

The Impact of Covid-19 on Bengaluru's Urban Poor

March 2023





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About Azim Premji University's Work on Sustainable Employment

Azim Premji University was established in 2010, by the Azim Premji Foundation, with a clear social purpose of working towards a just, equitable, humane, and sustainable society. All of the University's programmes, teaching, research, and practice, work towards this purpose. To contribute to the critical matter of India creating just and sustainable employment, the University has set up the Centre for Sustainable Employment (CSE), which conducts and supports research in areas of work, labour, and employment. The University is attempting to provide empirically grounded, analytical reflections on the state of work and workers in India, as well as to evaluate and propose policies that aim to create sustainable jobs. To this end the University also gives grants to create new knowledge in the above areas. It also hosts a working paper series to which contributions are invited from researchers, policy-makers, civil society actors, and journalists. The University's CSE website is an important part of this agenda. In addition to research papers and policy briefs, it hosts government reports, as well as data and statistics on the Indian labour market.

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Our Partner Organizations

act:onaid



swabhimaan
community development in Bengaluru slums

THAMATE

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Executive Summary

Even as the Covid-19 pandemic recedes from memory and the Indian economy recovers from its worst effects, it is imperative that lessons learned should not be forgotten. In particular, the impacts of the pandemic and associated containment measures on vulnerable households need to be carefully understood so that policy measures can continue to be devised to help recovery and strengthen resilience.

The Bengaluru Covid Impact Survey was conducted in November 2021 among low-income households and focussed on the employment and livelihoods related impact of Covid-19 across 92 settlements in Bengaluru. This report documents the main findings of the survey.

About the survey

- The survey was conducted with the help of 9 Civil Society Organisations (CSO)/ Non-governmental Organisations (NGO). Between them, these organisations covered 179 settlements across all the 8 zones in Bengaluru.
- A two-stage sampling method was used. First, 92 out of 179 settlements were randomly selected, stratified by area. Next, 6% of households were randomly selected from each settlement (subject to a minimum 5 households per settlement).
- These households were selected from among the beneficiaries of various relief programs run by the respective partner NGOs/ CSOs.
- The total sample size was 2,841 households that included 10,267 individuals.

Main findings

- 1** Job and income losses persisted well past the 2020 lockdown. Forty-one percent of workers had no work and another 21% had reduced earnings even in Jan/Feb 2021. Daily wage workers, domestic workers, and retail sector workers were the worst affected.
- 2** Unemployment was long-term. A significant minority (10% men, 15% women) were out of work even as late as October 2021 (one and half years into the pandemic).
- 3** Earnings losses were also long-term. Monthly earnings which were low even before the pandemic (₹ 9,400 per month) fell even lower for many months (₹ 8,450 per month as of Jan/Feb 2021). By October 2021 earnings had recovered in nominal terms but adjusted for inflation they continued to be below pre-Covid levels. This means that surveyed households have endured almost 19 months of job losses and depressed earnings.

- 4 Poverty was already high and rose even further. Percentage of households earning less than the Anoop Satpathy Committee recommended National Minimum Wage (₹ 119 per person per day) rose to almost 80% before falling back to pre-Covid levels (67%) by October 2021.
- 5 Food insecurity rose sharply. Forty percent of households reported eating less than they were before the pandemic, even as late as October 2021.
- 6 Households coped by borrowing and selling assets. Eleven percent of households had to resort to borrowing (mainly from informal sources) to finance daily expenses or to repay old loans. An additional 15% of households had sold or pawned jewellery to meet expenses. An additional 12% were unable to borrow despite needing to do so.
- 7 The National Food Security Act (NFSA) was the most important safety net. Fifty-five percent of households with Below Poverty Line (BPL) cards reported receiving more than their regular quantity of grains in all months since the second lockdown. Another 32% got additional grains in at least a few months.
- 8 Cash transfers did not reach as many people. Seventy-eight percent of households did not have a woman-owned Jan Dhan account. Among those who had an account, 75% reported receiving some transfer and 40% reported receiving the full ₹ 1,500.
- 9 Only 3% of households reported receiving anything under the cash transfer schemes announced by the Government of Karnataka.
- 10 There were some improvements in Mid-day Meals and ICDS during the pandemic. Thirty-eight percent (vs 24% in pre-Covid times) households reporting getting supplementary nutrition or alternatives from anganwadis/ ICDS during Covid (only for households that had a child under age 6 or pregnant/ lactating mother).

Policy lessons

The findings show that livelihood impacts of the pandemic have persisted far beyond the lockdowns. The long period of depressed earnings, lower food intake and debt or sale of assets will hamper the ability of households to recover from the pandemic unless continued support is provided. Relief measures had a mixed record of reaching the urban poor. The NFSA had the widest reach, but cash transfers reached few people and fell well short of what is needed.

Going forward, medium to long term policy measures are needed to counter these effects and chart the path to

inclusive economic recovery. It is advisable to continue the provisioning of extra rations under the NFSA. In addition, more cash transfers as well as the implementation of an urban employment guarantee programme are urgently needed.

We hope that the survey findings will help in determining the extent and nature of policy interventions that are needed especially at the state level.



1

Introduction

This report documents the findings from a large-scale survey carried out in the low-income settlements of Bengaluru in the month of November 2021. The survey focussed on the employment and livelihoods related impact of Covid-19 on the poor and captured information for three reference periods i.e., pre-Covid, pre-second-wave lockdowns and October 2021, thereby giving us a snapshot of how the economic impact of Covid was not just limited to the lockdown periods but has extended far beyond. The survey also captured information on access to government support as well as coping mechanisms. The shock delivered by the pandemic to livelihoods of poor households is complex and the impact is likely to persist over a period of time as discussed in detail in the later chapters of this report.

Even prior to the onset of Covid-19, the Indian economy was undergoing a period of an economic slowdown not seen since the reforms of 1991 and the pace of job creation had already fallen behind the rate of increase in working age population.¹ This situation only got exacerbated by the pandemic. As per the Periodic Labour Force Survey (PLFS) carried out by the National Statistical Office (NSO), the workforce participation rate (WPR) for urban areas fell from 43.7% in January-March 2020 to 36.4% in April-June 2020 and had subsequently recovered to its pre-Covid levels by the next couple of quarters (43.1% in January-March 2021). The WPR for urban areas, as per the Centre for Monitoring Indian Economy (CMIE), fell from 36% in March 2020 to 24% in April 2020 but had recovered to 36% by August 2020 itself. This recovery, however, hides the significant churn and disruption in the informal sector which was the focus of this survey.

The macroeconomic indicators normally tracked by economic analysts do not give an adequate picture of how

the informal economy has fared during the pandemic. On the other hand, large-scale household surveys though relatively better at capturing the lower income groups, usually do not give a detailed picture of livelihoods of poor households. This study focuses only on poor and vulnerable households. Our sample includes a higher proportion of the vulnerable sections of the society with Muslim and Scheduled Castes (SC) households representing 21% and 37% of the total surveyed households respectively. Our purpose was to get a snapshot, at different points in time, of impact of Covid-19 induced lockdowns on households, and the coping mechanisms of the urban poor in Bengaluru.

Urban poverty and inequality are challenging and complex phenomena. A large part of the population in rural areas might be consuming their own produce but that is not the case in urban areas. Cities are a part of the money economy and residents depend on stable income to take care of their basic needs such as food, shelter, fuel etc. On top of this, India's big cities were ill-prepared to manage something as sudden as Covid-19 especially in the backdrop of reducing social expenditure over the years. This is just as true for Karnataka and Bengaluru as it is for any other state/ city in India. Spending in Karnataka on development expenditure as well as on social services, as a percentage of gross state domestic product has been declining over the years leaving the state machinery as well as low-income citizens underprepared for a calamity of the scale of Covid-19 pandemic (Box 6.1 has more details with data from the Economic Survey 2021, Government of Karnataka).

As per the 2011 census, Bengaluru Urban was the largest district in Karnataka with a population of 96.2 lakhs i.e., a share of 15.75% of Karnataka's population of 6.1 crores.

¹ Detailed in Chapter 2, *State of Working India 2021*.

Based on projections from the Directorate of Economics and Statistics, Government of Karnataka, this is projected to have increased to 1.42 crores in 2021 i.e., a share of 19.8% of Karnataka's projected population of 7.19 crores.² This translates to a decadal growth of 48.3%. Bengaluru houses almost 22% of the total slum population of 32.9 lakh (2011 census) in the state of Karnataka. The impact of Covid on health was muted but the livelihoods impact has taken a toll on people's overall well-being as we will present in the next chapters. Government support, as reported in the Economic Survey (Government of Karnataka), dwindled after the first few months of the onset of Covid. While relief measures up to November 2020 have been covered in the economic survey document for 2020-21, there is no further update of Covid relief measures after November

2020 in the most recently released document for 2021-22.

The rest of this report is organised as follows. Chapter Two covers important characteristics that describe the sample we surveyed and Chapter Three highlights the living standards and existing vulnerabilities of the surveyed communities prior to the pandemic. Chapter Four discusses the impact of Covid-19 on employment, incomes, and education. Coping mechanisms are summarised and discussed in Chapter Five. Effectiveness of various schemes of the Government of India and the Government of Karnataka, in the context of the impact of Covid-19, is evaluated in Chapter Six and Chapter Seven concludes with a summary of our recommendations and proposed policy action.

² Karnataka at a glance: <https://planning.karnataka.gov.in/storage/pdf-files/Latest%20News/KAG%20REPORT%202021%20FINALM%2020%2001%202021.pdf>



2

About the Survey

2,841

households surveyed

10,267

individuals

50%

women

71%

ages 15-50 years

30

average age (in years)

3.6

average size of households

21%

Muslim households

37%

SC households

46%

educated till primary or below (incl.
22% not literate)

7%

educated beyond 12th
standard

In this chapter, we will briefly cover the important characteristics that describe the sample we surveyed. We surveyed households in 92 low-income settlements across all the 8 zones in Bengaluru. Livelihoods of these households are dependent on a wide range of low-paying occupations with insecure work arrangements such as drivers, daily wage workers, domestic workers, factory workers, tradespersons, agarbatti and beedi workers, workers in retail, street vendors, those running small shops/ small businesses etc. The precarity of the lives of these households reflects not just in insecure and low paying employment, but also in abysmal living conditions and inadequate access to sanitation, education, finance and social protection.

The survey was conducted in the month of November 2021 with the help of 9 Civil Society Organisations (CSO)/ Non-governmental Organisations (NGO)- Action Aid, Association for Promoting Social Action (APSA), The Centre for Advocacy and Research (CFAR), Hasirudala, Gubbachi, Reaching Hand, Sangama, Swabhimaan Trust, and Thamate. These partner organisations were considered for this survey based on their on-ground coverage in different parts of the city, data availability (pre-existing lists of households in settlements) and minimum settlement size. Between them, these organisations covered 179 settlements across the 8 zones. Some settlements are big, with 5,000-8,000 households, and some others are relatively small. We excluded settlements with fewer than 30 households in total from the sampling frame.

To arrive at the final list of settlements and households to be surveyed, a two-stage sampling method was used. First, we randomly selected 92 out of 179 settlements stratified by area. The distribution of these randomly

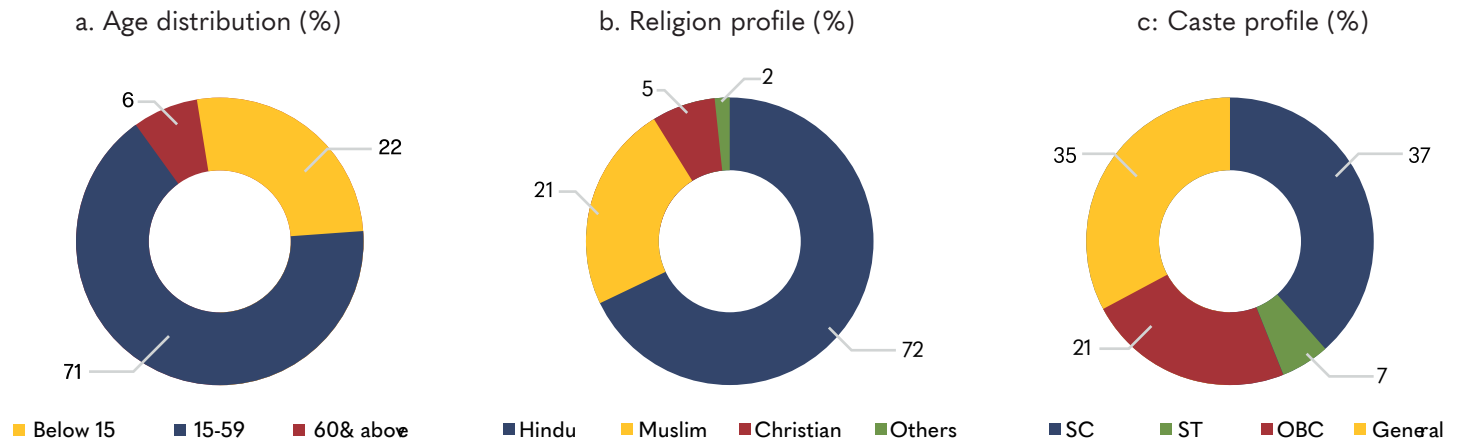
chosen settlements in North, East, South and West areas of Bengaluru was the same as that in the overall sampling frame of 179 settlements i.e., 11%, 25%, 53% and 11% respectively. Next, we randomly selected 6% of households from each settlement (subject to a minimum 5 households per settlement). Our reference list for selecting households to be finally surveyed i.e., our sampling frame, only covered households that are beneficiaries of various relief programs run by the respective NGOs/ CSOs we partnered with. In most cases, these organisations already had a pre-existing relationship with the surveyed households. Non-beneficiary households in these settlements were not in our sampling frame as they were reported to be less vulnerable than those served by the partner organisations. Most of our partner organisations have been working with the surveyed populations for years though some of the areas were added recently for covid related relief. The selection of households is thus not representative of all the households in Bengaluru slums. While, in principle, the sample does represent all beneficiary households across 179 low-income settlements – a population of around 1.05 lakhs households, results presented here are not weighted to enable such population estimates. More details on the sampling method are provided in Appendix One.

The survey employed three reference periods as shown in Figure 2.1. These periods allow us to construct trajectories of job loss and gain, as well as income loss and recovery over a period of one and a half years. The first and the earliest reference period was the usual pre-Covid month i.e. Jan/Feb 2020. The second reference period was shortly before the 2nd wave lockdowns i.e. reference period of a typical month in the period January to March 2021. The third and most recent reference period for the respondents was October 2021 i.e. the month immediately

Figure 2.1 Survey timeline and reference periods

2020												2021											
Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	
First reference period (Pre-covid)			1st Wave lockdown									Second reference period			2nd wave lockdowns							Third reference period	Survey live

Figure 2.2 Profile of survey respondents

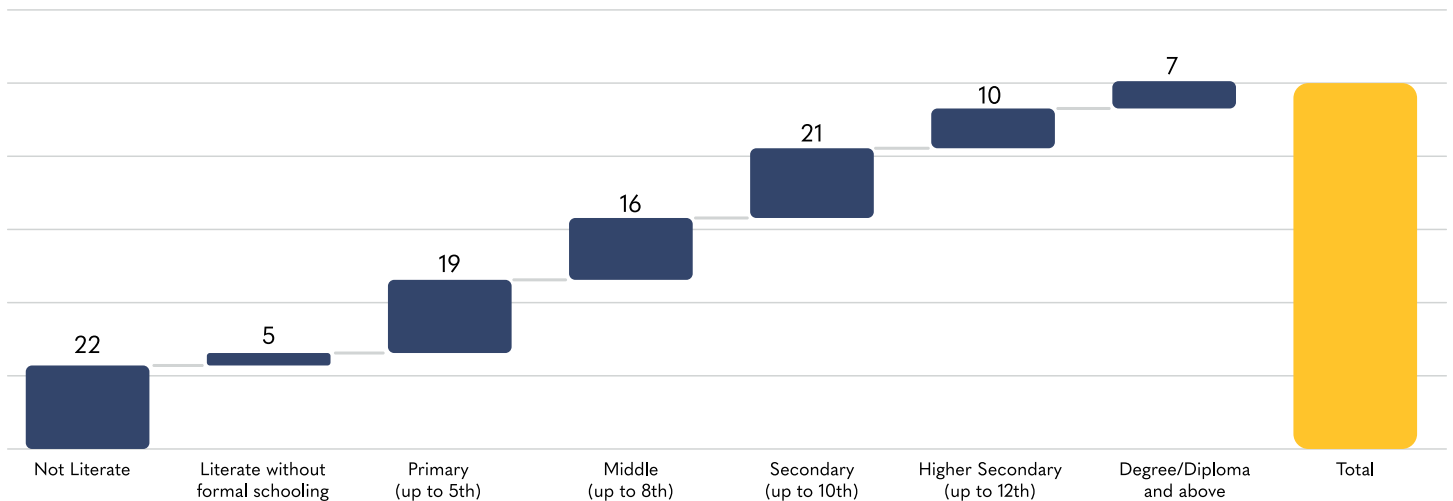


prior to when the survey was conducted.

The 2,841 households finally surveyed included 10,267 individuals of which 49.6% were women. The average household size is 3.6 individuals per household. Individuals in the age group 15-59 years made up 71.4% while those below 15 years of age made up 22.2% and those 60 and above made up 6.4% of all individuals (Figure 2.2a). The mean age of all individuals is 30 years.

Seventy-two percent of respondent households were Hindus, 21% Muslims and 5% Christians (Figure 2.2b). Of all households surveyed, 37% belonged to Scheduled Castes (SC), 21% to Other Backward Classes (OBC) and 35% to General category castes (Figure 2.2c).

d: Education profile (%)



In terms of education status of individuals in the surveyed households, only 7% had studied beyond higher secondary and 46% had studied up to a maximum of grade 5

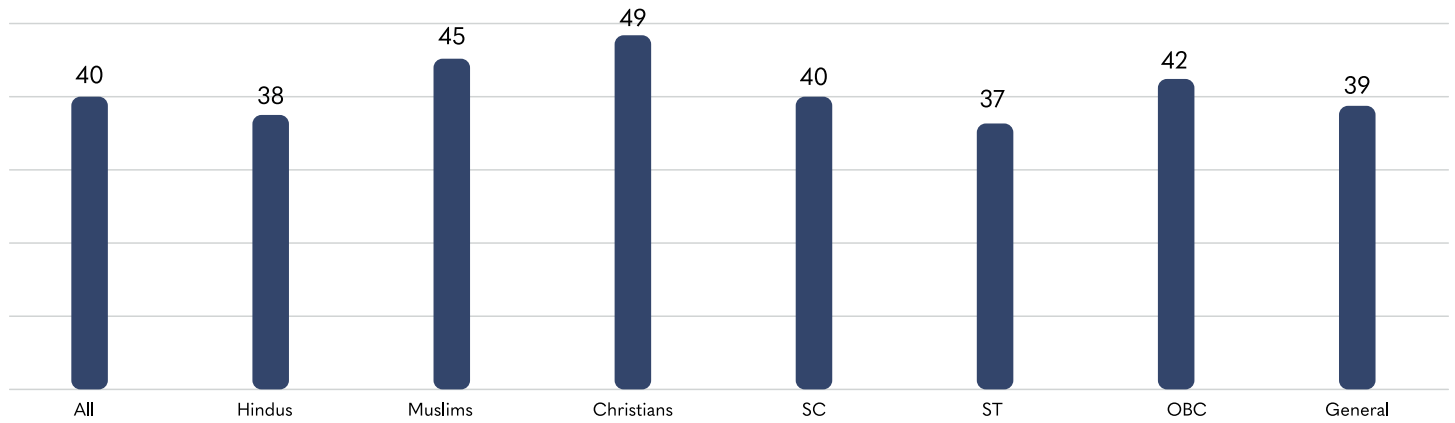
including 22% who reported themselves as non-literate (Figure 2.2d).

The overall dependency ratio i.e., non-working age

population as a proportion of working age population was 40. This means every 100 individuals in the working age (whether working or not) were supporting 40 others not in the working ages i.e., below 15 years or more than 60 years of age. Figure 2.3 provides the dependency ratio

for different religions and caste categories. Muslims and Christians had higher dependency ratios compared to the overall.

Figure 2.3 Dependency ratio





3

Living standards and vulnerabilities prior to the pandemic

The precarity of the lives of the surveyed households reflects not just in insecure and low paying work arrangements, but also in abysmal living conditions and inadequate access to sanitation, education, finance and social protection.

9,410

average earnings/ worker
(in ₹)

66%

households below income
poverty line

23.4%

unemployment (ages 15 &
above)

32.2%

youth unemployment (ages
15-29 years)

60%

workforce participation rate
for men

23.5%

workforce participation rate
for women

57%

drivers, daily wage, factory &
domestic workers

17%

households with outstanding
loan (average loan o/s:
₹ 75,000)

34%

households without a mobile phone

61%

households living in houses with at
most 1 room (other than kitchen,
bathroom & toilet)

8%

households without access to toilets

20%

households without a ration card

This chapter takes stock of the pre-Covid levels of earnings, asset ownership, and indebtedness of the sample households, and presents data on the occupational profile. Taken together, the survey findings reveal a population that was extremely vulnerable to a shock such as that imposed

by the pandemic. In this and future chapters, we present sample-level means and other statistics. Readers interested in variation at the settlement level can refer to Appendix Two.

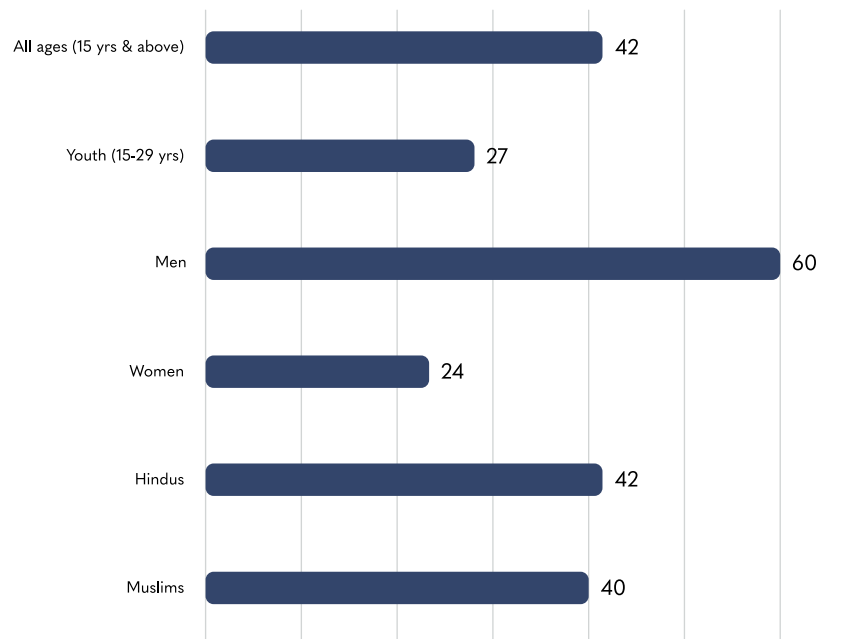
3.1 Earnings and employment levels

The overall labour force participation rate (LFPR) for the period immediately before Covid hit was 54.3%. LFPR for youth in the age group 15-29 years was reported at 23.9% and for men and women aged 15 years and above at 75.5% and 32.5% respectively. Overall workforce participation rate in our survey was reported at 41.6%. Figure 3.1 shows workforce participation rates for all ages (15 years and above), youth (ages 15-29 years), and by gender and religion. Youth i.e., those in the ages 15 to 29 years had a lower workforce participation rate of 27.4% indicating a combination of higher participation in studies as well as higher levels of unemployment. Men had a higher participation rate at 59.9% whereas women's participation

rate was much lower at 23.5%. Hindus had a slightly higher participation rate at 42.1% than Muslims at 39.8%.

Unemployment rate i.e., proportion of those in the labour force who are looking for work but unable to do so, in the surveyed settlements was 23.4% (Figure 3.2). Youth unemployment was higher at 32.2% and so was the case for women at 27.7% in addition to their low participation rates. Hindus reported a higher unemployment rate at 24.8% compared to Muslims who reported 17.3%. We did not find any clear trend in the unemployment rate by education levels and, accordingly, those have not been reported here.³

Figure 3.1 Workforce participation rate (%)



³ For comparison PLFS data for all urban areas in Karnataka showed that the overall workforce participation rate was at 46.6% for the quarter just before the start of Covid. Participation rates for youth (ages 15 to 29), men and women were 35%, 70.6% and 22.5% respectively. Unemployment rate as per PLFS for urban areas in Karnataka was at 5%. Unemployment for youth and women was higher at 13.7% and 5.85% respectively. Labour force participation rate was overall 49%, higher for men at 74.1% and for women at 23.9%. LFPR for youth was at 40.7%.

Average individual earnings in the pre-Covid period of ₹ 9,410 per month (₹ 362 for 26 working days) was far lower than the proposed (not accepted/ implemented by the government yet) 2018/19 national minimum daily wage of ₹ 430 for urban areas i.e., 16% lower.⁴ Readers must note that this proposed wage is at 2018 prices and will be much higher than ₹ 430 at 2021 prices.

As can be seen in Figure 3.3, earnings of women workers were 29% lower than those of men. Indeed, in both the pre-Covid period as well as in subsequent reference periods, women were consistently over-represented in the lower income deciles (Figure 3.4).⁵ Muslim workers earned 12% less than Hindu workers in the pre-Covid period.

Figure 3.2 Unemployment rate (%)

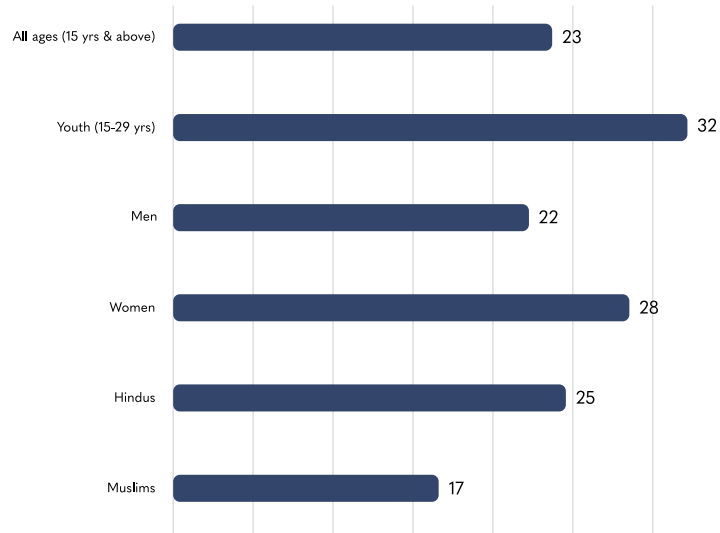
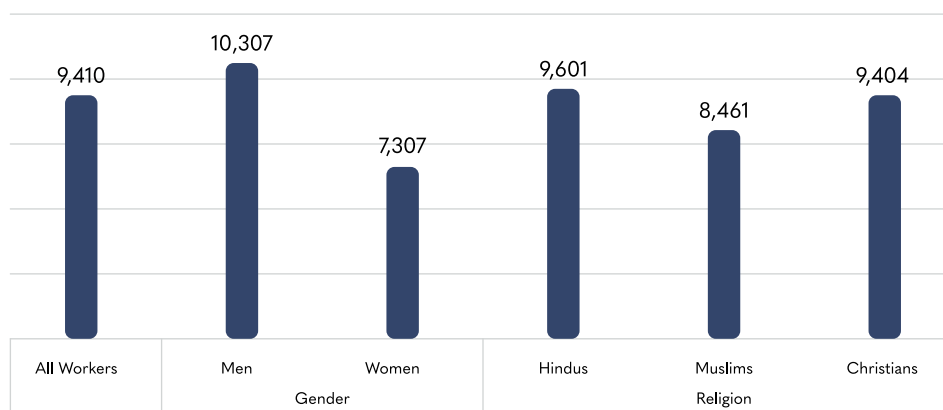


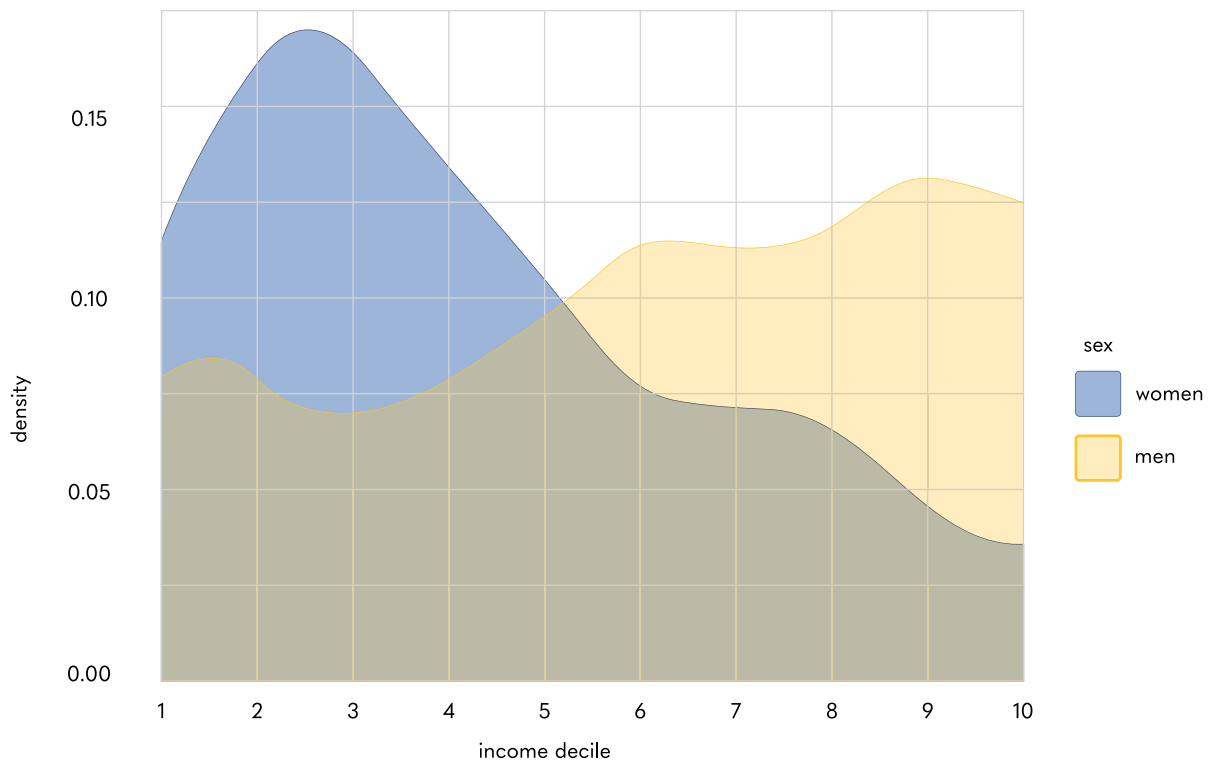
Figure 3.3 Average earnings per month (₹)



4 As determined by the Expert Committee on Determining the Methodology for fixing the National Minimum Wage (Ministry of Labour and Employment 2019, headed by Anoop Satpathy)- ₹ 430 for a household with 3.6 members for urban areas as of July 2018.

5 The lowest decile (or decile 1) represents the lowest earning 10% workers and the highest decile (decile 10) represents the highest earning 10% workers.

Figure 3.4 Earnings distribution by gender



3.2 Occupation profile

Coming into the pandemic, workers from the surveyed households were primarily engaged in occupations where most workers lack job security as well as other forms of protection such as pensions, paid medical leave and even availability of regular work. More than half i.e., 57% of all workers were engaged as drivers (cab, auto, and others), daily wage workers (construction and others), domestic workers, and factory workers (garment and others).

Table 3.1 shows the break-up of pre-Covid workforce in our sample in various occupations.⁶ Clearly, these occupations are in the informal sector and even in the formal sector occupations such as garment and other factory work,

mobility restrictions, lower demand for products (final as well as intermediate) and mass layoffs reported elsewhere caused disruptions in the lives of these workers.^{7 8} As we will see in one of the subsequent sections, workers moved between occupations, but the overall occupational distribution remained similar in the subsequent periods during Covid.

We observed significant occupational segregation by gender, religion, as well as caste. From Table 3.1, one can see that while women workers were 29% of the total workforce, they were a significant majority of workers in agarbatti and beedi work (80%) as well as in domestic

6 The following occupations were clubbed into aggregated categories and are shown in the format 'original category -> reclassified category': welder -> tradesperson, coolie -> daily wage workers other than construction, agarbatti worker -> agarbatti & beedi worker, beedi worker -> agarbatti & beedi worker, delivery -> cab/ auto/ other driver, housekeeper -> domestic worker, security guard -> others, manual scavenger -> others, waste pickers/ scrap collectors -> others.

7 As per data obtained by Garment and Textile Workers Union and Alternative Law Forum from the Department of Factories and Boilers under the Right to Information Act, 2005, prior to Covid, the garments manufacturing industry employed close to 4 lakh workers in 951 factories across the state. Of these, 2.8 lakh workers were employed in Bengaluru Urban district across 766 factories and women workers were 2 lakhs i.e., 72% of all workers.

8 <https://www.deccanherald.com/state/top-karnataka-stories/one-lakh-women-lost-jobs-due-to-covid-19-pandemic-karnataka-labour-minister-963448.html>

work (78%) and made up 49% and 39% of all workers in sweeping work (for BBMP) and garment or other factories respectively.

Muslim workers were reported to be 20% of the overall pre-Covid workforce (Table 3.1) and were over-represented in the following occupations: street vendors (43%), tradesperson (37%), small business/ small shops (26%), cab/ auto/ other drivers (26%), and agarbatti and beedi workers (26%). Looking at the distribution of occupations from the lens of caste, we note from table 3.1 that Scheduled Caste workers were 37% of the overall sample

but 74% of municipal sweepers. On the other hand, OBCs made up 23% of the overall pre-Covid workforce, they were over-represented in three main occupations i.e., tradespersons (31%), garment or other factory worker (29%) and cab/ auto/ other drivers (27%). All these occupations, except for municipal sweepers (who came under the category of essential workers), were hit very hard by the mobility restrictions as well as the fear of spread of infection.

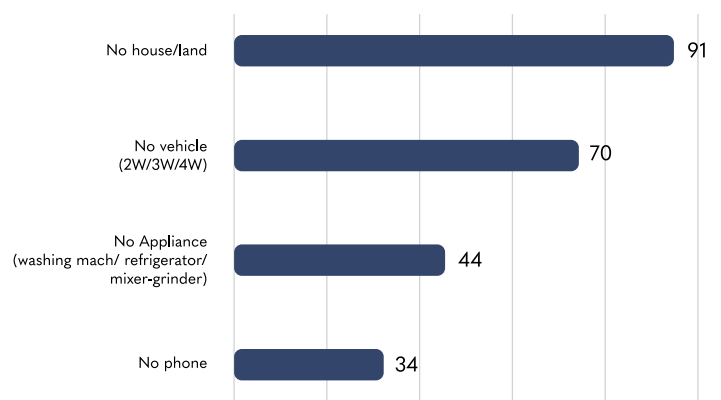
Table 3.1 Occupational profile of pre-Covid workforce- by gender, religion and caste

Occupation structure (%)	Pre-Covid	Gender		Religion			Caste			
		Men	Women	Hindus	Muslims	Others	SC	ST	OBC	General
Agarbatti and beedi worker	3	20	80	69	26	6	44	4	24	28
Cab/auto driver (other drivers)	13	98	2	68	27	5	36	7	27	31
Construction worker	12	87	13	80	11	9	36	11	18	34
Daily wage workers other than construction	9	81	19	79	15	7	36	9	14	41
Domestic worker	12	22	78	77	16	8	34	11	19	36
Garment worker/factory worker	11	61	39	77	17	6	35	6	29	30
Mall/supermarket/showroom worker	5	80	21	85	11	4	41	11	14	34
Others	17	77	24	68	24	8	33	4	28	35
Small business/small shops	7	84	16	67	27	6	37	6	23	34
Street vendors	3	81	19	53	43	5	28	8	24	40
Sweepers (BBMP)	4	51	49	94	1	5	74	8	8	10
Tradesperson	4	92	8	56	37	8	32	1	31	36
Total	100	71	29	73	20	7	37	8	23	33
No of Workers	3337									

3.3 Asset ownership and indebtedness

Given the low levels of earnings, asset ownership in the surveyed households was expectedly low. Households were asked questions regarding ownership of one or more of the following assets: TV, smartphone, feature phone, laptop, refrigerator, mixer-grinder, washing machine, two-wheeler, three-wheeler or four-wheeler, bi-cycle, land and house. As can be seen in Figure 3.5, 91% households reported not owning a house or land, 70% of households did not own a two, three or four-wheeler vehicle, 44% of households did not own home appliances like washing machine, refrigerator, and mixer grinder. With regards to ownership of basic means of communication in today's information age, 34% of households reported not owning a phone- neither a basic feature phone nor a smartphone.

Figure 3.5 Households lacking asset ownership (%)



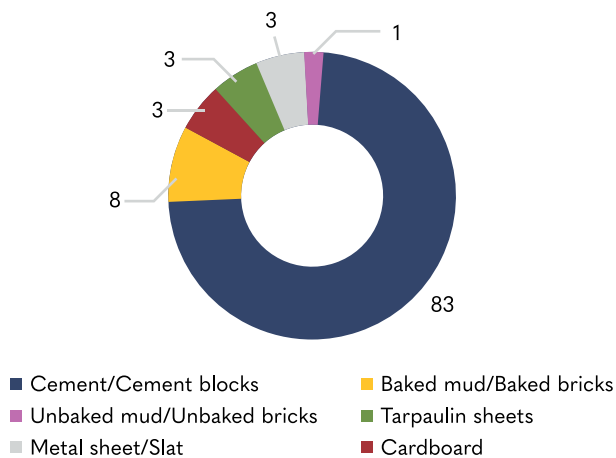
Overall, 42% of the surveyed households owned fewer than 3 assets from the list of 12.

On the back of low and uncertain earnings as well as low asset ownership signalling poor borrowing and repayment capability, 17% of households reported having an outstanding loan from formal and informal sources prior to Covid. Feedback from the field by enumerators and CSO partners involved in the survey suggests that the level of indebtedness is under-reported by households for various reasons and the access to credit is limited in the surveyed settlements.

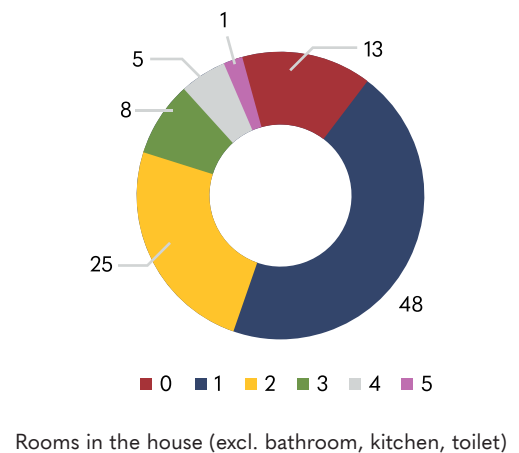
Of those who had loans outstanding from the pre-Covid period, 65.8% and 40.9% households reported having borrowed from formal and informal sources respectively. Formal sources include banks, self-help groups (SHG), microfinance institutions (MFI) and co-operative societies. On the other hand, informal sources of borrowing include money lenders, friends and family and contractor or employer. The average amount of borrowing by these households was ₹ 75,000 i.e., equal to almost 8 months of their earnings.

Figure 3.6 Conditions of housing

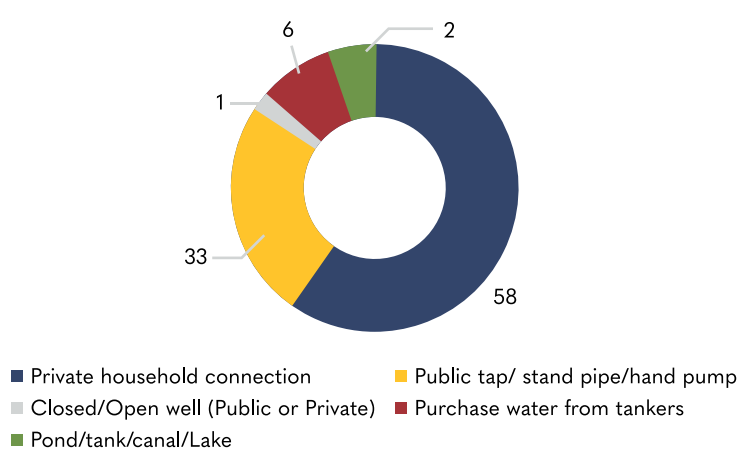
a: Material used for outside walls (%)



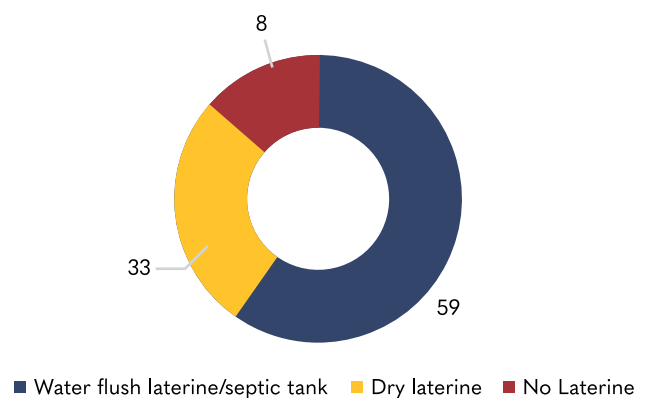
b: No. of rooms in the house



c: Main source of water supply (%)



d: Access to toilet (%)



3.4 Living conditions

Housing conditions in the surveyed settlements ranged from dilapidated / blue-tent houses to pucca and slum board houses. As shown in Figure 3.6a, 83.1% of respondent households lived in houses that had cemented walls. However, 2.7% and 0.8% households reported living in houses with tarpaulin sheets and cardboard respectively for walls.

Sixty-one percent households reported living in tenements that had no or at most one room other than bathroom, toilet and kitchen. A detailed break-up is in Figure 3.6b. In larger settlements, it was common for wealthier people to transition out and rent out a multi-storied house on the occupied land to several tenants. As per the Economic Survey 2020-21, Government of Karnataka, according to census 2011 about 1/3rd of all households in the state live in one-room tenements and nearly 30% live in two-room tenements.

As far as availability of water (other than drinking) is concerned, 33% households reported public tap/ stand pipe/ hand pump as their main source and 6% purchase

water from tankers (Figure 3.6c). With respect to availability of toilet, 8% households reported having no access to toilets either private or public (Figure 3.6d). As per the NFHS report for Karnataka (2019-20), the rate of open defecation in urban areas was 6.9%. Overall levels of hygiene and cleanliness varied in these settlements. Hygiene and cleanliness levels were very poor in some small settlements with mainly migrant populations that had come up near a railway track or on land occupied by a powerful landlord who needed the land occupied for some time. On the other hand, some larger settlements had reasonably good levels of cleanliness as observed by the survey team during field visits to some of the settlements.

Finally, we had also asked respondents on the availability of ration cards- something critical for accessing government relief in good and bad times by vulnerable and very low-income communities. Of the surveyed households, 20% reported not having ration cards.



4

Impact of Covid-19 on employment, incomes, and education

Effects of the pandemic persisted way past the lockdowns. Households reported persistent loss of work, reduction in earnings, having to switch occupations and disruption in children's education.

41%

workers from pre-Covid out of work in Jan-Feb21

21%

workers from pre-Covid with lower earnings in Jan-Feb21

16%

women workers from pre-Covid out of work in Oct21

80%

households below income poverty line in Jan-Feb21

3.5%

households moved houses- could not afford rent, evicted or had to sell their house

17%

children in ages 6-18 years not enrolled in school in Oct21

95%

of those not in school in Oct21, 95% had no internet enabled device available

20.3%

of those withdrawn from school since Covid, children withdrawn after May 2021

7.3%

households with a member testing Covid positive

0.95%

households reporting death of a member due to Covid

4.1 Employment

Employment dropped sharply in the time period between the two lockdowns but recovered fully to pre-Covid levels by October 2021, overall as well as for men and women separately. However, the aggregate numbers hide the suffering of women workers as well those from other disadvantaged backgrounds.

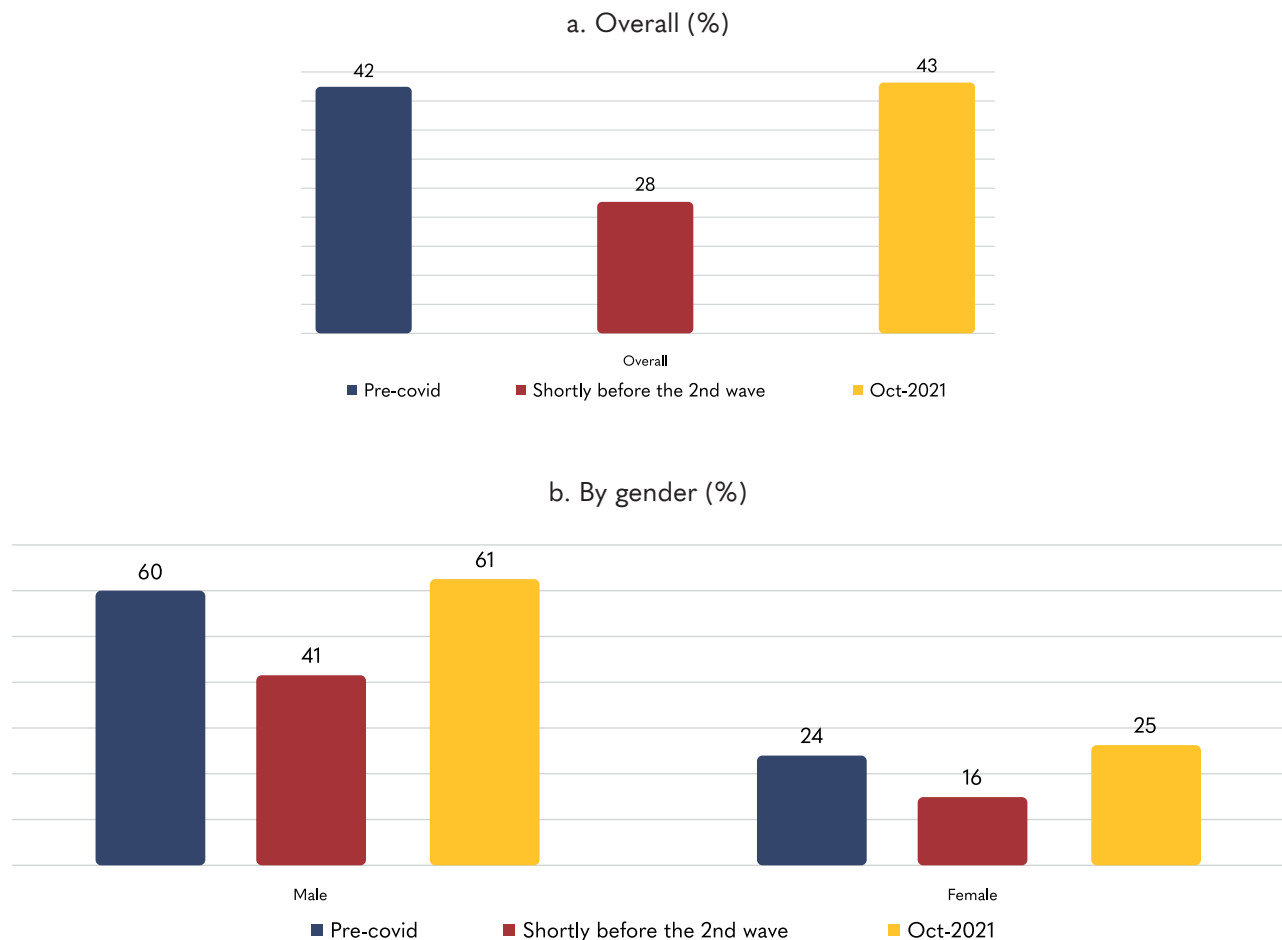
This chapter begins with a summary of aggregate labour market indicators from this survey that suggest a return to normalcy by October 2021. Later we take a deeper dive into the underlying numbers which reveal a very different story i.e., a story of persistent job loss and significant pain, especially for the traditionally disadvantaged sections such as women, SCs, OBCs and Muslims.

As was discussed in chapter 2, the WPR in the reference period immediately preceding the onset of Covid-induced nation-wide lockdown stood at 41.6% (Figure 4.1a). The survey revealed that just before the 2nd wave lockdowns in April/ May 2021, the WPR, at 28.5% was still down 13 percentage points as compared to the pre-pandemic level. Note that this is almost 7-8 months after the 1st wave

lockdown was lifted. Clearly, the employment related pain was not restricted to the lockdown period alone which had a more obvious impact given mobility related restrictions. For an extended period, employers in the informal sector continued to stay away from hiring back workers they had let go during the 1st wave lockdown.

In the recall period 30 days before the day of this survey i.e., in October 2021, the WPR had improved to 42.8%. As can be seen in Figure 4.1b, the overall recovery patterns for men and women were similar and both recovered to their pre-Covid levels by October 2021. The WPR for workers in different religions and caste categories also reported a similar and almost complete recovery. Relevant figures are provided in Appendix Three.

Figure 4.1 Workforce Participation Rate: impact and recovery



The unemployment rate i.e., those in the labour force actively looking for work but unable to find it, in the pre-Covid period was at 23.4%. The unemployment rate had more than doubled to 47.1% in the reference period Jan-Mar 2021. By October 2021, the unemployment rate in our sample had decreased to 22.2%.

Youth (15-29 years) unemployment rate which was 32.3% in the pre-Covid period increased to 56.8% in the reference period Jan-Mar 2021 i.e., between the two lockdowns. By October 2021, this had recovered to its pre-Covid level at 29.5%.

Among the various caste categories, the unemployment rate for SCs was the highest in the pre-Covid period at 28.3%. This rose to 50% by Jan-Mar 2021 before recovering to 26.2% by October 2021.

Having looked at the broad labour market indicators, we now take a closer look at the underlying disruption which extended way beyond the lockdown periods by tracing the labour force status as well as earnings of workers from the pre-Covid period. Firstly, it is worth noting that, of those working in the pre-Covid reference period, 41% of workers had no work and another 21% had reduced earnings even as of Jan-Mar 2021. Daily wage workers, domestic workers, and retail sector workers were the worst affected.

Going a step further, we next looked at the workforce status of workers from the pre-Covid times as of October 2021- almost one and a half years after the onset of Covid-19 pandemic in India. The data are disaggregated by gender, religion and caste. To analyse the impact on workers, we have defined the employment trajectories of workers as in Table 4.1. The trajectories of individual

workers from the pre-Covid time to shortly before the 2nd wave lockdown in Apr-May 2021 to October 2021 were labelled as one of the following categories: no effect, lost and recovered, no recovery and delayed job loss.

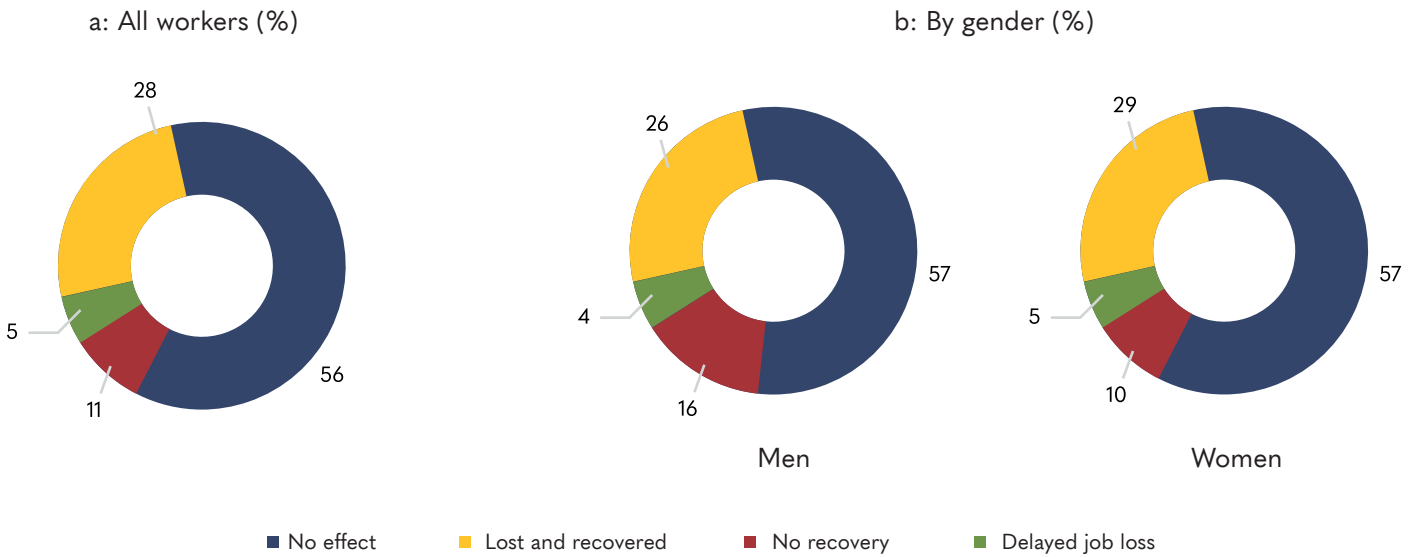
Workers in no effect category were the ones that did not experience any loss of employment since the onset of Covid and remained employed in all reference periods in our survey. Workers from pre-Covid in the lost and recovered category were those that did not have work in the Jan-Mar 2021 period but had gained it back by October 2021. Workers in the no recovery category did not have work in the period between Jan-Mar 2021 and also did not have work in October 2021. Workers that experienced a delayed job loss remained employed till shortly before the 2nd wave of Covid but had lost employment by October 2021.

Figure 4.2a and 4.2b summarise these trajectories for all workers and by gender respectively. Looking at these figures, we note that unemployment effects were not just restricted to the lockdown period. At an aggregate level, in October 2021, 11% workers had still not recovered from job loss. A significant minority, 10% men and 15% women, were out of work even as late as October 2021 i.e., one and a half years into the pandemic. Similar figures by religion and caste are available in Appendix Three. While we do not notice any difference in the percentage of Hindu and Muslim workers in the no recovery category, a higher percentage of pre-Covid workers who identified themselves as Christians were in the no recovery category at 15.4%. Evaluating the differential impact of Covid by caste, we note that those in the no recovery category were 11.8%, 12.8%, 14.8% and 8.5% for SC, ST, OBC and General categories respectively.

Table 4.1 Definition of trajectories

Trajectory	Pre-covid	Shortly before the 2nd wave	October 2021
No effect	Employed	Employed	Employed
Lost and recovered	Employed	Unemployed/out of labour force	Employed
No recovery	Employed	Unemployed/out of labour force	Unemployed/out of labour force
Delayed job loss	Employed	Employed	Unemployed/out of labour force

Figure 4.2 Trajectories of job loss and recovery



4.2 Earnings

As with employment, earnings dropped sharply but had almost fully recovered by October 2021. Female workers are over-represented on the lower end of the earnings distribution- paid lesser within the same occupations and over-represented in lower paying occupations. STs and OBCs too are over-represented in lower paying occupations.

Even prior to the onset of Covid, given the nature of their work, average earnings of the workers in surveyed households were highly uncertain and less than the proposed National Minimum Wage that was proposed by the Anoop Satpathy Committee in 2018. Consequently, almost 2/3rd households were living below this income poverty line. However, the situation worsened with the outbreak of Covid leading to loss of employment and even those that managed to hold on to their sources of livelihood experienced a substantial and prolonged reduction in their earnings.

Average nominal earnings for all workers were lower by 10% even by Jan-Mar 2021 but had almost fully recovered by October 2021 (Figure 4.3). However, seeing that the Consumer Price Index rose by 11.4% between February 2020 and October 2021, real earnings remained

significantly below pre-Covid levels.⁹

Disaggregated by religion, we note that while workers from all religions had experienced an almost complete recovery in nominal earnings by October 2021, there were differences in how low their earnings were by Jan-Mar 2021. Earnings of Hindu workers were 6.6% lower, of Christian workers were 10.2% lower while those of Muslim workers were 17.5% lower.

Disaggregated by caste, we note that the general category caste workers experienced the maximum drop in earnings at 13.9% by Jan-Feb 2021. By October 2021, earnings of all sub-groups had recovered except that for OBCs whose earnings were still 8% lower than that in pre-Covid times. Relevant figures for religion and caste are in Appendix Three.

⁹ The reported number of days worked, however, did not drop much. Workers reported working for 24 days in a month pre-Covid which dropped to 22 days in the reference period Jan-Mar 2021 before finally recovering to 25 days in October 2021. It is possible that the earnings are under-reported given these households are beneficiaries of relief programmes but the trend during the last one and a half years is useful to understand the impact on households' living standards since the onset of Covid compared to pre-Covid times. See Supriya RoyChowdhury in "City of Shadows- Slums and Informal Work in Bangalore" (2021).

Radha - a community representative from Rajendra Nagar, said:

" Domestic workers who lost employment during the peak of the pandemic, did not receive the same wages after returning to work as they did before the pandemic. Employers followed a harsh 'Take it or leave it' policy with no room for negotiating income."

In a survey of slum dwellers in Bengaluru and documented in a background paper for Azim Premji University's State of Working India report, Downs-Tepper et al. reported that by early-to-mid November 2020, workers had not recovered 20% of their pre-pandemic nominal earnings.¹⁰ They also reported that workers faced widespread job degradation in terms of lower pay for same work i.e., return to work at 2/3rd of previous pay.

All occupational groups saw a decline in earnings during

the pandemic with the exception of BBMP sweepers (Table 4.2). Occupations such as agarbatti and beedi workers at 20%, drivers at 21%, street vendors at 19%, domestic workers at 15% and small business/ small shops at 13% reported higher than the average drop in earnings of 10%. While workers in all other occupations had seen their nominal earnings recovering to pre-Covid levels by October 2021, earnings of street vendors were still reported to be 8% lower than their earnings prior to

Figure 4.3 Average monthly earnings: impact and recovery (in ₹)

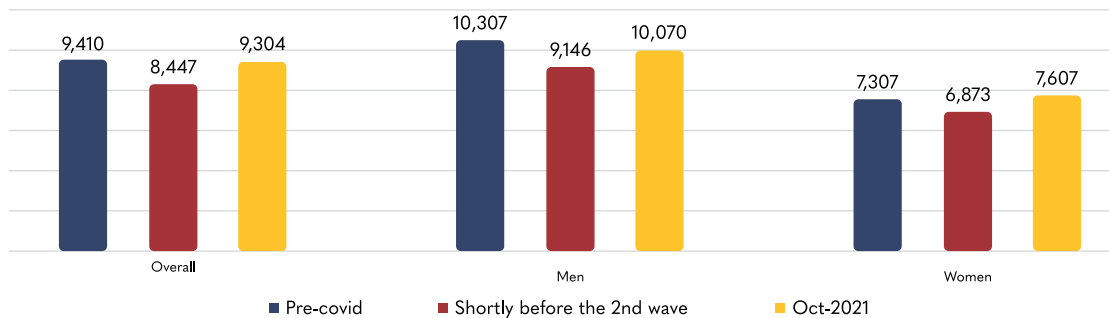


Table 4.2 Decline in earnings and recovery by occupation (in ₹)

	Pre-Covid	Prior to 2nd wave lockdowns	Oct -21	Change in earning between pre-Covid and prior to 2nd wave lockdowns	Change in earning between pre-Covid & Oct-21
Agarbatti and beedi worker	4,982	3,988	5,315	-20%	7%
Cab/auto driver (other drivers)	11,038	8,707	10,917	-21%	-1%
Construction worker	8,464	7,952	8,905	-6%	5%
Daily wage workers other than construction	7,270	6,769	8,082	-7%	11%
Domestic worker	5,888	5,004	5,932	-15%	1%
Garment worker/factory worker	10,149	9,245	10,031	-9%	-1%
Mall/supermarket/showroom worker	11,706	10,522	11,950	-10%	2%
Others	11,558	11,902	13,146	3%	14%
Small business/small shops	11,129	9,666	10,847	-13%	-3%
Street vendors	7,392	6,014	6,807	-19%	-8%
Sweepers (BBMP)	12,299	12,448	12,852	1%	4%
Tradesperson	9,199	8,461	9,474	-8%	3%

¹⁰ Downs-Tepper, Harlan, Anirudh Krishna and Emily Rains (2021). "A Threat to Life and Livelihoods- Examining the effects of Covid-19 on Health and Well-being in Bengaluru and Patna Slums". Background paper for State of Working India, 2021.

Covid. It must be noted that Table 4.2 pertains to earnings of all workers in these occupations in the three reference periods and not just the existing pre-Covid workers i.e., it includes existing workers and new entrants.

Next, we take a closer look at what happened to the workers from pre-Covid period with respect to employment loss and changes in earnings (if they managed to hold on to any kind of employment) in the reference period just before the second wave lockdowns i.e., Jan-Mar 2021. The first row in Table 4.3 below shows that overall, 41% of workers from the pre-Covid period lost their employment. The corresponding numbers for women, Muslims and OBCs were higher at 43%, 44% and 45% respectively. General category workers experienced the

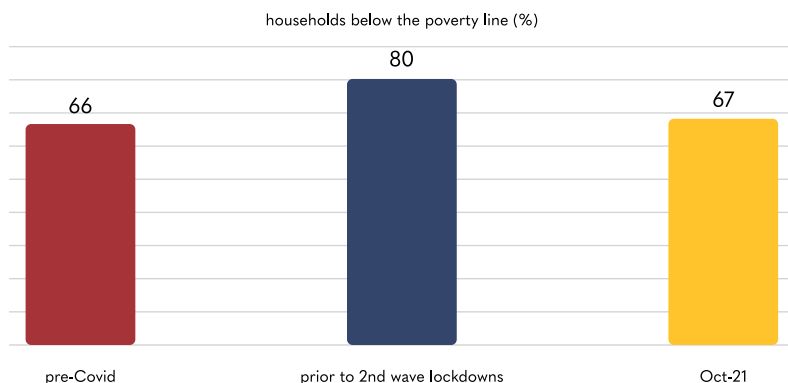
lowest loss in employment at 39%. From the second row, we note that out of all workers, 21% held on to some form of employment but had experienced a reduction in their earnings. For these workers, the average reduction in earnings was 40%, shortly before Bengaluru experienced lockdown due to the 2nd wave of Covid in Apr-May 2021.

As a result of the employment and earnings loss discussed above, we note that of the total 2,841 households, those below the minimum wage-based income poverty line increased from 66% in the pre-Covid period to 80% in the reference period between the two lockdowns. This had recovered back to 67% by October 2021 (Figure 4.4).

Table 4.3 Employment and incomes loss - overall and by gender, religion and caste

conditional on employment in pre-Covid period (in %)	Gender		Religion		Caste				
	All workers	Men	Women	Hindus	Muslims	SC	ST	OBC	General
Employment loss	41	41	43	41	44	41	42	45	39
Earning shortly before the 2nd wave lower than in pre-Covid period	21	24	16	20	27	18	21	27	21
No Change in earning	27	26	30	28	22	29	27	21	28
Earning shortly before the 2nd wave higher than in pre-Covid period	10	10	11	11	8	11	10	7	11
Total	100	100	100	100	100	100	100	100	100

Figure 4.4 Households below income poverty line (in %)



Note: The income poverty line is based on the National Minimum Wage of ₹ 430 for a household with 3.6 members for urban areas as of July 2018, as recommended by the Anoop Satpathy Committee.

4.3 Occupation switching

Retail and service-oriented occupations such as mall/ supermarket/ showroom workers, daily wage workers other than in construction and tradespersons (electricians, plumbers, carpenters etc.) saw 60%, 48% and 46% respectively of their workers losing work. In the same sectors, 7%, 8% and 14% workers respectively managed to find work in other occupations. Otherwise, the percentage of workers in the lost work category would have been higher.

In Table 4.4a, the various occupations have been arranged in the descending order of the percentage of pre-Covid workers who lost work. We note that sectors that were hit by mobility restrictions and the fear of spread of Covid experienced a higher percentage of workers losing work. As was discussed in the sub-section above on impact on employment, 41% of all workers from pre-Covid times had lost work by Jan-Mar 2021. Retail and service-oriented occupations such as mall/ supermarket/ showroom workers, daily wage workers other than in construction and tradespersons (electricians, plumbers, carpenters etc) saw 60%, 48% and 46% respectively of their workers losing work. In the same sectors, 7%, 8% and 14% workers respectively managed to find work in other occupations. Otherwise, the percentage of workers in the lost work category would have been higher.

Ten percent and 11% of workers from other occupations such as in construction work and street vending respectively managed to find work in other occupations in the absence of which the pain would have been even more. In the previous section, we noted that most occupations witnessed a 10-20% drop in average earnings. Clearly, this indicates that workers latched on to any work that was available at earnings lower than their previous earnings thereby pushing earnings much lower than the pre-Covid times.

Table 4.4 Job loss and occupational switching between the pre-Covid period and prior to 2nd wave lockdowns

a: All workers

%	Stayed in the same occupation	Moved to a diff occupation	Lost work
Mall/supermarket.showroom worker	34	7	60
Daily wage worker other than constr.	45	8	48
Tradesperson	30	14	46
Others	54	6	41
Garment worker/factory worker	53	6	40
Domestic worker	54	6	40
Construction worker	50	10	40
Street vendors	53	11	37
Cab/auto driver (other drivers)	61	3	36
Agarbatti and beedi worker	59	6	35
Small business/small shops	58	7	35
Sweepers (BBMP)	88	3	8

b: By gender

%	Men			Women		
	Stayed in the same occupation	Moved to a diff occupation	Lost work	Stayed in the same occupation	Moved to a different occupation	Lost work
Agarbatti and beedi worker	59	18	24	59	3	38
Cab/auto driver (other drivers)	60	3	37	88	13	0
Construction worker	50	10	40	50	12	38
Daily wage workers other than construction	44	7	49	47	12	40
Domestic worker	49	20	31	55	3	43
Garment worker/factory worker	58	7	35	45	6	50
Mall/supermarket/showroom worker	36	8	56	24	3	73
Others	56	6	38	45	5	50
Small business/small shops	61	9	30	43	0	57
Street vendors	51	9	40	57	19	24
Sweepers (BBMP)	87	4	9	90	3	7
Tradesperson	42	13	46	27	27	46

Table 4.5 Transition matrix, all workers (employed both in pre-Covid and prior to the 2nd wave lockdown)

Occupation-all worker (%)	Agarbatti and beedi worker	Cab/auto driver (other)	Construction worker	Daily wage workers	Domestic worker	Garment worker/factory worker	Mall/supermarket/showroom worker	Others	Small business/small shops	Street vendors	Sweepers (BBMP)	Tradesperson	Total
Agarbatti and beedi worker	91.1	-	-	3.6	1.8	-	-	-	-	1.8	-	1.8	100
Cab/auto driver (other drivers)	0.4	95.2	1.5	0.4	0.4	0.7	-	0.4	0.7	-	-	0.4	100
Construction worker	-	1.3	82.6	3.0	10.2	-	-	1.7	0.4	-0.4	-	0.4	100
Daily wage workers other than construction	0.6	-	2.5	85.0	3.8	0.6	1.9	1.9	2.5	1.3	-	-	100
Domestic worker	-	-	6.6	-	89.6	0.4	1.2	1.2	-	0.4	0.5	-	100
Garment worker/factory worker	0.4	1.3	1.3	0.9	0.4	89.3	0.4	1.3	2.2	1.8	-	0.4	100
Mall/supermarket/showroom worker	-	3.1	-	1.5	-	4.6	83.1	3.1	4.6	-	-	-	100
Others	0.3	0.6	1.8	0.9	1.5	-	0.6	90.6	1.2	0.9	0.6	1.2	100
Small business/small shops	-	-	2.8	2.8	-	0.7	0.7	0.7	88.8	3.5	-	-	100
Street vendors	-	-	-	1.5	1.5	1.5	-	2.9	10.3	82.4	-	-	100
Sweepers (BBMP)	-	-	-	0.7	0.7	-	-	2.2	-	-	96.3	-	100
Tradesperson	1.3	1.3	7.7	2.6	1.3	-	-	9.0	2.6	-	-	74.4	100

Comparing mobility across occupations and loss of employment across genders (Table 4.4b) for the major occupations, we note that a higher percentage of men workers lost work in cab/ auto drivers (other drivers), daily wage (other than in construction) and street vendors. A higher percentage of women workers lost work in domestic worker, garment worker/ factory worker, mall/ supermarket/ showroom worker and small business/ small shops categories.

Next, we evaluate if there were any obvious fall-back sectors for those who lost work. Table 4.5 shows

occupation-wise transitions made by workers from the pre-Covid time who continued to hold on to some form of work by Jan-Mar21. The diagonal elements represent workers who managed to stay in the same occupation between pre-Covid and the period shortly before the 2nd wave lockdown. The highlighted portions are the ones where we noticed a higher rate of movement between occupations.

From Table 4.5, we note that 10.2% construction workers from pre-Covid period managed to find work as domestic workers while there was a reverse flow from domestic

workers to construction workers to the extent of 6.6% of pre-Covid domestic workers. From those who reported working as street vendors pre Covid, 10.3% reported running small business/ small shops by the Jan-Mar 2021 period. Of those who reported working as tradespersons pre Covid, 7.7% found work as construction workers and another 9% found work in one of the miscellaneous occupations classified as others.

The inter-occupation transition experience was, however, different for men and women. For men previously working as agarbatti and beedi workers, 15.4% and 7.7% were working as daily wage workers (other than in construction) and as street vendors respectively in Jan-Mar 21. From among construction workers, 9.8% found work as domestic workers and from among domestic workers, 21.6% found work as construction workers.

4.4 Children's education

" Parents of children previously attending English medium schools were unable to afford school fees during the pandemic. The schools also refused to issue transfer certificates without receipt of fees, which translated into little or no possibility of seeking admission elsewhere. This measure was particularly harsh for construction workers, who wished to enrol their children in schools close to their place of work. "

Prabhanand Hegde - Senior Program Manager, Centre for Advocacy and Research

In the surveyed households, totally 17 out of 100 children in the age group 6 to 18 years not enrolled in school as of October 2021 (Figure 4.5a). Those currently enrolled in school were almost equally split between government and private schools. As can be seen in Figure 4.5b, of the 17 not enrolled in school per 100 children, 3 were withdrawn from school prior to the outbreak of Covid, 8 are children who became eligible for enrollment after the outbreak of Covid but had not been enrolled in schools yet and the remaining 6 were previously enrolled but withdrawn.

When the survey was conducted in November 2021 schools in Karnataka had begun opening up. Households reported that 55% and 27% currently enrolled students were attending classes in physical and online mode respectively (Figure 4.6). However, 18% students were unable to attend school- 13% reported that no classes were taking place and 5% were not attending as they did not

From among women construction workers, 6.5% and 12.9% found work as daily wage workers (other than in construction) and domestic workers respectively. Around 14.7% women daily wage workers found work as domestic workers. From women who previously reported as street vendors, 18.8% transitioned to small business/ small shops and from among women tradespersons, 16.7% each reported working as agarbatti and beedi workers, small business/ small shops and others.

These numbers do not show a clear dependence on any fall-back occupations. Workers moved into and out of the same occupations. Workers also moved into occupations unrelated to the previous occupations they were in, thereby providing a part explanation for low average earnings across occupations.

have an internet-enabled device.

Other surveys focused on impact of Covid on education, such as the one conducted by Azim Premji University in Jan 2021 have estimated the learning loss suffered by the students due to protracted closure of schools. Their key findings suggest that 92% and 82% children experienced loss of at least one ability in language and mathematics respectively from the previous class. According to a more recent survey of 138 primary and upper-primary schools conducted in September-October 2022 in Jharkhand by Gyan Vikas Samiti Jharkhand a majority of teachers felt that 'most' of the children enrolled in Classes 3-5 in their school had forgotten how to read and write by the time schools re-opened.¹¹

For those not enrolled, 94.9% households reported

¹¹ <https://roadscholarz.net/wp-content/uploads/2022/12/Gloom-in-the-Classroom.pdf>

their inability to provide a device with internet and 5.1% households reported inability to pay fee as the reason for keeping children away from schools (Figure 4.7). For the 6% children who were explicitly withdrawn from school during Covid, 46.3% (Figure 4.8) were withdrawn in the period March to May 2020 i.e., the period of the 1st wave lockdowns and also coinciding with the end of the academic year. The remaining children were withdrawn from school almost equally during the subsequent periods i.e., June to December 2020, January to April 2021 and May to October 2021. This suggests that the decision to withdraw their children from school was quick and sudden for half of those who chose to do so, and the rest

continued to resist as far as their situation allowed them to and the withdrawals continued in the academic year 2021-22 as well.

Fourteen percent of children currently enrolled in school were reported as having moved to a cheaper school during the Covid period (Figure 4.9). Of these, 26% (Figure 4.10) were moved in the period March to May 2020 i.e., the period of the 1st wave lockdowns and also coinciding with the end of the academic year. The remaining children were moved to cheaper schools during the subsequent periods i.e., June to December 2020 (12%), January to April 2021 (26%) and May to October 2021 (35%).

Figure 4.5 Status of all school-age children as of October 2021

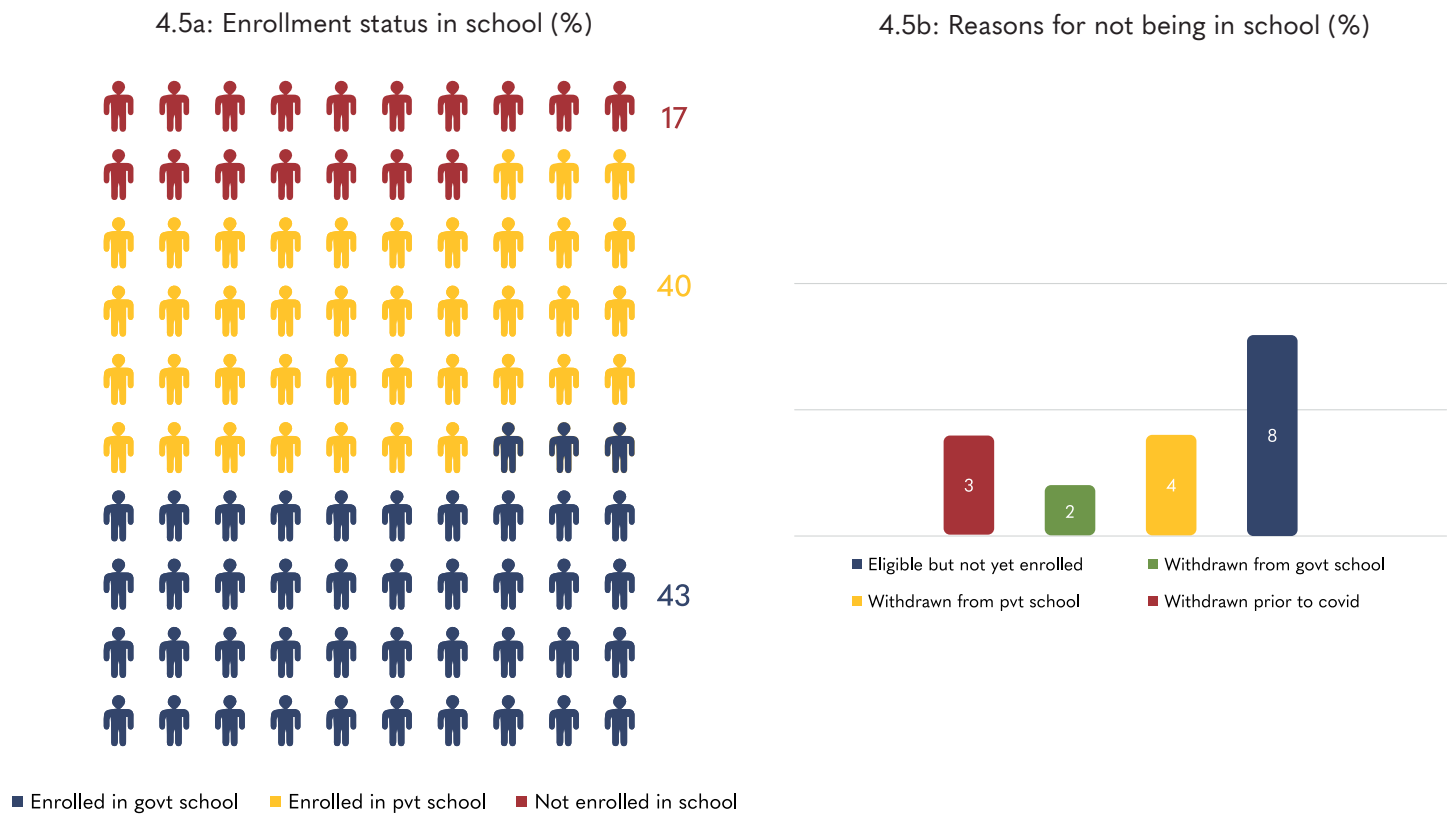


Figure 4.6 Percentage of enrolled children attending as of October 2021

Is the child currently attending classes? (n=1870)

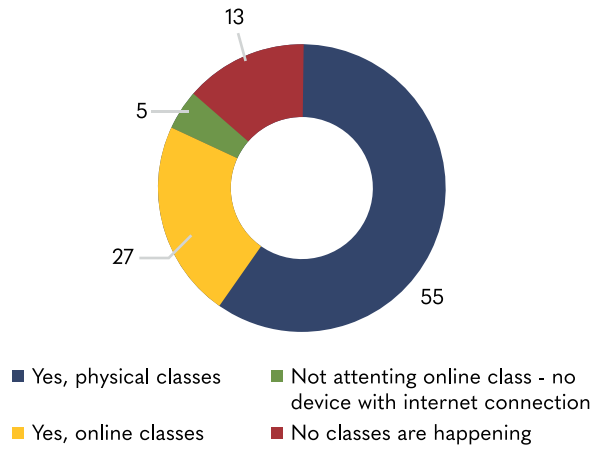


Figure 4.7 Reasons for not being in school (%)

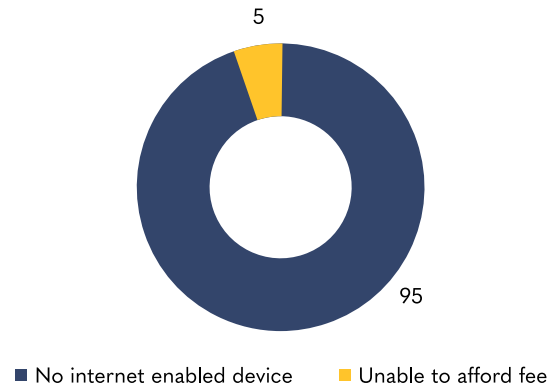


Figure 4.8 Period of withdrawal from school (%)

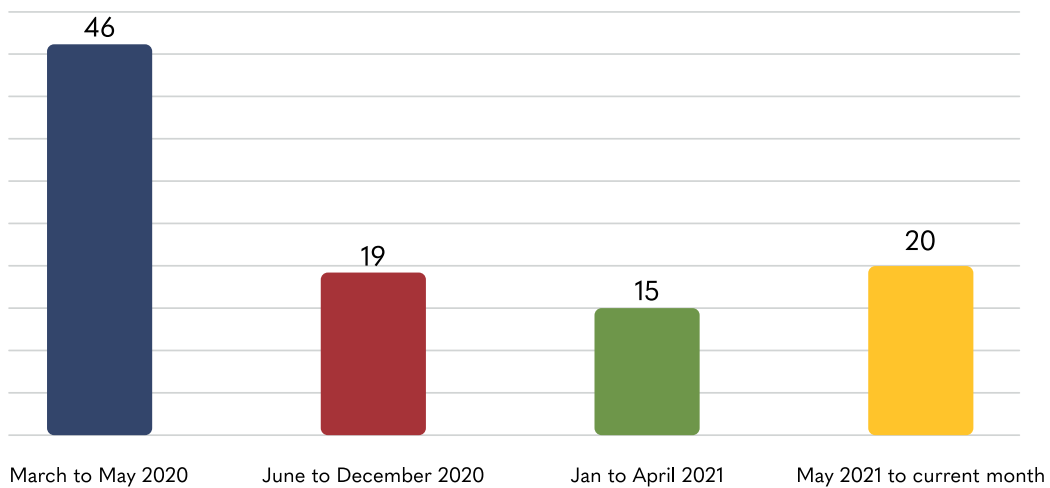


Figure 4.9 Whether a child was moved to a cheaper school or not? (%)

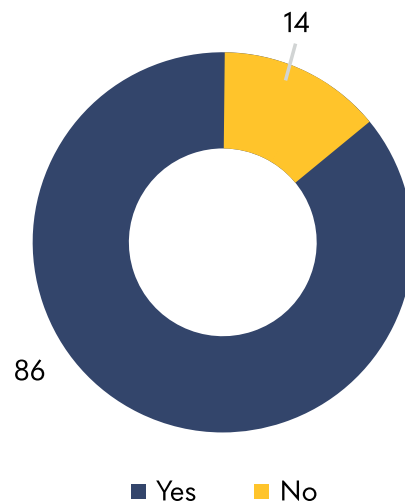
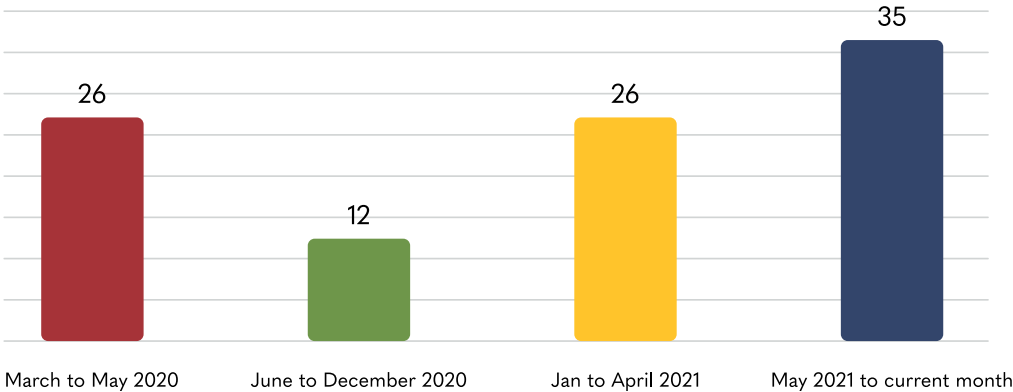


Figure 4.10 Period of shift to a cheaper school (%)





5

How households coped with the crisis

Households coped with the difficulties imposed by the pandemic by reducing the quantity and quality of food intake, resorting to sale or pawning of assets and taking on debt.

12%

households forced to take loans after Covid, increase in share of informal sources

17%

households forced to sell assets, mainly jewellery

15%

of the households who borrowed between 1st & 2nd wave lockdowns, 15% took fresh loans equal to or more than 12 months of their earnings

42.8%

households reported an increase in difficulty in borrowing during Covid

42%

households reported lenders were less willing to lend

40%

households forced to cut down on consumption

60%

households got rations from sources other than government

45%

households expected food situation to become worse or stay the same in future

5.1 Borrowing and distress sale or pawning of assets

As we pointed out in Chapter Three, respondent households came into the Covid period with low earnings, fragile work arrangements and low asset ownership signalling poor borrowing and repayment capability. With average borrowing of ₹ 75,000, 17% of households reported having a pre-existing loan from formal and informal sources. This was equal to 8 months of average monthly earnings of borrower households. As pointed out earlier, levels of indebtedness reported in the survey should be taken as lower bounds since feedback from the field by enumerators and CSO partners suggests that households tend to under-report debt incidence and levels to avoid being seen as credit risks.

With the onset of the pandemic, 12% and 7% households reported borrowing in the period between the 1st wave and 2nd wave lockdowns and between May and October 2021 respectively (Table 5.1). The low and reducing percentage of borrower households does not mean that households did not face any difficulties. Rather households also resorted to sale of assets and the borrowing conditions had also become more difficult since the start of Covid. The second row in Table 5.1 shows the percentage of households in those respective periods who wanted to borrow but could not. It is a sign of sustained distress that 12% of households expressed a need to borrow but were excluded in all reference periods.

The average loan amounts were ₹ 47,000 and ₹ 41,000 in the two Covid time periods which is around 5 to 6 times a borrower household's monthly earnings.

Almost 70% households reported borrowing to meet daily consumption expenditure for food, health and other expenses (Figure 5.1). More than 20% households reported borrowing to repay old loans- another indication of tight credit market conditions for these low-income households.

The totals in Figure 5.1 add up to more than 100% as households had borrowed for multiple reasons. We, however, did not collect details of individual loans so are unable to comment on the average ticket size of each loan taken by borrower households. Households also resorted to borrowing to pay their children's school fees with 16% and 14% reporting having borrowed for this purpose in the two reference periods since the onset of Covid.

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Table 5.2 summarises the formal and informal sources of borrowing available to borrower households. Compared to the pre-Covid period, a higher percentage reported borrowing from informal sources during the pandemic. In the pre-Covid period 40% borrower households reported borrowing from informal sources such as a money lender, friends/ family and contractor/ employer. On the other hand, 67% households reported accessing a formal lending institution such as a bank, SHG, MFI and a cooperative society. The percentage of borrowers reporting accessing informal sources increased to 53.6% and 56.5% in the periods between the two lockdown and during May to October 2021 respectively.

Table 5.1 Borrowing status of households

	Pre-Covid	Between lockdowns of 1st & 2nd wave	After May 21
Borrower households (%)	17	12	7
Wanted but could not get a loan (exclusion) (%)	16	18	19
-% households excluded in all 3 periods	12	12	12
Did not want a loan (%)	67	70	74
All households (%)	100	100	100
Mean loan amount (₹)	75,000	47,000	41,00
Mean income of borrower households (₹)	9,305	7,189	9,882

Figure 5.1 Purpose of borrowing (%)

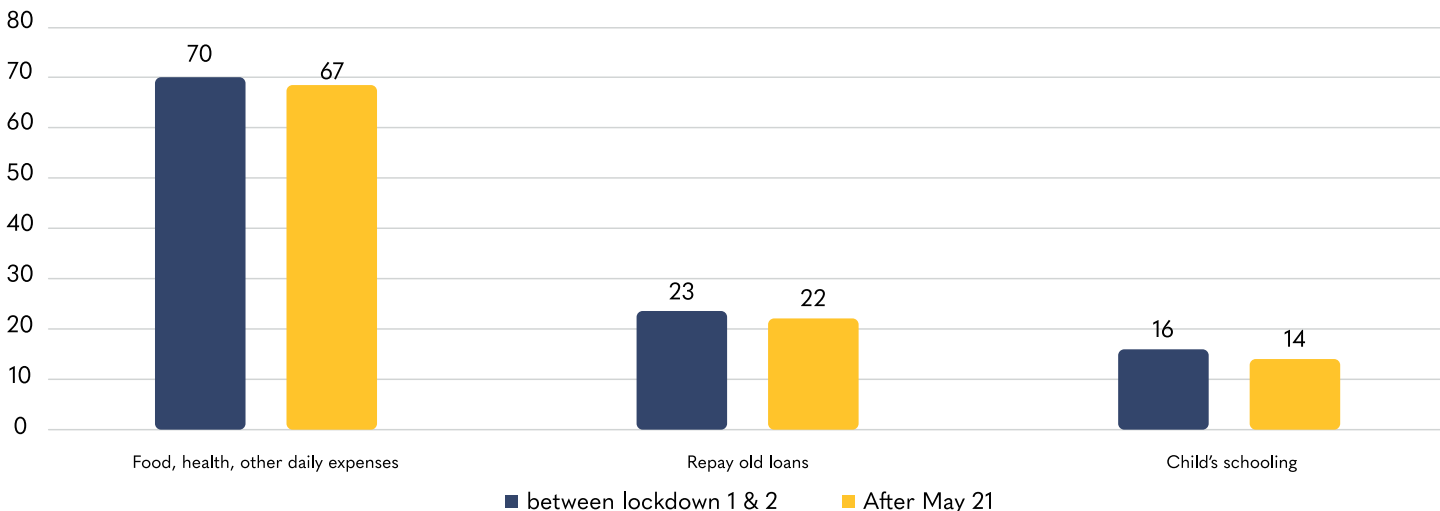


Table 5.2 Source of borrowing, formal and informal (%)

Source of loan	Pre-Covid	Between lockdowns 1 & 2	After May 21	Trend	Type
Bank	27	20	22	↘	formal
Self-help Groups (SHG)	18	14	15	↘	
Microfinance Institutions (MFI)	11	11	10	↘	
Coop Society	9	9	6	↘	
Money Lender	23	31	29	↗	informal
Friends/family	17	20	24	↗	
Contractor/employer	1	2	4	↗	

Table 5.1 also shows that 16%, 18% and 19% households could not borrow in the three reference periods despite expressing a need to. Tables 5.3a and 5.3b provide these exclusion percentages segregated by religion and caste. Muslims and OBCs faced higher exclusion as far as access to credit is concerned.

Comparing the average borrowings to the monthly earnings of borrower households, we note that borrowings were between 5 to 6 times of monthly earnings. However, there was a huge spread among the borrower households as shown in Table 5.4 for the period between the 1st and 2nd wave lockdowns. For 71% of the borrower households, borrowed amounts were up to 6 times of their monthly earnings. For 14% and 10% of borrower households, this ratio was 6 to 12 times and 12 to 24 times of their monthly earnings respectively. For 5% of borrower households, the

borrowed amounts were more than two years of their now reduced earnings. Clearly, even households who could borrow managed to only buy themselves some more time to tide over the crisis. Future repayment of these loans would not be easy for these households.

Except those households who explicitly reported that they did not want to borrow, we asked the respondents if it had become more difficult to borrow since the start of Covid. Almost 43% households reported that it had become more difficult to borrow after Covid (Figure 5.2). We also asked respondents on why they thought borrowing had become more difficult. Among the multiple reasons, 54%, 42% and 27% households attributed it to higher rates charged by lenders, lower willingness to lend on the part of lenders and tightening of other norms by lenders respectively (Figure 5.3).

Table 5.3 Exclusion from borrowing (%)

a: By religion

	Pre-Covid	Between lockdowns 1 & 2	After May 21
Hindu	15	17	17
Muslim	18	24	25
Christian	14	14	14

b: By caste

	Pre-Covid	Between lockdowns 1 & 2	After May 21
SC	16	17	17
ST	17	21	19
OBC	20	24	26
General	13	15	17

Table 5.4 Leverage status of borrower households

Debt/Monthly Income ratio	%
up to 6x	71
>6x to 12x	14
>12x to 24x	10
24x	5
Total	100

Figure 5.2 Whether borrowing became difficult after Covid (%)

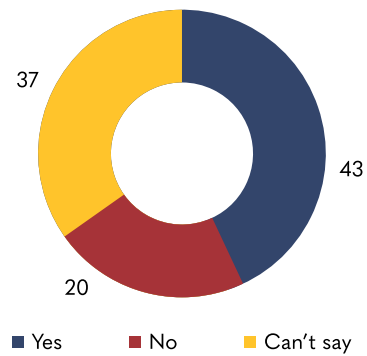


Figure 5.3 Reasons why borrowing became difficult (%)

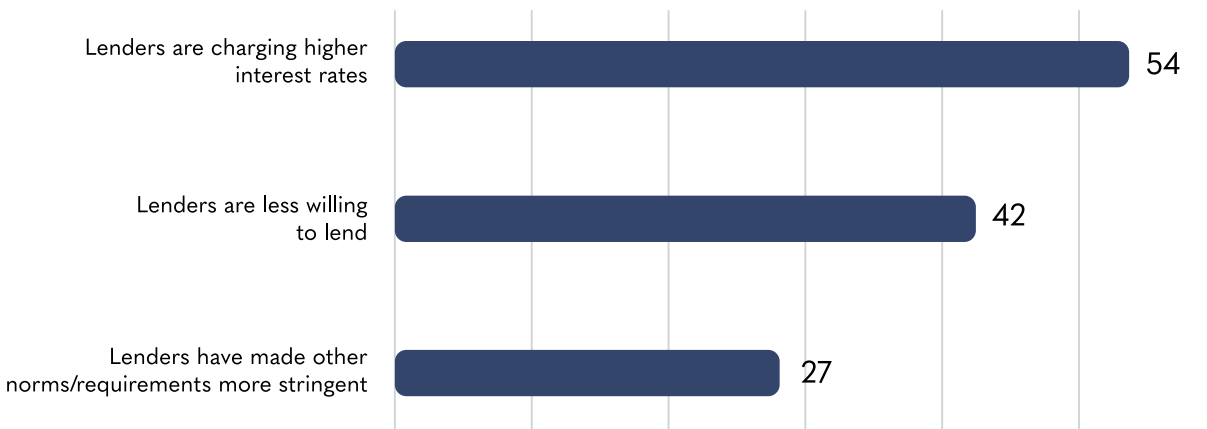
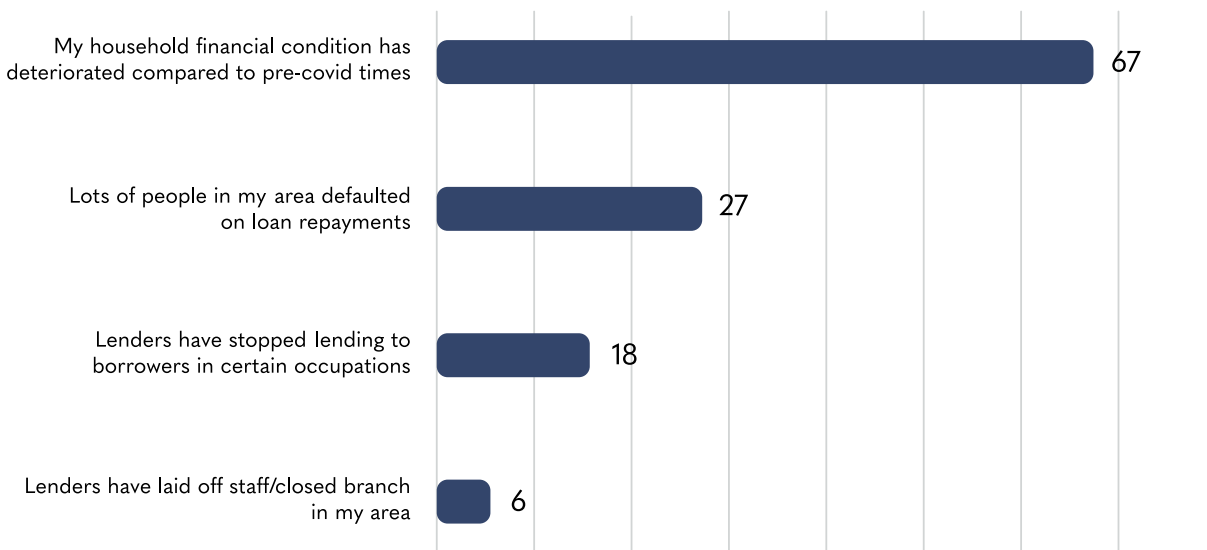


Figure 5.4 Reasons why lenders are less willing to lend now (%)



Note: Respondents were allowed to choose multiple reasons

In response to why might lenders be less willing to lend, among the multiple reasons, 67%, 27%, 18% and 6% households attributed it to deterioration in the financial condition of the household, increasing defaults in the neighbourhood, occupations to which lenders are wary of lending to and closure of branch/ fewer staff respectively (Figure 5.4).

who did not want to take a loan during the Covid period, 15% sold or pawned assets. Of the households that had to sell or pawn any assets, 97% reported using jewellery.

In addition to borrowing, households also sold or pawned their assets to see these difficult times through. Almost 17% households reported selling or pawning assets. We also asked households if they had purchased assets after the onset of Covid- only 4% reported having done so. Of those

5.2 Quantity and quality of food intake

Even prior to Covid, some of the key indicators pertaining to nutrition status of women and children have been showing a deteriorating trend in Karnataka. The table below captures the performance of the state on key parameters as per the 4th and 5th rounds of the National Family Health Survey i.e., NFHS-4 and NFHS-5. This background is important to keep in mind when looking at the findings from our survey pertaining to the prolonged impact of Covid on the quantity and quality of food intake of low-income households.

Of the surveyed households, 40% reported consuming lesser quantity of food compared to pre-Covid times (Figure 5.5). Almost 40% and 8% households reported having to skip meals 'sometimes' and 'often' respectively in the reference period of 30 days from the day of the survey. Fewer households reported compromising on the quantity of rice and dal than consuming lesser quantities of green vegetables, milk, eggs and meat. Clearly, the situation with respect to both the quantity and quality of food consumed by low-income households was worse than pre-Covid, even as late as one and a half years after the onset of Covid. It is, therefore, not surprising that even in October 2021, 45% of surveyed households expect no change in their food situation or for it to worsen in future (Figure 5.6).

Other surveys have also highlighted the severe impact

of Covid induced disruption on low-income households' consumption of food, both in quantity and in quality. One such survey by the Right to Food Campaign is the Hunger Watch Survey. Findings from the first leg of this survey done in Sep-Oct 2020 were released in November 2020. The key finding of this survey was that approximately 21% households sometimes skipped meals due to lack of food while 21.8% said they sometimes slept without a single meal. The sample was predominantly a rural one with ~92% respondent households in rural India. The second round of this survey with 6,700 respondents was carried out in December 2021 and January 2022 across 14 states (73% households based in rural areas).¹² The key finding of this round pertaining to urban areas was that 87% respondents reported at least one form of food insecurity and 28% reported severe food insecurity. More than 1/3rd households reported that at least once, in the preceding month, they had to sleep without eating or skip meals. In their survey, 59% of urban households reported a deterioration in the quality of their diets compared to before the pandemic.

Table 5.5 Key indicators for Karnataka from the National Family Health Survey

Indicator	NFHS-4	NFHS-5	Trend
Child under age 3 yrs breastfed within one hour of birth	56.3	49.1	Red
Children aged 6-8 months receiving solid or semi-solid food and breast milk	46	45.8	
Children under age 5 yrs who are stunted (height-for-age)	36.2	35.8	Green
Children under age 5 yrs who are wasted (weight-for-height)	26.1	19.5	
Children under age 5 yrs who are severely wasted	10.5	8.4	
Children under age 5 yrs who are underweight (weight-for-age)	35.2	32.9	
Children age 6-59 months who are anemic	60.9	65.5	Red
All women age 15-49 yrs who are anemic	44.8	47.8	

Source: Government of Karnataka, Economic Survey 2020-21

12 <https://indianexpress.com/article/opinion/columns/the-worsening-hunger-problem-of-indias-poor-7835064/>

Figure 5.5 Households reporting reduction in food consumption (%)

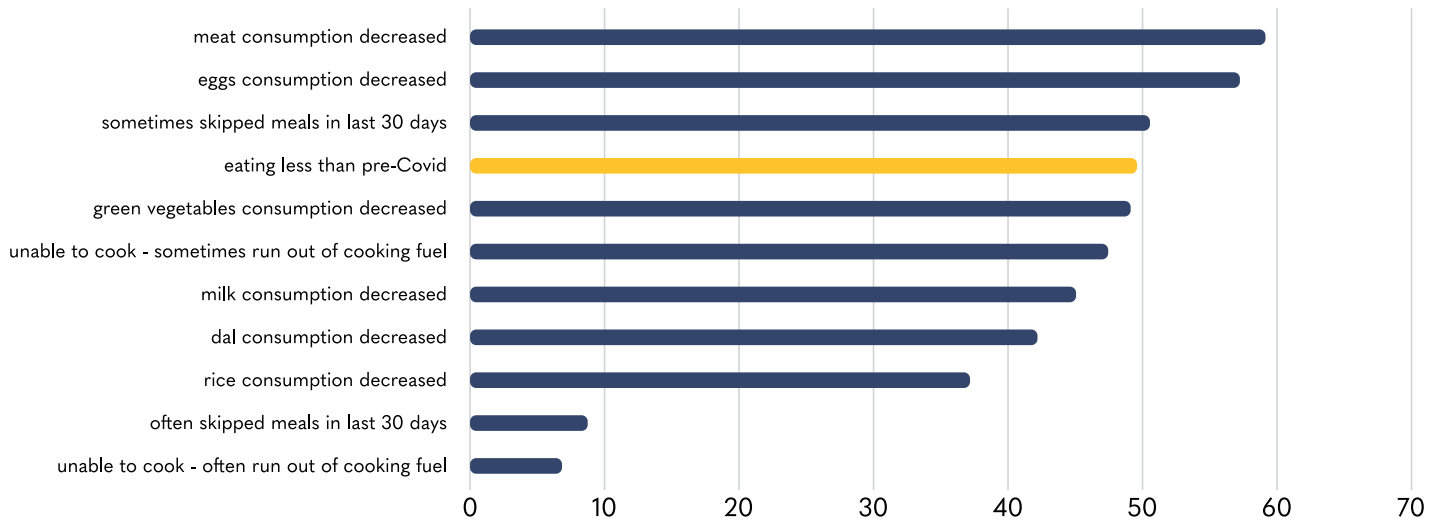
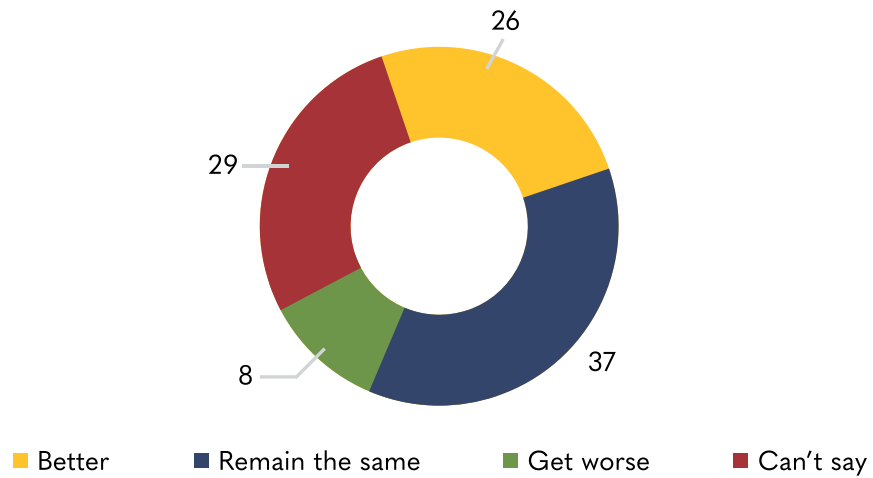


Figure 5.6 Households' perception of change in food situation in the future





6

Effectiveness of social protection schemes

The NFSA was the most important safety net. Cash transfers did not reach as many people. Only 3% of households reported receiving anything under the cash transfer schemes announced by the Government of Karnataka. There were some improvements in Mid-day Meals and ICDS during the pandemic.

87%

BPL households reported receiving extra rations in some or all months since 2nd lockdown

55%

households without ration card that reported not receiving rations from any other source as well

44%

households either tried but failed or were not sure of their eligibility or documentation for getting a ration card

6%

households managed to get a temporary ration card or e-coupon

78%

households reported not having a women-owned Jan Dhan a/c

40%

households with a women-owned Jan Dhan a/c received full transfer of ₹ 1,500

20%

households reported having not received anything despite having a Jan-Dhan account

12%

households reported receiving mid-day meals or alternatives during Covid but did not get pre Covid

14%

improvement in eligible households receiving benefits under ICDS (percentage points)

3%

households reported receiving state government announced cash transfers

In this chapter, we look at the effectiveness of the major social protection schemes run by the Government of India as well as the Government of Karnataka. Before going into the survey findings, it is worth noting that spending under the two heads- development and social services, as

a percentage of gross state domestic product has been declining over the years leaving the state machinery as well as low-income citizens underprepared for a calamity of the scale of Covid19 pandemic (Box 6.1).

Box 6.1 Quality of state spending - pre-Covid

The table below reproduced from the state's Economic Survey of 2020-21 shows the key figures from the Government of Karnataka's budget documents over the years i.e., spending on development expenditure as well

as on social services. Clearly the spending under these two heads, as a percentage of gross state domestic product has been declining over the years.

% of GSDP	2015-16 (actuals)	2016-17 (actuals)	2017-18 (actuals)	2018-19 (actuals)	2019-20 (revised est.)	2020-21 (budget est.)
Development expenditure	13.65	11.1	10.28	10.97	9.29	8.81
Social Services	7.06	5.65	5.17	5.69	4.7	4.42

Source: Government of Karnataka, Economic Survey 2020-21

Break-up of the expenditure on relevant components of spending on social services is in the table below. As one can observe, spending on social services as well as its key components such as social security and welfare (incl.

SC/ST welfare) has gone down in percentage (of GSDP) as well as in absolute terms.

In ₹ Crores	2018-19 (actuals)	2019-20 (revised est.)	2020-21 (budget est.)
Social services - total	80,169	79,781	79,766
Education, Sports, Art and Culture	24,531	28,184	28,967
Medical & Public Health, Family Welfare, Water supply & Sanitation	14,628	14,348	16,047
Social security & welfare, incl. SC & ST welfare	26,645	20,557	19,752
housing and urban development	9,920	8,935	10,722

Source: Government of Karnataka, Economic Survey 2020-21

6.1 National Food Security Act

As per the Karnataka Economic Survey of 2020-21, from the year 2017-18, priority households have been given 7 kgs of food grains per person and Anthyaodaya Anna Yojane households have been given 35 kgs of food grains per

household free of cost. Between the period Apr-Nov 2020, the government of Karnataka received around 16 lakh MT of rice to be given free of cost under the Pradhan Mantri Garib Kalyan Yojana (PMGKY).

Of the surveyed households, 77% households reported having a ration card domiciled in Bengaluru, 3% households reported having a ration card domiciled in districts other than Bengaluru or states other than Karnataka (Figure 6.1). In our sample, 75% households had a Below Poverty Line (BPL)/ Antyodaya Anna Yojana

(AAPY)/ Priority ration card. Close to 60% households reported receiving grains from sources other than NFSA. Of the 20% (564) households who reported not having a ration card at all, 55% reported not receiving rations from any other source as well.

" The NFSA/ PDS system facilitated by the Government only provided rice as ration. How is one supposed to consume only rice without anything else? Has the Government become so poor that this is the state of its minimum support? "

Nandini K, State Lead - ActionAid Association

To evaluate the efficacy of relief efforts, we asked respondents if ration card holders received more rations than their regular quota since the 2nd wave lockdown in May. In response, 55% households with BPL cards said that

they had received more than regular quantity of grains in all months since 2nd lockdown. Another 32% said that they got additional grains in at least a few months (Figure 6.2).

Figure 6.1 Possession of ration card, by domicile (in %)

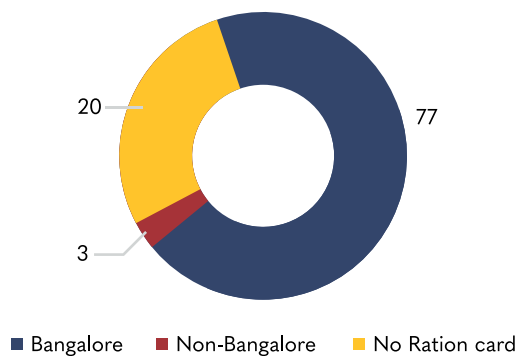
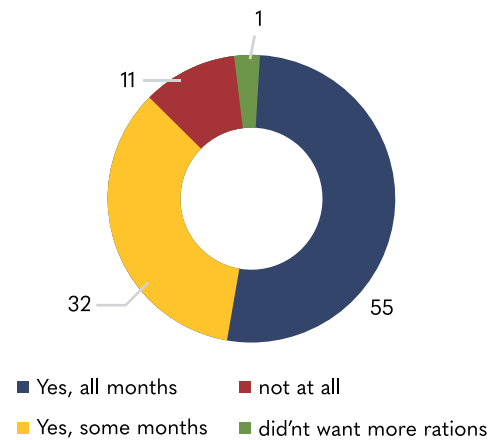


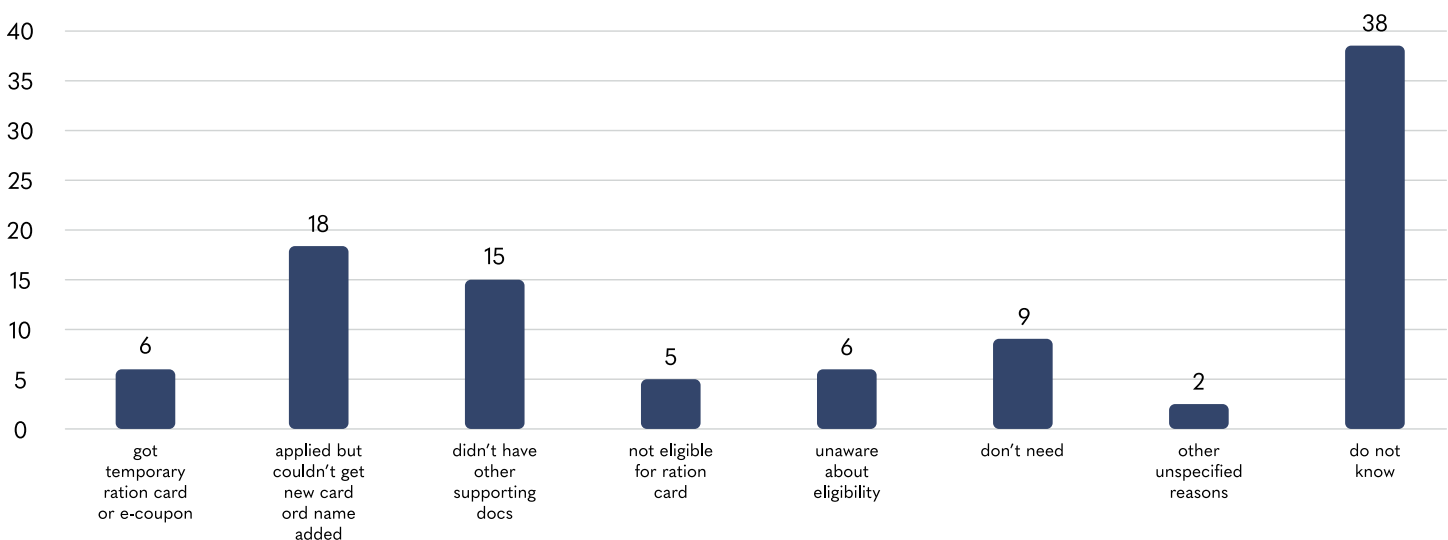
Figure 6.2 Households receiving ration more than regular quota (in %)



Coming to the 20% households that did not possess a ration card, we asked them about the efforts made to obtain one. Six percent households managed to get a temporary ration card or e-coupon, 9% households reported that they did not need a ration card and 44%

either tried but failed or were not sure of their eligibility or documentation requirements. Another 38% respondents reported not knowing if anyone in their households had made any attempt to obtain a ration card (Figure 6.3).

Figure 6.3 Efforts made by households to obtain a ration card (in %)



6.2 Central government cash transfers

Even prior to the onset of Covid, issues related to coverage of Jan Dhan Yojana were highlighted by various researchers. It has been estimated that of the 327 million BPL adult women in the country, only 153 million had a Jan Dhan account in April 2020.¹³ This implies exclusion at the very first stage. A comprehensive coverage of issues pertaining to Jan Dhan Yojana is available in Chapter 6 of the State of Working India 2021 report.

Coming to the data specifically for Karnataka, as on 4th May 2022, the state had a total of 16 million PMJDY beneficiaries including 6.5 million in urban/ metro locations.¹⁴ Of these 16 million, only 10 million had been issued a RuPay card (debit card for cash withdrawals). This

implies that at the start of Covid, in the state of Karnataka, 37.5% PMJDY account holders did not have the debit card required to withdraw cash from their accounts.

Among the various schemes announced by the Government of India under the PMGKY, cash transfers have proved to be the least effective. This has been documented by various surveys/reports.¹⁵ Some of the key reasons identified by researchers for the low coverage of Jan Dhan accounts as well as the ineffectiveness of last mile delivery include: lack of required documentation, unavailability of cash-out points, transaction failure, system downtime and long queues, low commissions and the consequent dormancy of bank mitras, PMJDY accounts not

¹³ <https://egc.yale.edu/reaching-indias-poorest-women-covid-19-relief>

¹⁴ <https://pmjdy.gov.in/statewise-statistics>

¹⁵ Surveys by organizations such as Azim Premji University/ LibTech: http://libtech.in/wp-content/uploads/2020/11/LastMile_ReportLayout_vfinal.pdf
Dvara Research: <https://www.dvara.com/research/wp-content/uploads/2022/06/State-of-Exclusion-Delivery-of-Government-to-Citizen-Cash-Transfers-in-India.pdf>

linked with Aadhaar cards and unfair/ hidden withdrawal and other charges. A report by Micro Save Consulting pegs the dormancy of PMJDY accounts at 28% (in 2014-15) as account holders don't know operational procedures and might have opened multiple accounts.¹⁶

In our survey, only 14% households reported having a women-owned Jan Dhan account and another 8%

respondents reported not knowing if any woman in their household had a Jan-Dhan account (Figure 6.4). Of those who reported having a Jan-Dhan account, 40% reported having received 3 transfers totaling ₹ 1500, 16% reported having received 2 transfers totaling ₹ 1000 and 19% reported having received a single transfer of ₹ 500 (Figure 6.5). Twenty percent reported having not received anything despite having a Jan-Dhan account.

Figure 6.4 Households with a women Jan-Dhan a/c holder (%)

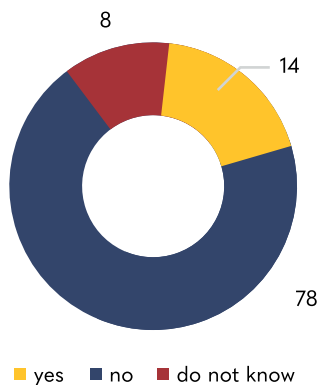
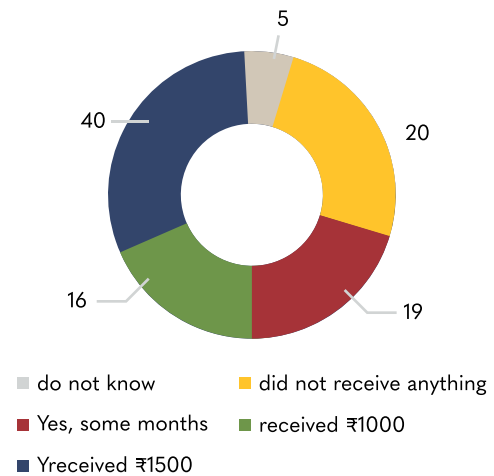


Figure 6.5 Transfers received in women Jan-Dhan accounts (%)



6.3 Mid-day Meals

The Mid Day Meals (MDM) scheme is a centrally-sponsored scheme that provides one hot cooked meal to students in classes I-VIII of all government as well as government-aided schools. MDM are served 6 days of the week. In addition, every school going child (including those in classes 9th and 10th) as well as those in anganwadis are provided 150 ml of milk 3 days a week under the Ksheera Bhagya scheme in Karnataka.

As per a study commissioned by the Karnataka Evaluation Authority titled 'Evaluation of impact of mid-day meals schemes in Karnataka State (2016-17)', 92% (53.5 lakh) of total students enrolled in government and private aided-schools of the state including lower primary, higher primary and high schools were served hot, fresh and cooked mid-day lunch in 54,839 schools as of 2018-19.¹⁷ This study also indicates that a majority of parents (52%) treated MDM

as a substantive meal and could otherwise provide their children only one meal a day.

As per the minutes of the annual meeting of the Programme Approval Board to approve MDM budget for the state of Karnataka for 2020-21, one time assistance of ₹ 100 crores was approved for MDM to be provided during summer vacations.¹⁸ Provision of hot milk, however, was completely halted during the year 2020-21 given the closure of schools. No compensatory cash transfer was made to families of students to make up for this loss of nutrition.

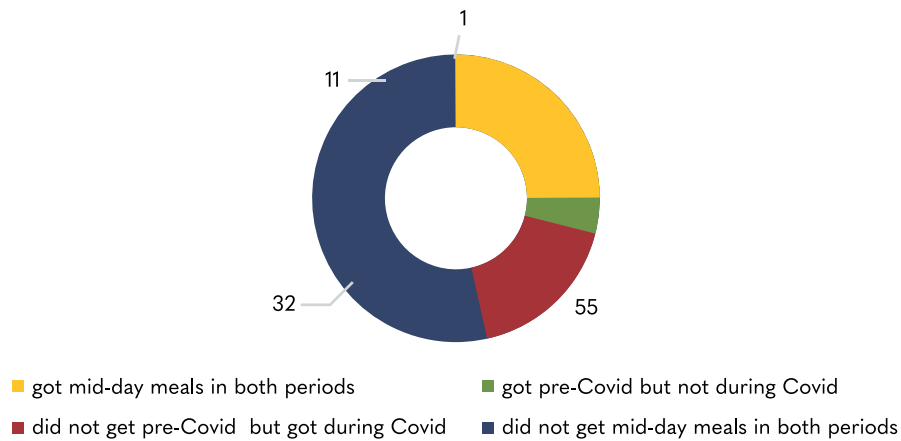
Questions pertaining to mid-day meals scheme in our survey have thrown up perplexing results with respect to scheme coverage even prior to the pandemic. Conditional

¹⁶ https://www.microsave.net/files/pdf/PMJDY_Wave_III_Assessment_MicroSave.pdf

¹⁷ <https://kmea.karnataka.gov.in/storage/pdf-files/Reports%20and%20other%20docs/MDM%20REPORT%20to%20KEA.pdf>

¹⁸ http://mdm.nic.in/mdm_website/Files/PAB/PAB-2020-21/Minutes/Karnataka%20PAB%20Minutes.pdf

Figure 6.6 Households receiving mid-day meals, conditional on eligibility (%)



on eligibility, we note from Figure 6.6 that 59% households reported not receiving any mid-day meals in the pre-Covid and during Covid periods. However, it is heartening to note that there is some improvement in delivery with 12% households reporting that they did not get anything prior to Covid but have received meals and/ or alternatives in the form of cash transfers or dry rations during Covid.

Reports in the media as late as November 2021 have also pointed to a grim situation for students in Karnataka and their families where nutrition suffered owing to closure of schools on the back of loss of employment and reduction in earnings.¹⁹

6.4 Integrated Child Development Scheme

Integrated Child Development Services (ICDS) is a centrally sponsored scheme, which provides a package of six services i.e., supplementary nutrition, immunization, health check-up, referral services, nutrition and health education for mothers and non-formal pre-school education for children between the ages of 3-6 years. As per the economic survey (Karnataka, 2020-21; page 41), during the year 2020-21 (up to November 2020), 48.45 lakh persons were benefited across the state of Karnataka. Due to the pandemic, all Anganwadi Centres were shut and food grains were distributed to door step of each beneficiary as take-home ration.

Under a related scheme- the Mathru Vandana Scheme, an amount of ₹ 5,000 was transferred to bank accounts of pregnant and lactating mothers. A total of ₹ 121.5 crores were transferred to 3.1 lakh beneficiaries under this scheme

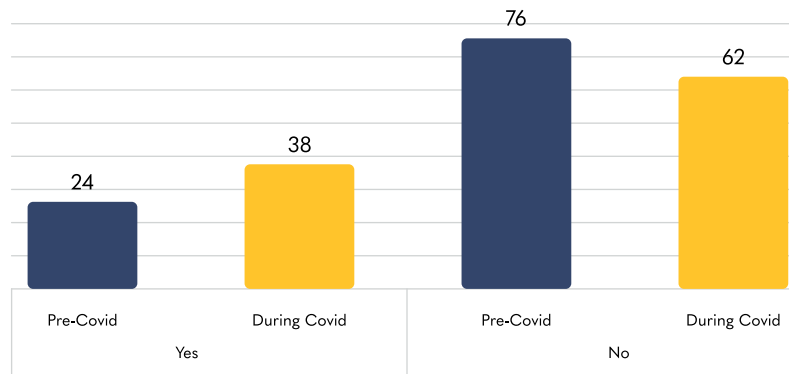
during 2020-21 (up to the end of November 2020). The average amount of transfer, therefore, comes to ₹ 3,900 and not ₹ 5,000 as announced by the government i.e., indicating likely exclusion of 22% of intended beneficiaries/ amount assuming the lower average amount per person is a result of some registered beneficiaries not receiving the direct benefit transfer for various reasons.

From the 2,841 surveyed households, questions pertaining to ICDS were restricted to those that had a child under age 6 or a pregnant/ lactating mother. For both the periods i.e., pre-Covid as well as since the start of Covid, we asked if they got any supplementary nutrition or alternatives in the form of cash transfer cooked meals, dry rations and/ or a combination of these from anganwadis. Responses from our survey indicate an improvement in coverage of the ICDS scheme during the Covid period with 38%

19 <https://economictimes.indiatimes.com/news/politics-and-nation/no-school-no-mid-day-meals-or-ration-covid-19-deals-double-blow-to-kids-in-karnataka/articleshow/78694080.cms?from=mdr>
<https://www.edexlive.com/news/2021/nov/17/why-are-schools-in-karnataka-struggling-to-servemidday-meals-to-students-25652.html>

households reporting (Figure 6.7) having received any benefit compared to 24% in the pre-Covid period.

Figure 6.7 Households receiving ICDS benefits, pre and during Covid, conditional on eligibility (%)



6.5 State Government Cash Transfers

As per Government of Karnataka, Economic Survey 2020-21, several initiatives were taken to address the challenges faced by labourers. As per the document, an amount of ₹ 5,000 was credited to the bank accounts of registered construction workers. As of Nov 2020, ₹ 824 crores had been credited directly to the bank accounts of 16.5 lakh construction workers. Total registrations till Nov 2020 were 25.3 lakhs of including 4.2 lakh in rural parts of Karnataka. Under a special package for barbers and washermen, 60 crores financial assistance was released to 1.2 lakh barbers and washermen i.e., ₹ 5,000 per head.

A one-time compensation of ₹ 5,000 each for Auto Rickshaws and Taxi Drivers was announced during the Covid-19 lockdown period. Under this scheme an amount of ₹ 387.5 crores was provided to cover 7.75 lakh beneficiaries i.e., ₹ 5,000 per head.

Only 3% i.e., 75 households in our survey reported receiving any benefits of the cash transfer schemes announced by the Karnataka Government (another 9% respondents 'did not know' if anyone in the household

received cash transfers from the Karnataka government). This is not a surprising finding given that Karnataka's Labour Minister had announced in late April 2020 that cash transfers were not possible, as the government did not have a database of informal workers.²⁰ The key schemes under which households reported having received any relief pertained to those announced for washermen, barbers, auto rickshaw drivers and taxi drivers, BoCW registered workers and scheme for building workers. A detailed list of the relevant schemes announced by the state government along with eligibility conditions is provided in Appendix Four.

Of the 75 households that did receive these cash transfers from the Karnataka government, 37 reported that they did not have to register anywhere to receive this benefit, 52 reported that they were already registered, and 8 households reported that they had to register after the start of Covid. As expressed by Celina Mary, a community representative from Daksha Samuha speaking at a panel discussion during the launch of key findings from this survey:

" Government mechanism has been inefficient and incomplete. Only if NGOs contribute in collaboration with the government, a route to alleviate the harsh outcomes of the pandemic is possible. "

Celina Mary - Daksha Samuha

²⁰ <https://www.newsclick.in/Karnataka-Govt-Says-no-Data-on-Informal-Workers-so-Cash-Transfer-not-Possible>



7

Conclusion

It is clear from this study that the Covid-19 pandemic massively impacted livelihoods of the urban poor in Bengaluru for nearly two years. Even if jobs come back, debt burden and other effects (health, education, nutrition) are long term and will remain. From a policy perspective, it is vital to recognise that specific measures to enable households to recover must continue for the time being.

Many studies, including the present one, have shown that the NFSA has played a crucial role as a safety net. Other studies focused on rural areas have pointed to the vital role of MGNREGA in a similar capacity. But urban areas lack such a programme at the national level. Six states currently have limited urban employment programmes, many introduced in response to Covid. These include Kerala (pre-existing), Odisha, Jharkhand, Himachal Pradesh, Tamil Nadu and Rajasthan. Karnataka can also think of introducing such a programme that can provide work to casual wage workers as well as the self-employed. Relevant to this point, the present study also asked the respondent households regarding their preference to seek work in an urban employment guarantee programme and twenty-three percent of our respondent households expressed their desire to work in an urban equivalent of MGNREGA.

Cash transfers have not proved effective due to lack of reach as well as inadequate amounts. While the government works with the financial/ technology industry to improve the last-mile delivery infrastructure, interim measures such as doorstep delivery of benefits including in cash could be considered if the need arises again. Debt relief measures announced by the government and RBI are of little benefit to low-income households. They remain dependent more on informal sources of borrowing and have limited access to credit in times of crises. Efforts towards increasing awareness of government schemes should continue- eligibility, documentation,

procedures etc. Despite the dedicated work done by several organisations over the last several years, substantial number of respondent households continue to be ineligible or have not been able to access relief measures for various reasons. Lenders should think of creative ways of financing the economically poor but, in many cases, skilful residents in urban areas. A good start would be to redouble the efforts to digitize cash flows so that a track record/ history of transactions can be established which can later help in borrowing.

We hope that this study will contribute to future action on part of both policy-makers and civil society organisations as they work together to enable low-income households to emerge stronger from this unprecedented crisis.



APPENDIX ONE

Methodology

The survey was done to estimate the continuing impact of Covid-19 induced lockdowns and economic disruptions on employment and livelihoods. The survey also captured information on access to government support as well as coping mechanisms. Workers in a wide range of occupations such as drivers (cab, auto, and others), daily wage workers (construction and others), domestic workers, and factory workers (garment and others) were surveyed. The survey was conducted in the month of November 2021 with the help of Action Aid, Association for Promoting Social Action (APSA), The Centre for Advocacy and Research (CFAR), Hasirudala, Gubbachi, Reaching Hand, Sangama, Swabhimaan Trust, and Thamate. Around 70 enumerators from these organisations were trained in a day-long training session on the questionnaire as well as on the SurveyCTO app that was used to

administer the survey. A support group to answer any specific questions from enumerators was formed on WhatsApp.

The total sample size we started with was approximately 3,200 and we received responses from 2,841 households (response rate of ~85%). These households include 10,267 individuals. No payment, in cash or in kind, was made to respondents for this survey.

The results from the survey are not representative of the entire city of Bengaluru. The 179 settlements in the sampling frame have in them more than 1 lakh low-income households. The results presented are unweighted and each respondent household (and individual) carries the same weight.

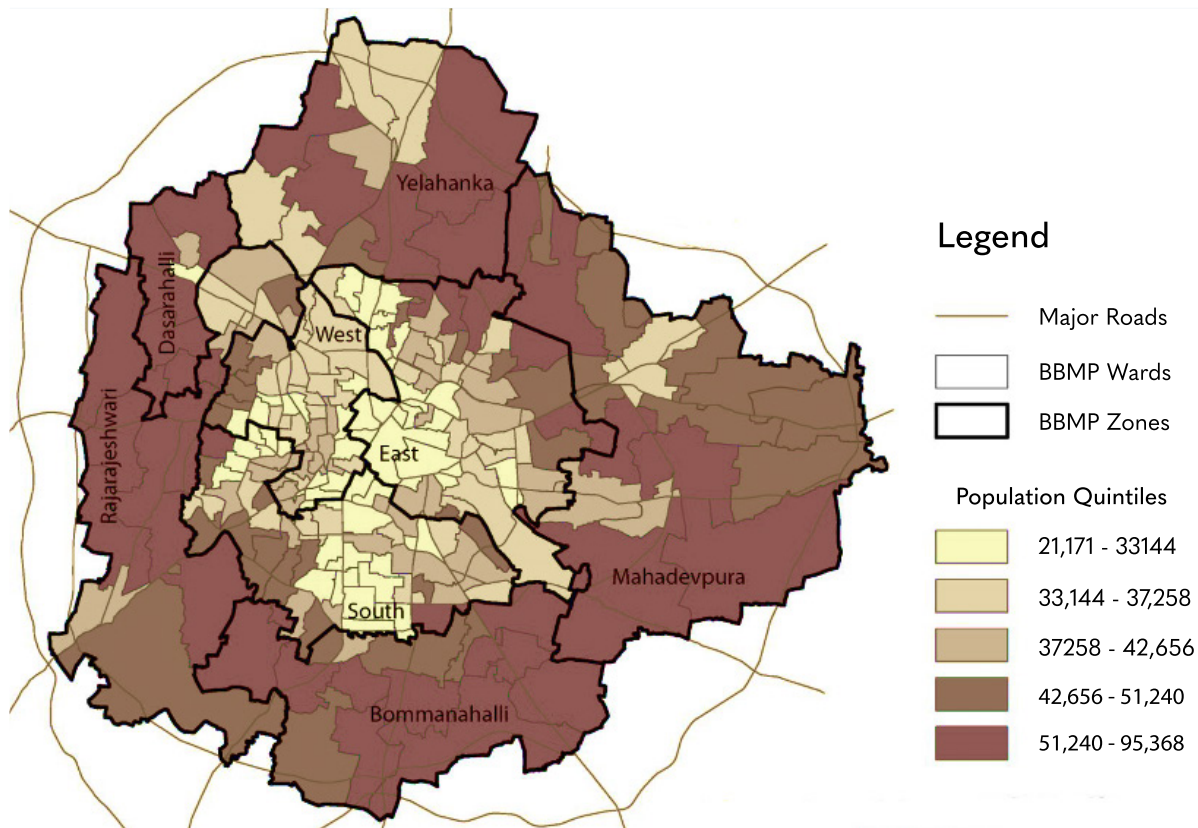
Sampling

Bangalore urban district is divided into 198 wards and 8 zones²¹ as shown in the picture below. Azim Premji Foundation (APF) works with several Non-Governmental Organisations (NGOs)/ Civil Society Organisations (CSOs). The 9 partner organisations mentioned above

were considered for this survey based on their on-ground coverage in different parts of the city, data availability (pre-existing lists of households in settlements) and minimum settlement size.

²¹ *Dasarahalli, Yelahanka, East, Mahadevpura, South, Bommanhalli, West and Rajarajeshwari Nagar.*

Figure A1.1 Population in BBMP Wards



Source: BBMP Restructuring Report- executive summary document

Between them, these 9 organisations covered 179 settlements across the 8 zones. These 179 settlements are spread across 39 out of total 198 wards in Bengaluru. The survey was finally conducted in 92 randomly chosen settlements spread across 33 wards in Bengaluru. A list of covered wards and settlements are given in the sub-sections below.

To arrive at the final list of households to be surveyed, a two-stage sampling method was used.

Stage 1: we randomly selected 92 out of 179 settlements stratified by area (with at least 1 settlement in each zone) - 50% of settlements were selected randomly in each area (North, East, West and South Bengaluru). The distribution of these randomly chosen settlements in North, East, South and West areas of Bengaluru was the same as that in the overall sampling frame of 179 settlements i.e., 11%, 25%, 53% and 11% respectively.

Stage 2: randomly select ~6% of households from each settlement (minimum 5 households per settlement).

Table A1.1 Selection of settlements at stage 1

Areas	No. of settlements	
	sampling frame	stage 1 - random selection of settlements
North	19	11
East	45	23
West	94	47
South	21	11
Total	179	92

Table A1.2: Selection of households at stage 2

Areas	sampling frame	No. of households	
		total in 92 selected settlements	stage 2 - random selection of ~6% households for survey
North	5,301	2,681	173
East	20,108	11,912	747
West	62,348	27,502	1,714
South	17,659	9,353	583
Total	1,05,416	51,448	3,217

Survey Questionnaire

The survey questionnaire contained more than 100 questions and took around 25 minutes to administer. It was divided into 6 sections, as is summarised in the table below. The first section included 6 general questions on basic identification/ demographic characteristics. The household roster section included 8 questions per individual occupying the household. The section on employment and earnings asked up to 24 questions per individual depending on their status in the workforce. These questions probed each individual's work status for the three reference periods considered in the survey. The section on housing conditions and asset ownership included 12 questions that enquired about the household

level ownership of various movable and immovable assets ranging from a basic feature phone to house/ land. Respondent households were also asked a set of 37 questions pertaining to their consumption of food pre and during the Covid period both in terms of quantities and quality of diet, status of children's education, measures such as having to take on debt or sale/ pawning of assets and Covid19 related sickness/ mortality within the household. The final section of the questionnaire focussed on the effectiveness of various existing social protection schemes by the state and central governments as well as those announced specifically owing to Covid induced disruptions.

Table A1.3: Survey questionnaire, section-wise summary

Section	Themes	Type of questions	Level	Reference Periods	#
B	General Information	Basic identification (house & telephone number) and demographic information (vulnerability, religion, caste & caste category)	Household	Once	6
C	Household Roster	Name, sex, age, education, marital status, relationship to head of household	Individual	Once	8
D1-D3	Employment & Earnings	Work status, occupation, sector, work arrangement, days worked, monthly/daily earnings, piece rate paid, daily productivity & interest in urban work guarantee program.	Individual	Pre-covid, pre-second wave lockdown & Oct 21	24
E	Housing Conditions & Asset Ownership	Construction material used for walls, floor & roof, source of lighting, water and access to/usage of toilets, source of cooking fuel, rooms in the house & whether staying in the same house pre-Covid.	Household	Once	12
F	Food Security, Education, Change in Liabilities and Assets and Health	Food consumption (quality & quantity) compared to pre-Covid- overall and parts of diet (rice, dal, milk, eggs, green vegetables & meat). Enrolment and withdrawal from school. Purchase and sale/pawning of assets, loans taken- amount, sources, reasons. Covid cases and mortality & status of vaccination.	Household	For loans, 3 reference periods and once for other questions	37
G	Government Schemes	PDS- ration card ownership, type and domicile, ability to get rations, entitlements vs actual receipt. ICDS/ Mid-day meals: pre-Covid vs during Covid availability. Jan-Dhan & Karnataka Govt cash transfer schemes: exclusion, transfers received.	Household	For loans, 3 reference periods and once for other questions	23
			Total		110

List of Wards

Figure A1.2: Zone-wise map of Bengaluru

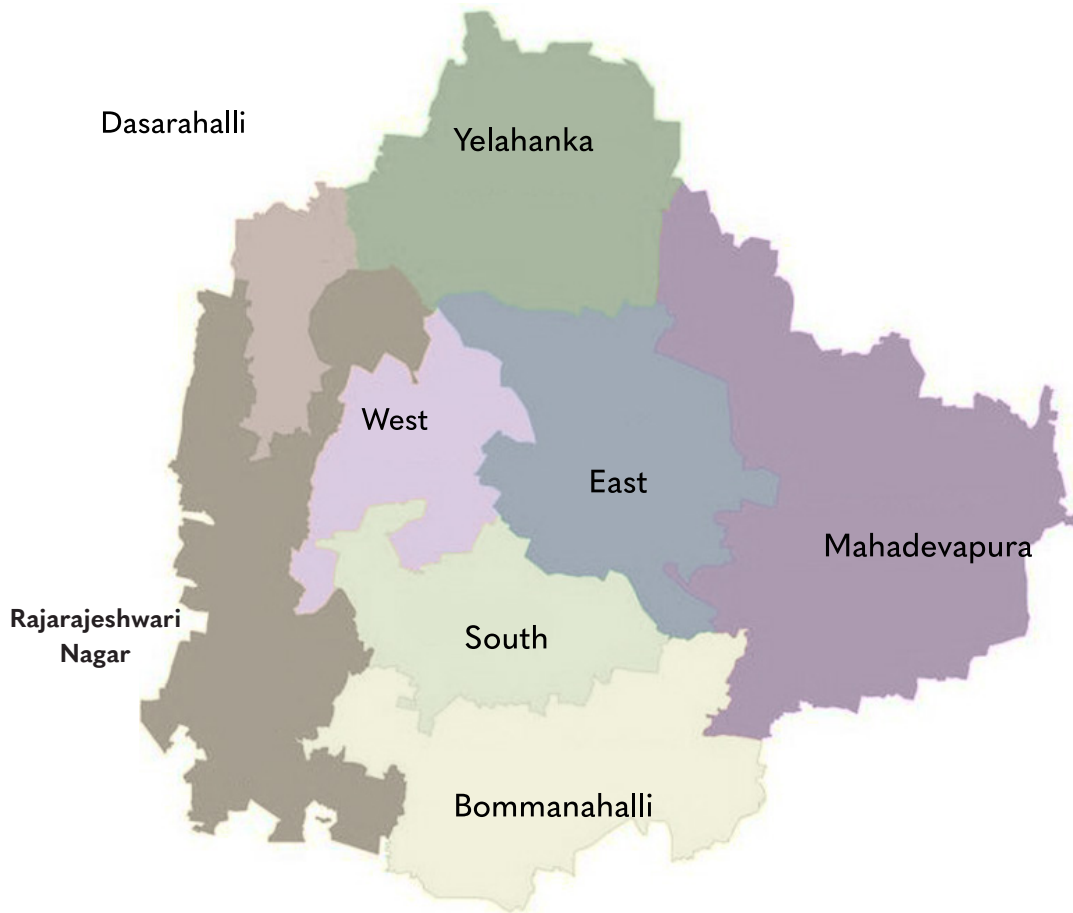


Table A1.4: List of selected wards

Ward name	Zone
Byatarayanpura	Yelahanka
Jakkura	Yelahanka
Dayanand Nagar	West
Okalipuram	West
Subhash Nagar	West
Gandhi Nagar	West
KR Market	West
Cheluvadipalaya	West
Rayapuram	West
JJR Nagar	West
Padarayanapura	West
Nayandanhalli	West
Nagarabhavi	West
Binnipete	West
Cottonpete	West
Agrahara Dasarahalli	West
Govindraj Nagar	West

Ward name	Zone
Banashankari Temple Ward	South
Shakambari Nagar	South
Deepanjali Nagar	South
Galianjeneya	South
Sudhamnagar	South
Kotttigepalya	Rajarajeshwari Nagar
Laggere	Rajarajeshwari Nagar
Janabharathi	Rajarajeshwari Nagar
Hagadur	Mahadevapura
Kadugodi	Mahadevapura
KR Puram	Mahadevapura
Bellanduru	Mahadevapura
Sanjay Nagara	East
Neelasandra	East
Mallasandra	Dasarahalli
Anjanapura	Bommanahalli

List of Surveyed Settlements

Table A1.5: List of surveyed settlements

No.	Settlement	No. of households covered by partner	BBMP ward no.	BBMP ward name	Partner	Zone	Sub-division	Area
1	Bhoopsandra gramthara	459	19	Sanjaya Nagara	Sangama	East	Hebbal	East
2	Nagshettyhalli	122	19	Sanjaya Nagara	Sangama	East	Hebbal	East
3	Nagshettyhalli gramthara	300	19	Sanjaya Nagara	Sangama	East	Hebbal	East
4	Bhoopsandra railway track road	94	19	Sanjaya Nagara	Sangama	East	Hebbal	East
5	Gas Godown	202	19	Sanjaya Nagara	Sangama	East	Hebbal	East
6	LR Nagar	4771	116	Neelasandra	Swabhimana Trust	East	Shantinagar	East
7	Rajeev Gandhi Nagar	256	52	K.R. Puram	APSA	MDP	K.R. Puram	East
8	Bhattarahalli	272	52	K.R. Puram	APSA	MDP	K.R. Puram	East
9	Achari Bande	535	52	K.R. Puram	APSA	MDP	K.R. Puram	East
10	Hanumathappa Garden/Sidharth Layout	1002	83	Kadugodi	Reaching Hands	MDP	Whitefield	East
11	Gandipura/Vijay Nagar/Ambekar Gudda	997	83	Kadugodi	Reaching Hands	MDP	Whitefield	East
12	AKG Colony	680	83	Kadugodi	Reaching Hands	MDP	Whitefield	East
13	Chennasandra Slum (Slum Board)	482	83	Kadugodi	Reaching Hands	MDP	Whitefield	East
14	Gandhipura	885	84	Hagadur	APSA	MDP	Whitefield	East
15	Chowlakere Katte Bellanduru	82	150	Bellanduru	Gubbaichi	MDP	Marathalli	East
16	Boganahalli Kannada Community	86	150	Bellanduru	Gubbaichi	MDP	Marathalli	East
17	Near SBM Bank Kaikondrahalli	88	150	Bellanduru	Gubbaichi	MDP	Marathalli	East
18	Mana Project Site, Janatha Colony Doddakannalli	79	150	Bellanduru	Gubbaichi	MDP	Marathalli	East
19	Kariyamma Agarahara Kannada Community	144	150	Bellanduru	Gubbaichi	MDP	Marathalli	East
20	Behind Muneshwara Temple, Bellanduru	29	150	Bellanduru	Gubbaichi	MDP	Marathalli	East
21	Migrant Labour Colony, near Anjaneya Temple, Haralur	301	150	Bellanduru	Gubbaichi	MDP	Marathalli	East
22	Doddakannalli Telugu Community Samskruthi Apartment	46	150	Bellanduru	Gubbaichi	MDP	Marathalli	East
23	Kariyammaagrahara Community behind Sakra Hospital	0	150	Bellanduru	Gubbaichi	MDP	Marathalli	East
24	Ravindra Nagar	594	13	Mallasandra	Thamate	DSR	Shettyhalli	North
25	Waseem Layout	139	5	Jakkuru	Sangama	YHK	Byatarayanapura	North
26	Jai Bhim Nagra	289	5	Jakkuru	Sangama	YHK	Byatarayanapura	North
27	Fakeer Colony	62	5	Jakkuru	Sangama	YHK	Byatarayanapura	North
28	Vayudana Layout	159	7	Byatarayanapura	Swabhimaan Trust	East	Gali Anjaneyaswamy Temple	North
29	Nethaji Nagara	209	7	Byatarayanapura	Swabhimaan Trust	East	Gali Anjaneyaswamy Temple	North
30	Amruthahalli	461	7	Byatarayanapura	Swabhimaan Trust	East	Gali Anjaneyaswamy Temple	North
31	Jakkuru Layout	242	7	Byatarayanapura	Swabhimaan Trust	East	Gali Anjaneyaswamy Temple	North
32	Kolaramma Thota	11	7	Byatarayanapura	Swabhimaan Trust	East	Gali Anjaneyaswamy Temple	North
33	Hoysala Layout	99	7	Byatarayanapura	Swabhimaan Trust	East	Gali Anjaneyaswamy Temple	North
34	Chiranjeevi Badanavane	41.6	7	Byatarayanapura	Swabhimaan Trust	East	Gali Anjaneyaswamy Temple	North
35	Konankunte slum (opposite Vinayaka theatre) vante shed	105	196	Anjanapura	Hasirudala	BMN	Anjanapura	South
36	Vinobha Nagar	660	118	Sudhamnagar	Hasirudala	South	Kempegowda Nagar	South
37	Cement Colony	207	118	Sudhamnagar	Hasirudala	South	Kempegowda Nagar	South
38	Sanjay Nagar (Galianjeneya-157)	659	157	Galianjeneya	ActionAid	South	Gali Anjaneyaswamy Temple	South
39	AK Colony	122	157	Galianjeneya	ActionAid	South	Gali Anjaneyaswamy Temple	South
40	Roshan Nagar	250	158	Deepanjali Nagar	CFAR	South	Gali Anjaneyaswamy Temple	South
41	Ganapathi slum	131	158	Deepanjali Nagar	CFAR	South	Gali Anjaneyaswamy Temple	South
42	Erana Gudda	1233	158	Deepanjali Nagar	CFAR	South	Gali Anjaneyaswamy Temple	South
43	Veerabhaddra Nagar	1951	158	Deepanjali Nagar	CFAR	South	Gali Anjaneyaswamy Temple	South
44	Rajeshwarinagar (Bsk) (slumboard allotted apartments)	317	179	Shakambari Nagar	Hasirudala	South	J.P. Nagar	South
45	Karesandra	3718	180	Banshankari Temple	Swabhimana Trust	South	Banashankari	South
46	Choudeshwari Nagara	103	69	Laggere	Sangama	RJS	Laggere	West
47	Kempegowda Layout	36	69	Laggere	Sangama	RJS	Laggere	West
48	Lakshmi Devi Nagar	900	69	Laggere	Sangama	RJS	Laggere	West
49	Kottigepalya	301	73	Kottigepalya	Sangama	RJS	Laggere	West
50	Rajeev Gandhi Nagar	506	129	Janabharathi	Sangama	RJS	Rajarajeshwari Nagar	West
51	Andrahalli	495	129	Janabharathi	Sangama	RJS	Rajarajeshwari Nagar	West
52	Muddinapalya	498	129	Janabharathi	Sangama	RJS	Rajarajeshwari Nagar	West
53	JCW Nagar	358	94	Gandhinagar	CFAR	West	Gandhinagar	West
54	Lakshmipuri	567	94	Gandhinagar	CFAR	West	Gandhinagar	West
55	Shastri Nagar	580	95	Subhash Nagar	CFAR	West	Gandhinagar	West
56	Swatantra Nagar	1538	95	Subhash Nagar	CFAR	West	Gandhinagar	West

No.	Settlement	No. of households covered by partner	BBMP ward no.	BBMP ward name	Partner	Zone	Sub-division	Area
57	Hanumanthapura	656	95	Subhash Nagar	CFAR	West	Gandhinagar	West
58	Subhash Nagar	720	95	Subhash Nagar	CFAR	West	Gandhinagar	West
59	Srirampuram	566	95	Subhash Nagar	CFAR	West	Gandhinagar	West
60	Kasturi Nagar	831	96	Okalipuram	CFAR	West	Gandhinagar	West
61	Gopalpura - 96	1160	96	Okalipuram	CFAR	West	Gandhinagar	West
62	Minerva Mill	69	96	Okalipuram	CFAR	West	Gandhinagar	West
63	Mudappatota	160	97	Dayanand Nagar	CFAR	West	Srirammandira	West
64	RJ Colony	359	97	Dayanand Nagar	CFAR	West	Srirammandira	West
65	Dayananda Nagar	502	97	Dayanand Nagar	CFAR	West	Srirammandira	West
66	Corporation Colony	352	104	Govindraj Nagar	CFAR	West	Govindranagar	West
67	Ambedkar Nagar - 105	787	105	Agrahara Dasara	CFAR	West	Govindranagar	West
68	Nethaji Nagar	929	120	Cottonpete	ActionAid	West	Chickpet	West
69	Keshava Nagar	709	120	Cottonpete	ActionAid	West	Chickpet	West
70	KP Agrahara	910	120	Cottonpete	ActionAid	West	Chickpet	West
71	Vinny Colony	93	120	Cottonpete	ActionAid	West	Chickpet	West
72	Ashwath Nagar	159	120	Cottonpete	ActionAid	West	Chickpet	West
73	Magadi Road	843	121	Binnipete	CFAR	West	Chickpet	West
74	Shankarappa Garden	360	121	Binnipete	CFAR	West	Chickpet	West
75	Handigudisalu	270	121	Binnipete	CFAR	West	Chickpet	West
76	Binnipete	412	121	Binnipete	CFAR	West	Chickpet	West
77	Markandeshwars Nagar	751	121	Binnipete	CFAR	West	Chickpet	West
78	Devegowda slum	260	128	Nagarabhavi	CFAR	West	Chandra Layout	West
79	Ahammed Nagar	2242	128	Nagarabhavi	CFAR	West	Chandra Layout	West
80	Ambedkar Quarters	788	131	Nayandanhalli	CFAR	West	Chandra Layout	West
81	Vinayaka slum	345	131	Nayandanhalli	CFAR	West	Chandra Layout	West
82	Metro Layout	1010	131	Nayandanhalli	CFAR	West	Chandra Layout	West
83	Gada (Padarayanapura-135)	1000	135	Padarayanapura	ActionAid	West	Jagajeevanram Nagar	West
84	Obalesh Colony	128	136	JJR Nagar	ActionAid	West	Jagajeevanram Nagar	West
85	Janata Colony & Boomatha Seva Sangha	803	136	JJR Nagar	ActionAid	West	Jagajeevanram Nagar	West
86	IPD Salappa Layout	110	137	Rayapuram	Thamate	West	Jagajeevanram Nagar	West
87	Cheluvadipalya	310	138	Cheluvadipalaya	ActionAid	West	Jagajeevanram Nagar	West
88	Flower Garden	447	138	Cheluvadipalaya	ActionAid	West	Jagajeevanram Nagar	West
89	Anjanappa Garden	1048	138	Cheluvadipalaya	ActionAid	West	Jagajeevanram Nagar	West
90	Jaibheem Nagar	220	138	Cheluvadipalaya	ActionAid	West	Jagajeevanram Nagar	West
91	Sawmill Lane	104	139	KR Market	ActionAid	West	Chamrajpet	West
92	Anandapuram	1205	139	KR Market	ActionAid	West	Chamrajpet	West

Zone Legend

DSR - Dasarahalli

YHK - Yelahanka

BMN - Bommanahalli

RJS - Rajarajeshwari Nagar

APPENDIX TWO

Settlement-level Statistics

Table A2.1 Spatial concentration across settlements, by religion

	No. of settlements	
	Hindu	Muslims
25% Households	6	2
50% Households	17	4
75% Households	34	11
90% Households	51	21
All Households	86	52

Hindu households are spread out across most of the settlements in the survey while Muslim households are concentrated in a few settlements- 50% of Muslim households in just 4 settlements.

Note: total settlements = 92

Table A2.2 Top 5 and bottom 5 settlements, on average earnings pre Covid (minimum 50 workers)

	Anonymised settlement name (no. of workers)	Amount (₹ per month)
	Average earnings - all workers	9,410
Top 5	Settlement 1 (60)	16,444
	Settlement 2 (82)	15,512
	Settlement 3 (69)	12,942
	Settlement 4 (65)	12,415
	Settlement 5 (68)	12,320
Bottom 5	Settlement 6 (185)	11,488
	Settlement A (72)	2,004
	Settlement B (91)	3,904
	Settlement C (53)	4,924
	Settlement D (51)	5,737
	Settlement E (54)	6,552

Table A2.3 Top 5 and bottom 5 settlements, on youth unemployment (min 25 youth in the workforce)

	Anonymised settlement name (no. of workers)	%
	Overall youth unemployment rate	32.2
Bottom 5	Settlement M (46)	67.4
	Settlement N (56)	60.7
	Settlement O (72)	59.7
	Settlement P (31)	51.6
	Settlement Q (25)	44
Top 5	Settlement F (25)	4
	Settlement G (28)	7.1
	Settlement H (53)	7.5
	Settlement I (51)	11.8
	Settlement J (27)	14.8

Table A2.4 Ownership of assets

	%	
Households owning less than 3 assets (out of 12)		42
Settlements with all households:	No. of settlements	No. of households
Owing none of the 12 listed assets	9	166
At most 1 of the 12 listed assets	18	310
At most 2 of the 12 listed assets	21	375
At most 3 of the 12 listed assets	30	454
At most 4 of the 12 listed assets	36	611
At most 5 of the 12 listed assets	46	853

Table A2.5. Borrower households in settlements, Top 5 settlements by number of borrower households

	No. of settlements	Avg. loan amount (₹)
Average indebtedness		75,000
Settlements with:		
No borrower households	18	310
Between 1 and 5 borrower households	21	375
More than 5 borrower households	30	454
Anonymised settlement name	No. of borrower households	Avg. Loan Amount (₹)
Settlement A	69	97,130
Settlement B	47	1,14,426
Settlement C	22	69,545
Settlement D	18	65,833
Settlement E	17	71,176

APPENDIX THREE

Additional Survey Statistics

WPR and employment trajectories

Figure A3.1 WPR - religion

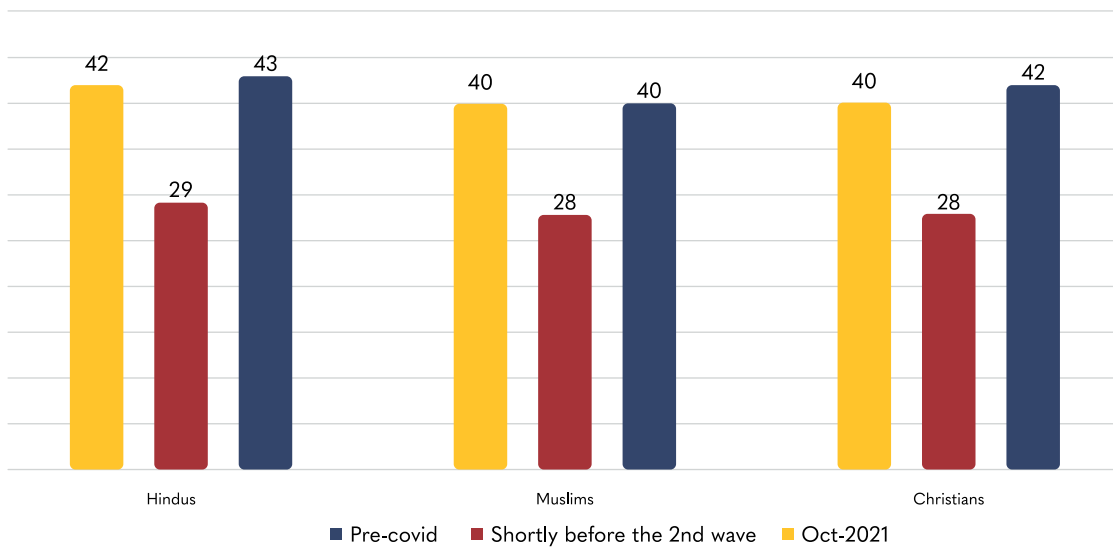


Figure A3.2 WPR - caste

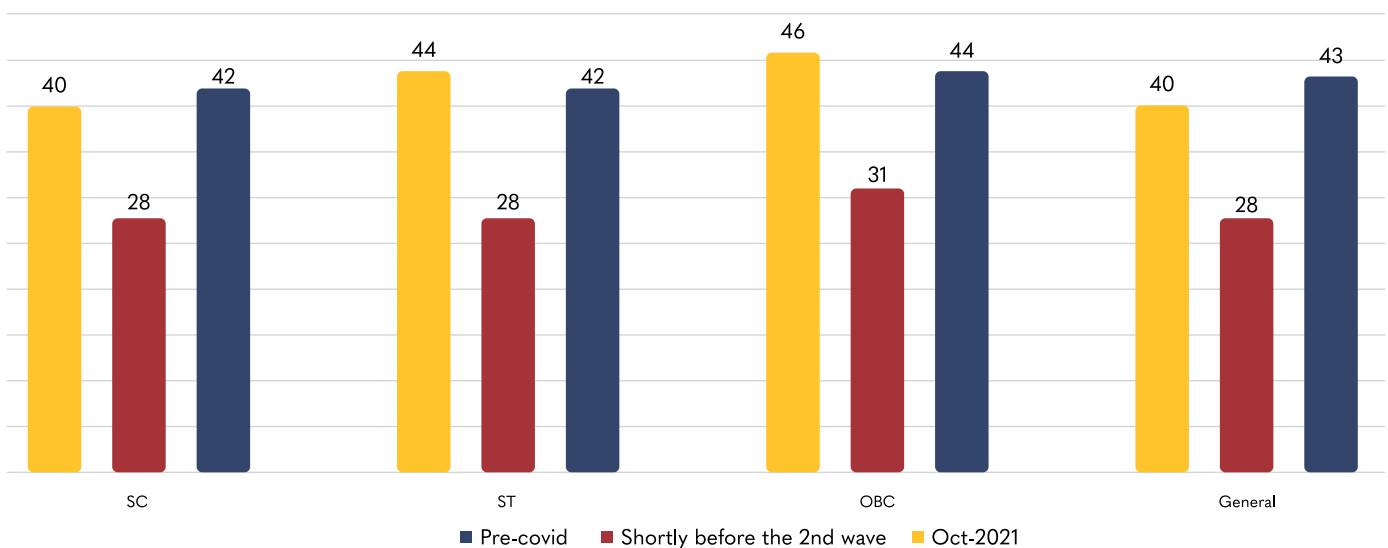


Figure A3.3 Employment trajectories - religion

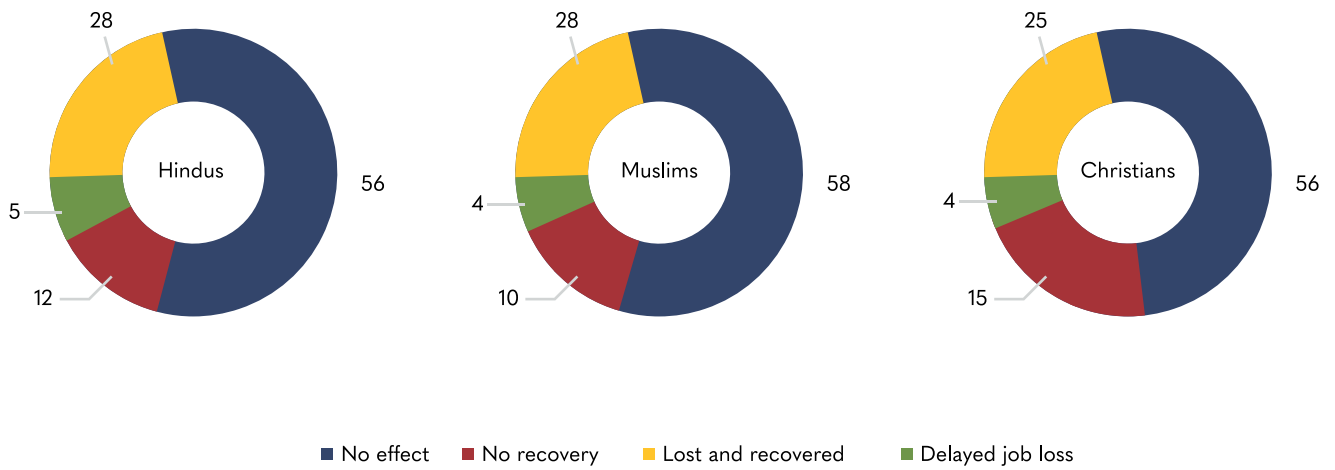
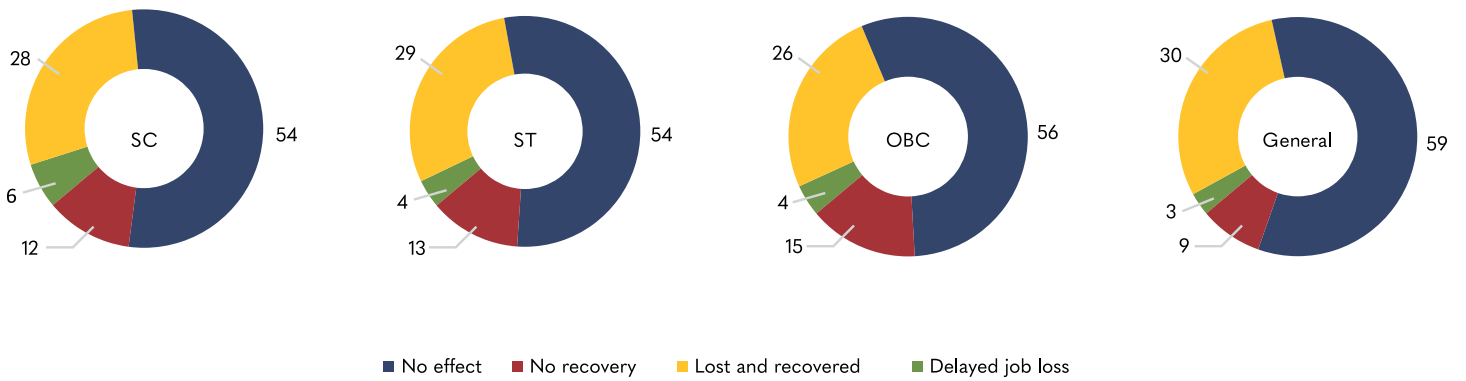


Figure A3.4 Employment trajectories - caste



Earnings

Figure A3.5 Earnings - religion

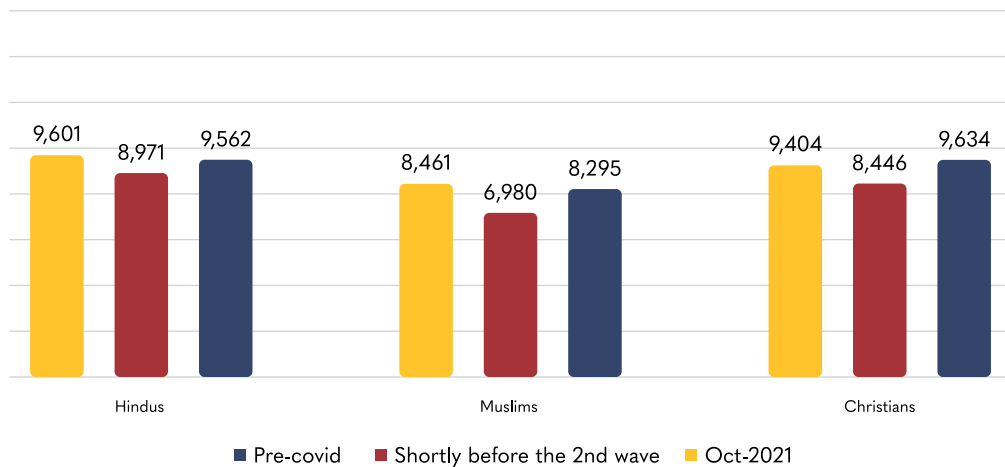
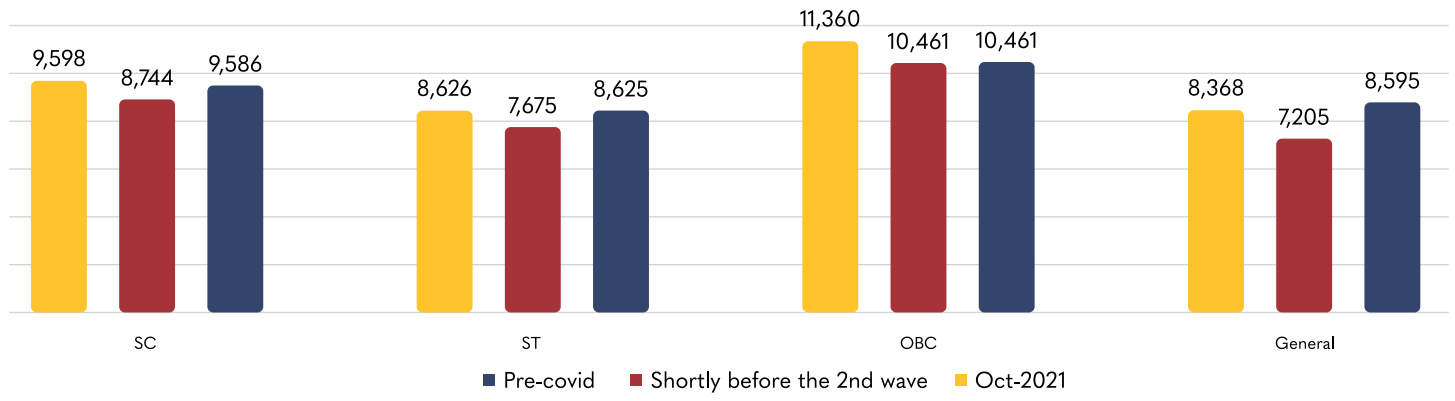


Figure A3.6 Earnings - caste



APPENDIX FOUR

Schemes announced by the Government of Karnataka

Table A4.1 List of schemes announced by the Government of Karnataka

Name of Scheme	Target Beneficiaries	Eligibility Conditions	Documents required to prove eligibility	No. of urban poor covered under the scheme
<p>Covid-19 one-time relief fund</p> <p>Source: https://sevasindhu.karnataka.gov.in/Category/Government%20as-sisted%20ofinancial%20services.html</p> <p>(Accessed on 10th June, 2022)</p>	<p>Barbers/washermen (Labour Department)</p> <p>Leather artisans (Lidkar Department)</p> <p>Power loom workers (Handloom Department)</p>	<ul style="list-style-type: none"> Occupation specific 		<p>10,322</p> <p>(5,208 barbers and 5,114 washermen)</p> <p>Source: https://ksuwsb.karnataka.gov.in/new-page/Details%20of%20beneficiaries%20who%20received%20%205000Rs/en</p>
<p>Covid-19 one-time relief fund (second wave)</p> <p>Source: https://ksuwsb.karnataka.gov.in/info-2/One+time+Relief+of+Rs+2000+to+11+categories+of+Unorganised+Workers/en</p> <p>(Accessed on 10th June, 2022)</p>	<p>Hamalis, Domestic Workers, Rag Pickers, Tailors, Mechanics, Washer men, Barbers, Gold Smiths, Iron Smiths, Potters, and Kiln Workers</p> <p>(Karnataka State Unorganised Workers Social Security Board)</p>	<ul style="list-style-type: none"> Age: 18 to 65 years. Only one member of the family is eligible. BPL cardholders only. Migrant workers engaged in above-said professions are also eligible, provided holding the BPL card issued by the Government of Karnataka. Aadhar number linked to bank account is mandatory. Applicants valid Mobile Number (Optional). 	<ul style="list-style-type: none"> “Certificate of Employment” issued by the authorities or Employer in the prescribed format. BPL Card Aadhar card Date of birth proof. Recent passport size photo. 	<p>1,19,986</p> <p>Source: https://ksuwsb.karnataka.gov.in/new-page/Details%20of%20beneficiaries%20who%20received%202000Rs%20ofinal/en</p>
<p>Disbursement of cash relief to auto rickshaw drivers and taxi drivers for Covid-19</p> <p>Source: https://sevasindhu.karnataka.gov.in/Category/Government%20as-sisted%20ofinancial%20services.html</p> <p>(Accessed on 10th June, 2022)</p>	<p>Auto Rickshaw drivers and taxi drivers</p> <p>(Transport department)</p>	<ul style="list-style-type: none"> Occupation specific 		
<p>Nekar Samman Yojana (Handloom)</p> <p>Source: https://sevasindhu.karnataka.gov.in/Category/Government%20as-sisted%20ofinancial%20services.html</p> <p>Accessed on 10th June, 2022)</p>	<p>Handloom workers</p> <p>(Handloom department)</p>			
<p>Provision of Ration at subsidized rate</p> <p>Source: Economic Survey 2020-21, Karnataka.</p>	<p>Pending PHH (Priority Household) and NPHH (Non-Priority Household) applicants</p>	<ul style="list-style-type: none"> Any PHH or NPHH that has registered to obtain the respective ration card 		<p>2,49,385</p> <p>(1,88,152 PHH applicants and 61,233 NPHH applicants)</p> <p>Source: Economic Survey 2020-21, Karnataka.</p>

Name of Scheme	Target Beneficiaries	Eligibility Conditions	Documents required to prove eligibility	No. of urban poor covered under the scheme
Provision of Ration at subsidized rate <i>Source: Economic Survey 2020-21, Karnataka.</i>	Non-willing NPHH ration card holders	<ul style="list-style-type: none"> Any NPHH household that had a valid NPHH ration card 		14,82,969 NPHH ration card holders <i>Source: Economic Survey 2020-21, Karnataka.</i>
Anila Bhaagya Beneficiaries – Provision of LPG cylinder refill for three months (as ordered on 22-04-2020) <i>Source: Economic Survey 2020-21, Karnataka.</i>	PHH (Priority Household) and AAY (Antyodaya Anna Yojana) Ration Cardholders, construction workers in Karnataka	<ul style="list-style-type: none"> The PHH (Priority Household) and AAY (Antyodaya Anna Yojana) Ration Cardholders who do not possess an LPG connection. All construction workers who are registered with Karnataka Building and other Construction Workers Board who do not have LPG connection. 	<ul style="list-style-type: none"> Any female member in the PHH/AAY ration card of that family above 18 years of age can approach the Gram Panchayat office/Jana Snehi Kendra/Bangalore 1/Karnataka 1 centre and apply for MMABY in the prescribed application. All applicants have to provide the Aadhaar number at the service Kiosk and ensure the presence of gas connection in the household. MMABY acknowledgement, photocopy of cheque and release order provided to the LPG distributor. <i>Source: https://www.indiafilings.com/learn/mukhya-mantri-anila-bhagya-yojana-mmaby/</i>	80,355 beneficiaries received first cylinders and 30,597 beneficiaries received second cylinders. <i>Source: Economic Survey 2020-21, Karnataka.</i>

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