

The State of India's Poor: Volume 1

April-June 2020

Social Group: Minority communities



State of India's Poor: August 2020 In Focus: Muslim Community

1. Introduction

1.1 Context

Muslims constitute 13.4 % of the Indian population according to the 2011 Census.¹ They are the largest minority community in the country and lag behind in terms of most of the human development indicators. In 2006, the Justice Sachar Committee Report on the social, economic and educational status of Muslims in the country exhibited the stark marginalisation of Muslims at all levels and in all spheres of life. On parameters like literacy rates, mean years of schooling, the percentage of graduates, Muslims lag behind. The empirical data provided by the Post-Sachar Evaluation Committee Report (2014), Report of the Expert Group on Diversity Index (2008), India Exclusion Report (2013-14), 2011 Census and the latest NSSO reports suggest that Indian Muslims are a socio-economically backward community.² Besides, the representation of Muslims in Parliament after 2014, stands at an all-time low.³

Socio-political marginalisation of Muslims has a long history after the formation of the Republic of India. However, in the recent past, the process of marginalisation and insecurity among Muslims has been a result of a series of mob lynching incidents in the name of cow vigilantism,⁴ targeting Muslim youth under the bogey of “love jihad”,⁵ low-scale communal riots in various parts of the country and most recently the passing of Citizenship Amendment Act. The process of marginalisation and insecurity has aggravated the process of ghettoization of the community. Along with this, the community also had to bear the additional burden of being made the scapegoat, when a false narrative, that stigmatised them as carriers of corona virus, specifically after the Tablighi Jamaat incident, was mainstreamed.

“There is a sense of fear and insecurity in the community, in the prevalent political context, whether they are safe or not.”
-Reported from Uttar Pradesh and Gujarat.

Muslims are among those marginalised communities who have been most disproportionately vulnerable to the impact of COVID-19. Forming a bulk of the informal labour force, they have been hit hard by the unplanned lockdown, with job losses, loss of wages, as well as difficulty in accessing relief. In addition, given this situation, it has impacted children, who have dropped out of school to support their families in remunerative labour. The plight of the pandemic on their access to health, education, safe sources of loans, is all well documented. Under such circumstances, it is imperative to hear from Muslim leaders and community-led organisations on how they have faced the pandemic. They form an integral part of the COLLECT Dashboard.

¹ https://censusindia.gov.in/Census_and_You/religion.aspx

² <https://thewire.in/rights/interview-post-sachar-report-condition-of-indian-muslims-unchanged>

³ <https://www.bbc.com/news/world-asia-india-47315852>

⁴ <https://www.hrw.org/news/2019/02/18/india-vigilante-cow-protection-groups-attack-minorities>

⁵ <https://indianexpress.com/article/cities/lucknow/love-jihad-yogi-adityanath-up-6574283/>

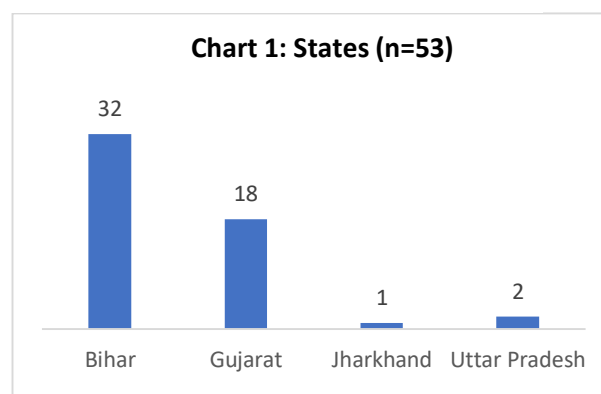
1.2 Geographical coverage

As part of the COLLECT initiative, information is being collected for 1,000 villages and towns across 100 districts in India with a focus on hamlets from Leave No One Behind Communities (LNOB) communities who comprise those marginalised due to caste, tribe, denotified tribe, religion and gender.

Till date information from Muslim community has been collected from **53** urban and rural locations across **21** districts from **4** states in India. The distribution can be seen in table 1 alongside.

| | Number of districts | Number of villages |
|----------------------|---------------------|--------------------|
| Bihar | 14 | 32 |
| Gujarat | 4 | 18 |
| Jharkhand | 1 | 1 |
| Uttar Pradesh | 2 | 2 |
| Total | 21 | 53 |

The distribution of Muslim study locations across the four states is detailed in Chart 1 alongside (with a bulk of locations from Bihar and Gujarat).



1.3 Domains for which the information was collected

The major domains for which information was collected are detailed in Table 2 below (and a more detailed list of Covid related entitlements have been detailed in Annex 1)

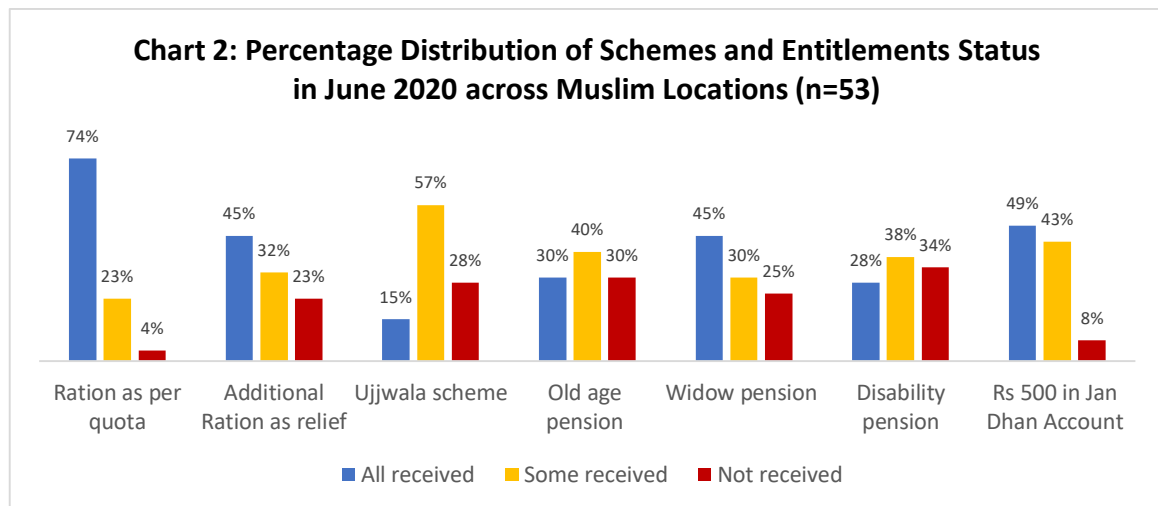
Table 2: Data collection domains

| Entitlements and Schemes | Special Registration | Economic & Social Issues |
|---|---|-------------------------------------|
| Right to Food and Nutrition (PDS, MDM) | Unorganised worker registration | Agricultural procurement |
| Right to Work and Livelihood (MGNREGA) | Registration of Non-ration card holders | Online education |
| Pension Schemes (old age, widow and disability) | Returning migrant workers | Indebtedness and Bank Credit |
| Special Covid Bank Transfer (Jan Dhan) | | Physical and mental health |
| Gas cylinder subsidy | | Domestic violence and child abuse |
| Kisan Samman Yojana | | |

2. Overall Findings

2.1 Access to Entitlements in June

Charts 2 below provide a snapshot summary of status of relief entitlement access for the 53-Muslim locations for the month of June 2020.



Entitlements and services that are solely set aside for reducing hardships and drudgery of the poor and the marginalised communities caused due to Covid'19 pandemic are not accessed by a majority of the target groups. While almost 74 per cent locations received ration as per quota, close to 45 per cent of the eligible received additional ration. Old age pension, widow pension and disability pension, only 30 per cent, 45 per cent and 28 per cent respectively received. The full Rs. 500 in their Jan Dhan account and towards the Ujjwala scheme was received by only 49 per cent and 15 per cent, respectively. In close to 23 per cent of locations no families received any additional rations, 28 per cent did not receive Ujjawala scheme and 25 per cent did not receive widow pension; and in almost 30 per cent of locations no families received old age pensions and 34 per cent locations did not receive disability pension.

"All the schemes in Gujarat have been linked to BPL, that is either one should have card or name in the BPL list. This is one of the major reasons many have not been able to access the schemes in the state."

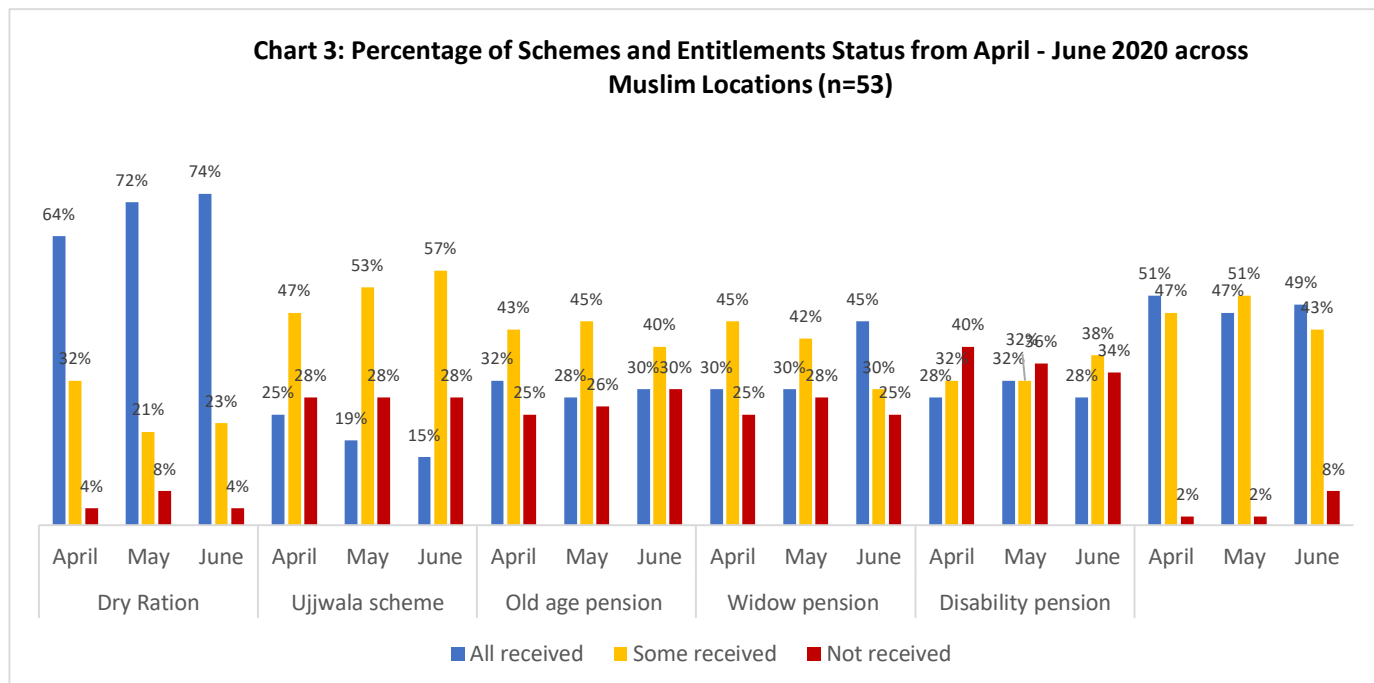
- Reported from Gujarat

"The Migrant labour who came back to UP, were kept in schools and just given two samosas. They did not get any benefits. When approached, the Supply inspector said it's all propaganda, government has not given any extra ration."

-Reported from Chitrakoot, Uttar Pradesh

2.2 Temporal trend across entitlements

Data for these locations has been collected since April and chart 3 below provides a temporal analysis of the status of the various entitlements.



Muslim communities across the study locations have had the greatest success rate with dry ration, where a little over 70 per cent of locations reported that all eligible families have received the same across the three months. With all other schemes and entitlements less than 30 per cent of habitations have reported that all eligible families have received the same across three months. For Jan Dhan Scheme, almost 50 per cent of habitations have reported that all eligible families have received the same across three months.

Four to eight per cent of all habitations reported that no families had received dry rations across three months. For other entitlements including the Old Age pension scheme, Widow Pension Scheme and Ujjwala scheme, 25 per cent to 30 per cent of habitations shared a consistent lack of access for all families. For the Disability pension, close to 35 per cent of habitations shared no access for all families.

While 45 per cent habitations reported that all families got access to **additional rations** during the month of June, 23 per cent habitations did not have access to it. More than 60 per cent of habitations did not receive ration under **Extension to non-ration card holders** across three months.

“Ujjwala scheme, the access is only for those dominant groups who have nexus with the panchayat.”

-Reported from Chitrakoot, Uttar Pradesh

“Access to Ujjwala scheme has been difficult because of agents who charged money for cylinders. Dalit and Muslims groups, who do not have nexus, find it difficult to access.”

-Reported from Chitrakoot and Jaunpur, Uttar Pradesh

20 per cent of the habitations responded that **the quality of ration** was good for April through June, 60 per cent shared that it was average during this time. 11 per cent shared that it was quite poor in April, while 15 per cent and 19 per cent shared it was poor for the month of May and June respectively.

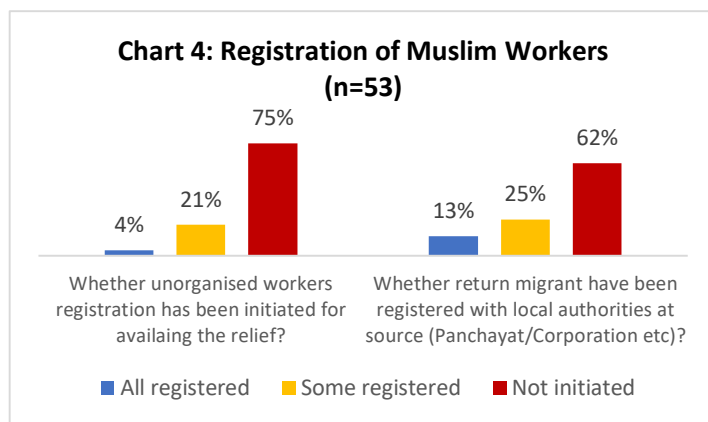
“Most of the pension schemes, are not paid on time and in most cases in Gujarat the beneficiaries receive it much later.”

- *Reported from Chitakoot, Uttar Pradesh*

While 66 to 71 per cent of the Muslim habitations did not receive any **rations in lieu of the mid-day meals** between April and June, and 56 per cent locations did not receive any **supplementary nutrition from the Anganwadi** for pregnant and lactating mothers as well as young children.

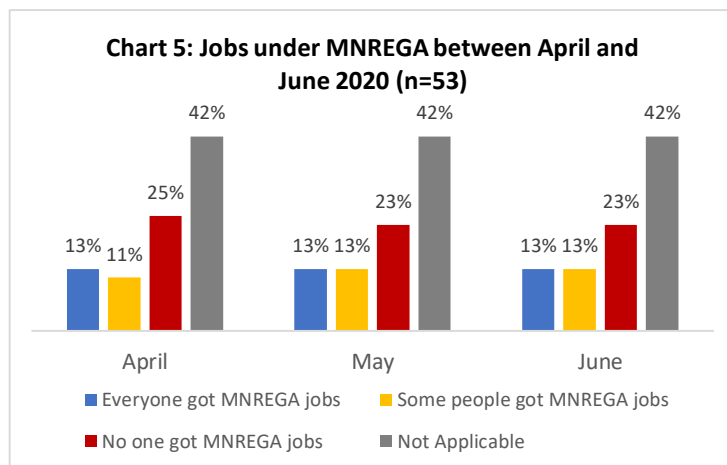
2.3 Registration Trends

Data was sought on whether there has been any registration of unorganised workers for availing relief and also of returning migrant workers with the local authorities. As seen in chart 4 alongside, across the 53 locations, in 75 per cent of the cases of unorganised workers and 62 per cent of the returned migrants **no process** had been initiated.

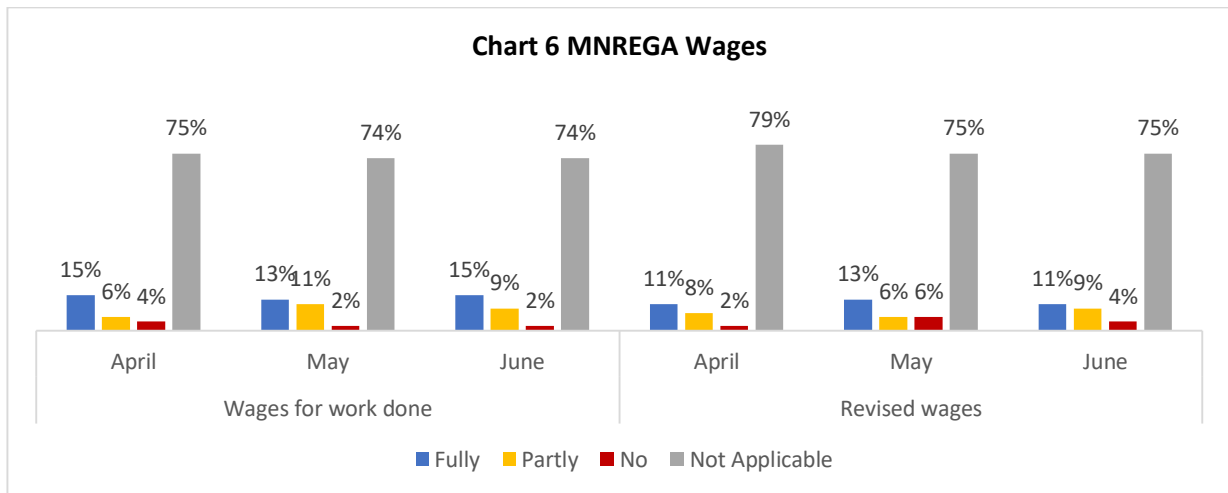


2.4 Economic and Social Issues

As soon national lockdown was announced, with restrictions on movement and mobility, tens of thousands lost their livelihoods and many families were dependent on the Mahatma Gandhi National Rural Employment Guarantee Scheme for an income. Charts 5 and 6 below detail the jobs and wage status of MNREGA between April and June 2020. While trying to explore if there were any outstanding **MNREGA dues to people** (Before April), 25 per cent of the habitations reported that there were not and 21 per cent shared that there were. While between 13 per cent of the habitations reported that all eligible persons got MNREGA work between April and June, between 25 and 23 per cent of the habitations shared that no one got MNREGA jobs.



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Given that most of the Muslims are self-employed and the lack of stable livelihood options, many have been forced to take loans and high levels of indebtedness. have been reported from across geographies beginning as early as March itself.

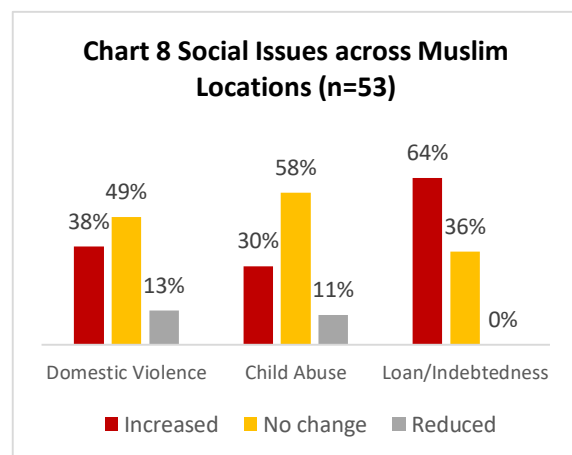
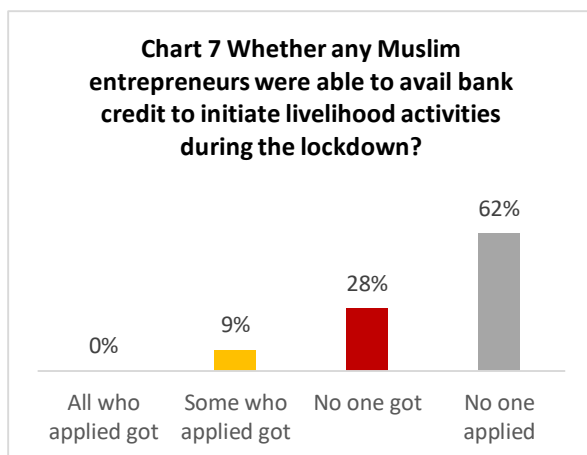
Loans are often taken from employers, money lenders, neighbours and relatives and indebtedness has always been a trigger for other social and economic exploitation, causing a rise in trafficking, bonded labour and child labour. Information was sought for each location on whether indebtedness has increased or stayed the same and across locations it was reported that across 64 per cent of the locations it has increased as seen in chart 8. A question on the availability of bank credit to Muslim entrepreneurs was also posed to the informants and the trend for responses can be seen in chart 7 below where in 62 per cent location, no one applied.

“During this Covid19 time, Muslims have been targeted. Specifically, after the Tablighi Jamaat incident and the vicious media campaign, many Muslims have faced discrimination. They have been stigmatized and it has been said that most of them might be infected with this virus and they need to get tested. Muslim vegetable vendors were also boycotted. Many of them started depending on informal loans”.

Reported from Ahmedabad, Gujarat

“Mathura, Jhansi, Bareilly, Aligarh and Chitakoot were up with boards no Muslim vendors allowed”.

- Reported from Uttar Pradesh

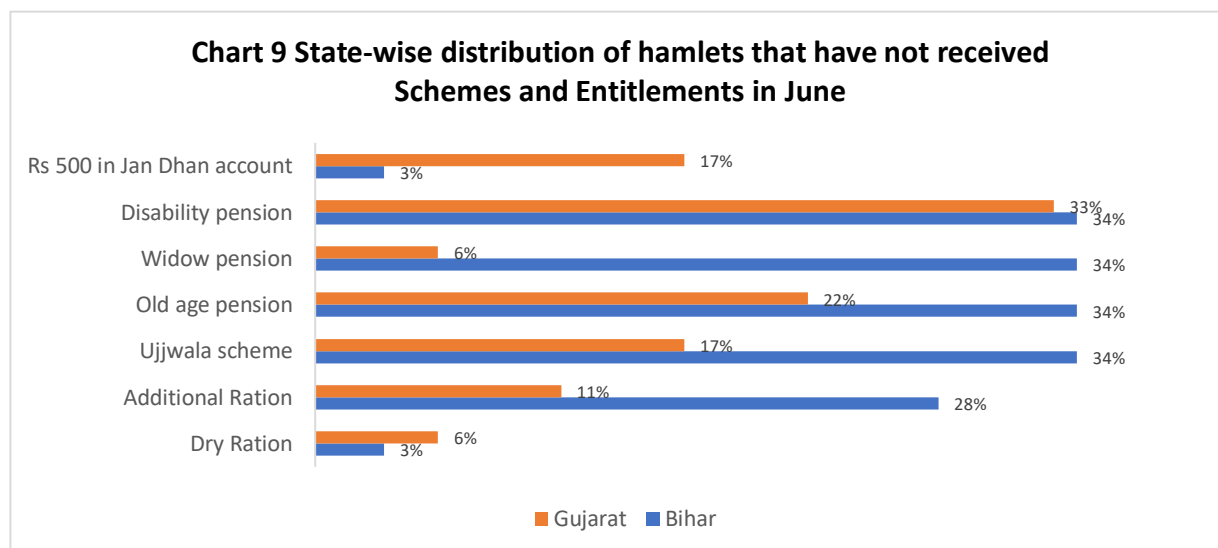


In alignment with news from across the country and world pointing to increasing trends of domestic violence and child abuse during the lockdown, these areas of enquiry were included in the research instrument. Data from the 53 Muslim hamlets shows as seen in chart 7 that while in 38 per cent of the cases domestic violence had increased as had 30 per cent of the cases of child abuse, in 13 per cent and 11 per cent locations there had been a reduction in both domestic violence and child abuse respectively

In terms of healthcare, while only 72 per cent of the hamlets replied in the affirmative for having a **Government health facility** at the location, 28 per cent shared that no Government health facility at the location. Of these, only 43 per cent of the locations reported that they could access treatment and medicines were available close-by. 47 per cent location reported that **no immunisation** for children had taken place between April and June. For **mental health** support, only 2 per cent of the locations stated that services were available to those hamlets at a Government facility and 64 per cent said that there was no access at all, the remaining stated that it was available sometimes.

2.5 Location-wise Access to Entitlements

Using the geographical lens, chart 9 below details the percentages of hamlets that have not received any benefits from the basket of six schemes and entitlements.



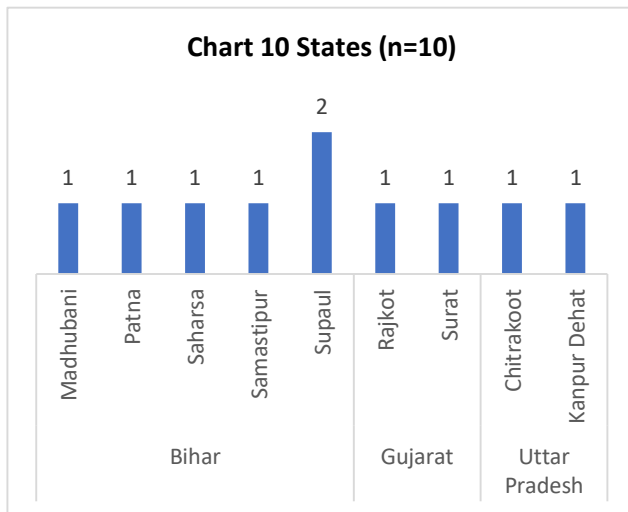
In Gujarat and Bihar, the scheme that the largest numbers of hamlets have shared that many have not benefitted from is disability pension, followed by the old age, ujjwala scheme and widow pension. While disability pension has performed worst both in Gujarat and Bihar with 33 and 34 per cent locations not receiving at all, widow pension has performed worst in Bihar with 34 per cent locations have not received, only 6 per cent locations in Gujarat have reported so. Old age pension in Bihar and Gujarat, 34 per cent and 22 per cent of locations have not received respectively. The Rs. 500 into the Jan Dhan account seems to be best implemented among all the schemes. While in Bihar only 3 per cent locations have not received, in Gujarat 17 per cent have not received.

“In Bihar, the communities belonging to traditional sex work and semi-nomadic communities, do not have access to schemes because they do not have Aadhar cards or voter ids. Besides, the usual stigma these communities face, there was added burden of the stigma of Muslim communities as being carriers of corona virus”.

- Reported from Araria, Bihar

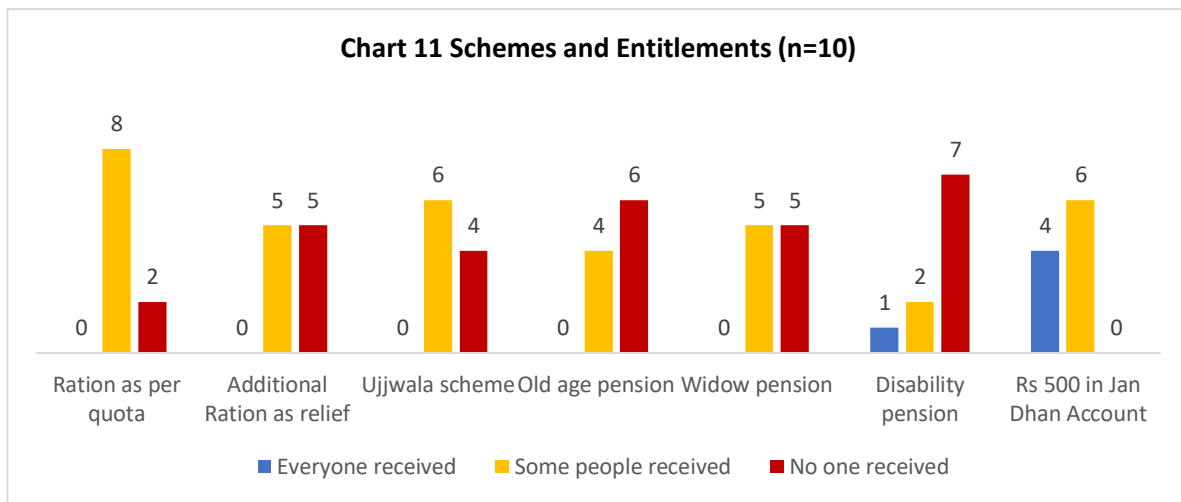
In Bihar access to additional ration is not received by a vast majority, 28 per cent of the Muslim locations, whereas in Gujarat, additional ration supply is not received by 11 per cent of the locations.

3. Findings of Poor Performing Locations

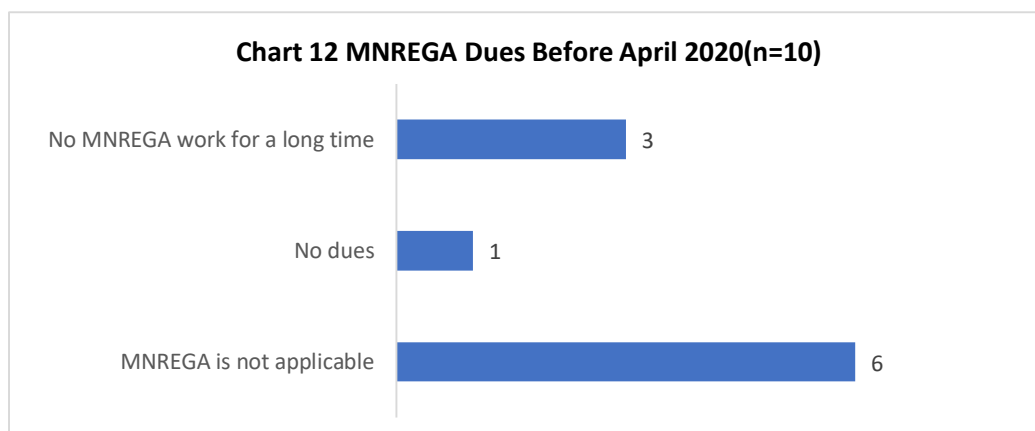


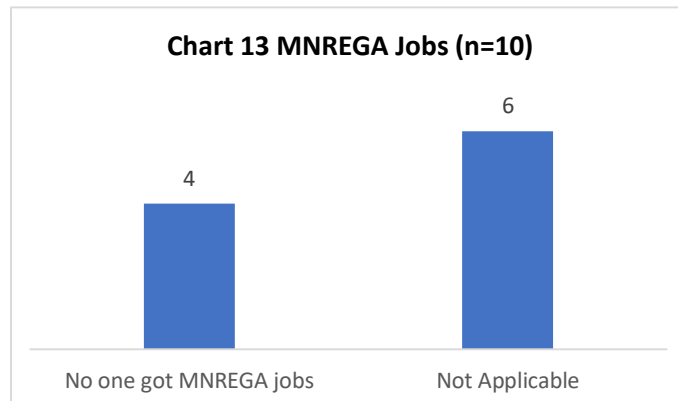
Among the 53-Muslim locations for which data was collected, 10 locations as seen in chart 10 were the poorest performing on the basis of their access to the various relief entitlements from all the 53 hamlets from which data was collected.

Their performance across schemes is detailed in chart 11 below and the starkest performance has been in the access to rations (and additional rations), along with ujjwala scheme, old age and widow pensions, where not a single hamlet has stated that all families have received the same.



In terms of **livelihood**, charts 12 and 13 below detail the pre-COVID scenario and current scenario as of June 2020.





In the context of **health**, only four of the ten locations had government health facilities available at the location or close by. Out of all ten locations there was **immunisation** of children from April to June only in 5 locations. In 5 of the 10 locations, it was reported that **sanitation workers** were manually removing excreta, cleaning septic tanks or sewers.

For **education** services across the 10 locations none of the locations reported that all children had access to online platforms and nor did any of them receive any textbooks. 8 out of 10 locations, reported that no children had access to online platforms; and 9 out of 10 locations reported that none of them receive any textbooks. An increase in **indebtedness** was reported in 6 of the 10 locations with 4 showing no change. No one reported a drop in indebtedness. In terms of **domestic violence** and child abuse, 6 and 5 locations reported an increase and 2 and 4 respectively said that there was no change.

“The Tablighi Jamaat incident was used to stigmatize the Muslim community both by politicians and the media. It had a bad impact on the community, since many lost trust on the government and feared approaching government health institutions, for the fear that they would never come back. Moreover, there were also instances of discrimination against Muslim community in hospitals in Gujarat.”

-Reported from Ahmedabad, Gujarat

4. Key Inferences

Sense of fear and insecurity in the Muslim Community

In the context of the larger political atmosphere in the country, there is a sense of fear reported among the community members. The fear is perpetuated because of the media portrayal of the community that has stigmatised them as carriers of the virus. Muslims fear approaching any state institution for accessing any schemes or for any kind of redressal for the fear of discrimination.

Limited Access

Based on the data shared in sections 2 and 3 above, it is observed that entitlements and services are available and accessible largely to those from more advantageous and forward social and economic backgrounds with nexus. This inevitably excludes the most vulnerable people from the Muslim community. There are several reasons why deserving families are unable to demand services and entitlements and these include lack of awareness, fear of approaching service providers due to impending discrimination, corruption, bribery and many others.

Exclusion

The key responsibility of the state to announce the entitlements was to ensure that everyone in the vulnerable group gets the benefit of these. The data shows gaps in achieving targets with a majority of the families in Muslim locations that could not access entitlements and services during April, May and June. In Gujarat, in order to access most of the schemes either one should have BPL card or name in BPL list. Because of this many Muslims have not been able to benefit from the schemes.

Diversity within the Muslim Community

One of the worst performance of schemes is seen in Bihar. The communities surveyed are Semi nomadic communities and communities in inter-generational sex work. These communities are the most vulnerable within Muslim community, who neither have vote ids nor Aadhar cards and therefore had no access to schemes and entitlements.

Systemic Problems

There exists systemic negligence in the administration of schemes even before the pandemic and delivery of pandemic mitigation services suffered as a result. The service delivery and administrative systems through which the schemes are implemented has failed to facilitate implementation of schemes as envisaged to reach out to all the target groups. For instance, in Uttar Pradesh for access to dry ration only the for the given quota and every two to three months, the list of beneficiaries is changed with some names being dropped off.

Unresponsiveness and apathy to local contexts

The data presents a wide range of differences across villages, districts and states in terms of accessing entitlements and services by the Muslim communities. The level of awareness, local power structure, administrative and service delivery systems do differ across the states and regions and therefore there are contrasts in the coverage of entitlements to the target communities.

There are not many concerted efforts taken to mitigate these variances and make sure that Muslim community can access entitlements.

Annex 1: Entitlements Announced By Central & State Government As Measures To Covid-19 Outbreak

Antyodaya Anna Yojana (AAY): The main objective of the scheme is to ensure food security and to create hunger-free India. AAY scheme covers the poorest of the poor in India by supplying food and other important commodities for their daily needs on subsidized rates. Under this scheme, wheat is provided for Rs.3 per kg and rice is given for Rs.2 per kg. Eligible family gets 35 Kg of rice per month. AAY families can buy 1 kg of sugar at a rate for Rs.18.50 per kg from ration shop. Rural families with an annual income up to Rs.15000 are eligible for Antyodaya Anna Yojana including old age pensioners, small and marginal farmers, landless agricultural labourers, physically handicapped persons, destitute widows, rural artisans or craftsmen such as potters, weavers, blacksmiths, carpenters and slum dwellers, Urban families with annual income below Rs.15000 will get benefit under this scheme. People living in slums, daily wagers such as rickshaw-pullers, porters, fruit and flower sellers on pavements, domestic servants, construction workers, snake charmers, rag pickers, cobblers, households headed by widows or disabled persons or persons aged 60 years or more with no assured means of subsistence or societal support will get benefit of AAY.

To apply for **AAY**, eligible beneficiaries in rural areas need to approach the concerned gram sabha while the urban beneficiaries have to reach out to Urban Development Department with application. Applications are verified by the designated authority before issuance of AAY ration cards to the Antyodaya families. The ration card contains details regarding Antyodaya family and scale of ration. Required documents include- BPL certificate, income certificate, deletion certificate or Affidavit saying that the applicant does not hold any ration card previously.

Public Distribution System's provision of additional ration: Under Pradhan Mantri Garib Kalyan Yojana (**PMGKY**), the central government announced to provide **5 kgs of wheat/rice to each member of a family including 1 kg pulses to each family per month** for April, May and June 2020. This is in addition to the usual 5 kg of rice/wheat per month to which beneficiaries are entitled under the National Food Security Act (NFSA). During later June, Prime Minister declared five months extension of the ration benefit till November 2020. Each ration-card holding household is entitled for an additional benefit of 5 kgs grain.

Rations as a substitute for Mid-Day Meal (MDM) Programme: The HRD Ministry announced three measures as substitutes to MDM scheme for school going children under Integrated Child Development Services (ICDS) scheme. The children either have to be served hot meals at doorstep or the families will be given monthly ration kits or they will be given Food Security Allowances of Rs.300 per month.

Indira Gandhi National Old Age Pension Scheme (IGNOAPS): All IGNOAPS beneficiaries aged 60–79 years receive a monthly pension of Rs. 300 (Rs. 200 by central government and Rs. 100 by state government). Those who are 80 years and above receive a monthly pension amount of Rs.500. The eligibility for the scheme is- destitute, belonging to below poverty line category, age 60 years and above, does not have any income or source of income owning fixed assets valuing less than Rs.50000/- , does not have any relative of 18 years of age and above in the category of son, son's son and other related persons who normally live together. **3 crore aged widows and people in divyang (disabled) category will be provided Rs. 1000 for next three months**, as announced by the central government.

To apply for **IGNOAPS** under Ministry of Women and Child Development/ Ministry of Rural Development, eligible applicant should submit the application form along with all documents i.e. ration card / Aadhaar card and age proof to the concerned District Social Welfare Officers (DSWO). An applicant from urban area can directly submit the application to concern DSWO. Application will be scrutinized / verified by officers from social welfare department and they will recommend the beneficiaries to District Social Welfare Officer. The final sanction will be made by District Level

Sanctioning Committee (DLSC). The final sanction will be made by District Level Sanctioning Committee (DLSC). Alternatively after the submission of application with DSWO, applicant can track application status with sanction order number / application number/ mobile number and applicant name by visiting NASP official website: <http://nsap.nic.in/applicationTrack1.do?methodName=showStatus>.

Indira Gandhi National Widow Pension Scheme (IGNWPS): BPL (Below Poverty Line) category widows in the age group 40 to 64 (later revised 40 to 59) years receive a monthly pension of Rs. 200 per beneficiary within the ambit of IGNWPS under Ministry of Women and Child Development/ Ministry of Rural Development. After they attain the age of 60, they qualify for pension under Indira Gandhi National Old Age Pension Scheme (IGNOAPS). The eligibility for the scheme is- applicant should be a widow, age 40 years and above, destitute falling under BPL category, does not have any income or source of income owning fixed assets valuing less than Rs.50000/-, does not have any relative of 18 years of age and above in the category of son, son's son and other related persons who normally live together. **3 crore aged widows and people in divyang (disabled) category will be provided Rs. 1000 for next three months**, as announced by the central government.

To apply for **IGNWPS**, eligible applicant should submit the application form along with all documents i.e. filled in application, copy of ration card / Aadhaar card, proof of age and death Certificate of husband to the concerned District Social Welfare Officers (DSWO). An applicant from urban area can directly submit the application to concern DSWO. Application will be scrutinized / verified by officers from social welfare department and they will recommend the beneficiaries to District Social Welfare Officer. The final sanction will be made by District Level Sanctioning Committee (DLSC). Alternatively after the submission of application with DSWO, applicant can track application status with sanction order number / application number/ mobile number and applicant name by visiting NASP official website <http://nsap.nic.in/applicationTrack1.do?methodName=showStatus>.

Indira Gandhi National Disabled Pension Scheme (IGNDPS): This scheme under Ministry of Women and Child Development/ Ministry of Rural Development is meant for individuals aged 18 years and above with more than 80% disability and living below the poverty line. A sum of Rs. 300 is provided to people whose age ranges between 18-79 years, whereas a sum of Rs.500 is provided for people who are above 79 years. **3 crore aged widows and people in divyang (disabled) category will be provided Rs. 1000 for next three months**, as announced by the central government.

To apply for **IGNDPS**, the application form along with all documents i.e. copy of ration card / Aadhaar card, proof of age, disability certificate issued by District Rehabilitation Officer has to be submitted to the concerned Tehsil Social Welfare Officers. An applicant from urban area can directly submit the application to concerned District Social Welfare Officer. Application will be scrutinized or verified by officers of Social Welfare department and they will recommend the beneficiaries to District Social Welfare Officer. The final sanction will be made by District Level Sanctioning Committee (DLSC). Alternatively after the submission of application with DSWO, applicant can track application status with sanction order number / application number/ mobile number and applicant name by visiting NASP official website <http://nsap.nic.in/applicationTrack1.do?methodName=showStatus>.

Pradhan Mantri Jan Dhan Yojana (PMJDY): The scheme under National Mission for Financial Inclusion (NRFI) covers both the urban as well as the rural areas and provides an indigenous Debit Card (RuPay card) to each of its account holders. No minimum balance is required for opening an account under this scheme. The beneficiary can open his/her account in any bank branch or Business Correspondent outlet at zero balance. Pradhan Mantri Jan Dhan Yojana provides each beneficiary with basic banking accounts with a debit card with inbuilt accident insurance. Rs. 5,000 overdraft facility for Aadhar-linked accounts as well as a RuPay debit card with inbuilt Rs. 1 lakh accident insurance cover is one of the main features provided by this scheme. For accounts that are opened between 15th August 2014 and 26th January 2015, a Life Insurance cover of Rupees 30,000 is provided to the eligible beneficiaries. Also, after remaining active for 6 months, the beneficiary will be eligible for an overdraft

of up to Rs 5,000. It is a national mission with an aim to provide access to various financial services including Remittance, Credit, Insurance, Pension, Banking Savings & Deposit Accounts in an affordable manner. With the outbreak of Covid-19 in India, the Finance Minister of India, Nirmala Sitharaman made an announcement to provide **ex-gratia of Rs. 500 per month to every Women Jan-Dhan Account Holders covering nearly 20.40 crore women for the next three months**. This announcement was made on 26th March, 2020 as an initiative towards the loss caused by the outbreak. Any individual above the age of 10 years is eligible for the scheme.

To open a **PMJDY** account, an individual is required to submit the requisite KYC documents to the bank branch/ Business correspondent. Aadhaar Card/Aadhaar Number is required, in case of change of address, a self-certification of current address will be required. If Aadhaar Card is not available, one of the following Officially Valid Documents (OVD) is required- Voter ID Card, Driving License, PAN Card, Passport, MGNREGA Card. These are applicable as 'Proof of Identity and Address' if address is mentioned. If Officially Valid Documents are not available, and individual is categorized as 'low-risk' by banks, one of the following documents is required- Identity Card with applicant's photograph issued by Central/State government departments, statutory/regulatory authorities, public sector undertakings, scheduled commercial banks and public financial institutions, letter issued by a gazette officer with a duly attested photograph of the person.

Pradhan Mantri Ujjawala Yojana (PMUY): To promote women empowerment, provide a healthy fuel for cooking and prevent health-related hazards among millions of rural population, due to the use of fossil fuels, this scheme under Ministry of Petroleum and Natural Gas has been implemented since 2016. Eligible families are identified through the Socio-Economic Caste Census (SECC) list. The scheme covers the cash assistance upto Rs 1600/- for providing new LPG connection and this cash assistance is provided by the Central Government. The customer bears the cost of hot plate and purchase of first refill. The customers also have option to take hot plate on purchase of first refill or both on loan basis from OMCs at zero interest and the same is recovered through EMIs. The eligibility for the scheme is- the applicant must a woman above the age of 18 and a citizen of India, should be a rural resident with a BPL (Below Poverty Line) card and applicant family's home should not already have LPG connection. To obtain the subsidy amount of a female applicant, there should be a savings bank account in any nationalized bank across the country. Under Pradhan Mantri Garib Kalyan Yojana, **gas cylinders would be provided free of cost to 8 crore poor families**.

To apply for **PMUY**, individuals have to first procure the form available at all LPG outlets across the country or register online <https://pmuy.gov.in/Viewdata.html>. This filled-in form with documents has to be submitted to the closest LPG outlet. The necessary documents include- BPL Ration Card, BPL certificate authorized by the Head of Panchayat / Municipality, a photo ID (Aadhar card or voter ID card), a recent passport size photo, basic details like name, contact information, Jan Dhan / bank account number, Aadhar card number etc. Individuals also have to mention the type of cylinder that they require based on their necessities. The undertaking form for availing loan on refill/ LPG stove can be downloaded from the link- <http://www.pmujiwalayojana.com/download.html>.

Pradhan Mantri Kisan Samman Nidhi (PM-KISAN): The PM-KISAN scheme aims to supplement the financial needs of the small and marginal farmers (small and marginal farmer defines a family comprising of husband, wife and minor children who collectively own cultivable land upto 2 hectares as per land records of the concerned State/UTs) in procuring various inputs to ensure proper crop health and appropriate yields, commensurate with the anticipated farm income at the end of the each crop cycle. Under the Scheme, a direct payment of Rs. 6000 per year will be transferred in three equal installments i.e. Rs. 2000 in every four months into the Aadhar seeded bank accounts of eligible small and marginal farmers' families. All land-owning farmers' families, who have cultivable landholding in their names are eligible to get benefit under the scheme. For the outbreak of COVID pandemic, it was announced that the **first installment of Rs.2000 to 8.7 crore farmers due in 2020-21 will be front-loaded and paid in April 2020**.

To apply for **PM-KISAN**, one can do a self-registration at Farmer's Corner in the official PM-KISAN portal (<https://pmkisan.gov.in/registrationform.aspx>). New Farmers can register through this link and submit their details online. The online Form has certain mandatory fields as well self-declaration regarding the eligibility. Citizenship certificate, landholding papers, Aadhaar card and bank account detail are required for application. Once the form is filled in and submitted successfully by the farmer, the same is forwarded by an automated process to the State Nodal Officer (SNO) for verification. The SNO verifies the details filled in by the farmer and uploads the verified data on the PM-KISAN portal. Thereafter the data is processed through an established system for payment. Alternatively, one can also visit the nearby authorized Common Service Centre for registration. Centres can be located here: <https://locator.csccloud.in/>

Employees Provident Fund (EPF): At the onset of nationwide lockdown, the Government of India announced to pay **EPF contribution of the employer and the employee - 12% each making a total of 24% for the next three months** – April, May and June 2020. Establishments with upto 100 employees where 90% employees draw a salary less than Rs.15000 are eligible for the scheme. The EPFO in its order said that the employees are allowed to withdraw 75% of their Provident Fund or three months' salary (whichever is lower) as advance from the provident fund account after one month of unemployment and still keep the EPFO account active.

To claim the **EPF** advance, one needs to login to the EPFO portal with username and password and then provide UAN and password. After verifying the bank account number, a scanned copy of cheque or passbook needs to be uploaded. As reason for withdrawal of advance is asked, 'outbreak of pandemic' needs to be selected, an Aadhaar-based OTP will be generated and once the claim is processed, it will be forwarded to the employer for approval.

Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS): MGNREGA guarantees 100 days of employment in a financial year to any rural household whose adult members are willing to do unskilled manual work. The Village Panchayat will issue job cards to every registered individual. Payment of the statutory minimum wage and equal wages for men and women are the notable features of the scheme. Eligibility for the scheme is- applicant has to be a job seeker who has completed 18 years of age at the time of application, must be part of a local household (i.e. application must be made with local Gram Panchayat) and applicant must volunteer for unskilled labour. The government announced **an increase of Rs.20 in the MGNREGA wages** with effect from April 1, 2020 **benefitting 13.62 crore families.**

A **MGNREGA** job card application form may be availed from the local Gram Panchayat or the application may be made on plain paper. Currently, the MGNREGA job card application process is conducted completely offline primarily because of the low internet penetration in rural India. However, the Official MGNREGA website (www.nrega.nic.in) does give individuals the option to download NREGA job card application form for free. The application for registration may be submitted on prescribed form or plain paper to the local Gram Panchayat. They will complete the verification within a fortnight and will issue the job cards to eligible households. Documents and details that need to be enclosed with application are- photograph of applicant(s), name, age and gender of all NREGA Job Card Applicants from the household, name of village/ Gram Panchayat/ Block, Details of whether the applicant(s) is/are beneficiaries of SC/ST/IAY/LR, specimen signature/thumb impression of applicants, proof documents such a ration card, voter card, Aadhaar, PAN card.

Special Relief Assistance by State Governments

Tamil Nadu government announced Rs. 3,280 crore special relief packages under which the rice ration card holders will be provided cash assistance of Rs 1,000. The vulnerable section of the society including auto-rickshaw drivers, construction workers and registered pavement hawkers are eligible to receive Rs.1000. people who have worked under the Mahatma Gandhi Rural Employment Guarantee Scheme in March will get two-day additional special wages.

West Bengal government announced two schemes - 'Sneher Porosh' for migrant labours and 'Prochesta Prokolpo' for workers in unorganized sector. In Prochesta Prokolpo, each beneficiary under BPL will get Rs.1000 as assistance. The beneficiaries need to apply online with supporting documents like Aadhar card, copy of daily wagger job card, bank account details, copy of BPL card, mobile number and residence proof.

Bihar government announced that all migrant workers coming to Bihar will be reimbursed their fare and would be given Rs. 500 on leaving quarantine centres.

Uttar Pradesh government announced to provide Rs.1000 to each of 20.37 construction workers registered under labour department, 15 lakh self-employed cart owners, small shop owners and rickshaw pullers through the system of Direct Benefit Transfer.

Maharashtra government announced to give Rs. 2000 to each worker registered under Maharashtra Building and Other Construction Workers Welfare Board.

Odisha government announced to provide financial assistance of Rs 1,000 to each of 94 lakh poor families covered under the food security scheme.