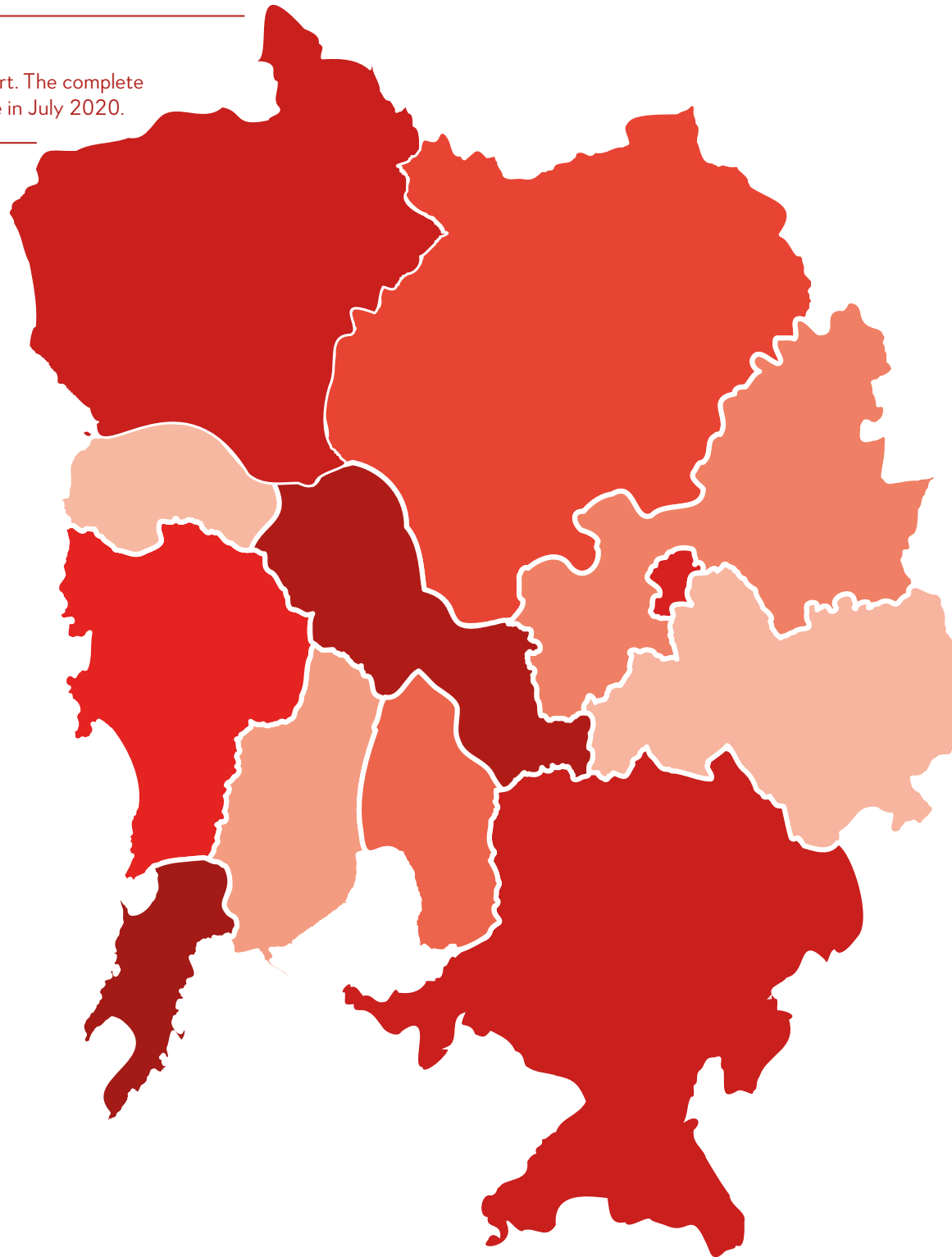


ACCESS TO ENTITLEMENTS AND RELIEF AMONG THE URBAN POOR IN THE MUMBAI METROPOLITAN REGION DURING COVID-19

AN INTERIM REPORT

JUNE 2020

This is an interim report. The complete report will be available in July 2020.



SUGGESTED CITATION:

Youth for Unity and Voluntary Action. (2020).
Access to Entitlements and Relief among the
Urban Poor in the Mumbai Metropolitan Region
During COVID-19: An Interim Report.
Mumbai: India.

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PUBLISHED BY:

Youth for Unity and Voluntary Action (YUVA)
YUVA Centre, Sector 7, Plot 23, Kharghar,
Navi Mumbai – 410210 (India)
June 2020

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TABLE OF CONTENTS

<i>List of Abbreviations</i>	1
<i>List of Tables</i>	1
<i>Executive Summary</i>	2
I. INTRODUCTION	4
<i>The Pandemic and India's Urban Poor</i>	4
<i>YUVA's Approach</i>	5
<i>Quick Overview of Intervention Impact</i>	5
II. ABOUT THIS REPORT	6
<i>Objectives</i>	6
<i>Rationale for Area Selection</i>	6
<i>Methodology</i>	8
III. ANALYSIS OF RELIEF OUTREACH	9
<i>Demographic Profile of Households</i>	9
<i>Vulnerable Groups</i>	9
<i>Livelihood Categories</i>	10
IV. STATUS OF RELIEF PACKAGES ANNOUNCED	11
<i>Defining Disasters and Relief</i>	11
<i>Relief Announced by the Central and State Government</i>	12
<i>People's Access to Entitlements and State Provided Relief Packages</i>	14
<i>i. Access to Bank Accounts</i>	14
<i>ii. Women's Access to Bank Accounts</i>	15
<i>iii. Access to the Public Distribution System</i>	16
<i>iv. Access to Relief for Building and Other Construction Workers</i>	18
<i>v. Social Security and Domestic Workers</i>	19
<i>vi. Household Access to Pradhan Mantri Ujjwala Yojana</i>	20
<i>vii. Enrollment in the National Urban Livelihoods Mission/Self Help Groups (NULM/SHGs)</i>	21
<i>Intersecting Vulnerabilities</i>	22
V. RECOMMENDATIONS	23
<i>Recommendations to Ensure Relief Reaches Those in Need</i>	23
<i>Immediate, Mid-Term and Long-Term Actions Needed</i>	25
<i>References</i>	27
<i>ANNEXURE I. Rapid Needs Assessment Analysis</i>	29
<i>ANNEXURE II. YUVA's Relief Distribution Map and Summary of Additional Efforts Taken</i>	31
<i>ANNEXURE III. Week-long Relief Form</i>	33
<i>ANNEXURE IV. Month-long Relief Form</i>	34

ABBREVIATIONS

BOCW-WB	Building and Other Construction Worker's Welfare Board
BPL	Below Poverty Line
DBT	Direct Benefit Transfer
FPS	Fair Price Shop
GR	Government Resolution
ICDS	Integrated Child Development Services
MCGM	Municipal Corporation Of Greater Mumbai
MDWWB	Maharashtra Domestic Workers Welfare Board
MMR	Mumbai Metropolitan Region
MMRDA	Mumbai Metropolitan Region Development Authority
NFSA	National Food Security Act
NULM	National Urban Livelihoods Mission
PDS	Public Distribution System
PMAY	Pradhan Mantri Awas Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMUY	Pradhan Mantri Ujjwala Yojana
SHG	Self-Help Groups
SRA	Slum Rehabilitation Authority
TPDS	Targeted Public Distribution System

LIST OF TABLES

Table No.	Details	Page
1	Demographic details of households	6
2	Employment categories reported during data collection	6
3	Percentage of households with bank accounts	7
4	Percentage of households with bank accounts in the name of the woman of the household	7
5	Percentage of households that have a ration card	8
6	Percentage of households with construction workers and those registered with BoCW board	8
7	Percentage of households with domestic workers and those registered with the Domestic Workers Board	9
8	Percentage of households with access to Pradhan Mantri Ujjwala Yojana	10
9	Percentage of households enrolled in NULM/SHG	15

EXECUTIVE SUMMARY

The COVID-19 pandemic that has resulted in the complete lockdown of the country for over two months is not only an unprecedented health crisis but has adversely impacted the economy, resulting in unparalleled loss of livelihood. The worst affected have been the urban poor, a large section of which are migrant workers who moved to cities in search of work to survive and send remittances to their families in rural India. In the wake of COVID-19, the country has witnessed a mass reverse migration of these workers who suddenly found themselves without a source of income, food and accommodation. Migrant workers have made all possible desperate attempts to return to their villages, weeks into being left completely adrift to survive the state-imposed lockdown.

When the number of COVID-19 positive patients began to rise in the country, Youth for Unity and Voluntary Action (YUVA) conducted a rapid needs assessment of the situation among the urban poor in the Mumbai Metropolitan Region. The findings of the assessment provided an insight into hardships being faced by people even prior to the lockdown and assisted in developing YUVA's intervention strategy aimed to:

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

This interim report responds to the current situation with the following broad objectives:

- i. To build a demographic profile of those in need of relief
- ii. To understand the current reach of government relief and ensure it translates to direct implementation
- iii. To highlight how can delivery gaps be plugged in
- iv. To formulate recommendations for inclusive and collaborative relief efforts and ensure efficiency as well as maximisation of outreach.

All households that have been provided relief through the provision of dry rations in 6 cities across the Mumbai Metropolitan Region form the universe of the study. The household survey questionnaire that forms the tool for data collection was used during the time of relief distribution. The households represent low-income residents living in settlements where the need for relief had been established. Limitations to this methodology do not allow for generalisation of any sort, it enables an understanding of the gaps in implementation based on our stated objectives. For the purpose of the report, data has been analysed from 7,515 households who were provided relief between 20 March and 28 April 2020. The final report will cover a wider universe and present more detailed findings.

Through the data an attempt has been made to understand the extent of relief provided by government relief packages announced by the Centre and the State. Findings regarding access to relief and entitlements of the 7,515 households highlight the following trends:

- While free grain through the Public Distribution System (PDS) is a crucial relief measure, 37 per cent households are unable to secure subsidised or free food grains from the PDS due to the lack of a ration card. The Ujjwala Yojana that provides free cooking fuel (LPG cylinders)—expanded as a relief measure to ensure cooking fuel for 3 months—was accessed by only 6.36 per cent of the total households surveyed. Many vulnerable households in dire need of food and cooking gas have not been able to access the same.
- With 32.27 per cent of the households having a bank account in the name of the woman in the household, access to cash transfers would not reach all households in need. The same can be seen with regard to cash transfers for construction workers. Only 5.29 per cent reported being registered with the Building and Other Construction Workers (BOCW) Welfare Board, the first step to accessing the cash transfer.

- Livelihood regeneration will assume significance and larger collateral-free loans are required by self employed groups, however only 1.13 per cent of the total households surveyed reported having a family member registered National Urban Livelihoods Mission (NULM) self-help groups (SHGs).

The recommendations that emerge from the study have been categorised into two categories:

- Recommendations based on limited access to relief packages
- Immediate, mid-term and long-term actions to be taken up by various levels of governance within Maharashtra

I. INTRODUCTION

THE PANDEMIC AND INDIA'S URBAN POOR

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

In Maharashtra, 45.2 per cent of the population lives in urban areas. In absolute numbers that is 50.8 million persons—the highest number of urban dwellers in any Indian state (Ministry of Housing and Urban Affairs, 2020). This is because of a number of reasons. The state has many urban agglomerates with economic centres, which has led to increased migration. There is also a lack of opportunities in the regions of origin, primarily declining employment elasticity in agriculture. The economic centres, however, provide opportunities predominantly in the informal sector for semi-skilled and unskilled workers. The workers work in precarious conditions and live in inadequate housing. Maharashtra alone accounts for 18.1 per cent of the total slum population of the country (Census of India,

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

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

YUVA'S APPROACH

When the number of COVID-19 positive patients began to rise in the country, YUVA began its relief work by reaching out to low-income and vulnerable communities. Between 18 and 21 March, a rapid needs assessment was conducted in over 39 settlements across Greater Mumbai—Vasai Virar, Mumbai, Navi Mumbai and Panvel —covering over 2,588 households. The assessment offered insights towards understanding the level of people's awareness, their fears, misconceptions, needs, economic condition and, therefore, facilitated in assessing their preparedness in case a lockdown was imposed. The findings also revealed that the domino effect of a failing economy had already become visible among the urban poor who had started to lose their jobs and were facing

difficulties in procuring food and other essential items even prior to the lockdown. Many were forced to resort to begging and others were close to starvation or surviving on limited food (Report in Annexure I).

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

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

QUICK OVERVIEW OF INTERVENTION IMPACT

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

As the support for YUVA's campaign grew along with field experience, YUVA reviewed its initial approach, evolving to provide month long ration kits in light of the prolonged lockdown and anticipated time for a state of normalcy to return. The process of distribution, that is still ongoing, has managed to provide relief to over 19,742 families till 25 May 2020 impacting over 98,710 people in total. The areas of distribution and details of additional efforts taken on during this period are outlined in Annexure II.

In addition to dry rations to the vulnerable, YUVA also began providing cooked meals to frontline workers—the Mumbai Police and staff in hospitals. These cooked meals were also provided to migrant workers. In total YUVA has provided over 7,80,000 meals till 4 May 2020.

In response to the migrant crisis that has unfolded, YUVA has provided 10,029 essential item kits to those who are trying to make their way home by foot, by road and rail since 14 May 2020.

While distribution of food has been central to YUVA's relief efforts, there are several additional efforts, in the form of advocacy or support, that have taken place in parallel based on the spontaneous needs that have arisen from the communities or others who are at the frontline of fighting the virus. A detailed map of the distribution and additional efforts undertaken can be found in Annexure II.

II. ABOUT THIS REPORT

OBJECTIVES

- i. To build a demographic profile of those in need of relief
- ii. To understand the current reach of government relief and ensure it translates to direct implementation
- iii. To highlight how delivery gaps can be plugged in
- iv. To formulate recommendations for inclusive and collaborative relief efforts and ensure efficiency as well as maximisation of outreach

RATIONALE FOR AREA SELECTION

The Mumbai Metropolitan Region (MMR), known as the country's financial and entertainment capital has now also emerged as the epicentre of the nation's coronavirus outbreak. Mumbai accounted for 61.2 per cent of the cases in Maharashtra and almost one-fifth of the total number of cases nationwide (Eeshanpriya, 2020). Cities within the MMR have unfortunately grown as feeders to Mumbai, with people living in satellite cities and travelling into Mumbai for work and essential services. Thus the crisis in Mumbai is one that is not restricted within its administrative boundaries but one that has severe implications for the entire region, especially neighbouring municipal corporations that have a large number of high density settlements.

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

councils are Ambarnath, Kurla, Badlapur, Matheran, Karjat, Khopoli, Pen, Uran, Alibaug and Palghar, the villages are located in Thane and Raigad Districts.

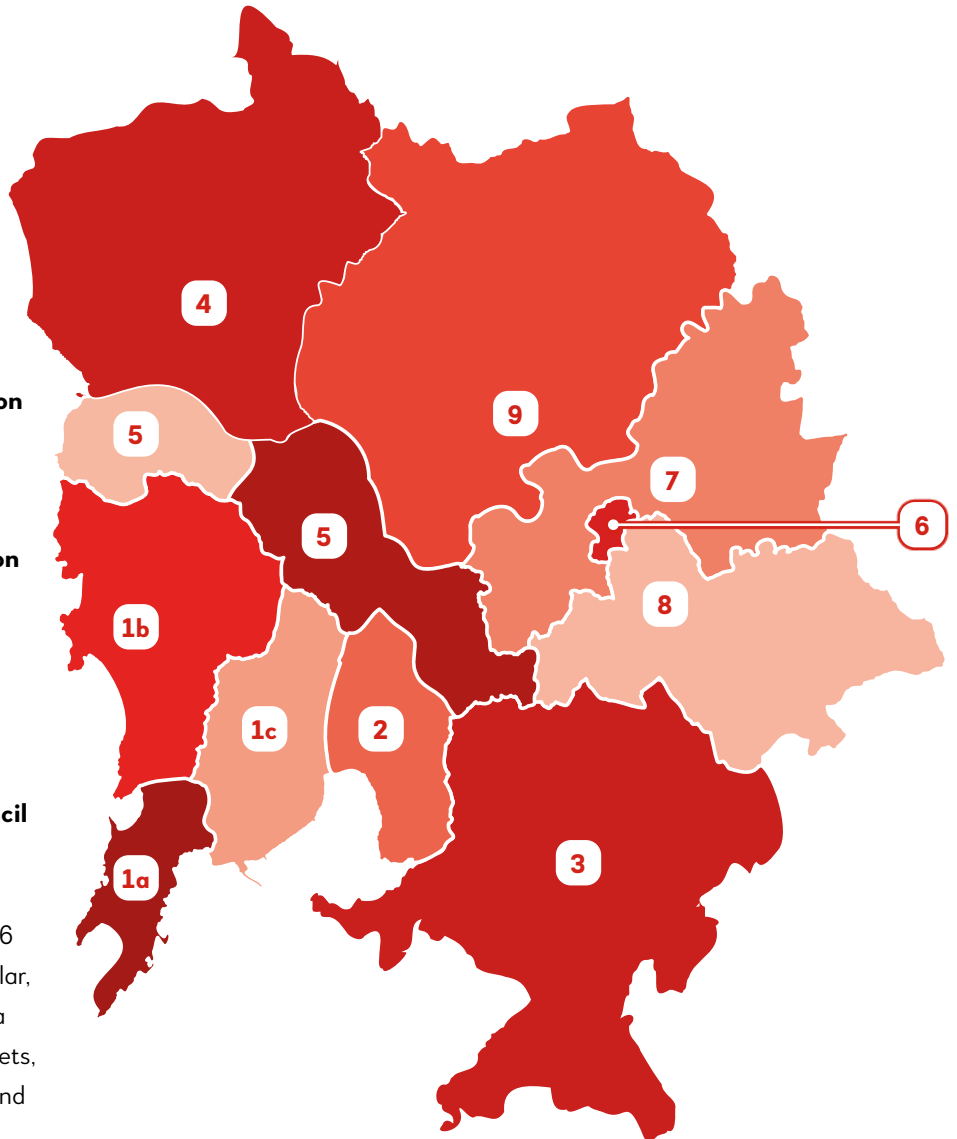
Regarding COVID-19, the Municipal Corporation of Greater Mumbai (MCGM) officials have confirmed signs of community transmission in the city, placing Mumbai at stage three of the outbreak (Eeshanpriya, 2020), where contact tracing is no longer a viable option. With the numbers continuing to rise in the region, there are now mounting concerns regarding the time before the city witnesses a flattening of the curve and the effectiveness of the lockdown which is now about to enter its third month. The primary factors contributing to the spike in numbers have been attributed (ibid.) to—firstly, the high density of population, almost 20,000 persons per square kilometre and more in informal settlements; secondly, the large number of slum pockets, accounting for almost half of the city's population, makes social distancing a challenge in these areas; thirdly, inadequate testing, resulting in either non-testing of suspected patients or spread of the virus undetected through communities (Altstedter, Modi and Dormido, 2020). Along with health concerns, a growing worry in the MMR is the loss of livelihoods of large sections of the population engaged in the informal economy that has rendered people without the financial means to support themselves or their families who are now

in need of relief and support. The adverse situation in the MMR is further compounded by the complex governance system present, with several municipalities and district administrations operating in the region and uncoordinated efforts.

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

The broad categorisation of areas where distribution has taken place are the following areas within the MMR:

- 1. Municipal Corporation of Greater Mumbai**
 - a. Island City
 - b. Western Suburbs
 - c. Eastern Suburbs
- 2. Navi Mumbai Municipal Corporation**
- 3. Panvel Municipal Corporation**
- 4. Vasai-Virar Municipal Corporation**
- 5. Thane Municipal Corporation**
- 6. Ulhasnagar Municipal Corporation**
- 7. Dombivali Municipal Corporation**
- 8. Ambernath Municipal Council**
- 9. Bhiwandi-Nizampur Tehsil**



For this report we have data from 6 Municipal Corporations. In particular, 70 per cent of the Island City data was collected from homeless pockets, hence the data is stark for the Island City.

METHODOLOGY

In response to the objectives, the most probable methodology that could have been used is the quantitative methodology. The household survey questionnaire that forms the tool for data collection was administered during the time of relief distribution. All the households that have been provided relief through dry rations form the universe of the study. To this effect, these households represent low-income residents living in settlements where the need for relief had been established. Limitations to this methodology do not allow for generalisation of any sort, it enables an understanding of the gaps in implementation based on our stated objectives.

Data being collected at the time of relief distribution has been challenging given the nature of relief work. We have accounted for gaps in the data presented in this report. Data was collected through paper forms or through a Google form. The data collected on paper forms was then entered by the team doing data entry. Data has been analysed using MS Excel.

For the purpose of the report, data has been analysed from 7,515 households (2,963 households that were provided week-long ration supplies and 4,552 households that were provided month-long ration). This data was collected between 20 March to 28 April 2020.

While demographic data has been analysed for 7,515 households, data collection for additional indicators pertaining to government relief packages exists for 4,552 households that were outreached with monthly ration supplies. The data collection tools are in Annexures III and IV.

A few cases have been added to this report to elaborate on the impacts of lack of access to entitlements during this period. These cases have been collected through in-depth phone conversations with respondents.

III.

ANALYSIS OF RELIEF OUTREACH

DEMOGRAPHIC PROFILE OF HOUSEHOLDS

Within the 7,515 households there are 31,168 individuals. Select demographic indicators were gathered during data collection in order to count vulnerable population groups (children, senior citizens,

persons with disabilities, women-headed households) as well as understand the form of livelihood on which the families had been dependent prior to the lockdown (Refer to Table 1 for more details)

	Week Long Ration 20 March - 30 March (Percentage)		Month Long Ration 1 April - 28 April (Percentage)		Total (Percentage)	
Children below 6 Years	1,422	16.03%	2,296	12.40%	3,718	13.52%
Children between 6- 18 Years	2,879	30.21%	4,201	22.71%	7,080	25.15%
Adults above 60 Years	382	4.31%	963	5.26%	1,345	4.89%
Households with Persons with Disability	140	1.57%	248	1.38%	388	1.41%
Daily Wage Earners	1,304	63.52%	2,112	52.67%	3,416	56.52%
Weekly Wage Earners	NA	NA	180	4.68%	180	4.68%
Monthly Wage Earners	749	36.48%	1,699	42.65%	2,448	40.50%
Women-Headed Households	1,099	50.18%	1,981	43.99%	3,080	45.68%

Table 1 | Demographic details of households

VULNERABLE GROUPS

- Out of the total (31,168 individuals), children below 6 years of age constituted 13.52 per cent of the total family members, children between the age of 6 to 18 years constituted 25.15 per cent. In total 38.67 per cent of those who received relief were children.
- Senior citizens over 60 years of age constituted 4.89 per cent of those who received relief.
- 1.41 per cent of the households reported to have family members with some form of disability.
- A large percentage of households that received relief were women-headed households (45.68 per cent).

LIVELIHOOD CATEGORIES

The lockdown has had a direct effect on the livelihood of people, especially daily wage and weekly wage earners who have now found themselves without any means to secure work and sustain themselves as well as their families.

The head of the household was a daily wage earner among 56.52 per cent of the households. Data

collected regarding weekly wage earners, was collected during distribution of monthly-rations. It revealed that 4.68 per cent were engaged in professions that paid on a weekly basis. The remaining 40.5 per cent earned on a monthly basis. This analysis is only based on the livelihood of the head of the household. Refer to Table 2 for list of employment categories

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

Table 2 | Employment categories reported during data collection

IV. STATUS OF RELIEF PACKAGES ANNOUNCED

DEFINING DISASTERS AND RELIEF

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

The current lockdown has been imposed under the Disaster Management Act, 2005. While 'disaster' is a subject on the Concurrent List of the Constitution,

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

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

RELIEF ANNOUNCED BY THE CENTRAL AND STATE GOVERNMENT

GOVERNMENT OF INDIA	GOVERNMENT OF MAHARASHTRA
<p>The Finance Minister, on 26 March 2020, announced an INR 1.7 lakh crore fiscal stimulus package (ET Bureau, 2020) intended to provide a safety net to the most severely affected populations of the country, mainly the poor. The relief package for the urban poor included:</p> <ol style="list-style-type: none"> 1. Direct cash transfers to several categories (including senior citizens, disabled, widows) and to women holding Jan Dhan accounts. 2. Additional supply of food grains (5 kg wheat/rice and 1 kg preferred pulse) free of cost for a period of three months under the Pradhan Mantri Garib Kalyan Yojana. 3. Free gas cylinders for three months to women under Ujjwala Gas Yojana. 4. Direction to the State governments to utilize INR 3,100 crore under Building and Construction worker fund to support construction workers. 5. Collateral free loans worth up to INR 20 lakh for women self help groups (SHGs). <p>On 14 May 2020, the finance minister announced the second tranche of India's second special relief package of INR 20 lakh crore for migrant workers, farmers and the urban poor among others. The highlights of the package included ('Nirmala Sitharaman announces,' 2020):</p> <ol style="list-style-type: none"> 1. Migrants who are non ration-card holders, i.e., are neither under National Food Security Act (NFSA) nor are state-level card beneficiaries, would be provided 5 kg of grain (wheat or rice) per person and 1 kg channa per family per month for two months, free of cost. 	<p>In Maharashtra, a comprehensive package for the poor is yet to be declared by the State Government even though relief packages for certain sections have been announced such as dairy farmers, construction workers and saffron ration card holders.</p> <ol style="list-style-type: none"> 1. In March, an announcement was made regarding stocking up of food grains for six months prior to the lockdown, assuring beneficiaries of no scarcity during the lockdown period (PTI Mumbai, 2020). Following which, INR 250 crore was allocated for the distribution of food grains through the Public Distribution System (PDS) (FPJ Web Desk, 2020). However, during the lockdown the state government stated that the additional free ration announced by the Centre would only be available post the purchase of the regular quota allotted to the household (PTI, 2020 April 1), making the free ration inaccessible to several households facing economic hardship. 2. In April, the state government approved a scheme to provide 3 kg of wheat at INR 8/kg and 2 kg of rice at INR 12/kg to saffron ration cardholders for the month of May and June (Jog, 2020), providing some respite to the state's middle class population. 3. As directed by the Centre, the Maharashtra government on 18 April announced a payment of INR 2,000 to each construction worker registered with the Building and Other Construction Workers (BOCW) board through Direct Benefit Transfer (DBT) (PTI, 2020 April 18). 4. The Maharashtra government has demanded a special package of INR 25,000 crore from the Central Government (Priolker, 2020) and asked to release pending dues but is yet to declare a revival plan for the state.

GOVERNMENT OF INDIA	GOVERNMENT OF MAHARASHTRA
<p>2. The deadline for the One Nation One Ration card scheme announced in 2019, directed at addressing the problem of card portability, has been extended to March 2021. Union Minister Ram Vilas Paswan had earlier announced the implementation in the whole country by 1 June 2020 (ANI, 2020).</p> <p>3. State governments have been permitted to set up shelter homes for the urban homeless and migrant workers where three meals are provided free of cost to all the residents under the State Disaster Relief Fund.</p> <p>4. The government would be launching a scheme to provide affordable rental housing complexes for migrant workers under the Pradhan Mantri Awas Yojana (PMAY).</p> <p>5. INR 5000 crore credit facility announced for street vendors. PM Svanidhi, or Pradhan Mantri Street Vendor's AtmaNirbhar Nidhi scheme, is a special micro-credit facility plan to provide affordable loan of up to INR 10,000 to more than 50 lakh street vendors, who had their businesses operational on or before 24 March (Khanna, 2020).</p>	<p>With the highest number of infected cases in the country, anticipated prolonged lockdown and a lack of comprehensive relief package, the situation in Maharashtra continues to look grim in the coming months.</p>

PEOPLE'S ACCESS TO ENTITLEMENTS AND STATE PROVIDED RELIEF PACKAGES

As YUVA's relief distribution progressed, the survey questionnaire used for data collection was also revised to include indicators that would allow an understanding of the extent of impact of the relief packages announced by the Centre and the State and identify possible gaps. These indicators included gaining an understanding of the number of ration card holders, bank account holders and those in women's names, construction workers registered with

the Construction Workers' Board, domestic workers registered with the Domestic Workers' Board, houses with gas connections under the Ujjwala Yojana, women part of government facilitated self help groups (SHGs) who would or would not qualify to receive government aid as per the packages announced. Data from 4,552 households has been analysed in this section.

I. ACCESS TO BANK ACCOUNTS

In order to access several benefits from the government based on Direct Benefit Transfer (DBT), it is essential for individuals to have active bank accounts linked to their Aadhaar Card. The Pradhan Mantri Jan Dhan Yojana (PMJDY), launched in 2014, aims at providing universal access to banking facilities to every household in the country. According to the Ministry of Finance a total of 38.57 crore people have benefitted from the scheme till 13 May 2020, with 14.27 crore in their accounts in urban metro centre bank branches. 21.02 crore female beneficiaries (rural

and urban combined) account for 54 per cent of the bank accounts opened (Pradhan Mantri Jan Dhan Yojana, 2020).

The findings from the study revealed that, on an average, only 65.6 per cent of the households had a bank account even though the progress report of Maharashtra PMJDY reported 100 per cent coverage of 1,63,74,030 households (ibid.). Refer to Table 3 for more details.

HOUSEHOLDS WITH BANK ACCOUNTS		
City	Number Of Households*	Percentage
Municipal Corporation of Greater Mumbai (Island City)	233	49.47%
Municipal Corporation of Greater Mumbai (Western Suburbs)	805	68.92%
Municipal Corporation of Greater Mumbai (Eastern Suburbs)	236	90.77%
Vasai-Virar Municipal Corporation	134	85.74%
Navi Mumbai Municipal Corporation and Panvel Municipal Corporation	1,039	61.70%
Thane Municipal Corporation	133	81.10%
Ulhasnagar Municipal Corporation	191	95.50%
Total	2,771	65.60%

Table 3 | Percentage of households with bank accounts
*Total number of households where this data was collected, N=4251

II. WOMEN'S ACCESS TO BANK ACCOUNTS

From the entire population surveyed, only 32.27 per cent of the households have a bank account in the name of the woman in the household as compared to the national average of over 54 per cent. Therefore,

the Central Government's relief announced for Jan Dhan accounts in women's names was applicable to only this population. Refer to Table 4 for more details.

BANK ACCOUNT IN WOMEN'S NAME (INCLUDING JOINT ACCOUNT HOLDERS)		
City	Number of Households Having Bank Account in Women's Name (Including Joint Account Holders)*	Percentage (Calculated from Total Number of Households)
Municipal Corporation of Greater Mumbai (Island City)	151	32.06%
Municipal Corporation of Greater Mumbai (Western Suburbs)	387	33.13%
Municipal Corporation of Greater Mumbai (Eastern Suburbs)	61	25.42%
Vasai-Virar Municipal Corporation	Data not available	
Navi Mumbai Municipal Corporation and Panvel Municipal Corporation	436	26.86%
Thane Municipal Corporation	59	35.98%
Ulhasnagar Municipal Corporation	155	77.50%
Total	1,250	32.27%

Table 4 | Percentage of households with bank accounts in the name of the woman of the household

*Total number of households where this data was collected, N=3873

III. ACCESS TO THE PUBLIC DISTRIBUTION SYSTEM

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

NFSA receive subsidised food grains through the PDS system (ibid.).

In times of the COVID-19 crisis, where large sections of society find themselves out of livelihood options, PDS has emerged as an integral safeguard to alleviate the distress of families that are finding themselves out of money and food. However, ration cards are a mandatory document required to claim the ration and free foodgrains announced in the government's relief packages, and several people continue to struggle due to the absence of ration cards altogether or ration cards from their place of origin, making access to food grains not possible in the city of work. Even though One Nation One Ration Card Scheme has been announced, the card portability is expected to be completed only by 2021.

RATION CARD HOLDERS		
City	Number of Households*	Percentage
Municipal Corporation of Greater Mumbai (Island City)	253	53.72%
Municipal Corporation of Greater Mumbai (Western Suburbs)	863	61.86%
Municipal Corporation of Greater Mumbai (Eastern Suburbs)	196	75.38%
Vasai-Virar Municipal Corporation	38	40.43%
Navi Mumbai Municipal Corporation and Panvel Municipal Corporation	1,128	67.63%
Thane Municipal Corporation	45	27.44%
Ulhasnagar Municipal Corporation	177	88.50%
Total	2,700	63.06%

Table 5 | Percentage of households that have a ration card
*Total number of households where this data was collected, N=4252

Data from the study revealed that 63.06 per cent of the households have ration cards. In Vasai-Virar, this percentage was the lowest, with only 40.43 per cent of the households reporting that they had ration cards, followed by 53.72 per cent of the households in the Island City with ration cards. Almost 37 per cent of the households are unable to secure either subsidised

or free food grains due to the lack of documentation. However, 8 crore migrant workers who do not possess ration cards are to receive free ration for two months under the second tranche of the government's INR 20 lakh crore special economic package, providing some relief to these people who do not have documentation. Refer to Table 5 for more details.

CASE OF REDUCED ACCESS TO FOOD FOR AN ESSENTIAL SERVICES DAILY WAGE WORKER AND HIS FAMILY

Raman (name changed) is a 21-year-old male and works as an attendant in a Suvridha toilet in an informal settlement in a Mumbai suburb. He has eight family members. His mother is a domestic worker and his father is a daily wage earner. Since the lockdown started, none of his family members are able to work. His mother was refused salary by some of her employers and she could not even reach others as their societies are gated and guarded and she is not allowed to enter anymore. The ration card for the family is dysfunctional for some technical mismatch of name or fingerprint. His family is dependent on the ration provided by non-profits. From a diet of three meals a day, his family has come down to one meal a day and that too is eaten sparingly.

Coronavirus and the lockdown burdened Raman with household responsibilities, forcing him to mature before his time. 'I can now understand that the responsibility of my family is only on me. So I have to go to work every day', he said Raman added that he cannot take his weekly off anymore because he cannot afford to lose even one day's salary, which is INR 350. This is the usual story of all those working on contract who do not get any paid weekly off. Raman's salary is also sometimes delayed. After coming back from work, he hardly gets any rest as he has to go fetch water for the family which takes about two hours. He wants to protect his aged parents from the virus. Raman is also concerned about his own safety from coronavirus as the public toilet he works at is not getting frequently and thoroughly sanitised. 'I am unable to go outside to play', he shares. 'If we go outside home, the police hit us and don't let us go anywhere. So we don't get to play at all. I am yearning to play'.

IV. ACCESS TO RELIEF FOR BUILDING AND OTHER CONSTRUCTION WORKERS

According to the National Sample Survey (2011–2012), there are about 5.02 crore construction workers in the country out of which approximately 2.86 crore are registered with the Building and Other Construction Workers' (BoCW) Welfare Board till 31 December 2017 (YUVA, 2018) accounting for about 56 per cent of the total workers. In Maharashtra 18,75,510 workers were registered with the BOCW till March 2019 (Maharashtra BOCW Welfare Board, 2020).

The findings from the data revealed that 28.91 per cent of the households had a member who worked

as a construction worker, with the highest number of construction workers reported in Ulhasnagar (44.41 per cent). Out of the total only 5.29 per cent reported being registered with the Buildings and Other Construction Workers (BoCW) board, a stark difference from the national average. While the State Government has announced a cash transfer of INR 2,000 to each worker registered with the board, more than 94 per cent of the construction workers surveyed currently find themselves unable to access this relief. Refer to Table 6 for more details.

BUILDING AND OTHER CONSTRUCTION WORKERS (BOCW)				
City	Number of Households with Construction Workers*	Percentage of Households with Construction Workers*	Registered with the BoCW Board	Percentage Registered with the BoCW Board
Municipal Corporation of Greater Mumbai (Island City)	45	9.55%	0	0%
Municipal Corporation of Greater Mumbai (Western Suburbs)	670	42.30%	11	1.86%
Municipal Corporation of Greater Mumbai (Eastern Suburbs)	259	19.98%	32	17.58%
Vasai–Virar Municipal Corporation	50	19.23%	4	8%
Navi Mumbai Municipal Corporation and Panvel Municipal Corporation	33	20.12%	0	0%
Thane Municipal Corporation	45	22.50%	1	2.22%
Ulhasnagar Municipal Corporation	135	44.41%	Data not available	
Total	1,237	28.91%	48	5.29%

Table 6 | Percentage of households with construction workers and those registered with BoCW board

*Total number of households where this data was collected, N=4279

INSECURE, WITH NO INCOME AND SUPPORT

Tapan (name changed) is a 57-year-old informal worker engaged in construction and masonry work, which he mainly gets through his personal contacts and sometimes a private contractor. He is part of the mohalla committee within his locality in the western suburbs of Mumbai. Since the lockdown, he has had no work. He has also not been keeping well, with fever and cough as symptoms. Currently, his daughters are working and the family is managing with their income. 'We don't know whether we should pay the rent or purchase food with our existing money. It's so stressful', he says. Although he is registered with the BOCW Board, Tapan has received no support so far.

V. SOCIAL SECURITY AND DOMESTIC WORKERS

Of the total number of households, 16.43 had members working as domestic workers, with the highest percentage reported in Ulhasnagar (36 per cent). Out of these, only 15.44 per cent reported being registered with the Domestic Workers Board. The Western suburbs emerged as an outlier with 55.07 per cent of the domestic workers registered with the board.

This data was collected since the Maharashtra Domestic Workers Welfare Board (MDWWB) is mandated to provide social security to domestic workers. Like the BOCW, the MDWWB can provide some relief to the state's domestic workers who support the economy. Refer to Table 7 for more details.

DOMESTIC WORKERS				
City	Number of Households	Percentage	Registered with the Domestic Workers Board	Percentage
Municipal Corporation of Greater Mumbai (Island City)	78	16.56%	2	16.56%
Municipal Corporation of Greater Mumbai (Western Suburbs)	166	14.73%	76	55.07%
Municipal Corporation of Greater Mumbai (Eastern Suburbs)	92	35.38%	1	1.09%
Vasai-Virar Municipal Corporation	9	9.57%	Data not available	
Navi Mumbai Municipal Corporation and Panvel Municipal Corporation	195	12.67%	7	3.85%
Thane Municipal Corporation	18	10.98%	0	0.00%
Ulhasnagar Municipal Corporation	72	36%	2	5.55%
Total	630	16.43%	88	15.44%

Table 7 | Percentage of households with domestic workers and those registered with the Domestic Workers Board
*Total number of households where this data was collected, N=3835

NO WAGES, NO ACCESS TO RATION IN THE PANDEMIC

Sushila (name changed), a domestic worker living in an informal settlement in Juhu-Koliwada, mentions that the family's biggest worry is how they will pay their rent and access ration. A single parent with two children, she is the sole earning member of her family ever since her husband passed away a year ago. Sushila worked in a few houses as a domestic help earning INR 10,000 monthly which helped pay the rent (INR 5,000 per month) and take care of daily expenses. Since the lockdown began, none of her employers have paid her. The family does not possess a ration card either. 'I am not registered under any Board', she says, adding how the family has no savings. 'As a single parent I feel very stressed. Sometimes we want to go back to our villages, but we have nothing left there either'.

VI. HOUSEHOLD ACCESS TO PRADHAN MANTRI UJJWALA YOJANA

The Pradhan Mantri Ujjwala Yojana (PMUY) was launched in 2016 to safeguard the health of women and children by providing clean cooking fuel, LPG cylinders, to Below Poverty Line (BPL) families across the country. The Central government's relief package has declared free gas cylinders for three months for households under the Ujjwala Yojana. Data from the Ministry of Petroleum and Natural Gas states that over 44,37,624 lakh connections have been released in Maharashtra upto 7 September 2019 (Pradhan

Mantri Ujjwala Yojana, 2020). However, data revealed that only 233 (6.36 per cent) of the total households surveyed are current beneficiaries of the Ujjwala Yojana. Navi Mumbai and Panvel reported the highest percentage of households with Ujjwala Gas (8.32 per cent), followed by the Western suburbs (7.83 per cent) and the Island City (2.76 per cent). More than 93 per cent of the households surveyed are unable to access the relief of free gas cylinders announced. Refer to Table 8 for more details.

PRADHAN MANTRI UJJWALA YOJANA BENEFICIARIES		
City	Number of Households Reported to Be Existing Ujjwala Yojana Beneficiaries	Percentage
Municipal Corporation of Greater Mumbai (Island City)	13	2.76%
Municipal Corporation of Greater Mumbai (Western Suburbs)	84	7.83%
Municipal Corporation of Greater Mumbai (Eastern Suburbs)	3	1.15%
Vasai-Virar Municipal Corporation	Data not available	
Navi Mumbai Municipal Corporation and Panvel Municipal Corporation	128	8.30%
Thane Municipal Corporation	0	0%
Ulhasnagar Municipal Corporation	5	0.50%
Total	233	6.39%

Table 8 | Percentage of households with access to Pradhan Mantri Ujjwala Yojana

**Total number of households where this data was collected, N=3646*

VII. ENROLLMENT IN THE NATIONAL URBAN LIVELIHOODS MISSION/SELF HELP GROUPS (NULM/SHGs)

National Urban Livelihoods Mission (NULM), launched in 2013, aims to provide shelters with essential services to homeless populations among other initiatives in an attempt to eliminate poverty and vulnerability among the urban poor. Access to institutional credit is also addressed through the mission. As per YUVA's Parliamentary Watch Report (YUVA, 2019), 2,59,063 self-help groups (SHGs)

were formed from 2015 till 2018–19 and 3,78,253 loans were given under SHG-bank linkage programme.

Data revealed extremely low numbers of households with members who were registered in NULM SHGs. Only 1.13 per cent of the total households surveyed reported being registered with NULM SHGs, making the increased value of collateral free loan from INR 10 lakh to INR 20 lakh for SHGs applicable only to this population. Refer to Table 9 for more details.

NULM SHG REGISTERED		
City	Number of Households	Percentage
Municipal Corporation of Greater Mumbai (Island City)	8	1.70%
Municipal Corporation of Greater Mumbai (Western Suburbs)	17	1.64%
Municipal Corporation of Greater Mumbai (Eastern Suburbs)	14	5.38%
Vasai-Virar Municipal Corporation	Data not available	
Navi Mumbai Municipal Corporation and Panvel Municipal Corporation	1	0.07%
Thane Municipal Corporation	0	0%
Ulhasnagar Municipal Corporation	1	2.50%
Total	41	1.13%

Table 9 | Percentage of households enrolled in NULM/SHG
*Total number of households where this data was collected, N=3639

INTERSECTING VULNERABILITIES

The data for this report has been collected from vulnerable households in need of relief. Of the 7,515 households, 45.68 per cent were women-headed households and 56.52 per cent of the households subsisted on daily wages. The data, when correlated with access to relief, is revealing.

While free grain through the Public Distribution System (PDS) is a crucial relief measure, 37 per cent households are unable to secure subsidised or free food grains from the PDS due to the lack of a ration card. The Ujjwala Yojana that provides free cooking fuel (LPG cylinders)—expanded as a relief measure to ensure cooking fuel for 3 months—was accessed by only 6.36 per cent of the total households surveyed. Many vulnerable households in dire need of food and cooking gas have not been able to access the same.

With 32.27 per cent of the households having a bank account in the name of the woman in the household, access to cash transfers would not reach all

households in need. The same can be seen with regard to cash transfers for construction workers. Only 5.29 per cent reported being registered with the Building and Other Construction Workers (BOCW) Welfare Board, the first step to accessing the cash transfer.

Livelihood regeneration will assume significance and larger collateral-free loans are required by self employed groups, however only 1.13 per cent of the total households surveyed reported having a family member registered National Urban Livelihoods Mission (NULM) self-help groups (SHGs).

The limited outreach of the government provided relief to vulnerable urban poor households is apparent. In order to ensure that relief packages reach those for whom they have been developed, the study and ongoing relief efforts and interviews with urban poor residents have pointed to various recommendations that have been presented in the next section.

V. RECOMMENDATIONS

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

Data revealed that the vulnerable have minimal access to multiple relief packages, announced to ameliorate

their conditions. Recommendations have been made to the three levels of governance—central, state and local—keeping in mind relief packages that have already been announced, with recommendations to enable access and plug gaps in implementation. Immediate actions by local and state governments to respond to immediate needs of the poor in the region are suggested, along with medium-term and long-term measures for the post-COVID situation.

RECOMMENDATIONS TO ENSURE RELIEF REACHES THOSE IN NEED

1. ACCESS TO PDS: EMERGENCY RATION CARDS TO MEET HUNGER NEEDS

Central Government: There are a large number of workers and families who do not possess ration cards in their current place of residence. The 'One Nation One Ration Card' will take time to be completely functional. The Government of India must bring out a central mandate to allow provision of emergency ration cards in an attempt to universalise the Public Distribution System (PDS).

State Government: If a fast-track process at every Fair Price Shop (FPS)/ration shop starts whereby emergency ration cards can be issued based on current place of residence it will help millions of poor workers in securing food. These can be for 6

months, and with these ration cards, people can access the benefits announced by the Government of Maharashtra under the PDS. Concrete measures have been suggested under the section 'immediate measures' that follows later in the chapter.

Local Government: Ensure FPS shops can register individuals, families or groups of migrant workers living together and issue a single ration card for them. Each FPS should have a jurisdiction of slums and low income neighborhoods for this fast-track emergency ration card preparation so that no duplication takes place.

2. FAST-TRACK REGISTRATION OF CONSTRUCTION WORKERS AND DOMESTIC WORKERS UNDER THEIR RESPECTIVE BOARDS TO ENABLE DIRECT CASH TRANSFERS

State Government: The Maharashtra Government has announced a direct transfer of INR 2,000 into the accounts of all construction workers registered under the Building and Other Construction Worker's (BOCW) Welfare Board. The Board has currently over INR 7,482.33 crores collected through building cesses. Those who are unregistered must be encouraged to do so through a simple non-bureaucratic process and the government should disassociate the 90-day work certificates as proof to be registered. It will be of enormous help to construction workers if there is a fast-track enrollment of workers in the Board (done online preferably). Unions, NGOs and voluntary groups can support this process.

Local Government: Workers who have failed to register themselves in the BOCW due to the

inability to produce a 90-day work certificate need to be verified by the local ward office. A few of them are associated with single construction sites and associated builders, but the majority of them have no single employer/contractor (called naka workers). Proof can be based on certain parameters such as places of work in the last 3 working months (but not 90-days certificate) in order to be verified.

Similarly, all domestic workers in the state are not registered with the Maharashtra Domestic Workers Welfare Board. However if a fast-track registration is started for them, then the benefit from the BOCW cess direct cash transfer should be extended to them as well given current circumstances.

3. DIRECT CASH TRANSFERS THROUGH BANK ACCOUNTS TO ENSURE PEOPLE HAVE PURCHASING POWER FOR BASIC NECESSITIES

Central Government: People are in dire need of money to purchase essential items and medicines. At the moment, direct cash transfers have been announced for women who possess Jan Dhan

accounts and construction workers. The scope of Jan Dhan Yojana must be expanded and the PM Cares Fund can be used for this purpose.

4. ENSURE UJJWALA GAS ACCESS TO ALL POOR HOUSEHOLDS

Central Government: Currently, many families who receive ration are unable to cook food as they do not have money to even purchase cooking fuel or gas cylinders. The Ujjwala Gas scheme should allow online registrations and quick linkages to households.

Shops (FPS) ensure that those who access rations are able to access this scheme with instructions provided by FPS owners on the registration process.

State Governments: Online registrations for this scheme can be linked to the PDS whereby Fair Price

Local Government: The local government should ensure that all households have access to cooking gas and ensure delivery of the same in an efficient manner.

5. ENSURE GENERATION OF URBAN LIVELIHOODS THROUGH SELF-HELP GROUPS (SHGs)

Local Government: As a rehabilitation measure in the coming months, it will be essential to ensure that the National Urban Livelihoods Mission (NULM) loan benefits reach a maximum number of individuals so that they are able to generate some form of income individually or in groups. SHGs linked with NULM are few in number. Through local governments it will be important to expand this to SHGs that are registered

under different schemes of the local government. SHGs can be a powerful force within the local governance system by ensuring work is available and necessary services are provided at the local level.

IMMEDIATE, MID-TERM AND LONG-TERM ACTIONS NEEDED

IMMEDIATE ACTIONS

- Rations through the PDS, however inadequate, are a major source of basic sustenance for the urban poor.
 - The state government has issued a number of Government Resolutions (GRs) with regard to distribution. However, there remain huge communication gaps with no clear information available to those who need rations the most. There must be clear publicly available information on access to the PDS in various languages and through various mediums.
 - The one-time ration quota per family should be provided with no process delays. Moreover, this was to be given for April, May and June. There is yet no mention of ration availability for July onwards. This quota should be extended for the next 3 months.
 - Access to essential items beyond rice and pulses currently available in FPS must be enabled. Onions, potatoes, oils, spices should be given—the former was initially promised by the state government.
 - A hygiene kit with soaps, masks and sanitiser must be given along with rations.
 - Ration for those without ration cards should start without bureaucratic delays or the need for other identity documents. Priority should be given to transgenders, commercial sex workers, single women and men, waste recyclers and the homeless.
- People do not have purchasing power currently. In order to keep local economies working, while also ensuring people have access to bare necessities, Direct Cash Transfers are the need of the hour. A relief and rehabilitation package must ensure that cash transfers are made to households beyond the existing Pradhan Mantri Jan Dhan Yojana and cash transfers for registered construction workers. These cash transfers must be provided over and above pensions, scholarships and maternity benefits cash transfer schemes at the household level on a monthly basis.
- For those living on rent, defaulting on rent payment has begun and people have been rendered homeless already. The state government must announce a waiver on rentals in all slums for 3 months.
- For those who have taken housing loans for upgrading slum housing, loan waivers for the same period for housing loans must be enforced.
- Access to water and sanitation must be provided in all slums. The High Court and other legal directives to ensure water supply to all and implementation of the GR to allow the use of public toilets free of cost should be undertaken by the local government. All public toilets must be regularly sanitised.
- There must be emergency health services in underserved areas, disinfection of common areas, mobile health vans and free health care for all.
- The region has a huge number of migrant workers, many who are looking to leave. The government should publish a timetable of possible trains leaving for the next two weeks on a regular basis. This will quell the fears of many who provide the city with essential services. As per order of Supreme Court (28 May 2020) the state will take full responsibility for the ticket cost and food for migrant workers. This needs to be implemented.
- Immunisation of children below 6 months of age has stopped due to the pandemic; a close follow up on all such cases is necessary to ensure children are immunised within a given time period.
- Child Protection Committees should be activated at the ward level under the leadership of the Corporators. This will enable coordination among local systems to provide wellbeing, nutrition and protection.
- Access to education for children staying in informal settlements, in street situations and in vulnerable situations will be crucial in the coming months. Municipal and private schools should make arrangements for free access to technology if the lockdown persists for educational institutions.

MID-TERM ACTIONS

- An urban employment scheme must be formulated given the large number of workers who will remain without work in the coming months. This must be linked to employment that facilitates upgrading much needed basic services and public infrastructure in urban areas.
- For self-employed workers, a stimulus package must be provided that ensures a worker has access to capital. This cannot be limited to a collateral-free loan provided to NULM SHGs and the PM Svanidhi loan for street vendors.
- Tracking the growth of children under six years, pregnant and lactating mothers is usually done by aanganwadi sevikas. This needs to be done via telephone and the provision of nutritional requirements must be delivered through the Integrated Child Development Services (ICDS) in partnership with ward officials.
- Medication for tuberculosis and other communicable diseases is currently sparingly being accessed from health posts and hospitals. Health posts must allow patients to access this medication in a smooth manner.
- Homeless shelters that have been set up in response to the pandemic must be continued. These shelters must be provided for as per NULM guidelines.

LONG-TERM ACTIONS

- Slums must be notified as per the Maharashtra Slum Act and ensure all basic services (water, sanitation, roads, drainage systems) are provided in proportion to the number of residents. Currently this is a long and cumbersome process that has prevented people in slums receiving basic facilities that ensure adequate sanitation and quality of life.
- The Slum Rehabilitation Scheme must be amended to ensure that slum rehabilitation projects maintain densities prescribed by the National Building Code (higher floor space index means higher densities and for slum rehabilitation buildings it means more people living in smaller houses with compromised housing conditions)
- Urban planning must respond to this situation. As per the Maharashtra Regional and Town Planning Act slums are planned for by the Slum Rehabilitation Authority (SRA). Slums must not remain Special Planning Areas (SPAs) under the SRA. The onus of containing this virus is on the local government and planning for it by the local government in the long term is crucial.
- Local Area Planning with effective local governance must be developed. Local Area Plans need to have education, health care, sanitation services that cater to the existing population of an area.
- With this, the 74th Constitution Amendment Act must be implemented to ensure powers are devolved in wards, areas and mohallas. Local governments can partner with existing community leadership and non-profits to form emergency planning committees that can consider the unique social, economic and cultural needs of the community in charting the appropriate response, rather than relying on top-down directives.
- The recent Pradhan Mantri Awas Yojana (PMAY) rental housing scheme announced by the Central government is a welcome step. There could be a revival of rental housing by the Mumbai Metropolitan Region Development Authority (MMRDA). However, operation of a rental housing scheme would need support from both local and the state government and adequate support needs to be provided for the same.

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ANNEXURE I. RAPID NEEDS ASSESSMENT ANALYSIS

TOTAL NUMBER OF HOUSEHOLDS SURVEYED = 2465 HH

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

BROAD AREA WISE DISTRIBUTION

1. Mumbai:

- Mankhurd - Mandala, Sathe Nagar, Lallubhai Compound
- Dahisar - Ganpat Patil
- Malad - Ambujwadi
- Homeless - Bandra Pipeline, Kurla, Dadar, Sion, Wadala (Analysed Below separately as well)
- Malad - Rathodi
- Bandra - Behrampada, Shastri Nagar, Garib Nagar
- Wadala - Sangam Nagar, Wadala Bridge
- Jogeshwari - Shubhash Road, Bandra Plot
- Chembur - Vashi Naka

2. Navi Mumbai:

- Tata Nagar, Baltubai Nagar, Sevalal Nagar, Ekta Nagar, Panchasheel Nagar 1, Panchasheel Nagar 2, Mayur Bar Sector 5, Sanpada, Anand Nagar
- Warli Pada - Pavne Gaon, Ganesh Nagar

3. Panvel:

- Andhra Basti, Mata Ramai Nagar

4. Vasai Virar

- Nallasopara

DATA ANALYSIS

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

AREA WISE DISTRIBUTION						
Locality	Households Surveyed	Total Family Members	Daily Earners	Monthly/ Weekly Earners	Children (below 18)	Persons with disability
Mumbai	1568	7608	70.51%	29.49%	40.18%	2.83%
Navi Mumbai	699	1960	53.09%	46.91%	40.54%	0.84%
Panvel	94	260	89.36%	10.64%	38.08%	0%
Vasai Virar	94	377	69.77%	30.23%	47.21%	7.87%
Total	2465	11205	66.23%	33.77%	40.46%	5.60%

AREA WISE ANALYSIS

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

HOMELESS

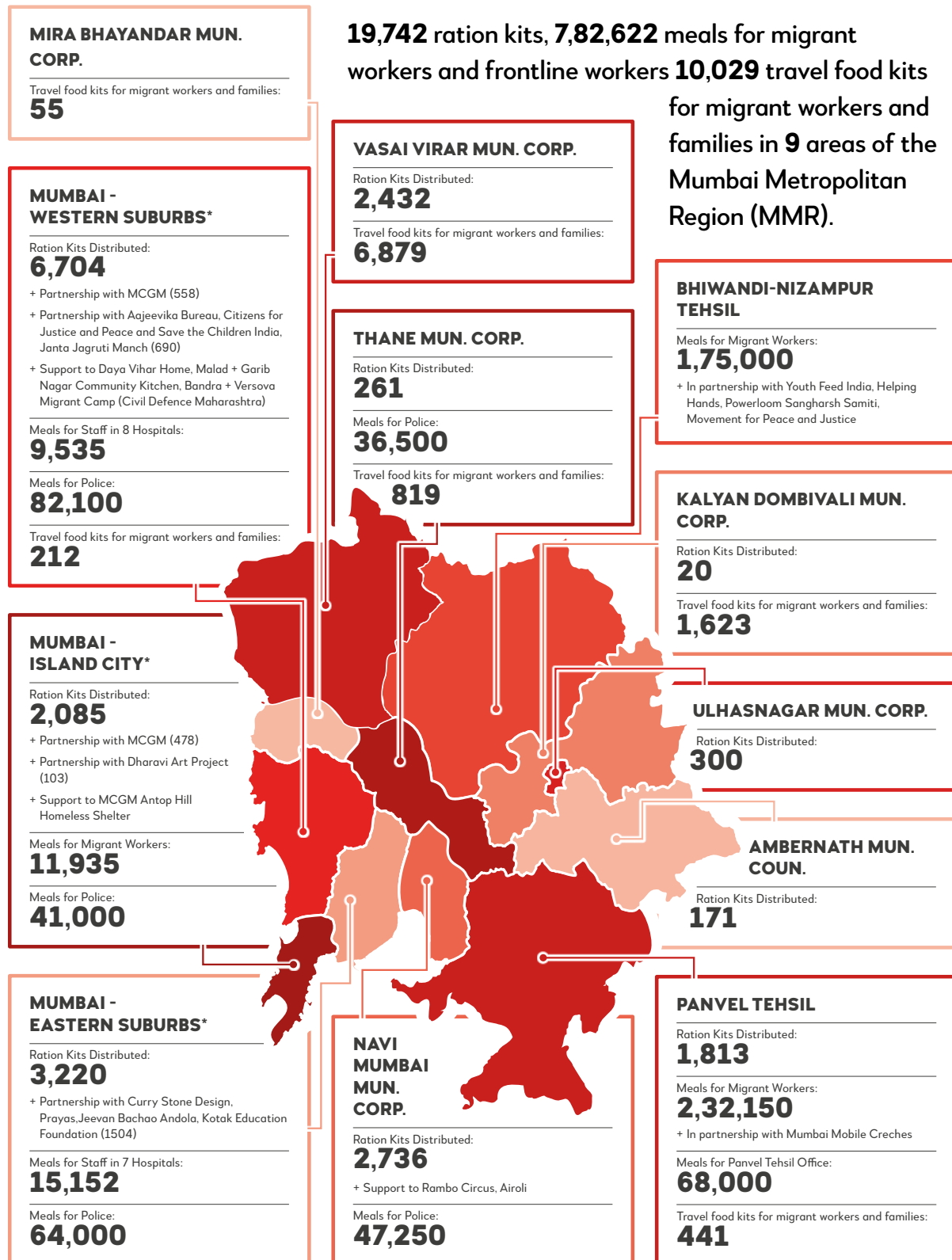
TOTAL NUMBER OF HOMELESS HOUSEHOLDS SURVEYED = 176 HH

TOTAL NUMBER OF FAMILY MEMBERS = 753 PERSONS

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

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

DISTRIBUTION (25 MARCH TO 25 MAY 2020)



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

ADDITIONAL EFFORTS

ADVOCACY

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

ADDRESSING DISTRESS CALLS

Distress calls from over 907 migrants stuck in Mumbai have been received and about 193 addressed directly or through partner organisations.

CHILDLINE HELPLINE

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

PARTNERSHIPS

Trying to tackle a crisis of unprecedented scale, has resulted in the formation of partnerships with several organisations, individuals and communities.

OTHER CITIES

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

SOCIAL MEDIA, WEBINARS AND COMMUNICATION

Social media platforms are being utilised and updated regularly to gather support for the campaign as well as post updates on the relief work. YUVA is also conducting webinars inviting informal workers, social sector experts and other civil society partners to understand the impact of the lockdown, discuss potential strategies and raise funds for the ongoing relief efforts. The impact of the relief efforts, organisational reflections and learnings are being captured by broadcast and print media outlets resulting in the spread of awareness amongst populations regarding the situation at the grassroots level.

ANNEXURE III. WEEK-LONG RELIEF FORM

RAPID NEEDS ASSESSMENT SURVEY (MARCH 2020)

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

WEEKLY RELIEF DISTRIBUTION (MARCH 2020)

I. FOR HOUSEHOLD COVERED IN THE RAPID NEEDS ASSESSMENT

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

II. FOR HOUSEHOLD NOT COVERED IN THE RAPID NEEDS ASSESSMENT

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

ANNEXURE IV. MONTH-LONG RELIEF FORM

AREA NAME:																							
DATE:						YUVA STAFF PRESENT:																	
Sr. No.	Have you recieved ration by YUVA earlier? (Y/N)	Name of head of family	Gender of head of family (M/F)	Work done by head of family	Daily/ Weekly/ Monthly payment (D/W/M)	Household of a single woman or widow (SW/W)	Does any one in the family have a Bank Account? (Y/N)	Is the account in the name of a female member of the family? (Y/N)	Does the family have a ration card that is in use in Mumbai? (Y/N) If in village write village and talisi name	Colour of ration card (Orange/Yellow/White)	When was the last time you accessed ration from the shop?	If there is a Domestic Worker in the family are they registered with Domestic Worker board? (Y/N)	If there is a Construction Worker in family are they registered with Construction Worker board? (Y/N)	Do you get Ujjwala cooking gas?	Is any member of the family registered with an NULM/govt SHG?	No. of family members	No. of child below 6	No. of child below 18	No. of ppl above 60	Anyone with disability or illness - Detail	Phone number	If no passbook photo take address (House number, galli number)	

Don't fill if ration has been given earlier

ABOUT YUVA

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

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

