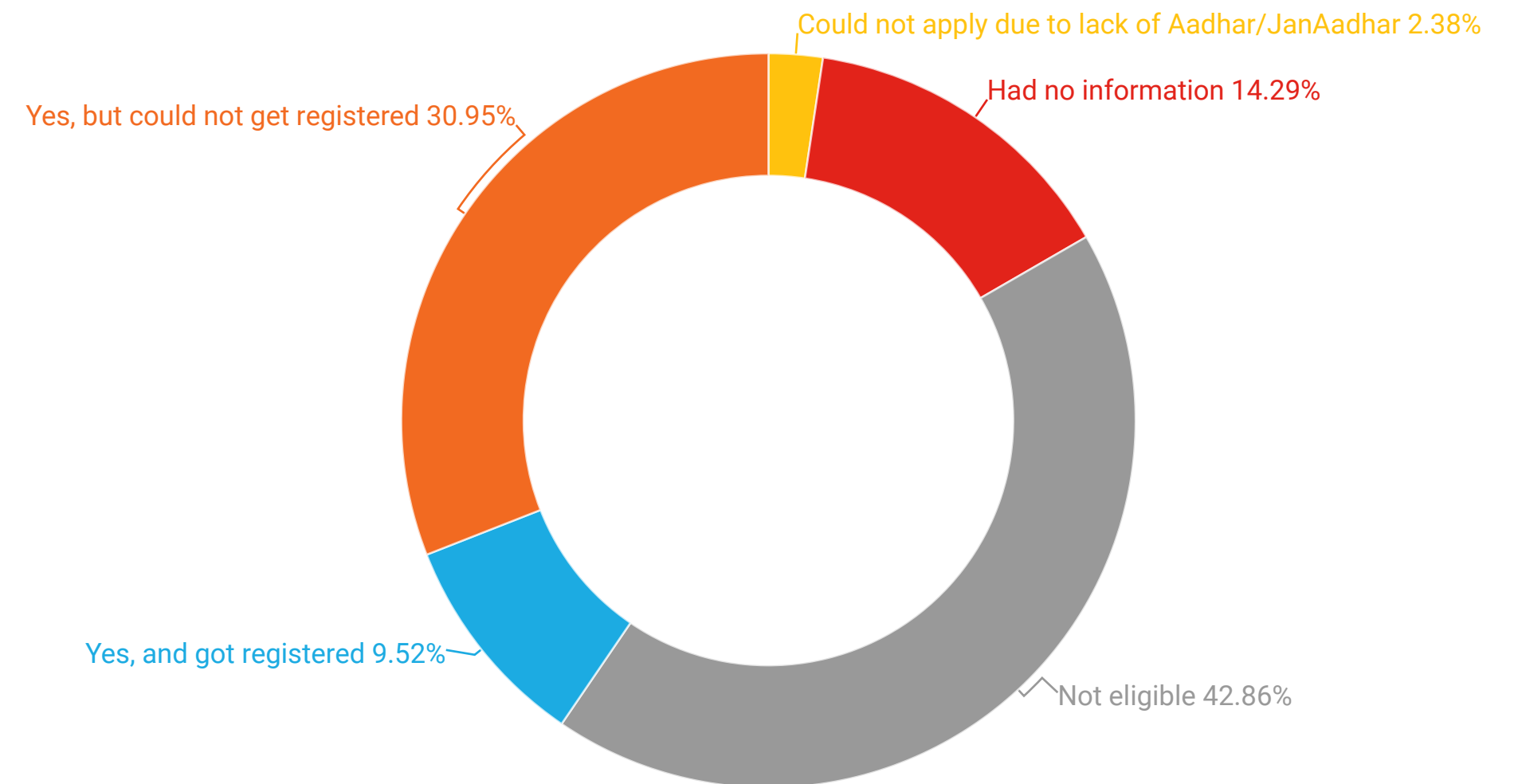
78 per cent of the total eligible beneficiaries (based on self-declaration by respondents) under the National Food Security Act (NFSA) received free additional food grains through the Public Distribution System (PDS) as part of the measures by the central government as part of COVID Relief Package. Among disadvantaged social groups respondents belonging to Muslim community had the lowest coverage under PDS.



Access to food for non-NFSA (National Food Security Act) respondents (n=42)



Did you receive free food kit/ cooked meal?

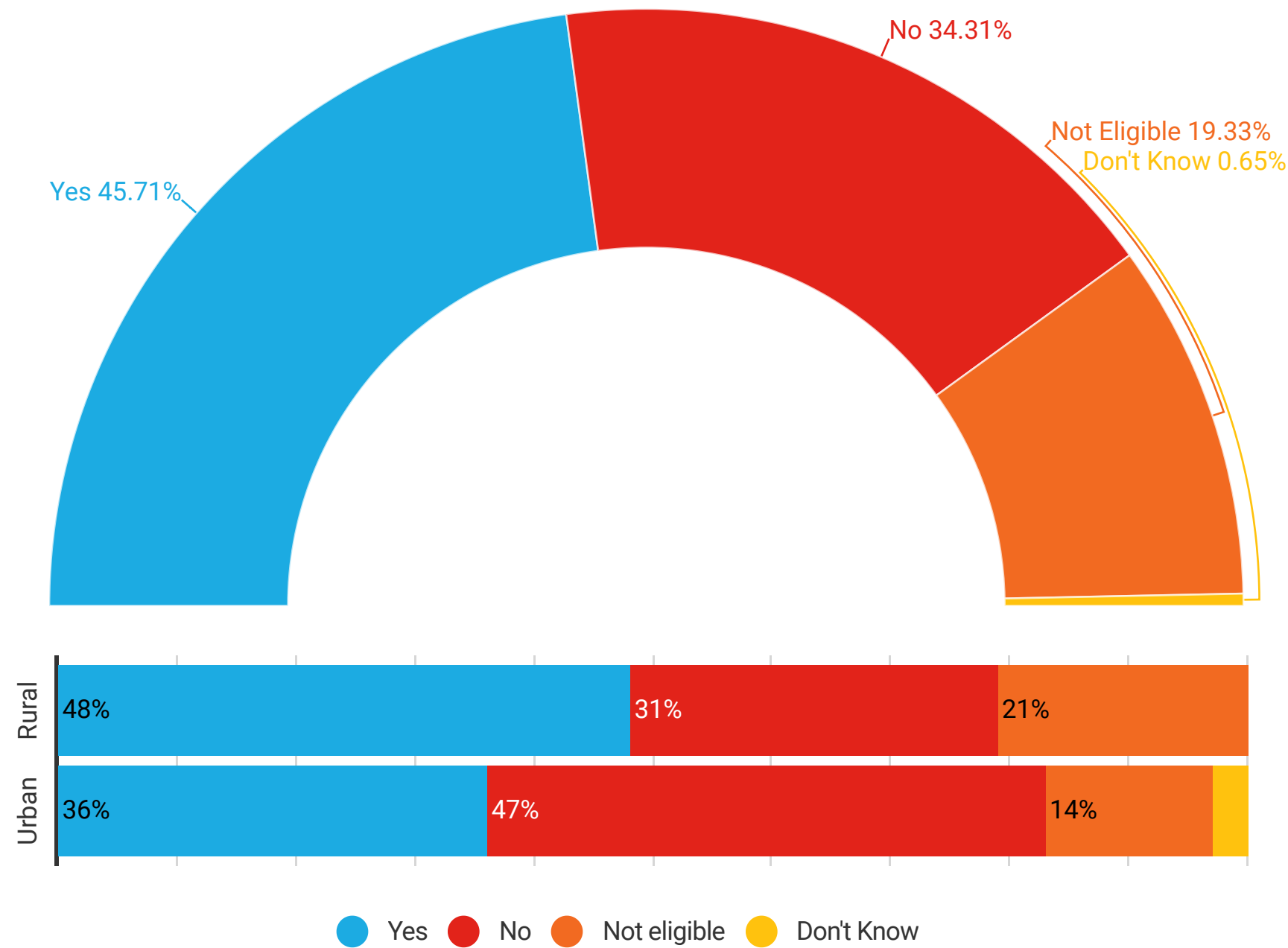


Did you apply for ration card?

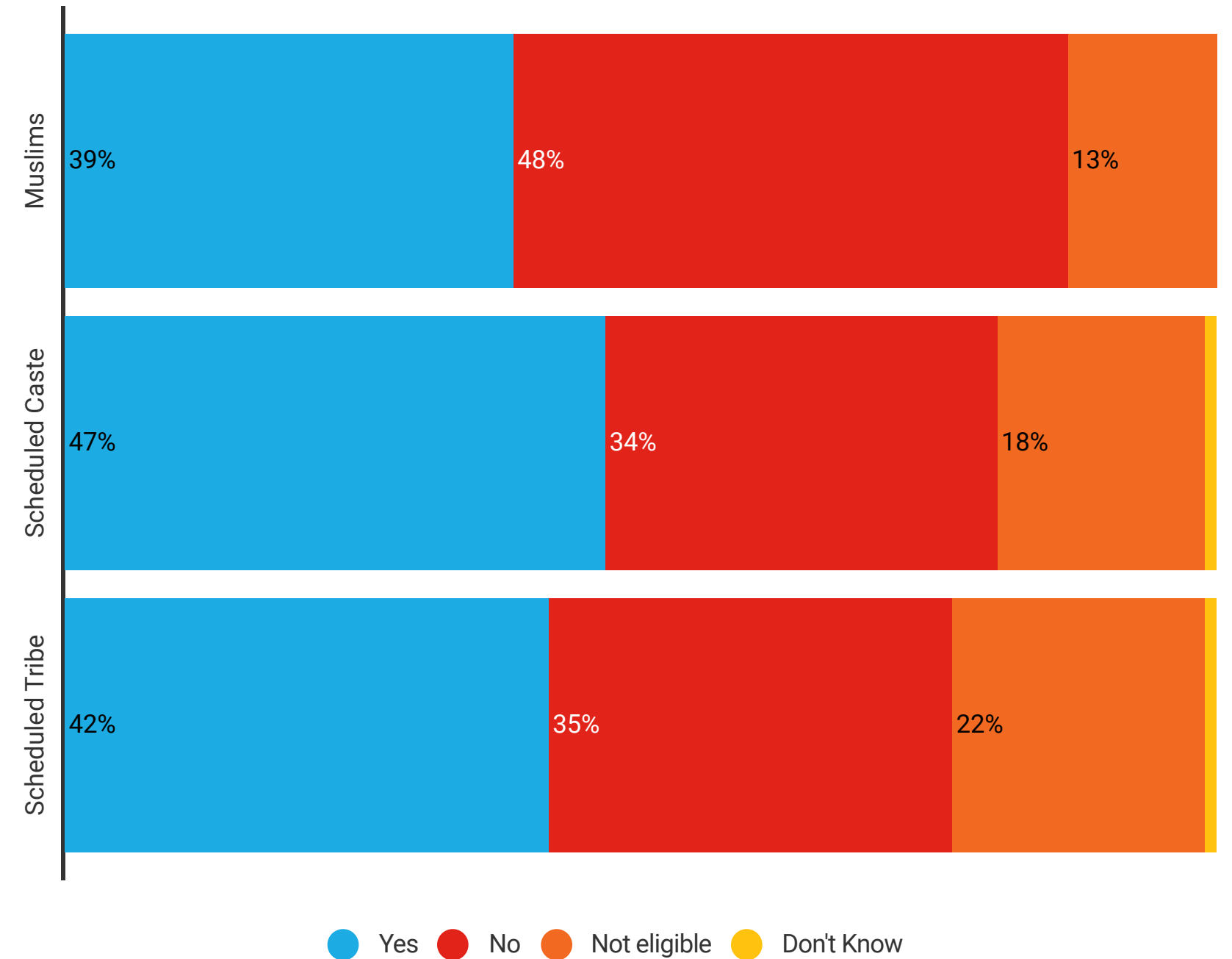
A total of 42 non-NFSA respondents informed that only 31 per cent could gain access to free food kit/ cooked meal. Of this 17 respondents applied for a ration card and 4 respondents could get themselves registered. All these four respondents informed receiving ration entitlements after getting registered.



Did you receive advance installment of your social security pension?



Received social security pension by location

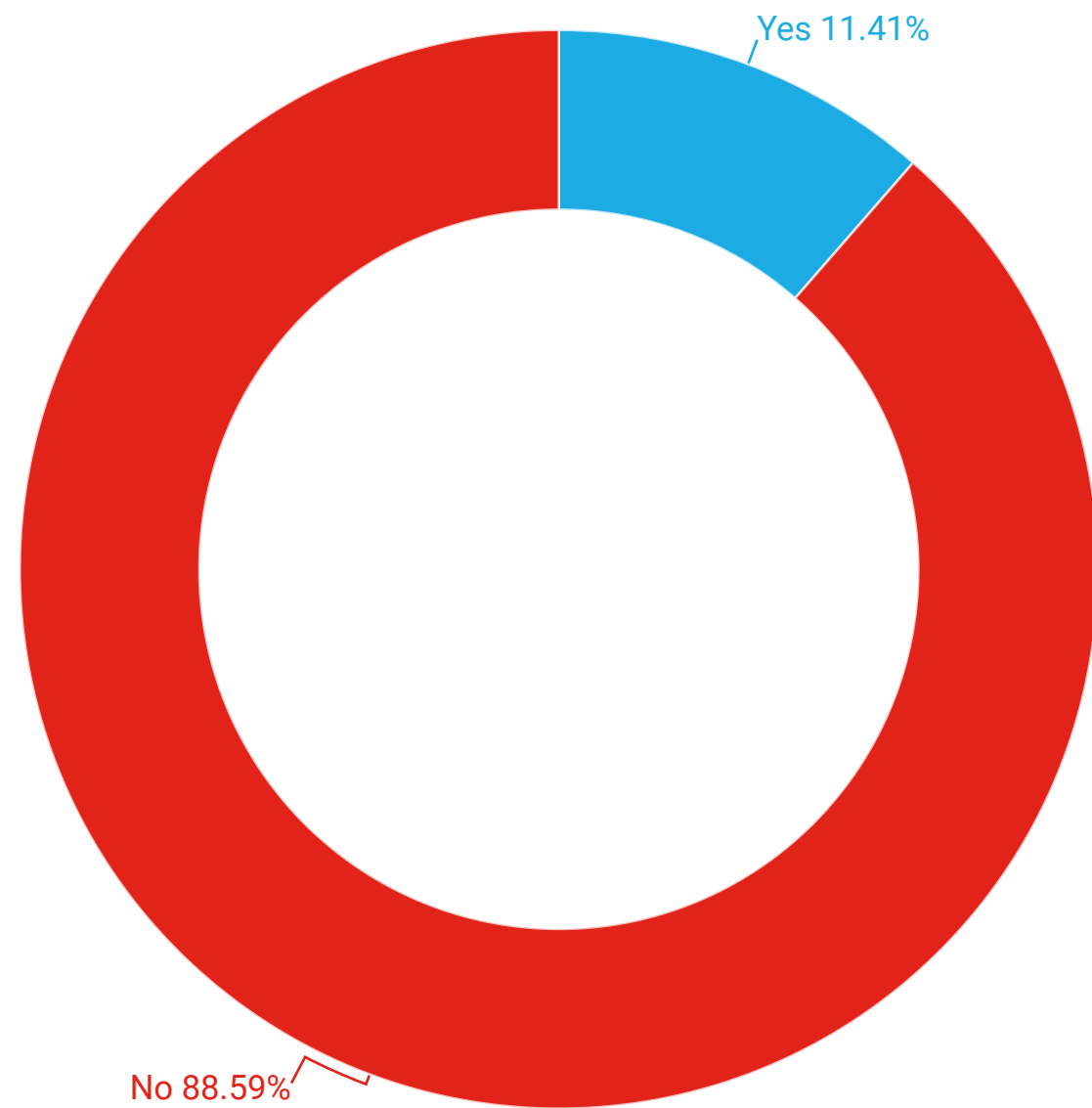


Received social security pension by Social Groups

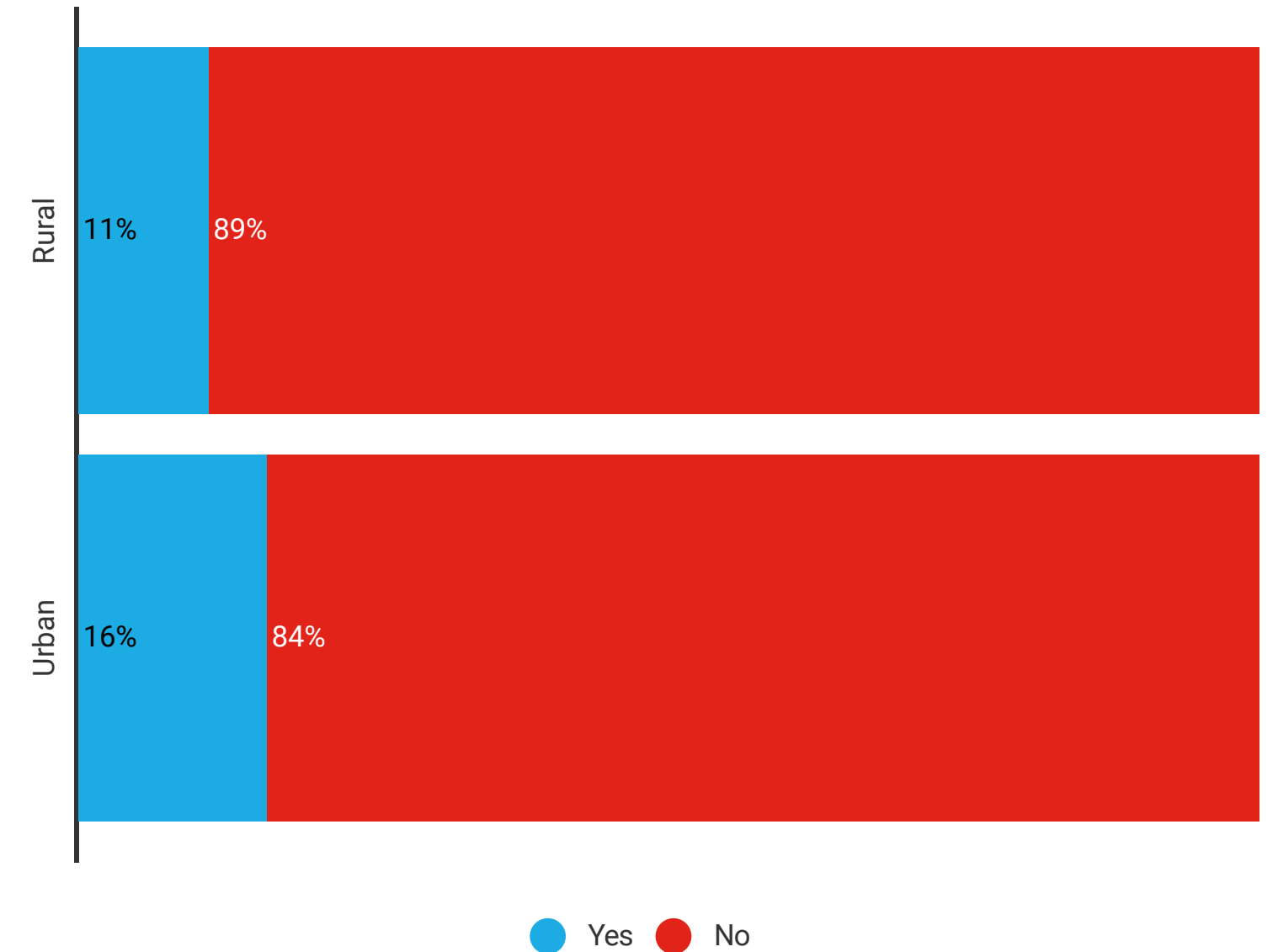
57 per cent of the total eligible beneficiaries (based on self-declaration by respondents) covered under different social security pension schemes received their due pensions for the months of April - June in advance as announced by the central and state governments as part of COVID Relief Package.



Beneficiaries not covered under social security pension, received one time ex-gratia cash assistance (n=184)



Received one time ex-gratia cash assistance of Rs. 2500

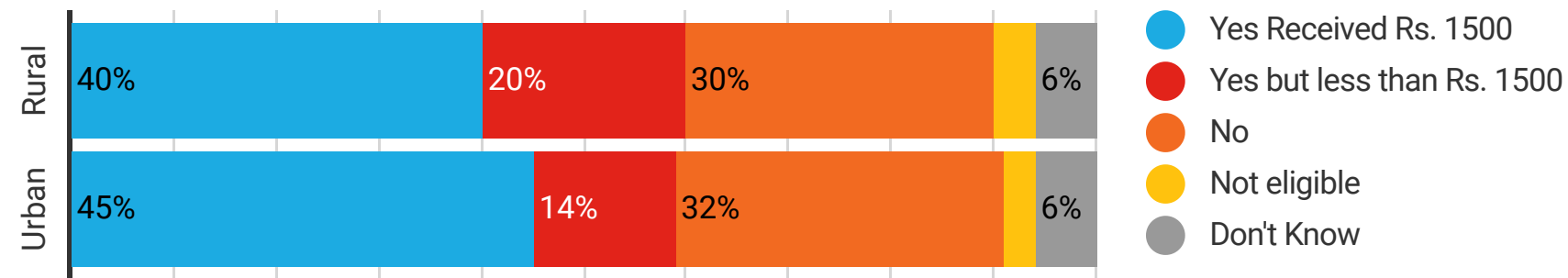
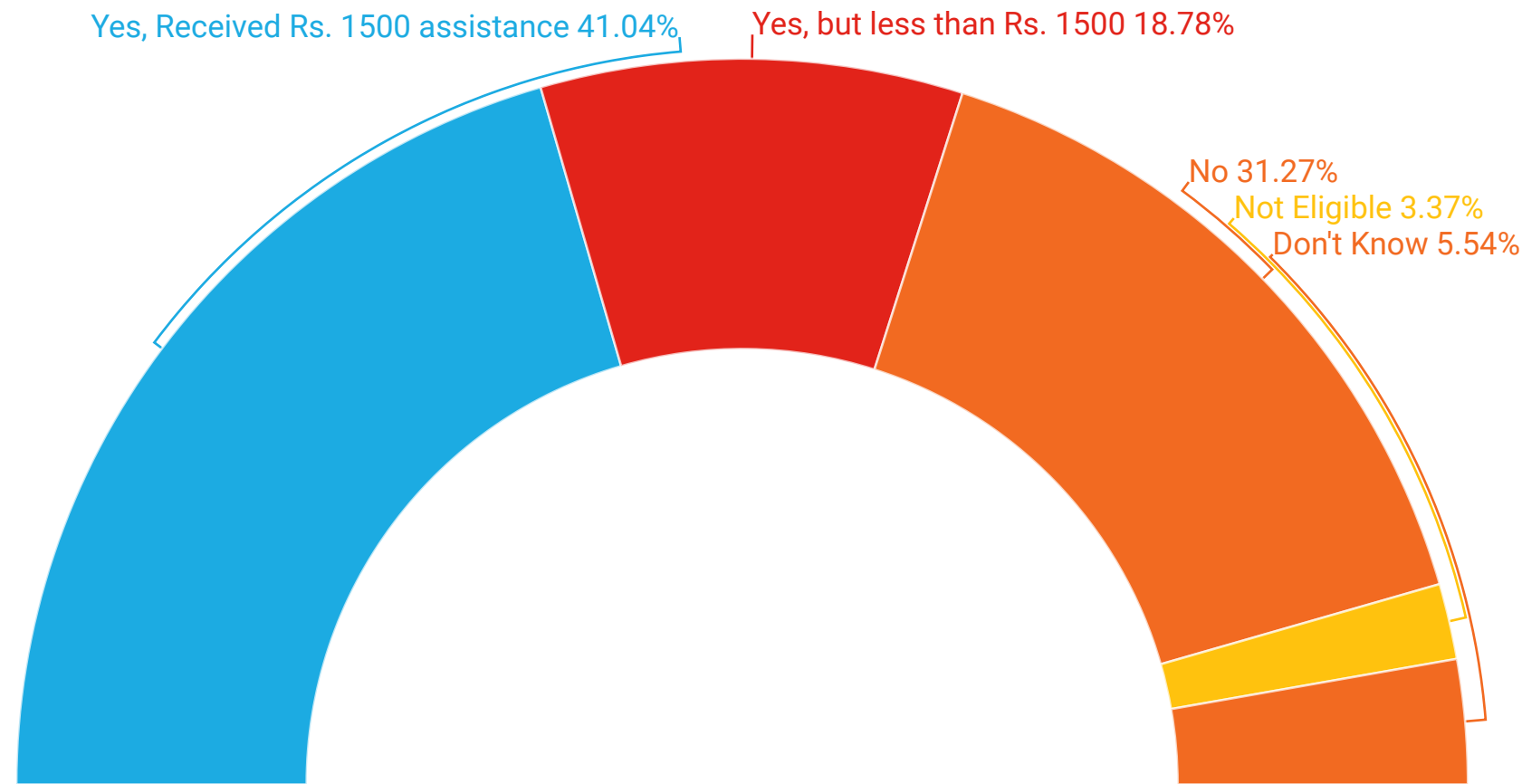


Received one time ex-gratia cash assistance by location

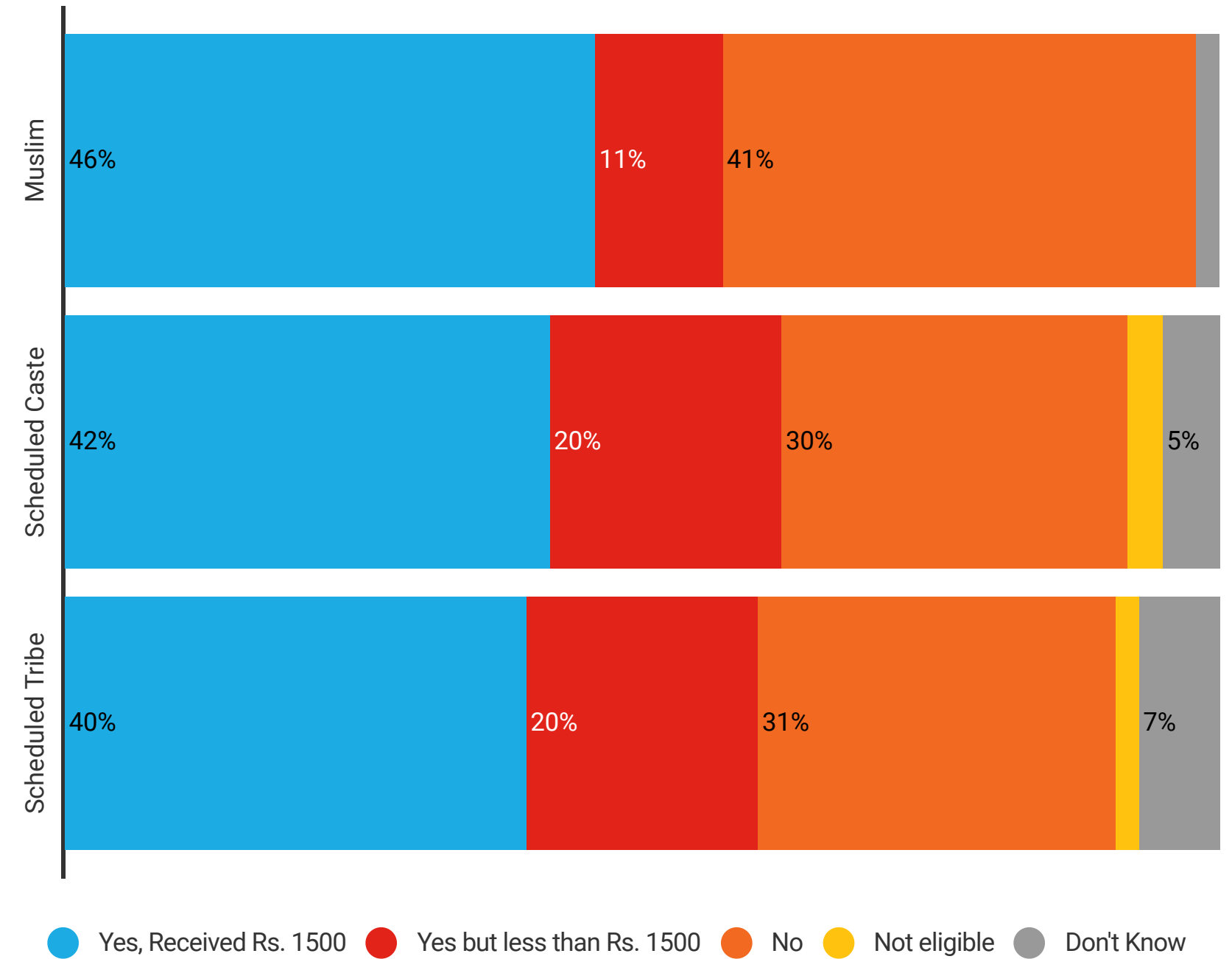
A total of 184 respondents (152 from rural and remaining 32 from urban) were not covered under any social security pension scheme. Of these 11 per cent received Rs. 2,500 one time ex-gratia cash assistance announced by the state government



Women Jan Dhan account holders receiving Rs. 1,500 cash assistance



Received cash assistance under Jan Dhan Yojana by location

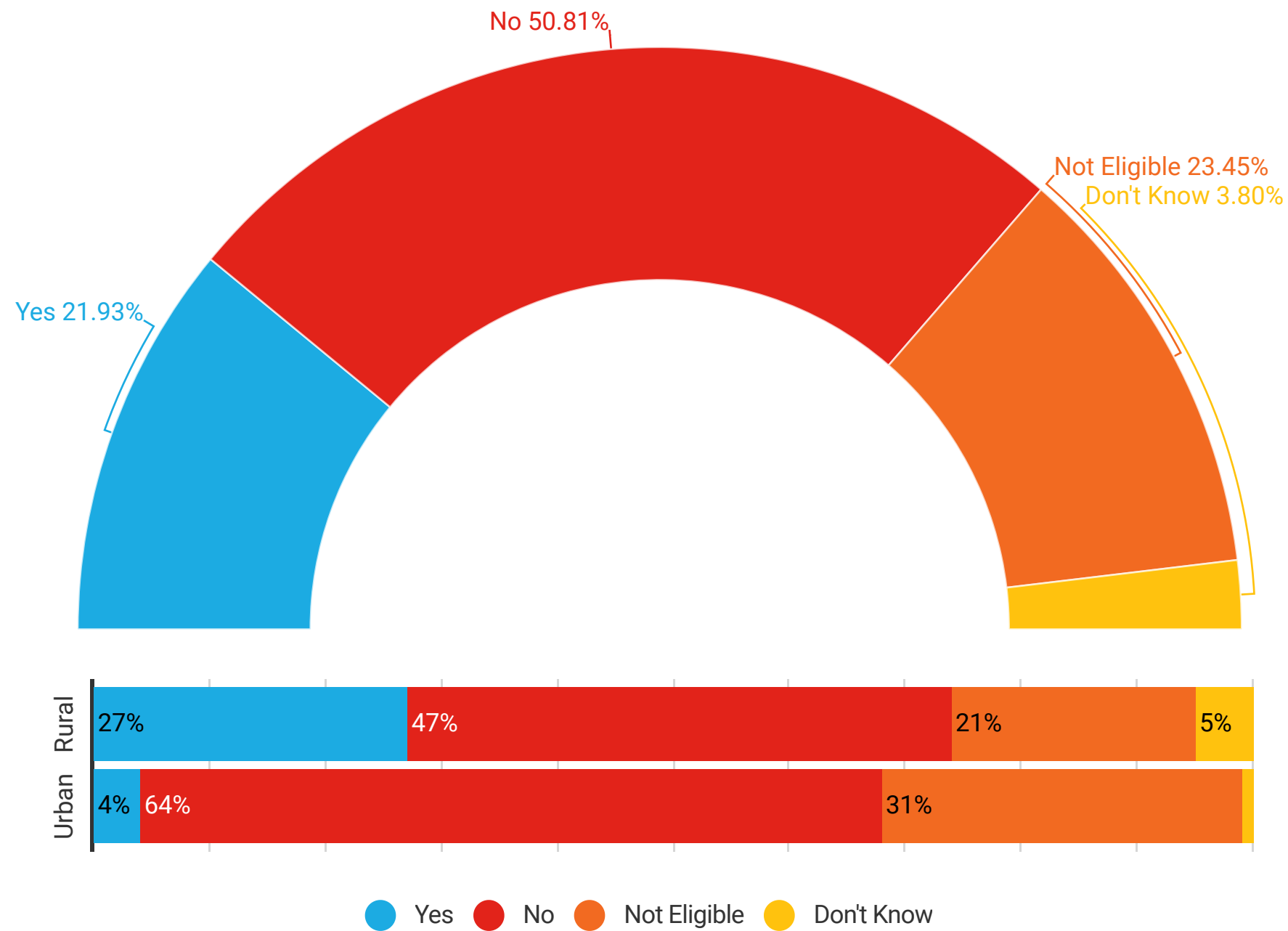


Received cash assistance under Jan Dhan Yojana by Social Groups

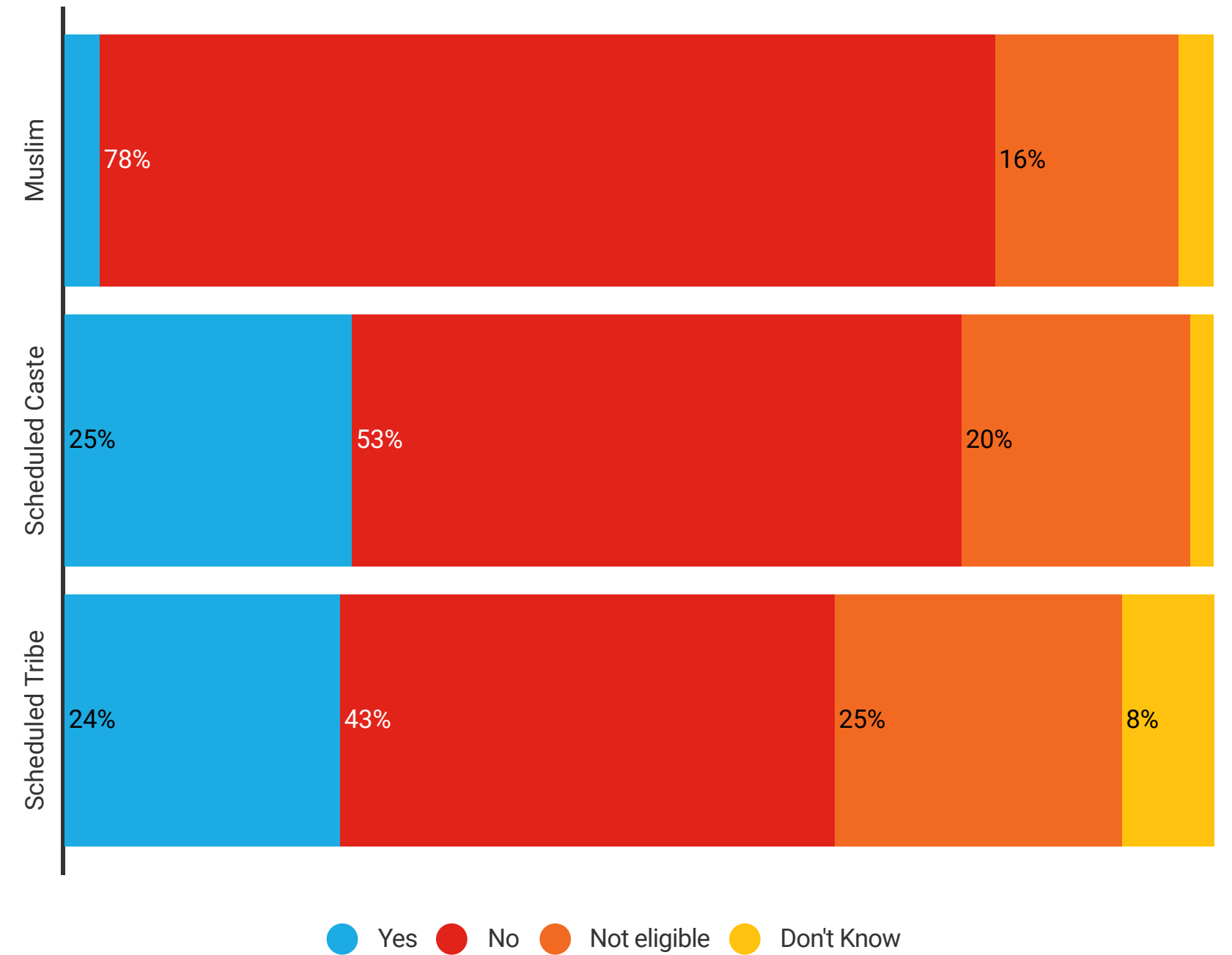
45 per cent of the total eligible women Jan Dhan account holders reported receiving all three installments, 21 per cent reported receiving partial cash assistance and 34 per cent respondents informed that they had Jan Dhan accounts but did not receive cash assistance



Received first installment under PM-Kisan Yojana?



Received cash assistance under PM-Kisan Yojana by location

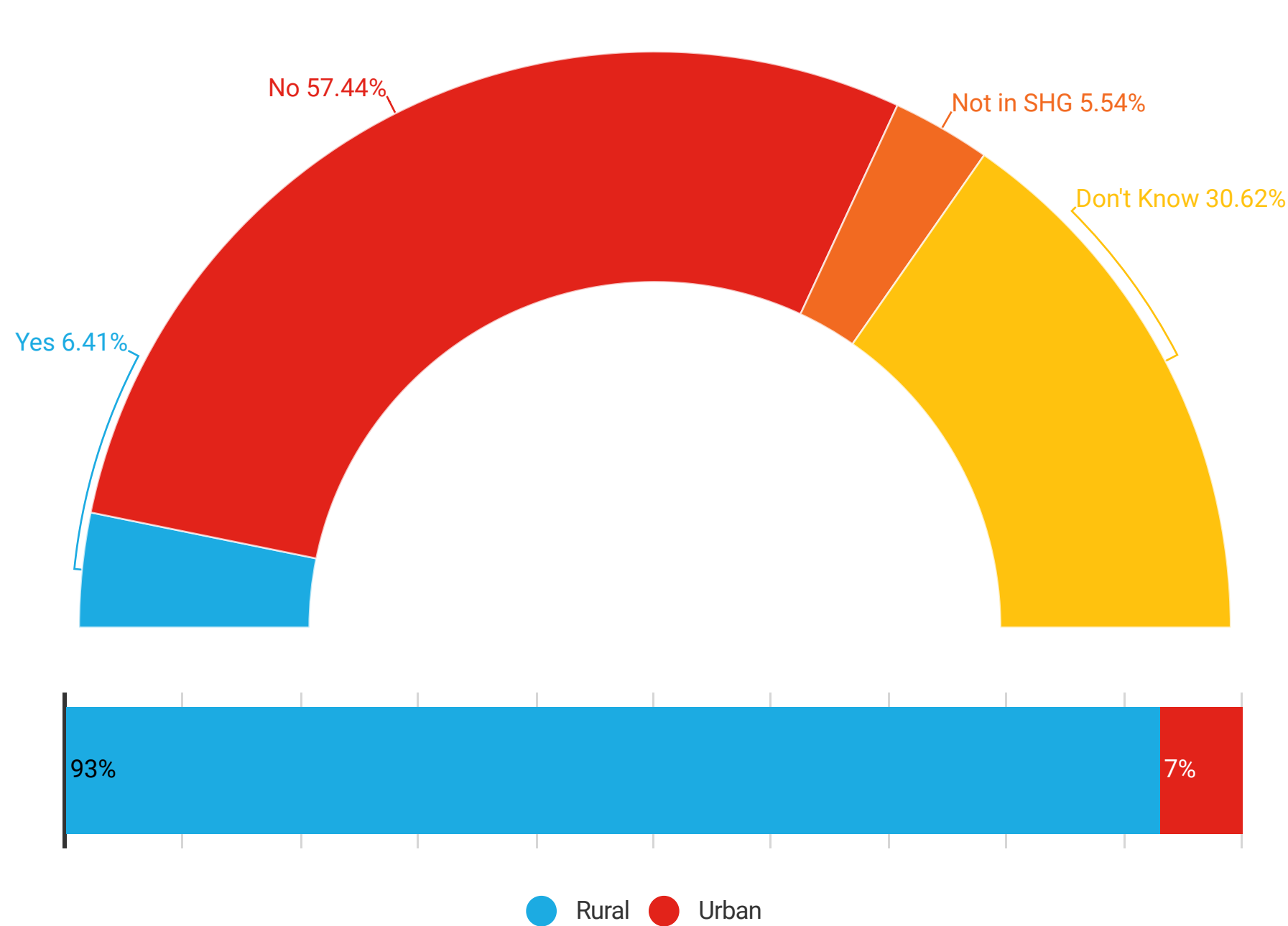


Received cash assistance under PM-Kisan Yojana by Social Groups

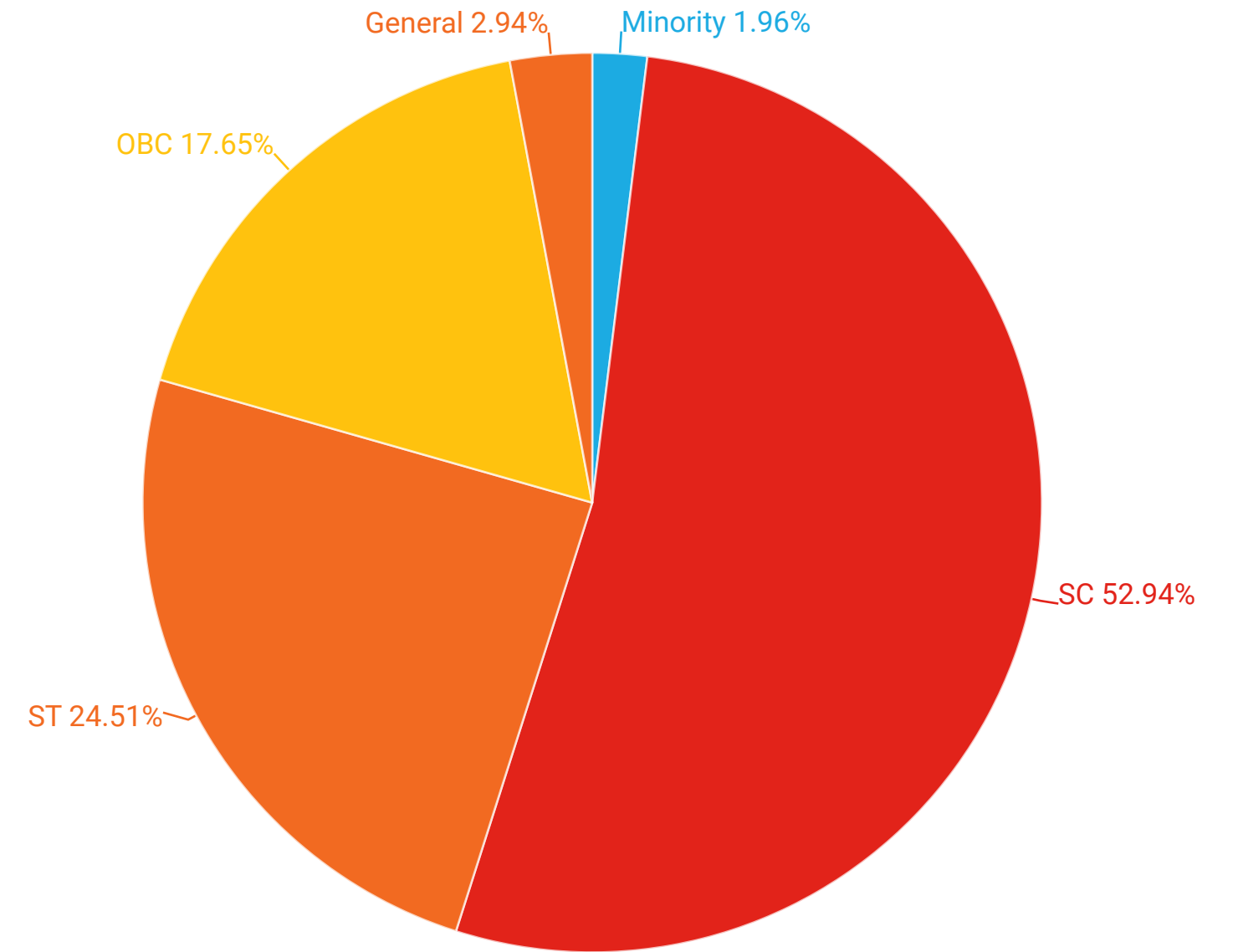
30 per cent of the total eligible beneficiaries of PM-Kisan Yojana reported receiving first installment due in the month of April 2020



SHG availed collateral free loan as part of COVID package



Availed collateral free loan by location

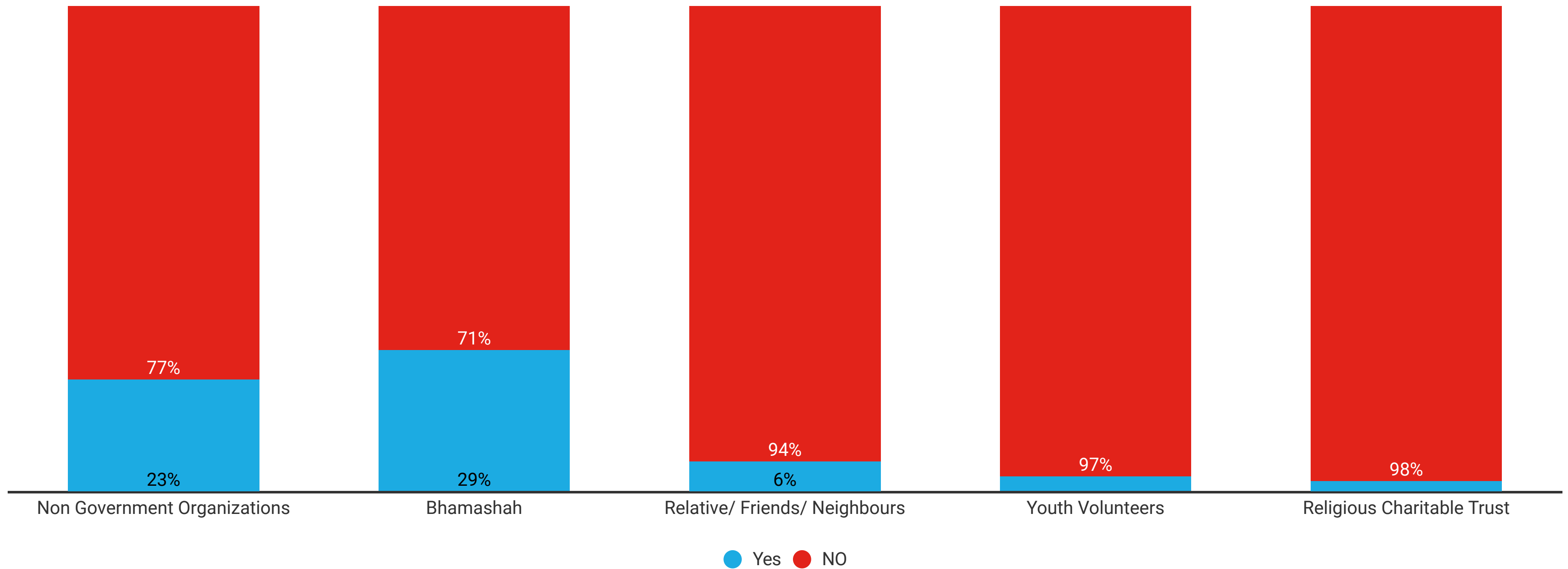


Availed collateral free loan by Social Groups

10 per cent of the total eligible households (member in SHG) reported availing collateral free loan announced as part of the central government's COVID relief package



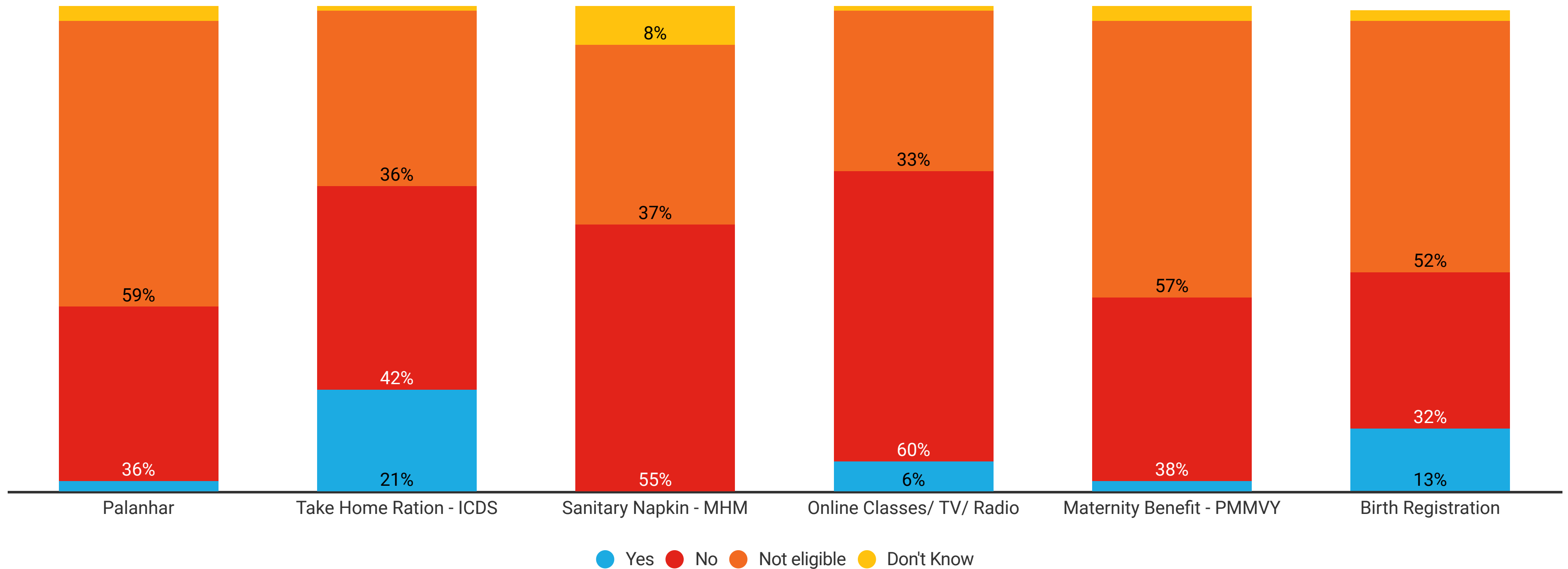
Respondents who received benefits (cash assistance/ food/ etc.) from sources other than the government



Other than the government support, the respondents had received assistance mainly from individual donors or Bhamashah (29 per cent) and Non Government Organizations (23 per cent)



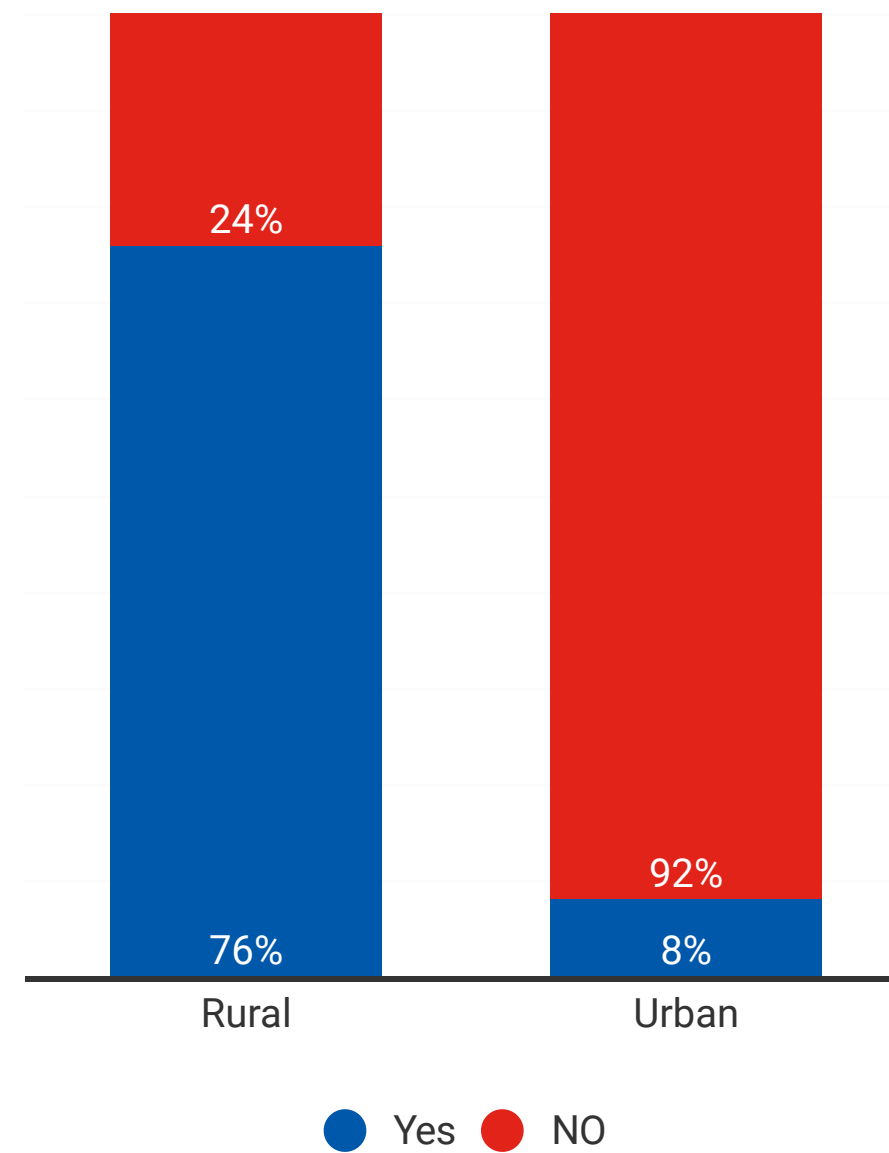
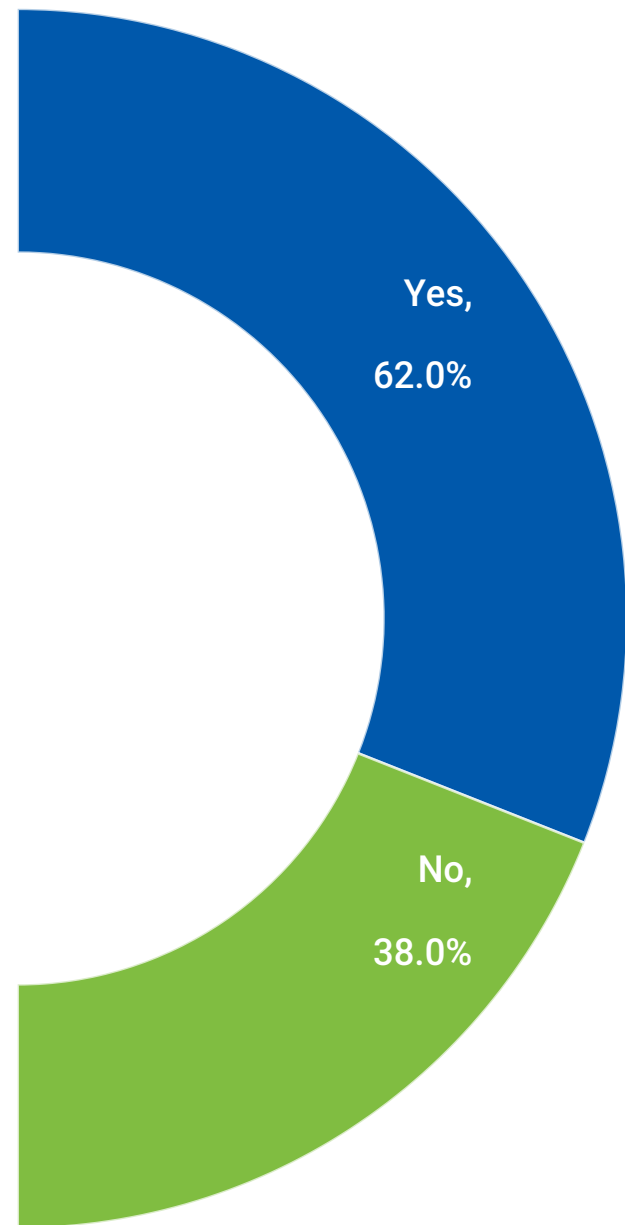
Access to entitlements under select schemes



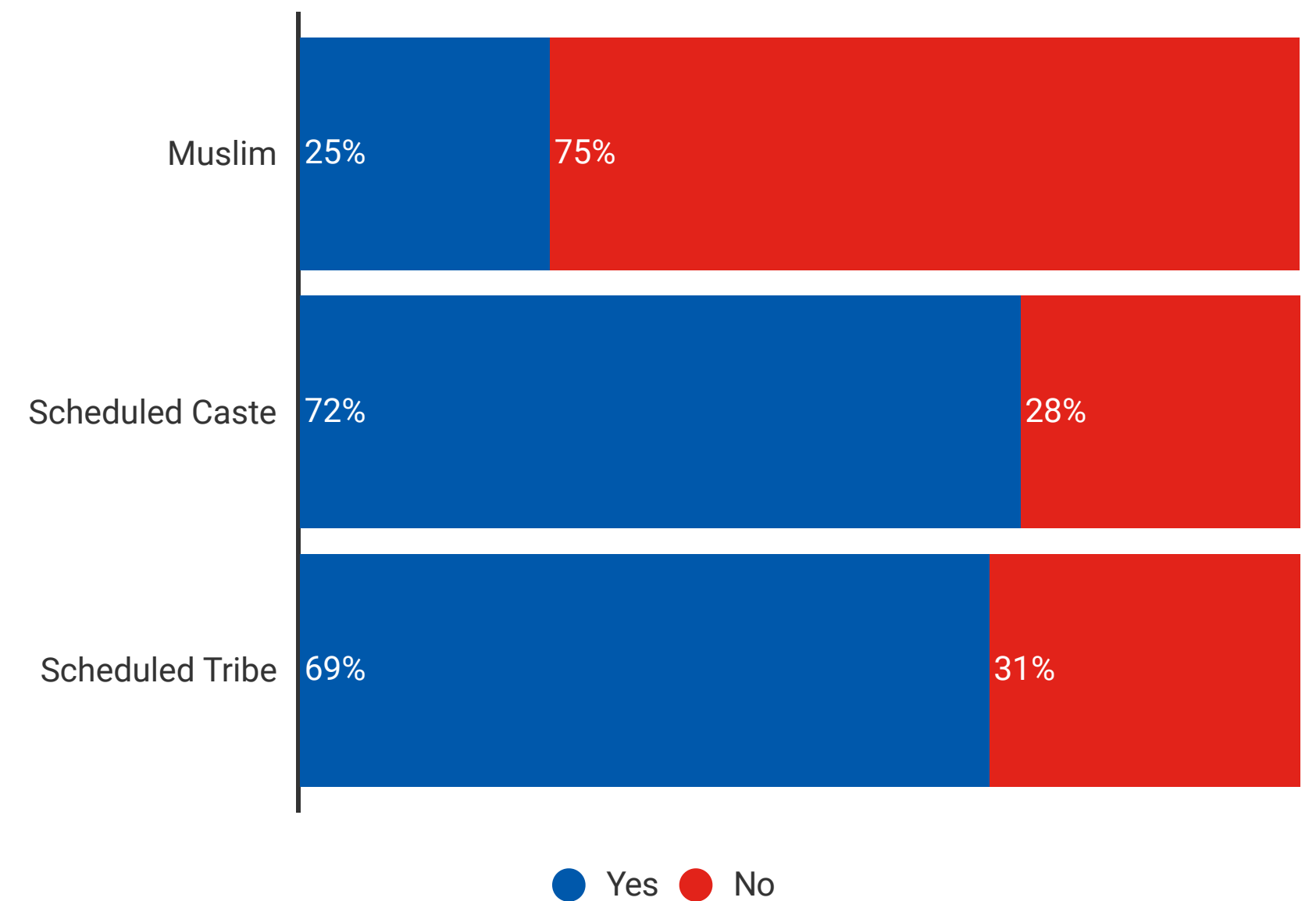
Overall the delivery of entitlements under select schemes such as Palanhar, MHM, continuity of school education through radio/ TV/ online classes, maternity benefit under PMMVY, etc. remained poor for the period April - June 2020



Enrollment under Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)



MGNREGS Enrollment by location

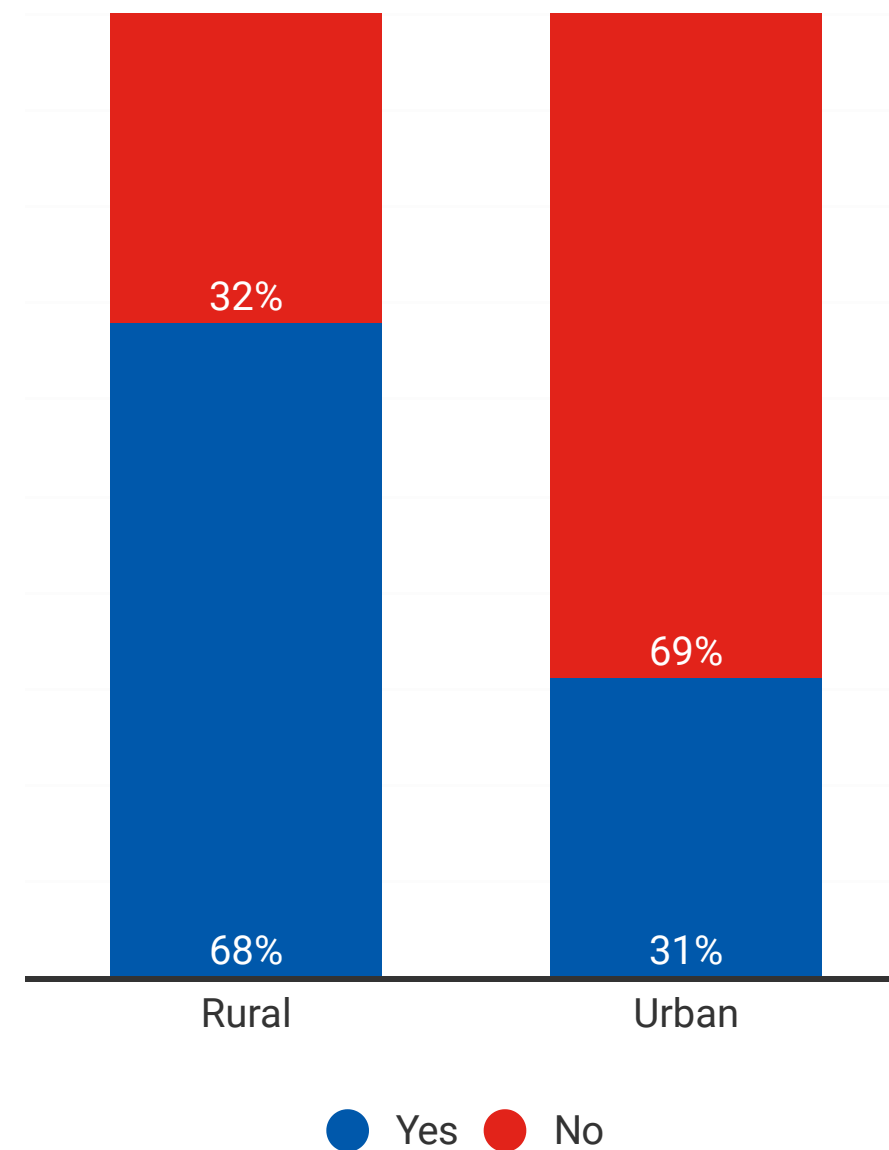
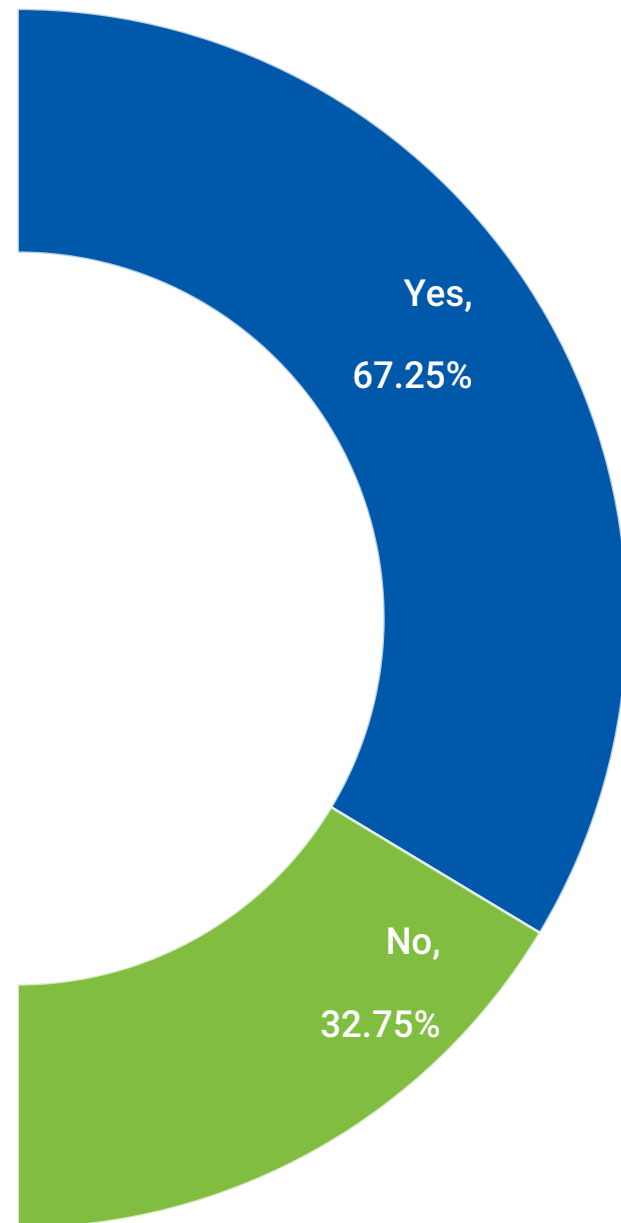


MGNREGS Enrollment by Social Groups

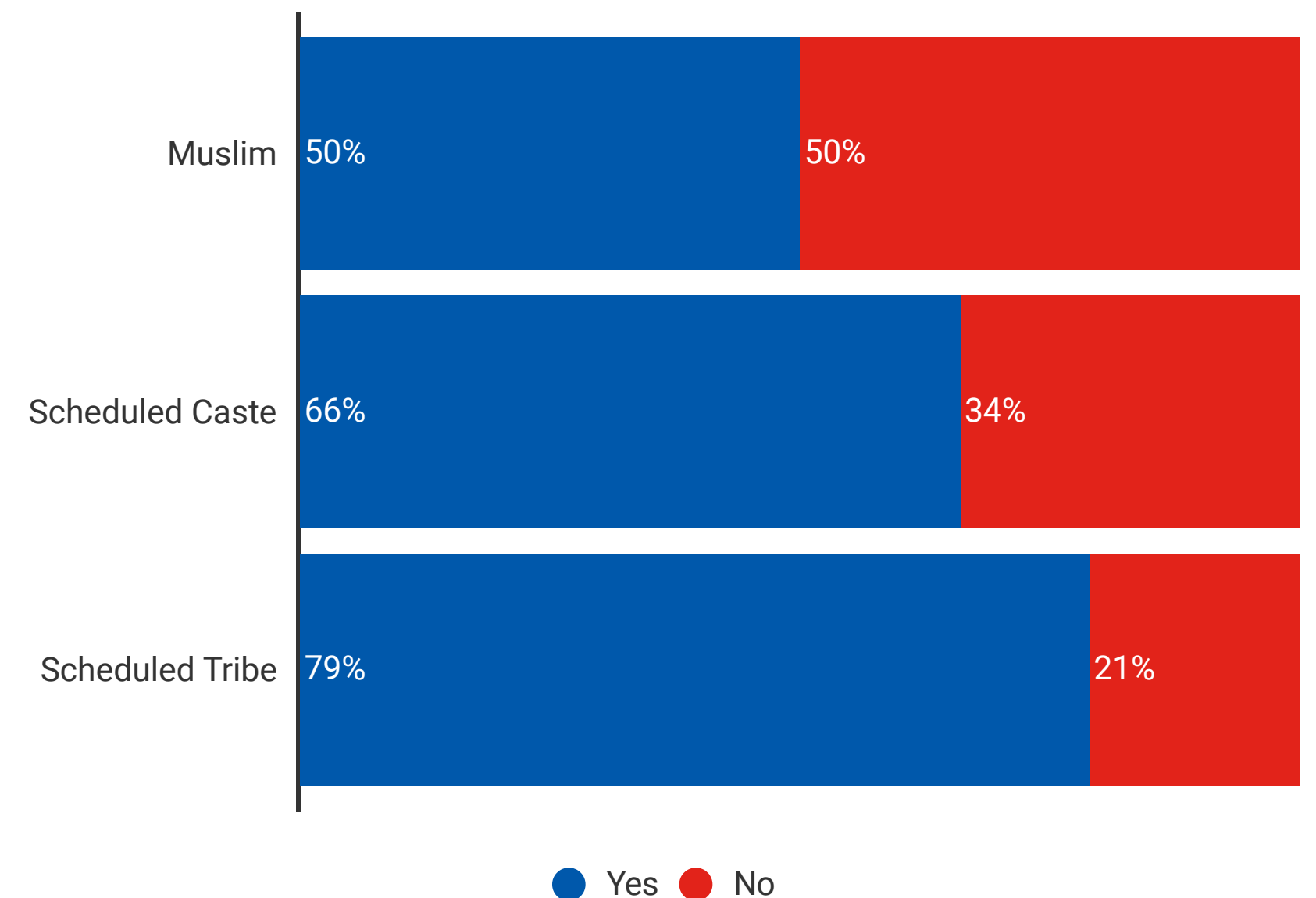
571 out of the total 921 respondents informed that they are enrolled under the Mahatma Gandhi National Rural Employment Guarantee Scheme. In addition, 33 respondent households informed that they had applied for MGNREGS Job Card and of this 2 households reported receiving the job card. The coverage was similar in Scheduled Caste and Scheduled Tribe households, however, the coverage was low for Muslims at 25 per cent



Access to work under MGNREGS during lockdown period (n=571)



Got work under MGNREGS by location

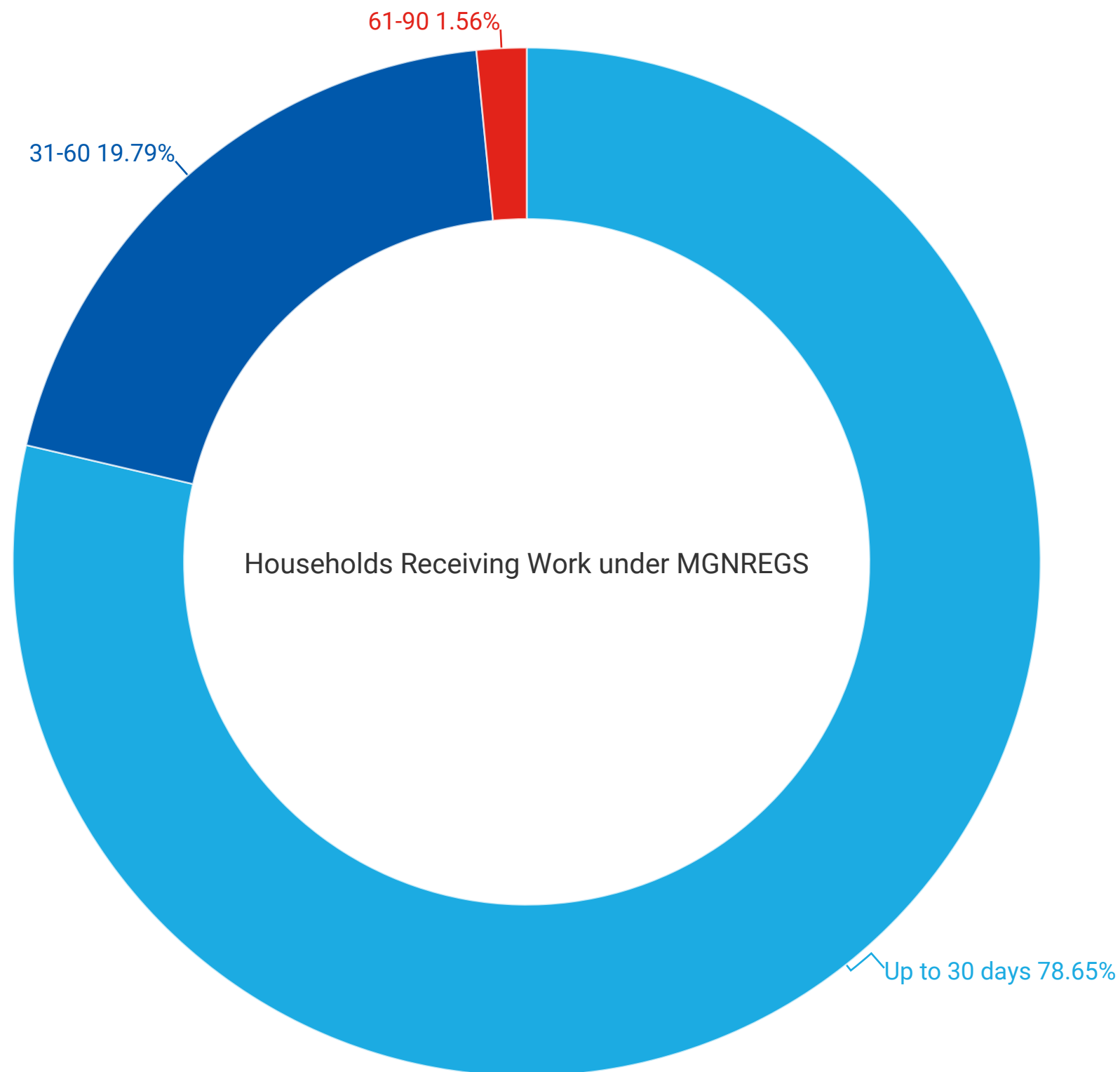


Got work under MGNREGS by Social Groups

384 out of the total 571 respondents enrolled under the Mahatma Gandhi National Rural Employment Guarantee Scheme availed of wage employment under the scheme during the lockdown period. A little over two-third of the the Scheduled Tribe respondents (enrolled under MGNREGS) got wage employment under the scheme.



Days of employment under MGNREGS during the lockdown period (n=384)



Of the 384 respondents that received wage employment under the Mahatma Gandhi National Rural Employment Guarantee Scheme a large majority i.e. 79 per cent received work for up to 30 days, 20 per cent received work for a period of 30 - 60 days and the remaining 1 per cent over 61 days.

Except 6, remaining all households informed being engaged in community work - the six households had been involved in personal asset creation related work

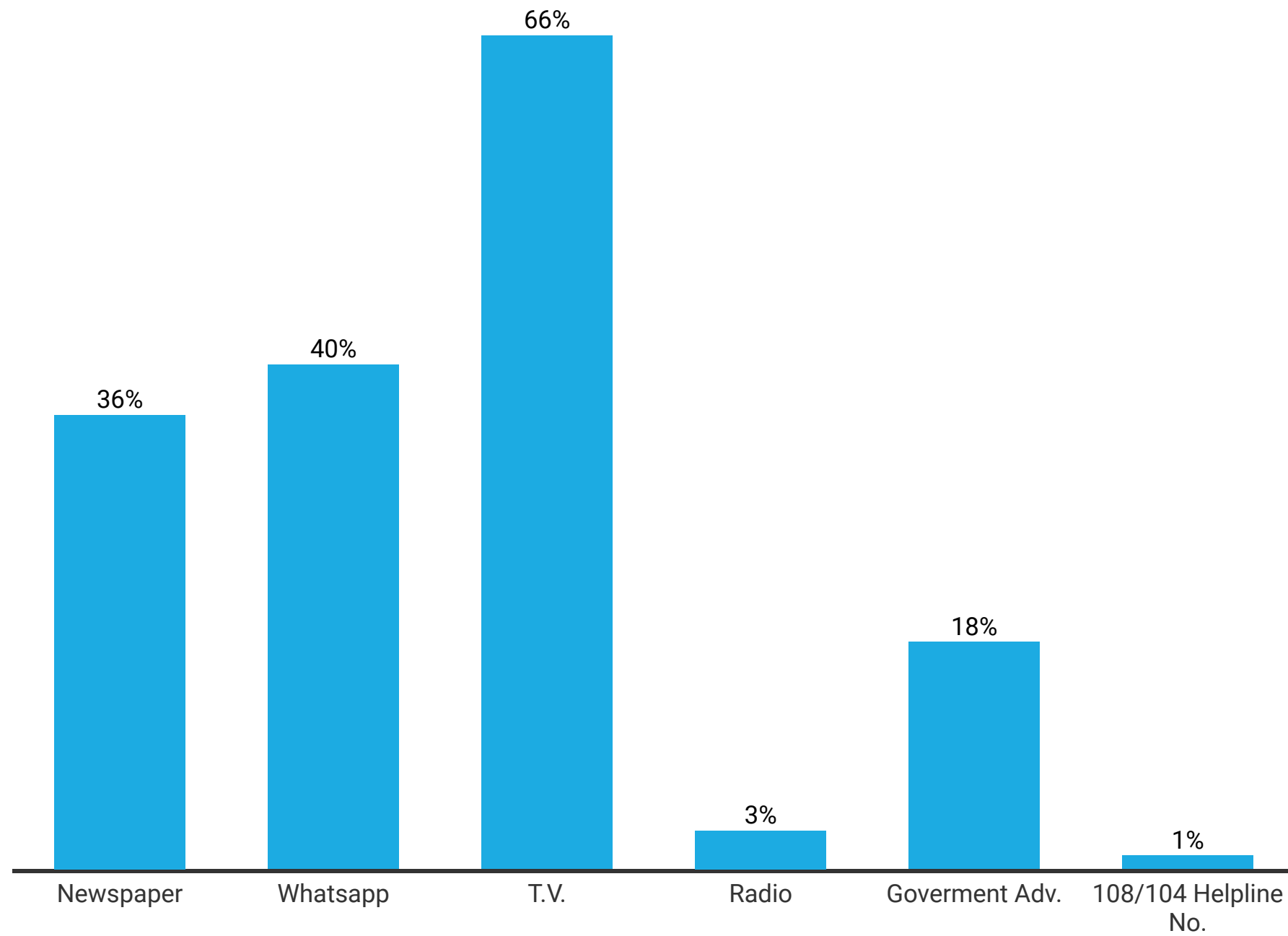
Note: as per the government order equal weightage was to be given to community work and personal asset creation work, i.e. 50:50

**Community
Awareness &
Practices during
COVID Pandemic**

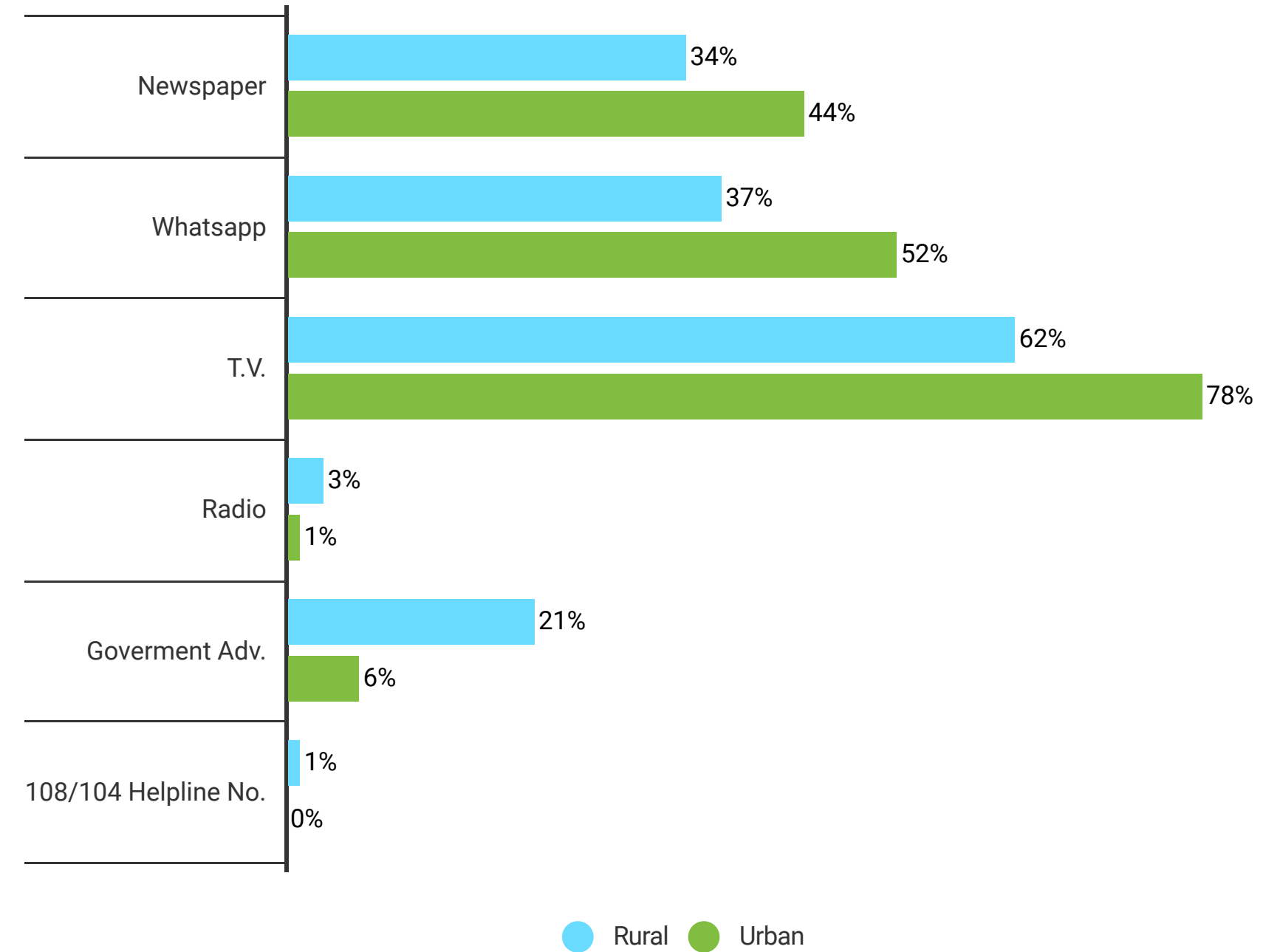




Most Trusted Source for COVID related information

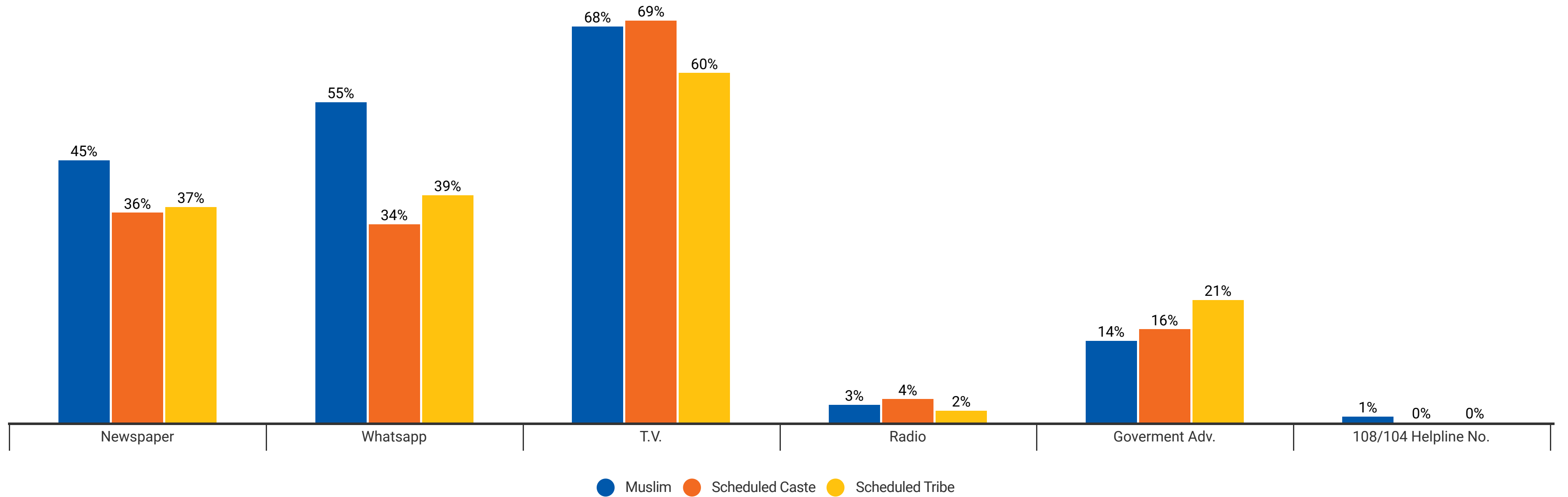


Most Trusted Source of Information



Most Trusted Source of Information by location

Majority of the respondents trusted Television as the reliable source of information on COVID-19 followed by Whatsapp and Newspaper. Similar trends can also be observed by rural and urban. In rural areas the trust for government advertisements was higher compared to urban.

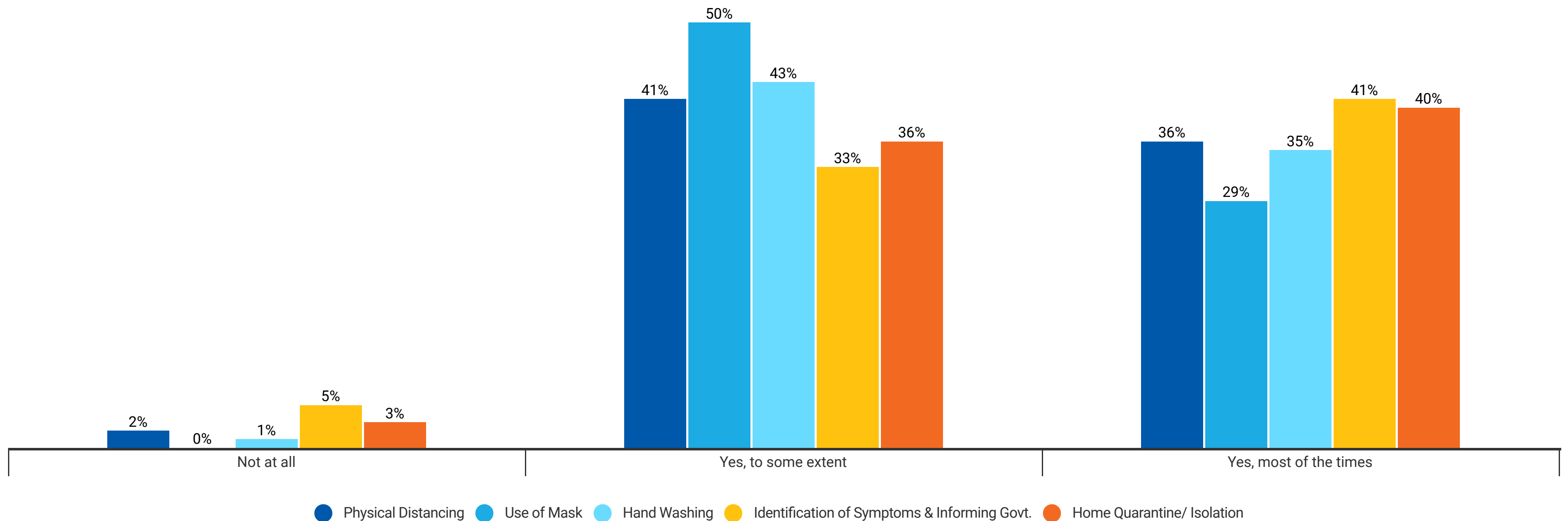


Most Trusted Source of Information by Social Groups

A similar trend can also be observed by social groups wherein the trust on television for COVID related information is highest among the respondents followed by Whatsapp and Newspaper



Practicing Safe Behaviours during COVID-19



The findings reveal that less than one-third population self reported adherence to mask and handwashing at all times. In addition, less than half approach the government health services in case they identify any COVID-like symptoms. An intensive follow-up on the use of mask and other critical behaviours would help both re-enforce and sustain the newly adopted practices.



Recommendations

Recommendations

1

Issue: State Government has done exceptionally well in wage creation under Mahatma Gandhi National Rural Employment Guarantee Scheme. However, it also means that a large number of vulnerable households having exhausted the 100 days cap will find themselves amidst the deep economic trouble especially owing to decline in income and job losses

Recommendation: Consider advocating with the central government for increasing the guaranteed employment days from the present 100 to 150 days as per the provisions in the Act.

2

Issue: Urban poor are more susceptible and vulnerable to a crisis of such mammoth proportions

Recommendation:

a) Consider pilot testing an employment guarantee scheme in the bigger urban conglomerates. The focus of such a scheme could be small infrastructural works (like slum infrastructure, public amenities such as parks, sanitation work, etc.) and should include both inter and intra state migrants

b) Introduce food entitlements for the urban poor by expanding the scope of Public Distribution System

3

Issue: Access to COVID relief package and regular entitlements has emerged as an area requiring attention for addressing the coverage issues

Recommendation: The State Government has created a Jan Aadhar database and direct benefit transfer mechanism which enjoys a fairly good coverage in the state. The State Government may introduce an IVRS/ tele based feedback/ entitlement tracking mechanism using this platform to ensure adequate coverage of the most vulnerable population

4

Issue: COVID crisis brought to the surface the problems faced by the migrant population

Recommendation: Consider setting-up a dedicated migrant portal by making it mandatory for all employers to register the migrant workers (especially those coming from outside the state) and thereby issuing temporary registration cards with details of entitlements that they can enjoy during their stay in the state. For intra state migrants this could be made voluntary, however, maintaining migrant register should be made mandatory at the gram panchayat level

5

Issue: The decline in the households that were previously self-employed is an indication that the State Government would have to sharpen its focus on the economic situation of small and medium enterprises that may have been affected post the COVID lockdown

Recommendation:

- a) Set up a dedicated helpline for SMEs so that their concerns could be adequately addressed; and
- b) Make provision for small interest free loans for SMEs as is a practice in case of small and medium farmers

6

Issue: Access to food emerged as a major concern for the non-NFSA households and it was only through collaborative efforts of government and civil society stakeholders that the situation could be handled during the complete lockdown period

Recommendation:

- a) Opening up the process for registering new beneficiaries as part of NFSA; and
- b) Revisiting the 20-point criteria for providing food entitlements for non-NFSA households by including new categories that have emerged as most vulnerable in times of such a crisis

7

Issue: The survey findings reveal a complete decline in the remittances for the dependent families. The state government has taken noteworthy steps in setting up dedicated employment exchange for skill mapping and supporting the home returnees

Recommendation: At the local level panchayats should be made accountable to ensure that all home returnees are linked with skilling and income generating activities

8

Issue: The findings revealed that only 28 per cent of the eligible households received child birth registration services. Since a birth certificate is a facilitating document that supports access to other crucial rights

Recommendation: State government must take steps to waive of late fee associated with delayed registration of births to ensure that children born during the lockdown period receive hassle free access to birth certificate

