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**Azim Premji University**

# **COVID-19 Livelihoods Survey**

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**Compilation of findings**





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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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# Executive Summary<sup>\*</sup>

1. The Covid-19 global pandemic and its associated containment measures have taken a heavy toll on economies and societies worldwide. In India, the national lockdown, imposed on 24 March and subsequently extended three times to 31 May, has had a profound effect on employment and earnings.
2. A [number of surveys](#) clearly show that livelihoods have been devastated at unprecedented levels. Food insecurity and economic vulnerability have increased to staggering proportions. Hunger deaths and suicides linked to economic stress are being [reported](#) from various parts of the country.
3. Here we present findings from a survey of nearly 5,000 self-employed, casual, and regular wage workers across 12 states of India, conducted between 13 April and 23 May in collaboration with civil society organisations. Data and other material are available on [our website](#).
4. We find a massive increase in unemployment and an equally dramatic fall in earnings. Two-thirds of our respondents have lost work. The few informal workers who were still employed during the lockdown saw their earnings drop by more than half.
5. An overwhelming majority of farmers could not sell their produce or had to sell at lower prices. Kharif crop is likely to be impacted adversely as farmers have depleted their savings which would have been used as capital for seeds and fertilizers. Casual and self-employed workers were the worst impacted. About half of the wage workers received no salary or reduced salary during the lockdown.
6. Almost 8 in 10 are eating less food than before. More than 6 in 10 respondents in urban areas did not have enough money for weeks worth of essentials. More than a third of all respondents had taken a loan to cover expenses during the lockdown. More than 8 in 10 respondents did not have money to pay next month's rent.
7. The impact of job losses and food insecurity has been higher for certain groups of people: Muslims, Dalits, women, and those with lower levels of education. Urban residents and migrants have been impacted more.
8. The current relief level, especially direct public spending, does not appear to be in proportion to the severity of the situation on the ground since the bulk of the stimulus package focuses on increasing liquidity rather than direct spending. Even the announced relief measures, inadequate as they are, had not reached large sections of the economically vulnerable population. Only a third of our respondents received the Jan Dhan cash transfer. Half of our respondents reported not receiving any cash transfers.

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<sup>\*</sup> Some of the findings reported here have been discussed in this [India Forum](#) article.

9. According to one estimate the Indian Economy will contract in 2020-21 by **12.5%** and return to pre-crisis levels of GDP only after several years. While projections at this stage carry even more uncertainty than usual, it seems certain that there will be a substantial negative impact lasting anywhere from a few months to a few years. Recovery is likely to be slow and painful. But immediate and substantial fiscal action now will speeden it. Contrariwise, lack of action will undoubtedly prolong it.

10. Several proposals have already been made in the public domain with respect to enhancing food security, providing income support (cash transfers), supporting MSMEs, and aiding migrant workers. Here we highlight four measures that can provide immediate relief, increase demand in the short-run and contribute towards longer-run productivity increases:

- a. Universalise PDS to expand its reach and provide the promised expanded rations for at least the next six months. The PDS has the widest reach in providing relief. But there still are a large number of households, especially amongst the most vulnerable groups, that do not receive rations due to lack of ration cards. Governments should issue temporary ration cards or through other means universalise PDS for the next six months. India has **enough food reserves** for this. Governments should also open cooked meal centres for the hungry. The mid-day meal scheme in schools, anganwadi centres, and public feeding programmes existing in several states can be utilised for this effort.
- b. Give cash transfers equal to at least Rs 7000 per month for two months. Use information from MGNREGA, PM Ujjwala, PDS and local registrations to expand the reach of cash transfers beyond Jan Dhan accounts. To relieve pressure on the rural banking system, panchayats could be used for cash transfers, as is being done in Odisha.
- c. **Expand MGNREGA** by increasing the number of days of work provided as well as wage rates. There is large demand for work, both from returning migrants and from those who have lost jobs. Large-scale worksites under MGNREGA should be **started** immediately. The number of days of guaranteed work per household should be raised to 150 days. MGNREGA workers should be paid without delays, preferably with cash in hand, and their past dues should be cleared.
- d. Introduce a **National Urban Employment Guarantee Scheme**. Recently introduced state-level schemes in Odisha, Himachal Pradesh, and Kerala can serve as models.

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# Methodology

We undertook a series of phone surveys to gauge the economic impacts of the drastic and sudden announcement of the lockdown on the livelihoods of India's workforce. We collaborated with ten civil society organisations across the country, in order to reach out to approximately 5000 workers, engaged in a wide variety of activities, across twelve states. The CSO partners include Aga Khan Rural Support Programme, Centre for Advocacy and Research (CFAR), Gauri Media Trust, Paschim Banga Khet Majoor Samiti, Pradan, Samalochana, Self Employed Women's Association, Srijan and Vaagdhara.

For every civil society organisation that we collaborated with, we conducted training sessions to familiarise their team of enumerators with the survey instrument. The survey instrument was translated into the regional languages (Hindi, Kannada, Gujarati, Bengali, Marathi, Odiya and Telugu). We used SurveyCTO software's mobile application for data collection and all enumerators were trained in the software. A Whatsapp-based support group was created for every team of enumerators to clarify doubts or get help with any technical issues faced. The survey was piloted among 300 respondents from several different states to test the questionnaire.

The sample of respondents were selected in a purposive way and the results are not representative of the states or the country. The findings presented here are unweighted. The respondents were selected from the database of phone numbers that the CSO's had for the communities they work in. Some organisations created the database of the telephone numbers that were compiled using community contacts after the lockdown. For all organizations we stratified the sample by various occupation categories and geographies. For example, CFAR covered respondents in all six large cities they work in and over 20 different occupation categories. In case of Pradan (Jharkhand, Odisha and Madhya Pradesh), villages were selected randomly from each block they work in. Respondents were selected randomly from the list of contacts from these villages. But given network and connectivity issues some of the selected respondents could not be contacted and had to be replaced with other randomly selected respondents. In total across all organizations respondents from 161 districts across the 12 states were interviewed and they represented workers from more than 30 different occupations.

In rural areas, more than half of our respondents were either farmers or casual workers. A majority of workers in urban areas were service providers or construction workers. They worked as rag pickers, domestic helps, tailors, sanitation workers, street vendors, plumbers, painters, carpenters, taxi or auto drivers, balloon sellers, cleaners, beedi makers, construction labourers, or security guards.

The objective of the survey was to understand (and quantify) the extent of this impact on the livelihoods and earnings of India's workforce. Following a set of questions on the demographic profile of the respondents and their households (age, gender, education, region, main source of income, and household size), the survey instrument was divided into three broad sections. The first section surveyed respondent's primary work activity and earnings, prior to the lockdown. The month of February was used to document these 'baseline' estimates. The section then surveys the work and earnings of the respondent during the period of lockdown, beginning from March 24th, till the date of survey. A comparison of the work and earning estimates over these two periods allows us to identify the impact of the lockdown on employment and earnings. The second section of the questionnaire examines the household level impacts, including financial security and food precarity of the households. Finally, the last section of the survey explores to what extent the existing social security nets helped mitigate the impact of the crisis. On an average, each survey took about fifteen minutes to administer.

*Our partner organizations:*



**Samalochana**





**"The government should take the responsibility of each and every person. Workers need to feed themselves. The government is not thinking about this. Daily wage workers are facing the hardship. Relief work should be done keeping in mind the last person of society."**

**(Male, 35, Self-employed, Karnataka)**

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# All states



Azim Premji University along with 10 civil society organizations conducted a detailed phone survey of 5000 respondents to gauge the impact of the COVID-19 lockdown on employment, livelihoods, and access to government relief schemes. The respondents were selected through a purposive sampling method to ensure diversity in location and type of work done. The sample is not representative of the country or the states in which interviews were conducted.

Respondents across 12 major states of India were interviewed. The data presented here were collected over a months period - between 13th April 2020 and 20th May 2020. The survey covered 161 districts and seven large cities (Ahmedabad, Ajmer, Bengaluru, Bhubaneshwar, Delhi, Jaipur, and Pune). Respondents interviewed in urban areas spanned over 30 different occupations.



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## Key Findings

**66%**

workers lost their employment.

**-64%**

change in earnings.

**77%**

households consuming less food than before.

**47%**

households do not have enough money to buy even a week's worth of essentials.

**77%**

vulnerable\* households received ration.

**49%**

vulnerable households received a cash transfer.

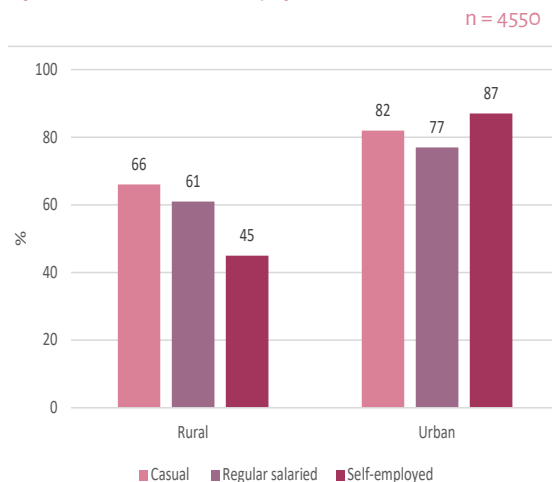
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\* Households that had total income of below Rs. 10,000 in February are classified as vulnerable.



## Impact on livelihoods

Figure 1: Workers who lost employment (%)



87% of the self-employed workers in urban areas reported that they had lost their employment.

In rural areas, casual workers were the worst hit with 66% losing their employment.

Members of the Other Backward Castes (OBC) experienced relatively lower loss in employment compared with those from the Scheduled Castes or the Scheduled Tribes. Muslims in the sample have experienced substantially larger losses in employment than Hindus, at 81% versus 65%.

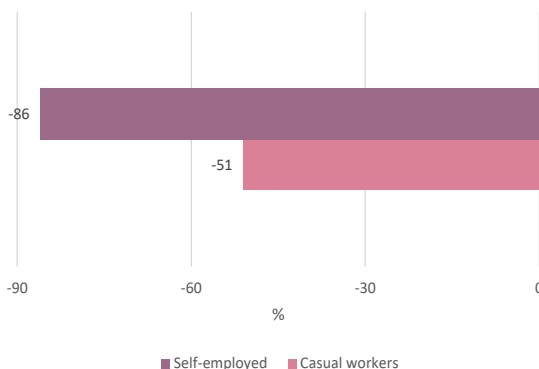
More than 8 in 10 migrants (81%) lost their employment during the lockdown as compared to 64% employment loss among non-migrants.

In rural areas (among states with enough men and women respondents) women were more likely (60%) to lose employment than men (53%)

The earnings of self-employed workers who were still working dropped by 86%.

Among casual workers, earnings of those working in urban areas dropped by 53%.

Figure 2: Change in earnings (%)

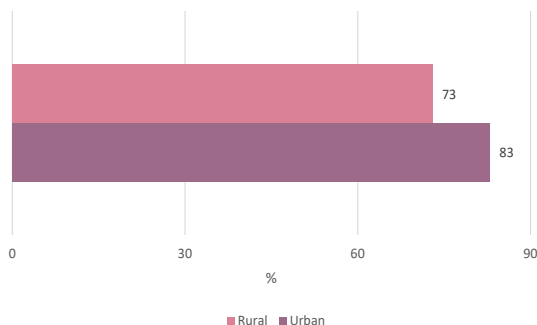




## Impact on households

Figure 3: Households consuming less food than before (%)

n = 4643



In urban areas, 83% reported that they were consuming less food than before.

Food insecurity was higher among women, Muslims, Scheduled Castes, people with lower educational qualification, and among vulnerable households.

83% of urban migrants reported consumed less food than before.

7 in 10 urban migrants did not have enough money even for a week's worth of essentials. 88% of migrants reported not being able to pay next month's rent. More than a third (36%) of migrants reported taking loans to cover their expenses during the lockdown.

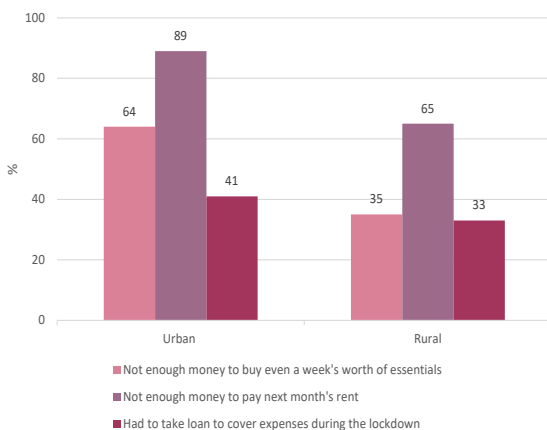
77% of households reported that they did not have enough money to buy even a week's worth of essentials. The contrast between rural (35%) and urban areas (64%) here is stark.

More than 8 in 10 respondents in urban areas also reported that they did not have money to pay the following month's rent.

41% respondents in urban areas reported that they had to take loans to cover daily personal expenses.

Figure 4: Households without enough money to buy even a week's worth of essentials (%)

n = 4570



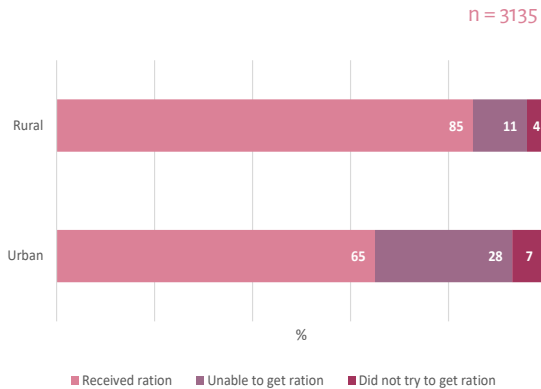
*"Living has become hard. We have two children and are unable to provide them three meals a day. Many days we go hungry or eat one meal to give food to them."*

(Female, 31, Casual worker, Karnataka)



## Access to relief measures

Figure 5: Vulnerable households who received ration (%)



Almost 2 in 10 vulnerable households were unable to get any ration. Muslim respondents (27%) were more likely to not be able to procure rations than Hindus (17%).

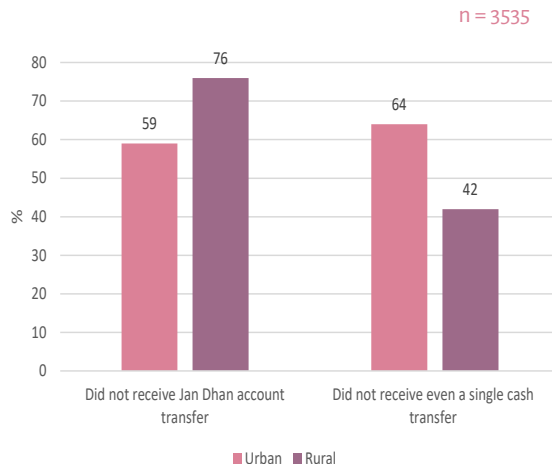
The median quantity of grains obtained by those able to access rations was 5 kg per person, far less than the promised quantity.

4 in 10 vulnerable households in rural areas reported that they did not receive any cash transfer under state or central-specific schemes.

The reach of cash transfer is particularly weak in urban areas, where 64% reported that they did not get a single cash transfer.

Only 1 in 3 vulnerable households reported receiving the promised cash transfer. This was mostly because a large majority did not have Jan Dhan accounts. Overall, 6 in 10 vulnerable households did not have Jan Dhan accounts.

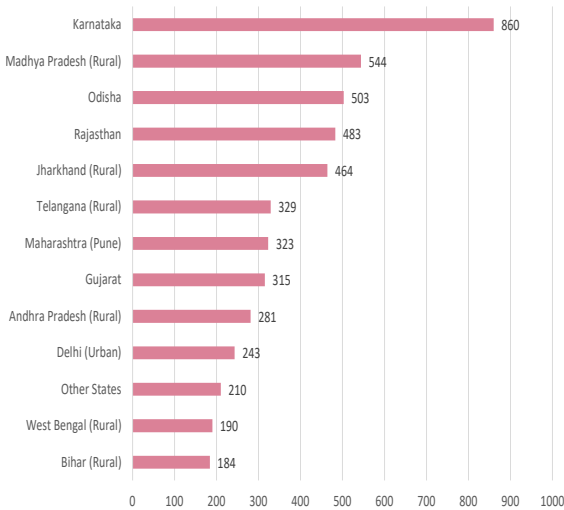
Figure 6: Vulnerable households who did not receive cash transfers (%)





## Survey Coverage

Figure 7: Number of respondents by state



Overall, 58% of the respondents were in rural areas, 52% were women, 79% were married, and the average age was 38 years. 15% of the respondents were migrants.

About half of the sample was illiterate or had only primary education.

In rural areas, more than half of the respondents were either farmers or casual workers. A majority of workers in urban areas were service providers or construction workers.

More than 8 in 10 households had a monthly income of less than Rs 10,000 in February.

# Karnataka



Azim Premji University along with the Centre for Advocacy and Research (CFAR) and Gauri Media Trust conducted a detailed phone survey of 861 respondents to gauge the impact of the COVID19 lockdown on employment, livelihoods, and access to government relief schemes.

The respondents were selected through a purposive sampling method to ensure diversity in location and type of work done. The sample is not representative of the state. Respondents across more than 25 districts in the state were interviewed. The data presented here was collected between 15th April, 2020 and 15th May, 2020.



## Key Findings

### 72%

reported that they had lost their employment.

### 67%

fall in average earnings of casual workers and self-employed non agricultural workers.

### 6 in 10

households were without enough money to buy even a week's worth of essentials.

### 8 in 10

households reported consuming less food than before.

### 74%

of vulnerable households received ration.

### 68%

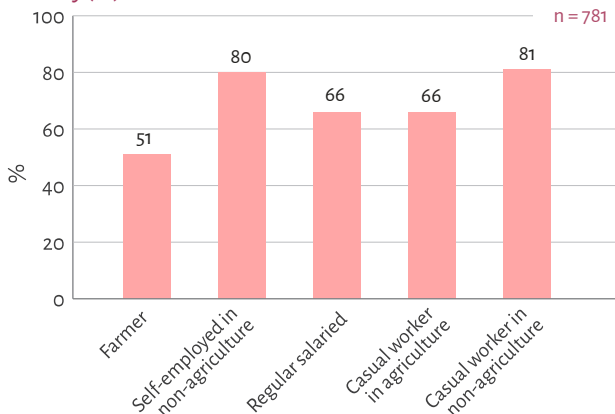
of vulnerable households received no cash transfer.



## Impact on livelihoods

This section deals with the impact that the lockdown has had on work and earnings. We measured levels of employment and income since the lockdown was imposed, and compared them to the situation prevailing in February.

*Figure 1: Workers who lost employment by activity status reported in February (%)*



72% reported that they had lost their employment during the lockdown.

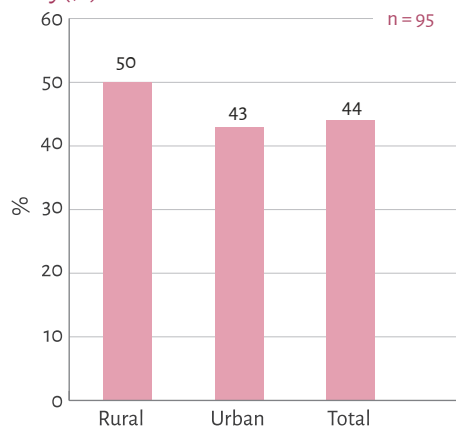
Urban Karnataka has been more severely affected with 3 out of 4 respondents having lost their employment.

Non-agricultural casual workers and self employed in non agriculture were the worst hit with 8 in 10 losing their jobs.

Fall in average weekly earnings of casual workers and self employed non agricultural workers was 67%.

44% of salaried wage workers reported that they had not been paid their salaries or they had received reduced salaries during the lockdown.

*Figure 2: Wage workers who received reduced or no salary (%)*



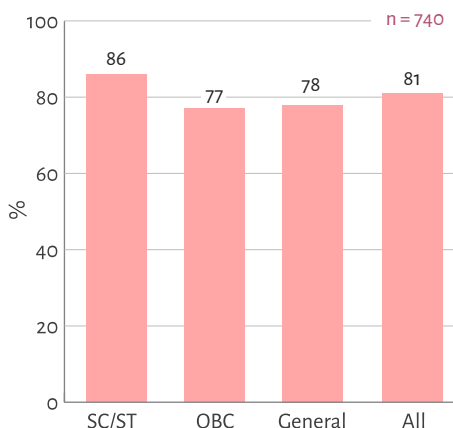




## Impact on households

This section looks at how households were faring under the lockdown particularly with respect to food intake and access to savings and credit.

*Figure 3: Share of households consuming less food than before by social group (%)*



8 in 10 households reported consuming less food than before during the lockdown. Both rural (76%) and urban (83%) areas report this shortage.

86% of SC/ST households reported reduced intake of food.

*"It's becoming difficult to survive. We have two children and are unable to provide them three meals a day. Often we go hungry or just eat one meal so that the rest can go to them. There is no help from the government."*

(Female, 31, Casual worker)

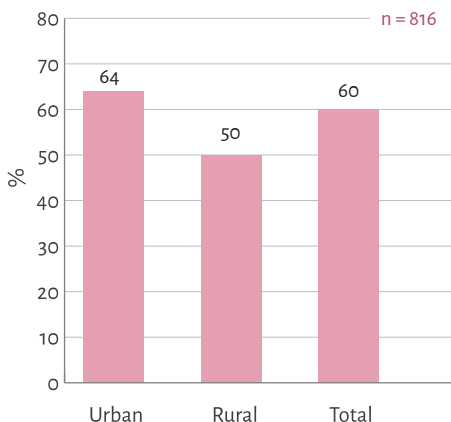
6 in 10 households were without enough money to buy even a week's worth of essentials, the situation being worse off in urban households (64%).

Compared to general (49%) and OBC (53%) households, a higher number of SC/ST households (63%) were without enough money to buy more than a week's worth of essential items.

Half of all households had to take a loan as a result of this lockdown.

In urban areas, 9 in 10 households said that they cannot pay next month's rent.

*Figure 4: Households without enough money to buy even a week's worth of essentials (%)*

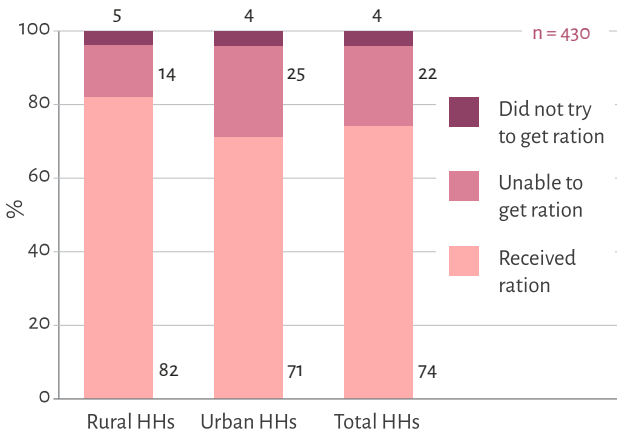




## Access to relief measures

This section studies the reach and impact of relief measures announced by the Government. We focus on availability of food rations, cash transfers to beneficiaries and benefits accruing to vulnerable households.

Figure 5: Status of ration among vulnerable households during the lockdown (%)



59% of migrant workers working in urban areas did not have a ration card.

7 in 10 vulnerable households in urban areas received ration during the lockdown.

75% of vulnerable households did not have a Jan Dhan account, only 55% of account holders received a cash transfer.

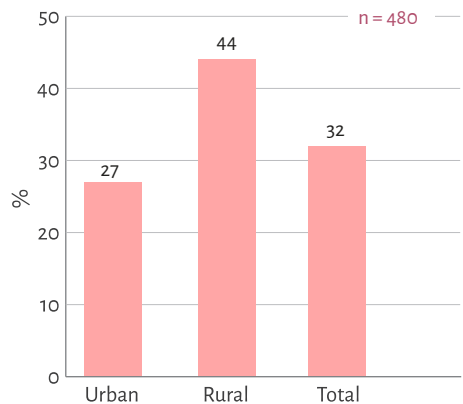
Only 32% of vulnerable households reported as having received at least one cash transfer.

Less than 3 in 10 vulnerable households located in urban areas received at least one cash transfer.

*"Government is neither giving us jobs nor any support money. Our MGNREGA wages are due and the government has not even paid that yet."*

(Female, 28, Casual worker)

Figure 6: Vulnerable households who received at least one cash transfer (%)





## Survey Coverage

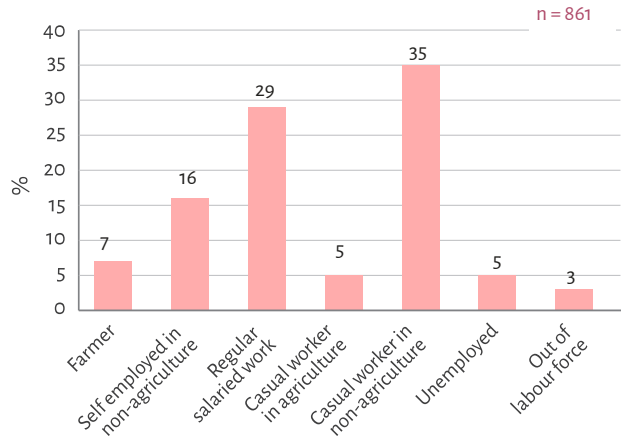
Around 68% of our respondents worked in urban areas.

67% of our respondents were males, 32% were females and 1% were transgender.

Hindus comprised 88% of our respondents, followed by Muslims at 9%.

Migrants constituted 25% of our sample, most of whom were located in urban areas.

Figure 7: Share of respondents by activity status in February (%)



## Results from other surveys happening in the state

- \* According to the Stranded Workers Action Network (SWAN) study, 62% of respondents from Karnataka did not receive dry ration from the Government.
- \* The rapid assessment survey conducted by the National Law School, Bengaluru across 5 districts of Karnataka found that the distribution of dry ration is highly irregular among these districts.
- \* COVID-19 impact studies conducted by Dvara research, the Foundation for Agrarian Studies (FAS) and Indus Action also feature Karnataka in their sample drawn from a number of states.

**"Whatever the government is doing,  
is not reaching the poor and working  
class."**

(Male, 26, Casual worker,  
Madhya Pradesh)

# Madhya Pradesh (Rural)



Azim Premji University along with Pradan and Srijan conducted a detailed phone survey of 525 respondents to gauge the impact of the COVID-19 lockdown on employment, livelihoods, and access to government relief schemes.

The respondents were selected through a purposive sampling method to ensure diversity in location and type of work done. The sample is not representative of the state. Respondents across more than 18 districts in the state were interviewed. The data presented here was collected between 14th April, 2020 and 23rd May, 2020.



## Key Findings

**48%**

reported that they had lost their employment.

**25%**

households did not have enough money to buy even a week's worth of essentials.

**36%**

of vulnerable households received no cash transfer.

**7 in 10**

reported consuming less food than before.

**66%**

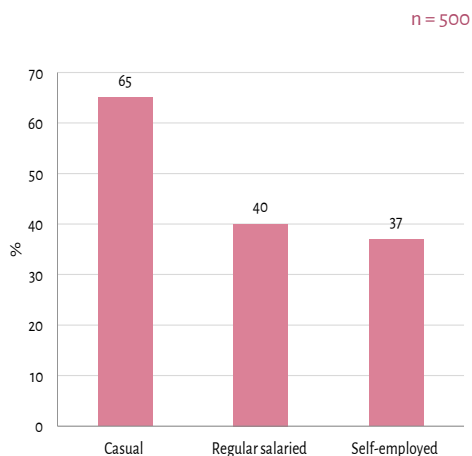
of vulnerable households received ration.



## Impact on livelihoods

This section deals with the impact that the lockdown has had on work and earnings. We measured levels of employment and income since the lockdown was imposed, and compared them to the situation prevailing in February.

*Figure 1: Workers who lost employment by activity status reported in February (%)*



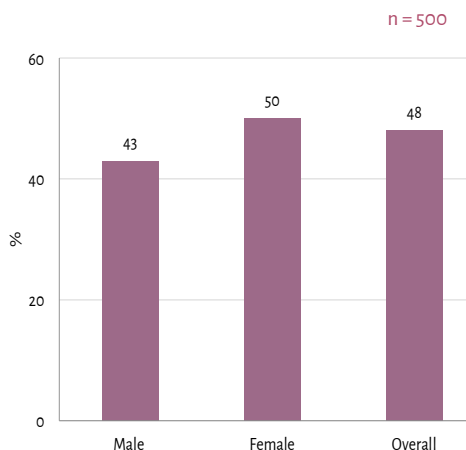
48% reported that they had lost their employment during the lockdown.

Casual workers were the worst hit with 65% losing their jobs.

More than 7 in 10 farmers reported that they were unable to sell their produce at full prices.

44% of salaried wage workers reported that they had not been paid their salaries or they had received reduced salaries during the lockdown.

*Figure 2: Workers who lost employment by sex (%)*

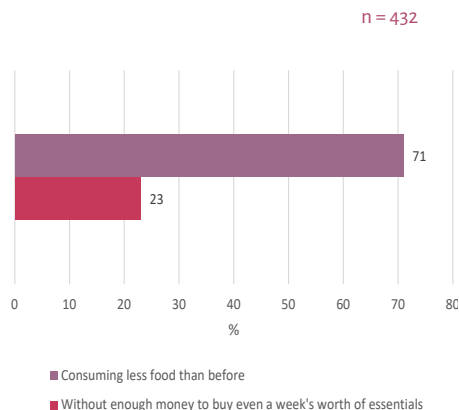




## Impact on households

This section looks at how households were faring under the lockdown particularly with respect to food intake and access to savings and credit.

*Figure 3: State of vulnerable households with respect to food intake and savings (%)*



7 in 10 households reported consuming less food than before during the lockdown.

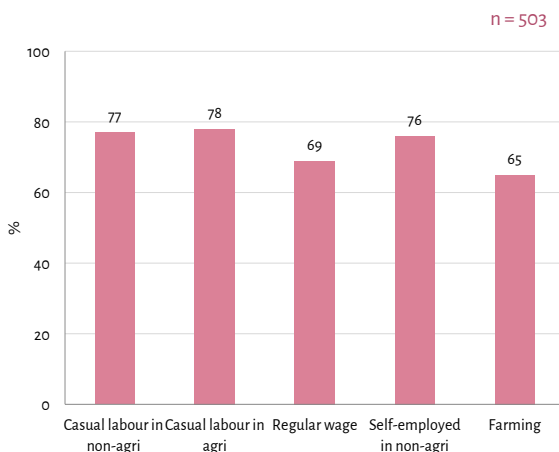
One-fourth households were without enough money to buy even a week's worth of essentials.

Compared to General (19%) and OBC (17%) households, a relatively higher number of SC/ST households (25%) were without enough money to buy more than a week's worth of essential items.

One-fourth of households surveyed had to take a loan as a result of this lockdown.

More than half of the households (52%) said that they cannot pay next month's rent.

*Figure 4: Share of households consuming less food than before by main source of livelihood income (%)*



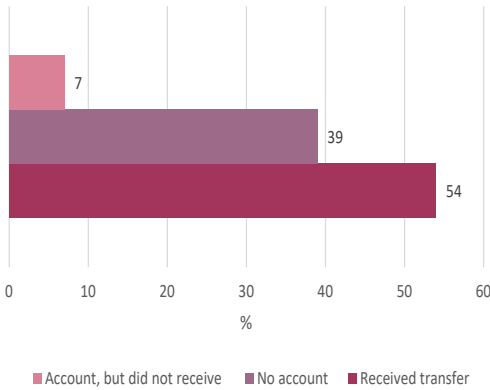


## Access to relief measures

This section studies the reach and impact of relief measures announced by the Government. We focus on availability of food rations, cash transfers to beneficiaries and benefits accruing to vulnerable households.

*Figure 5: Vulnerable households that received Jan Dhan account transfer during the lockdown (%)*

n = 503



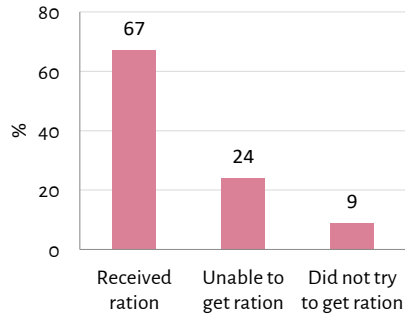
Two-thirds of vulnerable households received ration.

39% of vulnerable households did not have a Jan Dhan account, 89% of account holders received a cash transfer.

36% of vulnerable households did not receive any cash transfer.

*Figure 6: Vulnerable households who received ration (%)*

n = 366



Only one-fourth of farmers received a PM-KISAN transfer.

38% of pensioners received their pension cash transfer.





## Survey Coverage

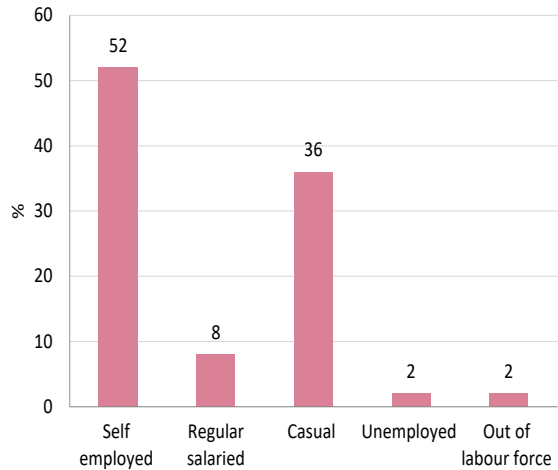
37% of the respondents were males and 63% were females.

Hindus comprised 86% of the respondents and others 12%.

58% respondents hailed from the SC/ST community.

Figure 7: Share of respondents by activity status in February (%)

n = 525



## Results from other surveys happening in the state

- \* According to a survey conducted by Jan Sahas only a fraction of construction workers have received their cash transfers as most of them are not registered with the Board of Construction Workers (BoCW) in Madhya Pradesh.
- \* COVID-19 impact studies conducted by Indus Action, IIT-Delhi, Foundation for Agrarian Studies and Road Scholarz also feature Madhya Pradesh in their sample drawn from a number of states..

**"We are not able to sell our produce.  
We are running out of stock at home.  
Rice is not our only need."**

**(Male, 50, Unpaid helper, Odisha)**

# Odisha



Azim Premji University along with the Centre for Advocacy and Research (CFAR) and Pradhan conducted a detailed phone survey of 503 respondents to gauge the impact of the COVID-19 lockdown on employment, livelihoods, and access to government relief schemes.

The respondents were selected through a purposive sampling method to ensure diversity in location and type of work done. The sample is not representative of the state. Respondents across 14 districts in the state were interviewed. The data presented here was collected between 22nd April, 2020 and 15th May, 2020.



## Key Findings

67%

reported that they had lost their employment.

80%

fall in average earnings of casual workers and self-employed non agricultural workers.

43%

of households did not have enough money to buy even a week's worth of essentials.

82%

of the households reported consuming less food than before.

89%

vulnerable households received ration.

25%

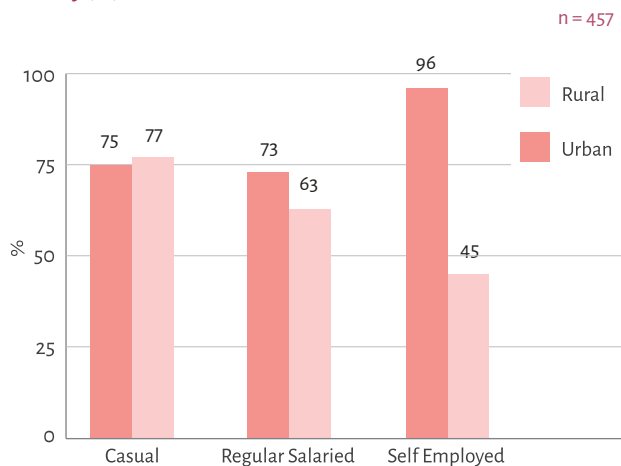
of vulnerable households did not receive even a single cash transfer.



## Impact on livelihoods

This section deals with the impact that the lockdown has had on work and earnings. We measured levels of employment and income since the lockdown was imposed, and compared them to the situation prevailing in February.

*Figure 1: Workers who lost employment by activity status reported in February (%)*



Urban Odisha has been more severely affected with 77% respondents having lost their employment.

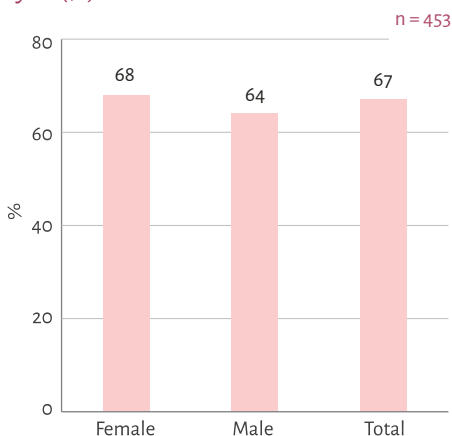
Self-employed workers in urban areas were the worst hit with 96% losing their jobs.

Fall in average weekly earnings of casual workers and self employed non-agricultural workers was 80%.

33% of salaried wage workers reported that they had not been paid their salaries or they had received reduced salaries during the lockdown.

9 in 10 of farmers reported that they were unable to sell their produce at full prices.

*Figure 2: Wage workers who lost their employment by sex (%)*

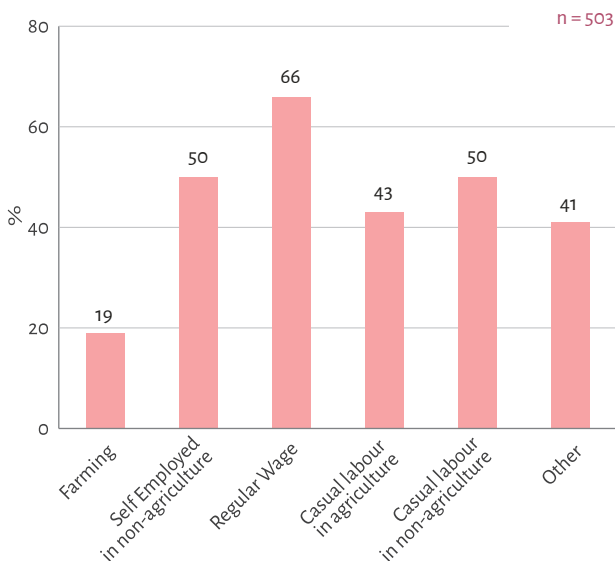




## Impact on households

This section looks at how households were faring under the lockdown particularly with respect to food intake and access to savings and credit.

*Figure 3: Share of households without enough money to buy more than a week's worth of essentials by main income source of the household (%)*



Urban households have been particularly affected with 92% consuming less food than before.

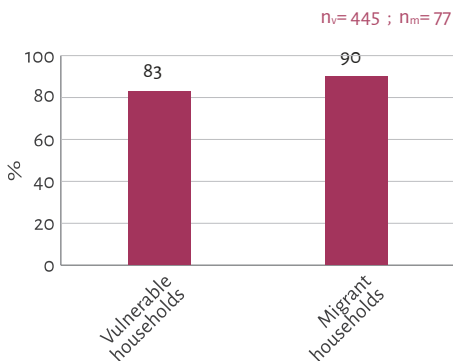
9 out of 10 migrants reported reduced intake of food.

43% of the households did not have enough money to buy even a week's worth of essentials, the situation being worse off in urban households (66%).

Two-thirds of households which reported regular salaried earnings as their main source of income did not have enough money to buy more than a week's worth of essentials.

87% of the households said that they cannot pay next month's rent.

*Figure 4: Share of households consuming less food than before (%)*

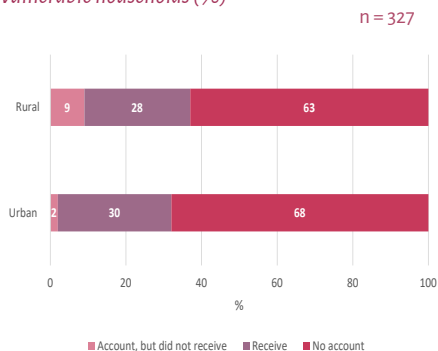




## Access to relief measures

This section studies the reach and impact of relief measures announced by the Government. We focus on availability of food rations, cash transfers to beneficiaries and benefits accruing to vulnerable households.

*Figure 5: Status of Jan Dhan account transfer among vulnerable households (%)*



Nearly 9 in 10 vulnerable households received ration.

15% of vulnerable households in urban areas were unable to get ration.

65% of vulnerable households did not have a Jan Dhan account, but 83% of those who did have a Jan Dhan account received a cash transfer.

46% of vulnerable households reported as having received at least one cash transfer.

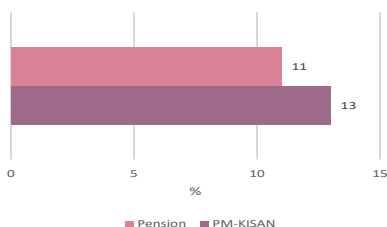
25% of vulnerable households did not receive even a single cash transfer.

36% of vulnerable households located in urban areas did not receive even a single cash transfer, compared to 17% of households in rural areas.

Only 13% of farmers received a PM-KISAN transfer.

*Figure 6: Received cash transfer (%)*

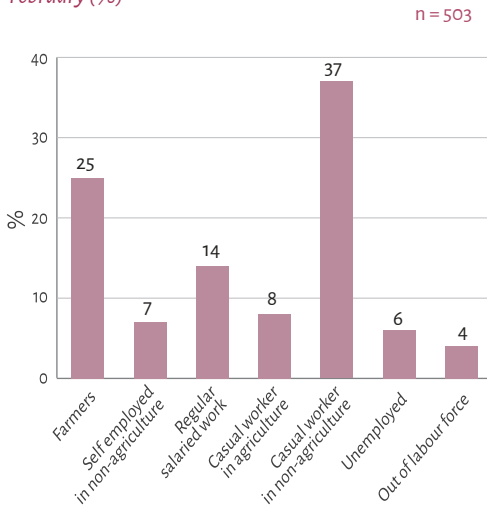
n<sub>f</sub> = 156, n<sub>p</sub> = 178





## Survey Coverage

Figure 7: Share of respondents by activity status in February (%)



Around 60% of the respondents worked in rural areas.

28% of the respondents were males, 71% were females and 1% were transgenders.

Hindus comprised 92% the respondents, Christians 6% and Muslims 1%.

Migrants constituted 15% of the sample, most of whom were located in urban areas.

Nearly 60% of the respondents hailed from the SC/ST community.

91% of the sample households were vulnerable i.e. they earned less than Rs 10,000 in February.



## Results from other surveys happening in the state

- \* Respondents of a survey conducted by SEWA Bharat noted that the state government was very proactive in distributing ration, as a result of which access was good.
- \* COVID-19 impact studies conducted by Dalberg, Road Scholarz group and a joint survey by Transform Rural India Foundation, Vikasanvesh Foundation and Sambodhi also feature Odisha in their sample drawn from a number of states.

# Rajasthan



Azim Premji University along with Centre for Advocacy and Research (CFAR) and VAAGDHARA conducted a detailed phone survey of 484 respondents to gauge the impact of the COVID-19 lockdown on employment, livelihoods, and access to government relief schemes.

The respondents were selected through a purposive sampling method to ensure diversity in location and type of work done. The sample is not representative of the state. Respondents across more than 11 districts in the state were interviewed. The data presented here was collected between 14th April, 2020 and 20th May, 2020.



## Key Findings

**88%**

reported that they had lost their employment during the lockdown.

**68%**

households did not have enough money to buy even a week's worth of essentials.

**77%**

households reported consuming less food than before.

**63%**

vulnerable households received ration.

**4 in 10**

of vulnerable households received no cash transfer.

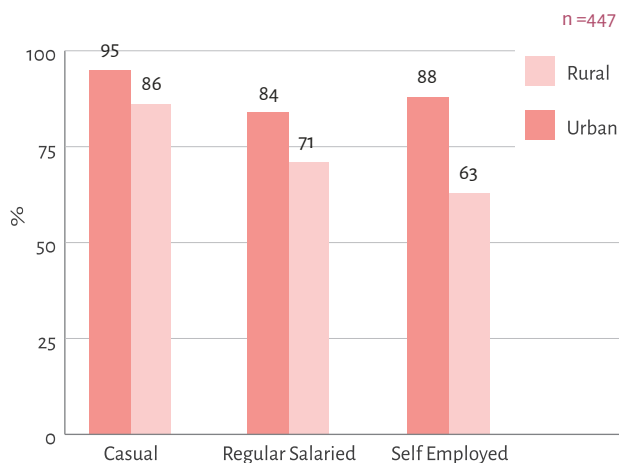




## Impact on livelihoods

This section deals with the impact that the lockdown has had on work and earnings. We measured levels of employment and income since the lockdown was imposed, and compared them to the situation prevailing in February.

*Figure 1: Workers who lost their employment by activity status in February (%)*



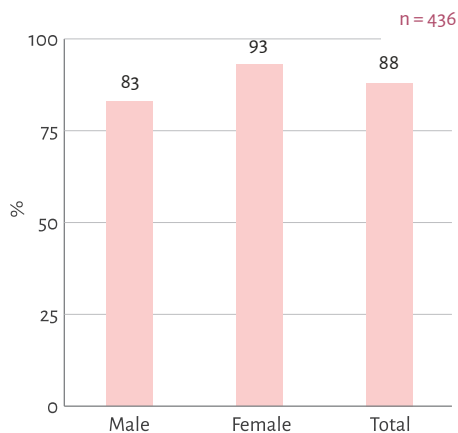
Urban Rajasthan has been more severely affected with more than 9 in 10 respondents having lost their employment.

Casual workers in urban areas were the worst hit with 95% losing their jobs.

68% of salaried wage workers working had not been paid their salaries or they had received reduced salaries during the lockdown.

Women were more severely impacted (93%) than men (88%).

*Figure 2: Workers who lost their employment by sex (%)*

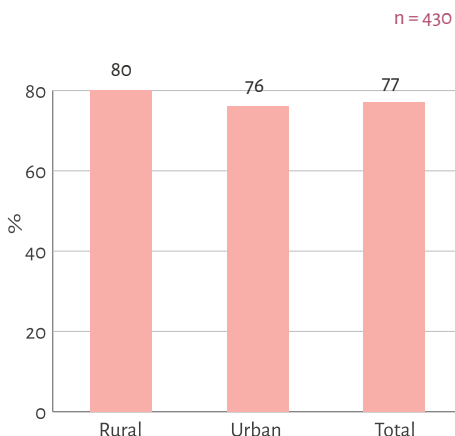




## Impact on households

This section looks at how households were faring under the lockdown particularly with respect to food intake and access to savings and credit.

*Figure 3: Share of households consuming less food than before (%)*



More than 3 in 4 households reported consuming less food than before during the lockdown.

63% of vulnerable households were without enough money to buy more than a week's worth of essentials.

44% of all households had to take a loan as a result of this lockdown.

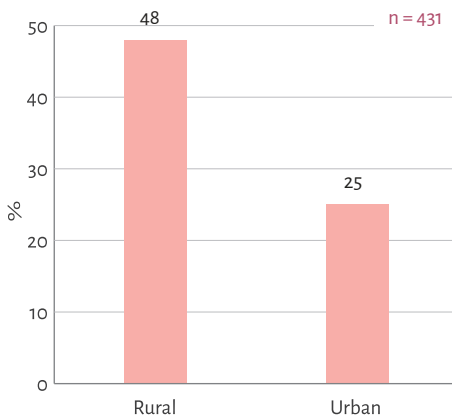
In urban areas, 3 in 4 households said that they cannot pay next month's rent.

*"Arrangements for our food and water supply should have been made before imposing the lockdown.*

*Labourers should also be given free ration."*

(Male, 35, Casual worker)

*Figure 4: Share of households that had to take a loan to cover expenses (%)*

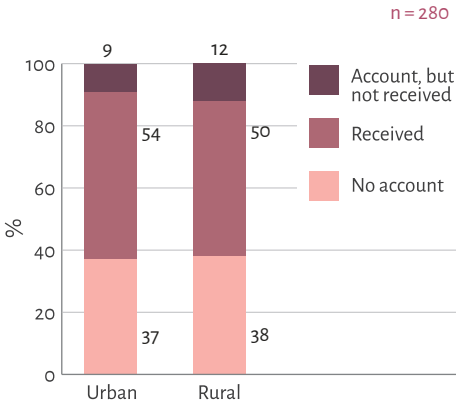




## Access to relief measures

This section studies the reach and impact of relief measures announced by the Government. We focus on availability of food rations, cash transfers to beneficiaries and benefits accruing to vulnerable households.

Figure 5: Status of Jan Dhan transfer among vulnerable households (%)



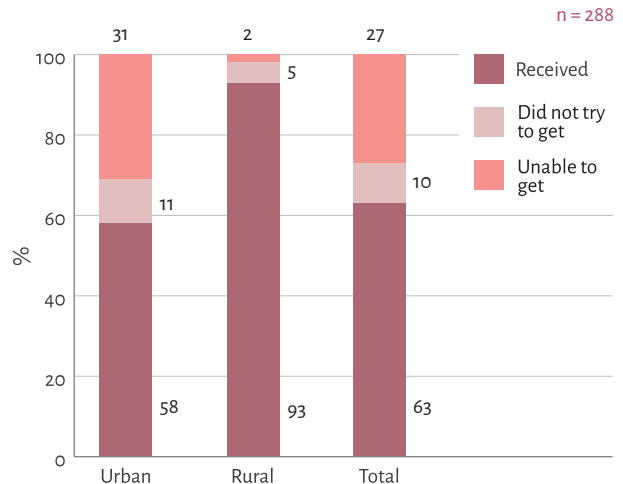
30% of migrant workers working in urban areas did not have a ration card.

3 in 10 vulnerable households in urban areas did not receive ration during the lockdown.

37% of vulnerable households did not have a Jan Dhan account, 85% of account holders received a cash transfer.

39% of vulnerable households located in urban areas received no cash transfer.

Figure 6: Status of ration among vulnerable households (%)

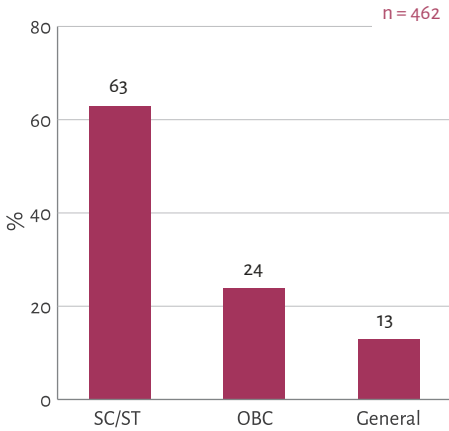


*"The government is not listening to the poor. They should be delivering ration at home, but no one has even come to even check up on us. We are dying of hunger."*  
(Female, 35, Casual worker)



## Survey Coverage

Figure 7: Share of respondents by caste (%)



79% of respondents worked in urban areas.

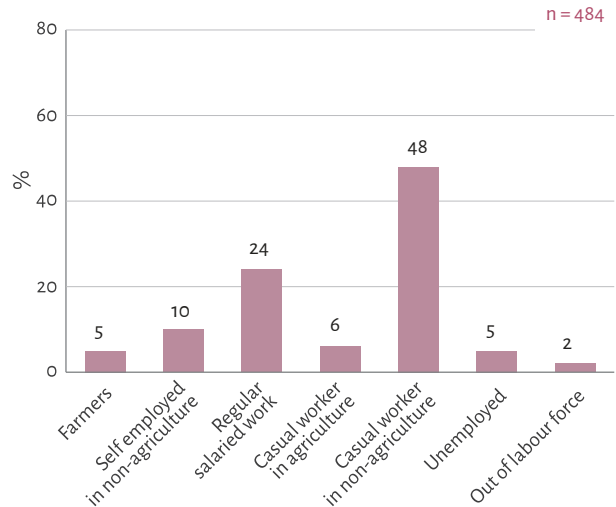
45% respondents were males, 52% were females and 3% were transgenders.

Hindus comprised 82% of the respondents and Muslims 17%.

Migrants constituted 15% of the sample, most of whom (71%) were located in urban areas.

84% of the households were vulnerable i.e. they earned less than Rs 10,000 in February.

Figure 8: Share of respondents by activity status in February (%)





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## Results from other surveys happening in the state

- \* According to a survey conducted by Dvara Research which interviewed MFI customers, 67% of respondents noted a loss in revenue. 25% of the households were not eligible for any government schemes.
- \* COVID-19 impact studies conducted by Dalberg, Indus Action and SWAN also feature Rajasthan in their sample drawn from a number of states.

**"Owing to the lockdown, all work has stopped. We are getting rice but we need money to purchase oil, soap etc. This being the reason I want to take up MGNREGA work. There is no point in engaging in cash crop cultivation at the moment because the produce is not being sold."**

**(Female, 32, Casual worker,  
Jharkhand)**

# Jharkhand (Rural)



Azim Premji University along with Pradan conducted a detailed phone survey of 458 respondents\* to gauge the impact of the COVID-19 lockdown on employment, livelihoods, and access to government relief schemes.

The respondents were selected through a purposive sampling method to ensure diversity in location and type of work done. The sample is not representative of the state. Respondents across 11 districts in the state were interviewed. The data presented here was collected between 30th April, 2020 and 13th May, 2020.

\* We interviewed a small number of urban households in Jharkhand which are not part of this analysis.



## Key Findings

**58%**

reported that they had lost their employment.

**65%**

fall in average earnings of casual workers and self-employed non agricultural workers.

**27%**

of households did not have enough money to buy even a week's worth of essentials.

**77%**

of the households reported consuming less food than before.

**8 in 10**

vulnerable households received ration.

**46%**

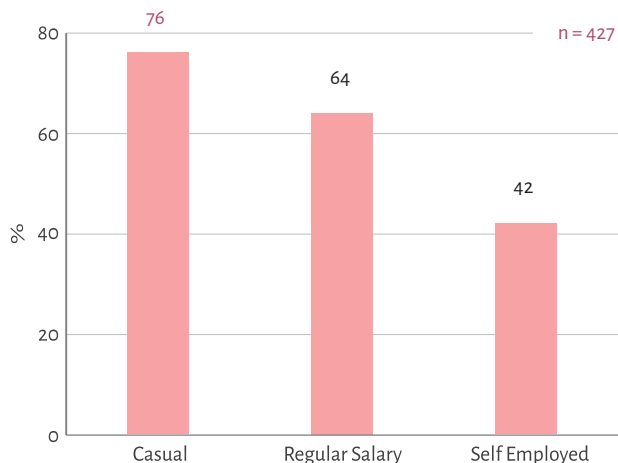
of vulnerable households reported as having received at least one cash transfer.



## Impact on livelihoods

This section deals with the impact that the lockdown has had on work and earnings. We measured levels of employment and income since the lockdown was imposed, and compared them to the situation prevailing in February.

*Figure 1: Workers who lost employment by activity status reported in February (%)*



58% reported that they had lost their employment during the lockdown.

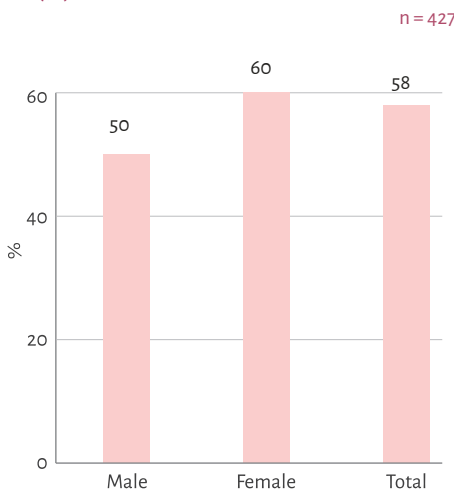
Casual wage workers were the worst hit with 76% losing their jobs.

89% of farmers reported that they were unable to sell their produce at full prices.

42% of salaried wage workers reported that they had not been paid their salaries or they had received reduced salaries during the lockdown.

Fall in average weekly earnings of casual workers and self employed non agricultural workers was 65%.

*Figure 2: Wage workers who lost their employment by sex (%)*



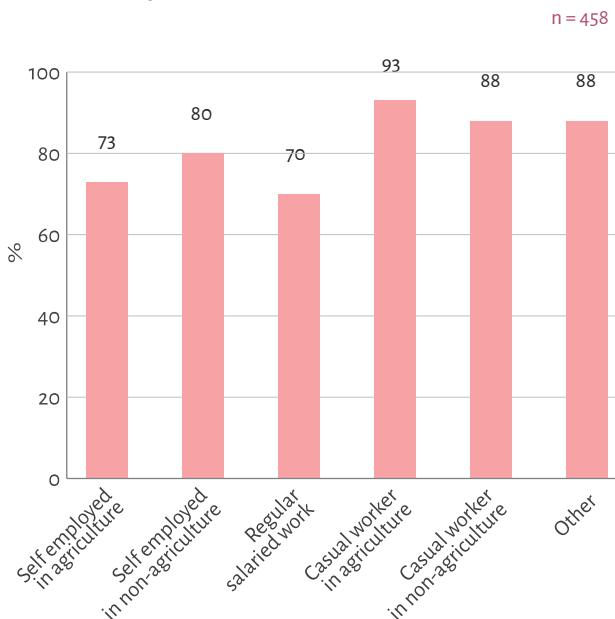




## Impact on households

This section looks at how households were faring under the lockdown particularly with respect to food intake and access to savings and credit.

*Figure 3: Share of households consuming less food than before by activity status in February (%)*



77% of households reported consuming less food than before during the lockdown.

93% of agricultural wage workers reported reduced intake of food.

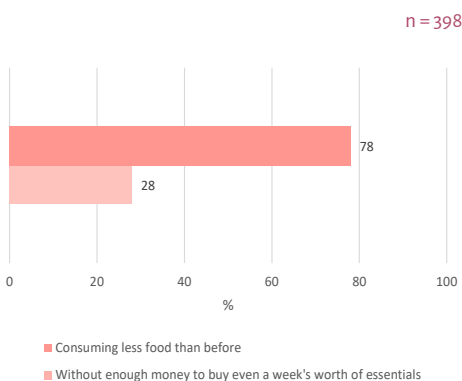
27% of households were without enough money to buy even a week's worth of essentials.

Compared to general (11%) and OBC (22%) households, a relatively higher number of SC/ST households (29%) were without enough money to buy more than a week's worth of essentials.

More than one-fifth of all households had to take a loan as a result of this lockdown

8 in 10 households said that they cannot pay next month's rent.

*Figure 4: State of vulnerable households with respect to food intake and savings (%)*

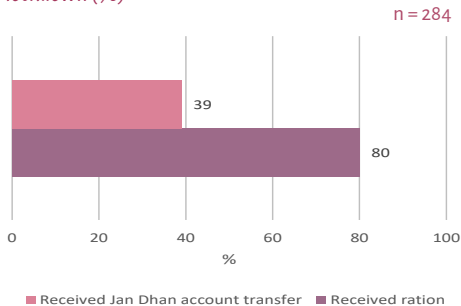




## Access to relief measures

This section studies the reach and impact of relief measures announced by the Government. We focus on availability of food rations, cash transfers to beneficiaries and benefits accruing to vulnerable households.

Figure 5: Share of vulnerable households who received ration and Jan Dhan account transfer during the lockdown (%)



8 in 10 vulnerable households received ration during the lockdown.

56% of vulnerable households did not have a Jan Dhan account, but 90% of those who did have a Jan Dhan account received a cash transfer.

46% of vulnerable households reported as having received at least one cash transfer.

Only 16% of farmers received a PM-KISAN transfer.

*"I want to work under MGNREGA but there is no work available. Last year's wages are still pending."*

(Female, 40, Casual worker)



## Survey Coverage

75% of our respondents were females and 25% were males.

Hindus comprised 61% of our respondents, followed by Christians at 12% and Muslims at 3%.

90% of the households were vulnerable i.e. they earned less than Rs 10,000 in February.

57% respondents were scheduled tribes, and 11% were scheduled castes.

Figure 6: Share of respondents by activity status in February (%)





## Results from other surveys happening in the state

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- \* The study conducted by the Right to Food Campaign found that very few of the districts have received the 10 kg of foodgrain promised by the Chief Minister.
- \* The survey conducted by the Society for Social and Economic Research in the village of Hechal found that none of the farmers are able to sell any of their produce and are incurring huge losses.
- \* COVID-19 impact studies conducted by IIT-Delhi (Gram Vaani), Road Scholarz and Centre for Policy Research also feature Jharkhand in their sample drawn from a number of states.

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# Gujarat



Azim Premji University along with SEWA (Self Employed Women's Association) conducted a detailed phone survey of 315 respondents to gauge the impact of the COVID-19 lockdown on employment, livelihoods, and access to government relief schemes.

The respondents were selected through a purposive sampling method to ensure diversity in location and type of work done. The sample is not representative of the state. Respondents across 13 districts in the state were interviewed. The data presented here was collected between 15th April, 2020 and 18th May, 2020.



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## Key Findings

**71%**

reported that they had lost their employment.

**68%**

households did not have enough money to buy even a week's worth of essentials.

**82%**

reported consuming less food than before.

**85%**

vulnerable households received ration.

**59%**

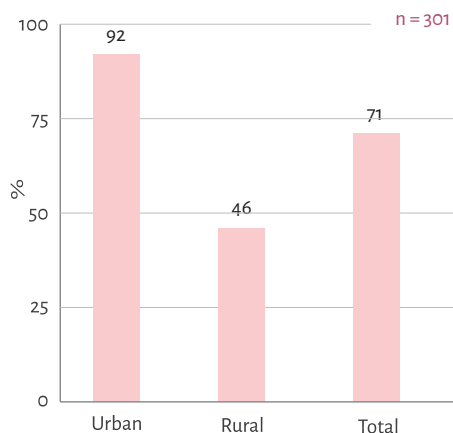
of vulnerable households did not receive any cash transfer.



## Impact on livelihoods

This section deals with the impact that the lockdown has had on work and earnings. We measured levels of employment and income since the lockdown was imposed, and compared them to the situation prevailing in February.

Figure 1: Workers who lost employment (%)



71% reported that they had lost their employment.

Urban Gujarat has been more severely affected with more than 9 in 10 respondents having lost their employment.

Regular salaried workers in urban areas were the worst hit with 96% losing their jobs.

Nearly 9 in 10 farmers reported that they were unable to sell their produce at full prices.

Figure 2: Workers who lost their employment by activity status in February (%)



*"Around 50-60 families in the village neither have any employment nor any provision of food. We are not able to transport the grains outside the village. There is no work in the village. Embroidery work has also stopped."*

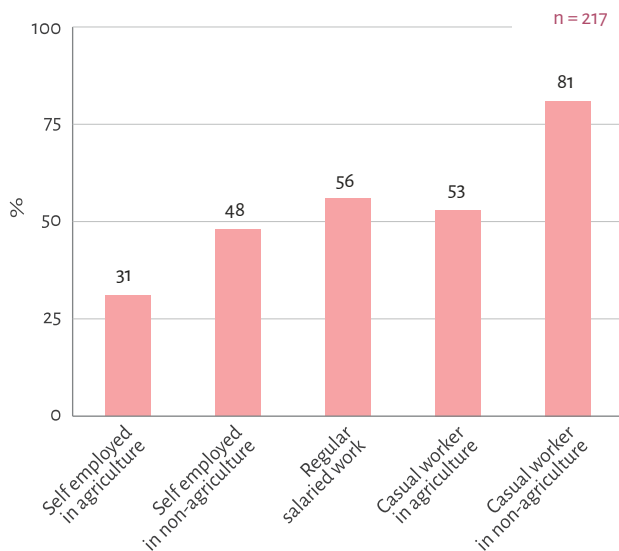
(Female, 42, Self-employed)



## Impact on households

This section looks at how households were faring under the lockdown particularly with respect to food intake and access to savings and credit.

*Figure 3: Share of households without enough money to buy more than a week's worth of essentials by main source of household income (%)*



More than 8 in 10 households reported consuming less food than before during the lockdown.

Urban households have been particularly affected with 95% consuming less food than before.

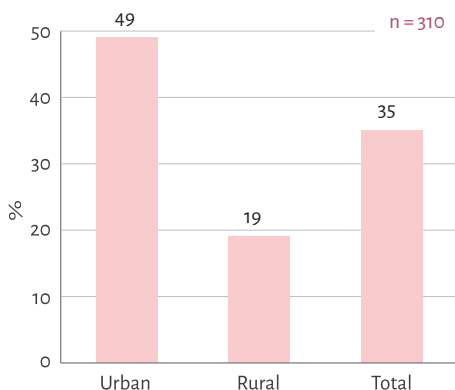
Nearly 7 in 10 households did not have enough money to buy even a week's worth of essentials, the situation being worse off in urban households (89%).

More than 8 in 10 households which reported casual wage earnings in non-agriculture as their main source of income were without enough money to buy more than a week's worth of essential items.

Nearly half of the urban households had to take a loan as a result of this lockdown.

In urban areas, 98% households said that they cannot pay next month's rent.

*Figure 4: Households who had to take a loan for covid related expenses (%)*

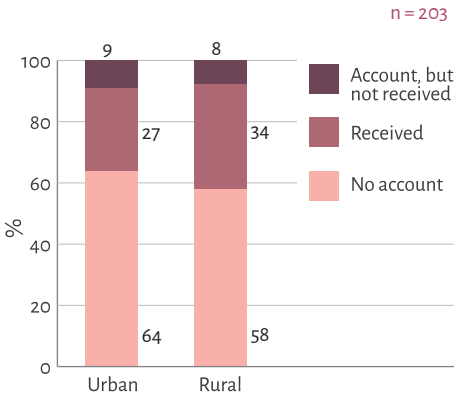




## Access to relief measures

This section studies the reach and impact of relief measures announced by the Government. We focus on availability of food rations, cash transfers to beneficiaries and benefits accruing to vulnerable households.

Figure 5: Status of ration among vulnerable households during the lockdown (%)



85% of vulnerable households received ration.

18% of vulnerable households in urban areas were unable to get ration.

More than 6 in 10 vulnerable households did not have a Jan Dhan account. 78% of those who did have a Jan Dhan account received a cash transfer.

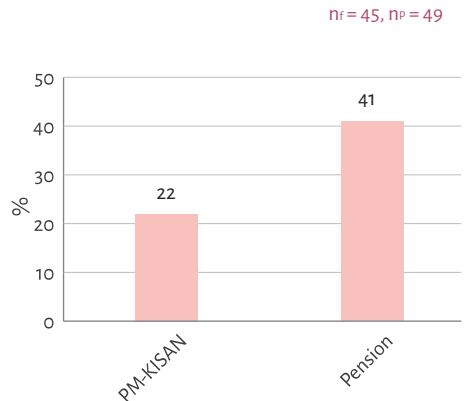
**66%** of vulnerable households located in urban areas did not receive any cash transfer, compared to 51% of households in rural areas.

Only 22% of farmers received a PM-KISAN transfer.

*"Public representatives need to raise awareness amongst the people and help them out. It should be ensured that people suffering from other diseases are also provided medical care."*

(Male, 26, Regular salaried worker)

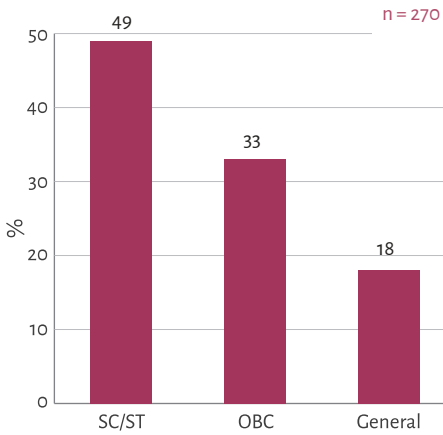
Figure 6: Received cash transfer (%)





## Survey Coverage

Figure 7: Share of respondents by caste (%)



54% of the respondents worked in urban areas.

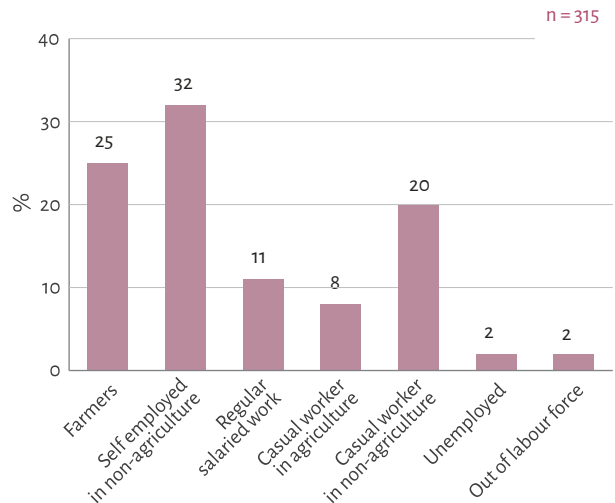
93% respondents were females and 7% were males.

Hindus comprised 88% of the respondents and Muslims 11%.

Nearly half (49%) of the respondents hailed from the SC/ST community.

87% of the households were vulnerable i.e. they earned less than Rs 10,000 in February.

Figure 8: Share of respondents by activity status in February (%)



*"Because of the lockdown, farmers are not getting the right prices for their produce."*

(Female, 45, Self-employed)





## Results from other surveys happening in the state

- \* An IIM-Ahmedabad study led by Professor Ankur Sarin found that 44% of the economically vulnerable households surveyed will run out of food within a week. The same study noted that less than 6% of households were aware of a bank transfer made by the government to their accounts.
- \* The survey by Indus Action informs us that 1/3rd of respondents were rendered unemployed during the lockdown.
- \* COVID-19 impact studies conducted by Dvara research and a joint survey by Transform Rural India Foundation, Vikasanvesh Foundation and Sambodhi also feature Gujarat in their sample drawn from a number of states.

# Pune



Azim Premji University along with the Centre for Advocacy and Research (CFAR) conducted a detailed phone survey of 307 respondents in Maharashtra to gauge the impact of the COVID-19 lockdown on employment, livelihoods, and access to government relief schemes.

The respondents were selected through a purposive sampling method to ensure diversity in location and type of work done. The sample is not representative of the state. Respondents were predominantly from Pune. The data presented here was collected between 13th April, 2020 and 22nd May, 2020.



## Key Findings

**78%**

reported that they had lost their employment.

**94%**

cannot pay rent for the next month.

**39%**

households did not have enough money to buy even a week's worth of essentials.

**84%**

reported consuming less food than before.

**6 in 10**

of vulnerable households received ration.

**94%**

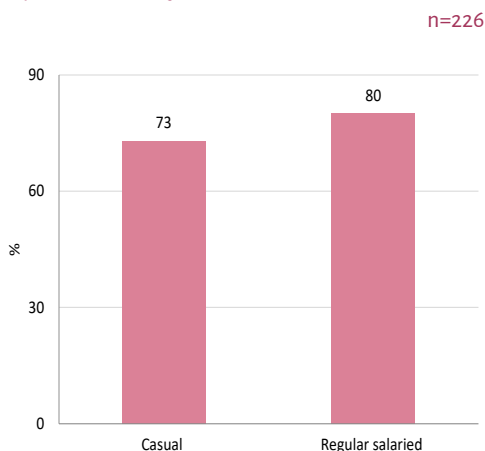
of vulnerable households did not receive any cash transfer.



## Impact on livelihoods

This section deals with the impact that the lockdown has had on work and earnings. We measured levels of employment and income since the lockdown was imposed, and compared them to the situation prevailing in February.

*Figure 1: Workers who lost employment by activity status reported in February (%)*



78% reported that they had lost their employment.

86% of male respondents lost their employment, compared to 72% of female respondents.

67% of salaried wage workers reported that they had not been paid their salaries or they had received reduced salaries during the lockdown.

*"The situation here in the village is very grim. We are not able to buy essentials. Owing to the lockdown, we are not able to travel to the city for work or essential commodities. Our savings are also drying up."*

(Male, 37, Self-employed)

*Figure 2: Workers who lost employment by sex (%)*

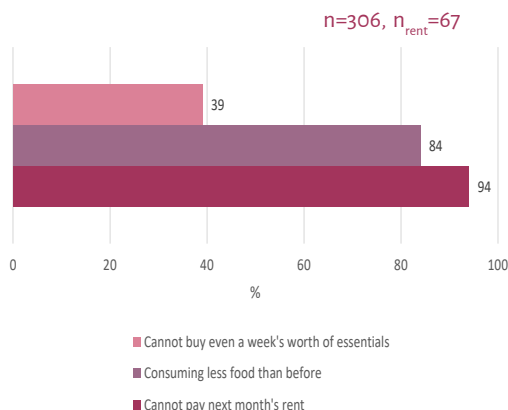




## Impact on households

This section looks at how households were faring under the lockdown particularly with respect to food intake and access to savings and credit.

Figure 3: Impacts on households due to the lockdown (%)



84% households reported consuming less food than before.

91% of vulnerable households were consuming less food than before.

Nearly 4 in 10 households did not have enough money to buy even a week's worth of essentials.

Nearly one-fourth of households surveyed had to take a loan as a result of this lockdown.

More than 9 in 10 said that they cannot pay next month's rent.



## Access to relief measures

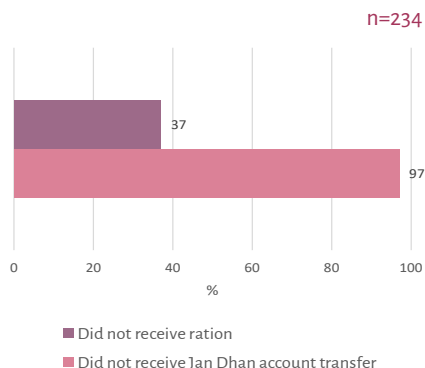
This section studies the reach and impact of relief measures announced by the Government. We focus on availability of food rations, cash transfers to beneficiaries and benefits accruing to vulnerable households.

37% of vulnerable households were unable to get ration.

96% of vulnerable households did not have a Jan Dhan account.

94% of vulnerable households did not receive any cash transfer.

Figure 4: Vulnerable households who did not receive ration or Jan Dhan transfer (%)





## Survey Coverage

40% respondents were males and 60% were females.

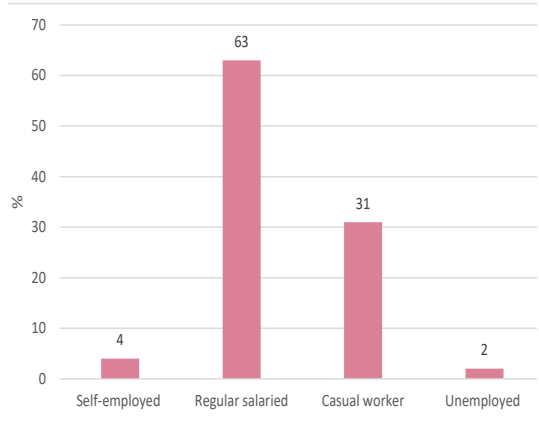
Hindus comprised 77% of respondents and Muslims 13%.

59% respondents hailed from the SC/ST community.

84% of the households were vulnerable i.e. they earned less than Rs 10,000 in February.

*Figure 5: Share of respondents by activity status in February (%)*

n=307



## Results from other surveys happening in the state

- \* A survey conducted by INHAF, Mashal, CLRA and the sociology department at Savitribhai Phule Pune University reached out to 341 respondents in Maharashtra (including Pune).
- \* The study reveals that 59% of respondents have not been paid during the lockdown in Maharashtra.
- \* The study also finds that 55% of respondents have not received ration from the government.
- \* COVID-19 impact studies conducted by Dalberg, Indus Action and SWAN also feature Maharashtra in their sample drawn from a number of states.

## Delhi (Urban)



Azim Premji University along with the Centre for Advocacy and Research (CFAR) conducted a detailed phone survey of 240 respondents in New Delhi to gauge the impact of the COVID-19 lockdown on employment, livelihoods, and access to government relief schemes.

The respondents were selected through a purposive sampling method to ensure diversity in location and type of work done. The sample is not representative of the state. The data presented here was collected between 17th April, 2020 and 14th May, 2020.



### Key Findings

**73%**

reported that they had lost their employment.

**63%**

casual workers and self-employed non agricultural workers.

**3 in 4**

did not have enough money to buy even a week's worth of essentials.

**9 in 10**

reported consuming less food than before.

**32%**

of vulnerable households received ration.

**73%**

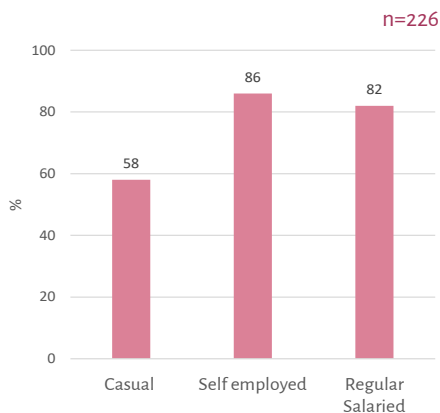
vulnerable households received no cash transfer.



## Impact on livelihoods

This section deals with the impact that the lockdown has had on work and earnings. We measured levels of employment and income since the lockdown was imposed, and compared them to the situation prevailing in February.

*Figure 1: Workers who lost employment by activity status reported in February (%)*



73% reported that they had lost their employment.

The self-employed were the worst hit with 86% losing their jobs.

Salaried workers (82%) were not far behind.

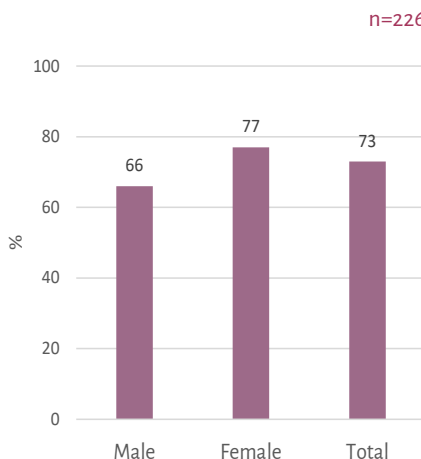
63% was the fall in average weekly earnings of casual workers and self employed non agricultural workers.

A larger share of females (77%) reported a loss in employment.

*"This crisis needs to end soon. We come to cities to earn money and if there is no work available, it becomes difficult to support our families. I have not been able to go back home because of this lockdown and my family is going through financial hardships. Casual labourers get work for a maximum of 20-22 days and we need to run two households in that amount. There is no work available back in the village which is why I am forced to travel to the city."*

(Male, 35, Casual worker)

*Figure 2: Workers who lost employment by sex (%)*

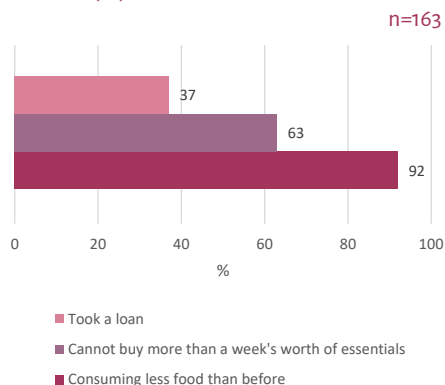




## Impact on households

This section looks at how households were faring under the lockdown particularly with respect to food intake and access to savings and credit.

*Figure 3: Impact on migrant households due to the lockdown (%)*



92% of migrant workers were consuming less food than before.

3 out of 4 households did not have enough money to buy even a week's worth of essentials.

37% of the households had to take a loan as a result of this lockdown.

96% households said that they cannot pay next month's rent.

More than half of the vulnerable households did not get ration and 70% of migrant households did not get ration.

78% of vulnerable households did not have a Jan Dhan account, and 74% of those who did have a Jan Dhan account received a cash transfer.



## Access to relief measures

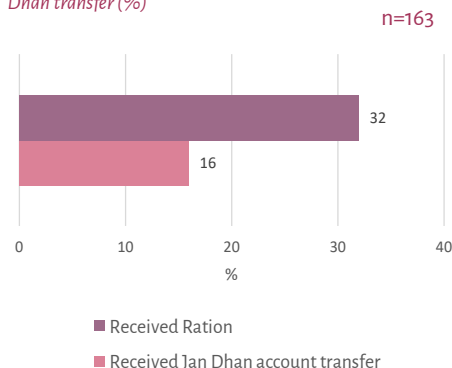
This section studies the reach and impact of relief measures announced by the Government. We focus on availability of food rations, cash transfers to beneficiaries and benefits accruing to vulnerable households.

More than half of the vulnerable households did not get ration whereas 70% of migrant households did not get ration.

78% of vulnerable households did not have a Jan Dhan account and 74% of those who had an account received a cash transfer.

73% of vulnerable households did not receive any cash transfer.

*Figure 4: Vulnerable households who received ration or Jan Dhan transfer (%)*







## Survey Coverage

47% of the respondents were males, 45% were females and 8% were transgenders.

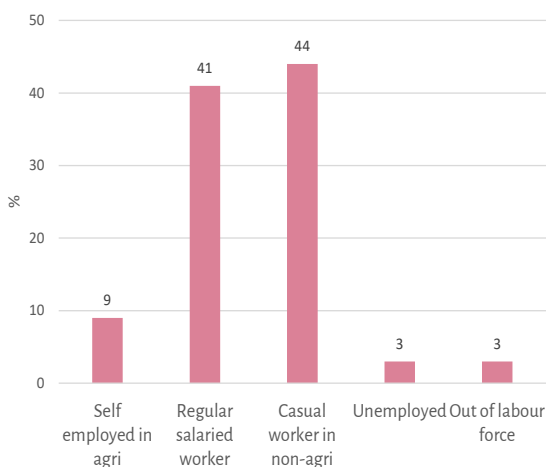
Hindus comprised 81% of respondents and Muslims 9%.

63% were from the SC/ST community.

82% of the households were vulnerable i.e. they earned less than Rs 10,000 in February.

Migrants constituted 53% of the sample.

*Figure 5: Share of respondents by activity status in February (%)*



## Results from other surveys happening in the state

- \* According to a study conducted by the National Council of Applied Economic Research; 29% of the households experienced shortages in supplies of food, cooking fuel and medicine.
- \* A telephonic survey conducted by the CPI(M)-CITU found that migrant workers in Delhi were facing a major food crisis, with a majority of the respondents in near starvation levels, without access to rice, wheat, pulses and oil.
- \* As per a study by Farzana Afridi, Amrita Dhillon and Sanchari Roy, 85% of the respondents who were employed before the lockdown have not earned any income from their main occupation, while over half (53%) of those who were employed before 24 March did not receive their full salary for the month of March.
- \* COVID-19 impact studies conducted by Indus Action, IIT-Delhi, and Jan Sahas also feature Delhi in their sample drawn from a number of states.

# Bihar (Rural)



Azim Premji University along with Aga Khan Rural Support Programme conducted a detailed phone survey of 173 respondents\* to gauge the impact of the COVID-19 lockdown on employment, livelihoods, and access to government relief schemes.

The respondents were selected through a purposive sampling method to ensure diversity in location and type of work done. The sample is not representative of the state. Respondents across 10 districts in the state were interviewed. The data presented here was collected between 17th April, 2020 and 12th May, 2020.

\* We interviewed a small number of urban households in Bihar which are not part of this analysis.



## Key Findings

**46%**

reported that they had lost their employment.

**8 in 10**

casual workers lost their employment.

**37%**

did not have enough money to buy even a week's worth of essentials.

**69%**

households reported consuming less food than before.

**79%**

of vulnerable households received ration.

**4 in 10**

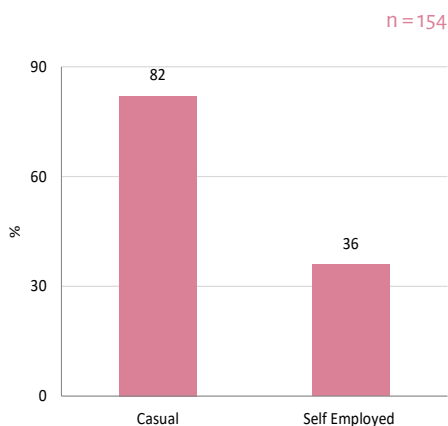
vulnerable households received no cash transfer.



## Impact on livelihoods

This section deals with the impact that the lockdown has had on work and earnings. We measured levels of employment and income since the lockdown was imposed, and compared them to the situation prevailing in February.

*Figure 1: Workers who lost employment by activity status reported in February (%)*



46% reported that they had lost their employment during the lockdown.

51% from vulnerable households lost their employment.

58% of SC/ST workers lost their employment compared to OBC (35%).

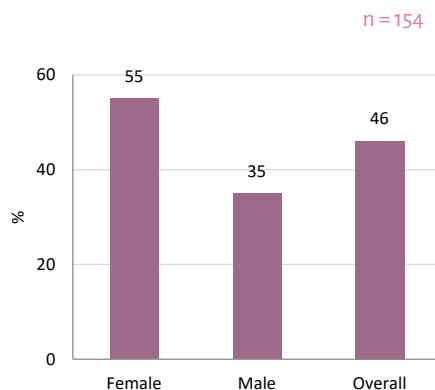
Casual workers were the worst hit with 82% losing their jobs.

More women (55%) lost their jobs relative to men.

*"The government should provide us with work opportunities so that we are able to earn and make a living. I have a MGNREGA card and have worked under the programme earlier. The government should restart MGNREGA activities during this crisis. This would be of great help to me."*

(Female, 46, Casual worker)

*Figure 2: Workers who lost employment by sex (%)*

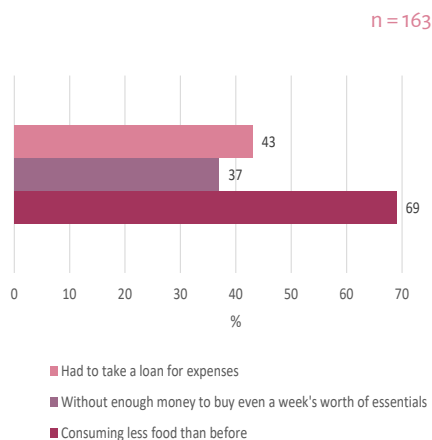




## Impact on households

This section looks at how households were faring under the lockdown particularly with respect to food intake and access to savings and credit.

Figure 3: Impact on households (%)



Nearly 7 in 10 households reported consuming less food than before during the lockdown.

SC and ST were the worst affected in terms of food consumption during the lockdown. 85% of SC/ST households were consuming less food than before.

37% of households did not have enough money to buy even a week's worth of essentials.

Half of SC and ST households did not have enough money to buy more than a week's worth of essentials.

43% of households had to take a loan as a result of this lockdown.



## Access to relief measures

This section studies the reach and impact of relief measures announced by the Government. We focus on availability of food rations, cash transfers to beneficiaries and benefits accruing to vulnerable households.

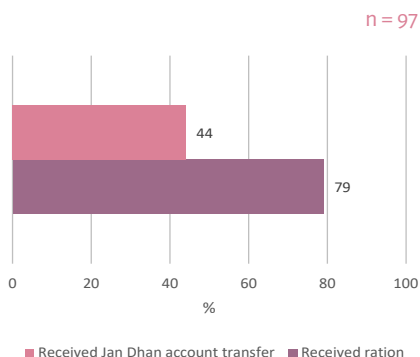
Nearly 8 in 10 vulnerable households received ration.

52% of vulnerable households did not have a Jan Dhan account, 92% of account holders received a cash transfer.

40% of vulnerable households did not receive any cash transfer.

Nearly half of the farmers received a PM-KISAN transfer.

Figure 4: Vulnerable households who received ration and Jan Dhan account transfer (%)





## Survey Coverage

42% of respondents were males and 58% were females.

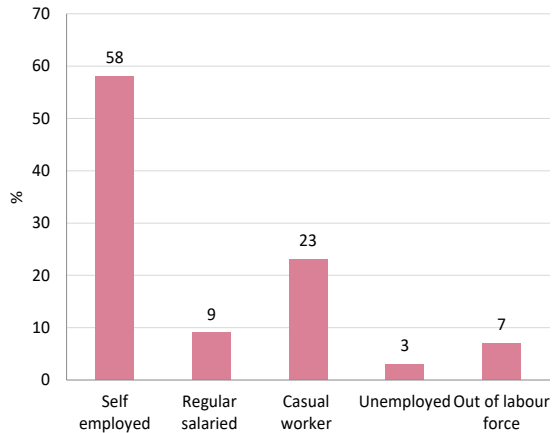
Hindus comprised 89% of respondents and Muslims 10%.

56% of respondents were from the OBC community.

79% of the households were vulnerable i.e. they earned less than Rs 10,000 in February.

*Figure 5: Share of respondents by activity status in February (%)*

n = 173



## Results from other surveys happening in the state

- \* According to a rapid assessment study carried out by ActionAid in Bihar, 82 per cent of respondents lost their jobs and returned to their home districts. As per the same study, the percentage of workers who consider their savings to be sufficient has dropped steeply from 48 per cent to less than 1 per cent.
- \* The telephonic survey conducted by Indus Action showed that unemployment in this state rose from 9% pre-lockdown to 62% post-lockdown.
- \* COVID-19 impact studies conducted by Dalberg, IDinsight, IIT-Delhi and Society for Social and Economic Research also feature Bihar in their sample drawn from a number of states.