

COPING WITH COVID-19 PANDEMIC

An interim report into income and food
security difficulties faced by workers in
Bengaluru

Part II

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Report prepared through collaborative efforts of All India Central Council of Trade Unions –
Karnataka,(AICCTU), Karnataka Domestic Workers Rights Union, Garment and Textile
Workers Union(GATWU), Savithri Bai Phule Mahila Sanghatane, Slum Janara Sanghatane
and Concerned Individuals

INTRODUCTION

The nationwide lockdown to contain the spread of the coronavirus pandemic has most adversely affected the working classes in India. It has left lakhs of poor migrants stranded in cities without work or money, thousands of daily wage households have been left without food supplies and many more are torn with anxiety about how to stave off shortages and imminent hunger. Scores of reports pouring in from across the country are testament to the absolute lack of preparation and planning by state governments and by the Central government. This report is an effort to document the massive difficulties faced by the poor in Bangalore city. More importantly, it brings together collective suggestions by various sections of civil-society and activists with long years of experience working with the urban poor that can help the Karnataka state government map the path ahead.

This survey follows an earlier one conducted a week ago on 21 and 22 March 2020 when the city began to gradually close down. We had conducted over 60 interviews with people across the working class and how the closure was affecting them. Sections of daily wage earners such as cab drivers and street vendors had reported distress following drastic falls in their incomes while monthly wage earners who reported lesser havoc in their economic lives, were anticipating difficulties.

However, the complete nation-wide shutdown announced by the Prime Minister, starting from 23 March 2020, caught everyone unawares. This survey was conducted to understand how different sections of the working class have been coping with the near-total loss of income, the unrestricted rise in the prices of essential commodities and the shutdown of the city's travel networks. We managed to reach out to a significant section of our earlier respondents as well as expanded our scope to include more numbers of people.¹

The situation is dire among the working classes. If some particularly vulnerable communities are starving or at the verge of starvation, many others dread the start of the next month when rents have to be paid, loan instalments have to be cleared, ration stock for the house has to be bought. If daily wage earners have no employer to demand wages from and are fast depleting their meagre savings or borrowing small amounts of money at high interest rates, monthly

¹ The total number of respondents for this survey was 83, including 35 respondents who were interviewed earlier as well over telephone. Separate telephonic interviews were conducted with those currently in homeless shelters and field observations were conducted at a few Indira Canteens across the city.

wage earners are wracked with anxieties that their employers may not pay them full salaries for the month. No assurances from the state or the employer is forthcoming. These and more such findings form the bulk of this report.

The strained circumstances under which the working classes functioned previously in ordinary times have exacerbated matters for them under these extraordinary circumstances. Welfare boards for daily wage earners exist only for some sectors such as construction workers; even these do not reach out to all workers. Monthly wage earners work without paid leave and most lose a day's pay when they skip work. Health and pension benefits are non-existent and safety nets provided by the state are limited to infrequent access to the public distribution system. This report highlights how the long-standing absence of welfare mechanisms has left the working classes in the city feel as if they have been completely abandoned by the state.

KEY FINDINGS

I. THE CITY SHOULD CONTINUE TO BE A MAJOR SITE OF INTERVENTION FOR PROVIDING INCOME AND FOOD SECURITY MEASURES

- 93 percent of the respondents have chosen to stay back in the city; Of the respondents we resurveyed, 88 percent have continued to stay on in the city.
- Some fear that travelling is risky and if they are carriers, they could be putting family members at risk. Some others want to return but are finding no means of transport. For many, Bangalore is home and the village offers no means of sustenance. They hope that the situation will ease soon and they will be able to resume their livelihoods. For these varied reasons, many have continued to stay on in the city despite having no income at all.

II. INCOMES CONTINUE TO FALL. SOME FACE ABSOLUTE PENURY

- **83 percent of the respondents have completely stopped work.** Those still working primarily include healthcare and sanitation workers as well as delivery personnel employed with companies such as Swiggy and Zomato.
- **56 percent of the respondents have NO INCOME currently.** 19 percent, all of whom incidentally are monthly wage earners, have no idea if they will get their full salaries or if their employers will deduct their salaries for the days of the lockdown (most employers have not assured if and how much they will pay their workers). Six percent of the respondents, i.e. those who managed to work for a few hours everyday, reported a fall of nearly 50 percent in their daily earnings.
- If we were to presume the worst-case scenario and the monthly wage workers received only partial or no salaries, nearly **81 percent of the working class** surveyed here **will have earned half, or even lesser, of their average monthly earnings.**
- Among those who we resurveyed, **65 percent said that their livelihoods had fully or partially been affected.** This was a nearly 22 percent increase from the previous round.

- If no monthly wage workers reported any uncertainty of income in the last round, **44 percent of the same workers were unsure how much income they would receive in this round.**
- If about 32 percent of the respondents said that they had managed to stretch their weekly wages or previous month's salaries to make ends meet in this time of exorbitant price rise of essential commodities, about 20 percent said they would have to borrow from family members or moneylenders. Most were likely to borrow from the moneylender, despite heavy interest rates, because their extended family members were also similarly affected by income losses. **32 percent of workers had no answer to this question of how they are supporting or will support their family.** Many salaried workers did not know how to make ends meet next month and expressed extreme helplessness. Several daily and weekly wage workers had absolutely no money at all.
- **The lack of any state support for poor and working classes in the city is evident in that 83 percent of the respondents had no income support from the state** through any government programme or schemes. This absence of a safety net was mitigated by a turn to social and kinship networks under ordinary circumstances. This is not easily available now as many respondents reported that other family members are facing similar income crises; with uncertainties over whether migrant workers would return to the city and when the economic situation would stabilise, moneylenders, neighbours and employers (other common networks for loans), will not provide loans.

III. RISING FOOD PRICES ARE LEADING TO LOWER CONSUMPTION, INCREASED EXPENSES AND IN SOME CASES, STARVATION

It is good, we understand the health issues. But people who have savings can survive. How should we daily earners survive this lock down. It's painful to see our children starving!

- Pongodi, incense stick maker

- **Prices of essential commodities are on the rise, particularly of vegetables.** Almost all respondents reported that the cost of most-used vegetables such as tomatoes and potatoes had **gone up as much as by 50 percent or even more.** The range of vegetables available in the market too had reduced drastically.
- While price of milk was largely reported as being the same as before, in some localities even this commodity's price had increased.
- As for cereals such as rice, dals and wheat, most respondents had stocked up at the start of the month and thus had some stocks still left. They were however very anxious what they would next month or when their stocks ran out.
- The price of meat had risen manifold and respondents reported that they could no longer afford it even on an occasional basis; most reported giving up the consumption of meat entirely.
- **While only 44 percent of the respondents had said that the prices of the vegetables had increased in the last round, 97 percent reported a massive increase in the prices,** with many listing the prices of some of the popular vegetables to give us a sense of how much it had increased. **A few families reported that they had stopped buying vegetables entirely.**
- **43 percent of respondents said that they had decreased consumption of food and 18 percent said they had increased expenses on food. Given that less food is available for higher prices, 25 percent reported both an increase in food expenses and a simultaneous decrease in consumption.** The rest were preparing to decrease consumption soon.
- **That the situation had turned dire in the days after the shutdown was announced is clear with 77 percent of the resurveyed respondents reporting either increased expenses, decreased consumption or both.** In our earlier round, only 28 percent had reported an increase in expenses or decrease in consumption.

The government should have done some preparedness. People are dying due to disease, but we are dying with hunger. Last 5 days we are suffering a lot. The salaried people are stocking. When we don't have money, how do we even stock? We are ready to slog to feed our children but no work, where do we go? I already have borrowed money to feed children, borrowed food and even tea.

- Devi, incense stick maker

- Some respondents reported reduction in daily meals to two times a day, while the more desperate respondents were consuming food only once a day (even for their children) or making do with ganji (gruel).
- **84 percent of the respondents have a household comprising 3 to 5 members. Any food and income provision at the household level needs to take this into account.**
- 66 percent of the respondents have access to the Public Distribution System through ration cards. This seems to be the predominant food welfare system provided by the state that respondents accessed periodically. The rest had no access to any food-related subsidies from the state, putting them at high risk for food insecurity and resultant starvation. **The state needs to ensure continuous supply of good-quality food items to ration shops, as those accessing them stock up on items at the start of the month. It needs to ensure that ration shops open immediately, or at least at the start of next month, and begin distribution of foodgrains and other essential items.**
- Some respondents cited errors by the PDS bureaucracy which had listed them as ineligible for ration or saddled them with APL cards. **The state needs to ensure that all those who need ration are provided items to tide over the present food crisis.** Economists such as Jean Dreze and Reetika Khera have pointed to the large supply of food grains in the godowns of Food Corporation of India.² These need to be opened out and supplied to people on an urgent basis.
- Some respondents reported the closure of all retail and kirana shops in their localities. With restrictions on travel, communities in these areas have been left vulnerable and at the brink of hunger. **The state machinery needs to identify such localities and ensure supply of food grains or food packets.**

²<https://economictimes.indiatimes.com/news/economy/policy/view-the-finance-ministers-covid-19-relief-package-is-helpful-but-there-are-gaping-holes-in-it/articleshow/74853103.cms>

- *Closure of anganwadis:* With anganwadi centres closed as well as of the stopping of mid-day meals, children, pregnant women and new mothers have no source of protein since the supply of eggs on a regular basis has been stopped.³ Rations were ordered to be given till March 31 to both children and eligible women. **The state needs to ensure continuous supply of nutritious food to those availing these schemes because households of these individuals are particularly vulnerable at the moment to food and income insecurities.**

IV. INDIRA CANTEENS NEED TO BE RESTARTED EVERYWHERE; ACCESS MADE EASIER AND FOOD BETTER

- Indira canteens in the city which catered to nearly 1.7 lakh people everyday was abruptly shut by the state government last week. This was justified as a move to contain the spread as thousands of people availed of food in these canteens. This left hundreds of people who depended on Indira canteens stranded and without food at a time when food availability was most scarce. The state reversed this hasty decision and has decided to reopen the canteens.
- However, it is unclear how many of the 190-odd canteens in the city are open or fully functional. **Given that this is one of the most important sources of food in the city at present, the government needs to declare how many of its canteens are indeed open.**
- Field visits to 20-odd canteens in the city revealed that demand for food packets were very high and most canteens were unable to provide for all customers. (See Appendix 1). Canteens had been distributing between 250 and 400 packets for breakfast alone but most were running out of supplies by 8.30 am itself, although they should be serving till 10 a.m. For instance, at Tata Nagar, we were told that the canteen ran out of food within 15 minutes of the arrival of the food.
- Social distancing is erratically practised as people waited in long queues for the food packets at the Indira Canteens. Such delays in arrival of food was causing congregations of a large number of needy people and defeating the purpose of spatial restrictions.

³ Conversation with Radha, an anganwadi worker; March 27, 2020.

- Many of our survey respondents said that the Indira canteens were not located nearby their houses. With severe restrictions on travelling and the police exercising strict and sometimes violent vigilance, most respondents were not willing to travel with family members to these canteens.

The Indira Canteen is located near commercial and industrial areas and not in our locality where there are people who are in great need of food. We are looking at reports of how the police are beating up people who are venturing out. Also, it is really difficult to take little children and walk that far for food.

- *Veerabhadra, resident of Laggere*

- The demand for food witnessed at Indira canteens drive home the point that there are lakhs of people in desperate need of free/inexpensive food. Given that incomes are at an all-time low and they cannot supplement these meals with other forms of nutrition, **the need of the hour is a vast increase in the number of such canteens, located in short distances from residences of vulnerable communities and the provision of healthy and nutritious food.**

V. HEALTHCARE WORKERS CONTINUE TO RISK LIVES FOR NO INCREASE IN PAY OR PROMISE OF HEALTH SECURITY

- Workers in healthcare and sanitation, both of which have been deemed essential services, are working under heightened risk but have not seen any increase in salaries, given the risky conditions they are currently working under. In one hospital where COVID-19 patients are currently being admitted in the city, ward attendants and other support staff are being paid a measly Rs. 7300, with the contracting company pocketing an equal amount from their salaries.
- Both sets of workers are facing major problems in accessing their areas of work because of the lack of bus services. They are spending more time on travel due to the long wait hours for the few buses that are plying. Women are putting their safety at risk walking long distances or taking lift from strangers to be able to reach home. Increased travel expenses in addition to rising household expenses has made their wages grossly insufficient.

'My daughter refuses to touch me when I get home. She says that I work in the hospital and who knows I may be affected and transmit it to her. I get home and have a bath and wash all my things before I do anything else in the house.'

- Priya, Hospital Security Guard

'My family members have asked me not to come home to Kolar. They are afraid of the risks because I work in the hospital and I will have to travel by bus to get home'

- Mahesh, Ward attendant

- Given the risk to their lives and that of their family members, the additional travel expenses that they paying out of their pockets and the long wait hours for public transport, healthcare and sanitation workers felt uncared for by the state and their employers.

We are staking our lives to come to work. And yet, sometimes I have no money to fill petrol in my scooter. My head is not working now because everything has become expensive and I don't know how I will pay the next month's rent.

- Manjunatha, Ward attendant

VI. SANITATION WORKERS (POWRKARMIKAS) CONTINUE TO WORK WITHOUT ESSENTIAL PROTECTIVE EQUIPMENT

- For safety, they have been provided with one mask and gloves and hand sanitizers. Though masks are supposed to be single use and disposable, they have been provided with only one mask. Those working as auto, lorry and contractor drivers and helpers have not even been provided with these basic safety measures with BBMP claiming that it is the responsibility of the contractor to do so, and thus failing to provide these safety measures.

- The government has failed to protect the interest of these workers who are required to continue in these circumstances. No provision of transportation has been specially made for these workers when their regular transport has been prohibited as a result of the lockdown, compelling them to walk over 5-10 kilometres in the sun each day, each way to reach their place of employment.
- In walking they also have to face the wrath of the police who demand that they should produce passes issued by the police to be on the roads, which have not been provided to them.
- There is no provision of drinking water, food or tea to keep them going through their work. Moreover, the food service provided to them has also been stopped and workers most often end up eating their first meal at 3 p.m. Basic facilities like a place to wash their hands and a toilet are also not provided.

***Notes from the daily life of
powrakarmika***

Sayamma, a powrakarmika, had her mustering point (attendance point) at an Indira Canteen in the area she was allotted work in. Now that Indira canteen has been closed down, they are facing issues of access to drinking water and running water to wash their hands and face. Although she did not eat at Indira Canteens regularly because she didn't like the food, she wishes they were open now. With no other eateries open, she now eats her first meal only after she reaches home in the afternoon.

Latha, a pourakarmika, found out that food packets were distributed at the Indira Canteen, their mustering point, far too late. By then, the locals in the area had taken and she and her colleagues didn't get any as they were on duty sweeping roads. She misses the access to drinking water and their resting spots at the Indira Canteen. She now has to ask individual households where they sweep for water and wash her hands at a borewell closeby.

VII. WORKERS EMPLOYED IN GIG

ECONOMY COMPANIES ARE PUTTING

IN LONG HOURS, EARNING LESS AND HAVE NO SUPPORT FROM THEIR EMPLOYERS

- For delivery personnel, the distances for delivery have increased manifold, orders have decreased and incomes have drastically fallen by 40 to 50 percent despite stretching their hours of work.

- While Uber and Ola have drastically reduced the number of vehicles on the road to almost nothing, delivery companies such as Swiggy and Zomato continue to have their delivery partners on road. Workers complained of companies not providing masks and sanitisers and the state government has left protection measures to individual companies. The onus of protecting oneself is left to the beleaguered delivery partner.

They want us to go collect masks from 10kms away. They gave us Rs. 200 allowance for mask and sanitiser and I have paid 50 for mask and 180 for sanitiser. Do they give us this allowance everyday? We have to change masks often. They can increase incentives but they don't do anything. Nowadays customer care is also not working I think; Most restaurants are shut and when we put up photos and wait for cancellations from their side, even after half an hour they don't do anything; I wish we fought but we're all divided here and no one will ask. If I was a bachelor, I would have done something for sure, but I have a family, two kids and need this job. If they block my ID, I have no other source of income.

- Ramesh, delivery partner

- Platform companies continue to not provide paid weekly holiday or paid leave even under these circumstances to their employees. They have also not increased incentives for those who are out working on the streets, preferring to ask their customers to tip the delivery partners. They have also not provided any additional financial assistance to their partners who are unable to work.
- Delivery partners are also facing increased harassment from the police and the unavailability of passes that allow unrestricted travel has added to their troubles. Vishwa, a delivery partner, pointed out how the Bellandur police refused to give him a pass and directed him to the Whitefield police station. The time taken for this process was not something Vishwa could afford because if he missed even a minute of work during his log-in hours, his incentives would be cut. He is running a risk everyday of being caught by the police when he is delivering food to customers.

VIII. HOMELESS SHELTERS NEED TO BE DECONGESTED; NEW TEMPORARY SHELTERS NEED TO BE OPENED:

- The complete shutdown of the city to restrict the spread of the coronavirus pandemic has brought to crisis the lack of adequate shelters for the homeless. In a city that probably over a lakh homeless people, there are about nine shelters run by the BBMP, which is woefully short given that Supreme Court guidelines mandate one shelter for every one lakh population.
- With the police emptying streets of homeless people, many are being sent to shelters across the city. While earlier these shelters operated at lesser capacity than they could, now they are overcrowded and residents can no longer practise social distancing.⁴ Sharanappa, a regular at one of the city's homeless shelters, told us in a telephonic interview that this was causing stress on the utility services with water and sanitation problems starting to emerge in these already-underserviced shelters.
- One newspaper report has even claimed that in one such overcrowded shelter, three inmates have started to show symptoms such as fever and cough. However, without any space to isolate them, these individuals continue to stay on at the shelter.⁵ This however needs to be verified.
- If overcrowding of shelters is one aspect of the problem faced by the homeless in this period of the pandemic, then hostility and non-cooperation by local residents where the shelters are located is another issue. **In one of the city's shelters, nearly 25 persons who had been brought there by the police had to be shifted out at short notice because the area residents opposed the functioning of the shelter and pressurised the local MLA and corporator to have them be shifted. At a time of severe space constraints, the shelter is now hosting less than its capacity.**

⁴<https://timesofindia.indiatimes.com/city/bengaluru/bengalurus-homeless-packed-inside-cramped-shelters/articleshow/74838449.cms>

⁵ 'Nirashritarakendragalallisonkubeeeti', Vijayvani, 29 March 2020, Print version.

I had just come to Bangalore, looking for work after my employer in Mumbai had cheated me and not paid me my dues. I want to go back home but the lockdown was announced suddenly, bus prices went up to over Rs. 1000 and I could not afford it. The government should not have announced it so suddenly. They should lift it for 2-3 days, provide us with transport so we can go home. After that, if they want to shut down for one month also, it's okay. Atleast we will be with our family members.

- Raju, migrant worker from Bidar

- **Accounts from migrants in the shelters reveal that they were stranded in the railway stations when the lockdown was suddenly announced and train movement was completely stopped. Many were left without means to survive in the city or travel back home and were forced to take shelter in the railway station or nearby places for a few days, until the police brought them to the shelter.**
- Activists have also been calling for the state to open scores of homeless shelters across the city to house all of the city's homeless in ways that they can practise the measures necessary to protect themselves from the coronavirus. They are calling for the state to commandeer if necessary schools, colleges and private community halls to house them safely.

EXPECTATIONS FROM STATE

There was **overwhelming consensus among our respondents about the necessity of the lockdown** and insisted that more measures to contain the spread should be taken. Equally, there was **near-unanimous consensus that the government needed to step in to provide food and income support immediately for daily wage earners**. Monthly wage workers also needed additional income and food support, given the increase in prices of essential commodities, the upcoming rent payments and the need to purchase groceries for the next month. The following are a collection of expectations that our respondents stated during our interviews:

- Act with great urgency to provide food, water, ration to those who cannot afford to purchase.
- Regulate prices of essential commodities like milk, oil, vegetables and cereals.
- Provide free cylinders
- Help with rent payments since most workers live in rented accommodation
- Help with EMI for cars and other livelihood purchases that they had took out loans.
- Provide income support to those with no income, such as daily wage labourers.
- Door-to-door supply of food for elderly, disabled and those who cannot step out of home.
- Waive utility bills for the next couple of months.
- Salary protection for informal sector workers such as domestic workers who are now at mercies of their employers regarding their salaries.
- Provide ration to even those without ration cards. Several respondents reported that they had been left out of the PDS system or been given APL cards despite being eligible for BPL cards.

MEASURES NEEDED TO PROVIDE RELIEF TO URBAN MARGINALISED COMMUNITIES

The primary issue is that **the state continues to treat people as objects of governmental policy and not subjects who are entitled to participate in decisions about them**. It has not bothered to reach out to the poor, to the marginalized and ask what they want. While a lockdown may be essential, the planning should have been much better.

The other key issue is the **centralized approach** adopted by the Karnataka government instead of the decentralized approach adopted by states such as Kerala. For instance, while the government here is purchasing food and supplying packets, Kerala is setting up community kitchens, giving livelihood and ensuring fresh food. Panchayats and urban local bodies—institutions which are acutely aware of marginalizations and needs of their populations—are not being involved. **The government needs to change its approach and make it more decentralized, must listen to people and ask what they want and how it is to be delivered.**

Food is also seen as charity and not a right. For homes which have kitchens for instance, while almost all southern states are supplying dry ration kits, Karnataka is refusing to do so and insists only on providing rice/wheat in PDS shops and may now allow Dal. Giving dry rations allows people to cook what they want in a way they want. This is just one measure that can be undertaken to ensure people are treated with more dignity.

The government has announced certain measures for food security, grants of small amounts such as Rs.1000 and a few health measures. But several vital issues have not been addressed at all. This section lists the issues yet to be addressed, the gaps in the measures announced by the government and the urgent measures that need to be undertaken.

Issues yet to be addressed

- **Price Rise:** The prices of vegetables, fruit, groceries and meat is increasing. Government needs to step in and regulate prices or subsidise all food items in HOPCOMS
- **Water Shortage:** Slum residents are paying huge amounts for water. A helpline to ensure water supply and access must be undertaken.

- **Cleaning of local areas:** Residents of slums and migrant worker colonies have asked that the areas and drains surrounding the houses must be sprayed with chemicals.
- **Gig-economy workers** (app-based workers) must be treated as employees and government must ensure all notifications issued to workers applies to them. They must also ensure that companies do not impose penalties, provide paid leave and weekly holidays as well as provide personal protective equipment.
- **Soaps and sanitisers** must be provided free of cost to each household.
- **Police violence:** People are scared to step out of their houses due to fear of police violence. Many respondents reported not wanting to walk to Indira canteens also for fear of police violence. Relief workers are also not able to reach all areas due to lack of passes. This issue has to be addressed urgently to ensure food security.
- **Greater awareness and publicity to measures announced:** People are aware of how they are to avail of the measures announced by the central government and when it will start. Clarity regarding these issues as well as of what measures are currently underway needs to be widely disseminated.

Measures from Central/ State Government	Who is not able to avail	What is to be done
Rations available from PDS	<ul style="list-style-type: none"> ● As per government, ration card from any other district/state is needed for migrant workers. Many migrant workers do not have ration card and will not be able to avail. ● There are existing ration card holders who have issues accessing ration. 	<ul style="list-style-type: none"> ● Dry ration must be made available to anyone either at PDS shop or door-to-door for migrant workers and slums. Government has list of slums and BBMP knows location of migrant workers ● Bio-metric authentication should be suspended and only paper authorizations should be done
Grains (Rice/wheat) Dal will be provided by PDS through central government scheme	<ul style="list-style-type: none"> ● 1 kg Dal per family is not enough and even this has not been started yet ● Cooking oil/salt/ masala etc not being provided 	<ul style="list-style-type: none"> ● Increase in amount of Dal. Other items such as jaggery/sugar, oil, masala must be provided as is being done in other states either through PDS shops/ Anganwadis.

	<ul style="list-style-type: none"> ● Pregnant women, young mothers and children who were given nutritious food, have stopped receiving it. 	<ul style="list-style-type: none"> ● Beneficiaries can be – slum households, families of all children registered in Anganwadis; all household in migrant worker colonies; all kuccha houses ● All Anganwadi beneficiaries – children, young mothers and pregnant women must receive nutritious food at door steps
<p>Cooked Food will be provided at Indira canteen</p>	<ul style="list-style-type: none"> ● Certain sections not able to avail – ● Those who live far from Indira canteen as police has also said all will need e-pass and distance itself is an issue ● Elderly, disabled not able to avail 	<ul style="list-style-type: none"> ● More cooked food centres so that distance is lesser. ● Anganwadis, government schools, slums, worker colonies will be good options to deliver cooked food ● Mobile vans for interior areas ● Community kitchens which employ street vendors can be set-up
<p>Cooked food will be delivered door-to-door through hunger helpline</p>	<ul style="list-style-type: none"> ● Some calls which were made on Saturday and Sunday have not been dealt with yet ● All people do not know about this helpline 	<ul style="list-style-type: none"> ● Government needs to clarify how many people can be served through this and who all can call; ● Number needs to be publicized through caller tunes, whatsapp, newspaper advertisement and local NGOs, Trade Unions
<p>Income security 1) Provision of 1000Rs for registered construction workers 2) Advance payment of two months of social security</p>	<ul style="list-style-type: none"> ● All construction workers are not registered. ● Non-construction worker Urban Poor are not provided any money other than 500Rs Jan Dhan account, if any woman member has an account ● Many other urban poor do not 	<ul style="list-style-type: none"> ● Amounts provided not enough. 1000Rs for a small section of population, 500rs a month for other sections etc. ● Urban poor families are scared about how to pay rent in the first week of April. MHA has ordered owners not to collect

<p>pensions to 62.28 lakh beneficiaries from state. 1000rs one time payment from Centre for some beneficiaries 3)500Rs to Jan Dhan account holders</p>	<p>get any form of pension</p>	<p>rent but enforcement is a problem. Government should ensure some mode through which tenants can complain in case of harassment.</p> <ul style="list-style-type: none"> ● An emergency relief package of 14,000Rs for all urban poor must be provided at the door-step.
<p>Health Health camps and screenings announced for Powrakarmikas Health Insurance schemes for hospital workers, Powrakarmikas and others</p>	<ul style="list-style-type: none"> ● People in all slums and migrant workers are anxious about their health and suffer from lack of information and healthcare ● Health Insurance kicks in after people are affected. More preventive care is required. ● Family members of health and sanitation workers must also be provided with free healthcare if they get affected. 	<ul style="list-style-type: none"> ● Health camps and screenings like those announced for Powrakarmikas must be announced for all slums and hospital workers
<p>Moratorium on Loans RBI has issued an advisory to banks there will be a moratorium on loan repayment for 3 months</p>	<ul style="list-style-type: none"> ● No clarity on what all loans this will apply to ● Interest will continue to accrue 	<ul style="list-style-type: none"> ● Centre and RBI must announce a financial package to banks such that banks can waive off interest and penal interest for workers loans, small business loans

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