WORKERS IN THE TIME OF COVID-19
Round I of the National Study on Informal Workers

actionaid
ActionAid Association (India)
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IN THE TIME
OF COVID-19

Round I of the National Study
on Informal Workers

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First Published August, 2020

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The COVID-19 pandemic is a global health emergency that has manifested into a political, humanitarian and ethical crisis of unforeseen proportions. It has been a time of collective hardship that has exacerbated and exposed pre-existing crises of capital, care, caste, gender, and climate. It has also been a moment to reckon with the various forms of vulnerabilities in the lives of millions of people, especially those who have been forcibly displaced and those who are working in the informal economy, categories which all too often overlap.

The outbreak of the pandemic in India and subsequent containment measures such as lockdowns brought the entire economy to a grinding halt. The fallout has been immense and is likely to have long lasting impacts, particularly on the lives and livelihoods of marginalised communities and people living in poverty.

As part of its response to the crisis over the past few months, ActionAid Association (AAA) has undertaken a national study of people dependent on the informal economy. The study attempts to document the nature and extent of the transitions in the lives and livelihoods of informal workers, including migrant workers, during the pandemic and provide an insight into the precarity they experience and the coping mechanisms they adopt. Through multiple rounds which track the same sample of informal workers, we will interrogate aspects of their incomes, asset ownership, indebtedness and savings, living and working conditions, labour relations, nature of migration, access to entitlements, and social security. This report presents the findings of the first round of the study, conducted during the third phase of the national lockdown towards the end of May 2020.

The concerns of this study have been informed by AAA’s sustained work with informal workers in both rural and urban areas. Our work on the issue of urban homelessness specifically deals with the city maker, or the worker who has come to contribute their labour to our towns. In recent years, we have worked extensively with informal workers including domestic workers, street hawkers and vendors, piece rate workers, contract workers in garment and other industries and
construction workers. The issues have also been informed by the various strands of AAA’s strategic and thematic areas of work which broadly encompass the issues of labour with a focus on women workers, housing, access to land, forest, water, and commons, building collectives and cooperatives, and the rights of marginalised communities and children.

The study brings urgent attention to the limits of our systems and our processes, even our imaginations. We have seen that governments are struggling to respond effectively to the massive shock the system has had to bear, while the socio-economic gains of the past few decades such as in reducing absolute poverty and food insecurity have suffered massive setbacks. At the same time, fissures based on caste, religion, gender are getting wider and deeper. We believe that this is a crucial moment for both policymakers and civil society to critically reflect upon and imbibe lessons about the policy choices we need to make, the tools we should deploy in crises, and the institutions and mechanisms we must build and strengthen to make our societies resilient. Systemic change of the kind that is required for progress is only possible once structural fault lines are acknowledged and understood.

We aim to use the study to inform and sharpen our interventions with informal workers, provide direction to our engagement with policymakers, and generate evidence which has utility for researchers, policymakers, labour unions and formations, and civil society in the present context and beyond. The study also provides a firm empirical basis to the various policy interventions we have proposed in Towards a People Focused COVID-19 Response and a series of publications on the theme Isolate, Don’t Abandon, that focus on informal workers, women, children and vulnerable communities.

This study is the result of the collective effort of a dedicated team of researchers, colleagues from the regional offices at ActionAid Association, the surveyors and the communications team. However, the greatest debt is owed to the workers who took the time to provide the insights that constitute this study.

I look forward to all comments and suggestions as we share this and other reports emerging from this ongoing study. I seek the co-operation of all stakeholders to
make popular any insights this study may have on how we can move towards a more responsive policy framework that centres the needs of the vast majority of our workers.

In solidarity,

Sandeep Chachra  
Executive Director  
ActionAid Association
ACKNOWLEDGEMENTS

This study is the result of the commitment and vision of the numerous surveyors, co-ordinators, and researchers. The protagonists of the study are however the more than eleven thousand workers who contributed to the survey through their ongoing hardships. This study is made possible and meaningful because of them.

Acknowledgements are also due to the extensive survey teams from Rajasthan, Gujarat, Odisha, Delhi, Haryana, Punjab, Himachal Pradesh, Bihar, Jharkhand, Maharashtra, Goa, Uttar Pradesh, Uttarakhand, Madhya Pradesh, Karnataka, Tamil Nadu, Andhra Pradesh and West Bengal, the members of these teams committed their time and efforts to undertake this mammoth task during the lockdown.

Gratitude is also due to the dedication and efforts of the co-ordination team for organising the study despite the rigours of the lockdown and their commitments to relief work.

Prof Praveen Jha, with the Centre for Economic Studies and Planning, and the Centre for Informal Sector and Labour Studies, Jawaharlal Nehru University, India and Prof Pushpendra Kumar Singh, Chairperson of the Centre for Development Practice and Research, a Patna-based centre of the Tata Institute of Social Sciences, guided and supported the design of the study. We are extremely grateful for their help and encouragement.

The study and this report is also the product of the efforts of the dedicated team of researchers who wrote this report. This includes Dr Rahul Suresh Sapkal, Assistant Professor, Centre for Labour Studies, Tata Institute of Social Sciences, and from ActionAid Association Divita Shandilya, Policy and Research Manager, Koustav Majumdar, Intern, Roshni Chakraborty, Intern, and K T Suresh, Senior National Lead, Urban and Labour.

Thanks also go to the translator, editor, design team and support from the communications team to bring this report to its final version. Please read Appendix A for a full list of the contributors to this report.
LIST OF ABBREVIATIONS

AAY : Antodaya Anna Yojna
CMIE : Centre for Monitoring Indian Economy
COVID-19 : Corona Virus Disease -2019
CPHS : Consumer Pyramids Household Survey
GST : Goods and Services Tax
ICDS : Integrated Child Development Services
MGNREGS : Mahatma Gandhi Rural Employment Guarantee Scheme
NFSA : National Food Security Act
NGO : Non-Governmental Organisations
OPD : Out Patient Department
PDS : Public Distribution System
PLFS : Periodic Labour Force Survey
PM-KISAN : Pradhan Mantri Kisan Samman Nidhi
RWA : Resident Welfare Association
SHG : Self Help Group
SSER : Society for Social and Economic Research
SWAN : Stranded Workers Action Network
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EXECUTIVE SUMMARY

This report presents the findings of a national survey conducted by ActionAid Association with informal workers towards the end of the third phase of the lockdown to ascertain the impact of the lockdown. This period was a transitionary one in many ways; as the country was set to move from the third phase to the fourth phase of the lockdown, government guidelines were laying the ground for the gradual reopening of the economy. Both urban and rural areas saw some recovery of economic activity with the opening of shops and resumption of construction work and agriculture work wherever workers were readily available. And with the government allowing the movement of migrant workers through special shramik trains and interstate buses, there was significant movement of people from cities to their hometowns.

The survey was carried out in the backdrop of this shifting landscape. It covers migrant workers both in their destination states and source states as well as those in transit. It also covers non-migrant workers in both rural and urban areas, of whom some had been able to resume work, but most others had lost their sources of livelihood. The fallout of the lockdown has been unarguably felt most sharply by this segment of people from marginalized communities in the informal economy. The last four months have brought immense disruption and disarray in their lives, and there is little by way of comfort on the horizon.

Out of 11,537 respondents, over three-fourths reported that they had lost their livelihood since the imposition of the lockdown. Close to half of the respondents said that they had not received any wages and about 17 per cent had received only partial wages. Approximately 53 per cent said that they had incurred additional debt during the lockdown. More than half of the respondents who had migrated for work reported that they were stranded for over a month.

People’s access to essential services also took a big hit. For instance, only about a sixth of the respondents reported that their food consumption was ‘sufficient’, a large decline from before the lockdown when 83 per cent of them believed that their food consumption was sufficient. There was a notable drop in the frequency of food consumption - when asked about the number of meals they were having in a day, 93 per cent of respondents said that they were eating two meals a day
before the lockdown but only 63 per cent of respondents reported eating two meals in a day after the lockdown. Nearly three-fourths of the respondents said that they could not access healthcare when they needed to during the lockdown. These are staggering figures which convey the extent of the shock to workers in the informal sector at a glance, but they also merit a deeper look at the vulnerability and precarity that undergirds the informal sector. The lockdown has accentuated and deepened the multiple crises being faced by people in the informal economy. But its effect has been so magnified because the shock absorbing capacity of the sector has eroded massively over the years, and more so in the recent past due to policies such as demonetization, dilution of labour laws to promote flexibility, and the poor roll-out and implementation of the goods and services tax (GST). In order to instil recovery and resilience in the economy, it is imperative to not only respond to the changes taking place in the labour market in the aftermath of the lockdown, but also to address the pre-existing structural characteristics of the economy mired in gender and caste-based discrimination. The damage due to the lockdown has been huge and widespread and is still unfolding in myriad ways, but it also provides an opportunity to correct course. Urgent attention and concerted action needs to be taken on the question of livelihoods for migrant workers; the need to enhance the inclusivity and liveability of our cities; the need to enable vulnerable communities and groups to break out of the cycles of dispossession and precarity; and measures to enhance women’s participation in the work force. In the following paragraphs we share what the survey has revealed on these interrelated aspects.

1. Livelihoods of migrant workers
The lockdown has triggered massive reverse migration in the country. Millions of workers have left their destination cities and gone back to their source towns and villages, a majority of them in Uttar Pradesh, Bihar, Rajasthan, Maharashtra, and Madhya Pradesh. According to the 2011 census, these are the top five origin states for interstate migrants and account for nearly 55 per cent of total migrants. In addition to these states, Odisha, Jharkhand, and West Bengal have also seen high outflow of migrants as per this survey. The return of such a high number of workers in a short period of time is set to put additional strain on infrastructure and services in rural areas. In the absence of employment opportunities in manufacturing and services, there will be an
over-reliance on agriculture. With an agrarian crisis where wages are stagnant and farmers are struggling with high inputs costs, low prices, and frequent crop losses due to droughts, floods, and climate change induced uncertainties, absorption of these workers into the agriculture sector is extremely unlikely. Similarly, as demand for jobs under Mahatma Gandhi Rural Employment Guarantee Scheme (MGNREGS) has astronomically shot up, there are concerns about adequate job creation even with a higher budget allocation.¹

Governments are thus currently facing challenges on two fronts: first, creating employment at the required rate to protect against a collapse in wages and demand in the rural economy, and second, providing employment to semi-skilled and highly skilled workforce among the returning migrants.

The PM Gareeb Kalyan Rojgar Abhiyaan has been launched to provide 125 days of employment to returning migrant workers in Uttar Pradesh, Bihar, Rajasthan, Madhya Pradesh, Odisha, and Jharkhand.² The programme is focused on creating critical infrastructure in rural areas such as housing, irrigation and water works, toilets, cattle sheds, roads, waste management plants, and Panchayat and Anganwadi bhawans.

But there is need for a holistic approach to employment in rural areas, and not a one-off emergency response. Rural employment programmes should include creation and upgradation of infrastructure for health, education, and agriculture including markets, storage spaces, and warehouses. They should ensure access of marginalized communities to land, water, forests, and grazing land, promote collective models of farming and industrialization through agro-industries and other rural industries, and link both farm and non-farm rural workers to formal credit mechanisms and insurance packages which cater to their needs.

It is also vital to set up mechanisms to protect workers and their rights when they migrate for work. These include setting up of migration facilitation centres to maintain a database of migrant workers both at source and destination districts, provide them information and access to welfare schemes, and ensure their access to grievance redressal processes. The labour codes which are in various stages of

being approved or have been promulgated need to be urgently revisited to include provisions for migrant workers. Other protective laws and mechanisms such as local committees for the prevention of sexual harassment at the workplace need to be made accessible to migrant workers.

2. Inclusiveness and liveability of cities

Cities rely heavily on migrant workers for their growth and sustenance. Yet, urban spaces have failed spectacularly in according protection and dignity to migrant workers and other informal sector workers. Most people who work in the informal economy and are dependent on petty trade and casual labour do not have proper housing. They live in slums, jhuggi jhopdi (JJ) clusters, informal settlements, or at their worksites. These places are typically extremely overcrowded, and people do not have access to clean water or sanitation facilities.

It is hardly surprising then that slums, unauthorized colonies, and other forms of informal settlements have become hotspots for infections in cities. Physical distancing is an improbable proposition in these spaces, and people frequently have to gather at common points to access services such as water and toilets. As they are so underserviced, informal settlements also lack critical health infrastructure in the form of primary health centres and dispensaries.

The loss of housing emerged as a major issue during the lockdown, which perhaps precipitated the decision of many migrant workers to return to their hometowns. In the sample, almost 60 per cent of migrants said that they had to vacate their housing after the lockdown. There was also an alarming increase in the level of food insecurity, and a decline in water consumption to a lesser extent. This was partly due to restrictions on movement but is largely indicative of the lack of food reserves in poor households, their inability to save and stock up, and their low levels of enrolment and access to welfare schemes such as the Public Distribution System (PDS). Migrant workers are particularly susceptible to be left out of schemes which require proof of residence or linking of multiple documents.

As cities gradually open for business, the return of migrant workers is contingent on greater public investment in improving their living conditions and access to healthcare and other services. If this is not done and workers are forced to move due to rural distress, only to find themselves back in unhygienic and miserable conditions in cities, we would end up perpetuating cycles of disease, displacement, and poverty.
There is an urgent need to address the housing challenge in cities. The focus should be on in-situ slum redevelopment and low-cost rental housing based on considerations of distance from the workplace, assurance of basic amenities, and security of tenure. Hostels or dormitory housing with basic amenities such as water, sanitation, and electricity should be set up for migrant workers. There should be greater investment into these communities, and the forms this should take include healthcare centres, day care centres, parks and other public spaces.

It is also evident that the welfare system is extremely wanting, especially when it comes to migrant workers in urban areas. The proposed ‘One Nation One Ration Scheme’ is a welcome move, and the government similarly needs to work towards linking workers to other entitlements such as maternity benefits, subsidised cooking fuel, pension, and health insurance among others, regardless of their location. It is imperative that workers have access to education, healthcare, water, and sanitation, wherever they are based, including remote work sites.

The pandemic has pushed us to break from our regular ways of governance and there has been much emphasis on decentralisation. When it comes to urban spaces, we need to not only shift our orientation away from metropolitan cities and state capitals to small and medium towns, but also move towards forms of governance which empower local urban bodies, create pathways for devolution of funds, engender community participation and equitable decision making, and enable policymakers to respond to the unique characteristics of these spaces.

3. Breaking cycles of dispossession and precarity

The lockdown and the economic crisis have highlighted the precarity endemic to the lives of informal workers. The labour market is split into formal and informal sectors based on closely mirrored hierarchies and discriminations of caste, religion, gender. The informal sector, which is mostly populated by scheduled castes, schedules tribes, Muslims, and women, is characterised by low-value, low-paid, and hazardous work and little to no access to social security. Another defining feature of the informal sector is that labour relations between workers and contractors or employers are often exploitative.

Migrant informal workers are particularly disadvantaged. They generally migrate to escape poverty and deprivation, but migration entails costs for which people are forced to borrow from moneylenders or contractors. This debt is often manifested in the form of clientelist relations akin to bondage. At the destination,
migrant workers face additional challenges of being cut off from their networks of kinship and political patronage and of being outside the ambit of legal protection. Language barriers, information asymmetries, and over-dependence on contractors and middlemen add to their vulnerability.

The social security system is made up of a patchwork of schemes which have promoted this fragmentation between formal workers who have access to social security and are protected by labour laws and those who are not. In the sample, 90 per cent of the respondents did not have a written contract. Out of these respondents, more than half did not receive wages after the lockdown and around 15 per cent received only partial wages. Moreover, less than 22 per cent reported having access to social security.

In the aftermath of the lockdown, several state governments have attempted to dilute or suspend labour laws claiming it to be essential to the recovery of the economy. These changes will further skew the balance of power in favour of employers and have extremely adverse consequences for the living and working conditions of workers.

If the majority of the India’s workforce is constantly oscillating between distress conditions and emergency situations, there can be no growth. These unilateral changes must, therefore, be urgently rolled back. Instead of positioning workers and their rights as being adversarial to reform, the government should strengthen tripartite consultations and promote workers’ bargaining power through trade unions and collectives. It should also bolster the implementation and enforcement mechanisms for labour legislations and schemes. There is a need to ensure a decent living wage to all workers and move towards a universal social safety net which guarantees basic protections to them.

It would be prudent at this juncture to introduce an urban employment programme. This would help address the infrastructure deficit in urban areas, create productive assets under the ownership and management of marginalised communities, and allow for mitigation of loss of livelihood and incomes for informal workers.

4. Women’s participation in the workforce

The pandemic and the lockdown have vastly exacerbated existing inequalities, including gender inequality. The violence and exclusion faced by women have compounded many times over in the last few months, with their impacts expected to reverberate for several months to come.
Women’s labour force participation in India has been in steady decline for a while now. Of the women who are in paid labour, more than 90 per cent are in the informal sector, often in jobs which are undervalued and underpaid. This situation is set to get worse. Women are overrepresented in sectors such as domestic work, construction work, beauty and wellness industry, and sex work, which have seen massive losses of livelihood since the lockdown. Even in the formal sector, women are more likely to be hired on temporary or part-time positions, making it easier for firms to let them go if there is downsizing.

Since the outbreak of the pandemic, there has been a huge increase in women’s unpaid work, and it is set to rise further. Women are expected to spend more time looking after their children, whose schools will remain shut for the foreseeable future, and caring for the elderly and sick members of the household, especially in the context of overwhelmed health services. As a result of their care burden and unavailability of decent jobs, women would be forced to either drop out of the workforce completely or take up casual work in larger numbers. Recent changes in labour laws such as increasing working hours and diluting safety standards at the workplace will further add to the challenges of retaining women in the workforce.

There is already higher loss of livelihood being reported among women than men. An analysis of the national-level panel data from Centre for Monitoring Indian Economy (CMIE)’s Consumer Pyramids Household Survey (CPHS) database by Ashwini Deshpande found that the number of men who reported themselves as employed dropped by 29 per cent between the fiscal year March 2019-20 and April 2020, while for women the change was much greater at 39 per cent.

In the survey sample, 90 per cent of women were working as compared to 85 per cent of men prior to the lockdown. However, by mid-May, 79 per cent women reported that they were unemployed compared to 75 per cent of men. Notably, fewer women reported to be looking for work than men- while the percentage of both men and women seeking work increased during the lockdown, this increase was marginally higher for men at 15 per cent compared to women at 13 per cent.³

The process for economic recovery must, therefore, prioritise women’s employment. This will have to be a coordinated effort on many fronts and cannot be an ancillary goal. It is important to facilitate women’s access to decent work by providing public services such as household water connections, toilets, creches,

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and safe and secure public transport. At the same time, labour laws need to be better implemented to eliminate discrimination in hiring, ensure equal and decent wages, and improve working conditions and safety protocols at the workplace. There is also an urgent need to ensure that women in both formal and informal employment are covered by appropriate social security including maternity benefit, sickness benefit, provident fund, and pension.

The challenges and propositions shared here are certainly not new or exclusive. They would require much more detailing and deliberation. But what is paramount is that political will be galvanized in this critical moment to rise above knee-jerk reactions and find sustainable solutions.

The subsequent rounds of the survey would continue exploring these aspects in greater detail in order to contribute to the evidence base for better informed interventions by governments and civil society and for more inclusive and responsive policies.
Introduction

The COVID-19 pandemic has upended the global economy and revealed structural fault lines across developed and developing countries, adding an urgency to questions of dignified wages and work, access to essential services and basic rights, and social and ecological justice.

In India, the dire working and living conditions of a vast majority of workers in the informal economy have been firmly put in the spotlight over the past four months. The lockdown and subsequent near-total economic shutdown left millions of daily wagers, home-based workers, and gig workers among others without livelihoods and incomes overnight. Their worksites were rapidly shut down and, in several cases, their contractors went missing or employers expressed the inability to pay wages. Home too, soon turned into an inhospitable space, as the informal settlements and slum clusters in urban areas that they live in risked becoming hotspots for the spread of COVID-19, with little scope for physical distancing to ensure safety.

With their access to services, both public and privately bought, severely curtailed, people were put in an increasingly untenable situation. Struggling to access food, water, and sanitation, and running out of money to pay rent, it became almost impossible for many to survive in cities in the absence of social networks and social security. Leaving such hostile environments and moving back to their hometowns was then the only solution for some and the logical step for many. The massive exodus that we have seen over the past few months has been as much as an act of rebellion as an act of desperation against a state that not only did little to help, but turned its law and order machinery on vulnerable and marginalised populations to control their movement.¹

Several reports have highlighted the state of workers in the weeks following the lockdown. In their report 21 Days and Counting, the Stranded Workers

Action Network (SWAN) highlighted the immense hardship being faced by migrant workers who were stranded in their cities of work. Out of 11,159 workers who reached out to members of the network for relief, most were daily wage workers and self-employed workers such as street vendors and zari workers.\(^2\) The report reveals widespread food insecurity; 50 per cent of the workers they spoke with had less than a day’s worth of ration left with them and 72 per cent said that their rations would finish in two days.

A phone survey of 4,000 workers across 12 states conducted by Azim Premji University in collaboration with civil society organisations shows the impact of the lockdown on employment and earnings of self-employed, casual, and regular wage/salaried workers.\(^3\) They found that 67 per cent of workers had lost their employment as compared to February 2020; 80 per cent of workers in urban areas and 57 per cent workers in rural areas reported employment loss. Workers who were still employed reported a fall in earnings across the board; non-agricultural self-employed workers reported a fall of 90 per cent in their average weekly earnings, casual workers reported a fall of almost 50 per cent in their average weekly earnings, and half of all salaried workers saw either a reduction in their salary or received no salary.

While the effects of the lockdown have been relatively less pronounced and more delayed in rural areas, they have been severe. Studies by Society for Social and Economic Research (SSER) have captured the huge disruption to agricultural activities such as harvesting, sale of agricultural produce, and purchase of inputs due to the lockdown.\(^4\) The bottlenecks in supply chains and collapse in demand led to big losses for dairy farmers, poultry farmers, and farmers who produce fruits. Moreover, the sudden imposition of the lockdown led to a steep fall in employment created under the MGNREGS. In April 2020, only 3 crore person days of employment were

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generated, which is just 12 per cent of the projected level of employment creation in that month.

Faced with this unprecedented public health and humanitarian crisis, ActionAid Association (AAA) has been working to support marginalised and vulnerable communities since the third week of March 2020. Our response has been at three levels- we have been providing grounded policy inputs from the perspective of workers and vulnerable communities to the government, spreading awareness on prevention and protection from the disease, and reaching out to the most affected populations, including migrant workers and families dependent on the informal economy, with relief in the form of cooked food, dry rations, sanitation materials, and psycho-social support.

As on July 31, 2020, staff and allies of ActionAid Association have been able to reach over 68,67,218 individuals with much-needed relief materials. They belong to vulnerable communities and groups across more than 235 districts in 23 states and one Union Territory, including people dependent on informal economy, Dalits, Muslims, particularly vulnerable tribal groups, de-notified tribes, nomadic tribes, people living with HIV and people with disabilities; with a focus on women and children among them. AAA directly supported nearly 23,55,346 individuals with relief materials, such as dry ration, cooked food and sanitation supplies among other forms of relief, and facilitated access to government relief and schemes for another 46,16,799 individuals. These figures have been compiled with the assumption that there are 5 members per family and discounting overlap.

As migrants across the country retraced their path back home, we established the Relief in Transit initiative. Through a total of 50 transit centres spread across ten states, we were able to reach out with food, water, and supplements to migrants who were mostly on foot as transport was either not available or too expensive for them to afford. Overall, more than 79,200 individuals were provided with cooked food and 26,100 individuals were provided with supplements at the centres. We are also supporting people in accessing their entitlements. Till date, we have been able to support 83,322 individuals access work under MGNREGS, 41,632
people access pensions and assistance schemes, and 85,791 individuals access rations under PDS.

But four months into the crisis, both reverse migration and relief work continue, pointing to the likelihood of a slow and winding road to recovery from the massive shock that the economy and labour market have sustained. During this period, countless households have been at the risk of being pushed further into poverty and indebtedness. The policy response must entail shoring them up through emergency measures but also addressing the structural causes that induce and deepen their vulnerabilities. The crisis triggered by the lockdown has magnified these structural issues which shape the daily lives of people in the informal economy, including increasing casualisation of the workforce in both formal and informal sectors, high prevalence of low-wage footloose labour, little or no access to social security and safety nets in the informal sector, lack of access to decent housing and basic services, and government negligence and apathy towards migrant workers.

The fact that the government is unable to provide a reliable estimate of how many migrant workers have been displaced since the lockdown is proof of the extent to which they have been ignored in policymaking. While the Chief Labour Commissioner of India has estimated that 26 lakh migrants were stranded across the country, the Solicitor General informed the Supreme Court that close to 98 lakh migrant workers had been transported back home.5 However, these numbers are gross underestimations as academics have conservatively estimated the number of migrants who have returned home since the lockdown to be between 1.5 crores-3 crores.

In order to respond effectively and support workers in accessing relief, rebuilding their lives and livelihoods, and asserting their rights, we must have a deeper understanding of how the crisis is manifesting in their lives. With this aim, ActionAid Association has initiated a multiple-round longitudinal survey with informal workers. Our attempt would be to capture snapshots

5. Explained: How many migrant workers displaced? A range of estimates, The Indian Express, June 8, 2020
of the informal sector at particular times, geographies, and contexts over the coming months to feed into a bigger picture of lives and livelihoods of informal workers during the ongoing pandemic and economic crisis.

The first round of the survey, for which the findings are presented in this report, was conducted between May 14th-22nd, 2020. On May 1st, the second extension of the lockdown was announced for a further two weeks from May 4th to May 17th, 2020. In conjunction, after more than a month of migrants having taken to the roads to reach home, the government released an order allowing for the movement of stranded migrants, students, pilgrims and tourists. Subsequently, millions of workers returned back to their hometowns on shramik trains and special buses, though there were many who continued walking as they could not avail the transport on offer for various reasons. Given the timing of our survey, we were able to speak with both migrant workers who were stranded or continued to stay in their destination states and those who had come back to their source districts. We also interviewed informal workers both in rural areas and in informal colonies, JJ clusters, and slums in urban areas.

Overall, we interviewed over 11,530 workers across 21 states through a network of more than 270 partners and volunteers. We were able to cover 293 source and 393 destination districts. Out of the people interviewed, 72 per cent were male, 28 per cent were female, and 0.01 per cent identified with other gender identities. The gender disparity can be explained by two factors. Firstly, we contacted respondents mostly through mobile phones and, in general, it is the male in the household who controls the phone. Secondly, two-thirds of our sample were migrant workers, which is an overwhelmingly male population in India. Two thirds of all our respondents were in rural areas, while one-third were in urban areas. Almost 67 per cent of the respondents reported having migrated for employment, while the 33 per cent identified as ‘in-situ’ workers.

In addition to phone interviews, few of the respondents were also interviewed in person when our teams were carrying out relief work. Our sample was not randomly selected. The respondents are either from communities with whom we have been working with directly or through partners or individuals with whom we made contact during the relief
process. There was, however, low distress bias because we did not include only those in our sample who had requested or accessed help during COVID-19 related relief work. Our respondents were variously located at worksites, quarantine shelters, and households during the time of the interview.

The survey allows us to look at the existing status of workers with respect to the various types of employment, patterns of migration, incomes and savings, housing, access to food, water and essential services, and access to social security and entitlements and how these have been impacted since the lockdown. It also enables us to examine how workers in the informal economy are meeting their diverse needs since the outbreak of COVID-19 and how existing social infrastructure related to health, sanitation, social security, relief measures, and public provisions have responded to them.

In the following chapters, we begin by looking at the multifarious factors which may induce or mitigate distress in workers’ lives including land ownership, migration patterns, enrolment in welfare schemes, and housing conditions, making them either more vulnerable or less vulnerable to economic shock. We then examine the impact of lockdown on several fronts including livelihoods, wages, consumption, and savings. We also look at workers’ access to relief measures and welfare entitlements since the lockdown and the primary sources for receiving support. Finally, we attempt to discern the impact of the lockdown on women workers, in sectors which are dominated by women workers in our sample. We conclude with a few key findings of the survey.
Over the last two decades, there has been an emergence and intensification of precarious forms of work in both formal and informal sectors of the Indian economy. As the Government has ostensibly adopted an approach of minimal intervention, Indian firms have increasingly adopted a low-cost strategy. This entails preserving or enhancing their price competitiveness by cutting costs and externalizing costs and risks onto workers. The most effective way to do this is to add or replace regular workers with workers who do not enjoy security of income, employment, insurance among others. This decision is premised on two factors; first, that the bargaining power of these non-standard workers (or precarious workers) would be extremely low, and second, that this aspect would also hurt the bargaining power of regular workers. Thus, the growth of precarious employment segments the labour market and perpetuates economic discrimination.

Moreover, labour market segmentation further reproduces and reinforces differences along caste, class, religion, and gender. People living in poverty, Dalits, tribals, Muslims, and women from marginalized communities are therefore, disproportionately engaged in work which is informal and considered to be precarious. In our sample, majority of the respondents are working in the informal sector and almost 63 per cent of them have migrated for employment.

Social Composition
The social composition of these respondents shows that 15 per cent of them belong to Scheduled Tribes and 39 per cent are Scheduled Castes (Figure 2.1), which is higher than their proportion in the composition of the country’s population. The rest of the respondents belong to other backward classes (28 per cent) and other categories (18 per cent).

The conditions of informal workers are often overlooked by policy makers, leaving them to the mercy of employers and middlemen. The current crisis has, in fact, laid bare the precarity in the lives of informal workers, with high
levels of dependence on informal relationships and systems which operate almost exclusively outside the realm of law and a welfare apparatus which rarely seems to function in their favour. Add to these existing distress factors such as landlessness, distress migration, low access to essential services and social security, poor housing and living conditions, and indebtedness, and the shock absorbing capacity of informal workers is greatly lowered.

Land Ownership

According to the Periodic Labour Force Survey (PLFS) 2017-18, 54 per cent of India’s population resides in rural areas, out of which 68 per cent derive their livelihood from agriculture and allied sectors. In our sample, 72 per cent of workers do not own agriculture land and only 28 per cent have small and marginal land (Figure 2.2).

Of those 28 per cent of workers who own agriculture land, 70 per cent have less than one acre of land, which barely allows them to sustain themselves, leaving little room for anything else (Figure 2.3). 22 per cent of workers have less than three acres of land. Only six per cent of workers have land more than three acres but less than five acres.

In case of people who do not own land but are engaged in farming, most of them work on other people’s land. In our sample, 52 per cent
of respondents work on other people’s land (Figure 2.4). Around 22 per cent work on the Batai or sharecropping system and 14 per cent work for private landowners. Approximately six per cent work on collective land and five per cent have leased land for agriculture.

Such heterogeneity of farming arrangements might put workers at risk of exploitation by landowners since:

1) they do not have bargaining power;
2) agrarian relations are deeply embedded in the existing caste system, and

3) the agriculture sector is excluded from labour laws and the implementation of laws is weak in general.

**Migration**

In the absence of land, workers are compelled to migrate to urban areas in search of livelihood, oftentimes in conditions of duress or under work arrangements which expose them to exploitation and further deprivation. Out of the 67 per cent of workers in our sample who reported to have migrated for work, 61 per cent do not own any land (Figure 2.5). This implies a high positive correlation between lack of land ownership and outmigration.

Among migrant workers, 57 per cent respondents migrate once in a year and 43 per cent migrate multiple times in a year (Figure 2.6). The frequency of migration is higher for men as compared to women. 56 per cent male migrants reported migrating once in a year and 44 per cent reported migrating multiple times in a year. In comparison, around 62 per cent of women migrant workers migrate once in a year and 38 per cent of them migrate multiple times in year. If a worker undertakes migration multiple times in a year, it may be indicative of lack of availability or stability of
employment in both their source and destination places as compared to a worker who migrates once a year.

**Figure 2.5 Land ownership and migration**  
(No. of respondents – 8,283)  
Migration when land not owned (in %)

<table>
<thead>
<tr>
<th></th>
<th>Not Migrate</th>
<th>Migrate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Migration when land not owned</td>
<td>39.33%</td>
<td>60.67%</td>
</tr>
</tbody>
</table>

**Figure 2.6 Frequency of migration for work**  
(No. of respondents – 6,446)  
Frequency of migration for work (No. of respondents – 6,446)

<table>
<thead>
<tr>
<th></th>
<th>Female</th>
<th>Male</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Multiple Time in a year</td>
<td>38.49%</td>
<td>44.45%</td>
<td>43.4%</td>
</tr>
<tr>
<td>Once in a Year</td>
<td>65.51%</td>
<td>55.55%</td>
<td>56.6%</td>
</tr>
</tbody>
</table>

Distress Factors Compounding the Socio-Economic Crisis
We also observe that out of our sample, 44 per cent of workers migrate with family but the remaining 56 per cent migrate alone (Figure 2.7). This could be indicative of poor living and working conditions at the destination place, as people tend to migrate without families when they do not have fixed employment, their housing and access to services is not suitable for their families, and to save on living expenses.

**Housing**

Access to adequate and decent housing is a basic right. It is vital to not only ensuring resource ownership and thus reducing people’s vulnerability, but also to securing their future and long-term aspirations. But housing conditions for informal workers are marked by overcrowding, lack of tenure, poor infrastructure, and absence of water, electricity, and sanitation.

A little over 42 per cent of all workers in our sample reported that they were staying in rented housing, followed by 24 per cent who stay in their own semi-pucca houses, and 21 per cent who stay in their own kuccha houses (Figure 2.8). Around six per cent of workers said that they were staying in community housing, and less than one per cent had been provided housing by their employer.
Figure 2.8 Housing conditions
(No. of respondents – 11,530)

Housing type (in %)

- Community Housing
  - All Respondents: 5.99%
  - Migrants: 7.91%
  - Non-Migrants: 1.93%

- Kuchha (Own House)
  - All Respondents: 21.62%
  - Migrants: 16.31%
  - Non-Migrants: 32.86%

- Provided by Employer without rent
  - All Respondents: 59.6%
  - Migrants: 8.54%
  - Non-Migrants: 0.5%

- Rented room/house
  - All Respondents: 42.33%
  - Migrants: 55.30%
  - Non-Migrants: 14.89%

- Semi-pakka (Own House)
  - All Respondents: 24.10%
  - Migrants: 11.94%
  - Non-Migrants: 49.83%

Figure 2.9 Number of rooms
(No. of respondents – 11,530)

Number of rooms (in %)

- Above 5: 2.46%
- 5: 1.41%
- 4: 2.4%
- 3: 6.58%
- 2: 25.51%
- 1: 61.53%
Amongst migrant workers, more than 55 per cent stay in rented houses in their destination places. Out of the migrant workers who reported that they own their house, more than 16 per cent own a kuccha house and about 12 per cent own a semi-pucca house. Eight per cent of migrant workers live in community housing and nine per cent live in housing provided by their employers.

Housing ownership is reported to be higher among non-migrant workers, as expected. Nearly 50 per cent live in their own house of semi-pucca build, and 33 per cent have their own kuccha house. Around 15 per cent of them live in rented housing, while two per cent live in some form of community housing and less than one per cent live in housing provided by their employer.

We further tried to ascertain the quality of housing by asking about the number of rooms and toilets available and how many people they were being shared by.

In our sample, 62 per cent of respondents were living in single room accommodation, and only about 26 per cent had housing with two rooms (Figure 2.9). Around seven per cent of workers said that their house had three rooms and around five per cent of workers said that they were living in housing with more than four rooms.

We also see found that 20 per cent of the respondents were sharing their living space with six to 10 other people (Figure 2.10). Another 19 per cent said that they were sharing their living space with five other people and 21 per cent said they were sharing with four other people. Close to nine per cent respondents said that they were sharing their living space with more than 10 other people, whereas only about five per cent said that they were sharing with only one other person.

These figures point to the congestion in living spaces, which is seemingly quite common and intense. It drastically reduces the quality of living conditions and is dangerous to health and well-being. It is particularly concerning in the present context of the pandemic as it puts people
Figure 2.10 Sharing of accommodation
(No. of respondents – 6,163)

Number of non-family members with whom accommodation is shared (in %)

- More than 15: 9.34%
- 6 to 10: 20.29%
- 5: 18.87%
- 4: 20.69%
- 3: 14.95%
- 2: 11.21%
- 1: 4.67%

Figure 2.11 Number of toilets
(No. of respondents: 11,530)

Number of toilets (in %)

- Public/Community Toilets: 19.14%
- 3 and Above: 3.11%
- 2: 5.31%
- 1: 67.91%
- 0: 5.53%
at very high risk of transmission, with little to no space to safely isolate themselves.

The figures for access to toilets are similarly concerning. In our sample, 68 per cent workers said that they have only one toilet in their homes (Figure 2.11). More than 19 per cent said that they were dependent on public or community toilets and six per cent reported that they do not have access to any toilet facility and are forced to defecate in the open.

Both the low levels of access to toilets and high degree of sharing between family members pose a threat to public health. When used by infected individuals, shared facilities could become sources of airborne or surface exposure to COVID-19, especially in the absence of adequate availability of water and soap to maintain hygiene. Women might be at increased risk due to more frequent use, both for meeting their own needs, including during menstruation, and while assisting dependent family members.

Access to Welfare

For informal workers from poor and low-income households, especially migrant workers, public welfare schemes are critical to meet essential needs. But in our sample, we observe remarkably low level of enrolment for welfare schemes in general, and for migrants in particular.

In Figure 2.12.1, we can see that the enrolment in both PDS and AAY schemes is low, despite all of our sample respondents being eligible under one of the two schemes. Around 53 per cent of workers said that they had a PDS ration card. Enrolment level for PDS is higher in urban areas at 58 per cent than rural areas at 51 per cent in our sample. Respondents with non-migration status have a much higher enrolment level at 83 per cent than migrant workers at 38 per cent.

In our sample, approximately 48 per cent of respondents are below poverty line according to their type of ration card. Among them, 27 per cent are enrolled in the PDS (AAy) scheme. The enrolment rate is slightly higher in rural areas at 29 per cent compared to urban areas at 25 per cent. A slightly higher percentage of migrant workers reported being enrolled in AAY at 29 per cent as compared to 24 per cent of non-migrant workers.
Figure 2.12.1 Enrolment in PDS (No. of respondents – 11,530)

PDS Enrolment (in %)

<table>
<thead>
<tr>
<th></th>
<th>Rural</th>
<th>Urban</th>
<th>Migrant</th>
<th>Non-migrant</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>PDS (Ration Card)</td>
<td>50.5</td>
<td>58.15</td>
<td>38.48</td>
<td>82.96</td>
<td>53.05</td>
</tr>
<tr>
<td>PDS (Antodaya Anna yojana)</td>
<td>28.84</td>
<td>24.55</td>
<td>29.22</td>
<td>23.74</td>
<td>27.41</td>
</tr>
</tbody>
</table>

Figure 2.12.2 Enrolment in ICDS and PM KISAN (No. of respondents – 11,530)

Welfare scheme enrolment (in %)

<table>
<thead>
<tr>
<th></th>
<th>Rural</th>
<th>Urban</th>
<th>Migrant</th>
<th>Non-migrant</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>ICDS (Child Care)</td>
<td>7.94</td>
<td>4.42</td>
<td>4.57</td>
<td>6.76</td>
<td>6.2</td>
</tr>
<tr>
<td>PM Kisan Samrudhi Yojana</td>
<td>1.22</td>
<td>4.38</td>
<td>4.65</td>
<td>4.53</td>
<td></td>
</tr>
</tbody>
</table>
PDS has played a huge role in reducing food insecurity in the country. Its importance was reinforced during the lockdown, as millions of people depended on food rations that they received under PDS to survive. But the huge gap in enrolment levels among migrant and non-migrant workers reveals their differential capacity to meet their food requirement, especially in case of fall in incomes and savings.

In case of ICDS, only about seven per cent of our respondents were enrolled which is much less than the targeted population under the scheme (Figure 2.12.2). The enrolment level in rural areas (eight per cent) is almost double of the enrolment level in urban areas (four per cent). Similarly, the enrolment level amongst migrant workers at eight per cent is much higher than enrolment of non-migrants at five per cent.

Less than five per cent of the respondents were enrolled in PM-KISAN, which is again significantly lower than the estimated target population. There is no significant difference in the enrolment levels of migrant and non-migrant workers at four per cent and five per cent respectively.

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**Figure 2.12.3 Enrolment in Jan Dhan Yojana, Ujjwala, and Pension schemes (No. of respondents – 11,530)**

<table>
<thead>
<tr>
<th>Welfare scheme enrolment (in %)</th>
<th>Jan Dhan Yojana</th>
<th>Ujjwala Yojana</th>
<th>Govt. Pension Scheme</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Rural</strong></td>
<td>25.85</td>
<td>23.75</td>
<td>7.15</td>
</tr>
<tr>
<td>Urban</td>
<td>18.17</td>
<td>23.75</td>
<td>3.59</td>
</tr>
<tr>
<td>Migrant</td>
<td>23.75</td>
<td>24.53</td>
<td>4.52</td>
</tr>
<tr>
<td>Non-migrant</td>
<td>22.84</td>
<td>23.3</td>
<td>23.75</td>
</tr>
<tr>
<td>Female</td>
<td>22.84</td>
<td>23.3</td>
<td>23.75</td>
</tr>
<tr>
<td>Male</td>
<td>22.84</td>
<td>23.3</td>
<td>23.75</td>
</tr>
<tr>
<td>All</td>
<td>22.84</td>
<td>23.3</td>
<td>23.75</td>
</tr>
</tbody>
</table>

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18
The enrolment level in Jan Dhan Yojana is around 23 per cent amongst all workers (Figure 2.12.3). Around 26 per cent of them are based in rural areas and 18 per cent are based in urban areas. The enrolment level for non-migrant workers is 24 per cent and for migrant workers, it is about 23 per cent. More than 25 per cent of women workers reported that they had Jan Dhan accounts, which is slightly higher than men at 23 per cent. However, the low levels of enrolment imply that the concerted efforts for financial inclusion of low-income households, especially in the name of women account holders, have borne little success.

Approximately 23 per cent of our respondents are enrolled in the Ujjwala Yojana, which aims to provide clean cooking fuel to poorer households, especially in rural areas. In our sample, there is a notable difference in the enrolment levels in rural and urban areas - 30 per cent of workers in rural areas reported that they are enrolled in the Ujjwala scheme as compared to 10 per cent in urban areas. The enrolment rate for migrant workers was 25 per cent and for non-migrant workers, it was 21 per cent.

We also asked workers about their enrolment in any government pension schemes In our sample, we observe that only six per cent of respondents were enrolled in a pension scheme, out of which seven per cent were in rural areas and four per cent were in urban areas. The enrolment level for non-migrants was almost double that of migrant workers at nine per cent and four per cent respectively. But the low level of enrolment in general shows that majority of workers in the informal sector continue to be deprived of meaningful financial support for retirement, pushing them to work till much later in life.

**Indebtedness**

In addition to the widespread asset-lessness and exclusion from welfare schemes discussed above, we also note a high level of indebtedness among our sample respondents.

Out of all respondents, 55 per cent reported to having outstanding debt prior to the lockdown. (For status of indebtedness post imposition of lockdown see page 31 – Fall in Consumption and Savings). Out of these
workers, 83 per cent have lost their livelihood after the imposition of the lockdown and 91 per cent have no written employment contract. This makes them even more vulnerable since they have almost no means to internalize the economic shock. As a result, for many of them, the situation has worsened during the lockdown as we will discuss in the next chapter.
CHAPTER 3

Impact of COVID-19 Induced Lockdown

The adverse effects of the lockdown are widespread, though differentiated across industry segments. But it has undoubtedly had a disproportionate effect on socio-economically vulnerable and marginalised populations who derive their livelihoods from migration to urban areas and through employment in low-wage low-productive sectors.

The manifestations of this effect would likely be much deeper and varied than what has been captured here as a majority of people working in the informal economy are trapped at the intersection of abject poverty, caste-based discrimination, and systemic forms of dispossession and oppression.

Days after the lockdown was announced, migrant workers started leaving cities and towns where they had come for work as a result of the socio-economic and public health crisis. During our survey, millions of migrants were still stranded without livelihoods, incomes, and means of transport in their destination cities, while several were en route to their hometowns. Many of them had reached their source districts but were not yet home due to lack of transport or quarantine requirements.

Migration

In Figure 3.1 nearly 18 per cent of respondents were stranded for more than 50 days. Around 20 per cent of them reported that they were stranded between 40 to 50 days, and 27 per cent of respondents said that they were stranded between 20 to 40 days. Only 13 per cent of respondents said that they had not been stranded.

Out of the workers who reported that they were or had been stranded, 69 per cent said that they were stranded in their destination city, town or village - i.e. the place that they had migrated to for work (Figure 3.2). 12 per cent were stranded en route to their source city, town or village - i.e. the
place from where they had originally migrated. Seven per cent reported that they had reached their source place but had not been able to reach their homes.

Out of 11,514 respondents, around 89 per cent were working prior to the lockdown, while four per cent were unemployed and approximately seven per cent were in the job market and in the process of looking for work (Table 3.1). However, by the end of the third phase of lockdown, the percentage of working population fell to eight per cent and within a span of 60 days of lockdown, the unemployment rate had reached 78 per cent. As more people joined the ranks of job seekers during this period, especially in urban areas, the percentage of people seeking work increased to 14 per cent.

The rate of unemployment differs slightly by gender. Prior to the lockdown, 90 per cent of the women in our sample were working as compared to 85 per cent of men (Figure 3.3). However, by mid-May, 79 per cent women reported that they were unemployed compared to 75 per cent of men. On the other hand, fewer women reported to be looking for work than men, while the percentage of both men and women seeking work increased during the lockdown, this increase was marginally higher for men at 15 per cent compared to women at 13 per cent.

Figure 3.1 Number of days stranded
(No. of respondents – 5,795)
The difference in rate of unemployment is starker when we look at people who migrate for work and non-migrant workers. Around 81 per cent of migrant workers reported losing their livelihood while the figure for non-migrant workers stood at approximately 71 per cent (Figure 3.4). Around 20 per cent of non-migrant workers reported that they were in the process of seeking work, compared to 11 per cent of migrant workers, a majority of whom had left their destination places.
Figure 3.3 Status of employment by gender
(No. of respondents – 11,514)

Status of work by gender (in %)

Figure 3.4 Status of employment by migration status
(No. of respondents – 11,514)

Status of work by migration in third phase of lockdown (in %)
Figure 3.5 Status of employment by locations
(No. of respondents – 11,514)
Status of work by location (in %)

Figure 3.6 Status of employment by sectors
(No. of respondents – 11,514)
Status of work by sector (in %)
One can also observe a significant disparity in the loss of livelihood of workers by their location. Close to 78 per cent of workers in urban areas reported that they had lost their livelihood as compared to 58 per cent in rural areas (Figure 3.5).

By the third phase of lockdown, in the agriculture sector, 70 per cent workers reported losing their livelihood, 84 per cent workers in the construction sector, 80 per cent workers in the manufacturing, and 76 per cent workers in the services sectors (Figure 3.6).

The survey has revealed that not only has there been widespread loss of livelihood, but there has also been a reduction in the intensity of work done on a weekly basis across all the sectors of the economy. This is significant because it implies that even where work is still available, there is likely a continued loss of wages because working hours have decreased drastically. Unemployment rates do not capture this and therefore need to be seen in conjunction with this data.

Prior to the lockdown, close to 52 per cent of workers in the agricultural sector reported working more than 40 hours per week (Table 3.2). During the lockdown, there has been a massive decline in the intensity of work, with nearly 62 per cent stating that they have not worked at all. Only around 12 per cent workers reported continuing to work more than 40 hours in a week. In the manufacturing sector, around 57 per cent workers reported working for more than 40 hours in a week, while 25 per cent workers were working between 21 to 40 hours per week prior to the lockdown. During the lockdown, as many as 68 per cent of the workers reported not having worked at all, while eight per cent were working between one to 10 hours per week and another eight per cent were working between 11 to 30 hours per week.

The construction sector seems to have witnessed the most dramatic decline in the intensity of work. Prior to the lockdown, around 62 per cent of the workers worked for more than 40 hours a week, but during the lockdown 71 per cent of workers reported that they worked zero hours. Only around 12 per cent of workers stated that they worked for more than 40 hours after the lockdown was announced. In the services sector, the
### Table 3.2 Reduction in intensity of work by sectors
(No. of respondents – 8,045)

<table>
<thead>
<tr>
<th>Intensity of Work</th>
<th>Agriculture</th>
<th>Manufacturing</th>
<th>Construction</th>
<th>Service</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Pre lockdown</td>
<td>During lockdown</td>
<td>Pre lockdown</td>
<td>During lockdown</td>
</tr>
<tr>
<td>No work</td>
<td>0</td>
<td>61.49</td>
<td>0</td>
<td>67.51</td>
</tr>
<tr>
<td>1-10 hours in a week</td>
<td>14.08</td>
<td>9.55</td>
<td>11.27</td>
<td>7.98</td>
</tr>
<tr>
<td>11-20 hours in a week</td>
<td>7.68</td>
<td>6.36</td>
<td>7.1</td>
<td>3.55</td>
</tr>
<tr>
<td>21-30 hours in a week</td>
<td>10.38</td>
<td>6.09</td>
<td>9.8</td>
<td>3.93</td>
</tr>
<tr>
<td>31-40 hours in a week</td>
<td>15.41</td>
<td>4.91</td>
<td>14.87</td>
<td>4.45</td>
</tr>
<tr>
<td>41-50 hours in a week</td>
<td>20.54</td>
<td>5.57</td>
<td>20.79</td>
<td>5.86</td>
</tr>
<tr>
<td>Above 50 hours in week</td>
<td>31.91</td>
<td>6.03</td>
<td>36.16</td>
<td>6.72</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100.00</strong></td>
<td><strong>100.00</strong></td>
<td><strong>100.00</strong></td>
<td><strong>100.00</strong></td>
</tr>
</tbody>
</table>
percentage of workers working for more than 40 hours a week has fallen from around 56 per cent to around 13 per cent. As high as 68 per cent workers in the services sector reported that they had not worked since the implementation of the lockdown.

**Non-payment and Loss of Wages**

As the lockdown was imposed in the last week of March, many workers had not received their month-end salary or their cumulative wages from their employers.

In our sample, 48 per cent of respondents did not receive any wages after the lockdown was announced and 17 per cent received partial wages (Figure 3.7). Only 35 per cent of respondents reported having received full wages. Across locations, 48 per cent of workers in rural areas and 49 per cent in urban areas did not receive any wages. Only 35 per cent and 36 per cent in rural and urban areas received full wages respectively. (Figure 3.7.1).

The difference in wages received by workers is more pronounced across gender. Around 52 per cent of women workers reported that they had not received any wages as compared to 46 per cent of men, implying that women workers were at a greater risk of wage penalty after the lockdown (Figure 3.7.2). Around 16 per cent of men and women received partial wages.
wages after the lockdown, while 32 per cent of female workers and 37 per cent of male workers received full wages.

**Figure 3.7.1 Wages received at the time of lockdown by location (No. of respondents – 11,520)**

Payment of wages at time of lockdown by Location (in %)

<table>
<thead>
<tr>
<th>Location</th>
<th>No Wages</th>
<th>Partial Wages</th>
<th>Full Wages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rural</td>
<td>47.07</td>
<td>17.03</td>
<td>35.28</td>
</tr>
<tr>
<td>Urban</td>
<td>48.52</td>
<td>15.65</td>
<td>35.83</td>
</tr>
<tr>
<td>All</td>
<td>47.97</td>
<td>16.56</td>
<td>35.46</td>
</tr>
</tbody>
</table>

**Figure 3.7.2 Wages received at the time of lockdown by gender (No. of respondents – 11,520)**

Payment of wages at time of lockdown by Gender (in %)

<table>
<thead>
<tr>
<th>Gender</th>
<th>No Wages</th>
<th>Partial Wages</th>
<th>Full Wages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>51.16</td>
<td>16.6</td>
<td>31.8</td>
</tr>
<tr>
<td>Male</td>
<td>46.55</td>
<td>16.54</td>
<td>36.89</td>
</tr>
</tbody>
</table>
When we look at wages received by workers according to the sector that they are employed in, we find that 53 per cent of workers in the construction sector received no wages after the lockdown was imposed, followed by 48 per cent of workers in the services sector, 46 per cent of workers in the agriculture sector, and 42 per cent of workers in the manufacturing sector (Figure 3.7.3).

Even amongst those who received partial wages, construction workers seemed to have fared the worst. Only 14 per cent of construction workers reported that they had received partial wages, compared to 16 per cent of workers in the manufacturing sector, and 19 per cent each in the services sector and the agriculture sector.

According to the 2017-2018 PLFS, more than 72 per cent of workers in India work without any written contract. This precludes them from accessing their legal rights and entitlements under labour laws related to wages, social security, and leaves. In our sample only 9.64 per cent of workers have a written contract. Of that, only 35 per cent of workers received full wages and the remaining received either partial wages (17 per cent) or no wages (48 per cent) (Figure 3.7.4). This indicates that even among the small percentage of workers who have a written contract, most workers were not paid wages. Since the government has withdrawn its earlier order of March

![Figure 3.7.3 Wages received at the time of lockdown by sectors (No. of respondents – 11,520)](image-url)
29, 2020 directing employers to pay full wages to their employees for the duration of the lockdown, it is unclear how or whether workers, both with contracts and without contracts, would be able to pursue and challenge the non-payment of wages for these months.¹

![Figure 3.7.4 Wages received by written contract](No. of respondents – 11,520)

**Fall in Consumption and Savings**

Our survey also attempted to gauge the impact of the lockdown on essential consumption. Respondents were asked whether or not they had access to sufficient food and water, as well as the status of their savings, debt, and housing after the lockdown.

Only 18 per cent of respondents reported that their food consumption was “sufficient”, a massive decrease from before the lockdown when 83 per cent of them believed that their food consumption was sufficient (Figure 3.8). 49 per cent of workers said that their food consumption was not sufficient, with an additional 33 per cent saying that theirs was “barely sufficient”. Here “sufficiency” is a subjective estimate based on what each

respondent believes to be “sufficient” for their consumption. It is important to note that given the levels of malnutrition and under-nutrition prevalent among people working in the informal sector in India, the respondents’ definition of sufficiency may already fall below recommended guidelines for healthy levels of consumption of food.

When it comes to frequency of food consumption, only 63 per cent said that they were eating two meals a day after the lockdown, while 34 per cent could manage only one meal a day (Figure 3.9). Almost 3 per cent of respondents reported that they could eat only once in two days. These figures are evident of the extent of food insecurity in the country during the lockdown, conditions which continue to prevail, though perhaps at a lower intensity, as has been reported widely.

Although there has been a decline in food consumption for all informal workers, regardless of their location and type of employment, there is noticeable variation. This decline has been calculated based on the

![Figure 3.8: Level of food sufficiency](image)

*Figure 3.8: Level of food sufficiency (No. of respondents – 11,520)*

Change in food sufficiency (in %)
Impact of COVID-19 Induced Lockdown

Figure 3.9 Frequency of food consumption (No. of respondents – 11,520)

Change in frequency of food consumption (in %)

![Bar chart showing change in frequency of food consumption](chart)

Pre Lockdown
- Once in 2 days: 1.96
- Once in a day: 4.95
- Twice a day: 93.09

Post Lockdown
- Once in 2 days: 2.74
- Once in a day: 34.16
- Twice a day: 63.1

Figure 3.10 Decline in food consumption by type of employment and location (No. of respondents – 11,520)

Decline in food consumption by employment category (in %)

![Bar chart showing decline in food consumption by employment category](chart)

- Casual Labour
  - Rural: 65.41
  - Urban: 57.89

- Own Account Worker (Home Based)
  - Rural: 50.28
  - Urban: 76.06

- Regular Labour
  - Rural: 68.1
  - Urban: 70.44

- Self Employed (Non-home Based)
  - Rural: 64.32
  - Urban: 62.32
sufficiency metric (percentage of people who reported their food consumption to be sufficient before the lockdown compared to percentage of people who reported it to be not sufficient or barely sufficient after the lockdown). Overall, around 67 per cent of respondents reported a decline in food consumption. Around 65 per cent of casual workers in rural areas reported a decline in food consumption as compared to 58 per cent of casual workers in urban areas (Figure 3.10). For own account workers engaged in home-based production, the decline in food consumption was significantly higher in urban areas at 76 per cent relative to rural areas at 50 per cent. Amongst regular workers, the decline in food consumption is again higher in urban areas at 70 per cent compared to 68 per cent in rural areas. For self-employed people engaged in non-household based economic activity, the decline in food consumption in rural areas is 64 per cent and 62 per cent in urban areas.

Among those workers who reported loss of livelihood by the third phase of lockdown, 79 per cent faced a reduction in food consumption. The decline in food consumption is higher for female workers who lost their livelihood (81 per cent) compared to male workers who reported job loss (75 per cent) (Figure 3.11).

With respect to water, nearly 86 per cent respondents reported that their water consumption was sufficient before the lockdown, and only 10 per cent said it was not sufficient and 5 per cent said it was barely sufficient (Figure 3.12). However, after the lockdown was imposed, 61 per cent people said that their water consumption was sufficient, whereas 23 per cent reported that it was not sufficient. More than 15 per cent workers reported that their water consumption was barely sufficient. This paints a worrying picture, as low level of consumption of water during a pandemic indicates that people do not have the means to maintain adequate sanitation and hygiene to protect themselves.

There has been a drastic drop in people’s savings during the lockdown. 46 per cent of respondents said that their savings were sufficient before the lockdown, but only five per cent said that they were sufficient after the lockdown had been imposed (Figure 3.13). 48 per cent workers said that their savings were not sufficient and 47 per cent said that their savings
Figure 3.11 Decline in food consumption (No. of respondents – 8,989)

Decline in food consumption with loss of Livelihood (in %)

<table>
<thead>
<tr>
<th></th>
<th>Male</th>
<th>Female</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>74.87</td>
<td>81.04</td>
<td>79.31</td>
</tr>
</tbody>
</table>

Figure 3.12 Water sufficiency (No. of respondents – 11,520)

Change in water sufficiency (in %)

<table>
<thead>
<tr>
<th></th>
<th>Pre Lockdown</th>
<th>Post Lockdown</th>
</tr>
</thead>
<tbody>
<tr>
<td>Barely</td>
<td>5.42</td>
<td>15.37</td>
</tr>
<tr>
<td>Not Sufficient</td>
<td>9.93</td>
<td>23.25</td>
</tr>
<tr>
<td>Sufficient</td>
<td>84.65</td>
<td>61.38</td>
</tr>
</tbody>
</table>
were barely sufficient after the imposition of the lockdown. Workers have not received much assistance by way of income transfers or wage compensation and the relief that they have been able to access in the form of cooked food, dry rations, and sanitation material etc. has not been enough to sustain them over several weeks of the lockdown. This has forced them to dip into their savings and borrow money to meet their expenses (See page 19 for status of pre-existing indebtedness among the sample).

Around 6,201 workers (53 per cent of all respondents) said that they had incurred additional debt during the lockdown (Figure 3.14). Close to 58 per cent of them reported that they have borrowed money to meet their expenses during the lockdown. The incidence of debt for migrant workers was higher- 59 per cent of them reported that they had borrowed to meet their family expenses compared to 54 per cent of workers who do not migrate for work.

Other reasons which compelled people to borrow include family emergencies, health related costs, cost of leasing land, and meeting the expenses of marriages and funerals. Approximately 24 per cent of people who borrowed money during the lockdown did so due to a family

![Figure 3.13 Sufficiency of savings](image-url)

**Figure 3.13 Sufficiency of savings**
*(No. of respondents – 11,520)*

<table>
<thead>
<tr>
<th>Change in sufficiency of savings (in %)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre Lockdown</td>
</tr>
<tr>
<td>Barely</td>
</tr>
<tr>
<td>Not Sufficient</td>
</tr>
<tr>
<td>Sufficient</td>
</tr>
<tr>
<td>19.71</td>
</tr>
<tr>
<td>33.95</td>
</tr>
<tr>
<td>46.34</td>
</tr>
<tr>
<td>Post Lockdown</td>
</tr>
<tr>
<td>Barely</td>
</tr>
<tr>
<td>Not Sufficient</td>
</tr>
<tr>
<td>Sufficient</td>
</tr>
<tr>
<td>46.79</td>
</tr>
<tr>
<td>47.92</td>
</tr>
<tr>
<td>5.29</td>
</tr>
</tbody>
</table>
emergency, 11 per cent due to health-related costs, two per cent for leasing land, six per cent for marriage expenses, and less than one per cent for funeral expenses. Since these are not mutually exclusive categories, there might be some overlap in the reasons for which people have borrowed.

The high incidence of indebtedness is very concerning as it may have repercussions for poor households for years and months to come. There is a need to further examine the sources of debt and the rates of interest and other terms and conditions at which these loans have been taken.

**Loss of Housing**

There have been several reports of people struggling to pay their rent in the aftermath of the lockdown as they have lost their incomes and livelihood. It has been particularly challenging for migrant workers, most of whom stay on rent in their destination cities as seen in the previous chapter (see page 12 for types of housing for migrant workers in our sample).
The leading causes which forced migrants to vacate their housing include losing their jobs (44.10 per cent), inability to pay rent (18.95 per cent), closure of factories (17.54 per cent), and eviction by landlords or employers (5.40 per cent) (Figure 3.15). As these are interdependent factors, there may be more than one reason due to which workers had to vacate their housing, but it is apparent that the loss of jobs was one of the major contributory factors which forced migrant workers to leave their destination districts and return to their source districts.
Soon after the lockdown was announced, reports started pouring in of people who did not have enough rations, water, medicines and other essential items to sustain them. The situation was made more visible and urgent by the movement of stranded migrant workers in large numbers. Assistance came from several quarters in various forms including citizen’s collectives, non-governmental organisations (NGOs), trade unions, social movements, and self-organized groups. On March 27, 2020, the Finance Minister announced the PM Gareeb Kalyan Yojana which included assistance by way of cash transfers and enhanced food rations through existing welfare schemes, although there was little in the package for migrant workers.1 Several state governments also announced relief measures including setting up community kitchens and transit camps for the returnee migrants. In our survey, we have only looked at the government schemes which were included in the central package, and not at state level schemes.

We asked the respondents whether they had received assistance in the form of food, water, shelter, and transport, and what sources they had received this assistance from. Most of the respondents reported not having received any kind of assistance during their journey home or in their source and destination states. Instead, they had to rely on their own resources for sustenance.

**Food**

When it comes to food assistance in the form of cooked food or dry rations, nearly 44 per cent of respondents said that they had not received any assistance (Figure 4.1). For those who did receive food assistance, assistance from all non-government sources combined (such as NGOs,

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self-help groups, trade unions, employers, and others) exceeded support from the government.

Approximately 31 per cent of respondents received assistance from the government and 27 per cent received assistance from NGOs. Trade unions also played an important role in providing food assistance as nearly 13 per cent reported to have received support from trade unions. Only around nine per cent of employers provided food assistance to their workers.

In case of migrant workers, 42 per cent did not receive any food assistance (Figure 4.2). Out of the ones that did receive assistance, 32 per cent reported receiving support from Government sources, 27 per cent from NGOs, 15 per cent from trade unions, 11 per cent each from their employers and self-help groups, and 12 per cent from other sources.

Among non-migrants, nearly 49 per cent workers reported that they had not received any food assistance. But 28 per cent of them reported that
Figure 4.2 Food assistance received by migration status
(No. of respondents – 11,530)

Source of food assistance received by migration status (in %)

<table>
<thead>
<tr>
<th>Source</th>
<th>Migrants</th>
<th>Non-Migrants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government</td>
<td>42.01</td>
<td>48.56</td>
</tr>
<tr>
<td>Trade Union</td>
<td>12.11</td>
<td>9.63</td>
</tr>
<tr>
<td>NGOs</td>
<td>10.79</td>
<td>5.5</td>
</tr>
<tr>
<td>SHG</td>
<td>12.11</td>
<td>7.91</td>
</tr>
<tr>
<td>Employers</td>
<td>26.96</td>
<td>26.96</td>
</tr>
<tr>
<td>Others</td>
<td>48.56</td>
<td>9.36</td>
</tr>
<tr>
<td>No Assistance</td>
<td>48.56</td>
<td>48.56</td>
</tr>
</tbody>
</table>

Source of food assistance by location (in %)

Figure 4.3 Food assistance by location
(No. of respondents – 11,530)

<table>
<thead>
<tr>
<th>Source</th>
<th>Rural</th>
<th>Urban</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government</td>
<td>26.93</td>
<td>38.08</td>
</tr>
<tr>
<td>Trade Union</td>
<td>12.64</td>
<td>11.3</td>
</tr>
<tr>
<td>NGOs</td>
<td>10.28</td>
<td>9.01</td>
</tr>
<tr>
<td>SHG</td>
<td>9.98</td>
<td>7.05</td>
</tr>
<tr>
<td>Employers</td>
<td>12.15</td>
<td>9.61</td>
</tr>
<tr>
<td>Others</td>
<td></td>
<td></td>
</tr>
<tr>
<td>No Assistance</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
they received assistance from the Government, 27 per cent from NGOs, about 10 per cent each from trade unions and other sources, eight per cent from self-help groups, and only five per cent from their employers.

In urban areas, approximately 38 per cent of people received food assistance from the government and an almost equivalent percentage was provided food assistance by NGOs, whereas in rural areas around 27 per cent of workers received food assistance from government sources and 21 per cent of them received it from NGOs.

**Shelter**

Assistance in the form of shelter for migrant workers and others who had been rendered homeless after the lockdown was even more lacking. Around 85 per cent of those workers who needed shelter did not receive any assistance (Figure 4.4). A little over five per cent of workers responded that they received shelter assistance during the lockdown from the government, and five per cent each from NGOs and employers. Less than four per cent of workers received access to shelter facility from trade unions, self-help groups, and other sources respectively.

![Figure 4.4 Shelter assistance](image-url)

Source of shelter assistance (in %)
Cash
More than 78 per cent of respondents in our sample had not received any cash assistance at the time of the interview. Out of the ones who did receive cash assistance, the highest percentage received it from the Government (11 per cent), as is to be expected (Figure 4.5). Six per cent of respondents received cash assistance from their employers, while less than five per cent received it from self-help groups, NGOs, trade unions, and other sources respectively.

Transport
In terms of transport for migrant workers who were trying to reach back home, more than 73 per cent of the respondents reported that they had not received any assistance (Figure 4.6). 10 per cent of the respondents said that they had received assistance from the government. As mentioned before, during the third phase of the lockdown, shramik trains and buses had started running in a limited manner to bring back stranded workers. Less than five per cent of respondents received assistance from other sources, and employers, self-help groups, NGOs, and trade unions.
Healthcare

During the lockdown, many workers reported that they were unable to get healthcare. This is not a phenomenon unique to the lockdown, as we have seen that informal workers from poor and low income households are more susceptible to contracting disease due to their poor living and working conditions, but also more likely to not be able to get proper treatment and care. Though we did not ask people about the ailment for which they needed to access healthcare and whether it was related to COVID-19 or not, it has been widely reported that people are struggling to access treatment for both COVID-19 and other health issues. This complete overwhelming of the healthcare system in India is due to decades of low spending and investment on public health.

At present, there is a serious risk of non-COVID-19 related health issues being neglected as the Government and health care providers struggle to bring the pandemic under control. This could reverse hard-won gains and any progress that the country was making against other diseases unless urgent steps are taken to expand and reform the healthcare system.

Out of the workers who responded when asked whether they had access to public healthcare during the lockdown, only 27 per cent said that they did (Figure 4.7). Among them, 28 per cent of people who migrate for work said that they had access to healthcare and 25 per cent of non-migrant workers said they did so. The accessibility was slightly higher in rural areas than in urban areas- 29 per cent of the respondents in rural areas said that they were able to access healthcare during the lockdown compared to 23 per cent of respondents in urban areas.

Out of all the respondents, 39 per cent said that they could not access public healthcare when they needed to during the lockdown; more than 77 per cent said that it was due to restrictions on movement. Around 24 per cent of respondents attributed it to the non-availability of transportation, and 22 per cent said that it was due to the distance to the hospital. 20 per cent respondents said that they could not avail healthcare as the OPD had been closed in many hospitals and health care centres. Nearly six per cent of respondents said that they were denied healthcare as they were unable to produce COVID-19 test certificates which were demanded by hospitals for admission. Around three per cent and two per cent of respondents also stated that they were refused healthcare due to their caste and religion respectively.

**Figure 4.7 Access to public health care**
*(No. of respondents – 7,513)*

<table>
<thead>
<tr>
<th>Category</th>
<th>Access to Public Healthcare (in %)</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Respondents</td>
<td>27.29</td>
</tr>
<tr>
<td>Migrants</td>
<td>28.32</td>
</tr>
<tr>
<td>Non-Migrants</td>
<td>24.76</td>
</tr>
<tr>
<td>Rural</td>
<td>28.92</td>
</tr>
<tr>
<td>Urban</td>
<td>23.38</td>
</tr>
</tbody>
</table>
Figure 4.8 Reasons for not being able to access public health care
(No. of respondents – 4,501)

Reasons for not being able to access healthcare (in %)

- OPD Closed
- Refusal to admit condition on producing COVID 19 test certificate
- Refused due to religion
- Refused due to caste
- Non-availability of transportation
- Lockdown induced movement restriction
- Travel distance to hospital

All respondents | Migrants | Non-Migrants | Rural | Urban
Welfare Schemes

In Chapter 2 we saw that levels of enrolment in welfare schemes were low across the board, especially for schemes such as ICDS, PM KISAN, and pension schemes, irrespective of whether respondents had migrated for work or were non-migrants. With respect to access to entitlements under these schemes for those who are enrolled, we see that non-migrants generally fare better than migrant workers.

Out of all respondents, 52 per cent of workers received rations under PDS. By the third phase of the lockdown, the central government had announced that PDS would be extended to migrant workers who were excluded from the National Food Security Act (NFSA) or did not have state scheme PDS cards in their destination states or in the states where they were stranded as part of the Aatma Nirbhar Bharat package. In our sample, 60 per cent of non-migrant workers were able to access rations under PDS as compared to 44 per cent of migrant workers. The level of access was slightly higher in urban areas as compared to rural areas - 56 per cent of workers in urban areas accessed rations under PDS and 50 per cent of workers did so in rural areas.

Similarly, amongst people with AAY cards, a higher percentage of respondents in urban areas (60 per cent) were able to access rations compared to respondents in rural areas (47 per cent).

Around 44 per cent of migrant workers with AAY cards were able to access rations, while 66 per cent of non-migrant workers with AAY cards were able to do so.

Out of those enrolled under ICDS, 24 per cent of respondents were able to access ICDS during the lockdown. This includes 26 per cent of respondents enrolled in the scheme in rural areas and 20 per cent of the respondents enrolled in urban areas (Figure 4.10). Among migrant workers who were enrolled under ICDS, around 23 per cent were able to access

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Figure 4.9 Access to PDS

PDS Beneficiary Percent (out of those enrolled)

<table>
<thead>
<tr>
<th></th>
<th>Rural</th>
<th>Urban</th>
<th>Migrant</th>
<th>Non-Migrant</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ration Card</td>
<td>50</td>
<td>56.33</td>
<td>44.33</td>
<td>59.87</td>
<td>52.31</td>
</tr>
<tr>
<td>AAY Card</td>
<td>46.82</td>
<td>59.96</td>
<td>44.43</td>
<td>66.48</td>
<td>50.74</td>
</tr>
</tbody>
</table>

Figure 4.10 Access to ICDS and PM KISAN

Welfare scheme beneficiary percent (out of those enrolled)

<table>
<thead>
<tr>
<th></th>
<th>Rural</th>
<th>Urban</th>
<th>Migrant</th>
<th>Non-Migrant</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>ICDS</td>
<td>25.57</td>
<td>20</td>
<td>23.39</td>
<td>27.75</td>
<td>24.36</td>
</tr>
<tr>
<td>PM Kisan</td>
<td>53.99</td>
<td>53.6</td>
<td>50</td>
<td>52.39</td>
<td></td>
</tr>
</tbody>
</table>
it and among non-migrant workers, 28 per cent were able to access ICDS during lockdown.

With respect to PM-KISAN, the level of access is relatively much better. We see that almost 52 per cent of all respondents who were enrolled for the scheme were able to access it. 54 per cent of respondents in rural areas reported that they could access their entitlement under PM-KISAN during the lockdown, and 36 per cent of respondents in urban areas reported this being the case. This level of access in urban areas might be owing to the high percentage of migrant workers who reported that they accessed entitlements under the scheme at 54 per cent. 50 per cent of non-migrant workers reported that they had accessed their entitlement under PM KISAN during the lockdown.

In Figure 4.11 out of all respondents enrolled under the Jan Dhan Yojana, close to 60 per cent reported that they could access their entitlement under the scheme during the lockdown. The levels of access were quite similar across locations and gender and for migrants and non-migrants. 59 per cent of enrolled respondents reported accessing the scheme in rural areas, while 62 per cent did so in urban areas. Around 60 per cent of

**Figure 4.11** Access to Jan Dhan Yojana, Ujjwala Yojana, and Pension

Welfare scheme beneficiary per cent (out of those enrolled)
enrolled respondents accessed the scheme across both migrant and non-migrant populations, and across female and male beneficiaries.

Over 70 per cent of all respondents enrolled under the Ujjwala Yojana were able to access it during the lockdown. Again, the level of access was the same for both rural and urban beneficiaries at 70 per cent. However, there was a noticeable difference in access between migrant and non-migrant workers. While 79 per cent of non-migrant beneficiaries were able to access the scheme during the lockdown, only 70 per cent of migrant workers were able to do so. This difference could be due to the fact that many migrant workers were in transit at the time of the interview.

Out of the respondents eligible for government pension schemes, around 58 per cent were able to access it during the lockdown. The level of access differed significantly based on the beneficiary’s location and migration status. We found that 61 per cent of respondents enrolled in the scheme were able to access it in rural areas as compared to 46 per cent in urban areas. Among non-migrant beneficiaries, 68 per cent were able to access pension under the scheme as compared to 49 per cent of the migrant workers enrolled under the scheme.
Women workers comprise around 28 per cent of our sample, with a total of 3221 respondents. There are five occupations in which women outnumber men in our sample:

1. Domestic work
2. Weeding work
3. General agricultural labour (for watering, irrigation works, and well-digging
4. Waste work, and
5. Beedi making.

Figure 5.1 shows the percentage of workers engaged in each of these occupations that were women.

In this chapter, we attempt to take a closer look at the impact of the lockdown on women working in these five occupations. The short case

**Figure 5.1 Occupations with higher percentage of women than men in the Sample**

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Domestic Worker/Helper</td>
<td>91.34</td>
</tr>
<tr>
<td>Weeding Workers</td>
<td>51.89</td>
</tr>
<tr>
<td>General Agricultural Labourers</td>
<td>54.74</td>
</tr>
<tr>
<td>Waste Workers</td>
<td>71.05</td>
</tr>
<tr>
<td>Beedi Makers</td>
<td>69.44</td>
</tr>
</tbody>
</table>
studies included here have been collected by our regional teams over the course of their work in the past couple of months.

**Domestic workers**

Of the domestic workers interviewed, more than 91 per cent of our sample was female. Domestic workers are heavily concentrated in urban areas - 88.5 per cent of them live in urban areas, against only 11.5 per cent who live in rural areas. 40 per cent of them said they had migrated for work.

*Preeti, is a tribal girl from Chhindwada, who was working as a caretaker in a home in Bhopal. When the lockdown was imposed, her employers abruptly asked her to leave. She was left to fend for herself at the railway station. The Government Railway Police then brought her to Gauravi One Stop Crisis Centre where she stayed for more than a month before arrangements could be made to send her back home safely.*

The outbreak of COVID-19 and the lockdown have had a massive impact on domestic workers. When the anxiety about the spread of the disease started gripping people, they were amongst the first to be told to not come to work by employers, Resident Welfare Associations (RWAs) etc. The lockdown further precipitated the situation and most domestic workers had to stop going to work. Many of them were unable to collect salaries from their employers both due to fear of exposure to the virus and mobility restrictions.¹

*Shyamali is from Nadia district in West Bengal. In 2019, she migrated to Kolkata in search of work. She was able to secure employment as a full-time domestic worker in Salt Lake area through a placement agency. She was able to earn Rs 8,000 per month. But her employer did not treat her well and when the lockdown happened, they refused to pay her full wages. She had to settle for the Rs 5,000 that they gave her and arrange for her transport back home.*

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In our survey, 85 per cent of domestic workers lost their livelihood. Before the lockdown, 32 per cent of domestic workers reported working for more than 50 hours a week and 25 per cent of them worked for 41 to 50 hours a week. The intensity of work reduced drastically after the lockdown - 78 per cent of domestic workers reported not working any hours at all, while only 13 per cent said that they continued to work for more than 40 hours.

In the absence of wages, many of them had to reduce their consumption and rely on savings. Prior to the lockdown, more than 79 per cent of domestic workers said that they had sufficient food, but after the lockdown was imposed, only 13 per cent said that they had sufficient food. The percentage of women who reported that they did not have sufficient food increased from 17 per cent before the lockdown to 59 per cent after the lockdown. 42 per cent of domestic workers said that they had to reduce the frequency of food consumption- while nearly all of them were able to eat two meals a day prior to the lockdown, only about 59 per cent said they could manage two meals a day after the lockdown was imposed.

There was also a drop in water sufficiency levels. Prior to the lockdown, around 80 per cent women reported that they had access to sufficient water, but during lockdown, only 66 per cent of women said that they had access to sufficient water. Around 22 per cent of domestic workers said that they did not have access to sufficient water after the lockdown was announced, and 12 per cent that their access to water was barely sufficient.

A staggering 99 per cent of domestic workers reported having to dip into their savings to sustain themselves and nearly 68 per cent shared that they had incurred debts in order to meet their expenses during the lockdown.

We also found that enrolment of domestic workers in government schemes is quite low. Although almost all of them have an Aadhar card, only 43 per cent of domestic workers who have migrated for work have a ration card in their destination location, while 72 per cent of non-migrant domestic workers have a ration card. Overall, 60 per cent have a ration card. Of the ration card holders, two-thirds were able to access PDS.
Moreover, only 16 per cent had an Antodaya Anna Yojana card and of them, only 28 per cent were able to access PDS. Their enrolment in other schemes is negligible - only three per cent are enrolled in ICDS, 10 per cent in the Ujjwala Yojana, 19 per cent in the Jan Dhan Yojana, and less than six per cent were getting any form of pension. Notably, out of those who have Jan Dhan accounts, almost 79 per cent women reported having accessed the money provided under PM Garib Kalyan Yojana.

At the time when this survey was being conducted, the Union Government had issued directions asking RWAs to decide whether they would allow domestic workers to come back to work in their localities. However, several reports over the subsequent weeks showed confusion and reluctance amongst employers and RWAs whether to allow them to resume work, prolonging the uncertainty being faced by domestic workers. If and when they are able to go back to work, demanding unpaid wages and any wage for the months that they could not work could prove to be an uphill battle. The vast majority of domestic workers do not have a written contract or social security coverage and are devoid of grievance redressal systems. In our sample, for example, not even two per cent of domestic workers had a written contract and less than four per cent were covered under any form of social security.

Waste Workers

Among waste workers, more than 70 per cent of our sample was female. One-third of the sample reported that they had migrated for work while 67 per cent identified themselves as non-migrants. In our sample, they were split almost in half between rural and urban areas with 46 per cent being based in rural areas and 54 per cent in urban areas.

Waste workers largely earn their livelihood by picking and collecting waste, segregating it, and selling it to scrap dealers.


The lockdown seemed to have impacted them marginally less than it did other workers included in this chapter in terms of employment, although a very large number (69 per cent) still lost their livelihood (Figure 5.2). A survey conducted with women waste workers in Delhi after the lockdown revealed that many of them (as many as 80 per cent of the respondents) were facing difficulty in going out to collect waste owing to various reasons such as the fear of the disease, lack of protective gear, lack of transport, and policing. Others shared that the shutting down of godowns had adversely impacted them as they could not find any space to segregate the waste after having collected it.

Berukha picks up old rags, plastic items, and metal articles in Kolar area of Bhopal and sells them to earn her living. The lockdown has deeply affected her work. She has not had any income since the beginning of the lockdown and almost ran out of ration many times. Her family has a BPL card, but she was unable to access food as ration shops were either closed or out of supply. She has not been provided with any safety kits by the government authorities to continue her work.

While 59 per cent of waste workers reported working for more than 40 hours a week before the lockdown, the intensity of work dramatically reduced to no hours at all for 67 per cent of workers. However, the other 33 per cent reported to be still working close to 40 hours on average per week.

The savings and consumption of waste workers was hit particularly hard. Around 98 per cent of them reported that they had to use their savings to sustain themselves because of the reduction in wages. Around 25 per cent of waste workers reported that their savings were sufficient prior to the lockdown. This percentage fell to a measly 2 per cent after the lockdown was announced. Approximately 73 per cent of them said that they had to borrow to meet their expenses during lockdown.

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Almost two-thirds of the waste workers said that they had reduced the frequency of their food consumption. While 95 per cent of them said that they were eating twice a day before the lockdown, only about 30 per cent could manage two meals a day after the lockdown was announced and 70 per cent were eating only once a day. The level of food sufficiency also dropped dramatically. Prior to the lockdown, almost 90 per cent of waste workers said that they had sufficient food but during the lockdown, only 42 per cent reported that being the case.

Similarly, water sufficiency levels also dropped—prior to the lockdown 80 per cent of women said that they had access to sufficient water but once the lockdown was imposed, only 62 per cent of women said so. Around 16 per cent of women said they did not have access to sufficient water, while 22 per cent of women said that their access to water was barely sufficient.

The coverage of waste workers under government schemes is generally extremely low. Out of the non-migrant waste workers, 70 per cent reported that they have ration cards, but less than 34 per cent of migrant waste workers had ration cards. Overall, 58 per cent of waste workers reported to have ration cards, out of which 32 per cent said that they could access

**Figure 5.2 Loss of livelihood in percentage**

<table>
<thead>
<tr>
<th>Livelihood Loss for women workers (in %)</th>
<th>Beedi Makers</th>
<th>Waste Workers</th>
<th>General Agricultural Labourers</th>
<th>Weeding Workers</th>
<th>Domestic Worker/Helper</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>60</td>
<td>68.52</td>
<td>90.67</td>
<td>84.38</td>
<td>85.54</td>
</tr>
</tbody>
</table>

Workers in the time of COVID-19
Round I of the National Study on Informal Workers
PDS. Women with Antodaya Anna Yojana cards seemed to have fared slightly better—although only 15 per cent reported having AAY cards, 38 per cent of them were able to access PDS.

With respect to other government schemes, only 3.7 per cent of waste workers said that they were enrolled in ICDS, out of which 50 per cent could access it after lockdown, 11 per cent were enrolled in Jan Dhan yojana, and 67 per cent were able to access it, and 3.7 per cent were enrolled in Ujjwala Yojana, but all of them were able to access it.

**Beedi Workers**

Around 69 per cent of beedi makers in our sample were women. They are mostly non-migrants based in rural areas—almost 92 per cent of our sample said that they did not migrate for work and 68 per cent of our sample lived in rural areas as compared to 32 per cent in urban areas.

After the lockdown was announced, 60 per cent of beedi makers lost their livelihood. Their work intensity was moderate prior to the lockdown, with 40 per cent saying that they used to work between 21 and 30 hours a week and 26 per cent used to work for 1 to 10 hours. After the lockdown, work intensity decreased to a great extent, with 42 per cent women working no hours at all.

Several news outlets have reported that beedi workers had not received any raw materials after the lockdown and even the beedis that they had rolled and kept ready before the lockdown were lying at their homes as the factories and transport facilities had been shut down.5 As beedi workers are mostly paid on a piece rate basis, it is most likely that they would lose out on the wages for any beedis they may have rolled but were unable to deliver to their employers during this period.

Since the disappearance of their wages, 76 per cent women reported having to utilise their savings to survive. Before the lockdown, around 35

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per cent of the respondents said that they had sufficient savings, whereas during the lockdown, around 31 per cent reported their savings to be sufficient. 36 per cent of the beedi workers incurred debts to meet their expenses during the lockdown.

Around 60 per cent of beedi makers said that they did not have sufficient food during the lockdown, although they did not report having to reduce the frequency of food consumption.

As compared to other categories of workers included in this chapter, beedi makers seem to be better off when it comes to access to documentation and enrolment in government schemes (Figure 5.3). Close to 16 per cent of women reported that they had a work contract, which is significantly higher than any of the other categories mentioned here. All the women said that they had an Aadhar card.

Around 87 per cent of the non-migrant beedi makers had ration cards, though only 50 per cent of workers amongst the 8 per cent that reported migrating for work had ration cards at their destination states. Overall, 84 per cent had ration cards, out of which 71 per cent were able to access PDS. Out of the 28 per cent of Antodaya Anna Yojana card holders, 86 per cent women were able to access PDS. For other entitlements, however, enrolment was relatively low though access remained high. This high level of access to government schemes could perhaps be attributed to the high number of non-migrants in our sample.

Around 12 per cent of beedi makers were enrolled in ICDS and around half of them were able to access it, 16 per cent were enrolled in the Jan Dhan Yojana but all were able to access it, and 24 per cent were enrolled in the Ujjwala Yojana and 67 per cent of them were able to access it (Figure 5.4).

**Weeding Workers**

Out of the weeding workers in our sample, 52 per cent were women and almost all of them lived in rural areas. A majority of them reported migrating for work- almost 58 per cent said that they migrate for work, while 42 per cent were non-migrants.
Figure 5.3 Enrolment ratio for welfare schemes

Enrolment ratio for entitlements (in %)
Figure 5.4 Beneficiary ratio for welfare schemes

Beneficiary ratio for entitlements (in %)

<table>
<thead>
<tr>
<th>Scheme</th>
<th>General Agricultural Labourers</th>
<th>Domestic Worker/Helper</th>
<th>Waste Workers</th>
<th>Weeding Workers</th>
<th>Beedi Makers</th>
</tr>
</thead>
<tbody>
<tr>
<td>PDS (For Ration Card)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ujjwala Yojana</td>
<td>71.43</td>
<td>76.19</td>
<td>60.67</td>
<td>66.67</td>
<td>71.43</td>
</tr>
<tr>
<td>Jandha Yojana</td>
<td>78.85</td>
<td>54.84</td>
<td>50</td>
<td>66.67</td>
<td>7.14</td>
</tr>
<tr>
<td>ICDS</td>
<td>85.71</td>
<td>71.43</td>
<td>60.61</td>
<td>76.19</td>
<td>66.67</td>
</tr>
<tr>
<td>PDS (AAY Card)</td>
<td>97.69</td>
<td>41.67</td>
<td>27.69</td>
<td>85.71</td>
<td>60.61</td>
</tr>
<tr>
<td>PDS (For Ration Card)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Weeding workers were hit particularly hard by the lockdown. Around 84 per cent of them lost their livelihood and nearly all of them reported a reduction in their savings (Figure 5.5). Close to 55 per cent incurred debt to meet their expenses during the lockdown.

In India, agricultural work such as sowing, transplanting, weeding, and harvesting is considered to be low-skilled work and is generally undertaken by women. Moreover, as women’s work is regarded as an extension of household labour, they are usually unpaid or work as underpaid subsistence labour. This could explain the massive toll that loss of livelihood and wages, however meagre, had on them.

The effects of the lockdown on weeding workers are seen most in the data on consumption patterns. A huge number of them (83 per cent) reported a loss of food sufficiency, two-thirds of them reported having to reduce the frequency of food consumption, and an astonishing 45 per cent reported a loss in water sufficiency (Figures 5.6; 5.7; 5.8 respectively).

![Figure 5.5 Loss of savings](image-url)
Figure 5.6 Loss in food sufficiency

Change in food sufficiency

- Domestic Worker/Helper (Post-Lockdown)
- Domestic Worker/Helper (Pre-Lockdown)
- Weeding Workers (Post-Lockdown)
- Weeding Workers (Pre-Lockdown)
- General Agricultural Labourers (Post-Lockdown)
- General Agricultural Labourers (Pre-Lockdown)
- Waste Workers (Post-Lockdown)
- Waste Workers (Pre-Lockdown)
- Beedi Makers (Post-Lockdown)
- Beedi Makers (Pre-Lockdown)

0% 10% 20% 30% 40% 50% 560% 70% 80% 90% 100%

- Barely
- Not Sufficient
- Sufficient

Figure 5.7 Reduction in frequency of food consumption

Change in frequency of meal consumption

- Domestic Worker/Helper (Post-Lockdown)
- Domestic Worker/Helper (Pre-Lockdown)
- Weeding Workers (Post-Lockdown)
- Weeding Workers (Pre-Lockdown)
- General Agricultural Labourers (Post-Lockdown)
- General Agricultural Labourers (Pre-Lockdown)
- Waste Workers (Post-Lockdown)
- Waste Workers (Pre-Lockdown)
- Beedi Makers (Post-Lockdown)
- Beedi Makers (Pre-Lockdown)

0% 10% 20% 30% 40% 50% 560% 70% 80% 90% 100%

- Barely
- Not Sufficient
- Sufficient
Prior to the lockdown, close to 90 per cent of weeding workers reported that they had access to sufficient food, but during the lockdown this percentage fell down to 42 per cent. Around 51 per cent of women said that they did not have sufficient food after the lockdown was imposed, and 7 per cent said that their access was barely sufficient. The percentage of women who reported that they had access to sufficient water fell from 80 per cent to 62 per cent.

An extremely high percentage—nearly 43 per cent—reported that they had to vacate their housing after the lockdown due to reasons such as inability to pay rent or eviction by the employer. The high percentage could be due to the higher number of migrants in our sample.

Though the percentage of enrolment of weeding workers in government schemes was comparable to other categories of workers covered in this chapter, their access remained low. This could again be due to the higher prevalence of migrant workers in our sample. Around 85 per cent of non-migrants said that they had ration cards, whereas only 25 per cent of
workers who migrated for work had ration cards. Overall, 51 per cent of weeding workers had ration cards, out of which 57 per cent were able to access PDS. Close to 25 per cent of women reported that they had Antodaya Yojana Cards, out of which 42 per cent were able to access PDS.

In terms of other government schemes, about 32 per cent women had Jan Dhan accounts, and around 55 per cent of them were able to access the relief amount, and 22 per cent had access to Ujjwala and 76 per cent of them were able to access it during lockdown. About 2 per cent women also reported being enrolled under PM KISAN but none of them had been able to access the relief amount.

**General Agricultural Labour**

General agricultural labourers (categorized as workers involved in watering, irrigation works and well-digging) were constituted of 54 per cent women in our sample and based almost entirely in rural areas. Nearly 55 per cent of them reported that they migrate for work, while 45 per cent were non-migrants.

They were hit hardest in terms of employment with just over 90 per cent of them losing their livelihood. Their intensity of work was affected greater than other categories of women workers covered here (Figures 5.9 and 5.10). Before the lockdown, two-thirds worked more than 50 hours a week and 9 per cent worked for 41 to 50 hours a week. After the lockdown, however, a massive 84 per cent reported working 0 hours a week.

As a result, 95 per cent reported a decline in their savings. 85 per cent of the women said that they had incurred debt to meet their expenses during lockdown. In addition, similar to the huge decline in consumption patterns for weeding workers, 73 per cent reported a loss in food sufficiency, 56 per cent reduced the frequency of food consumption, and 32 per cent reported a loss in water sufficiency. Their living conditions were also affected really badly, with 36 per cent of them having to vacate housing.

Prior to the lockdown, 90 per cent of the respondents said that they had access to sufficient food, but this percentage dropped to only about 15 per cent during the lockdown. Around 56 per cent of women said that
Figure 5.9 Intensity of work prior to lockdown

Intensity of work pre-lockdown (in %)
Figure 5.10 Intensity of work after imposition of lockdown

Intensity of work post-lockdown (in %)
they did not have access to sufficient food during the lockdown, and 29 per cent said that their access to food was barely sufficient. While 93 per cent women reported that they had access to sufficient water prior to the lockdown, only 71 per cent of them stated that they had access to sufficient water during the lockdown. 17 per cent said that they did not have access to sufficient water and 12 per cent said that their access was barely sufficient.

Access to entitlements among general agriculture workers is much more varied than that of other women workers. All of the respondents had Aadhar cards, 29 per cent had Antodaya Anna Yojana cards, and 79 per cent had ration cards. However, PDS access was lower than that for domestic workers and beedi-makers—32 per cent of ration card holders and 27 per cent of Antodaya Anna Yojana card holders were able to access PDS. Approximately 44 per cent were enrolled in the Ujjwala Yojana and 60 per cent were able to access its entitlements under the lockdown. 24 per cent were enrolled in the Jan Dhan Yojana and half of them received benefits. 4 per cent of the women reported being registered under the PM KISAN scheme and all of them received benefits from it during the lockdown. This variation in enrolment and access could be chalked up to the fact that many migrant general agricultural labourers were unable to access government schemes during their journey back home.

The findings presented in this chapter are in line with broad characteristics of women’s work in India. A majority of women work in the informal sector. The gendered division of work within the informal sector keeps them in jobs which are highly casualised and more vulnerable, with low wages. Their work is greatly shaped by household as the workspace, such as in the case of domestic workers or home-based self-employed workers, and farmers and agricultural labourers working in household farms or as part of the family unit.

Due to the high level of casualisation and invisibilisation of their work, women face extremely adverse working conditions. They usually do not have written contracts and have little bargaining power given the informal and ‘intimate’ nature of their workspace. They mostly do not have access to social security and issues such as sexual harassment and violence
are endemic to their workspaces, though these aspects have not been explored as part of this survey. Moreover, they have low levels of access to welfare schemes, which are often provided at the household level under the name of the male head of household. Hence, women have few resources and little recourse but to depend majorly on their savings, and more alarmingly on debt, especially in situations of economic shock and uncertainty.

The relief packages announced by the central government so far seem to have ignored women workers altogether. The package announced a measly sum of Rs 500 to be transferred into the account of women Jan Dhan account holders every month from April to June. The cash incentive for ASHA workers, who are leading the country’s pandemic containment efforts, has been increased by a mere Rs 1000 per month for six months since the pandemic started. These amounts are indicative of how little importance is accorded to women’s financial independence and decision-making.

Since their enrolment in welfare schemes is so low, women are unlikely to be able to support and sustain their households, unless the government makes a special effort to include them in relief packages and welfare schemes. Unimaginative and status quoist approaches will continue sideline them. For instance, the first instalment of PM KISAN was front-loaded and transferred to the farmers enrolled under the relief package. But the scheme is only applicable to small and marginal farmers who own up to two hectares of land. Most women farmers do not own land and work as agricultural labourers or tenant farmers and are therefore, outside the remit of the scheme.

These lacunae in policies are manifestations of systemic exclusion, where women are considered as contributors to the male household head’s profession, and not workers in their own right. We need to centre women in the process of economic recovery and rebuilding and continue to challenge and transform these oppressive attitudes and systems.
Key Findings and Conclusion

Widespread loss of livelihoods and wages

More than 78 per cent of respondents reported a loss of livelihood and there was major reduction in the intensity of work. Before the lockdown, the vast majority worked above 40 hours a week, and a third of workers in all sectors (agriculture, manufacturing, construction, and service) worked over 50 hours a week. After the lockdown, over two-thirds of the respondents reported working zero hours a week. Over 48 per cent of respondents did not receive any wages after the lockdown and 17 per cent received partial wages.

Heterogeneity in migration patterns

Around 57 per cent of respondents said that they migrate once a year and 43 per cent migrate multiple times a year. Those who migrate only once a year mostly migrate to the same town or city, while a large percentage of those who migrate multiple times a year move to multiple cities and towns. This is both a result of and has implications for the worker’s employment stability and the ability to develop social networks. Around 44 per cent of the workers migrate with family, which adds to their vulnerability in the destination state because of the higher number of dependents. Conversely, the fact that 56 per cent of migrants do not migrate with family is indicative of the poor living and working conditions in their destination states and their desire to maximise their savings and remittances.

Persistence of Social Stratifications

In our sample of informal workers, around 63 per cent have migrated for employment. The social composition of the total respondents shows that 15 per cent of them belong to Scheduled Tribes and 39 per cent are Scheduled Castes which is higher than their proportion in the composition of the country’s population. Labour market segmentation is, therefore, reinforcing employment of marginalized communities in low wage low productivity sectors and constraining the prospects of marginalized communities for upward mobility.
Precarious status of Housing

Only around 13 per cent of workers in our sample reported that they have a rent agreement, and merely 8 per cent have *patta*. A majority of the migrant workers live in rented housing (55 per cent), while nine per cent were given housing by their employer and eight per cent lived in some form of community housing. Most workers lived with six to 10 people and shared one toilet and one room. This density is a major health concern. Around 60 per cent of migrants said they had to vacate their housing after the lockdown. They were forced to vacate their housing because of a loss of livelihood (44 per cent), inability to pay rent (19 per cent), closure of factories (18 per cent), and eviction by landlords or employers (5 per cent).

Low Savings and high debts

Close to 55 per cent of respondents already had outstanding debts before the lockdown that further increased during the lockdown. Out of them, 83 per cent lost their livelihoods after the lockdown adding to the precarity of their situation. Around 60 per cent of respondents borrowed money to meet living costs and expenses such as family emergencies and healthcare during the lockdown. 95 per cent of respondents said that their savings are barely sufficient or not sufficient.

Reduction in Consumption

Food and water insecurity emerged as two major problems during the lockdown. Only around 18.5 per cent of respondents said that their food consumption was sufficient. While 63 per cent of respondents were eating two meals a day, 34 per cent said that they could eat only once a day and 3 per cent reported eating only once in two days. Around 38 per cent of respondents said that their access to water was insufficient or barely sufficient.

Lack of Assistance

Most respondents received no cash, transport, food or shelter assistance from any source during the lockdown. Approximately 79 per cent received no cash assistance, 44 per cent received no food assistance, and 85 per cent did not receive any shelter assistance. More than 50 per cent migrants
reported that they were stranded for over a month, yet more than 70 per cent migrants said that they did not receive any transport assistance.

**Varied sources of Assistance**

Of all sources, the government was the single largest provider of assistance in each category (food, shelter, cash, transport). However, if we compare the overall percentage of workers who received assistance from non-governmental sources including NGOs, self-help groups, trade unions and employers with the percentage of workers who received assistance from the government for each category, then the percentage of workers who received assistance from non-governmental sources is higher. NGOs seemed to have much higher penetration in urban than in rural areas.

**Invisibility of informal workers in labour legislation**

As high as 90 per cent of respondents do not have written employment contract in our survey, which makes it extremely difficult to enforce any labour laws. This lack of legal recognition deprives millions of workers of their entitlements and rights.

**Enrolment and Access to Entitlements**

Enrolment was low across schemes such as Antodaya Anna Yojana (27 per cent), PM Kisan Samridhi (5 per cent), ICDS (7 per cent), Jan dhan Yojana (23 per cent), Ujjwala Yojana (23 per cent), and pension schemes (6 per cent). The level of enrolment in PDS was the highest (53%).

Access to schemes for beneficiaries was quite varied. While 52 per cent of respondents were able to access PDS, 50 per cent could access Antodaya anna yojana, 52 per cent were able to access PM KISAN, about 24 per cent were able to access ICDS, 60 per cent were able to access Jan dhan Yojana, 70 per cent were able to access Ujjwala yojana, and about 58 per cent were able to access pension.

**Low Access to Healthcare**

Only 28 per cent of workers were able to access public healthcare during the lockdown. Accessibility was slightly higher in rural areas. The major reasons for being unable to access healthcare included restrictions on
movement due to the lockdown, unavailability of transport, distance to the hospital, closing down of OPDs, and refusal to admit people without COVID test certificates.

**Mixed Perceptions for the Future**

More than 56 per cent of people who migrate for work said that they want to return to their destination state when economic activity resumes, while 44 per cent wished to remain in their source district. Most believe that a full recovery of their sectors will only happen in the long-term but are optimistic that their own livelihoods will recover in the short term.

**Conclusion**

The various adversities and injustices that are routine to the lives of people from marginalised communities and those living in poverty were not only intensified by the lockdown but also magnified for all to see. This collective trauma of the last four months should not become a memory of the past, especially now that many of these people are back in their rural hometowns, far removed from the imaginations and concerns of the privileged and the elite in India’s cities.

This report has been able to capture what can only be described as a fraction of the vulnerabilities of informal workers. The objective of the study is not merely to highlight the impacts of the pandemic and the lockdown and push for immediate relief and rehabilitation, but also to contribute to broader thinking around frameworks of social and ecological justice. The subsequent rounds of this study will, therefore, attempt to delve further into various aspects that we touched upon in the first round and which are presented in the key findings, including the precariousness of livelihoods for informal workers, the denial of rights and entitlements, the persistence of dispossession and deprivation, and the intersectionality of gender, caste, class, religion and informality.

The pandemic has brought renewed attention to the role of State Governments in ensuring basic rights of people including access to healthcare, education, food, and water. In order to control the spread of the disease in a manner which ensures people’s access to essential
services, upholds their rights, and does not create distrust and panic, it is necessary to evolve village level and district level plans with community participation. To this end, we intend to work closely with State authorities and institutions through our regional offices. We hope that the State level data which is being presented through state reports would prove to be a useful tool for substantive engagement.

There needs to be an urgent focus on rebuilding the livelihoods of informal workers. These efforts should be centred on creating decent work with dignified minimum wages in both rural and urban areas and ensuring that Dalits, tribals, Muslims and women can access the work created. There is also a need to ensure that marginalised communities have secure access to land, water and forests, and they are linked with appropriate credit, insurance and other financial services to address the resource poverty that they face. There must be an emphasis on improving living conditions for informal workers, especially in urban areas, through social housing and workers’ hostels. There is also a need to improve their working conditions by strengthening and implementing labour laws and creating suitable protective mechanisms, including those which enable safe migration and reduce the risk of trafficking and bondage. Lastly, all workers must be provided with meaningful social security and affordable and quality public services, including education and healthcare.

But the widespread disruptions and violations of rights which we are witnessing are symptomatic of systemic and structural inequalities. We, therefore, need to take structurally transformative action to address them. This would entail building institutions and laws which protect those who are most vulnerable and marginalized, ensure their full citizenship rights, and provide them the means to lead dignified lives. We look forward to working with the Government, businesses, and civil society over the coming months to make advances on these fronts.
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Workers in the time of COVID-19
Round I of the National Study on Informal Workers

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Survey Questionnaire

Block A: Identification of Sample Units

<table>
<thead>
<tr>
<th>A.1. Individual ID:</th>
<th>Date:</th>
</tr>
</thead>
<tbody>
<tr>
<td>A.2. Investigator Code:</td>
<td>Time:</td>
</tr>
<tr>
<td>A.3. Regional Office Code:</td>
<td>A.5. District:</td>
</tr>
</tbody>
</table>

Block B: Individual and Household Characteristics:

B.1. Gender (1-Female, 2-Male, 3-Transgender/Other)

B.2. Age (in years):

B.3. Social Groups (Scheduled Tribe -1, Scheduled Caste -2, Other Backward Class -3, Others -9)


B.5. Household Size (No of Persons in a Household):
   B.5.1. Female:
   B.5.2. Male:
   B.5.3. Children (Below 14):
   B.5.4. Elders (More than 60 Years)

B.6. Principal Earner in a Household:
   B.6.1. Only Male (1-Yes 2-No):
   B.6.2. Only Female (1-Yes 2-No):
   B.6.3. Both Male and Female (1-Yes 2-No):

B.7. Membership of any associations:
   B.7.1. Labour/Trade Unions (1-Yes 2-No):
   B.7.2. CSO/CBOs/SHGs (1-Yes 2-No):
   B.7.3. Any Local collectives (Biradari/Caste/Bhavaki/Sectarian) (1-Yes 2-No):
B.8. Agriculture Land Ownership (1-Yes 2-No):
   B.1. If Yes, what is the size of land (in acres):
B.9. Do you have Aadhar Card? (1-Yes 2-No):

Block C: Nature of Migration

C.1. Source Village:
C.2. Source District:
C.3. Source State:
C.4. Destination City:
C.5. Destination District:
C.6. Destination State:
C.7. Migration Pattern: (1-Seasonal 2-Permanent)
C.8. Period of Stay in Destination (in months)
C.9. Frequency of Migration (1. Multiple Time in a Year 2. Once in a Year)
C.10. Destination: (1. Same City/Town 2. Multiple Cities/Towns):
C.12. Migrate with Families (1-Yes 2-No):
   C.12.1. If Yes, then how many dependent members: ____
C.13. Duration of Migration (in Months):
C.14. Wages Earned in Migration Period (in Rs):
C.15. Wages Spend in Destination (in Rs):
C.16. Wages Saved/Remitted (in Rs):
C.17. Incidence of Lockdown (as follows):
Appendix B: Survey Questionnaire

<table>
<thead>
<tr>
<th>Incidence of Lockdown</th>
<th>Prior 25th March 2020 (First Round)</th>
<th>Post 25th March 2020 (First Round)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stranded in Cities/Town (in Days)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wages Earned (in INR)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wages Losses (in INR)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Block D: Nature of employment

D.1. Employment:
- D.1.1. Primary Sector (Major time in a year) (1-Agriculture, 2-Manufacturing/allied industry, 3-Construction, 4-Service)
- D.1.2. Secondary Sector (Minor time in a year) (1-Agriculture, 2-Manufacturing/allied industry, 3-Construction, 4-Service)

D.2. Type of Occupations:
- D.2.1. Agricultural Occupations:
  1. Ploughing / Tilling workers
  2. Ploughing/Sowing (including Planting / Transplanting / Weeding)
    - 2.1. Weeding Workers
    - 2.2. Transplanting
  3. Harvesting / Winnowing / Threshing Workers
    - 3.1. Harvesting-Winnowing
    - 3.2. Threshing
  4. Picking Workers (including Tea, Cotton, Tobacco and Other Commercial Crops)
  5. Horticulture Workers (including Nursery Growers)
  6. Fishermen – Inland
  7. Fishermen - Coastal / Deep-sea
  8. Loggers and Wood Cutters
9. Animal Husbandry Workers (including Poultry Workers, Dairy Workers and Herdsman) Herdsman
10. Packaging Labourers—Agriculture
11. General Agricultural Labourers (Watering / Irrigation Workers/ Well Digging etc)
12. Plant Protection Workers (applying pesticides, treating seeds, etc)
13. Cane/Stone Crushing/ Miners/Shot—Firers/Stone Cutters/ Carvers

D.2.2. Non-Agricultural Occupations:
1. Carpenters
2. Blacksmiths
3. Masons
4. Weavers
5. Beedi Makers
6. Bamboo, Cane Basket Weavers
7. Handicraft Workers
8. Plumbers
9. Electricians/Forman
10. Technician (Civil)
11. Construction Workers (for roads, dams, industrial & project construction work and well diggers)
12. LMV & Tractor Drivers/ Motor Vehicle Drivers
13. Non-Agricultural Labourers (including Porters, Loaders)
14. Unskilled Labourers (Sweeping / Cleaning Workers)
15. Cobbler
16. Domestic Workers/Helper
17. House Keeping and Restaurant Services Workers
18. Personal Care and Related Workers
19. Street Vendors and Related Workers
20. Textile, Garment and Related Trades Workers
21. Manufacturing Labourers
22. Shoe Cleaning and Other Street Services Elementary Occupation
23. Shop Salespersons and Demonstrators
24. Handicraft Workers in Wood, Textile, Leather and Related Materials
25. Transport Labourers and Freight Handlers

D.3. Nature of Operation of Establishment:
3.1. Perennial (if the activity of the establishment carried out 12 months in a year)
3.2. Non- Perennial (Seasonal) (if the activity of the establishment carried out fixed months in a year)

D.4. Intensity of Work:

<table>
<thead>
<tr>
<th>Intensity of Work (in Months)</th>
<th>Prior 25th March 2020 (First Round)</th>
<th>Post 25th March 2020 (First Round)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture and allied sector</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Manufacturing</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Construction</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

D.5. Number of workers in the enterprise:
(less than 6 -1, 6 & above but less than 10 -2, 10 & above but less than 20 -3, 20 & above -4, not known -9)

D.6. Location of Workplace:
(Own dwelling unit structure-1; Attached to own dwelling unit- 2; Employer’s dwelling unit-3; Street with fixed location-4; Construction/Factory site-5; No fixed workplace-6)

**Block E: Security of Wages and Livelihoods**

E.1. Security of Wages and livelihoods
   E.1.1. Are they employed through a contractor?
E.1.2. Do they have a written contract?
E.1.3. Do they receive regular wages?
E.1.4. Who pays their wages- Contractor or employer?
E.1.5. What is their annual household income, including primary and secondary employment?
E.2. Availability of social security benefits (1-PF; 2-Health; 3-Maternity Benefits; 4-Pension; 5-None)
E.3. Were wages paid when lock-down was announced?
E.4. Have they got any support from employer after the lock-down?
E.5. Losses of Earnings and Wages

<table>
<thead>
<tr>
<th>Losses of Earnings and Wage (in INR) Monthly</th>
<th>Prior 25th March 2020 (First Round)</th>
<th>Post 25th March 2020 (First Round)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wages and Other income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Social Security</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Cash Subsidy/Relief</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Block F: State of housing

F.1. State of housing

F.1.1. What form of housing do they live in? (1- Kuchha; 2- semi-pakka; 3-rented room/house; 4- Community housing; 5- Own house)
F.1.2. Do they share the rented accommodation with others who are not family members?
F.1.3. How many rooms are there?
F.1.4. How many bathrooms are there?
F.1.5. Do they have access to water for drinking and cleaning?
F.1.6. Do they have a rent agreement or patta?
F.1.7. Did they have to vacate housing?
F.1.8. If yes, what were the reasons?
F.1.9. Do they still have to pay rent?
F.2. Do you have ration card?

F.2.1. If yes .......................................which color? ..........................................................

F.3. Daily Utilities

<table>
<thead>
<tr>
<th>Daily Utilities</th>
<th>Prior 25th March 2020 (First Round)</th>
<th>Post 25th March 2020 (First Round)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food ration (1-Sufficient; 2-Not Sufficient 3-Barely)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Water (1-Sufficient; 2-Not Sufficient 3-Barely)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Savings (1-Sufficient; 2-Not Sufficient 3-Barely)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Block G: Consumption Patterns**

<table>
<thead>
<tr>
<th>Consumption Patterns</th>
<th>Prior 25th March 2020 (First Round)</th>
<th>Post 25th March 2020 (First Round)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Frequency of access to food for self-consumption (1. Once a day 2. Twice a day 3. Once in two day)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sources of access to food (1. Self-procured 2. Relief Camp/Govt 3. PDS 4. Distributed by CSOs)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Expenditure on Food Consumption (in INR)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Expenditure on Non-Food Consumption (in INR)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Block H: Incidence of debt**

H.1. Do you money to meet your monthly expenditure?

H.2. Have you borrowed for any large expense? (1-Marriage; 2- funeral; 3-Leasing out land; 4-Health; 5-Other Family Emergencies)

H.3. Do you have any outstanding debt?

H.4. Are you struggling to pay it?
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H.5. Burden of debts

<table>
<thead>
<tr>
<th>Burden of Debts (in INR)</th>
<th>Prior 25th March 2020 (First Round)</th>
<th>Post 25th March 2020 (First Round)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total debt</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Debt due to lockdown</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Block I: Access to entitlements**

I.1. Are you enrolled government social security schemes?

I.2. If yes, which scheme? (1-PDS, 2-ICDS, 3-Aayushman Bharat, 4-PM Kisan, 5-pension schemes 6-AAY 7-Jandhan Yojana 8-Ujjwala Scheme 9-None)

I.3. Who receives the benefit when they move? (-Self; 2-Spouse, 3-Other Family Members)

I.4. Do you receive any form of support through a state scheme when you are in their destination city?

I.5. Are you aware of government support schemes announced post lockdown?

I.6. If yes, which scheme? (1-cooked food, 2-ration, 3-cash transfer to Jandhan account, 4-NREGA wages, 5-shelter, 6-childcare (Mid-day meal), 7-pension 8-None)

I.7. Sources of Information: (1. Print Advertisements 2- Government Mobile Messages, 3-Public announcements, 4-CSO’s)

I.8. Do you have smart phone?

I.9. Do you have essential documents to receive scheme benefits?

I.10 Do you have bank account?

I.11. Do you have access to digital payments?

I.12. Have they received money in their back account?

I.13. Have they managed to access any other government scheme since lock-down?

I.14. In addition or in absence of access to government scheme, are you able to get support from any other source?

I.15. If yes, then who (1-Trade Unions 2-NGO/CSO 3-SHG/Local collectives 4-Employer 5-Others)
I.16. Have they experienced any illness since lockdown was announced?
I.17. Were you able to access public healthcare?
I.18. What were the reasons?

**Block J: Perceptions**

J.1. How much time would you require to return to your job: (1. Immediately 2. One to Three Months 3. More than 3 Months)

J.2. How much time your sector/industry would require to return to normalcy? (1-Short Term (less than three months) 2- Medium Term (3 to 12 Months) and 3- Long Term (more than 12 months)

J.3. If the lockdown is open how quickly you would resume your job in destination city? (1. Immediately 2. One to Three Months 3. More than 3 Months).
WORKERS IN THE TIME OF COVID-19

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