COVID-19 Impact on Daily Life Survey

Social Protection Initiative
## Sample Particulars

<table>
<thead>
<tr>
<th></th>
<th>Round 1</th>
<th>Round 2</th>
<th>Round 3</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Sample size</strong></td>
<td>347</td>
<td>257</td>
<td>257</td>
</tr>
<tr>
<td><strong>Location</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rural</td>
<td>84%</td>
<td>81%</td>
<td>79%</td>
</tr>
<tr>
<td>Urban</td>
<td>16%</td>
<td>19%</td>
<td>21%</td>
</tr>
<tr>
<td><strong>State</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Chhattisgarh</td>
<td>3%</td>
<td>4%</td>
<td>4%</td>
</tr>
<tr>
<td>Gujarat</td>
<td>10%</td>
<td>4%</td>
<td>7%</td>
</tr>
<tr>
<td>Karnataka</td>
<td>15%</td>
<td>19%</td>
<td>19%</td>
</tr>
<tr>
<td>Madhya Pradesh</td>
<td>15%</td>
<td>19%</td>
<td>17%</td>
</tr>
<tr>
<td>Madhya Pradesh</td>
<td>15%</td>
<td>19%</td>
<td>17%</td>
</tr>
<tr>
<td>Maharashatra</td>
<td>21%</td>
<td>15%</td>
<td>14%</td>
</tr>
<tr>
<td>Rajasthan</td>
<td>10%</td>
<td>12%</td>
<td>12%</td>
</tr>
<tr>
<td>Tamil Nadu</td>
<td>19%</td>
<td>19%</td>
<td>18%</td>
</tr>
<tr>
<td>Tripura</td>
<td>3%</td>
<td>4%</td>
<td>4%</td>
</tr>
<tr>
<td>Uttarakhand</td>
<td>4%</td>
<td>5%</td>
<td>6%</td>
</tr>
<tr>
<td><strong>Occupation</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Farming (agri. and allied)</td>
<td>26%</td>
<td>29%</td>
<td>27%</td>
</tr>
<tr>
<td>Wage (daily/weekly)</td>
<td>26%</td>
<td>26%</td>
<td>24%</td>
</tr>
<tr>
<td>Self-employed (skill based)</td>
<td>16%</td>
<td>18%</td>
<td>19%</td>
</tr>
<tr>
<td>Self-employed (trade)</td>
<td>12%</td>
<td>12%</td>
<td>13%</td>
</tr>
<tr>
<td>Salaried</td>
<td>6%</td>
<td>6%</td>
<td>7%</td>
</tr>
</tbody>
</table>

Districts surveyed and the respective zones as of May 1
Access to Essential Services
Access to Essential Services

Percentage of respondents with complete/limited access to essential services

- Ration shop
- Government CSC
- Kirana store*
- Market for fresh food
- Pharmacy*
- Bank branch
- Bank ATM
- BC/Bank Mitra
- Public bus
- Private bus/auto
- ASHA worker/PHC/UHC*
- Government hospital*
- Private health clinic
- Anganwadi

N: Round 1=347; Round 2=257; Round 3=257

*Question posed only in Round 1 and Round 2
Transfers from Government
Registration to Schemes

Schemes registered to before March 2020

- PDS i.e. Ration scheme
- Jan Dhan account for a woman in the household (Bank account)
- Ujjwala Yojana for WOMEN (LPG)
- Self-help groups
- Kisan Samman Nidhi (Rs. 6000 per farmer)
- Ayushman Bharat or any other govt. health/medical insurance
- NREGA (100 days employment)
- Govt. pension scheme: Old-age
- Govt. pension scheme: Widow
- Mid-day meal scheme
- BOCW (Construction workers)
- Govt pension scheme: Disability
- Any other cash transfer scheme, central or state

Receipt of benefits even if not registered to schemes

- Yes, cash
- Yes, ration/food items
- No

N=349 (All rounds)

N=349 (All rounds)

N=48 (All rounds-those not registered to receive benefits from cash/in-kind)
Cash Transfers

Received at least one cash transfer

- Apr-May: 30% (N=301)
- Apr-May-Jun: 60% (N=301)

N=301 (All rounds: those registered to a cash transfer scheme + temporary inclusions)

Cash-out Point

- Bank branch
- Bank ATM
- BC Fixed location
- Ration shop
- BC Roaming
- Don’t know
- Other
- CSC
- Post office
- Govt. representative or volunteer

N=142 (Round 1&2-those who received at least one transfer)

Successfully withdrew at least one transfer received

- Apr-May: 70% (N=301)
- Apr-May-Jun: 90% (N=301)

N: Round 1 & 2=142; Round 3=171 (those who received at least one transfer)

Document used for cash-out

- Bank passbook
- Aadhar card
- Biometric authentication
- ATM/Debit card
- Don’t know
- Other

N=142 (Round 1&2-those who received at least one transfer)
**In-kind Transfers**

**Types of ration cards**

- BPL: 29%
- APL: 2%
- Antyodaya: 3%
- Don't know: 3%
- Other: 5%

N=209 (All rounds - those who are PDS beneficiaries)

**Point of collection**

- Ration shop: 53%
- Delivered to home: 29%
- Refused to answer: 5%
- Other: 3%

N=178 (Round 1&2 - those who received at least one transfer)

**Successfully collected at least one transfer of ration**

- Apr-May: 80%
- Apr-May-Jun: 98%

N=215 (All rounds - PDS beneficiaries + temporary inclusion)

**ID provided**

- Ration card/smartcard: 60%
- Aadhar card: 20%
- Biometric authentication: 5%
- OTP authentication: 3%
- Don't know: 2%
- Other (specify): 1%

N=178 (Round 1&2 - those who received at least one transfer)
Household Coping Mechanisms
Employment Scenario

Engaged in an income generating activity

N: Round 1 = 347; Round 2 = 257; Round 3 = 257

*Question posed only in Round 1 and Round 2

Whether in the same job as before lockdown

Change in earnings from before lockdown

N: Round 2 = 64; Round 3 = 146 (those who were employed)
Role of MGNREGA

Applied for work through MGNREGA

- Yes: 74%
- No: 27%
- Don’t know: 1%

Received work through MNREGA

- Yes: 73%
- No: 27%

N: Round 3=204 (Rural sample)
N: Round 3=55 (those who applied to MGNREGA)

12 median number of workdays
Coping strategies

Source of funds

- Cash at home
- Withdraw from bank
- Salary/wages for work done
- Sold durable assets, livestock or other
- New informal loan with interest
- New loan or credit card: from a financial institution
- New bank loan from SHG
- Family/friends: remittances or interest-free transfers
- Family/friends: recovered old dues
- Employer: additional help
- Employer: arrears/advance
- NGO: In-kind
- NGO: Cash
- Village/neighbourhood associations: In-kind
- Village/neighbourhood association: Cash
- Refused to answer
- Others

N: Round 1=347; Round 2=257; Round 3=257
Coping strategies

<table>
<thead>
<tr>
<th>Source</th>
<th>Round 1</th>
<th>Round 2</th>
<th>Round 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Withdraw from bank (personal savings, not DBT)</td>
<td>₹ 2,000.00</td>
<td>₹ 1,200.00</td>
<td>₹ 2,000.00</td>
</tr>
<tr>
<td>Salary/wages for work done</td>
<td>₹ 500.00</td>
<td>₹ 2,000.00</td>
<td>₹ 3,240.00</td>
</tr>
<tr>
<td>Employer: arrears/advance</td>
<td>₹ 4,500.00</td>
<td>₹ 3,000.00</td>
<td>₹ 3,500.00</td>
</tr>
<tr>
<td>Employer: additional help</td>
<td>₹ 5,000.00</td>
<td>₹ 3,250.00</td>
<td>₹ 2,000.00</td>
</tr>
<tr>
<td>Family/friends: recovered old dues</td>
<td>₹ 5,000.00</td>
<td>₹ 246.00</td>
<td>₹ 3,500.00</td>
</tr>
<tr>
<td>Family/friends: remittances or interest-free transfers</td>
<td>₹ 3,000.00</td>
<td>₹ 3,000.00</td>
<td>₹ 7,500.00</td>
</tr>
<tr>
<td>Village/neighbourhood association: Cash</td>
<td>₹ 5,000.00</td>
<td>₹ 5,000.00</td>
<td>₹ 4,000.00</td>
</tr>
<tr>
<td>NGO: Cash</td>
<td>₹ 1,000.00</td>
<td>₹ 3,000.00</td>
<td>₹ 1,000.00</td>
</tr>
<tr>
<td>New bank loan from SHG</td>
<td>₹ 31,500.00</td>
<td>₹ 5,000.00</td>
<td>₹ 5,000.00</td>
</tr>
<tr>
<td>New loan or credit card: from a financial institution</td>
<td>-</td>
<td>₹ 50,000.00</td>
<td>₹ 30,000.00</td>
</tr>
<tr>
<td>New informal loan with interest</td>
<td>₹ 6,000.00</td>
<td>₹ 6,000.00</td>
<td>₹ 5,000.00</td>
</tr>
<tr>
<td>Sold durable assets, livestock or other</td>
<td>₹ 9,500.00</td>
<td>-</td>
<td>₹ 745.50</td>
</tr>
</tbody>
</table>
Signs of Distress

Households missing medicines/hospital visits

- N: Round 1=347; Round 2=257; Round 3=257

Households missing food

- N: Round 1=347; Round 2=257; Round 3=257

Sufficient talk-time on at least one phone

- N: Round 1=347; Round 2=257; Round 3=257

Active data on at least one phone

- N: Round 1=347; Round 2=257; Round 3=257