

Bangalore Covid Impact Survey

Key Findings



Why did we do the survey?

- Macroeconomic indicators do not give an adequate picture of how the informal economy has fared during the pandemic.
- Large-scale household surveys are better at capturing the lower income groups, but usually do not give a detailed picture of livelihoods of poor households.
- This study focuses only on poor and vulnerable households.
- The purpose is to get a snapshot, at different points in time, of impact of Covid-19 induced lockdowns on households, and the coping mechanisms of the urban poor in Bangalore.



Who has carried out the survey?



act:onaid



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LEARNING TO FLY.

swabhimaan

community development in Bengaluru slums



REACHING HAND

THAMATE



Centre for
Advocacy and
Research



More than 70 field staff of the partner organizations executed the survey on ground

The survey covered settlements in 33 wards across the 8 zones in Bengaluru

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

Ward name	Zone
Banashankari Temple Ward	South
shakambari nagar	South
Deepanjali Nagar	South
Galianjeneya	South
Sudhamnagar	South
Kottigepalya	Rajarajeshwari Nagar
Laggere	Rajarajeshwari Nagar
Janabharathi	Rajarajeshwari Nagar
Hagadur	Mahadevapura
Kadugodi	Mahadevapura
K.R. Puram	Mahadevapura
Bellanduru	Mahadevapura
Sanjay Nagara	East
Neelasandra	East
Mallasandra	Dasarahalli
Anjanapura	Bommanahalli

Sample characteristics

- Total 2841 households surveyed, which includes 10267 individuals.

Of the sample:

- Women: 50%
- Muslims households: 21%
- SC households: 37%
- Secondary or below level of education: 83%
 - within this 22% not literate and 5% literate without formal schooling

Living conditions

- Availability of water (other than drinking): 33% households use public tap/ stand pipe/ hand pump as their main source of water and 6% purchase water from tankers.
- Toilet facilities: 8% households have no access to toilets (private or public).

Asset ownership

- 91.5% households do not own a house.
- 74% of households do not own a two-wheeler.
- 44% of households do not own home appliances like washing machine, refrigerators and mixer grinder.

Main findings: income and employment

1 Majority experienced a shock

- 41% of workers had no work and another 21% had reduced earnings even in Jan/Feb 2021.

2 Continued unemployment

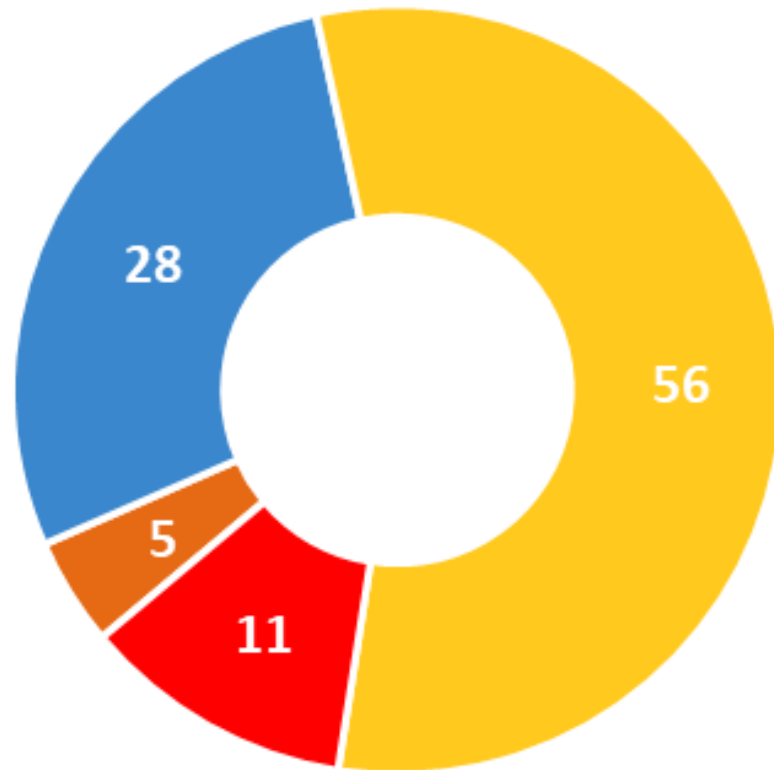
- In Jan/Feb 2021 (~7 months after the lifting of the 1st lockdown), unemployment remained significantly above pre-Covid levels at 47%. By Oct21 unemployment rate had recovered to pre-Covid levels (22%).
- In Oct2021, 11% workers had still not recovered from the job loss and women were impacted more (15.8%).

3 Continued earnings losses

- In Jan/Feb 2021 earnings remained 10% below pre-Covid levels. By Oct 2021 earnings recovered to pre-covid levels – adjusted for inflation, earnings still short of pre-Covid levels.

Persistent job losses

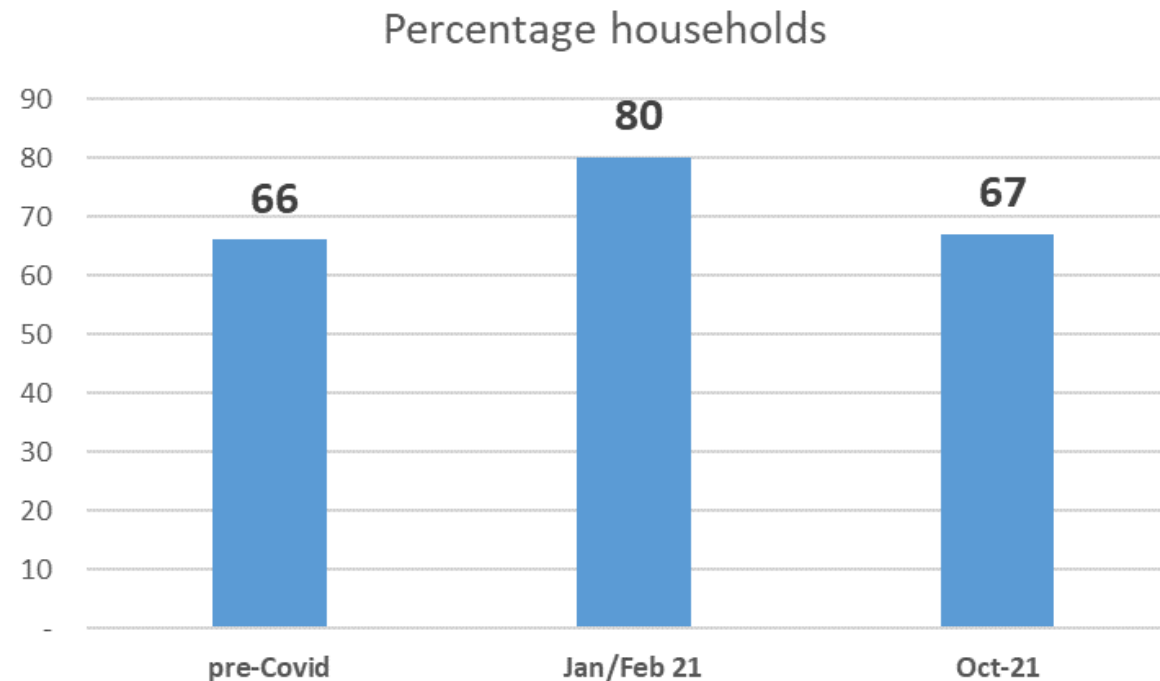
A year and a half after the onset of the pandemic, in October 2021, 11% workers had still not recovered from the job loss.



- **No effect:** remained employed throughout.
- **Lost and recovered:** did not have work in Jan/Feb 21 but had gained it back by Oct21.
- **No recovery:** did not have work in Jan/Feb 21 and also did not have work in Oct21.
- **Delayed job loss:** remained employed till shortly before the 2nd wave but had lost employment by Oct21.

Already high levels of income poverty increased further

Average monthly earnings (in Rs.)		
Pre-covid	Jan/ Feb 2021	Oct 2021
9,410	8,447	9,304



Percentage of households earnings less than the recommended National Minimum Wage (Rs. 119 per person per day) rose to almost 80% before falling back to pre-Covid levels (67%) by Oct 21.

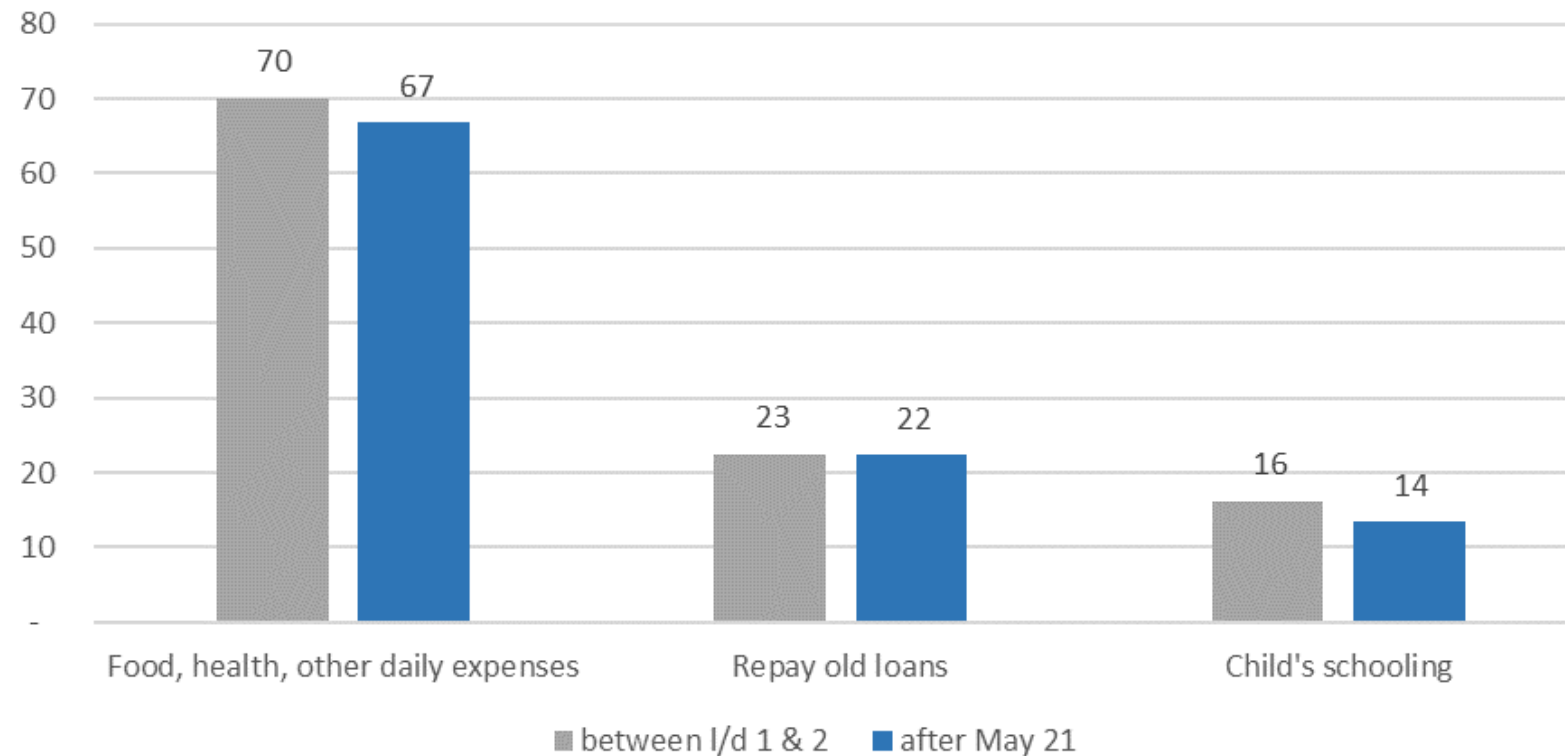
Job losses and transitions by occupation

%	Stayed in the same occupation	Moved to a diff occupation	Lost work
Mall/supermarket/showroom worker	34	7	60
Daily wage workers other than constr.	45	8	48
Tradesperson	40	14	46
Others	54	6	41
Garment worker/ factory worker	53	6	40
Domestic worker	54	6	40
Construction worker	50	10	40
Street vendors	52	11	37
Cab/auto driver (other drivers)	61	3	36
Agarbatti and beedi worker	59	6	35
Small business/small shops	58	7	35
Sweepers (BBMP)	88	3	8

Main findings: debt and food security

- 11% households were forced to borrow for daily expenses or to repay older loans.

** likely to be an underestimate of households who borrowed- access as well as reporting*



Main findings: debt and food security

- 11% households were forced to borrow for daily expenses or to repay older loans.
- 12% households could not borrow despite wanting to (higher for Muslims and OBCs).

Average loan amount (in Rs.)		
Pre-covid	b/w the two lockdowns	After May 2021
75,000	47,000	41,000

Main findings: debt and food security

- 11% households were forced to borrow for daily expenses or to repay older loans.
- 12% households could not borrow despite wanting to (higher for Muslims and OBCs).
- An additional 15% did not borrow during Covid but had to sell or pawn assets.
- 97% of households that had to sell/ pawn any assets reported using jewellery.
- Reliance on informal sources for borrowing increased during Covid.
- 40% reported lower food intake during the Covid period.

Main findings: reach of Government relief measures

- PDS: 55% households with BPL cards said they received more than regular quantity of grains in all months since 2nd lockdown. Another 32% got additional grains in at least a few months.
- Jan Dhan: 78% of households did not have a woman-owned Jan Dhan account. Among those who had an account, 75% reported receiving some transfer and 40% reported receiving the full INR 1500.
- Conditional on there being a child under age 6 or pregnant/ lactating mother, the percentage of households reporting getting supplementary nutrition or alternatives from anganwadis/ ICDS during Covid went up to 38% (vs 24% in pre-Covid times).
- Karnataka government schemes: only 3% households reported receiving anything under the cash transfer schemes announced by the state government.
 - Washermen, barbers, auto & taxi drivers: 28%
 - BoCW workers: 24%
 - Building workers: 17%
 - Asha workers: 4%
 - Artists, writers and handloom workers: 4%

- Livelihoods have been impacted massively and for a long period of time. Even if jobs come back, debt burden and other effects (health, education, nutrition) are long term.
- PDS has played a crucial role as a safety net. But cities lack a programme similar to MGNREGA which has played a big role in villages.
- Six states currently have urban employment programmes, many introduced in response to Covid. These include Kerala (pre-existing), Odisha, Jharkhand, Himachal Pradesh, Tamil Nadu and Rajasthan. Karnataka can also think of introducing such a programme that can provide work to casual wage workers as well as the self-employed.
- Cash transfers have not proved effective due to lack of reach as well as inadequate amounts. Creative ideas are needed to reach a larger number of vulnerable households with effective amounts of cash relief.



Appendix

- Purposive selection of 179 settlements ~ factors: coverage by partners, data availability and settlement size. Spread across 39 out of 198 wards in Bengaluru.
- Two-stage sampling method-
 - **Stage 1:** randomly select 92 out of 179 settlements stratified by area (at least 1 settlement in each zone)- 50% of settlements selected randomly in each area (North, East, West and South Bengaluru). The distribution of settlements in North, East, South and West areas of Bengaluru same as that in the overall sampling frame of 179 settlements i.e. 11%, 25%, 53% and 12% respectively.
 - **Stage 2:** randomly select ~6% of households from each settlement (minimum 5 households per settlement).

Monthly earnings before and during pandemic for various groups

	Average Monthly Earnings (in Rs.)			Average Earnings Ratios		
		Pre-covid	Shortly before the 2nd wave	October 2021	Shortly before the 2nd wave /Pre-covid	October 2021 /Pre-covid
Overall		9410	8447	9304	0.90	0.99
By Gender	Male	10307	9146	10070	0.89	0.98
	Female	7307	6873	7607	0.94	1.04
By Religion	Hindu	9601	8971	9562	0.93	1.00
	Muslim	8461	6980	8285	0.82	0.98
	Christian	9404	8446	9634	0.90	1.02
	Other	14743	9487	10377	0.64	0.70
By Caste	SC	9598	8744	9586	0.91	1.00
	ST	8626	7675	8625	0.89	1.00
	OBC	11360	10461	10461	0.92	0.92
	General	8368	7205	8595	0.86	1.03

Occupation breakdown of the sample

	Pre-Covid	Male	Female
Agarbatti & beedi worker	2.6	19.8	80.2
Cab/auto driver (other drivers)	12.7	98.1	1.9
Construction worker	11.7	87.2	12.8
Daily wage workers other than construction	9.1	81.3	18.7
Domestic worker	12.1	21.6	78.4
Garment worker/ factory worker	11.3	61.4	38.6
Mall/supermarket/showroom worker	4.8	79.5	20.5
Others	17.2	76.5	23.5
Small business/small shops	6.6	84.0	16.0
Street vendors	3.2	80.6	19.4
Sweepers (BBMP)	4.4	51.0	49.0
Tradesperson	4.3	91.7	8.3
Total	100	71.4	28.6
No of workers	3337		

- no substantial change occupation structure was observed in other periods (not shown on this slide)

40% households reported eating less than that in the pre-Covid times

