



The **Bright Spots** Report **2020**

Inclusion Through
a Lens of Social
Protection





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About Indus Action

At Indus Action, we strive to improve the delivery of welfare rights for families with income less than Rs. 10,000 (\$135) per month across 20 States in India. 890 million citizens in India continue to remain below the poverty line due to a lack of sustainable access to welfare rights like education, health, livelihood security etc.

We solve the problem of access by mobilizing communities to demand for their welfare entitlements, build capacity and technology for governments to improve delivery of welfare rights and advocate for process and policy level changes based on our research as well as our on-ground work with communities.

Our goal is to place 1 million families, who have a monthly income of less than Rs. 10,000 (\$135), on an irreversible path out of poverty, by 2030 through a portfolio of rights that builds their resilience against poverty and helps them exercise their civic skills.

We define success by an increase in families receiving benefits to which they are entitled. This means that (1) a family has newly accessed and successfully received at least 3 legislated rights; (2) at least one of its children has benefited from access to free education through the Right to Education Act; (3) at least 2 other members of the same family have received access to entitlements through direct benefit transfer for young mothers, pensions for elderly members, access to affordable quality healthcare/insurance and social security. Success also means that a family has increased its monthly income by at least Rs. 2500 (\$35) under these benefits, and that these benefits are sustained for at least 3 years.

Indus Action works in the areas of Right to Education, Right to Food, and Right to Livelihoods.

Contributing Authors

The Bright Spots 2020 has been written by the **following authors**: From Indus Action, **Andrés Fortunato, Devin Haas, Madhuri Dhariwal and Pragyna Divakar**. The section on China has been contributed by **Jingyuan Chen**.

A contributing chapter on the Bright Spots in social protection pertaining to the migrant crisis in India, by each of the **following organizations**: **Aajeevika Bureau, Azim Premji University, Dalberg, Dvara Research, EPoD India, UNDP**.

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We would also like to express our heartfelt gratitude to all the **volunteers**, who made conducting the surveys mentioned in this paper possible, during the initial stages of the **COVID-19** pandemic in the country.

Foreword

The Bright Spots Report 2020 is the third in the series of reports by Indus Action. The uniqueness of the series is its focus on the emerging 'bright spots' in the systems of governance, policy, and implementation. The time I have spent in trying to understand the ground realities of social protection has deepened my belief in the importance and necessity for a robust social security net for the most vulnerable people. This report, 'The BSR 2020', focuses on inclusion through the lens of social protection.

The current unprecedented times have made us more aware of the challenges, both financial and social, of access and of budgets, of the strengths and weaknesses of government institutions, in ensuring basic and fundamental entitlements reach the most vulnerable population of our country. This report elegantly encapsulates these elements. The report also looks keenly at the welfare packages in India, while giving us a glimpse of the parallel systems that exist across the world.

During the past one year, we have seen a number of people on the frontlines of battle against the pandemic. BSR 2020 is an excellent attempt towards providing solutions, by bringing out the voices of many such organizations, and highlighting the good that has happened in the country, rather than pointing out flaws in the system.

I have learnt from my work of over thirty-six years that development is a painstaking process. There is no one answer or one simple way of ensuring that every single rupee spent reaches the people. Empowering the most vulnerable sections of the society remains the most important task of the government as well as the civil society.

I hope this report serves as a conversation starter and catalyzes the idea for integrated service delivery to the people we are all trying to serve. I wish the team all the very best in all their endeavours.

- Dr. P.V. Ramesh





Executive Summary

A post-pandemic world will look radically different from the pre-COVID status quo. According to the World Bank June 2020 Global Economic Prospects Report, 'COVID-19 could push 71 million people into extreme poverty in 2020 under the baseline scenario and 100 million under the downside scenario'. At the same time, the number of people living under international poverty lines for lower and upper-middle-income countries – Purchasing Power Parity (PPP) of \$3.20/day and \$5.50/day respectively (237.54 and 408.26 INR), as per 2011 – will also rise. The World Bank Report estimates that COVID-19 could generate 'an increase in the poverty rate of 2.3 percentage points compared to a no-COVID-19 scenario.'

The Bright Spots Report 2020 is centered on social protection for the disadvantaged in India, through the lens of the current COVID-19 pandemic. In the first section of this report, we focus on social security nets and the various methods governments, nationally and internationally, have adopted in order to ensure protection to their citizens. We focus on the role of cash transfers for poverty alleviation, conditional and direct. Secondly, we analyze the evolution and present state of cash transfers in India, with particular emphasis on the Pradhan Manti Gareeb Kalyan Yojna, 2020 packages. We analyze different programs within PMGKY and develop recommendations to expand their reach, and improve its implementation.

We then delve deep into the case studies of Latin America and China, understanding Progressa and Bolsa Familia in the former, and the Targeted Poverty Alleviation Program in the latter. It is interesting to note the steps taken in China for the implementation of this program, and how challenges with regard to ownership of the issue can be tackled. The Monitoring and Evaluation Systems presented through these case studies are also worth noting and learning from, for the Indian context. We feel that transforming the current schemes into a single social welfare strategy is more likely to be accepted as a priority in the public agenda, given the current political economy configuration of India.

The second section narrows its focus to India and its response to the pandemic. The impact on children, employment and food security are

discussed in detail, to set the context. We see in the parts that follow, that increasing household savings is a definite way to boost the economy, along with spreading the social security net wide. This has happened organically in India during the pandemic, but is something we must sustain, in order to continue this bright spot.

A theme common to the entire report, is that of convergence. Looking at the numerous DBTs/CCTs that India has to offer (over 400), the idea of converging schemes and databases for social protection is a popular one. The discussion on the pros and cons of the same, brings forth the usage of technology in creating systems that are efficient, easy to use, and accessible by all, along with reducing the burden on the government body implementing it. Awareness and the communication surrounding the schemes is not found to be very clear or all-encompassing. Thus, a better dissemination plan needs to be created, following some of the bright spots in the system, like the reach of the Public Distribution System (PDS) network.

One of the most glaring issues the pandemic brought forth, was that of the migrant labour crisis. In the last section of the report, we look at the work done by different organizations, during the pandemic, to help with the migrant crisis in India, as part of the larger work of social protection being done by them. The organizations are arranged in alphabetical order, and talk of different bright spots within the system they operated in. Aajeevika Bureau talks of its work in Rajasthan, with the government, and in helping small enterprise development, community relief works, setting up a labour helpline ('Labourline'), and cash transfers by the government. Azim Premji University writes about the efficacy and reach of the PMGKY, drawing upon the findings of a phone survey of around 5000 Indian workers.

Recognizing the importance of providing policymakers with actionable, real-time data on these relief efforts, a team at Dalberg partnered with Omidyar Network India and Rohini Nilekani Philanthropies to create one of the most comprehensive sources of information on COVID-19 response in India - their piece below outlines lessons from their research journey on prioritizing just-in-time insights and leveraging relationships. Dvara Research focused its piece on tracking welfare measures, measuring access, building a framework to study exclusion, and building pathways for redressal. EPoD India highlighted the bright spots in the system, making a case for PDS outreach, agriculture/farm-

ing as the fall-back option for a lot of returning migrants, and efficient skill-mapping. Indus Action's survey sheds light on some specific instances in states where access to social security schemes was carried out well. UNDP focuses on the case of Uttar Pradesh and the COVID relief efforts of the state government, posing the pertinent question of whether this pandemic can be taken as an opportunity for growth by the country, by bringing about some necessary reforms.

There is need and thus recommendations around institutional reform being the way forward. The need for convergence and looking at social protection with a holistic lens instead of it being dissected into schemes and departments, is a strong recommendation. To be effective in this, implementable plans need to be created, along with strengthening governmental and non-governmental partnerships and developing grievance redressal mechanisms, along with robust monitoring and evaluation systems.

Throughout the report, there is a focus on systems, ideas, programs, that have worked well, not just in the Indian context, but around the world. By focusing on these Bright Spots, the aim is to better the existing process, by contextualizing existing work. The overall goal of the report is to highlight what can be emulated, while paving the way for others to research into the lesser known areas of social protection in India.



Partners



EPoD India at Krea University

EPoD India is a part of the Institute for Financial Management and Research (IFMR) Society with strategic oversight from Krea University. EPoD India is a research initiative that uses data-driven analyses to promote inclusive economies and societies. We are set apart by a focus on how policy can promote inclusion using a variety of data sources and rigorous methodological approaches in the context of sustained policy engagement while shaping the public discourse on issues of governance, gender, and the environment.



Dvara Research

Dvara Research is a policy research institution based in India. Our mission is to ensure that every individual and every enterprise has complete access to financial services. We strongly believe in the deeply transformative power of finance in unlocking the potential of individuals, households, enterprises and local governments.

We have made several contributions to the Indian financial system and participated as experts in various engagements with key policy-making institutions such as the Reserve Bank of India (RBI), Securities and Exchange Board of India (SEBI) and the Government of India advocating for “suitability” in the design of financial services and stronger consumer protection for low-income households. Among other efforts, we were the technical secretariat to the RBI’s Committee on Comprehensive Financial Services for Small Businesses and Low-Income Households and contributed to various bodies including the Financial Sector Legislative Reforms Committee (FSLRC), Committee of Experts on data protection, RBI’s inter-regulatory Working Group on Fintech & Digital Banking and various other platforms.



Aajeevika Bureau

Aajeevika Bureau is a non-profit organization working to enhance the dignity and well-being of migrant worker communities in the informal economy. It primarily works across the western Indian migration corridor of Rajasthan, Gujarat and Maharashtra



CISCO

CISCO-India has been supporting Indus Action's work across many states, from on the ground campaigns to MIS Consultancy for the government in order to effectively implement this policy that admits children from economically and socially disadvantaged backgrounds in schools of their choice every year. This helps the state government to manage the process of admissions and fees reimbursements more efficiently with greater transparency.

Dalberg

Dalberg

Is an impact advisory group that combines strategy consulting, design thinking, data analytics, and research to address complex social, economic, and environmental challenges. We work with communities, institutions, governments, and corporations to develop solutions that create impact at scale. With 30+ locations, Dalberg is driven by a mission to build a world where all people, everywhere, can reach their full potential.

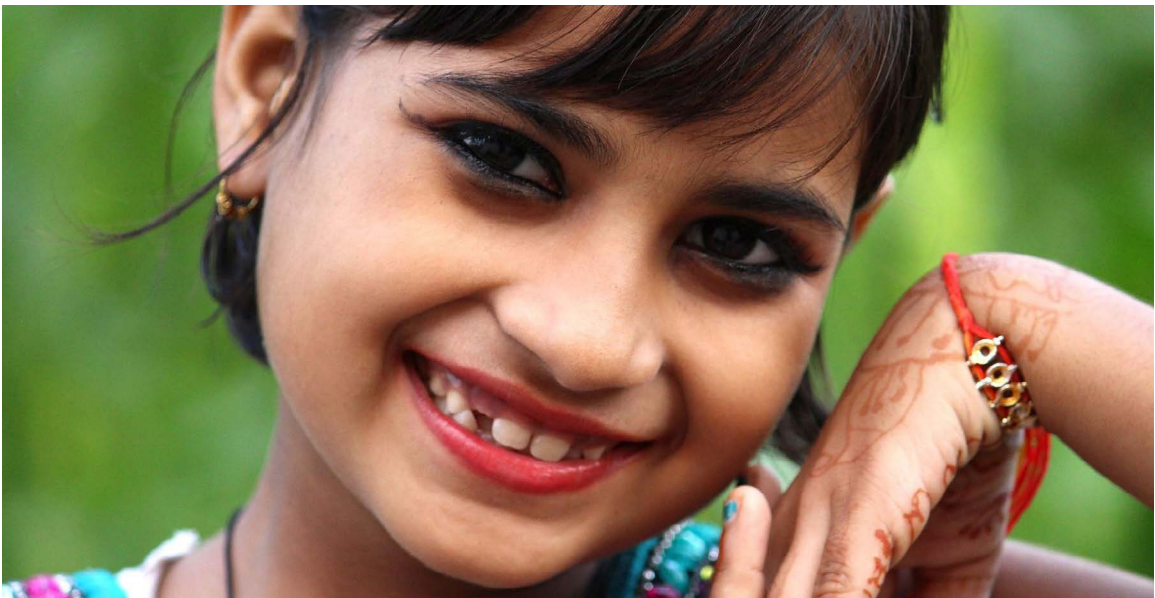


UNDP

On the ground in about 170 countries and territories, UNDP works to eradicate poverty while protecting the planet. We help countries develop strong policies, skills, partnerships and institutions so they can sustain their progress. UNDP has worked in India since 1951 in almost all areas of human development, from systems and institutional strengthening to inclusive growth and sustainable livelihoods, as well as sustainable energy, environment and resilience. UNDP's programmes continue to fully integrate a global vision for catalytic change with India's national priorities. With over 30 projects on the ground in almost every state, today UNDP India works to achieve the Sustainable Development Goals by transforming traditional models to do development differently.



Section 1



Past and Future of Social Safety Nets

In the first section of this report, we focus on social security nets and the various methods governments have adopted in order to ensure protection to their citizens. Part one of this section starts with the current situation and the gaps that the pandemic has revealed in the fabric of social protection across the world. Part two takes us to the idea of Cash Transfers, the variety, pros and cons, as well as examples of the different types. We then delve deep into case studies of Latin America (in part three) and China (in part four), understanding Pro-gressa and Bolsa Familia in the former, and the Targeted Poverty Alleviation Program in the latter.



Part 1

The gaps COVID-19 revealed in the world

The COVID-19 pandemic has shown how deep multiple social gaps are across the world: between developing and developed countries, and also between the rich and the poor. There is no doubt that the pandemic is hitting the most underprivileged sectors of society the hardest. Access to healthcare, food, and basic sanitation are part of the problems that the current health crisis is worsening through the interruption of regular life.

The June 2020 GEP report of the World Bank, highlights that between 71-100 million people can be pushed into extreme poverty, in the aftermath of the pandemic. The increase in poverty rate is estimated at an increase of 2.3 percentage points, compared to the pre-pandemic numbers.

The International Labour Organization (2020), on the other hand, estimates that these numbers might rise up to 400 million new poor only in India. At the global level, ILO projected in April 2020 that the pandemic will signify the end of 195 million full-time jobs or 6.7% of labor hours globally in the second quarter of this year.

Though tragic, we believe this can be an opportunity to undertake the institutional reforms needed to improve poverty alleviation schemes around the world. In this report, we will focus on the bright spots and potential improvements in the social safety net of India.

How can we measure the economic impact of the current situation on poverty around the world?

Besides health and access to healthcare, the most immediate effect on the poor lies in the reduction of direct income due to the interruption of labor. This has also been affected by a number of issues:

- The low income and poor sections of society are heavily dependent on **public services**, most of which are navigating problems related to COVID-19. The potential saturation of public hospitals is one pressing issue, but there are also families dependent on public school meals and other institutions that have been affected by the lockdown.

- The long and medium-term effects on **education** are unknown but are expected to be significant. For underprivileged families, not being able to send their children to school has a worse effect, as poverty already influences a child's educational attainment. (NCBI, 2007) Combined with the effects of not being able to access school/education, it will exacerbate the situation.

- Workers in the **informal sector** depend on a daily or a weekly wage, have limited savings and no access to credit. This is one of the reasons why lockdowns could not reduce mobility substantially in developing countries (Maloney et al., 2020) as a considerable number of families cannot risk their subsistence by interrupting their economic activities. **In India, almost 90% of the population is working in the informal economy** (ILO, 2020).

There are other phenomena that directly affect this process, such as the difficulty of accessing food due to interruption of the transportation and logistic systems, inflation, or shortage of goods. Nevertheless, there is one key factor that can be both part of the problem or the solution: the **national government's capacity to contain the social crisis** and transfer resources to those who need them the most.

In fact, safety nets have very low coverage in low-income countries: **cash transfer programs** cover less than 4% of society. (World Bank) One of the most important gaps COVID-19 has revealed lies in the coverage of social safety nets. It has been a focus of the public agenda since the lockdowns started. As the following graph shows, the number of **social safety schemes quadrupled** since March 2020.

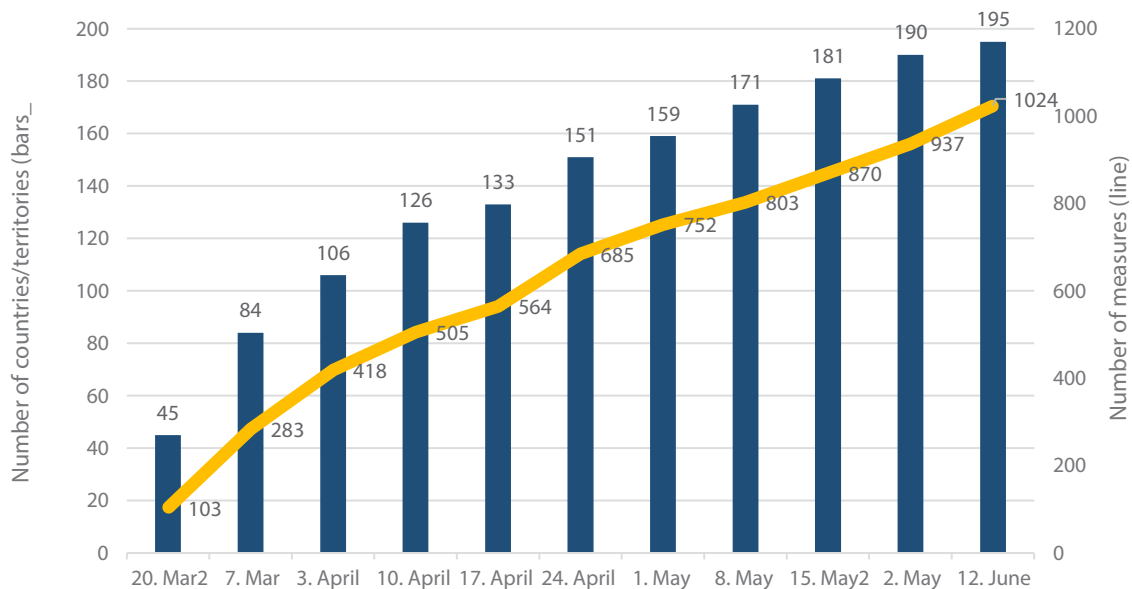


Figure 1 - Source: Social Protection and Jobs Responses to COVID-19: A Real-Time Review of Country Measures, World Bank living paper, June 2020.

In the midst of a historic global recession, social safety schemes come with severe fiscal challenges. All means to provide the financial resources to tackle the social and economic crisis are limited – especially for developing countries. While advanced economies have a margin to borrow in their own currencies at low interest rates, or use fiscal and monetary policies to support the COVID-19 response policies, developing countries have serious constraints (Arezki and Devarajan, 2020). Some of these are: 1). Inflationary conditions if money

is printed, 2). Borrowing from other countries is costly, 3). Diminishing funds in the treasury. This has brought an increasing debt stress in many countries, which has resulted in financial support initiatives from different entities like the G20, the World Bank, and the IMF.

Because of demographic and economic reasons, these challenges are compounded in India. Among other factors, the size of the informal economy significantly decreased the effectiveness of the lockdown. Even so, the case of the millions of migrant workers moving across the country to go back home or look for other opportunities has become the main example of how difficult it is to reduce mobility. At the same time, the situation made the already unequal access to healthcare (Barik and Thorat, 2015) even worse due to lack of access, lack of availability of healthcare professionals, and limited mobility, among other reasons.

The government's response has aimed to reduce the negative effect on economic activity and inequality with the Pradhan Mantri Garib Kalyan Yojana (PMGKY), a fiscal stimulus of \$23 billion, almost 10 percent of the GDP – with a US\$ 1 billion support from the World Bank for its implementation. This program consists of health insurance coverage for health workers, food and cooking gas provisions, direct transfers of INR 500 (US\$ 7) per month for women already in other social programs, an increase in the National Rural Employment Guarantee Scheme (MGNREGS) benefit, payments for the elderly, widows and disabled persons in poverty, among other relief programs. Since agriculture is the largest employer in India (42% of the workforce), but has low productivity, the MGNREGA and related programs are very important to improve the safety net for rural India.

The COVID-19 pandemic has shown how these problems need to be addressed through a comprehensive institutional reform of the Indian welfare system. In this report, we analyse the status, structure and recent history of some key elements of the social safety net of the Republic of India. We do this in order to identify the constraints for the development of more effective policies that help improve the social mobility dynamic. We will also highlight the bright spots of the Indian social safety system, and how these can be lessons for their reform both in India and countries with similar contexts.

Between April and May of 2020, Indus Action conducted a survey on the status of welfare delivery during the pandemic in 11 states, 350 districts, and 15,000 families contacted. In total 69% of the sample were eligible for at least one welfare program and 76% of them had actually received a benefit. These numbers vary across states.



Part 2

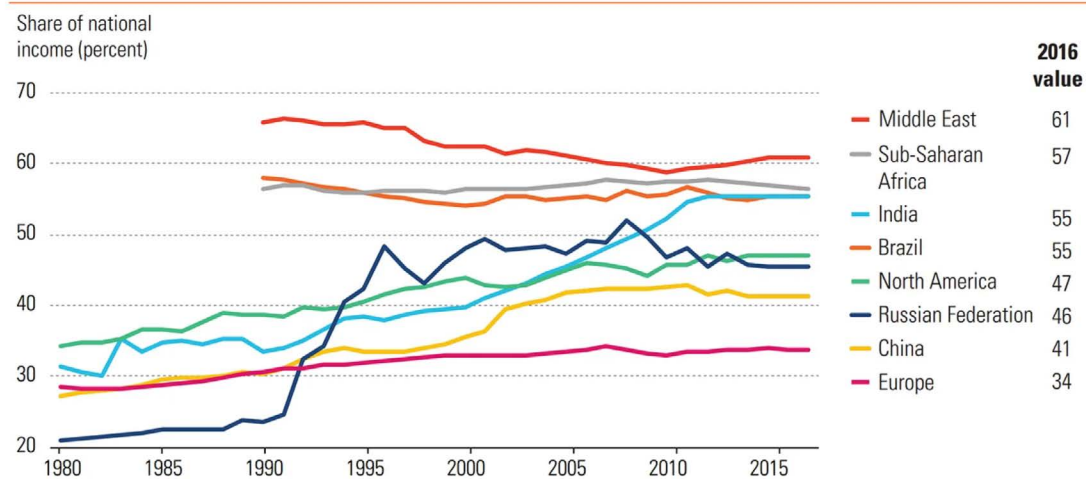
Overview of Cash Transfers

Income Inequality and the Case for Cash Transfer Schemes

While the COVID-19 Pandemic threatens to plunge crores of Indians into poverty, the issue of extreme income inequality in India predates the pandemic. The Indian economy has grown drastically in recent decades, but this growth has been unequal. Between 2000 and 2018, income for the bottom 40% of Indians grew by 58%, but for the top 1% of Indians, growth was 213% (BQ Desk, 2019, table 1). This growth in inequality is more severe than global trends; since 1980, India's rise in inequality is second only to the Russian Federation's (BQ Desk, 2019, figure 1).

Income Inequality

Income Inequality Based On The Top 10 Percent's Income Share Has Risen Since 1980 In Most Regions But At Different Rates



Source: Based on Alvaredo and others (2018), with data from the World Inequality Database (<http://WID.world>).

Bloomberg | Quint

Figure 2: Income Inequality, Quint, 2016

The top 10% of Indians receive an estimated 55% of the entire country's income (BQ Desk, 2019, para. 7). Because of this extreme inequality and the prevalence of work in the informal economy, very few Indians pay any income taxes. According to India's Central Board of Direct Taxation, 4.32 crore of the 5.78 crore individuals who filed tax returns disclosing income for the 2018-19 fiscal year (FY19) are not liable to pay taxes for the current FY20 or following year because they had incomes up to Rs 5 lakhs per annum—the income tax liability threshold given in the 2019 budget (FE Online, 2020, paras. 2-3). In a country of 130 crore people, only 1.46 crore were eligible to pay income taxes, and that was before the COVID-19 Pandemic (FE Online, 2020, para. 1). In June 2020, the State Bank of India has released a report stating that India's per capita income will decline by 5.4% in FY21 to Rs 1.43 lakh, a decline higher than the nominal GDP decline of 3.8% (Dhawan, 2020, para. 1). This decrease will be felt the most by low-income families without ample savings, and historical precedent suggests that pandemics increase inequality (Furceri et al., 2020).

High inequality is linked to aggregate demand weakness, decreasing trust in political elites, rising social discontent and political polarization. Since severe inequality decreases opportunities for low-income and middle-income groups and allows the rich to charge monopolistic rents where workers' bargaining power is low, many scholars believe it constrains aggregate economic growth (Coady & Le, 2020, p. 4). In order to rectify these issues, some fiscal redistribution is necessary.

Cash transfer schemes are a demand-side complement to supply-side interventions like government-provided health and education services (Rawlings & Rubio, 2005, p. 29). The idea is straightforward: give people money and trust them to use it efficiently. This money may be immediately spent on necessities, used to build human capital (especially in a family's children), or saved for later use. These programs are chiefly used for poverty alleviation and during sudden economic crises. While some states, like Alaska and Iran, fund cash transfer programs with natural resource revenue, few states have substantial enough natural resource revenue to entirely finance a meaningful and impactful program through such means (Hanna & Olken, 2018, p. 202). Official development assistance is rarely enough to entirely fund cash transfers, especially universal ones, because this

international aid makes up small fractions of developing countries' government budgets; for "lower middle-income" countries like India, total tax revenue in 2010 was roughly 14 times the sum of development assistance received. As a result, most cash transfer schemes are primarily funded by domestic taxation, and if this taxation is progressive, the program domestically redistributes wealth (Hanna & Olken, 2018, p. 203).

Types of Cash Transfer

There has been significant experimentation around the world in how to design cash transfers. No one model has emerged as ideal; cash transfer schemes are designed to accomplish specific goals in specific national contexts. A key design question is that of eligibility: Who will receive the cash transfers?

- **Universal transfers** are available to the entirety of a population. There are no eligibility requirements, which ensures that nobody in need is left out (Hanna & Olken, 2018, p. 202). This makes them ideal for crises, when need is urgent and the costs of exclusion are especially high. While their universal nature often makes them expensive, their administration is easy, fast, and cheap in comparison to targeting (Calnitsky et al., 2020). Even though the very rich and very poor are both eligible, if financed by progressive taxation, they can still be substantially redistributive (Hanna & Olken, 2018, p. 202).

- **Targeted transfers** are available to targeted individuals within a population but not everybody. Socioeconomic, that is, needs-based—considerations and/or categorical demographic characteristics serve as bases for targeting; for example, a scheme may wish to target all low-income households, all households with children, or specifically low-income houses with children. Geographic targeting, means testing or proxy means testing, community-based targeting, and categorical targeting are all methods used for targeting, and for more on targeting specifics, please see page _____. Targeting has administrative

costs and risks both exclusion and inclusion errors, but it can reduce the cost of a scheme by limiting eligibility to those most in need (Hanna & Olken, 2018, p. 202). Depending on how connected the targeted population is to larger markets, targeted transfers may also affect the price of goods in local markets to the detriment of nonbeneficiaries (Özler, 2020).

Another key question is that of conditionality:

- **Conditional transfers** are available to recipients as long as they comply with behavioral requirements. They incentivize individuals to adopt positive behaviors, often related to health, nutrition, and their children's education and generate short- and long-term gains in human capital development, but they deny transfers to those who do not adopt conditional behaviors who may still be in dire need (Özler, 2020). For more on conditionalities, please see page ____.
- **Unconditional transfers** are not contingent upon the satisfaction of behavioral requirements. They may not achieve the same specific behavioral change as conditional transfers, but importantly, unconditional transfers have been found to make lasting improvements in the health and nutrition of beneficiaries' children. Still, there is less proof that they support the development of human capital to levels sufficient to change other long-term outcomes (Özler, 2020).

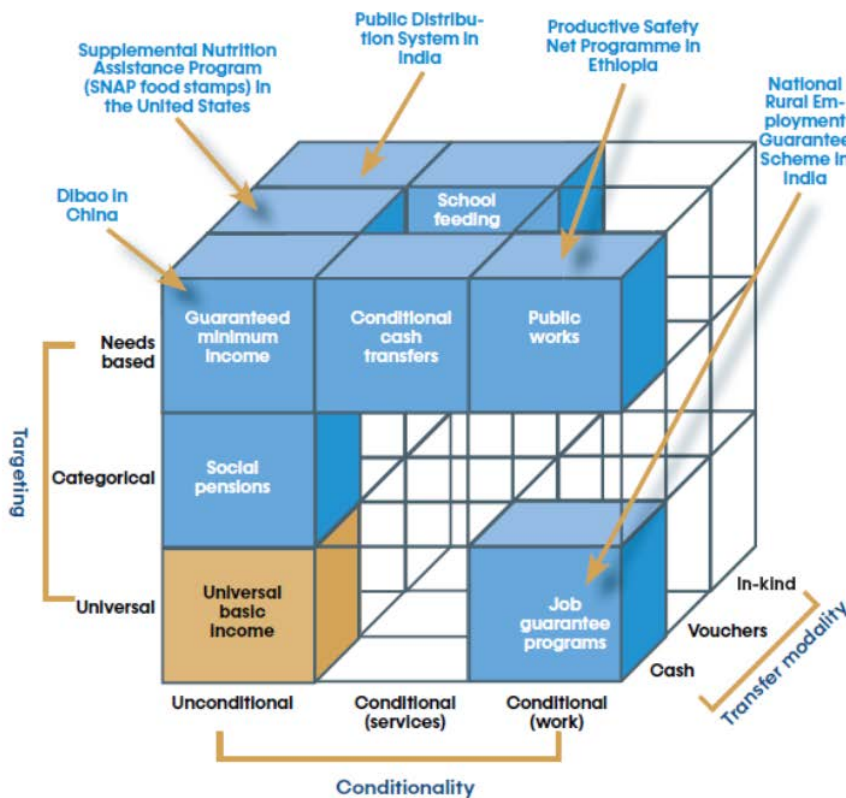
Different pairings of eligibility and conditionality produce several commonly referenced models:

- **Universal Basic Income (UBI)** is a popular, theoretical model for a universal, unconditional cash transfer. Every individual receives an identical amount of cash regardless of income, so the government does not need to verify income before transfer. This makes UBIs easy to implement and inexpensive to administer (Hanna & Olken, 2018, p. 202). No countries currently have UBIs at the national level, but Mongolia and Iran have briefly experimented with them in the past and the sparsely populated U.S. state of Alaska has a small one (Gentilini et al., 2020, p. 2). There was also the SEWA-INBI pilot in Madhya

Pradesh, in India, which showed promising results. (Sunil Jain, Financial Express, 2019).

- **Guaranteed Minimum Income (GMI)** is a model for targeted, unconditional transfers. GMI ensures that poor households have the funds to meet an income threshold by transferring them the difference between monthly household income and the threshold while adjusting for household size. They are meant to provide a safety net for the poorest, but in practice, many cover less than 5% of the population. Because they depend on monthly household incomes, they are most common in OECD nations with comprehensive financial records; they are rarer in countries with a large share of workers in the informal economy (Lindert, 2013, p. 8).

FIGURE O.1 UBI within a Social Assistance Cube



(Gentilini et al., 2020, p. 3)

Figure 3: UBI within a Social Assistance Cube, Gentilini et al., 2020, p. 3

Cash Transfer Design Considerations

No scheme exists in a vacuum, so it is important to design cash transfers to complement and supplement other schemes—including other cash transfers. Indeed, conditional and unconditional transfers may both be used to resolve trade-offs. Özler proposes that a basic unconditional transfer may be provided to, “say, adolescent females or poor households, topped up by conditional cash transfers for human capital accumulation and desired health behaviors—providing an incentive to invest in education and health while still guaranteeing a basic level of protection to those who are unable or unwilling to comply with program conditions” (2020). However, if a transfer scheme is to be financed by taxes, the tradeoffs involved in creating the scheme may, “depend on how the rest of the income tax schedule is adjusted to satisfy the government budget constraint...” (Hanna & Olken, 2018, p. 204). In countries like India, where only a small portion of the population is above the income tax liability threshold, it may be hard to generate enough income tax revenue for a UBI, so funds for the UBI may be drawn from consumption taxes (Hanna & Olken, 2018, pp. 205-206). Because consumption taxes are already borne by consumers, the resulting transfer scheme may have minimal redistributive effects.

Care must also be taken to ensure that transfer schemes are inclusive in design. Many schemes rely on mobile phones or online registration, but there is a considerable gender gap in mobile phone owners and internet users. A 2018 survey found that 80% of Indian men owned a mobile while only 59% of Indian women did, and 36% of Indian men used mobile internet while only 16% of Indian women did (Rowntree, 2019, p. 15). Data for third gender Indians is not available. Gender gaps in literacy, ownership of formal bank accounts, mobility, and confidence of using technology may also result in schemes that perpetuate gender disparities (Bourgault & O’Donnell, 2020). Using gender-based targeting, as PMMVY and several other conditional cash transfer (CCT) schemes do, can correct for this by ensuring that women receive their transfers.





Part 3

Conditional Cash Transfer programs in practice: the Latin American experience

If we are looking for lessons on the implementation of cash transfer programs, we need to investigate the region where they were born. During the 1990's, Latin America witnessed the design and implementation of the first conditional cash transfer programs in the developing world. While welfare targeting has existed in Europe since the 1960s, what we call CCT today was first experimented in Latin America. In 1997 Mexico launched Progresa, a program consisting of cash payments to poor families with the condition of having regular school attendance, health clinic check-ins and receiving food assistance. Since the program went through a randomised evaluation stage during the first three years, the government was able to show its social impact through data and quantitative methods. The preliminary results showed that Progresa had produced an increase in school enrollment, improvements in child nutrition and health, and general poverty alleviation.

Several Latin American countries followed the Mexican experience. Some of the most paradigmatic cases are Bolsa Familia in Brazil, Más Familias en Acción in Colombia, Asignación universal por hijo in Argentina, Solidario in Chile, or Avancemos in Costa Rica. There are many differences between them, but an overview of the previous 20 years of conditional cash transfers in Latin America and its numerous evaluations could help identify similar problems and opportunities within the Indian context.

There is evidence that CCTs have reduced child labor in Latin America (Galiani and McEwan, 2013; Edmonds and Schady, 2012), increased school enrollment and even school achievement (Garcia & Hill, 2009),

health-care coverage in poor households, and child nutrition. The evaluations are less clear as to the impacts on learning (Fiszbein and Schady, 2009; Saavedra and García, 2012). The results are also different for each country: researchers have found positive impacts on school progression in Nicaragua (Barham, Macours and Maluccio, 2013) and Jamaica (Stampini et al., 2016a), and others found no positive effects on tests' grades in Mexico (Behrman et al., 2009). There is also research on how cash transfers help beneficiaries escape the poverty trap. (MIT)

The most common criticism of CCTs comes from those who hold they can generate counterproductive incentives with respect to how the beneficiaries perform in the labor market. There is evidence showing that in Ecuador the male beneficiaries tend to decrease their search to be included in the formal labor market, if the benefit depends on their work status (Araujo et al., 2016). Nevertheless, this is a contested issue for which it's very hard to provide robust evaluations, given the dynamic nature of targeted populations and particularities of each country.

In this section, we will take the experience of CCTs in Latin America to address some of the issues that are relevant for the Indian context. We describe how CCTs in Latin America target their eligible populations, how they select and evaluate the conditionalities for receiving the benefit, and the process of policy coordination amongst the different actors involved in the social welfare nets.

Targeting

In the past two decades, the issue of identifying optimal redistributive policies to reduce poverty has led to a whole branch of the social policy literature that compares the effects of conditional cash transfers to those of universal programs. A big part of the discussion

¹Other See Levy and Ohls (2007); Attanasio, Trias and Vera-Hernández (2008); Paes and Pacheco (2008); Hodinott and Bassett (2009); Cecchini and Veras Soares (2014) ; Sánchez and Jaramillo (2012). For a more nuanced description of cash transfers in general see (Ibarraran, P., Medellín, N., Regalia, F., Stampini, M., 2017).

lies whether the administrative costs associated with the process of targeting make CCTs less effective than universal schemes. Nevertheless, it is not easy to measure the cost of this type of program and data is largely unavailable.

In addition, some authors say that targeting inevitably results in the stigmatization of the beneficiaries and even generates dependency traps (Van Oorschot, 2002). This depends a lot on the context and needs of the beneficiaries, but there is a certain reproduction of stereotypes (Layton, 2020) when the beneficiaries are tagged as recipients of social welfare.

Targeting mechanisms are a fundamental part of any conditional cash transfer program, and a big portion of their success or failure depends on its functionality-. As Stampini et al. (2017) explain, **targeting demands having at least two types of criteria.**

1

There has to be a **socioeconomic** level of analysis, that is, whether the program targets the extreme poor, the poor or any other disadvantaged group - and how to identify them. In Latin America, some programs target the extreme poor like in Mexico or Ecuador, and others target broader types of disadvantaged groups, like in Jamaica. The same report (Stampini et al., 2017) shows that there is a trade-off between the size of the target population and the amount of the transfer. Most of the problems associated with broader targets are related to the difficulties in evaluating their real impact. First, it is clear that measuring the impact of small payments in the medium- and long- terms is difficult, although it's logical to say that it has a lower effect on immediate poverty reduction. Second, expanding the target population beyond the extreme poor means including more dynamic groups - which involves a more complex tracking system.

2

There also has to be a **demographic** level of decision making: is the program targeting households, mothers, only households with children? In Brazil, for example, the Bolsa Familia is designed to take the family as the beneficiary, whereas in Argentina, the Asignacion universal por hijo targets disadvantaged mothers.

But the most complex part of the process lies in how to bring targeting to practice, that is, the selection of individuals who meet the socioeconomic and demographic criteria. According to Stampini et al. (2017), targeting methods in Latin America can be categorized in four different types: geographic, categorical, means testing, and community-based. There has usually existed a combination of different methods in CCTs across Latin America.

Geographic targeting has been a basic component of cash transfer programs, because socioeconomic variables usually have some sort of relation to geographical data. Nevertheless, these two dimensions rarely overlap in their totality. There have been cases of pure geographic targeting, but it usually comes with other methodologies. It is useful when it comes to implementing cash transfers in districts with a very high percentage of extreme poverty, because the probability of including non-poor households is low in those cases. And there is also the case of Brazil, where the Bolsa Familia quota is assigned to each municipality according to their poverty index -which is calculated at a federal level.

Categorical targeting consists of identifying eligible groups by social categories. For example, Mas Familias en Acción in Colombia grants automatic benefits to victims of displacement and in the context of civil conflict. But the most common use of this type of methodology lies in the use of other social programs' databases to identify eligible beneficiaries. That way, the different social welfare programs complement each other in terms of their outreach.

Means testing is a way to measure eligibility based on income per capita. There are several methodologies to evaluate the income of a household. In the case of Brazil, for example, Bolsa Familia uses a mix of different tools to avoid the risk of targeting the wrong population. In addition to the evaluation made at the federal level of each municipality's poverty index, the municipalities themselves conduct a selection process, and the program's officials conduct a survey registered in the Cadastro Unico. Finding the correct means to identify eligible groups both for first time beneficiaries and assessing the continuation of the benefit is a complex process where the governments face many risks. We will address the risks of means testing when we analyse cash transfers' implementation in India.

Community-based targeting delegates the authority of selection to specific communities. For example, Mas Familias en Accion in Colombia uses this approach to work with the indigenous population. Other countries rely on the communities to evaluate their programs' performance. This is a channel to add information for possible misuse of the cash transfers or selection of households that are not really eligible.

Conditionalities

CCTs are designed to get poor families out of poverty traps by asking the beneficiaries to comply with requirements in exchange for the benefit. The purpose of the conditionality mechanism is to bring social mobility, that is, help the children of poor families get better chances in the education and labor systems. There have been two main branches of conditions in Latin American CCTs, which usually come together: health and education. In the first case, the programs require immunization, nutrition check-ins and clinic visits for the children in the family, and care and support for pregnant women. In the second place, the requirement is generally based on school enrollment and a minimum percentage of attendance for the children of the family, with variations depending on the education level.

Nevertheless, the conditionality paradigm comes with some **challenges**. In addition to the problem of work incentives, which remains a contested issue, conditional benefits can bring some level of **stigmatization** to the beneficiaries. This is rooted in the most basic condition that separates CCTs from universal benefits: financial need. There is evidence that CCTs come associated with pervasion of stereotypes of the targeted population in different countries (Layton, 2020; Hochfeld and Plagerson, 2011)

There is the question of whether this is a cultural and social process already happening independently of the cash transfer program, but it's still a challenge to be addressed by the government implementing the program.

On another level, **conditionalities need to be feasible both for the population and the government**. This means that the beneficiaries should be able, a priori, to comply with the requirements. Some pro-

grams have started to implement rewards dependent on the performance of beneficiaries, as in the case of the Ingreso Ético Familiar (IEF) in Chile. The problem is this incentivizes stigmatization in the cases of noncompliance or those individuals who do not achieve the reward.

In the case of the government, the conditions must be designed in such a way that a- the public service is available for the beneficiary and b- the government is capable of verifying compliance with the requirement.

There are scenarios in which CCTs come with conditions that are difficult to comply with, mainly in rural areas where the school might be far from home or there is no presence of healthcare institutions. This problem supports the idea that CCTs are only patches for poverty: if there is not a solid welfare system that complements them, there is less probability for social development.

Secondly, verification of compliance is a necessary step not only for evaluating continuity of the benefit, but also to assert the obligation for the beneficiaries. This does not mean that exiting the program is immediate, there are many ways to make that a smooth transition. In the case of the Bolsa Familia, for example, there are four stages: warning, block, suspension, and cancellation. At the same time, there are several actors taking part in the monitoring process, including civil society organizations, schools, local and state governments. To do that, the program needs to be accompanied with a verification system that involves other welfare programs and results in an integrated information system.

Policy coordination of cash transfers: the case of Bolsa Familia in Brazil

In the next section we will discuss the particularities of cash transfers in India, but it is worth noting beforehand that due to the Indian demographics, there is a major challenge in coordinating the imple-

mentation of social policies of the multiple agents involved. This becomes an even bigger challenge when it comes to cash transfers, if we consider that there is a lack of integration amongst the different existing schemes. This peculiar situation makes the Indian context comparable to that of Brazil, also an economic leader for the region, with a large and diverse population in terms of languages and culture.

In 2003, Brazil integrated a series of cash transfer programs into the Bolsa Familia (BF). According to Gazola Hellmann (2015), during the first two years there were many coordination and operational challenges. The program is destined to families below a poverty line of R\$ 154 (US\$ 27.71 or INR 2,063.84) of per capita monthly income. Its coverage went from 3.6 million families in 2003 to 12 million in 2009 to 48 million people and 25% of the population and more than 14 million families in 2014 (World Bank, 2019; Gazola Hellmann, 2015). Its budget is about 2.5% of total government expenditure or 0.5% of GDP.

The program has reduced infant mortality caused by undernourishment and diarrhea by more than 50%, increased the passing rate of secondary students from 75.7% to 79.7% (Hellmann, 2015) and reduced the Gini Index by 21% (Veras Soares et al, 2006). The conditionalities in the BF are prenatal tests, nutritional and health assistance, and school attendance of at least 85% (Presidência da República do Brasil, LEI N° 10.836)

In terms of **policy coordination**, the Bolsa Familia is led by the **Central Government** and implemented by the states and municipalities. On the side of the central government, The National Secretariat for Citizen Incomes (SENARC) in the Ministry of Citizenship (MC) oversees the general operation of the BF. It defines standards of implementation, amounts of payments, goals, proposes the annual budget, establishes the monetary quotas per states and municipalities based on estimations of the National Institute for Geography and Statistics, and monitors the program regularly. The SENARC, through the Federal Economic Fund (Caixa), is also responsible for the Cadastro Único, which is the registry of low-income families eligible for Bolsa Familia and other social welfare plans.

Within the MC there is also a Single System for Social Assistance (SUAS), which is composed by the Social Assistance Referral Centers

(CRAS) in each state – a fundamental support for the local implementation of the program. There is a Secretariat for Evaluation and Information Management (SAGI), carrying out the impact and program evaluation of BF. According to Gazola Hellmann (2015), between 2005 and 2009 the SAGI “was critical to establishing the legitimacy of the program”. The MC also works closely with the Health Ministry and the school education system in order to maintain a single integrated social database.

States and municipalities must voluntarily sign a participation agreement to be a part of the management of the BF. It is important to note that there is constant monitoring by the central government of the local implementation. Brazil created a Decentralized Management Index (IGD), to measure the performance of municipalities and states in the BF implementation.

The **municipalities** are in charge of registering the low-income families in the Cadastro Único, coordinating with the central government the payments through the Bolsa Familia Bank Card, managing the recertification process and working closely in the follow up and evaluation with the education and health ministries. They are the front institutions of the whole process, mediating between the families and the register. They also do active searches to reach out to disadvantaged groups that are not yet part of the registry.

The **states** are responsible for assisting municipalities with the operations, systematizing the information, managing the schools and health centers to evaluate compliance and follow up the beneficiaries, training for the municipal workers and logistical support. The states are also intermediaries between the federal government and the municipalities in many aspects, most importantly when it comes to the transfer of monetary quotas. These are conditioned on good performance according to the IGD.

The Bolsa Familia has been the object of study for innumerable research papers and it remains the largest cash transfer program in the world. Because of its magnitude, decentralized structure and integrated management, it should be taken into account in a discussion about policy integration of poverty alleviation schemes in India.

²National Program for Minimum Wages, education programs, National Program for Access to Nutrition (PNAA), the Auxiliary Gas Program, and the Single Registry of the Federal Government (Cadastro Único).





Part 4

Chinese case study: Poverty Alleviation Program

Introduction of China's Targeted Poverty Alleviation

In 2014, Chinese political leaders first introduced the concept of 'targeted poverty alleviation' (The Borgen Project), and since then the Chinese government has introduced a series of policies which aim at lifting the entire rural population out of poverty by 2020 under China's current poverty standards. (IPRCC) The targeted poverty alleviation policy not only transfers a large amount of poverty alleviation resources to the rural areas, but also intensifies the interaction between the state cadres at all levels, the elites in the rural areas and the ordinary villagers.

Before 2013, China's poverty alleviation policies mainly focused on poor counties and villages as the target units of resource transmission. However, the issue was that the target of poverty alleviation was not accurate enough. Therefore, a series of targeted poverty reduction policies were introduced in 2014 so as to accurately identify poor households, village by village and house by house, ensuring that the implementation of policies is tailored to local conditions. The targeted poverty alleviation included two major steps. First, the accurate identification of poor households by establishing household files, setting up the card and building the dynamic information management system. Second, accurate assistance based on the causes of poverty by formulating suitable assisting measures and determining which cadre is responsible for helping the poor. (The Borgen Project) The report of the 19th CPC National Congress points out that in the past five years since the 18th CPC National Congress, more than 60

million poor people in China have been lifted out of poverty, and the poverty rate has dropped from 10.2 percent to less than 4 percent.

Based on the National Poverty Line Standard and sample statistics, the central government determined that the number of people living in poverty in China in 2014 was 70.17 million. (Statista) Accordingly, the central government allocated the poverty quota to each province, and each province allotted the quota to each city. It is worth mentioning that targeted poverty alleviation was also seen as an important measure for the party to strengthen the link between the bureaucrats and the rural society, and further realize the political control over the rural regions.

The Party and the state also introduced a set of assessment methods for cadres, linking the achievement of the goals of poverty alleviation to the promotion and reward of cadres. In February 2016, the General Office of the Communist Party of China and the State Council General Office issued the Measures for evaluating the effectiveness of poverty alleviation of provincial Party committees and governments. (MDPI) Accordingly, the Poverty Alleviation Office and the Central Organization Department of the State Council take the lead in conducting the annual assessment of provincial cadres, giving certain awards to those who have achieved significant results in their annual poverty alleviation tasks. The central government's assessment methods were soon followed by lower-level governments. For example, Shangrao County stipulated that cadres must be selected and appointed according to their performance in the targeted poverty alleviation. Those who have made outstanding achievements in poverty alleviation work will be given priority in promotion. (Jing Mengtong et. al)

Industrial Poverty Alleviation Model and its performance evaluation:

The development of rural industry is the top priority of China's targeted poverty alleviation. According to the Poverty Alleviation and Development Office of the State Council, industrial poverty alleviation

policies aim at establishing industries in every poverty-stricken village based on its own characteristics (UNDP, China). Compared to social security and relocation, industrial poverty alleviation enables poor households to earn their own living so that they would never fall below the poverty line again. The idea was that instead of a mere short term increase in income, those peasants who benefit from industrial poverty alleviation policies have the ability to earn their own living and remain prosperous. There are multiple models of industrial poverty alleviation, which vary according to the source of funds, the operating partner and the way the land is used. First, the industrial models can be divided into 'collective' and 'private'. The property of the subject has a direct impact on the final effect of precise poverty alleviation. The collective model refers to industries owned by the village, while the private model refers to industries owned by the individual peasant. While collective models can guarantee that the profits are shared by the whole village, private models encourage much more individual incentive. Second, according to who can manage the land, the industrial models can be divided into enterprise contract model and enterprise demonstration model. The former refers to industries on the lands owned by the peasants, and the latter refers to industries on the lands owned by the enterprise. (G.Tian, 2000)

Based on the above two classification standards, we can divide the industrial models into three types. (1) Village market model. In this model, the industry is owned and managed by the village. In general, the village owns comparatively large amounts of collective land and thus it is easy for the village to build large-scale industry base. (2) Enterprise contract. Under this model, the village lends its collective land to the enterprise, or the village committees help villagers transfer their lands to the enterprise. The enterprise is responsible for the operation and management of the industry, and pays the villagers land rental and management fees. (3) Enterprise demonstration. Under this model, lands are not transferred to enterprises on a large scale. The enterprise takes the role of the sale agent. Through the establishment of production demonstration bases, the enterprise encourages and attracts farmers to plant a certain type of crops. The enterprise is mainly responsible for purchasing the seeds and selling the harvest crops. It should be noted that these three types are generalized patterns, which can be regarded as 'ideal types'. In practice, however, there may be a mixture of the three types. (ibid.)

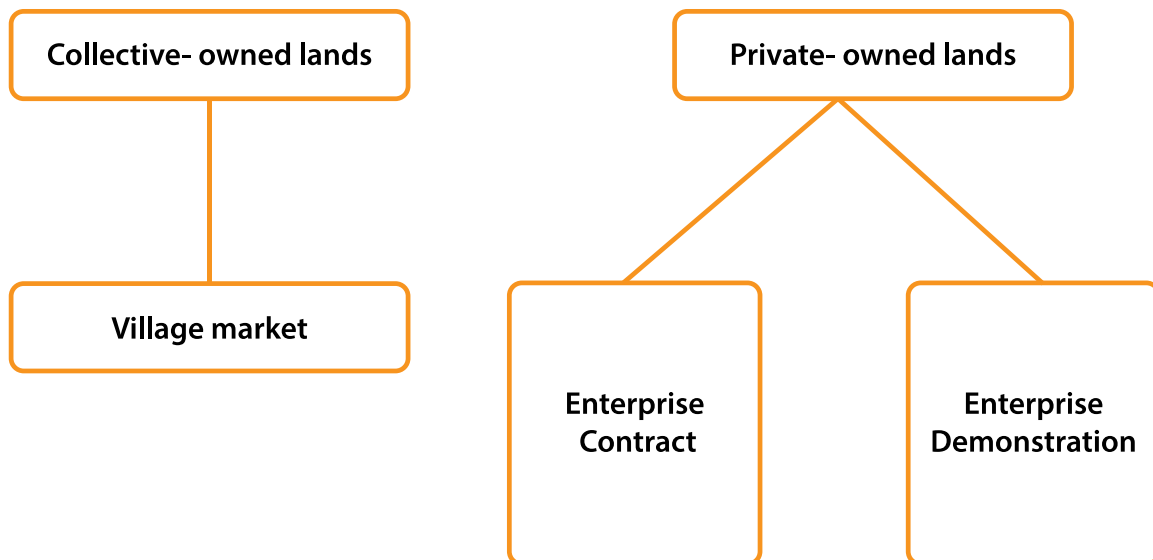


Figure 4: Three types of industry models

To measure the performance of industrial poverty alleviation models, three indicators must be considered (UNDP China). First, the increase of the village’s collective income. Since the villages in China practice self-governance, evaluating the prosperity of the village collective economy is an important indicator. For example, in Hubei province, a household needs to reach the annual income of more than 8,000 yuan for each family member in order to get rid of poverty. Also, the annual collective income of the village should reach 50,000 yuan. Second, the source of financial funding. A village cannot rely merely on the government’s funding in order to get rid of poverty, and thus the profits of the industry counts as another indicator for long-term independent development of the village. While all levels of government invest a certain amount of money on villages’ development, the allocation amount will reduce after 2020. Therefore, if a village is too dependent on state funding, it is highly possible that it would fall below the poverty line again. For example, if a village relies solely on the national subsidies of the photovoltaic industry and has no other income sources, it is hard for such a village to prosper after the change of poverty alleviation policies since 2021. Third, the incentive of peasants to participate in the industry. There is anecdotal evidence that some peasants in the village lack the incentive to earn their own living, and rely mostly on the government. Therefore, it is also crucial

on the poverty-alleviation agenda to transfer those peasants into industrious workers.

One example of the village market type is the B village in Hubei Province. In 2005, the village Party Secretary mobilized Party members to raise funds and established the 'Science and Technology Breeding Company', which mainly engaged in pig farming. All the villagers bought shares of the company. 100% of the poor households in the whole village participated in the production, and 9 poor households in the neighboring villages were also absorbed. The development of the company does not rely on the government's poverty-alleviation subsidies. The first year the company gained 180,000 yuan. The village, which was once the poorest in the county at the beginning of the reform and opening-up, now becomes the top ten villages in the county.

In the enterprise contract model, the income of poor villagers mainly come from three sources. First, villagers get rental income from lending their land to the enterprise. Second, villagers can work at the industrial base and earn their wages. Third, villagers can acquire production skills through the technical training provided by the enterprise. The grass-roots governments generally encourage villages to contract their lands to private enterprises. For example, in A village of Hubei Province, one enterprise was persuaded by village cadres to establish factories inside the village. The land in the village was first transferred to the village committee, and then to the enterprise. The enterprise set up hundreds of acres of nursery stock base, and signed a 30-year contract with the village committee to give the village \$50,000 each year. Farmers can earn up to 2,300 yuan per month in rent, and poor households can work at the nursery stock bases and earn more than 1,000 yuan a month. By 2018, the base had created jobs for 22 poor households in the village. Now the annual income of the village has exceeded 100,000 yuan, and the total income of the villagers from the rent of the land has exceeded \$400,000.

Another example of the enterprise contract model is the C village in Hubei Province. The enterprise in the village makes the business of edible fungi. It is responsible for purchasing the fungi and offering technical guidance to the villagers. Similarly, villagers get their profits from the rent and wages. Each poor household receives an annual income of 1,000 yuan per acre from the land rent, and 50 to 100 yuan

for each working day. The county government also provides financial support for fungi cultivation, including the subsidies of 0.4 yuan per stick and 30 million for industry base construction in the village.

It is worth mentioning that the enterprise contract model mainly relies on the village's labor force and thus provides enough jobs for villagers. This helps solve the employment problem of farmers. Villagers no longer have to go outside of the village into large cities and become migrant workers. Instead, they can stay in their village to earn their living and look after their children at the same time. It also prevents those farmers from getting addicted to gambling, which was once quite prevalent in Chinese villages.

The main problem that the enterprise contract model faces is the distribution of the benefits among enterprises, village elites and farmers. Some enterprises may take advantage of the village's desire to attract funds to intentionally lower the land rent and labor fee in the contract. In the example of the above-mentioned seedling enterprise in village B, initially the boss of the enterprise was asked by the village to pay \$70,000 yuan each year to the village, which was rejected by the boss and later reduced to an annual amount of \$50,000. This contract obviously favors the enterprise private owner. Such problems still exist in certain villages and are yet to be solved.

One example of the demonstration enterprise model is the C village in Hubei Province. Yu, a villager, signed an agreement with farmers around the village to develop a 150-acre barren hill into a papaya planting demonstration base for other villagers to learn from. In 2011, Yu established a community for papaya cultivation, and he later established an agricultural and technology company in 2016. There are more than 800 workers in the company, and more than 150 villagers hold shares of the company who can get a bonus of more than 8,000 yuan per year. According to Yu, it is more important to let the villagers observe a better way to earn money, and then they will follow the way spontaneously.

According to the **three indicators** mentioned above, a brief measurement of the three examples are listed in the table below.

Case	Model	Indicator 1	Indicator 2	Indicator 3
Village A	Enterprise Contract	<ul style="list-style-type: none"> • Annual village income increase of more than 10,000 • Rental and individual income increase of more than 40,000 	Independent from government subsidies	Providing jobs for more than 20 households
Village B	Village Market	Annual village income increase of more than 20,000	Independent from government subsidies	Providing jobs for more than 30 villagers
Village C	Enterprise Demonstration	Annual income increase of individual villager stakeholder of more than 8,000	Highly dependent on the government's loan policies	Providing jobs for more than 100 households

Table 1: The Measurement of Three Industry Models





We **will now move** to the **next section of the report**, which shifts the lens from the world, to India and its social security system.

Section 2



Bright Spots: Evolution of the Social Safety Net in India

There are four parts to this section, starting with setting the context, with the gaps that COVID revealed in India, with a focus on impact on children, employment, and food security. The second part speaks of increasing household savings, highlighting bright spots in the Indian economy, which can pave the way for a better social safety net. Part three narrows in on the schemes within PMGKY, to throw light on the idea of convergence in providing social security to the people, showcasing what India has been able to start off on the right foot. The last part of this section, brings the attention back to some issues we faced in responding to the pandemic.



Part 1

The gaps COVID-19 revealed in India

Impact on Children

The COVID-19 pandemic has put the lives of millions of children on hold across the globe. Already vulnerable in several ways, children globally are now having to face an accelerated risk of poverty, malnutrition, and a lack of education. The pandemic might undo decades of work done to improve the lives of these children. It has exposed cracks in our existing systems and made apparent that measures to secure the future of children must be strengthened.

Of the 240 million children living in poverty in South Asia, 155 million of them are in India, according to the UNICEF Lives Upended Report. The pandemic could push 120 million more children into poverty (UNICEF, 2020). The main challenges they face are a lack of access to healthcare and nutrition, lack of access to education due to the shutdown of schools, and the physical danger of being confined at home. We will now look in detail, at the effects of the lockdown and the pandemic on children in the areas of health, nutrition, education, and personal safety in India.

Health

The pandemic has caused a major upheaval in India's health infrastructure. Due to the massive number of cases and the consequent demand for health workers, many doctors and nurses have been remapped to caring for COVID-positive patients. This has left the bulk of other healthcare services understaffed. Services that are essential for maternity and child health have been suspended (UNICEF). Pregnant women are apprehensive to visit hospitals and nursing centres due to the fear of contracting the virus. This fear is not unfounded – pregnant women are more susceptible to the virus due to immune and anatomic changes of the body.

Institutional deliveries in March 2020 have dropped by 43% as compared to March 2019, according to the Health Management Information System maintained by the Ministry of Health and Family Welfare. The number of women who delivered by Caesarean Section, a life-saving method of delivery for 5-15% of all childbirths, also fell by 46% from the previous year (New Indian Express, 2020). The decline is not only driven by the fear of contracting the virus but also because of the lack of access to transportation. Most forms of public transportation had been suspended, making it difficult for mothers to deliver their children as well as visit the health centres for check-ups. Many women rely on private hospitals for deliveries; they are now being turned away and forced to admit themselves at public hospitals which are already overwhelmed with COVID-19 patients (New Indian Express, 2020).





Nutrition

India is disproportionately represented in the child malnutrition figures – out of the 56 million stunted children in South Asia, 40 million belong to India (UNICEF). Due to the pandemic, many existing food security programs such as the Integrated Child Development Scheme (ICDS), Targeted Public Distribution System (PDS), and the Midday Meals (MDM) scheme are facing last-mile delivery issues. While there is an abundance of rice and dal available through the PDS, they are not sufficiently nutrient-rich for pregnant and lactating mothers. The central government had earlier recommended increasing the supply of dry rations through the ICDS program but the shutdown of manufacturing units has made it difficult to procure the raw materials required for these items (Hindustan Times).

As of March 31, 2019, nearly 120 million students were enrolled in the Midday Meals scheme. This is 60% of all students enrolled in K-12 education. For many children, this is the only meal of the day. School shutdowns have deprived children of this meal with no alternative sources of nutrition.

Education

320 million students have been affected by school shut-downs in India during the pandemic, according to a report by Brookings. Various methods of remote learning such as lessons via television, radio, smartphones, and printed home learning packages have been employed to fill this gap. However, the digital divide makes remote learning difficult and even impossible for a large portion of children. Only 23.8% of Indian households have access to the internet, according to the 2017-18 NSSO Survey. This is broken down into 14.9% in rural areas and 42% in urban areas (The Wire). Men have more access than women; the number is even lower for younger persons with only 12.5% of students having access to smartphones.

While internet access is a major problem of remote learning, another is the increased responsibility of parents to educate their children. Having to play the role of a teacher might be difficult for many parents as they might not have the educational qualifications for it. 26.1% of the population above the age of 15 is classified as “not literate”, 18.9% have received education upto primary school, and 16.2% have attended middle and secondary school. This comprises 77.4% of India’s population who may not have the necessary level of education to teach their children. In rural areas, these numbers are even higher with 69.6% of the population falling somewhere between “not literate” to middle school education (The Wire). In addition to this, parents might not even be able to allocate time or resources to their children’s education due to other financial hardships catalysed by the lockdown.

It is unclear when schools can reopen and the midday meals scheme will restart. As many schools were designated to be quarantine centres for migrant workers returning to their home states, proper sanitation and sterilization measures must be taken before they can be reopened.



Protection

Without the respite of school and play, the lockdown has left many children susceptible to abuse at home. The stress of unemployment can lead parents and others to vent their frustrations on the children through verbal and physical abuse. CHILDLINE, the nodal agency of the Ministry of Women and Child Development, reported 92,203 interventions made during the lockdown to help children in distress. Of these, nearly 35% of interventions were related to child marriage. Among the child marriage cases, 91% involved girls while 9% involved boys. Tamil Nadu, Karnataka, West Bengal, Andhra Pradesh, and Telangana were the top five states with the highest number of such cases. This reveals how the adverse effects of the lockdown are compounded for young girls. There has been a huge spike in child marriage cases across the country, the most common reason for which being economic hardship or the supposed threat to physical safety. The actual numbers might be higher as children's mobility and communication have been restricted. Children are unable to lodge complaints or even confide in family members, teachers, and friends (TOI).



Impact on Employment and Labour

The Indian economy has been heavily impacted by the pandemic and the consequent nationwide lockdown that started in March, extending a couple of months, and in different phases in different states thereafter. The economy was experiencing a slowdown even before the pandemic hit – the Gross Domestic Product (GDP) had fallen over nine consecutive quarters (EPW). Migrant workers and others in the informal sector have been particularly affected. 93% of India's workforce is employed informally. Their livelihoods are defined by uncertain wages and the lack of social security. The nature of their work has left them with no safeguards to sustain themselves during difficult times.

Indus Action conducted its Rapid Response Survey in the months of April and May. The phone survey was conducted among over 15,000 socially and economically disadvantaged people from 11 states and a total of 350 districts. Among those surveyed, 44.5% of them had lost their jobs due to the lockdown and 8.28% for other reasons. Unemployment was a major issue that cut across all groups as well as all states (Indus Action). A similar survey was conducted by the Azim Premji University's Centre for Sustainable Employment, the COVID-19 Livelihoods Survey. 5000 self-employed, casual and regular wage-workers across 12 states, including 161 districts and 6 major cities, were surveyed. They observed a massive increase in unemployment as well as a drop in earnings (APU).

The survey noted that the current relief efforts introduced by the government have not been an adequate response to the on-ground reality. This is backed by Indus Action's own report that found that 40% of Jan Dhan account holders did not receive the direct cash transfer that was made during the early stages of the lockdown (India Spend). Many were unable to check whether they had received the transfer due to transportation problems or overcrowding at the bank. These numbers are even lower for other schemes – only 33.7% had received their payment through the MNREGA scheme, 50.58% had received pension, and 58.9% had received PM Kisan. 64% of urban respondents reported not receiving any cash transfers.

The survey also found that 2 in 10 vulnerable households, i.e., those that have a monthly income of less than Rs 10,000, were unable to get rations.

Urban workers have, on average, fared worse than their rural counterparts. 87% of self-employed workers in urban areas had lost their employment. 83% of urban respondents reported that they were consuming less food than before. 77% of households did not have enough money to buy even a week's worth of essentials. Within this group of urban workers, urban migrants were also surveyed. 83% of them reported consuming less food than before, 88% were unable to pay the next month's rent, and 36% had taken loans to cover their expenses during the lockdown. It is evident that urban migrant workers are in an extremely precarious economic situation and have few channels of support. (APU)

The impact on livelihoods has been unequal for different groups. Job loss was lower among Other Backward Castes (OBCs) as compared to Scheduled Castes and Scheduled Tribes (SC/STs). Muslims have experienced a higher percentage of unemployment than Hindus at 81% compared to 65% respectively. 60% of rural women had lost their jobs as compared to 53% of rural men (APU).

In June 2020, the Centre for Monitoring Indian Economy (CMIE), a private research firm, reported that jobs have made a recovery since the lockdown period. Of the 122 million jobs that were lost in April, 90 million had come back in June. The recovery rate is highest among daily wage-workers with a 44.5 million increase from before, 11.8 million among farmers, and 10.5 million among business persons. Salaried jobs lag behind at 3.9 million increase in the number of jobs. Small traders and wage workers have recovered quickly as they are essentially self-employed. However, employment recovery does not always translate into income recovery. Some of them have not been able to go back to the cities to regain employment. CMIE also suggests that many migrant workers who returned home during the lockdown might have switched to farming. This is not favourable as increased farming during economic distress indicates "disguised unemployment". Contrarily, the switch to farming might also be attributed to increased kharif sowing. The increased spending on MGNREGA by the central government might be another reason for

the improved economic situation. On June 21, unemployment fell from the all-time high of 23.5% to pre-lockdown levels of 8.5% (CMIE).

However, since exiting the nationwide lockdown and the surge of coronavirus cases that followed, economists believe that recovery has begun to flatline or even dip in some sectors. CMIE has noted a slight increase in unemployment since the initial improvement in June. Since the centre has devolved responsibilities to the states to enforce lockdowns and other restrictions, the uncalibrated response has affected economic activity across the country. (Economic Times). It is difficult to ascertain the complete impact of the pandemic and the lockdown; it is equally challenging to envision a clear path to economic recovery.

Impact on Food Security

Indus Action's Rapid Response survey found that 18.3% of the 15,000 respondents reported not having an adequate supply of food during the lockdown period. Karnataka ranked the highest among respondents experiencing food insecurity at 29%, while Kerala ranked the lowest at about 4%. Even those with adequate food reported mental duress due to the uncertain conditions of the lockdown.

Migrant workers had difficulty procuring ration because their ration cards were registered in their state of work, and thus they were unable to receive benefits in their domicile state. This is one of the major exclusionary features of the ration card that has been revealed by the pandemic.

Although food is an essential item and rations shops should have functioned without any disruptions, the announcement of the lockdown without a warning caused people to panic and stock up on their supplies. In several areas, local police and administration prevented the movement of trucks carrying food supplies, thereby

causing mandis and markets to be understocked (IFPRI). An integral part of the food supply chain are the workers who carry supplies to the mandi, stock the markets, and eventually sell to consumers. Due to out-migration and movement restrictions, there has been a scarcity of such workers. Processing units have shut down and many perishable foodstuffs have been rotting away at various storage units. India's trade has been somewhat cushioned by its abundant buffer stocks of rice, wheat and pulses. However, the transportation of those resources to the consumers remains a challenge. Respondents of the Rapid Response survey reported several issues with getting ration from the fair price shops (FPS). Although the government announced the free provision of rations for two months, some respondents were turned away from the FPS when they went to claim the ration. Some shops had run out of essentials and had shut down as a consequence. Prices of everyday items, such as dal, had inflated twice to three times the original price. Among those who did receive ration, most had only received rice. They were unable to sustain themselves on this and due to inflated prices, they could not afford to buy other commodities at the unsubsidised rate.

Data collected by researchers Matt Lowe and Ben Roth from 1804 wholesale mandis between the months of March and June indicate that India's food supply chain first contracted and subsequently recovered in the next few months. While food volumes decreased by 60% during Phase 1 of the nationwide lockdown, it fully recovered by the end of May. They also found that while food prices first increased by 10% during the lockdown, by mid-June they had fallen to 10% below the pre-lockdown prices. States with more COVID-19 cases experienced a greater shortage of food supply, possibly owing to strict lockdown guidelines and restricted movement. As cases have started in falling in most states, food supply is no longer correlated with the number of cases. While these are positive indicators, the aforementioned results from the Rapid Response surveys and other qualitative studies show that there are numerous last-mile delivery challenges. The researchers are unable to ascertain whether people are able to afford food even at pre-lockdown prices.

The pandemic has revealed the inefficiencies of the Public Distribution System (PDS). First, the PDS, being a central scheme, is not accommodating of the state-specific contexts that could influence

distribution. In a state like Kerala, where only 4% of respondents reported experiencing food shortages, the distribution of ration is an important political agenda; consequently, PDS functions fairly smoothly. However, in states like Bihar and Jharkhand, there is less political will to ensure the proper implementation of PDS (EPW). Second, as researchers Mamata Pradhan and Devesh Roy have observed, identity markers such as gender, caste, and class play significantly influence how people interact with the PDS and the way that services are rendered. The PDS does not acknowledge social hierarchy that could make the availment of ration difficult. One respondent in the Rapid Response survey remarked that there is upper-caste domination in their village due to which people belonging to the Scheduled Castes are unable to receive their ration. Lastly, the computerisation of the PDS has not made it leakage- and tamper-free. The shopkeeper of the Fair Price Shops (FPS) exercises some control over the distribution of ration which could make it susceptible to manipulation. A case study of the PDS in Karnataka conducted by Amit Prakash and Silvia Masiero noted instances of weighing machines being tampered, shopkeepers refusing to provide bills, incorrectly conducting the biometric verification, and pilfering from the storage godown. It is possible that the pandemic has exacerbated these pre-existing issues of the PDS.

While the provision of free ration and the existence of other relief measures is a positive move, steps must be taken to ensure that food prices and availability are not compromised during times of distress, especially for those who fall through the cracks of these programs.



Part 2

Encouraging Household Savings and Expanding Financial Inclusion

As of 2019, although a majority of Indians were not in poverty, half had escaped poverty with consumption levels still dangerously close to the poverty line (Bhattacharya et al., 2019). These Indian households are especially vulnerable to shocks that strain their assets and send them back below the line. Household savings help vulnerable families weather shocks, like pandemics, with minimized detriment. In India, household savings also comprise the bulk of Gross Domestic Savings, which plays a vital role in accelerating growth and development (Anila et al., 2020, p. 7). Household savings can take the form of both physical savings — gold, land, and other materially-existing items like machinery — and financial savings — currency, bank deposits, debt securities, mutual funds, pension funds, insurance, and investments in small savings schemes (Anila et al., 2020, p. 11; Kaul, 2020). In recent years, there has been a massive shift in the composition of India’s household savings from being mostly financial to physical; since the 2011-2012 fiscal year, net physical assets have surpassed financial assets (Anila et al., 2020, Figure 2).

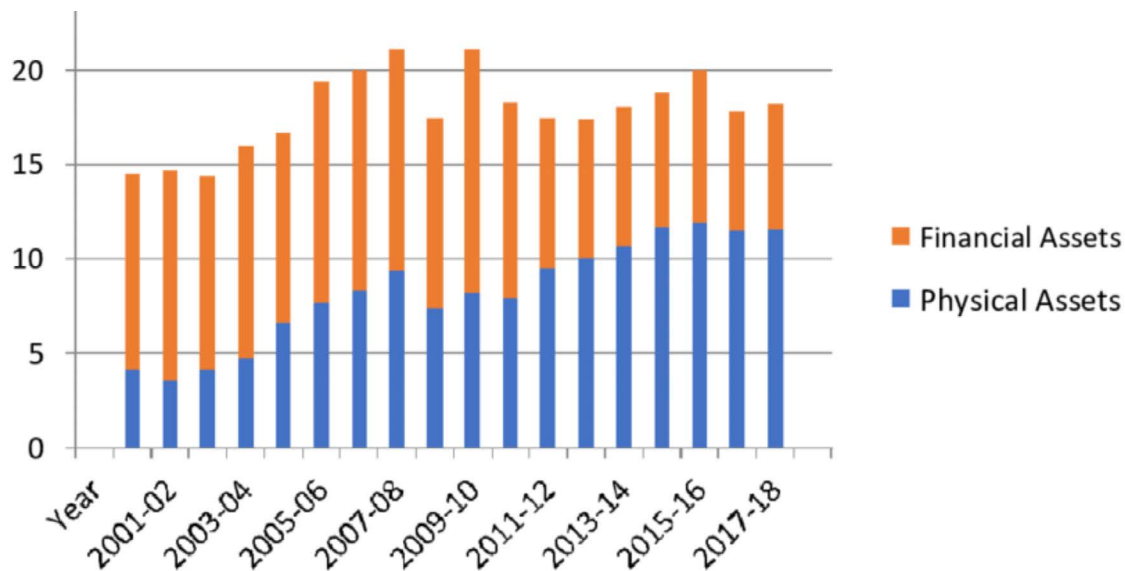


Figure 5: Physical and financial savings of households as percent of GDP

India's preference for physical assets is thought to be due to their perceived safety, risk factors, social and cultural associations with gold and real estate, lower returns on financial savings, and lack of access to financial products (Anila et al., 2020, p. 12). Financial savings are also highly concentrated, often in the wealthiest of households, and many wealthy families prefer to "hold a relatively large fraction of their assets in safer, more transparent, more diversified and more efficient financial markets offshore" that would not show up in Indian survey data (Honohan, 2006, pp. 2-3). World Bank research found that, "even though the financial assets of the poor are in aggregate negligible, it appears that countries with deeper financial systems have less absolute poverty," suggesting that financial penetration can affect the inclusiveness of development and lower income inequality (Honohan, 2006, p. 3; Ravi, 2019). *In economic development, the financial portion of household assets:*



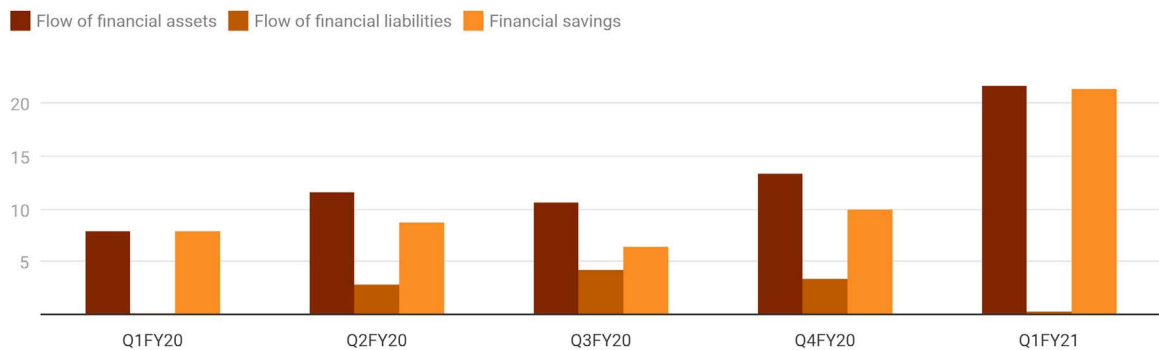
...mobilizes and concentrates resources for investment and allocates them based on an assessment of risk and return, judging creditworthiness and monitoring performance; it offers risk-reduction and risk-pooling services that have both direct effects on welfare (by providing insulation from shocks) and indirect effects on growth, by making riskier – but potentially high-yield – investments in human and physical capital accessible... Furthermore, poverty and welfare can be strongly influenced by the degree to which households have access to the formal financial sector (Honohan, 2006, p. 2).

Household financial liabilities – loans from banks, non-banking financial companies (NBFCs), and housing finance companies – must also be considered for a full picture; net household financial savings are gross saving minus financial liabilities. Indeed, net household financial savings in India rose from 7.2% of GDP in 2018-19 to 8.3% in 2019-20, but this was because liabilities fell from 3.9% of GDP in 2018-19 to 2.9% in 2019-20 while gross savings only increased by a hair (Kaul, 2020; BQ Desk, 2020). The decline in liabilities was due to a slowdown in lending growth as per-capita income growth slowed dramatically (Kaul, 2020).

Since the beginning of COVID-19 lockdowns, India's net household financial savings have skyrocketed as financial liabilities plummeted. Based on Reserve Bank of India estimations, for the first quarter (April through June) of the 2020-2021 fiscal year, India's net household financial savings rose to 21.4% of GDP (BQ Desk, 2020).

Household Financial Savings Saw A Spike In Q1FY21

As A % Of GDP



Source: RBI

Bloomberg | Quint

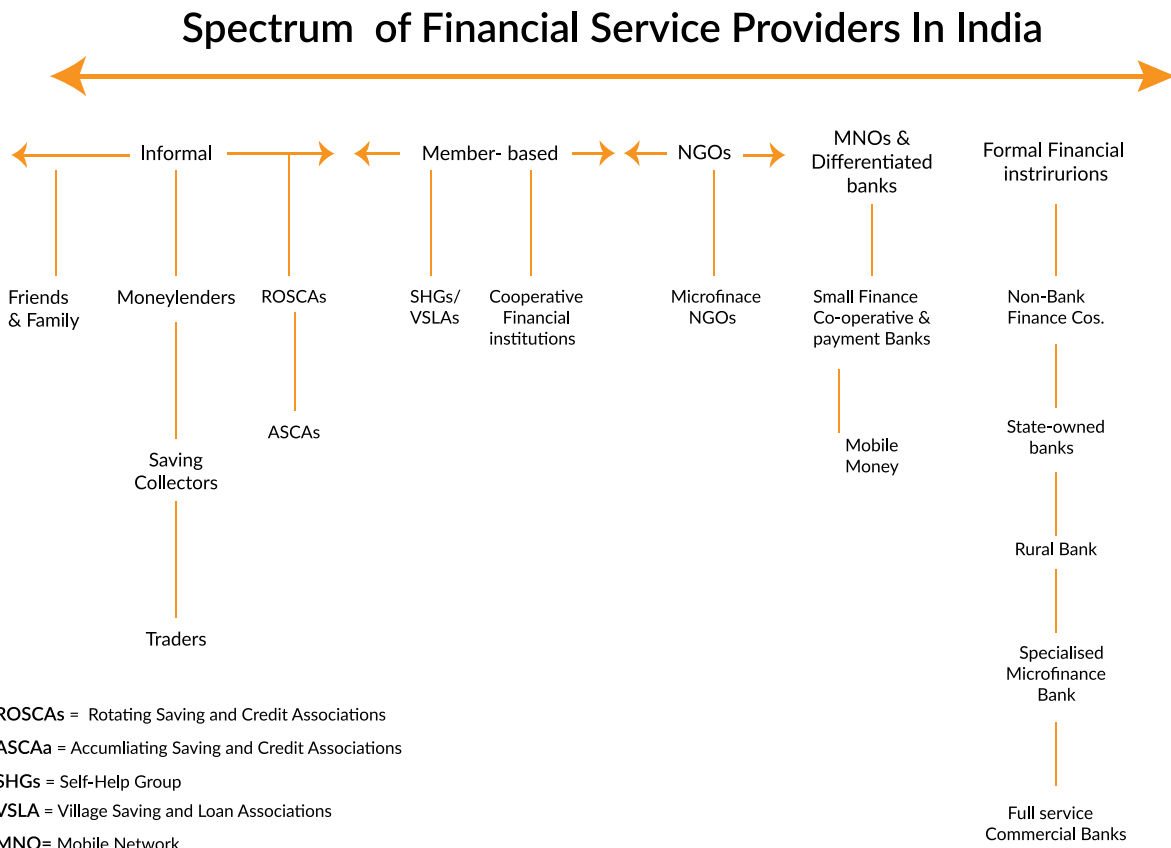
Figure 6: Household Financial Savings, FY 2020-21, as a percentage of GDP, Bloomberg, Quint,2020

Pandemic lockdowns reduced economic activity – including consumption – and increased uncertainty about future income, both of which increased savings (BQ Desk, 2020). Pandemic-induced uncertainty, low returns on bank deposits, and increased awareness about life insurance prompted increases in cash, mutual funds and insurance holdings (BQ Desk, 2020). The Reserve Bank of India notes that this jump in household savings due to the pandemic is not unique to India and is expected to normalize as the pandemic ends and consumption resumes (BQ Desk, 2020). It should not take a global pandemic to increase household savings, and it is crucial that households in India maintain a reasonable amount, so they are not hit as hard by future shocks.

In India, poor, rural, and female workers in the informal economy often have the least access to formal financial institutions (Ravi, 2019). Without access to such institutions, many are forced to rely on unreliable, and often expensive, money-lenders, friends, and saving schemes; a Brookings Institution report found of these **costs of financial exclusion that:**

When coupled with information asymmetries and high transaction costs, the poor who lack collateral or credit histories are stuck in a bad equilibrium with no escape. Geographic exclusion is exposed through inaccessibility, distances and lack of proper infrastructure; social exclusion is exposed through illiteracy and class and caste barriers. (Ravi, 2019).

Scheduled castes and tribes' (SC/STs) saving rates exceeded those of non-SC/STs in 1983 but this gap had disappeared in 2010 for all but the poorest quartile as wage uncertainty for SC/STs decreased (Hnatkowska & Lahiri, 2013, pp. 1-2).



Modified From : CGAP, Access for All

Figure 7: Spectrum of Financial Service Providers in India, Brookings India, 2020

Luckily, India has recently made huge strides in encouraging savings by expanding access to the formal financial sector. In 2014, only 53% of Indian adults had a bank account—well below the global level of 64% (Ravi, 2019). However, PMJDY's (Pradhan Mantri Jan Dhan Yojana) incredible push for bank accounts increased this rate to 80% by 2017 and by mid-February 2019, at least 34.43 crore accounts had been opened under the PMJDY (Ravi, 2019). A randomized control trial in rural Chhattisgarh found that depositing weekly payments into an account at the village bank, rather than paying in cash, resulted in "savings in the account increase[ing] by 131 percent within 3 months, and the effect is long lasting.... [C]ash payments increase consumption and...— once everyone is paid in cash again—the savings patterns no longer differ" (Somville, V., & Vandewalle, 2018, p. 39). Direct deposits can be done using the Bharat Interface for Money (BHIM) — a National Payments Corporation of India (NPCI) mobile app that enables digital payments directly through banks (Organisation for Economic Co-operation and Development [OECD] Development Centre, 2019, p. 18). BHIM allows users to send or receive money to Unified Payment Interface (UPI) payment addresses by scanning a Quick-Response (QR) code or account number with IFSC (India Financial System Code) code or MMID (Mobile Money Identifier) Code. BHIM's use of fingerprint authentication to access accounts and transactions makes it financial services accessible to populations with low literacy (OECD, 2019, p. 18).

Besides access to formal financial institutions, a robust social protection net helps mitigate other shocks. The PMJAY (Pradhan Mantri Jan Arogya Yojana) helps vulnerable and poor households deal with medical shocks, as health insurance helps households smooth consumption and improve their ability to cope with risks (Ravi, 2019). Other forms of insurance can protect the physical assets of even the unbanked from natural disaster risks (Ravi, 2019).

Thus, we see that increasing household savings, along with better access to banking services and a connectivity with the scheme-infrastructure through the government, can have a positive impact on the social security net for the people. The next part highlights some of the schemes that have been integrated as a package. It is to throw light on the possibilities of integration and convergence for better targeting and achievement.



Part 3

The schemes within PMGKY

In March 2020, the Government announced an increase of Rs. 1.70 Lakh Crore in the Pradhan Mantri Garib Kalyan Yojana (PMGKY) plan as a relief package during the COVID-19 pandemic. This was disbursed in a number of social programs and actions that were already part of the social welfare system:

- Health care insurance coverage for health workers fighting COVID-19 and disbursement of Rs 50 Lakh per worker who faces an accident.
- PM Garib Kalyan Ann (अन्न) Yojana: Provision of 5 kg of wheat or rice and 1 kg of preferred pulses every month. The goal was to reach 80 crore people.
- Who have an account of Pradhan Mantri Jan Dhan Yojana (PMJDY) to get Rs 500 per month for 3 months
- Provision of gas cylinders free of cost for disadvantaged families under the PM Ujjwala Scheme.

The MNREGA wage increased to by Rs 20

- A cash transfer of Rs 1,000 to Divyang senior citizen, widows and disabled in poverty
- Farmers get paid Rs 2,000 paid extra under the existing PM Kisan Yojana.

- The government to paypays 24% of workers who earn a wage below Rs 15,000 per month in businesses having less than 100 workers
- Financial support for Constructions Workers through the Welfare Fund for Building and Other Constructions Workers (BOCW)

While these and other programs were put in action to mitigate the effects of the pandemic on the daily lives of the majority of the population, the current situation reveals some gaps that need to be addressed. Indus Action has studied some of these gaps in different schemes and states. In order to address them in this report, we will need to first describe how the schemes work. In this section, we will take a look into the mechanics of the PMMVY, the Public Food Distribution System, the MNREGA, and the PMJDY. Given that these are the most important poverty alleviation programs of the Central Government of India, it is key to understand them in order to grasp common issues in the social welfare system.



Pradhan Mantri Matru Vandana Yojana (PMMVY) is a conditional cash transfer program aimed to support pregnant and lactating women. It provides a cash benefit during the first year of birth, with the conditions of:

- Registering state of pregnancy at the Anganwadi
- Attend prenatal care sessions and take nutritional supplements
- Attend counseling sessions
- Register the birth
- Proof of immunizations for the child
- Attend to at least two growth monitoring sessions

Indus Action and the India Nutrition Initiative conducted a study on the implementation of PMMVY in Rajasthan. Some of the problems observed were related to: a) difficulty in the administrative procedures to apply for the benefit, b) lack of awareness of how those procedures work, and c) the benefit arrives late or even never arrives in many cases. All this has led to the idea that the program should simplify the application process, and reduce the conditions to receive the benefit. (Indus Action) This would help PMMVY reach a higher number of beneficiaries, which is currently its biggest challenge now it's the biggest problem.

The Right to Food Act of 2013 established on the base of the **Public Distribution System** and other nutrition programs is the largest food security network in the world. It consists of giving access to food to fight hunger through subsidized prices in specific food distribution centers. The critics of this scheme have centered on the malfunction of the network, lack of monitoring, and diffuse criteria for eligibility (George & McKay, 2019). These are issues that affect the whole social protection system in India. For these reasons, some specialists advocate for direct cash transfers instead of food rations.

In the process of integrating access to welfare benefits, the **Pradhan Mantri Jan Dhan Yojana (PMJDY)** serves a fundamental role: financial inclusion. Through the intersection of Jan Dhan, Aadhaar, and mobile (JAM) systems, the government has access to the necessary data to identify and include the potential beneficiaries. The process of financial inclusion is necessary for the Direct Benefit Transfer (DBT) system to work. It is certainly a bright spot in the social protection system of India. (PIB, 2020)

In turn, the DBT is a priority for the government since it was launched in 2013. It made immense progress in terms of coverage and organizational development. It has also helped reduce corruption and prevent the development of black markets associated with certain benefits, like fuel subsidies for cooking (World Bank). However, the system would benefit from greater coordination amongst the different schemes. As of now, there are 384 welfare schemes from 52 Ministries directing their benefits through DBT.

According to the 2016-17 Economic Survey (Government of India, 2017), the account balances doubled between 2015 and 2017, and the accounts without money were reduced by more than half. There were several evaluations of this financial inclusion program and the impact is proven to be positive, both for the economy and the beneficiaries. Whether it is for a universal basic income or a conditional cash transfer, financial inclusion is a necessary step towards a more integrated social protection network.

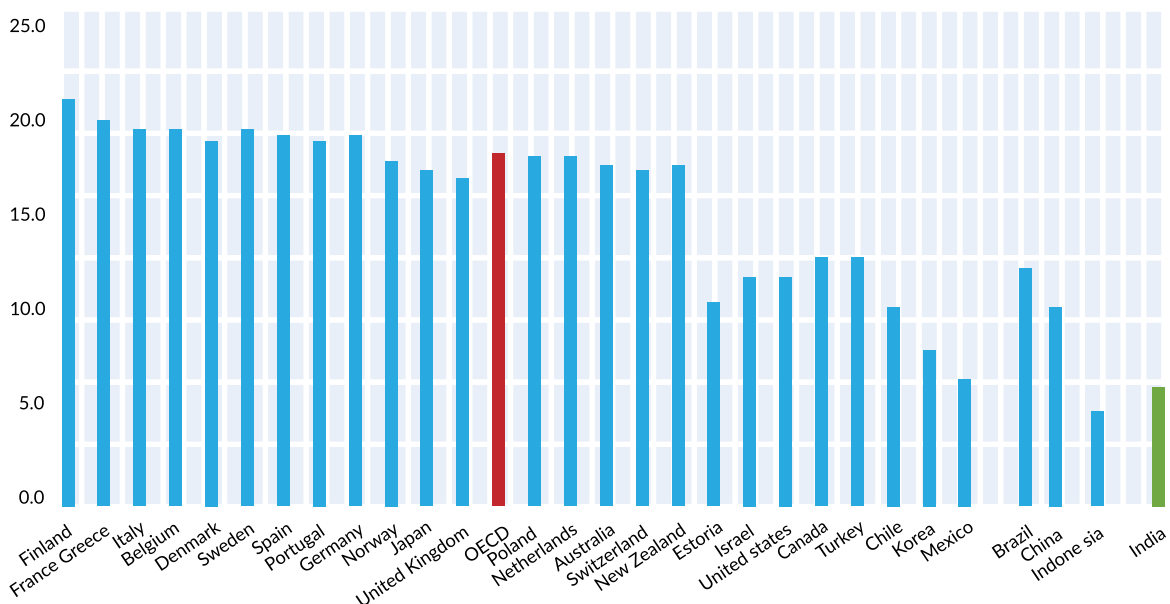
The Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) is a flagship anti-poverty program introduced in 2003. It offers up to 100 days of unskilled manual labor per year on public works projects, with wages paid by the government. As of 2020, there are 14.37 Crore job cards issued.

The MGNREGS has been the object of different evaluations in the past years, and the World Bank's assessment focused on Bihar. The latter (Dutta et al., 2014) pointed out that many workers cannot find jobs throughout the duration of the program or do not even receive their wages. There are also gaps between the government, the construction agencies, and the local implementation by the states that need to be addressed. The MGNREGS is an example of how much the

social protection net needs a more organized integration.

An overview of the different schemes in PMGKY leads us to the fact that there is no proper social protection system in India, but a collection of schemes struggling towards integration. As Junaid Ahmad, Director of the World Bank team in India, notes, “Social protection in India is poised for a fundamental transformation from a set of fragmented schemes to an integrated system”. This issue is often overshadowed by the discussion of universal basic income versus conditional cash transfers or other types of policies. Nevertheless, it is more pragmatic and at the same time structural. Making universal basic income the priority of the public agenda, terminating the more than 300 schemes that currently exist, and starting a UBI even when there is no consensus about its implementation at a large scale is a medium- or long-term project. Transforming the current schemes into a single social welfare strategy is more likely to be accepted as a priority in the public agenda, given the current political economy configuration of India.

Even when, as we’ve seen in the case of MGNREGS, the budget for poverty alleviation and social protection schemes has been increasing in the past decade, India has a long way to go. As we see in the following graph, social protection expenditure as a percentage of GDP is low when compared to other countries.



Rich and Middle-Income Countries Spend Significantly on Social Protection
Percent of GDP Spent on Social Protection in Selected Countries 2013-2017

Figure 8: Percent of GDP spent on Social Protection in Selected Countries, World Bank



In the following section, we will analyze some constraints India faces in its process of integrating the welfare schemes. We believe that developing a unified and federal strategy for social welfare is a necessary step towards overcoming some of the challenges India faces in terms of poverty reduction and social mobility policies.





Part 4

Issues in responding to COVID

The Pradhan Mantri Garib Kalyan Yojana (PMGKY) comprises a large number of schemes that are especially beneficial during times of economic hardship. Utilising the PMGKY and the Jan Dhan-Aadhaar-Mobile (JAM) infrastructure was a welcome move by the central government as it did not require beneficiaries to enroll in any new schemes. However, there are several shortcomings of the scheme which has led to the exclusion of many people from its purview.

A policy brief by Dvara notes that the Direct Benefit Transfer (DBT) system which was introduced to prevent inclusion errors, has not found a way to address exclusion errors. Since it utilises the existing banking infrastructure, it automatically excludes those who are unbanked and underbanked. While the COVID-19 benefits of the PMGKY schemes can be availed by those already enrolled in the scheme, there has not been much discussion of new enrolments. Each scheme has its own documentation requirements – for example, PM Ujjwala and PDS require linking the Aadhaar card to the beneficiary's bank account and a proof of residence, MGNREGA documentation needs to be validated at the Gram Panchayat level, and verification of Below Poverty Line (BPL) status must be done for some schemes (Dvara). Even under normal circumstances, it is challenging to procure and verify these documents; it is an even greater task for those families that find themselves pushed back into poverty due to the pandemic and the subsequent lockdown.

The DBT platform was established in 2014 and can be considered to be in its nascent stage. There is a large margin of error that particularly affects its last-mile delivery. Beneficiaries have noted instances of payment being delayed, incomplete transfers, transaction failures

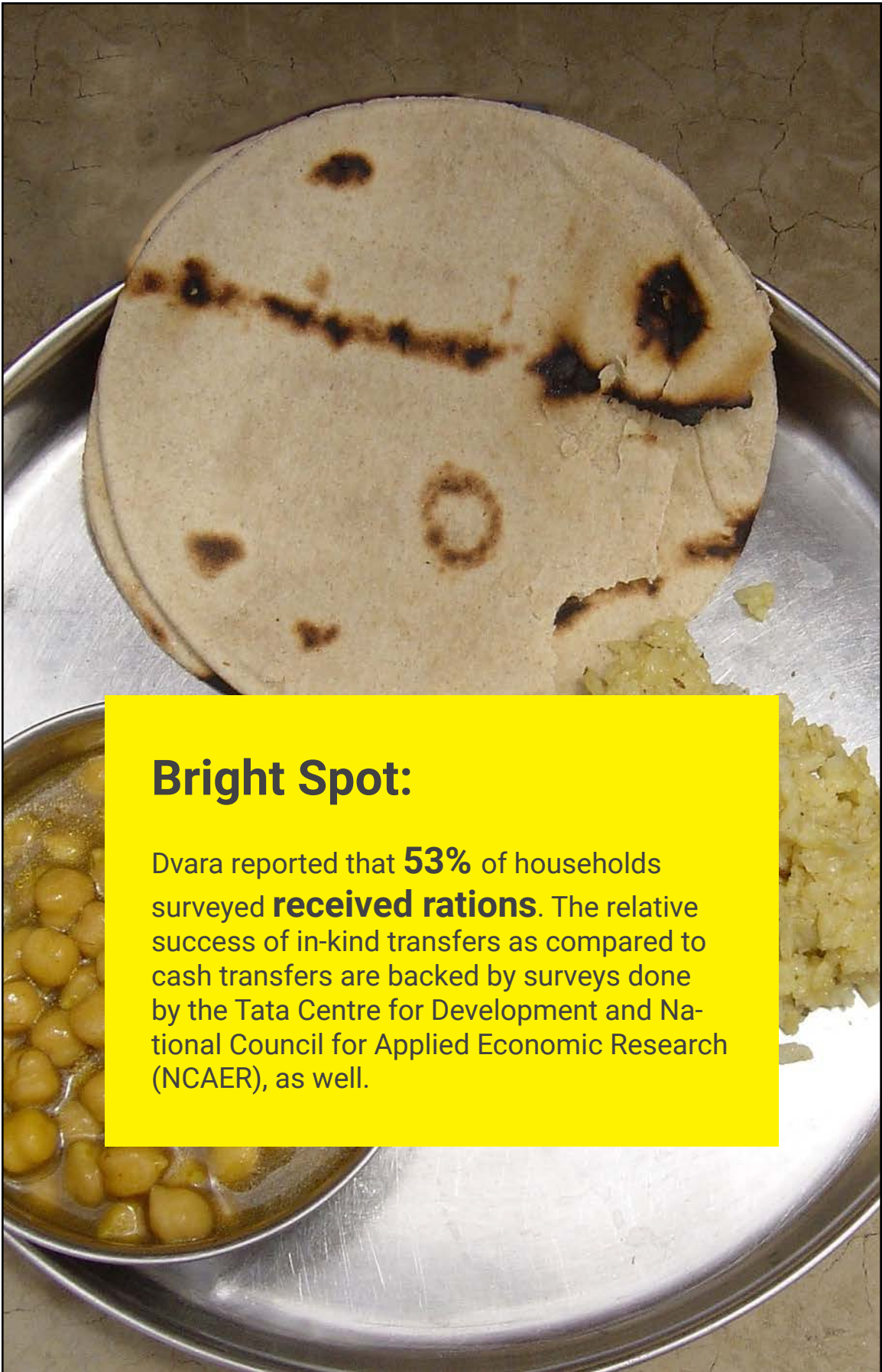
at the back-end, and blockage of accounts. The pandemic has further exacerbated these problems. There has been great pressure on rural and semi-urban banks due to people trying to avail the various COVID-19 benefits promised by the government. As noted in Indus Action's Rapid Response survey, overcrowding at the bank has prevented people from accessing the benefits. Banking access points were already scarce in many villages; under these extreme circumstances, they are unable to cater to the growing demand.

The availability of a sufficient number of access points during a time of increased demand for welfare benefits is crucial. Using the Ministry of Finance's Find My Bank feature, Dvara examined the Access Point Density (APD) of banks. They define APD as the number of bank branches, ATMs, and Business Correspondents per 100,000 persons. They found that the poorest districts, as defined by the multidimensional poverty index (MPI), have an APD of 61.89; richer districts have an APD of 118.26. Actual numbers may be even lower as only 52% of bank branches were operating as usual; many are functioning at limited capacity or have even shut down. Between the months of April and June, Dvara surveyed nearly 350 microfinance borrower households across 9 states to understand the reach of policy responses such as the PMGKY. 13% of households were not registered under any of the PMGKY schemes citing difficulties in applying as well as updating the required documents due to lockdown restrictions. 33% of households had access to Common Service Centres (CSCs) to apply or update their documents for the scheme. Both the APD and the survey among low income households indicate that access to schemes are severely hindered by the limited number of access points to get information about these schemes, apply for them, and avail the benefits.

Over the past few months, several Business Correspondents, also known as Bank Mitras, across the country are facing cash shortages and restrictions to their movement. These Bank Mitras are often the final access point for rural households. Despite being classified as an essential service, they are facing restrictions to their movement and thus, unable to deliver benefits to citizens. The Business Correspondent Federation of India (BCFI) reported that only 30% of their Business Correspondents were active in rural areas. ATM penetration in these regions is extremely low which means that many people rely on the Business Correspondents. In addition, lockdown restrictions have also made it difficult to transfer cash from currency chests to bank branches.

Dvara's survey among microfinance borrower households found that exclusion occurs at every stage of the process. Some respondents reported that the money had not been credited to their accounts and others had no information about the status of their transfers. 20% of households did not have access to banking facilities even as late as June. 26% of households which received the transfer reported that the amount was less than what they should have received according to the schemes for which they have registered.





Bright Spot:

Dvara reported that **53%** of households surveyed **received rations**. The relative success of in-kind transfers as compared to cash transfers are backed by surveys done by the Tata Centre for Development and National Council for Applied Economic Research (NCAER), as well.

Dalberg’s Data Dashboard has been tracking the coverage of the schemes contained in the PMGKY package across 15 Indian states. According to the dashboard, the PDS has been relatively successful, with 87% of low-income households covered under the scheme and 91% of these having received ration. The other schemes have been less successful. The percentages of eligible households enrolled under each scheme are given below:

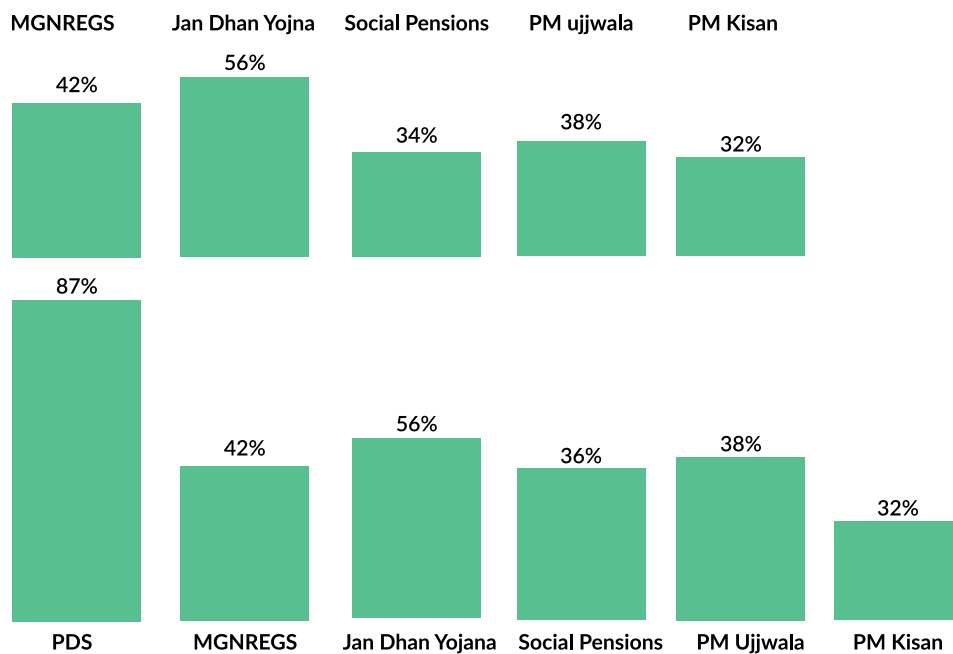


Figure 9: Coverage of schemes, Dalberg Data Dashboard, 2020, N=28,308

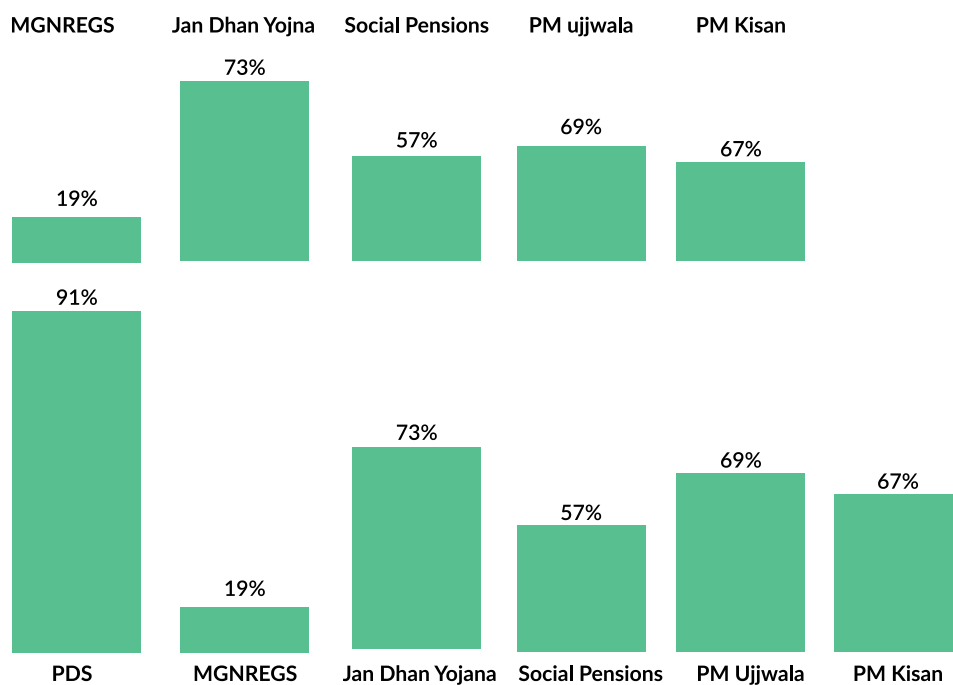
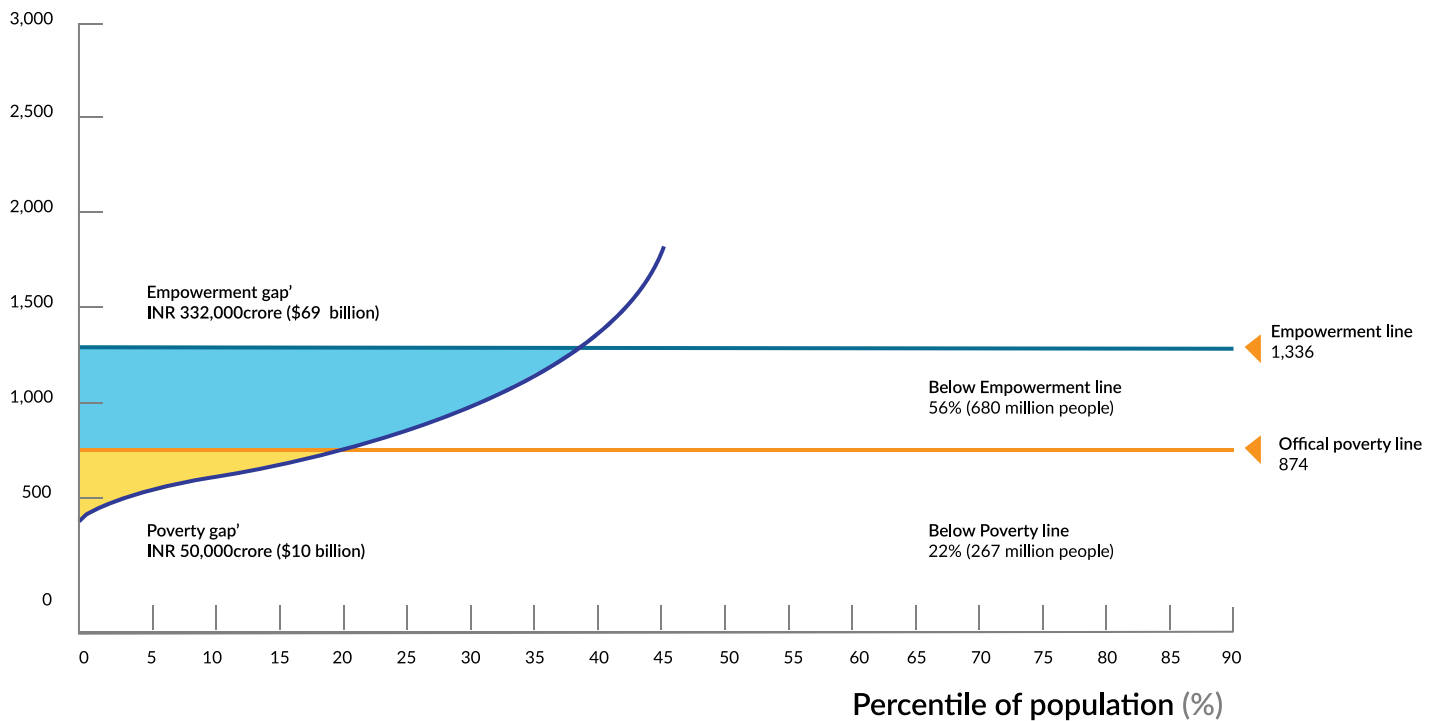


Figure 10: Receipt of benefits, Dalberg Data Dashboard, 2020, N=28,308

In March, the Finance Minister Nirmala Sitharaman announced a direct benefit transfer of Rs 500 per month for three months for all women Jan Dhan account holders. The cash transfer was one of the early COVID-19 benefits under PMGKY. 200 million women were to be benefitted. However, a survey by Indus Action found that many eligible women were unable to access the money. Of the US\$ 1.3 billion that was deposited in the accounts, only US\$ 400 to 500 million was withdrawn each month. 59% of the 2,233 surveyed women eligible for Jan Dhan reported that they had received the benefit. While 34% said they did not receive the transfer, 7% said they did not know if they received the benefit (India Spend). Phone interviews with some of the eligible women who did not withdraw the money revealed that closing down of accounts due to account dormancy and limited access to banks in rural areas were the main obstacles faced by them. Even before the onset of the pandemic, Jan Dhan Yojana was not reaching the most vulnerable citizens. Research by Manuela Kristin Günther for the Overseas Development Institute found that 51% of individuals who have a Jan Dhan account have a non-Jan Dhan account (Cafral). This reveals that a large percentage of already banked citizens had registered for the scheme. Günther also found that account ownership and usage are higher for individuals who are employed, educated up to class 12, and own mobile phones. Rural residents, especially rural women, are less likely to use their accounts. These exclusion errors are significant and are only widened in times of distress.

There is much debate about the poverty line as the final authority in deciding a family's access to welfare schemes. Families that score less than 15 on the 52-point scale are declared to be below the poverty line (BPL). The BPL is calculated entirely based on income. In 2014, McKinsey Global Institute published a report on the state of poverty in India. Instead of the poverty line as the sole metric, they used the Empowerment Line that measures consumption. They ask the question, "what is the level of consumption required for an individual to meet the necessities of human development?". This is captured by measuring the cost of everyday needs such as food, drinking water, electricity, housing, healthcare, education, and social security. They found that 56% of India's population, or a staggering 680 million Indians, are unable to secure their essential needs. This is a huge increase from the 2011 estimate of the number of people below the poverty line, 270 million. An increase in incomes has contributed to

75% of the reduction in poverty while government spending accounts for the remaining 25%. However, the report notes that spending does not always translate into delivery. 50% of spending did not produce any tangible benefits for the poor. The dip in the Indian economy and the raging pandemic make these numbers even more concerning. Channeling more money into schemes is the first step but it is not the entire solution. Efforts must be made to improve implementation and fill the gaps in the infrastructure.



1. The Empowerment Gap and the poverty Gap are defined as the aggregate differential between actual private consumption expenditure and the consumption requirements of the Empowerment Line and the poverty line, respectively.

2. Using average exchange rate of \$1= INR 48.0796 for April 2011-March 2012.

SOURCE: National Sample Survey Office survey, 68th round; McKinsey Global Institute analysis

Figure 11: Empowerment and Poverty Gap, McKinsey GI, 2012

Section 3



Constraints for PMGKY +

Looking at India's social protection in the previous section, this section focuses on the proposed solution for some of the issues being faced currently, with the consolidation of schemes and the constraints of doing so being mentioned as well. Part one focuses on consolidation and decentralization of schemes. Part two focuses on the technology aspect of data and integration, and the Management Information Systems needed for consolidation. Part three then, discusses the communication around easing the application and thus access process for the schemes.



Part 1

Consolidation and decentralization of the schemes

The COVID-19 pandemic has revealed that there are wide gaps in India's social protection system that can barely ensure security to its citizens during regular times, much less during a massive external shock. Many of the government's responses such as the provision of free ration and deposits into JDY accounts have only provided relief for a short period of time. Furthermore, there have been several last-mile delivery issues with all these schemes which have led to the exclusion of people. People have also had issues navigating the registration for certain schemes. Keeping in view these difficulties, we suggest that all of India's social protection schemes must be consolidated under a single body and database. This would help with the collection of data as it would only have to be collected and verified once. Beneficiaries would not have to procure documents each time to apply for the schemes. In a country that has only recently started formalising citizens by way of documentation, it must be ensured that the process of documentation is as inclusive as possible. The above section highlights several discrepancies with documentation even in schemes that have a high success rate, such as the Public Delivery System. An even greater number of people can be reached if the documentation process is standardised across all schemes and consolidated under a single body.

Secondly, the impact of the pandemic has not been uniform across all states. States like Maharashtra, Delhi, and Karnataka have observed infections at a much higher rate than others. In light of this, increasing funds for the states is of utmost importance. Some of the suggestions made by the Center for Policy and Research, in its April 2020 report include – relaxing fiscal responsibility limits on states,

increasing advances including a special COVID-19 grant window, and speeding up transfers from the centre for existing schemes. The last route warrants special attention because the centre is the main source of financing for states in the areas of health and social protection, two of the most important focus areas in dealing with COVID-19. Social protection schemes such as the MGNREGS, Mid-Day Meals, and ICDS are financed in this manner.

The Pradhan Mantri Garib Kalyan Yojana (PMGKY) provides a good framework for the decentralisation of schemes. The scheme already consolidates the PDS, provision of gas cylinders, and wages for the MGNREGS. However, states are largely responsible for food security through state-specific programs. To ease the burden on states, PMGKY can merge all food-related schemes into one from which states can draw from to supplement their own programs. The PDS can be linked to a universal identification card such as the Aadhar card or the voter card, in the absence of a ration card. This would allow anyone who is in need of food grains to access these schemes instead of the current targeted system. Such a need-based system would be especially useful for migrant populations. We have seen the procurement of wheat from farmers reach an all-time high, at 382 Lakh Metric Tonnes (LMT), in April-May, 2020, breaking the previous record of 381.48 LMT (2012-13) (Livemint, 2020).

Similarly, cash transfers which are currently spread across pensions, maternity benefits, scholarships, and wage payments under MGNREGS can be consolidated under one scheme to ensure direct cash transfers to beneficiaries. This can be done using the Jan Dhan Yojana infrastructure that already exists under the PMGKY. In rural areas and places prone to overcrowding, the infrastructure can be supported by panchayats and banking correspondents respectively.





Part 2

Integrated Data and Information Management Systems

India's multitude of schemes produce an unwieldy amount of raw data. This data is of little use unless processed into accessible information, but right now, many schemes have management information systems (MISs) that are isolated from those of other localities, states, and schemes. This lack of coordination can lead to the duplication of work – like different schemes proxy means testing the same individual separately for targeting, more time, and higher costs than necessary (Goodman et al., 2020, p. 2). The local and state offices implementing PMGKY and other social protection schemes ought to standardize and integrate their MISs for more efficient implementation.

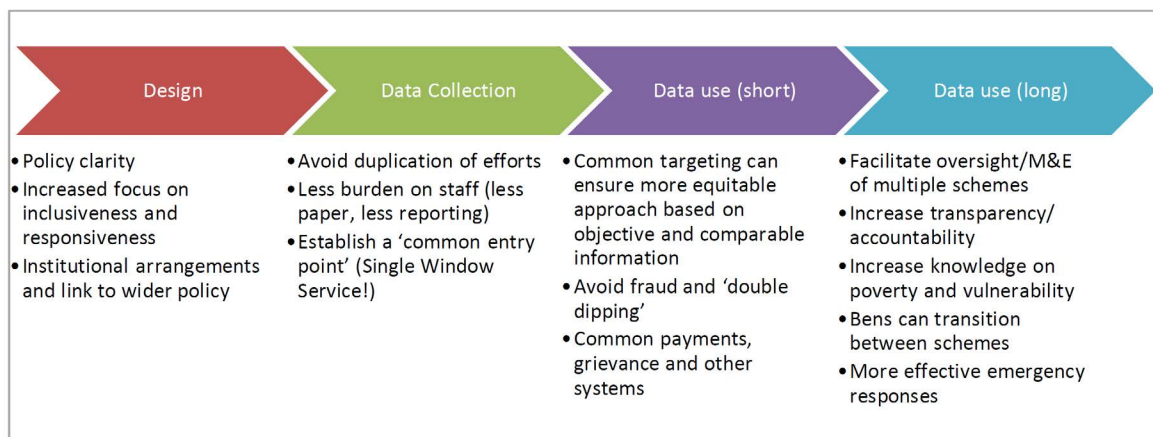
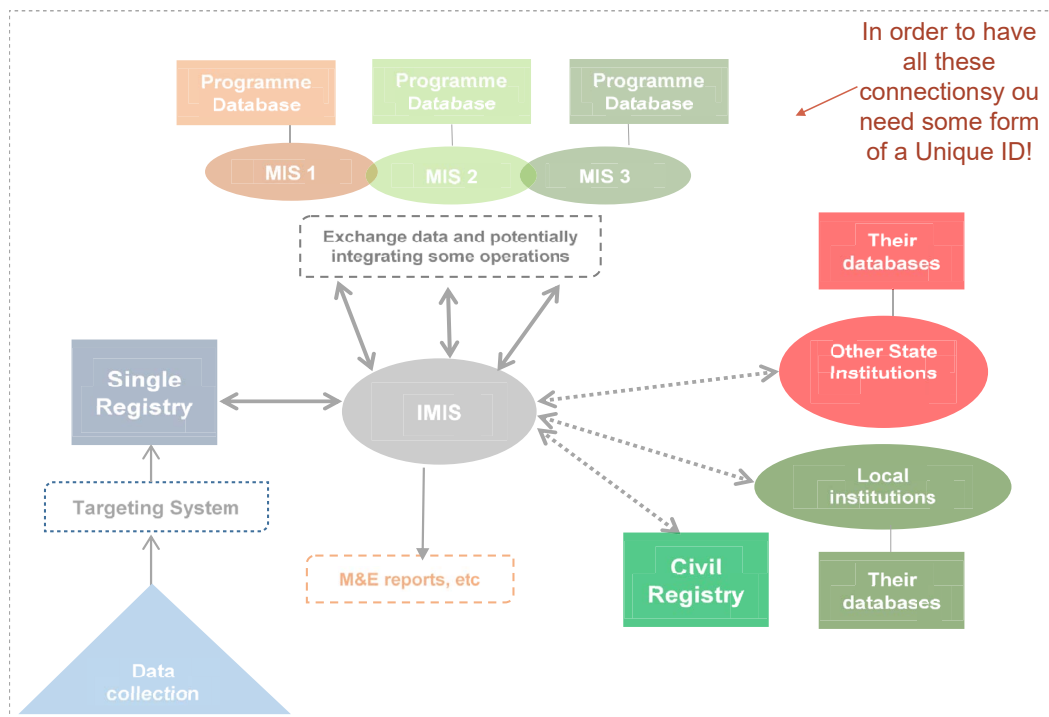


Figure 12: Why Integrate Data and Information Management for Social Protection? ('Workshop', 2015)

Unfortunately, the academic study of MISs is quite young, and there is not yet a globally agreed upon set of terminology; for example, 'single registry' refers to very different systems depending on the country. Nonetheless, the core components of information and data management are:

1. Database or Single Registry – Computerized 'system to organize, store, and retrieve large amounts of data easily'
2. Management Information System (MIS) – 'System that transforms retrieved data from a program's database (or in some cases, different databases linked to different modules) into information that can be used for efficient and effective management'
3. Integrated Management Information System (IMIS) – Application software, which systematically transforms data into information, links it to other databases and analyzes and uses the information (Barca & Chirchir, 2015, pp. 12-13).

The diagram below shows how these components fit together:



Source: Authors' elaboration. Boxes indicate databases. Circles indicate software applications.

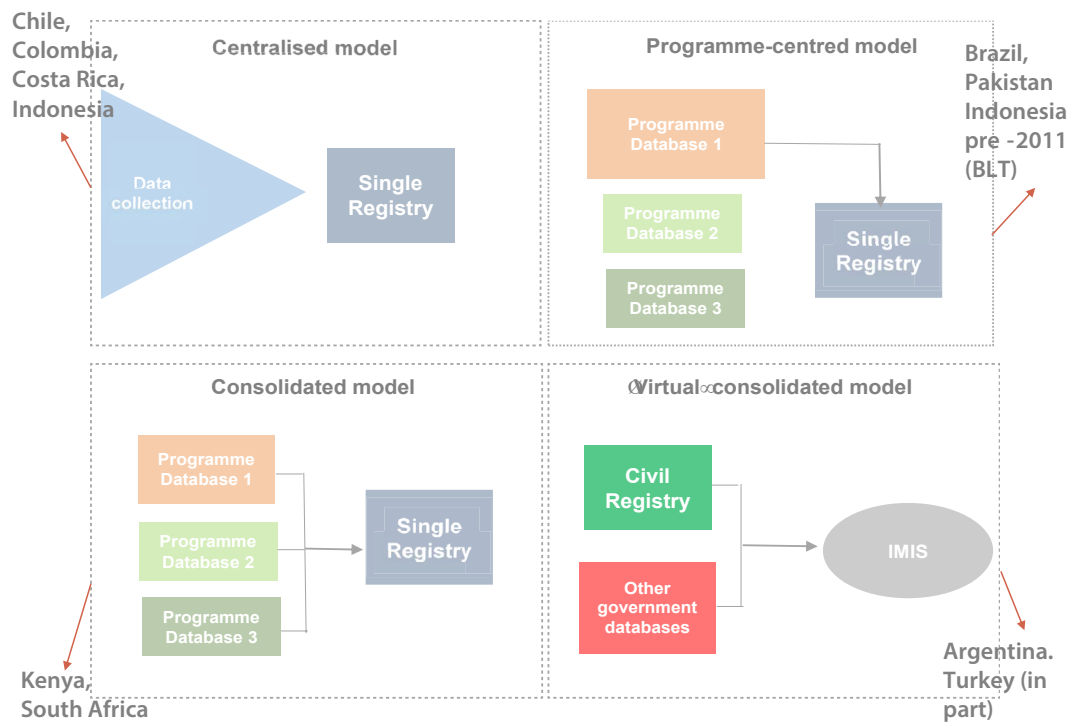
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Figure 13: Integrated Management Information System, Barca & Chirchir, 2015

The previous page diagram shows the three components of Single Registry, through effective targeting, MIS, through integrating different databases, and Civil Registry, through local institutions' databases, can integrate into an IMIS, which can be used to predict eligibility, target more accurately, by utilizing information from these multiple sources. If implemented in India, it would not only provide the consolidated database that every department is looking for, but also ensure that there are no exclusion errors, as well as consolidated targeting. While the exact design specifics will be heavily dependent upon what is currently in place and the legal questions of data privacy, standardization with other I/MISs across India should be prioritized to ensure interoperability. Analysis by Goodman et al. (2020) found:

Rather than efforts to standardise data collection, categorisation and management, interoperability would enable different systems to 'read' each other – for instance in a federated structure (see Annex on types of MIS). Examples of standards for data exchange include the Humanitarian Exchange Language (HXL)⁴, a simple addition to excel based data storage and management which allows for interoperability across data sources. Interoperability should also be based on data sharing minimisation – for example through further use of 'zero knowledge proofs'⁵ – verifying claims without sharing data. Interoperability should also be furthered through opening 'closed' systems, such as SCOPE, ProGres, PRIMERO and BRAVE, using APIs to enable third parties to unlock data monopolies and enabling the development of further services. At the same time, to minimise protection risks of greater interoperability, data sharing should be governed by strict, auditable and accountable compliance with data protection regulation (p. 4).

Different countries have adopted and experimented with different MIS designs, as depicted in the below diagram:



Source: Authors' elaboration based on Irrazaval (2004). Boxes indicate databases. Circles indicate software applications. 18

Figure 14: Why Integrate Data and Information Management for Social Protection? ('Workshop', 2015)

Looking at the above diagram, we can see that the model adopted by Kenya, South Africa, is most likely the one that can be replicated in India, as the different programmes run by different departments maintain their own databases. There can be a single registry/central database created, while maintaining individual databases as well.





Part 3

Communication and Easy Application

Improving Ease of Application

India is in no shortage of social assistance and protection schemes, and rather than needlessly creating new bureaucracy and systems of payment, PMGKY smartly utilizes the infrastructure of existing programs to deliver pandemic-responsive cash transfers (World Bank Group, 2020, p. 24). Unfortunately, crores of Indians remain unenrolled in schemes for which they are eligible, and many in need of urgent aid cannot access PMGKY benefits due to their lack of documentation, of formal bank usage, and/ or of knowledge of their eligibility for certain schemes. According to a World Bank survey (2017), only 40% of Indian citizens apply for the goods and services they reported needing from the government (Demirguc-Kunt et al., p. 14). The below figure displays the breakdown of the stated reasons why these Indians did not apply for services they needed.

Percentage of respondents that “*Needed and Did Not Apply*” for a Government delivered good or service

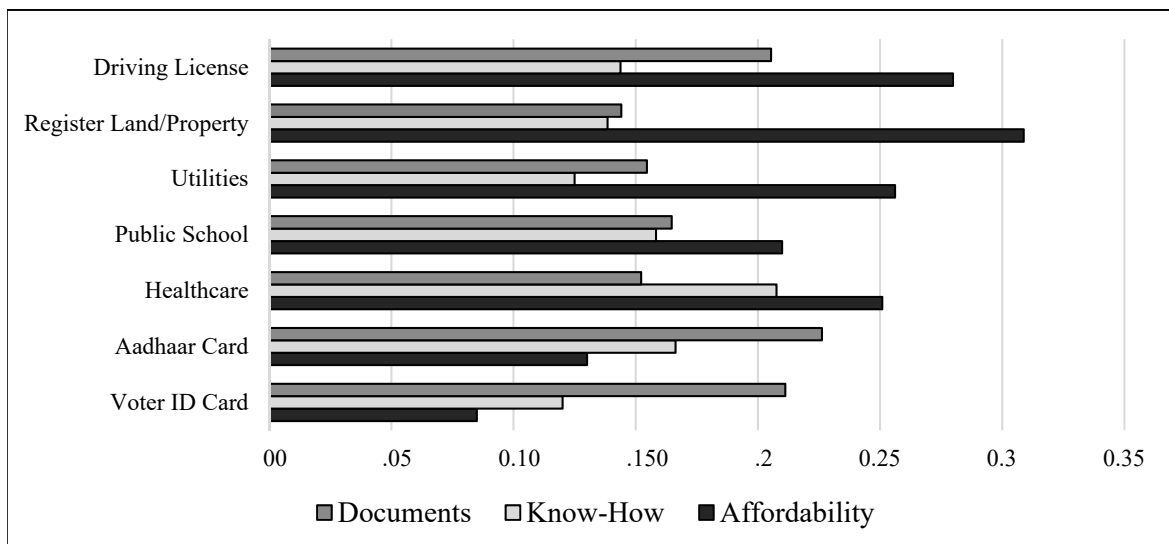


Figure 15: Barriers to Access, Demirguc-Kunt et al., 2017

Unless programs automatically enroll beneficiaries, people must be aware of what schemes they are eligible for so that they can apply. To keep track of dozens of acronyms and changes to program eligibility is a challenging task for anyone, let alone illiterate citizens, who are already busy struggling to make ends meet. Word-of-mouth social networks can be effectively used in information campaigns. Research using randomized control trials in Haryana and Karnataka has found that ‘gossip’ spreads the desired information about schemes more widely than entrusting elders/wisemen to disseminate the information. (Banerjee et al., 2019, pp. 2455-2456). For general information campaigns, Indus Action has found the following best practices to be useful in communicating information about schemes to underserved and marginalized communities:

- **Use local languages**
- **Keep messaging simple and easy to understand,**
- **Use big posters or pamphlets with images**
- **Explain details of the campaign to the members of the Gram Panchayat and encourage local leaders to speak about the issue in straightforward terms**

While providing information about schemes is a prerequisite to potential beneficiaries beginning the application process, information alone is insufficient to meaningfully increase the number of low-income and illiterate individuals who successfully complete the application process (Gupta, 2017, p. 3). Targeted and conditional social protection programs usually involve some transaction cost, as potential beneficiaries must take time to complete application forms and procure documents to prove their eligibility. This suppresses uptake, particularly among impoverished individuals who are illiterate, politically disempowered, or have limited mobility (Gupta, 2017, p. 2). Research suggests that providing information increases knowledge of schemes, but on its own, it is only sufficient at helping literate and affluent individuals independently complete all steps of the application process (Gupta, 2017, p. 4).

The Delhi Widow Pension scheme is an unconditional cash transfer program for widowed, divorced, permanently separated, and abandoned women ages 18 to 59 below a certain income threshold (Gupta, 2017, p. 7). The lengthy application process requires women to “complete an application form, provide several supporting documents, and obtain the signature of their state legislator (MLA) before finally submitting the application to the district bureaucracy,”. Per a 2014 World Bank survey, two-thirds of eligible Delhi women were not enrolled (Gupta, 2017, pp. 1-2). A Harvard University Kennedy School of Government study conducting a randomized control trial of 1,200 pension-eligible women from across five dozen Delhi slums split participants into 4 groups that either: 1) were only provided with detailed information— benefits, eligibility requirements, and application procedures—about the pension scheme, 2) received identical information as well as “basic mediation” consisting of an application form and personal assistance with filling it out, 3) received information as well as “intensive mediation” consisting of assistance filling out the form and an opportunity to be accompanied to the MLA’s office to obtain the required signature, or 4) acted as a control group and did not receive information nor assistance (Gupta, 2017, pp. 2-3). While only providing information did not significantly increase the number of women who completed the application process:

‘In the two mediation groups, however, more women complete all steps of the application, even the final steps with which we do not assist. In comparison to a 15% completion rate in the control group 4 months after the intervention, women who receive basic mediation are 41% (6pp) more likely to complete the application process, and women who receive intensive mediation are 70% (11pp) more likely to complete it’ (Gupta, 2017, p. 3).

Based on these findings, the study recommends reducing the stringency of documentation requirements and expanding “proactive outreach in local communities via information campaigns, distribution of application forms, and enrollment camps,” automatic enrollment options for individuals known to be widowed and poor, and mediation assistance from neutral and accessible bureaucrats and registered NGOs (Gupta, 2017, pp. 30-31).

The actualization of these suggestions is encouraging. One bright spot is Haqdarshak – a technology company and app that matches user profiles with schemes for which they are eligible. The app and website offer a Scheme Gallery of program guides, each available in local languages and with a description, list of documents required, and step-by-step guide through the application process. Once users are matched with schemes, they can create a customized list of applications to work through. Haqdarshak has 14 state-level platforms, and for users living in selected urban areas able to pay a fee, they will dispatch a Haqdarshak worker to come to the house of the user and assist them in applying to their desired scheme; they will guide rural users to the nearest Haqdarshak network (“What do,” n.d.). As of early September, 2020, they had helped 225,663 citizens receive benefits (“Our Impact,” n.d.). During the COVID-19 lockdown period, Haqdarshak facilitated over 62,000 applications to schemes across 20 states and used their helpline to answer distress calls from daily wage workers in urgent need of food (“COVID-19 Info,” n.d.). Haqdarshak’s innovative use of a mobile app to match eligible individuals with schemes, inform them about the application process, and connect them with mediation services provides a great foundation for further private and NGO action. The government should consider developing an entirely free and nationwide version of Haqdarshak to provide individuals with a public mediation option.

However, applying to schemes still does not ensure that successful applicants will have access to the infrastructure used to deliver benefits. PMGKY is using the existing Direct Benefit Transfer (DBT) system to disburse cash transfers. Because DBT uses banking infrastructure to distribute payments, unbanked and underbanked Indians are excluded from its reach. The relatively new system was designed to prioritize the minimization of inclusion errors over exclusion errors, but given the severe circumstances of the COVID pandemic, the lat-

ter is much more dire (Gupta et al., 2020, p. 3). Erratic crediting into DBT accounts—delays or complete halts in transfers after a first few payment cycles—is a serious problem (Gupta et al., 2020, p. 4). Dvara Research implores that “digitization of welfare processes must also be accompanied by a bottom-up redesigning of administration protocols related to welfare delivery” and suggests the Reserve Bank of India “create[es] additional incentives for agents who provide services in underbanked areas with vulnerable population” (Gupta et al., 2020, pp. 5, 11).

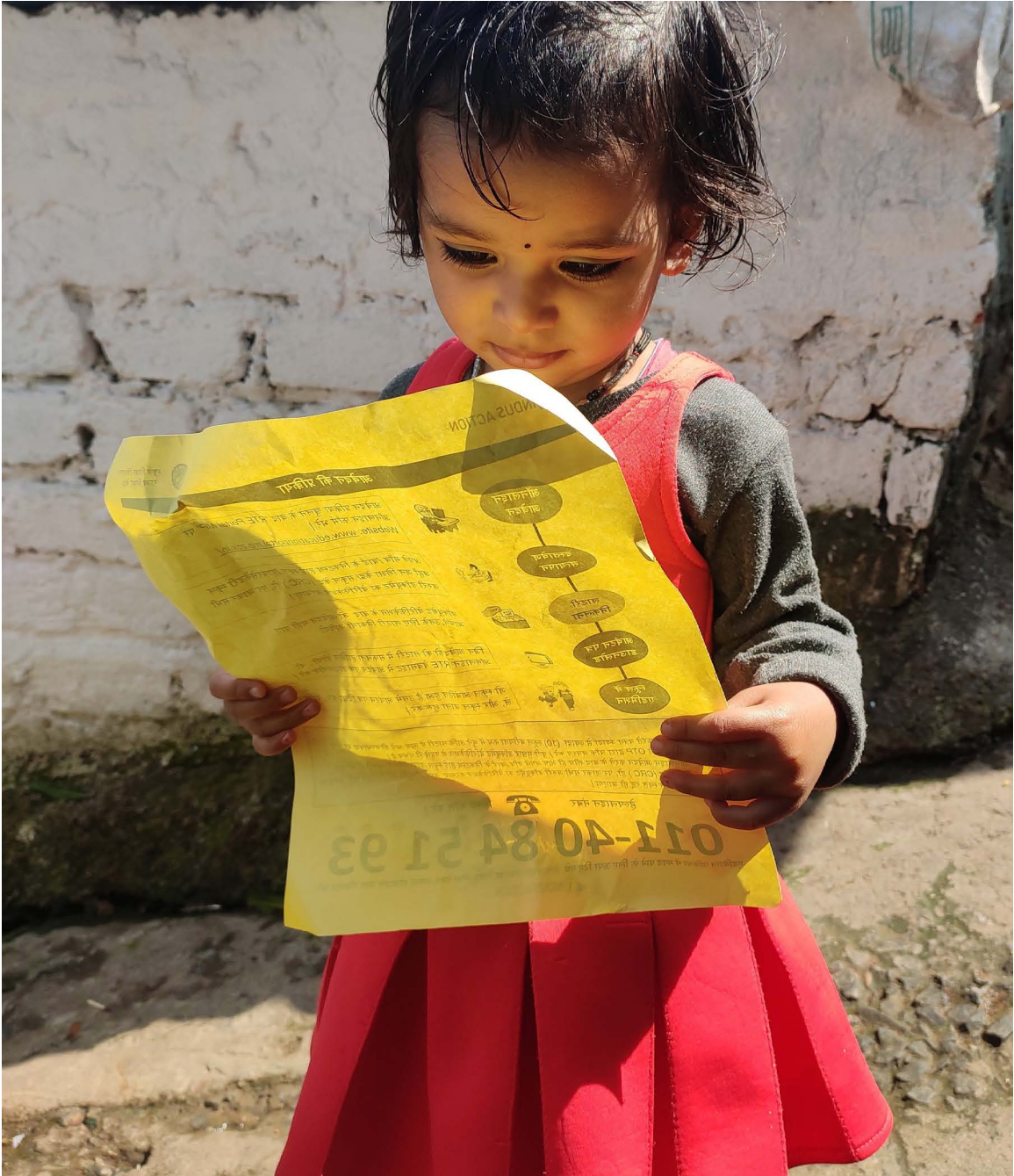
Nationwide integration and standardization of documentation are also needed. State-to-state variation in requirements to receive equivalent benefits makes it needlessly complicated for migrant workers to claim entitlements, and a lack of portability prevents individuals from being able to receive benefits outside of their locality of origin. However, the strain of the migrant worker crisis has accelerated integration efforts, leading to a notable bright spot: the One Nation, One Ration Card system. Currently, many ration cardholders are only able to buy subsidized foodstuffs at locally assigned Targeted Public Distribution System (TPDS) Fair Price Shops (FPS) (Sharma, 2020, paras. 3, 5-6). However, since April 2018, the Integrated Management of Public Distribution System (IM-PDS) has been using Aadhar biometrics to integrate different state and Union Territory (UT) ration programs and allow cardholders to purchase subsidized rations from any FPS in a participating state or UT (Sharma, 2020, paras. 9, 11, 13). Now, roughly 20 states and UTs are part of the program, allowing intrastate and interstate portability (Sharma, 2020, paras. 8, 18). The national government has committed to a national rollout of One Nation, One Ration Card by March 2021, ensuring nationwide portability of ration subsidies (Sharma, 2020, para. 1). This model should be applied to other schemes to allow increased portability of social protection benefits.

Section 4



Migrant Workers

Section 4 brings the focus of the readers, to the different organizations working to support and alleviate issues faced by migrant workers during the COVID-19 pandemic in India



Part 1

Improving Ease of Application

Background

The migrant crisis in India during the early months of the COVID-19 pandemic, became a topic of household discussion. One of the biggest reasons for that, was the destitute condition of the migrant labourer in the country. According to World Bank figures, around 40 million internal migrants were impacted by the pandemic. The announcements of the nation-wide lockdown in March and April 2020, led to a scramble for food, housing, income, healthcare, and basic necessities for the workers living as migrants in different states of the country.

Without direct, unconditional access to social security benefits in these host states, as well as a suspension of work during the lockdown, along with restricted movement, a lot of migrants wanted to return home. This was one of the most highlighted issues, as hundreds of people walked back home, covering thousands of kilometers by foot, for the lack of an alternative mode of transportation being provided by the government. Along with a loss of jobs, education, nutrition, mental and physical health, all were affected. To combat the crisis, the central and subsequently state governments announced relief measures, which were inadequate, and did not reach the intended target either. (Jan Sahas 2020; SWAN 2020)

Reasons for the magnified scale of issues

- The estimated number of labour in March was nowhere close to the total number of labour that travelled inter and intra-state during the pandemic.
- There is no centralized or even local database to accurately record migration.
- A lot of the rights and benefits (like ration, healthcare, maternity benefits, etc.) are linked to geographical boundaries of home states.
- Lack of multiple benefits to the informal sector and unorganized sector workers.
- No proper grievance redressal mechanism in the country.
- Efforts focused on containing the spread of the virus.



Part 2

Bright Spots/highlights in results of different surveys

This part of the paper looks at the work done by different organizations, during the pandemic, to help with the migrant crisis in India. The organizations are arranged in alphabetical order, and talk of different bright spots within the system they operated in.



Aajeevika Bureau

Aajeevika bureau and the government join hands to help the unorganized and migrant workers in the pandemic situation

The sudden and unprecedented lockdown was a difficult truth for most people to confront, but also an inescapable reality. Its impacts were felt by every Indian resident, but more severely by migrant and informal workers. The stark cruelty that followed the imposition of the lockdown brought to public attention the plight of migrant workers, compounded by decades of structural neglect and exclusion from the growth agenda of the states they hailed from or resided in for work. Their pauperization is the product of many complex phenomena including climate change, neoliberal growth, displacement and conflict. The pandemic, and the lockdown it necessitated, highlighted these vulnerabilities. Aajeevika Bureau, alongwith the State government of Rajasthan, worked towards ensuring dignified and safe conditions for migrant workers and their families .

1 Small enterprises development:

Financial Aid to the families whose small initiated start up were affected by the pandemic situation: Some of the small business setups in rural Rajasthan were struggling to sustain during the early phase of the lockdown. Aajeevika extended urgent financial support to about 42 entrepreneurs (31 women and 11 men), all of whom run small provision stores in villages and were facing stock-outs or were unable to procure additional inventory for lack of liquidity and transportation. With money now to transport stock to their shops, these entrepreneurs were able to restart their businesses, avoiding expensive loans

from private money lenders. The assistance to these entrepreneurs was conditional upon fair pricing to their customers who were facing extreme hardship in procuring basic needs during the lockdown. In addition, Aajeevika also provided financial help to 22 Para-legal volunteers to boost their livelihood.

2 Community Relief Works

Providing food and ration to migrants without any means of income or to those stranded in cities has been the most urgent and crucial component of Aajeevika's relief work. We distributed ration kits and/or cooked meals to migrant workers in cities and to migrant returnees in rural areas. Additionally, to several workers we also made direct cash transfers for them to be able to buy food and supplies themselves. Wherever possible we tried to engage workers in various other government schemes and announcements. Major relief work was initiated with the workers to build some sustainable and viable ways to revive the local livelihood to boost the self-reliance of the communities.

a. Building the long term assets and livelihood through relief in rural areas: We worked closely with migrant returnees and their communities to identify long standing problems in their villages and offered them material and wage support to address these gaps. One of the highest impacts and innovative use of our relief funds helped renew and recharge over 30 dry community wells that are now providing drinking water to over 600 thirsty families and build a new well. The well deepening and recharge work was mainly led by returnee migrants, who joined hands during a period of unemployment and lockdown to bring precious water to their homes and fields.

b. We identified a MGNREGA site, in Sabla, Dungarpur area. There, we worked on creating an ideal work site to enhance the motto of "Pura Kaam, Pura Daam". It was a very essential project, in a situation where most returnee migrant workers were facing financial difficulties - unable to find local work, and unsure of when their work would resume outside.

C. Prior to the lockdown, Aajeevika's family empowerment programme empowered women from migrant families to overcome the pressure arising from informal, low waged work, and aided the survival of their homes. The programme led to the creation of women's solidarity groups and these groups led rights-based advocacy in PDS, MGNREGA, pension and other social entitlements. They campaigned with local departments to ensure full wages for women workers in MGNREGA, which they had so far been denied due to some programmatic or legal loopholes. The FEP team from Aajeevika inspected and monitored the sites in the morning and evening in villages with heavy presence of returned migrants, measured such work with the mate and the other officials and ensured that the muster roll was duly updated. Persistent advocacy and community monitoring ensured these families the guaranteed wage of Rs. 205 per day.



Figure 16: Example of the small enterprise development, from Aajeevika Bureau



Labour line (18001800999), became an emergency helpline for the workers in distress

Ajeevika Bureau's toll-free number for workers in distress, "Labourline", was set up in August 2011 in order to provide emergency support to workers facing disputes or other issues at the workplace. Labourline was popularised among workers with the slogan, "Daro Mat, Phone Karo". The Labourline was made toll-free in December 2012, along with increased outreach efforts, the Rajasthan state Labour Department provided accreditation to the Labourline in December 2015 under the Building and Other Construction Workers' Welfare Board (BoCW). Following accreditation, Labourline's reach has extended across Rajasthan, with the helpline becoming one of the primary means through which workers register cases related to diverse issues such as non-payment of wages, accident compensations, bonded labour, child labour, minimum wages, and equal remuneration, as well as means to receive information related to rights and entitlements.

Ever since the first lockdown was announced, the Labour helpline has received thousands of calls from migrant workers reaching out with horrors of sudden loss of jobs, wage deduction, non-payment of wages, food shortage, forced evacuation, police excess and absence of transportation. **Till the end of May Labour Line was receiving between 700 to 1000 calls per day.** The number of relief and emergency support related calls have reduced in number since June, once the government announced some relief measures for the industry. In between March 2020 to July 2020, Labourline,

- **Received nearly 34,462 calls from all over India**
- **Facilitated distribution of food and ration to 93839 workers, across the country, in locations where they were stranded.**
- **Facilitated direct cash transfers of nearly Rs. 11,02,800 to 1,528 workers in distress.**
- **Facilitated 1,625 cases involving more than 18,361 individual workers pertaining to arbitrary wage deduction, non-payment of wages and illegal retrenchments of the communities.**

4

Government efforts to extend financial help to excluded and poor families

During the lockdown, the most vulnerable persons, who were excluded from social security schemes such as Below Poverty Line (BPL), state BPL, antyodaya, registered construction workers, street vendors and other workers, rickshaw pullers and the destitute people faced unprecedented deprivation and disruption to their livelihoods. The Rajasthan Government announced financial help to them under various schemes such as BOCW, social welfare and the others. These funds were to be deposited in 3 installments, the first relief (Rs. 1,000) was released as early as April 2020. This quick response was enabled by the government having a database of such families under the Bhamashah scheme. “The money was transferred to the bank accounts of people by the Department of Information and Technology (DoIT). For people who do not have bank accounts, money was given by the district collectors.” The relief was released in parts as the lockdown was extended, and the amount released accordingly with Rs. 1500 in May and Rs. 1000 in July. While it did not fulfil their basic needs, it supplemented their household finances. A database of migrant workers will be useful in an emergency situation such as this one.



Figure 17: MGNREGA work in Sabla, Dungarpur area, RJ, from Aajeevika Bureau



APU

Pandemic, Crisis and State Response: Lessons from the field

The Pradhan Mantri Garib Kalyan Yojana (PMGKY) is a package built upon 12 different existing schemes already institutionalized by the Government and included in-kind transfers, cash transfers, livelihood support benefits and insurance support to frontline health workers (IDFC). This relief package was followed by the 'Atmanirbhar Bharat' scheme that was announced in May, 2020. Subsequently there have been two more stimulus packages announced under the latter scheme.

The objective of this note is to study the efficacy and reach of the PMGKY, drawing upon the findings of a phone survey of around 5000 Indian workers. An attempt is made to identify which social protection programmes performed relatively well during the crisis, the roadblocks that were encountered along the way and the gaps that are needed to be addressed if we are to navigate towards an effective social protection system in India.

The Azim Premji University Covid Livelihoods survey was carried out between 13th April and 23rd May, 2020 to gauge the economic impact of the lockdown on the livelihoods of India's workforce and to ascertain the efficacy of relief measures that were announced by both the Central as well as various state governments (APU). The telephonic survey was carried out in collaboration with ten civil society organisations across twelve states. The sample was purposive and non-representative of the states that it covered. It was ensured, however, that the sample be diverse by selecting respondents across a range of occupations both in rural and urban areas. In terms of the economic shock to people's livelihoods, we found that more than two thirds of the respondents lost their employment as a result of the lockdown. Street vendors, drivers, petty shopkeepers and other self-employed persons engaged in small scale

enterprises were the worst hit with nearly eight out of ten falling out of the workforce. Those who were still employed saw their earnings drop by more than half in the case of casual workers and as much as by 86 percent in the case of self-employed. The sudden loss in employment saw a large section pushed to the very brink. Almost eight in ten respondent households were eating less food than before. Six in ten urban respondents did not have enough money for a week's worth of essentials. More than a third of all respondents had to take up a loan to cover the expenses that arose due to the lockdown. The impact of job losses and food insecurity was higher for certain vulnerable groups: Muslims, Dalits, women, and those with lower levels of education. A host of other COVID based surveys conducted during the same period reveal a similar story (APU).

Given the above, how effective was the PMGKY in countering the economic distress brought upon by the lockdown? We draw upon our survey results to study the reach and efficacy of some of the major relief measures announced as part of the package, starting with the in-kind transfers that sought to target vulnerable populations registered with the National Food Security Act (APU). As per the same, 80 crore BPL and AAY beneficiaries were to receive over and above their usual entitlement, 5 kilograms of wheat or rice per person and one kilogram of pulses per household free of cost during the months of April, May and June (later extended until November).

At the onset it must be remarked that amongst the various avenues of relief on offer, the Public Distribution System (PDS) was observed to have the widest reach in terms of accessibility and was the single most effective means to provide some form of food security during the lockdown. Close to nine out of ten rural households surveyed had a ration card on them. The urban scenario, however, was not that encouraging with around one fourth of the households still not having access to the PDS. Overall, 89 percent of our total sample were able to access rations during the lockdown.

The average quantity of grains obtained by the survey respondents was around five kilograms per person which was far less than the promised quantity. Thus even though ration card holders were able to procure grains from the fair price shops, there were clear delays in the procurement and delivery of the extra quantity of grains promised

under the PMGKY. Delivery of pulses was also limited with reports claiming that even after a month of the announcement of the scheme, only 10% of free pulses had actually been distributed (Indian Express).

Moreover, given the fact that the central government scheme was targeted at existing NFSA beneficiaries only, those whose NFSA applications were still pending with the system or large vulnerable groups such as migrant workers who did not have a ration cards on them at the place of their work were completely excluded from accessing rations during the lockdown- aspects that need to be addressed moving forward. Furthermore, as Jean Dreze and Reetika Khera have pointed out, more than 10 crore people are excluded from the NFSA altogether due to the fact that outdated 2011 census population data is being used to calculate state wise NFSA coverage (The Hindu). In order to expand the reach of the PDS beyond the NFSA universe, various state governments announced state specific ration schemes during the pandemic. The reach and efficacy of the same, however, was entirely dependent upon the level of implementation carried out at the state level, information on which is not easily available in the public domain.

Alongside in-kind transfers, the PMGKY also included a host of cash based transfer schemes. As part of the stimulus package, 20 crore women Jan Dhan account holders were promised a monthly cash transfer of Rs 500 during the months of April, May and June. This cash relief translates to about Rs 4 per head per day, assuming every account holding household has an average size of four. This is

³Other studies conducted during the lockdown corroborate this point. The Dalberg study conducted across fifteen states, for example, notes that 87 percent of low income households were found to be covered under the PDS. The survey conducted by Vikas Anvesh Foundation (VAF) and Sambodhi, similarly, observed that that PDS seemed to be working for the majority. One-sixth of the eligible households, however, were still unable to access rations during the time

⁴Subsequently under the Atma Nirbhar Bharat package, the finance minister announced that 80 million migrant workers who did not have ration cards would be provided five kilograms of food grains and one kilograms of pulses during the months of May and June. However, the implementation of this package has been rather poor

a paltry sum when we consider that the poverty line is estimated to be around Rs 50 per person per day in rural areas and Rs 73 in urban areas (based on the Rangarajan committee estimates of 2011–12, converted to current prices) (The India Forum). On average the respondents in our survey had lost Rs 2,000–3,000 of income per month. The announced cash transfers as part of the Jan Dhan yojana were thus grossly inadequate to compensate for this loss.

A major issue plaguing the use of the Jan Dhan Yojana as a social protection measure has been the overall low penetration of the scheme. Six out of ten households covered in our survey did not have a Jan Dhan account. It is relevant to point out here that Jan Dhan accounts do not carry any eligibility criterion with them and allow for beneficiaries to hold zero balance accounts. However, it was encouraging to note that the majority of households that did have accounts ended up receiving the promised cash transfer. As per our survey, only 17 percent of account holding beneficiaries had not received their transfer by the time we had interviewed them. Rural households performed better than their urban counterparts with 85 percent of vulnerable rural beneficiaries receiving the transfer compared to 79 percent for vulnerable urban beneficiaries. Certain vulnerable groups were, however, seen to be at a relative disadvantage. A higher percentage of Muslim households in our sample, for example, did not receive the Jan Dhan transfer compared to Hindu households. Moreover, a lower share of migrant households received this transfer compared to non-migrant households.

Alongside the Jan Dhan transfer, the PMGKY also included the front loading of the first of the three installments due to farmers under the PM-KISAN scheme. The reach of this scheme, similar to the Jan Dhan, was fairly low with less than one-third of the land cultivating rural respondents being eligible for the same. This is concerning given that PM Kisan accounts can be opened by any land owning farmer family (Government of India, PM Kisan). Furthermore, only one-fourth of these eligible beneficiaries had actually received their first install-

With the Government itself admitting that the identification process of beneficiaries has taken a lot of time. Data from the Ministry of Consumer Affairs, Food and Public Distribution has confirmed that by September only 1/3rd of the allocated food grains actually reached the intended beneficiaries.

ment by the time we interviewed them. There was also a clear caste effect when it came to the disbursement of the cash transfer. Nearly nine in ten scheduled tribe households and eight in ten scheduled caste households engaged in farming on their own land did not receive the aforementioned installment. On the other hand, around half of the general category farming households did manage to receive the same.

On a related note, if we are looking at the PM-KISAN Yojana as a viable security net to address agrarian distress, it is necessary that the ambit of the scheme is expanded to include the vast numbers of tenant farmers and agricultural labourers. Data from the NSSO informs us that in 2013, 14% of all land holdings were leased to tenants. Moreover, as per Census 2011 data, there were around 14.3 crore landless agricultural labourers in India back in 2011 (Bloomberg). These individuals do not come under the PM-KISAN Yojana and were bereft of this relief during the crisis.

A third form of cash transfers that were announced as part of the PMGKY was a one-time, ex-gratia payment of Rs 1000 to 3 crore pensioners, widows and Divyang under the three pension schemes of the National Social Assistance Programme. Though a relatively small share of our sample had family members who were eligible for a pension transfer it was found that close to two-thirds of all eligible pensioners received their pension. Pensioners belonging to Muslim households once again fared worse off here with close to half of the pensioners not receiving their due pension transfer. Similarly, only 42 percent of inter-state migrants received this transfer

In an attempt to capture the overall reach of the aforementioned cash schemes as well as that of any other cash transfer schemes announced by the state or central government, we looked at the share of households who received at least one cash benefit transfer from the government. On the whole, we observed that only half of the households received any form of cash transfer from the government. Muslim households were least likely to receive even a single cash transfer compared to Hindus and other religious groups. Inter-state migrant households were once again the worst performers with two-thirds of such households not receiving any transfer. The exclusion of already marginalized communities from these cash transfer schemes is worrying and has severe implications on the nature of the

post covid recovery process. If access to relief measures are unequal, it is likely that the recovery from the crisis will also be of a selective nature, favouring certain kinds of households over others, and potentially perpetuating existing inequalities.

On the whole, the COVID-19 induced crisis has proven to be an eye opener with regards to our preparedness and ability to deal with economic shocks of this magnitude. There are several policy lessons that need to be learnt in the wake of this crisis not just in terms of providing short term relief but more broadly, in relation to a re-imagining of the social protection landscape in India given the vulnerability that characterizes a large section of our population.

To begin with, the absence of any pre-existing social security mechanism that would comprehensively cover a large share of our informal workforce only served to amplify the livelihood crisis brought upon by the lockdown. In this respect, the subsequent passing of the Labour code on Social Security becomes all the more relevant – even though there remain genuine concerns whether the said legislation can effectively meet these expectations (The India Forum).

The need of the hour, in fact, is to move towards a universalisation of the PDS at least for the next six months. The move towards ‘One Nation One Ration card’ policy is a welcome step towards this direction.

As mentioned in the recommendations in the next section, a centralized database for various schemes such as MGNREGA, PDS, Ujjwala, is the ideal way to move forward.

The pandemic also served to highlight just how important a security net MGNREGA is for the rural economy, particularly during periods of economic distress. A number of rural respondents during the course of the survey lamented at the fact that MGNREGA work sites were shut depriving them of much needed earnings. Given the turmoil that continues to characterise the current economic system, there is a need to substantially expand the programme by increasing the number of days of work to 200 per household. Moreover, in line with the minimum wages levels as determined by the Seventh Pay Commission, daily MGNREGA wages need to be fixed at Rs 600 per day. Furthermore, given the fact that the urban poor have been

disproportionately affected during this crisis, it is also necessary to envisage an urban employment programme on the lines of MGNREGA that can specifically address these urban vulnerabilities. The states of Jharkhand, Odisha and Himachal Pradesh have already launched urban employment programmes in the wake of this crisis, while Kerala has been running a similar scheme since 2010. There needs to be however, a much larger intervention by the Central Government towards this end (APU).

Beyond the PMGKY, we also saw several state governments announcing localised relief measures to mitigate the impact of the lockdown. Though beyond the scope of discussion over here, there have been a host of innovative steps put forth to address immediate concerns surrounding food insecurity, health care and income loss. The success of the same, however, has been contingent upon a number of factors. Those states that have made substantial investments in public infrastructure in the past, particularly in the fields of health and education, were found to be placed on a better footing when it came to dealing with the demands of this crisis. Similarly states such as Kerala, which have a number of established worker welfare boards faced relatively less identification issues while designing relief measures that targeted vulnerable population groups. Though most state governments were admittedly restricted in their ability to generate the necessary funds to fully implement these programmes, there is a lot that can be taken from these experiences while developing a broader social protection policy at the national level.

⁵As noted by Dreze and others, the increase MGNREGA wages by Rs 20 as announced by the PMGKY was nothing more than an approximate average of state specific increases notified by the rural development ministry just before the lockdown.



Dalberg

Prioritizing urgency, mobilizing relationships: Experiences from social protection research during COVID-19

Recognizing the importance of providing policymakers with actionable, real-time data on the government's COVID-19 relief efforts, a team at Dalberg partnered with Omidyar Network India and Rohini Nilekani Philanthropies to create one of the most comprehensive sources of information on COVID-19 response in India.

We conducted a survey that covered 47,000 households across 15 states and was bolstered with in-depth ethnographic interviews among over 100 individuals and social organizations. We sought answers to the following five questions through this work:

1. What is the extent of the financial impact of the crisis among low-income households?
2. Who is covered under the entitlement schemes that are offering top-ups or advance payments? Who is left out?
3. How many households have received entitlements under these schemes?
4. To what extent are people able to access and use their entitlements, and what obstacles exist?
5. Overall, are government entitlements sufficient? If not, what more do families need to make it through this crisis?

Our approach to the risks and trade-offs associated with delivering a survey of this scale during the early stages of the pandemic was to prioritize two levers. One was to share timely insight to inform crisis policy decision making, even in the face of other competing factors. The second was to leverage relationships with others who shared similar goals. The following pages outline our response by detailing the process milestones and learning that accompanied our research journey in March-June 2020.

LEVER ONE – Thinking outside the box for a timely response

(A) Re-inventing the pipeline to reflect new urgencies

In mid-March, 2020, we were gearing up for the second year of our landmark State of Aadhaar research survey of 167,000 respondents across India with Omidyar Network India. The PMGKY 2020 announcement made it clear to us that a pressing need for survey data around this measure superseded the prior plans we had in place.

In partnership with Omidyar Network India, another funding partner Rohini Nilekani Philanthropies, and our earlier survey partner Kantar Public, we laid the groundwork for a new study that would leverage the funding, operational processes, partnerships, and experiences of our earlier work together on Aadhaar. But this time, our focus would be on the immediate experience of India's low-income families in navigating the shocks of the crisis and on the efficacy of the entitlement schemes announced on March 26th that were meant to sustain them.

(B) Stepping up to keep pace with the needs of the hour

By April 3rd, we had a survey in place and enumerators at work. By April 7th, our first tranche of data arrived. And by April 14th, we had released our first preliminary report. We prioritized a multi-round research plan that enabled us to disseminate research outputs with-

in days of collecting survey results, sharing iterative results directly with Central and state government policymakers on a bi-weekly basis throughout April, May, and June 2020. Later in that period, we also launched a live dashboard (<https://impactsofcovid.in/>) that enabled users to explore the data by scheme, time period, segment, and geography.

These decisions were made possible by the strong partnerships, resilient systems, and availability of a dedicated team that enabled us to pivot and produce real-time analysis. Our findings were accompanied by careful caveats as we shared early data quickly, without the exhaustive quality controls we typically apply to our work until we released our final and fully reviewed report in July. This strategy made it possible for policymakers to be more responsive to immediate beneficiary needs; without this choice, the data we were collecting — and the voices of the residents who shared it — would have remained unheard until it was too late to impact the crisis residents faced.

(C) Making strategic choices when faced with competing priorities

There were other tradeoffs that our focus on timely insight also entailed: We prioritized our limited bandwidth on sharing results first with policymakers over other stakeholders who might have benefitted from them. Knowing the potential for early data to be mis-interpreted and the time required to respond in such scenarios, we decided to focus our efforts on strengthening our analysis and recommendations before releasing them into more public domains. It meant that other stakeholders had to wait until July to access our full report and dashboard.

Further, our decisions also meant that we eschewed a strict academic approach in constructing our survey sample. For example, in relying only on telephone surveys, we were aware that we necessarily excluded people who don't own a phone, those not able to charge their phone (such as those on the move), those who lacked the money to top up their phone credit, and those without network coverage. Similarly, while we constructed and weighted our sample to align with the population characteristics of interest to us, such as urban/rural split, gender, geographic distribution, and income, our compressed time

frames precluded us from employing the gold standard technique of stratified random sampling to achieve representation of those key characteristics.

Making this tactical choice meant we succeeded in our 47,000-household coverage across 15 states. We later triangulated our sample demographics against public data sources that are validated as nationally representative, including the Periodic Labor Force Survey, the National Family Health Survey, the India Human Development Survey, and the Centre for Monitoring Indian Economy survey. While this decision had prompted discussion during presentations, the validations that followed supported our confidence that the findings were representative of our populations of focus.

LEVER TWO – Mobilizing relationships to meet shared goals

(A) Taking a collaborative approach to intelligence and intentionality

Beyond our existing relationships with our funders and survey partner, collaboration with peers in the research community were another critical thread throughout our survey experience. Early in the crisis, the dearth of intelligence on the ground posed challenges for informed policymaking. Scheme administrators were hopeful that the true numbers of entitlement recipients were far higher than what our research findings suggested in early April. The ability to triangulate our findings with other researchers' similar surveys made the severity of the economic crisis undeniably evident. These researcher relationships have carried on far beyond the initial peak of the crisis, spawning ongoing research communities such as the Bill and Melinda Gates Foundation's CORE Net, CPR Accountability India's PULSE network, and Dvara's biweekly research webinars, which are sure to improve collaboration research for a long time to come.

Sharing insights and working collaboratively with research partners helps development actors course correct in real time. Our partnerships oriented us towards shining light on experiences of specific segments, such as migrant workers, construction workers, rural households, and gig workers. We sharpened our focus on these segments through our human-centered design interviews and highlighted them in our deliverables and analysis.

(B) Calibrating to address deep needs on the ground

Research findings were not the only partner inputs we benefited from. It was clear from our initial phone calls that many of our respondents were in deep distress. Our results illustrated that half of low-income Indians had lost over 75% of their income, and a quarter had fully exhausted all savings and reserves. In one instance, one of our staff conducting an ethnographic phone interview encountered a respondent who was contemplating suicide. She was able to connect via WhatsApp chat with another colleague who had experience in suicide support services to coach her through the conversation.

As a consequence of this experience, we reworked the survey script for the second phase of our research. We built in a database of local crisis hotlines around the country for enumerators to share at the end of every survey call. It was our close partnership with Indus Action that enabled our access to this database, and we were able to provide helpline referrals to over 28,000 households in the second phase of our research.

(C) Widening the circle to bring findings full-circle

The senior-most decisionmakers shaping India's entitlement schemes, both at the Center and in the states our survey covered, were able to leverage our findings. This was the direct result of the generosity of our partners across civil society, philanthropic entities, and the public sector in opening doors. We held several dozen tailored presentations, such as with Niti Aayog, the Department of Economic Affairs-headed Empowered Group of secretaries on COVID-19 response, CMO offices, and a range of departments concerned with

COVID-19 response areas, such as on food and civil supplies, agriculture, labor, social welfare, finance, urban and rural development, Panchayati Raj, and others. Further, we shared findings with key global influencers and funders. For example, the World Bank Social Protection Group drew on this data as an input into their USD 1 billion loan package, as did the Asian Development Bank when creating their USD 1.5 billion COVID-19 response package to India.

Our study concluded that, overall, benefit transfers have played an important role in supporting families. The government reports supporting 42 crore low-income families through the peak of the crisis, and most families we spoke to reported the entitlements have indeed helped them during this time. We saw that PDS schemes performed well for the vast majority of residents on some aspects, while other aspects of distribution took time to catch up. While cash benefits did flow smoothly in general, there are opportunities to improve gaps in delivery and make withdrawals easier. Ultimately, we found that the financial impacts of the crisis were immediate, deep, and likely long lasting. Thus we provided recommendations across three focus areas: To extend and broaden coverage of entitlements as much as possible; to ensure households can access entitlements easily and that the financial system works for them; and to help low-income families get back on their feet.

The government was receptive to on-the-ground findings and advocacy from Dalberg and other researchers. Policymakers invited us to share findings with their wider teams, and we were able to provide deeper analysis and data cuts on their top-of-mind issues in subsequent meetings. One such relationship was with the Empowered Group on Economy and Welfare led by the Department of Economic Affairs, with whom we shared findings on a near biweekly basis. Further, a number of policy makers sought recommendations in addition to the survey analyses and made a number of macro and micro policy changes in the jurisdictions our survey covered. Most significantly, the central Government extended free rations up to November 2020, an important move for families across the country that we and other research organizations had advocated for. Other findings from our quantitative and qualitative work inspired government collaboration with public sector banks to scale up mobile cash withdrawal, and to improve distribution of menstrual hygiene kits, among other examples.

COVID-19 is not the first health emergency to visit upon India, nor will it be the last. Making strategic choices to enable timely action and harnessing relationships is an important start, but is only the beginning of the journey toward enabling nimble and responsive action in times of urgent need. The success of this project and our strong collaborations has helped us expand our strategic reach with additional policy-oriented projects. At the time of this writing, we have expanded upon the foundation this project has laid with similar large-scale surveys to understand impacts of COVID-19 across other specific segments and issues, such as digital education in India, gender, early childhood outcomes, and supply-side bottlenecks in entitlement delivery. We hope that sharing our journey milestones and learning will support those navigating similar initiatives.





Dvara Research

Building Better Safety Nets Social Protection Initiative⁶

Over the course of the last few decades, India has witnessed a sharp rise in income inequality. The share of the top 10% of income earners stood at 56%, while that of the bottom 50% of income earners had declined to 15%, as of 2015 (Chancel et. al, 2019). Yet, this period has seen significant economic growth with an average annual growth rate of 6.05%, resulting in a significant decline in the headcount poverty ratio. A possible reason for the transfer of resources from the bottom of the income distribution to the top, is the growing informalization of the formal workforce (Mehrotra, 2019).

According to the Periodic Labour Force Survey (PLFS) 2017-18, only 22.8% of Indian workers are in regular wage or salaried employment while the rest are employed in the informal sector. Even among these, 49.6% of regular wage employees are not eligible for any form of social security (Government of India, 2019). The idea of social security is to ensure access to a minimum floor of protection against the most critical risks that endanger the well-being of households. The current system of social security in India, especially for the informal sector, is in the form of scheme-based interventions. It is critical to evaluate whether the current intervention machinery is robust enough to provide universal social security for India.

In this chapter, we discuss some of these issues in the context of the Pradhan Mantri Garib Kalyan Yojana (PMGKY) and its implementation. We detail a framework designed to study exclusion of beneficiaries from welfare entitlements and highlight some of the structural issues that need to be addressed to protect low-income informal sector households.

⁶The Social Protection Initiative at Dvara Research is a policy initiative that aims to conduct research that will inform the design and implementation of a universal social security system. For more information, see Dvara Research - About SPI.

Tracking the Welfare Measures and Measuring Access

As the COVID-19 pandemic spread and containment policies were announced in March 2020, our attention quickly shifted to understanding the impact of lockdown on low-income, informal sector households. The lockdown announcements were followed by the announcement of a set of welfare measures in the form of PMGKY to help households that may face distress because of halt on economic activity. Our attempts, like many research and civil society organisations in India, were aimed at understanding and measuring the accessibility of the various measures introduced by the Central and state governments. To keep track of the various announcements, we launched a live tracker (on 25th March 2020) that enumerates interventions introduced across vulnerable groups such as BPL households, farmers, pensioners, etc. in each state. While these interventions were quite extensive, the underlying question was regarding the effectiveness of the state machinery in delivering these welfare measures. With reports suggesting that about 88% of rural households (and 75% of urban households) reported a loss in income April 2020, the delivery of these cash and in-kind transfers was essential if the impending financial distress of low-income households had to be alleviated. To measure the reach of these welfare measures and the short-term impact of the lockdown, we conducted a small-scale telephonic survey of 347 households in coordination with 12 Microfinance Institutions (MFIs). During the 4-month survey between April and July, same households were interviewed thrice in separate rounds.

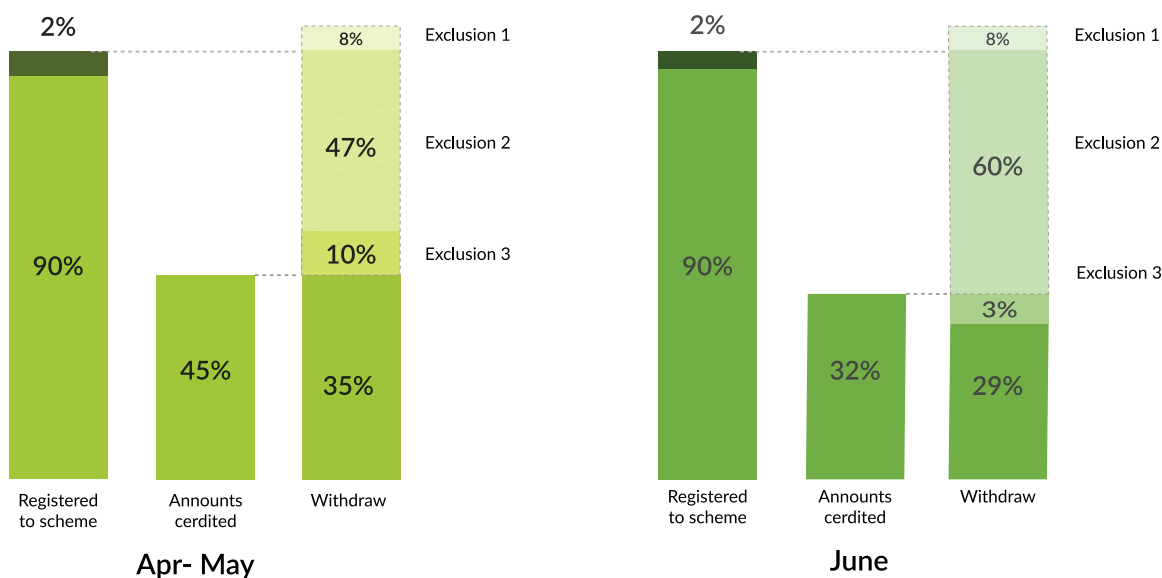


Figure 18: Stages of Exclusion (COVID-19 Impact on Daily Life Survey), Dvara Research

The survey showed us that the deficiencies in the existing delivery architecture were surfacing with increasing dependence on schemes as emergency relief measures. For PMGKY, registration under its constituent schemes, a functioning ID-linked bank account, and access to functional cash-out points were prerequisites for availing the newly announced benefits. With restrictions on movement in the early stages of the lockdown, it was difficult for people to step out to any service point (Common Service Centres (CSCs), panchayat offices, etc.) to enrol in schemes or update documents required or find functioning cash-out points (banks, ATMs, business correspondents etc.) to withdraw cash benefits.

Figure 1 shows the level of access to cash transfers announced under PMGKY across three stages. The largest drop-off in accessing cash benefits is seen at the credit stage wherein beneficiaries failed to receive the amount in their bank accounts (referred to as Exclusion 2 in the figure). The problem here is two-fold: either the benefit had not been credited to the account or the beneficiary had no information about the transfer even when credited. The first set of failures are referred to as transaction failures and a high incidence of these were reported during the early stages of the lockdown. Some of the major reasons include improper Aadhaar seeding, irregular updating of NPCI mapper by banks, etc. In such cases, beneficiaries have very few ways of knowing why they have not received due benefits, with backend processes acting as a black box. In the second case, despite the credit of cash transfers, the beneficiaries may have received no communication from banks. Often the accounts may not be linked to their current mobile numbers, therefore, unless they visit a cash-out point, they may have no way of knowing about the credit. In addition to this, the general lack of awareness regarding welfare entitlements exacerbates the access problem, especially in rural and peri-urban areas.

There were several rapid assessment surveys that were conducted by various organisations during the lockdown targeting different demographics and the broad consensus among these assessments was that there was wide-spread exclusion in access to welfare benefits. In addition to our rapid assessment survey, we also collaborated with the Centre for Monitoring Indian Economy (CMIE) for a nationally representative large-scale survey of around 70,000 households to understand the different coping strategies employed by households

in the wake of the pandemic and to measure accessibility to cash-out facilities. More than 40% of all rural households in states such as AP, TR, MP reported difficulties in accessing cash between the months of April and July.

Building a framework to study exclusion

While the various rapid assessment surveys provide a consistently bleak picture, they were able to provide only an aggregate view of the incidence of exclusion. There was little we could learn from these surveys about the exact nature of failures in cash and in-kind delivery. Were these failures a result of inconsistencies in ID documentation, incorrect linkages in government and banking databases, infrastructural issues or were they a result of agent fraud? We developed a framework to study exclusion in Direct Benefit Transfers (DBT), mapping points of exclusion across four key stages, viz., beneficiary identification, enrolment, payment processing, and cash-out. Each process corresponds to a unique layer of exclusion.

The first layer of exclusion within the DBT system is the targeting methodology for identifying beneficiaries. Although a few schemes allow for self-registration, most depend on the Below Poverty Line (BPL) and Socio-Economic Caste Census (SECC) lists for identifying beneficiaries. Because these lists are dated (Mehta et. al, 2019) and under-count the number of deprived households (Saxena, 2015), list-based targeting methodologies form the first layer of exclusion for deserving beneficiaries. The second layer of exclusion is the process of enrolment. Given the targeted nature of most DBT schemes, this process consists of stringent eligibility checks which require the beneficiary to submit a range of documents to prove his or her eligibility. Prospective beneficiaries have to incur significant costs, for instance, foregoing a day's wage, because they have to make multiple visits to finish the enrolment process or procure necessary documents.

The third layer of exclusion is the backend processing which involves the transfer of funds in the form of payment files from the relevant Ministry/Department to beneficiary accounts via the National Payments Corporation of India's digital infrastructure. Most DBT transactions rely on the digital infrastructure of the Aadhaar Payment Bridge (APB) and are routed using the Aadhaar-enabled Payment System

⁷Compilation of COVID-19 Lockdown Surveys, Centre for Sustainable Employment, Azim Premji University. Retrieved from https://cse.azimpremjiuniversity.edu.in/covid19-analysis-of-impact-and-relief-measures/#other_surveys

(AePS) (DBT Bharat). This stage may be characterized by transaction failures, i.e., failure of crediting a beneficiary’s account, which may occur due to a variety of reasons discussed above. The fourth layer of exclusion corresponds to the cash-out stage. Assuming the beneficiary did not fall through any of the aforesaid fractures in the DBT pipeline and his/her account was credited successfully, he or she may still face issues while withdrawing the benefit amount. This issue might sometimes be the very unavailability of a cash-out point (especially exacerbated during the COVID-19 lockdown) or operational issues such as network failures, biometric failures, and in some cases, overcharging/fraud as indicated in the survey findings detailed above.

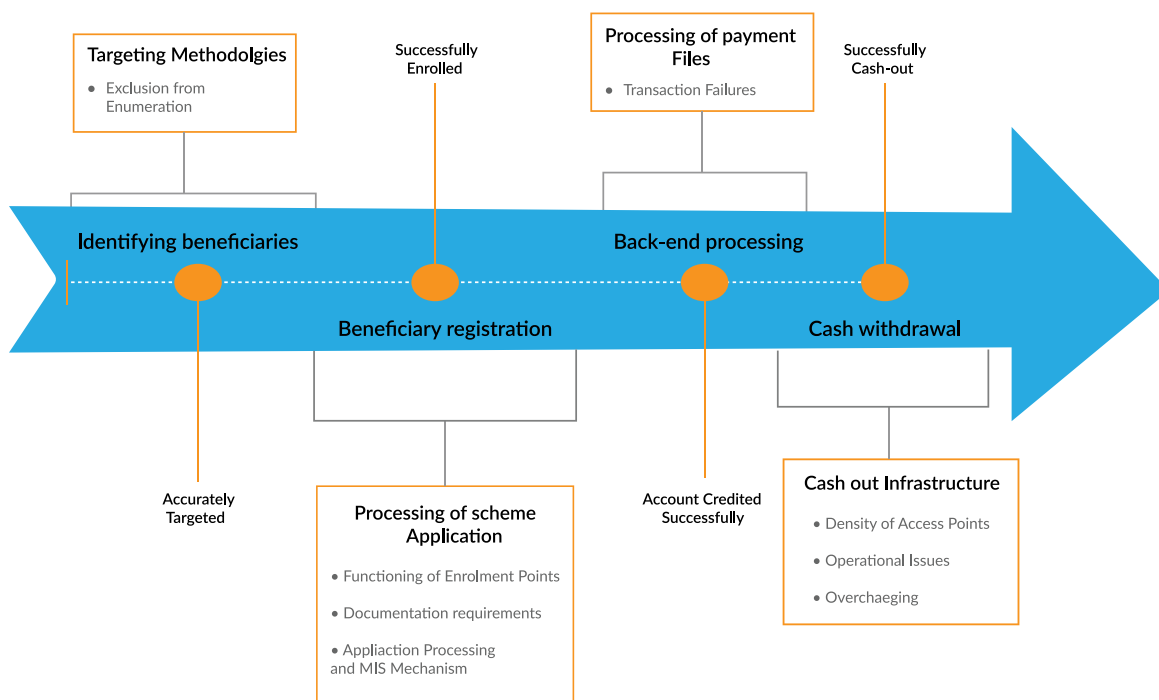


Figure 19: Unpacking Exclusion in Cash-based Welfare Schemes, Dvara Research

Building pathways for redressal

The systems built for the purposes of DBT transfers do not provide adequate importance to provide timely redressal of problems faced by the beneficiary. This missing or inaccessible feedback loop is a common theme in all the qualitative interviews conducted with excluded beneficiaries. In fact, these beneficiaries approach civil society organisations (CSOs) because they are unable to seek redressal or support from the government machinery. Some of these channels



also help scheme beneficiaries in not just navigating the procedural requirements under DBT but also provide them with easily understandable information throughout their journey in the system. Over the last few months, we have partnered with Gram Vaani to build a citizen complaints repository using their IVR (Interactive Voice Response) systems where users can give a missed call to local district-level phone numbers, the servers cut the calls and call them back, and over this phone call the users can listen to audio messages or record their own messages. Voice messages recorded by the users undergo a manual moderation process to determine the next steps, where for instance, grievances are delegated to a network of community volunteers for action. During the lockdown, these IVR channels were used by low-income communities across regions to record grievances related to access to public services. The objective here is to create an inclusive platform that can help aggregate grievances from citizens through voicemails and provide them assistance in navigating the welfare system to resolve grievances.

As part of our collaboration, these audio calls are being aggregated into a grievance database that can be a region-specific data source on the typology of exclusions beneficiaries have reported. The knowledge acquired in resolving these grievances can help in developing standard operating protocols (SOPs) for grievance redressal that can be followed by CSOs and government line departments to assist poor and vulnerable populations gain access to schemes. Complaint repositories at a local level serve a two-fold purpose. First, they can help increase transparency in the functioning of a system that has so far been characterised with opaqueness. Second, documentation of errors and their resolution pathways will help policymakers make DBT mechanisms better over iterations. Without these crucial feedback mechanisms, these systems may fail and might become less effective in delivering entitlements to citizens. Lastly, the interaction of private/quasi-private banking actors with government departments under DBT mandates a closely coordinated effort between the two. While governments can direct their attention to regulatory aspects of grievance redressal, service providers (both financial and technological) can focus on piloting solutions which can be implemented readily, without much government oversight (Gupta et. al, 2020). A complaints repository shall guide both state and non-state actors in decisions for improving welfare delivery.

Access to comprehensive risk protection for low-income households

One of the starkest findings of our survey with CMIE was that more than 70% of households earning less Rs. 60,000 per annum have resorted to reductions in consumption to tide over the stress of their income loss. Employing such coping strategies suggests high-level distress among the informal sector households which make up the lowest income groups. Hence, these pathways for resolution of grievances are vital to reduce exclusion in the short-term. These schemes and benefits may have an important effect in driving the recovery of households that faced significant distress. In the longer term, however, it is time for India to consider setting up a comprehensive social security framework that protects her workforce. Despite the size of the unorganized sector workforce in India, there is little formal social security. While the Unorganized Workers Social Security Act, 2008 (“UWSSA”) provided mechanisms for the registration of unorganized workers, it did not make specific provisions for social security measures (Rajan, 2020). The UWSSA did not provide any minimum floor level social security and neither does the Code on Social Security, 2020, which has recently replaced the UWSSA (Kumar, 2020). These legislations provide no mandate for a minimum level of protection for households. Rather, the Central and State governments have been left with the discretion to frame schemes for the benefit of informal sector workers, resulting in fragmented social security structures.



Finally, the absence of formal social security coupled with the lack of active insurance markets expose households to various sources of risk. Data as of 2018 suggests at least 75% of all Indians were not covered by any form of life insurance, and those that were covered were assured only 8% of what may be required to protect a family from an income shock (Singh, 2019). Despite the existence of government-sponsored schemes, about two-thirds of the Indian population had no form of health insurance. Risk protection mechanisms like life insurance, health insurance, etc. are particularly relevant for informal sector workers as these workers are often employed amidst the most hazardous workplace conditions. For example, the death of the primary income earner in an informal sector household, or a serious injury to that earner making it impossible for him or her to earn an income, are two of the most common reasons for such a household to slide into poverty. While we look to build better social security systems, it is also imperative that we create a better regulatory environment for enabling insurance markets to reach low-income households.



EPoD India

What Held the Fort? Structures that Worked During the Migrant Crisis: An unprecedented exodus

By Akash Bhatt & Tanya Vaidya*

An unprecedented exodus

As the COVID-19 pandemic forced the entire country into lockdown, migrant workers found themselves stuck far away from their homes, with no sources of income. Despite the lack of transport, many saw returning home as the only way to survive (Slater and Masih, The Washington Post, 2020). The country witnessed a large-scale exodus from India's cities to its villages, with lakhs of people making arduous journeys on foot. The human costs of this have been well documented in mainstream media.

To better understand people's experiences during these trying times, EPoD India conducted surveys of returning migrants in multiple states. Our surveys focused on understanding migrants' immediate access to government benefits, food security status, and their plans for the future. We spoke to migrants who returned to their home states twice - the first time in May, when people had recently returned, and then again in July and August to understand more about their longer-term adaptation.

While the situation was challenging in many ways, in this article, we aim to highlight factors that provided much-needed support to people during this time. While these services may not have always worked perfectly, they came to the aid of people who had access to them. These long term investments paid off during a difficult time, and were crucial safety nets vulnerable households could fall back upon.

The benefits of established government programmes - the case of PDS

The primary safety nets to migrants during this time of distress were those made available by government programmes. The government announced a package with a range of benefits consisting of extensions to established programs as well as new programs to alleviate distress faced by a variety of populations (Beniwal and Srivastava, Bloomberg Quint, 2020). From our surveys, we found that the reach of programmes varied, but the public distribution system served as a core safety net programme during this time.

The public distribution system had a widespread reach, unsurprisingly since it is a well-established program with enabling systems already in place. Migrants consistently reported that food rations were the government support measure they received most frequently. In Chhattisgarh for instance, 85% of respondents reported receiving rations from the government, whether both regular PDS rations or free and additional rations provided by the government in response to the crisis.

Food security was a major issue found in both states we surveyed, with many people reporting being worried about food running out or eating less than normal. That said, access to a ration card and the receipt of food rations was correlated with better food security. In Chhattisgarh, 11% of those who received rations reported eating less than usual whereas 18% percent of those who did not receive rations reported eating less than usual in the past week.

A well-functioning public food security program also can have potential spillover effects in the private sector. A separate study by EPoD India found that in areas of Chhattisgarh where the PDS program distributed legumes, the price for the same in private markets was lower than in areas with no public provision (Barboni et al, EGC Yale University, 2020).

¹Slater, Joanna; Masih, Niha (28 March 2020). "In India, the world's biggest lockdown has forced migrants to walk hundreds of miles home". The Washington Post.

²Beniwal, Vrishti; Srivastava, Shruti (26 March 2020). "India Unveils \$22.6 Billion Stimulus Plan to Ease Virus Pain". Bloomberg Quint.

³ Barboni et al (23 July 2020). "The role of India's food distribution system during the Covid-19 crisis". Economic Growth Centre, Yale University

Agriculture as an absorber or migrant labor

With the announcement of a nation-wide lockdown, most migrants employed in the informal sector found themselves with no work or income. Returning to their homes and families seemed like a relatively safe option, especially with the continuing spread of a new disease (Abi-Habib and Yasir, New York Times, 2020). This also meant finding some kind of employment for the time they would spend at home, even if they planned to return to their place of work whenever the health crisis cleared up, or lockdown ended. However, employment opportunities in rural areas were difficult to come by – this being the reason that had pushed them to urban centres in the first place.

When we reached out to migrants in our sample for a second time in July, there was variation across states as to whether the migrants had found employment after their return home. However, in migrants in both states we surveyed, a majority of people who did enter the labor force were absorbed by the agricultural sector. In Chhattisgarh, for example, 73% of respondents reported being employed during the follow-up survey, of which 91% were employed in agriculture.

Agricultural work quickly responded to the increase in migrant labour available this year to employ many migrants (Nanda, Scroll.in, 2020). It is also possible that migrants returned home knowing they could find agricultural employment even while income in urban areas would be difficult to generate. The resultant migrant labour was relevant to agricultural output: in the recent national GDP growth figures, agriculture was the only sector that showcased positive growth in the quarter gone by (Mukherjee, Business Standard, 2020).

The demographic dividend - how to best use people's existing skills

We also asked migrants about the skills they possessed, regardless of whether they used them in the work they did most recently, and found that respondents had a wide variety of skill sets, including masonry, construction work, driving, tailoring, and teaching. A skill map-

⁴Abi-Habib, Maria; Yasir, Sameer (29 March 2020). "India's Coronavirus Lockdown Leaves Vast Numbers Stranded and Hungry". The New York Times

⁵Shweta Thakur Nanda (13 September 2020). "As migrant workers return home to villages, India's farming sector sees green shoots". Scroll.in

ping of returning migrants, which several states have already undertaken, can help plan for employment opportunities, and craft locally relevant strategies (Varma, Scroll.in, 2020).

Additionally, migrants surveyed reported both interest in migrating back for work and taking up work opportunities in their panchayats if available. 56% of those surveyed in Chhattisgarh expressed an interest in moving outside their home panchayat for work. At the same time, more than 98% said they would want to take up some kind of work available in their panchayats. States will need to recognize interest in both and decide how to trade off scarce resources to spur employment across locations. However, interest in urban employment also presents an opportunity for states to develop their own urban centres and shift India's migration patterns centred around a few large metropolitan areas (Bhattacharya, Scroll.in, 2020).

*The opinions expressed are those of the authors. They do not purport to reflect the opinions or views of EPoD India.



⁶Sanjeeb Mukherjee (1 September 2020). "Agriculture clocks growth rate of 3.4% in Q1 despite GDP contraction". Business Standard

⁷Gyan Varma, Anuja (28 May 2020). "Returning migrants and their skill mapping could rewire state politics". Scroll.in

⁸Rica Bhattacharya (2 October 2020). "Economic Times Covid-19 Effect: Jobs market in India migrating to smaller cities". The Economic Times



Indus Action

COVID-19 Response : Lockdown and the Nation: A Report by Indus Action

Living in this 'new normal' of masks and sanitizers, where online is the only way to survive, we see stories of newly turned chefs and artists springing up every hour. And then, there is a population of our society, which is struggling - struggling to manage day-to-day expenses, worrying about ration, not being able to take babies for immunization, and unsure of how to earn money in these times.

In March, with the announcement of the lockdown, we at Indus Action, quickly realized that life would be taking an absolutely new course, with the community stakeholders and citizens we were working for and with, would be in a more disadvantaged and vulnerable situation. Thus, 1st of April onwards, we started making calls to the citizens, who had previously reached out to us, for queries regarding RTE Section 12(1)(c), which was our primary focus hitherto, or were part of our School Readiness Program pilot. Very quickly, we realized that we couldn't reach our entire database, with our lean team, and put the word out for volunteers. Never had we imagined the flood of volunteers that came our way - we had over 2000 volunteers register for the different tasks of Calling, Data Analysis, Social Media, and Coding. ***Immense gratitude for everyone who contributed to the mission of helping vulnerable citizens in this time of need.***

The survey:

Area	Intent	Action
Food/ ration	<ul style="list-style-type: none"> ● Immediate term: There is enough food for the family. ● Medium term: They know where to procure more food from. They have a ration card, and access to a PDS fair price shop, and grocery stores nearby. 	<ul style="list-style-type: none"> * For families that didn't have enough food, we ensured that they got ration immediately, through NGOs on the ground, or government officials we could reach out to, at different levels. * These families were also given helpline numbers and contact numbers of people working on the ground, for future help.
Health/ medicines	<ul style="list-style-type: none"> ● Immediate term: Any urgent medication that is required, or if medical attention is needed. ● Medium term: Knowledge of how to get medicines or access to healthcare as needed, especially for the more vulnerable - people with comorbidities, pregnant women, people above 60 and below 10 years of age. 	<ul style="list-style-type: none"> * Where there was a need for urgent medicines, they were sought and delivered. * Knowledge about nearby health clinics and hospitals was given to the families.
Unemployment	<ul style="list-style-type: none"> ● Immediate term: Understanding the situation on the ground, of how much the lockdown has affected the economic situation in house holds. 	—
Direct Benefit Transfer schemes (especially under (PMGKY)	<ul style="list-style-type: none"> ● Immediate term: <ul style="list-style-type: none"> ○ Checking for awareness ○ Checking for eligibility ○ Checking for receipt of the benefit, if eligible ● Medium term: <ul style="list-style-type: none"> ○ Creating awareness about access to social protection schemes ○ Understanding the reach of the scheme on the ground 	<ul style="list-style-type: none"> * Information about eligibility to schemes * Helping register for schemes, which can be done online * Information about schemes overall, for later use * Checking for updates, such as for ration cards etc.
Others	<ul style="list-style-type: none"> ● Immediate term: Respondent and their family, is doing well, keeping safe, has no immediate concerns which require redressal. 	

Result: Sample- 7411

BH	CG	DL	GJ	HR	JH	KA	KL	MP	MH	PM	RJ	TS	UP	UKD	Grand Total
564	749	1053	452	20	6	155	118	1755	742	3	810	25	953	6	7411

* HR, JH, PB, UKD - the families contacted and helped there, were those that moved there during the pandemic from Delhi.

Table 2: Data from survey - food, medicines, welfare scheme access, employment status, Indus Action

Availability of Food Medicines			Welfare schemes		
	#	%		#	%
Need of Food	1336	18.03%	Eligible for at least one benefit	5122	69.11%
Need of Medicine	568	7.66%	Eligible, but did not receive any benefit	1229	23.99%

Table 2.a.

Employment Status					
	#	%		#	%
Unemployed post-lockdown	3298	44.50%	Employed in formal sector	875	11.81%
Unemployed otherwise	614	8.28%	Employed in Informal Sector	1815	24.49%
Unemployed Total	3912	52.79%	Employed Total	2690	36.30%

Table 2.b.

Benefits	Eligible and Received
JanDhan	60.01%
Labour	23.33%
MNREGA	33.71%
Pension	50.58%
Ujjwala	58.91%
PM Kisan	56.94%
Ration with BPL/ AAY card	69.30%
Ration with APL card	62.65%

Table 2.c.



Findings summarized

Health Security:

- There weren't many healthcare emergencies reported by the respondents. Among the ones reported, there were: instances of not being able to buy the medication, helpline numbers provided by the government not working, and inability to access hospitals or primary healthcare centers.

- Some respondents reported having pregnant women at home. Most of them reported that they have either inadequate food at home or are facing uncertainty with respect to procuring ration in the near future. The same holds true for households with older citizens. Thus, it has compounded health problems for the more vulnerable sections.

- **Kerala:**

- ◇ Several cases of medical issues. Some problems that the citizens are dealing with cover liver cirrhosis, mouth ulcers, diabetes, heart diseases etc. Some of the issues faced are pharmacies having shortage of medicines, inability to travel to get medicines. Overall, the incidence of health issues seems to be higher in Kerala (Ernakulam district) as opposed to most of the other states.

- **MP & MH:**

- ◇ A bright spot from Indore and Mumbai - one respondent from each of the cities reported that the government had sent health professionals to their area for medical check-ups.

- **Bihar:**

- ◇ Respondents reported that the cost of healthcare was very high. Some also pointed that the government healthcare facilities were not in a good condition when they visited.

Food Security:

- **Several issues with getting ration have been reported:**

- ◇ Most respondents had food for the next week and some for a month but the uncertainty of the situation added a lot of mental pressure, along with not knowing where they would get food post that.
- ◇ Respondents have had difficulty getting the ration card made, especially if they are migrant workers whose card is registered in a different state.
- ◇ Respondents have reported issues with ration shops – free ration being denied, items being prices 2x/3x the original price, shops being closed, shops running out of essential items.
- ◇ Some could not go to the ration shop because it was outside of the lockdown radius.
- ◇ Among those who have received ration, most have received only rice, or sometimes sugar and salt. Dal is rarely given. People cannot afford to buy these at non-subsidised rates; only farmers are able to sustain themselves on these minimum rations as they are growing their own food.
- ◇ There is a linkage between the more vulnerable populations not being given enough nutrition.

- **Bihar:**

- ◇ People were being asked to pay for ration despite having a card. The amount of ration given, was also flagged as a complaint from respondents in Bihar.
- ◇ A bright spot was that the employer of one of the respondents was providing him food and other basic facilities during the lockdown.

- **Delhi:**

- ◇ A few respondents weren't aware of the e-coupon facility to avail of ration. The ration card application website was not functional multiple times.

- **Chhattisgarh:**

◇ The majority of the respondents who received ration only received rice or sometimes sugar and salt. Dal was not received by most of them. People had difficulty buying other items for several reasons – 1) Shops were closed, 2) Shops had inflated the prices, 3) Shops did not have stock of some essential items.

- **UP:**

◇ Several respondents needed food urgently. Some were receiving ration (only rice) and were not able to buy other items. Some were receiving food from NGOs and households that were distributing food. Farmers and government employees were not having trouble with food. Several respondents did not have ration cards.

- **Karnataka:**

◇ Some respondents were not getting the ration and two respondents mentioned that the helpline numbers were not useful. Several respondents were having food shortages. Few people are receiving help from MLAs and area contractors.

- **Kerala:**

◇ Bright Spot: Most people reported having enough food.

- **Rajasthan:**

◇ Several respondents received the basic ration (wheat/gehu) but could not buy more supplies due to – 1) Overcrowding at the ration shop, 2) Restricted mobility due to lockdown, 3) Ration shops are charging exorbitant prices, 4) Do not have ration card/has not been renewed, 5) Shops are closed. Some people are receiving food packets distributed by NGOs

- **Madhya Pradesh:**

◇ Issues raised were: multiple respondents reported that the ration prices have been hiked by certain shops during the lockdown, some

ration shops are refusing to give ration or have run out of ration, not being able to receive ration from a ration shop as their ration cards are for a shop which is at a distance, inability to get ration inspite of having a card, not being able to go to the ration shop due to the lockdown, ration shops being closed, called on the helpline numbers but didn't get much help.

◇ Entire localities were facing issues with ration, not just households. One respondent from Morena mentioned that there is upper-caste domination in their village – they do not let people from SC communities get ration cards/ration from the shops.

- **Maharashtra:**

◇ Several respondents were having trouble with getting essential food items because – 1). do not have a ration card, 2). free ration is being denied, 3). shops are outside of lockdown radius. The RSS helpline was being used by some respondents.

Income Security

- Unemployment was an issue that cut across all states, and all groups.

- Respondents weren't aware of whether they had received any money in their bank accounts, through the DBT schemes, as they weren't able to access the bank, either due to travel issues or due to overcrowding in banks.

- A lot of people were unaware about the benefits they could get through the scheme.

- **Maharashtra:**

◇ Many Ola/Uber drivers, and Zomato and Swiggy workers have not received the month's salary.

- **MP:**

◇ Many respondents have not received pension (some have had their application rejected)

◇ Several people are unsure whether they have received money in their Jan Dhan accounts, and a few were unable to withdraw the money.

◇ Several respondents who worked in the private sector are unemployed post-lockdown.

◇ Many respondents have been receiving water and electricity supply. Several respondents are unsure about what govt schemes they qualify for. A few were not even aware that free ration is being given.

- **Delhi:**

◇ One of the respondents from East Delhi mentioned that the government is doing a good job during the lockdown.

- **Bihar:**

◇ Water supply and lack of sanitization have both been flagged as major issues, specifically in Patna.

- **UP:**

◇ Most respondents readily took down helpline numbers (ration, govt schemes, electricity etc) which implies that they are optimistic about getting a response and consequent help from the govt.

◇ Some private employees did not receive the full salary for March.

◇ Many respondents who themselves had access to schemes and resources took down helpline numbers to pass on to their neighbours and others in their locality who might be in need.



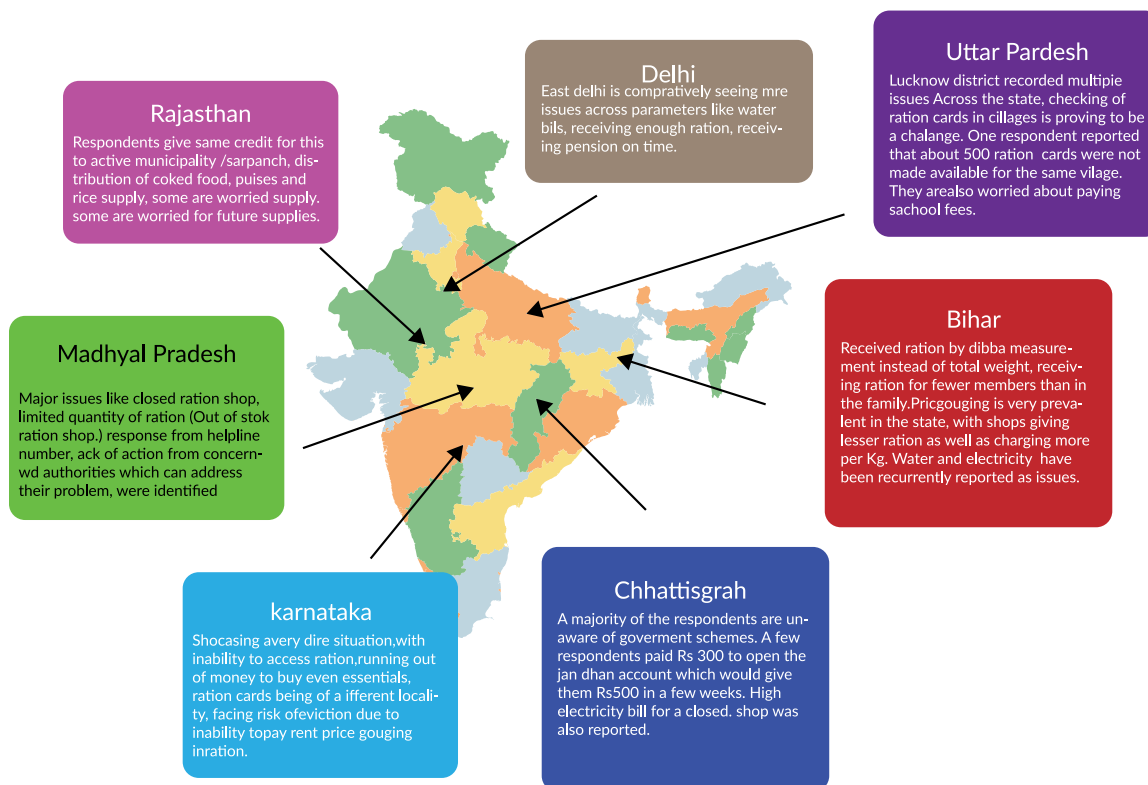


Figure 20: Map of India highlighting findings, Indus Action

Conclusion and way forward:

Since this survey was completed by May 30th, and there has been an opening of the lockdown ever since, we are seeing some of the issues get resolved. However, as this pandemic is here to stay for a while, the following are our recommendations:

1. Clear infographics explaining PMGKY & PMGKY 2.0, among other government benefits and relief packages, to be created in absolutely simple terms. The government to advertise these.
2. One Nation-One Ration needs to become a policy with immediate effect. This would require a common database nationally, of ration card holders in each state, or just a way to check the validity of the card when in a different state.
3. Employment generation by the state government is extremely important to reduce income gaps.

4. All labour (especially migrants) need to be documented and registered on the BoCW.
5. Focus on the more vulnerable during a crisis - providing supplementary food for pregnant and lactating women; fixing a day when children can get immunized at PHCs and hospitals.





UNDP

Being systemic in times of chaos: The case of Uttar Pradesh

COVID-19: A Disaster

The World Health Organization declared COVID 19 to be a pandemic observing its spread globally. The Government of India, by way of one-time dispensation, announced COVID19 as a “notified disaster” on the 14th March 2020. This enabled the Centre to invoke National Disaster Management Act, 2005. Not only was this the first time that the Disaster Management Act 2005 was invoked on a pan India basis, it was also the first time that this was invoked to address a public health crisis. Being declared as a notified disaster, assistance could be provided to the states under the State Disaster Response Fund (SDRF).

On 25 March 2020, Government of Uttar Pradesh declared COVID 19 as a “disaster”. Consequently, the Relief Commissioner’s Office was identified as the nodal department responsible for overall coordination and systematic monitoring of the various response measures taken at the state, commissioner and district levels. The foresight of the government was apposite, and the Office of Relief Commissioner became the nodal department that would directly impact 23 million residents of the state. Given the fact that the spread was rapid, and Uttar Pradesh is a big state, the pressure at the Office of Relief Commissioner was immense. With each passing day, the office had to provide relief and rescue to citizens while ensuring a strategy to ensure information symmetry and data for effective emergency management.

The overview of the key aspects of operations of the Office of Relief Commissioner is shown in the schematic below. The schematic is

from a report on innovations, a publication of Office of Relief Commissioner, Revenue Department by Shri Sanjay Goyal (I.A.S), Secretary Revenue Department and Relief Commissioner.

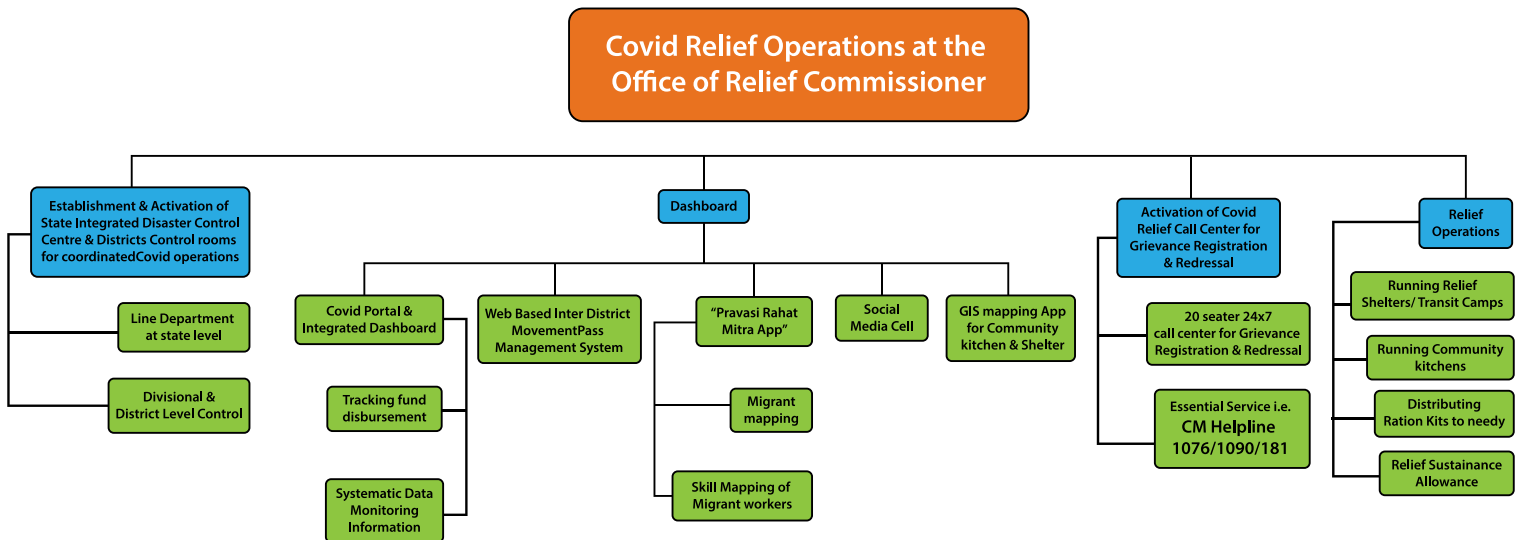


Figure 21: COVID Relief Operations of the Office of Relief Commissioner, UNDP

While monetary value isn't the best estimate of scale and scope, it is surely a good estimate. As of 14th July 2020, funds to the tune of Rs. 1247.77 Crore have been allocated to the District Administrations under the norms of the State Disaster Response Fund. Utilization of these funds were continuously monitored through the integrated COVID portal (rahatup.in). These funds were used for procurement of medical consumable equipment, rescue and relief management, COVID 19 prevention and mitigation measures such as community kitchens, shelter homes, etc.

COVID 19: Multidimensional Crisis

While all efforts were being made to dampen the effect of COVID 19 on health and disaster management systems, the senior bureaucracy along with the elected representatives were brainstorming on ways to develop a strategic roadmap for the State to come out of the crisis. On one front, the L1 Facilities, for symptomatic uncomplicated COVID 19 positive cases, were being identified and readied-up to cope up with the increase in spread of the pandemic, on the other front the return of migrants to the state was becoming another major front for the state to look at. The scale of returning migrants was humongous. The state took a lead in March 2020 and ensured safe return of over 5 lakh migrants back to their native places in Uttar Pradesh (Economic Times, 2020). This led to a new awakening among the masses and generated a genuine demand among the general migrant population in India. The state governments of India realised the urgency and initiated supporting the migrants in reaching their home.

COVID-19: An Opportunity?

The migrant exodus brought with itself many opportunities too. Since long, Bihar and Uttar Pradesh have been fighting the ills of migration. For the first time in independent India, a mass migration of migrants to home was witnessed. The state government, on its vision to become a trillion-dollar economy, couldn't just let this moment pass. But the broad question that lingered around the secretariat in Lucknow was how to convert the crisis in opportunity?

Meanwhile, an online website based information system was established by the ORC. A State Integrated Disaster Control Centre was established and inaugurated by the Chief Minister on 6 April 2020. But, a centralised information system was not "live" in the true sense. UNDP supported the ORC by introducing de-centralised data collection in the form of an android app. The Pravasi Rahat Mitra App (PRMA) proved a turning point in two aspects. First, it brought down errors and digitisation time as application gave the freedom to collect as well as validate data and upload it to the Lucknow Database through a mobile phone. This could be done online as well as offline

and captured not only basic details but information on screening, education, livelihood, and social protection schemes. Second, it built the foundation for strategic planning for ensuring economic recovery through optimum utilisation of the returnee migrants' education and skills. The input on data points and decentralised approach to data collection led to livelihood profiling of 3.52 million returnee migrants. The data generated by the complete exercise has been shared with multiple departments to ensure data supported decision making.

The will of the government was clubbed with expert domain expertise of UNDP in livelihood promotion. In the middle of the crisis, the Additional Chief Secretary – Revenue Department, the Agricultural Produce Commissioner, the Relief Commissioner, and team UP, in a meeting, were discussing important aspects on which standardised data could be captured. The brainstorming arrived at a major turning point in events to follow. The PRMA had the option of capturing bank account details of incoming migrants. This helped the state in ensuring DBT of INR 1000 into Bank Accounts of 10,48,166 of 35.23 lakh profiled returnee migrants. For this, many additions to PRMA were done and the website's interface and dashboard were streamlined accordingly. The Pravasi Rahat Mitra App (PRMA), the first step into economic recovery, was executed in a strategically planned manner. The control over quality of capacity building helped eliminate incoordination on-ground and quick adoption of apps for data entry, with the feature of enabling editing of already uploaded data helped validate families for DBT.

Parallely, the economy was declining. On one hand, workers were returning back and on the other economic activities in UP were slowed down. For DBT, many, if not all, migrants got registered and thus, the android base application became the first stepping stone into building the state into the GDP powerhouse of India. With data in hand, and slowed economic activities, the state was confident in developing a strategy that would leverage both reality, be data based, action oriented, and impactful. The following highlights key policy decisions taken by the government while connecting the dots to the grand vision.

⁸As on 13th July 2020, Report by Office of Relief Commissioner

Will, Action, Expertise: The State Response

The government of Uttar Pradesh, with support from UNDP, had a database of all workers in the state and a slowed down economy. The database included skills and education profiles of all workers who returned to UP. To boost the economy, the state has to boost production. Production, as per economic theory, is a function of labour and capital (and technology). With labour mapped, the government worked on capital. In systemic ways, many policies were launched. In May, the Uttar Pradesh government approved an Ordinance exempting businesses from the purview of almost all the labour laws for the next three years, to give a fillip to investment in the state, affected by Covid-19. Only the Building and Other Construction Workers Act, 1996; Workmen Compensation Act, 1923; Bonded Labour System (Abolition) Act, 1976; and Section 5 of the Payment of Wages Act, 1936 (the right to receive timely wages), now applies in the state. The idea is that in the present circumstances, where we need to provide employment to workers who have migrated back to the state and to protect the existing employment, some flexibility has to be given to business and industry (Tiwari, 2020).

Knowing the fact that policy relaxations aren't solely responsible for boosting the economy, the Government and the decision makers knew that assets when mapped are useful. With workers mapped, the government understood the power of data. In the next step, the government initiated the mapping of the most key asset for industry and production – land. The government is working on creating a “genuine” single window clearance mechanism and mapping the entire land bank available for the industry and industrial development (Goel, 2020). As of October, the Revenue Board was in final stages for the approach to map the land. Team UNDP has been kept involved in the exercise for its expert inputs. With policies in favour of businesses, land being mapped, and labour mapped, the government of Uttar Pradesh is at the right juncture.

To support the social and economic security of returnee migrants, the Government of Uttar Pradesh has constituted an Uttar Pradesh Labour (Employment Exchange and Job) Commission. The objective of the Commission is to provide maximum employment to the workers

at the local level in the private and non-government sector as per their skill and employment opportunities. The workers in the state will be given access to employment opportunities by skill development and it will also help the economy of the state gain momentum. The commission is headed by the Honourable Chief Minister, Uttar Pradesh. The other members of the commission are the Minister for Labour, Minister for Micro, Small and Medium Enterprises, Agriculture and Rural Development Minister and representatives of industrial and labour organisations chosen by the chief minister. The Commission will act as a link between the industry and workers to ensure that the latter can be gainfully employed. It will also conduct training programmes to boost workers' skill sets as per industry demand.

A board or executive council under the chairmanship of the Commissioner Infrastructure & Industrial Development Department (IIDC) will monitor the work of the Commission.

Uttar Pradesh Skill Development Mission is supporting the Department of Labour and Directorate of Employment and Training with the specific objective of supporting migrant workers to find jobs within the state. They are in the process of developing a web-based portal for integrating the efforts to employ migrant workers affected due to the COVID-19 pandemic by various stakeholders. The portal is envisioned as a marketplace for industries and labour. It will help industries that are in need of skilled workers to identify suitable candidates among the pool of candidates registered on the portal. Also, workers would be able to connect to relevant opportunities posted by potential employers.

Across the actions taken at three fronts – land, labour, and policy, the government is not alone. While these policies were brainstormed, the UNDP team was involved in all discussions. The institutional knowledge and reach of the secretariat clubbed with the deep expertise of UNDP formed systemic, theory-derived, contextual policies. With the experience of rolling out PRMA, UNDP is confident that the state would prioritise systemic data-based execution over the business as usual approach.

Will, Action, Expertise: The Civil Societies

Team UNDP in UP, determined to catalyse the economy, understood the importance of leveraging partnership. A strategic partnership involving major Civil Society Organizations (CSOs) would make it easier for the state, market, and the third sector in responding to COVID 19. UNDP brought together fourteen CSOs to form a 15 member Uttar Pradesh COVID Economic Recovery Alliance (UPCERA). UPCERA is a model partnership that brings out the strength of diversity for social development by bringing together major CSOs working in Uttar Pradesh while addressing the typical problems arising out of non-equity partnership at large scale. UPCERA is coordinated by UNDP and co-coordinated by WRG 2030. Tata Trust, Action Aid, Oxfam \, CARE, CRS, PHIA, CSE, MicroSave Consulting, Utkarsh Welfare Foundation, Indus Action, HCL Foundation, and Core Group Polio Project are members of the alliance. UPCERA embraces the diversity and working styles of its partners and works towards ensuring information symmetry among partners by sequencing activities and outputs that helps the institution build cohesion while generating knowledge resources and information that is useful for all. The alliance members have presence in almost all the districts of UP and has a network of more than 20,000 volunteers in UP engaged in various developmental work.



The key problem was to bring major, if not all, CSOs together. COVID 19 pandemic became the unifying cause. With the all-encompassing ills of COVID 19 pandemic, all CSOs were broadly affected with common issues. Health Safety and Hunger Security became critical for masses. The first response of CSOs was to ensure these two aspects in whatever capacity they could in their areas of operation. Second was to collaborate and share all information and knowledge that exists with CSOs in their domains. Third, was effective planning which could make targeting of support smooth. But, for these, the major CSOs needed to build on a partnership model that doesn't take a toll on their existing programmes and helps them complement and converge with other development support available in UP.

The alliance is impacting more than one million poor and vulnerable families across UP. To track the impact of the alliance partners a dashboard has been created too. This has been possible due to the remarkable foresight of UNDP, Government of Uttar Pradesh, and UP-CERA partners.

COVID-19: In Retrospect

While there is news of another wave of COVID-19, looking back at the crisis, from its beginning till today, there is optimism that UP and its residents would be protected from its ills – economic or non-economic in nature. The involvement of Civil Society and Multilateral Organizations in planning and decision making has complemented the Government of Uttar Pradesh's long-standing institutional knowledge. With the knowledge of working at scale coming out of governing a state that can be considered a country, and technical expertise of non-government organizations, the state has till now been rational and logical in the unfolding of the COVID 19 crises irrespective of the problems it experienced.

All said, it would be deceitful to state that UP has been the best in dealing with the biggest crisis the world has faced. With its unique context, there exists problems that can't be solved in a month or two. While the government was trying to be systemic in the face of crisis,

working at scale meant significant outlier cases. There have been days when the PRMA had technical issues. There were days when news of stranded migrants in inhumane situations came into news. There has been news of anomalies in pricing of COVID-19 kit procured on ground. The change in labour policy has been critiqued. The facility's preparedness for COVID 19 positive cases has been in the news. But proportion of failure over success, the key aspect of understanding public systems, is often side-lined and efforts are discarded. A policy or intervention that applies to 2.3 crore people and 35 lakh migrants would have leakages. A leakage of mere five percent would mean a great many lives in UP. And, while we all should work to minimize leakages by constructive criticism, we should be able to celebrate the impact achieved, too.

COVID-19: A peep into the future!

Is the Vaccine Rollout systemic too?

UNDP Health team in UP is presently is in full-gear to prepare the ground for introduction of Covid-19 Vaccine. UNDP is the leading agency on it and guiding the Government in all realated preparations. UNDP has prepared a platform, Co-VIN, for the same. For the launch of the same, UNDP team oriented the Health Department, IMA, IAP, and NIMA members for registrations of Health care workers (Government and private both). The list will be them uploaded on GOI servers. Till date, UNDP has managed to enrol about 3 lakh 25 thousand health workers from state. After which information dissemination and execuaction would follow. To ensure smooth logistics management, UNDP team is preparing the cold chain points, digitization 2.5 Lakh vaccination sites and 34 thousand vaccinators.





Part 3

Pertinent points for advocacy on social protection for migrants moving forward

In brief, these are the pertinent points to improve, increase and sustain a safety net for migrant workers.

- **Immediate-term**

- ◇ Improve immediate grievance redressal mechanisms and access to schemes and entitlements (PMGKY, BoCW, MGNREGA to name a few).

- ◇ Utilize the data of migrants enrolled in the state, to support workers in their networks. Organise outreach campaigns for this, for livelihood opportunities, food security, maternity benefits, education etc. through networks of NGOs/CSOs, as well as different front-line government workers.

- **Medium-term:**

- ◇ Invest in grievance redressal systems for PMGKY and other high-value entitlements, at a state and then de-centralized level.

- ◇ Invest in improved social registries or 'single source of truth' for migrants, utilizing technology to do this. It will also require inter-state collaboration.

- ◇ Converge adjacent schemes based on earlier validations for migrant families. For e.g. Use ONOR (One Nation One Ration) as the default identifier for qualification to adjacent schemes. Make most of scheme validation digital, and check for leakages through social audit/random samples

- **Long-term:**

- ◇ Invest in door step delivery systems for migrants to access citizen services.

- ◇ Invest in rationalisation or consolidation of schemes based on an optimisation framework.

- ◇ Bring in Right to Public Services law to increase self accountability of department SLAs.







Conclusion:
The Need for Institutional Reform

While 2020, and the pandemic have proved to be unprecedented for all of us, it is the more vulnerable among us that are the most impacted on a day-to-day basis. Shocks such as this one, are sufficient to keep millions of citizens trapped in the poverty cycle. However, we can also look at the crisis, as an opportunity to re-build our systems, and bring about healthy reforms (UNESCAP). In situations such as this one, it will never suffice to be able to do direct impact, i.e. focus on helping a handful of citizens. The need of the hour is institutional reform. We need to:

- Invest in social protection, consolidating budgets for it
- Chart out operational, implementable plans
- Hire the requisite amount of people, with the right skills, and upskilling where needed
- Partner strategically with governmental and non-governmental organizations, to increase outreach and resolve grievances.
- Monitor progress, to ensure data-driven decision making at all points.

There are certain areas of research that emerge from this report, which would benefit the community, including policy makers, other CSOs/NGOs:

- Budget allocation and spending in different schemes
- The informal labour sector, and issues with - property, agricultural development, and labour rights.
- Learnings from different smaller-pockets of the country, like specific panchayats.
- Understanding how decentralization can play a role in this entire process. Will it make it smoother?
- Who truly benefits from the conditionalities in schemes? How to reduce them and make it a win-win scenario for everyone.

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