

Addressing the Socio-Economic Impact of COVID-19



1. HOPE AGAINST HOPELESSNESS

Abstract: Putting in a little extra effort during the last-mile delivery of receiving benefits from social security schemes of the Government, with accurate information and handholding support, can give hope to those who are battling against the odds.

Context

Anita Lakra, a mother of three small children, was confronted with the tyranny of fate due to her husband's unexpected death. She had no other option than to survive by taking up daily wage labor work. COVID-19, on the other hand, contributed to her concerns because there was no work due to the lockdown. She was denied support under the family benefit plan because she was unaware of the social protection schemes available to her. She received INR 20,000 with little assistance and some linkage support from SEWAK (Self Employed Worker's Association Kendra), which helped her care for her children and home during a difficult period.

Anita Lakra's story is similar to Dulashi Nayak's. She is a Paudi Bhuyan woman from Haldikudar's neighbouring gram panchayat's Muklapani village. Her husband died four years ago. The Paudi Bhuyans- a Particularly Vulnerable tribal group in Odisha- are hill people living in deplorable circumstances. Despite her poor health and eligibility for the plan, she couldn't receive her widow pension because she failed to acquire the required papers. However, she has now



been identified and linked to the scheme because of the assistance she received in compiling the required documentation and persuading the supply- side actors.



In another case, despite living in extremely poor conditions and being eligible for assistance, three people with disabilities from a tribal habitat in the Kuliposhi gram panchayat have had to rely on the help of other family members, who are also in extremely precarious economic situations. The families sought help from their local Anganwadi worker, but there was no relief because the worker stated that she was powerless to intervene. Due to

certification requirements and their incapacity to obtain such credentials from the relevant authorities, the families couldn't get any assistance. However, these households are now enrolled in the Odisha government's Madhu Babu Pension Yojana with some help and facilitation from SEWAK.

Intervention

Kanti Pradhan, a resident of Kidramala hamlet in the Kandhamal area, 400 kilometres from Anita and Dulashi's home, lost her husband in a tragic accident. Her loss, along with the responsibility of caring for two children (a one-month-old boy and a three-year-old daughter), was causing her great stress. She had no source of income and could not afford basic living expenses. She couldn't even go out looking for a job because her children were too young. She obtained a



death certificate for her spouse from the block administration with the assistance of UNDP and the Gram Vikas initiative.

Conclusion

As a result, she received INR 20,000 in compensation for his death in an accident. The volunteers she met also assisted her in applying for a widow pension, and with their assistance, she has now found a means to dream of a better life for her little children.

These stories aren't limited to a single person or location. Despite a great deal of initiative and effort on the part of service providers, many people struggle to be included in government social safety programmes

2. STANDING STRONG AGAINST HUMAN TRAFFICKING

Abstract: Girija's involvement with an NGO that promotes female empowerment and awareness provided her solace and optimism.

Context

Girija (actual name changed) was born in the town of Baranagar in West Bengal. For Girija, adversity has been a part of her life since the beginning. She completed her education at a government school while working as a domestic help in three homes. Her father was paralyzed and lived at home with her, while her mother worked as a grocery store clerk. They did not have enough money to care for

their family as most of it went into the father's medication. They had resigned themselves to a life of misery.

Meanwhile, Girija's father was diagnosed with cancer. Her family was distraught, and her mother discussed the unexpected situation with her brother. Finally, it was decided Girija would have to shoulder the burden, and she was sent to work in a family where she would receive high pay. This family belonged to her uncle'scircle of friends. However, the father was completely unaware of any of this since they knew he would never want his daughter to give up her studies to work for someone else.

Girija packed her bags and went to work at her uncle's friend's residence. Unfortunately, she was sexually abused there, and when she said she decided to reveal the crime to her mother, she was warned: "If you reveal any of this to anyone, I will stop paying you, and your father will eventually die due to a lack of treatment and money". This went on for several years, and once her father died, she moved out of the house permanently, never to return to her family. Her family, she believes, sold her for a few extra rupees and she has not seen or spoken to her mother in 15 years.

Intervention

She got an opportunity to volunteer with an NGO that is involved in the sensitization and empowerment of girls, where she assists girls who have been victims of the flesh trade.

Conclusion

Girija was happy to learn about the project and how we planned to implement our initiatives after learning about how many girls would benefit from our efforts. She has also offered to raise awareness among young girls through our programs. Girija lives alone in a room and dreams of having her own family that will love, respect, and care for her.

3. THE TALE OF THE TWO SISTERS: CHOICES ARE FEW AND COMPULSIONS MANY

Abstract: MGNREGA is a rights-based wage employment program that aims at enhancing the livelihood and security of the common mass by providing not less than 100 days of guaranteed unskilled manual work.

Context

Sisters Vijayalakshmi and Gouramma live in the Kinnisadak village of Kamalapur Taluk in the Kalaburgi District of Karnataka State. They both have hearing and speech impairment, and they hail from a low-income family. They have another sibling and live in a nuclear

family with their parents. Because of their precarious situation, no one has stepped forward to marry the sisters. The social support received by them within their family was meagre. During this conversation with the local social worker, they mentioned their father, Mr. Malikarjun's, assets. However, he had already informed the sisters that the two acres of barren land he owns would be given to their youngest sibling.



Intervention

Usually, they worked as daily wage laborers in nearby fields to manage their expenses. They got Rs. 100 every day as a wage, and they never had permanent employment. They were also unaware of MGNREGS and the disability pension plan. After the intervention of AEA, the two sisters were educated on the 100 days of employment and how to approach the community mobilizers. Both consented to immediately join the program. The community mobilizer quickly collected their information and completed the necessary documents.

Conclusion

Ms. Vijayalakshmi and Ms. Gouramma have now obtained their job cards as well as their social security benefits through disability pensions. The sisters who earlier made Rs. 275 per day now have a weekly income of Rs. 1650.

4. FROM MIGRANT WORKER TO 'SOCIAL WORKER,' IT'S BEEN A LONG AND WINDING ROAD

Abstract: Those who value hard work and take advantage of opportunities can succeed in life.

Context



Smt. Bharti lives in Gayajitpur village in Tikamgarh district. Though she was married off at the age of seven, she continued her education and completed graduation while living with her in-laws and fulfilling all her household responsibilities. Despite having a degree, she couldn't find a job. So, she moved to Mathura with her husband, Anand, and two small children to work as a labourer in the construction industry. She used to transport bricks, sand, and cement to the job site while caring for her children. Working as a construction worker wasn't enough to keep them afloat, as they needed to send money back to her in-laws in the hamlet. They were among the several migrant families who



suffered immensely when the lockdown was declared on March 22nd, 2020 due to the COVID-19 pandemic. They waited for eight days for the lockdown to end.

Intervention

When they realized after eight days that no relief was on the way, they opted to walk to their home because they had no money, food, or shelter and needed to survive. One of the laborers they met along the road gave them the contact number of Jan Sahas. They were able to reach their home with the help of the Jan Sahas team, who provided them with rations as well. They began hunting for work after the lockdown was lifted. At that time, they met a contractor looking for laborers for construction work in Mathura, who was also willing to arrange for their travel to Mathura. Bharti and her family, therefore, returned to Mathura to take up this job.

Meanwhile, she learned one day while working, that Jan Sahas was launching a program in her village to assist migrant workers in obtaining social security benefits. This made her extremely happy. She wondered if a migrant worker could train to be a "social worker" and assist other migrant families in need. She later contacted the Jan Sahas team, demonstrating her eligibility and expressing her desire to participate in this project.

Conclusion

She was elated to be chosen as a 'Jan Saathi' for this initiative and is pleased with her efforts. According to her, "Aside from the financial benefits, I enjoy working in my hometown. My mental health has improved, and I am thrilled to be able to aid those who are in a similar situation as I was in."

5. SOCIAL PROTECTION IS IMPORTANT FOR ENSURING PEOPLE'S RESILIENT LIVELIHOODSIN THE FACE OF ADVERSITY

Abstract: This case study demonstrates a practical method to rethinking a robust social protection framework in the face of uncertainty and calamities.

Context

The preventive aspects of social protection programs are becoming increasingly important. In India, several insurance policies for health, life, crop failure, and accidents have been established, along with financial instruments to encourage start-ups, and nano and micro- entrepreneurs with shared financial risk. Despite these efforts, the COVID-19 pandemic has revealed that much more needs to be done to reduce the disproportionate vulnerabilities by enhancing targetgroups' capacity and establishing effective links.

The informal sector, which comprises hundreds of nano- and microbusinesses, forms the backbone of most local economies. Some capitalize on unique opportunities, while others carry on the traditional talents and companies passed down through centuries. However, they have very little market power because value chain decisions are often made by players at the top of the chain. Micro-entrepreneurs are more vulnerable to losses collapse in the event of disasters and economic upheavals, which may be especially catastrophic for poor communities because these businesses are sometimes the only source of income for families. Low capital, inadequate infrastructure, a lack of access to commodities and financial resources from formal institutions, and a deficient risk management portfolio all contribute to increased vulnerability. Most of these household-based businesses have a low return on investment and a suboptimal amount of income that isn't even enough to meet basic household needs.

Santoshini Beldar's story, as a single woman entrepreneur, reflects the vulnerabilities caused by lockdown and exploitative supply chains. Here is Santoshini Beldar's experience of overcoming market obstacles: Santoshini is a stone worker from a stone artisan family in the

Baragarh district's Batamunda hamlet. Santoshini's spouse, a stone artisan who had mentored her in the skill, died when she was young. She had to deal with many difficulties after her husband died, while also operating her business and raising children. three young currently in her fifties and lives with her two married sons and a married daughter. She is an expert at carving stone household goods, which are in high demand in the local market. family The business employs members and has been the family's primary source of income. The enterprise's main input is granite



stone blocks, which are obtained from a variety of sources.

Intervention

The COVID-19 shutdown, which took effect in March 2020, significantly hampered transportation services, and raw material procurement from stone mines was impossible. Santoshini had to take out a personal loan of INR 50,000 from a moneylender when the family was on the brink of starvation due to the lengthy closure of her business. She used this money to pay for the expenses, along with the penalties, of procuring stone from as far as Raipur in Chhattisgarh. Even though she produced some goods, the slowing market demand for her products added to her concerns, and she suffered significant losses by selling the goods at cheap rates.





During this difficult period, volunteers from the Manav Adhikar Seva Samiti (MASS), a local NGO dedicated to raising public awareness of the government's COVID-19 response program, came to her aid. Santoshini was informed about the Odisha government's COVID-19 assistance programme (CAP) by the volunteers. The goal of this specific CAP was to help the poor and migrants who had been hit the hardest by the pandemic. Women's SHG members, their families, and rural nano- and micro-enterprises all benefited from the aid, which included simple loans to help them rebuild their businesses.

The CAP fund also included a provision to bail out small businesses that had been in operation for at least six months and manufacturing operations that had been operational for at least a year with a one-time low-interest loan of up to INR 1.5 lakhs. Similarly, skilled workers who returned to the state were eligible for CAP funding of up to INR 1 lakh to start their own businesses. The other major aspect of the CAP was to provide low-interest loans of up to INR 20,000 for business growth to vulnerable tribal communities, widows, and households with women as the primary breadwinner.

Conclusion

Santoshini's case was reviewed at a village meeting, and she requested financial assistance from the block administration, which approved a loan of INR 30,000 at 4% annual interest rate. It would have been extremely difficult for her to maintain her work and business, which was her sole source of income if she didn't have

access to such financing. Timely and simple institutional loan support has proven to be particularly helpful in helping nano- and micro-entrepreneurs establish resilience in the face of the COVID-19 pandemic's economic shocks.

6. A COLLECTIVE SEARCH FOR AN APPROPRIATE SOLUTION

Abstract: This case study emphasizes the importance of efficient facilitation of context-specific planning for local job creation under schemes such as MGNREGS, as well as strong contact with program participants while taking their socioeconomic circumstances into account.

Context

In rural India, the intricate interplay between caste and social hierarchy often impacts labour dynamics. As a result of agrarian stress and the increased importance of disposable cash income, many cash-strapped families, even from higher social strata, face joblessness and social stigma against specific labour jobs in Indian communities. As a result, they begin working in cities as unskilled or semi-skilled labourers because the type of work they do becomes insignificant when it is offered in a distant region. This reality of life and society is becoming a major disincentive for migrant workers seeking jobs under the MGNREGS to help them fulfil their basic needs in this time of distress. Even though there are government provisions, many individuals do not participate in programs like MGNREGS because people from higher social structures believe that accepting MGNREGS work in their own village is an insult to their dignity. The other main stumbling block is finding work that matches the abilities of the job seeker.

Although the MGNREGA provides greater flexibility and diversity of job options, many people do not participate in the program due to a lack of innovative thinking, and weak community engagement in the search for solutions.

Intervention



The Regional Centre for Development Cooperation's (RCDC) work Mahulpali hamlet of the Harinapali village in the Subarnapur district exemplifies how efficient planning under the MGNREGS can break down societal stigma and cultural obstacles through innovative solutions. Due to the COVID-19 lockdown in the cities where they worked, ten youths returned to the Harinapali village. Though they were informed and aware of the government's COVID-19 response program in terms of giving work under the MGNREGS upon their return, they were hesitant to take up construction work.



To discuss the next steps, the RCDC team met with the youths and gram panchayat officials, and they all agreed on the importance of creating a playground that was accessible to all. The migrant workers took the initiative to mobilize all job seekers in their community with the support of the village committee; they were able to persuade the panchayat to approve the playground construction project. The playground work was then taken up by all of the hamlet's job searchers, who saw it as a contribution to village development. This work not only provided a way for these young daily wage laborers in their village to deal with financial stress, but it also broke down social barriers for them in their village.

As a result, each family in the Mahulpali hamlet could receive 70 person-days of MGNREGS work, resulting in an income of INR 14,210 per household, which is a large sum given the widespread unemployment and lack of employment possibilities.

Conclusion

This case illustrates that, despite having the best of intentions, a standard method may not solve exclusion errors in social protection programs, even in a crisis. Rather, a search for a suitable solution based on a greater grasp of the contextual facts is required.

7. SOCIAL PROTECTION AND STRUCTURAL ISSUES OF IDENTITY AND SOCIAL EXCLUSION

Abstract: The residents of Deulisahi have gained a new sense of confidence. The factors of their success are their collective voice for holistic village development, their sense of duty and accountability for the village's development processes, and, most crucially, the engagement of women in the collective process.



Context

In recent years, there has been a rising realization of the significance of incorporating a developmental and transformative viewpoint into social protection programs that go beyond safety net-centered programming.

According to this viewpoint, in addition to addressing fundamental requirements, social protection frameworks should difficulties that prevent people from improving their ability to escape from situations of ill-being and progress towards social well-being. Despite the availability of various legal structures in India to address such structural issues, many people continue to struggle to access social protection schemes on the ground due to historical issues such as unsurveyed settlements, forest villages, rehabilitated and displaced habitations of people in the lower social hierarchy, unconnected villages, and so on. Such concerns complicate universal already difficult issue of access, coverage, implementation gaps caused by social structures such as gender, caste, ethnicity, language, network capital, and so on.

The Deulisahi story highlights systemic disparities and advocates for equal and inclusive access to productive assets, resources, and opportunities. Simultaneously, they emphasize the legal framework's promise to address social protection and poverty issues through a better facilitation mechanism on the ground.

Deulisahi is a forest village in Odisha's Dhenkanal district's Kamakhyanagar block. This village was classified as a hamlet of Bhairpur village under the Bhairpur gram panchayat. It is home to 42 houses belonging to the Juang tribe, which belong to the Particularly Vulnerable Groups of tribal community in Odisha. The village is geographically isolated, with poor connectivity, and the block headquarters are 25 kilometers away. Due to their vulnerability, the community was neglected by the higher, dominating castes in the revenue village, resulting in their lack of access to knowledge, rights, and entitlements. They also lacked the political capital required to fully participate in the state's democratic processes.

The residents of this habitation were unable to contact the authorities or express their concerns in local governance forums such as the pallisabha and gram sabha since they were unaware of these gatherings. Due to the bureaucratic hurdles, they also lacked numerous civic facilities. In addition, the village was underrepresented in gram panchayat plans for evaluating basic amenities and entitlements under several government initiatives.

In the face of limited economic opportunities, residents of Deulisahi rely heavily on the collection and sale of forest produce as a source of income, which accounts for roughly 60% of most households' annual revenue. Women are primarily responsible for gathering small forest goods, such as leafy vegetables, tubers, seasonal fruits, leaves, fuelwood, and so on, for personal consumption and sale at weekly haats (markets). During lean times, the residents also offered their labour to surrounding villages. Because of the village's status as a forest village, they have no land rights, and community farming takes place on forest territory, where the cultivation and harvesting of agricultural produce are done collectively.

Intervention

The status of a forest community created structural barriers for Deulisahi residents to benefit from rights and entitlements offered by the government, particularly when it comes to poverty-reduction social safety programs. To protect the tribe's rights, the Foundation for Ecological Security (FES) undertook a socioeconomic assessment in the village in 2020. The FES has long been involved in community-based development programs in the district, and the study made a compelling case for Deulasashi's designation as a revenue village to properly implement development projects.



The FES team worked with the village committee to create a set of norms for governance resource community preparing forest rights (CFR) claims under the Forest Rights 2006. The Act. team coordinated with government officials to participate in collaborative verification procedure for boundary

demarcation, and the final CFR claim document was submitted to the subdivisional-level committee. They also inquired with the district administration to determine whether the claims had been approved by the district-level committee. The claim was approved by the district-level committee, and the matter has now been submitted to the Board of Revenue in Odisha for a change of status from forest to revenue village.

Deulisahi now possesses 161 acres of property that is a CFR area with management rights, thanks to the conversion of the forest village into a revenue village and the acknowledgment of CFR and community forest resource rights under the Forest Right Act, 2006. The breakdown of the land is as follows:



- 33 acres are designated as gochar (grazing land);
- 1.88 acres are set aside for community ponds.
- 2.6 acres are set aside for community farming (primarily for raising pulses);
- 1.78 acres are set aside for the development of sacred sites in the village.
- 4.85 acres are set aside for road connectivity from the village to the main road, stretching for one kilometre; and
- 0.2 acres are set aside for an Anganwadi centre and playground.

Deulsahi's villagers created an annual plan at the Pallisabha and presented it at the gram sabha held by Bhairpur gram panchayat on August 15, 2020. The annual plan included projects such as the construction of two community ponds, a one-kilometer cement concrete road, an Anganwadi center, and 18 acres of rainwater gathering for soil moisture conservation. The gram sabha meeting has given its approval to these initiatives.



Conclusion

Under the MGNREGA, 38 families of Deulisahi got job cards that allow them to work as unskilled laborers. Currently, 18 job cardholders have completed 30 days of rainwater harvesting work, and 3 families are set to receive assistance under the Sukanya Samruddhi Yojana; 15 families are already mobilized to receive assistance under the Pradhan Mantri Suraksha Bima Yojana (PMSBY), and 15 families were mobilized to receive assistance under the PMJJBY. Staff and volunteers from the FES are working to mobilize the community, raise awareness, assist villagers in filling out application forms, ensure they have the necessary papers, and connect selected families with service delivery units.

8. COPING WITH DEBT: THE INSPIRING STORY OF GOKULA NAYAK

Abstract: The stories of Gokula, Mansingh, and many others reiterate the criticality of social protection programs in building resilience among the poor and providing new hope for life after a crisis.

Context





Debt has long been a big issue among poor rural communities in India. While the impoverished are frequently burdened by survival loans, their position is compounded by the debt trap. Debt is often the result of peer and social pressure to spend. Villagers accumulate loans for activities such as weddings and other social ceremonies, which are sometimes beyond their ability to repay. Due to their lack of financial knowledge and limited access to conventional financial

institutions, they rely on informal agencies and moneylenders to give them money at exorbitant interest rates, trapping them in a debt cycle.

Gokula is a 47-year-old man with three daughters, one son, and his wife. For the weddings of two of his daughters, Gokula borrowed money from a local moneylender to purchase ornaments and utensils from the local market on credit. He couldn't repay the loan since the interest and monthly installments were too much for him to pay while working in the hamlet. To cope with the situation, he took a job in a plywood plant in Kerala in 2018 for INR 13,000 per month. After fulfilling his daily needs, he would send roughly INR 6,000 home every month for household expenses and debt repayment. As his life began to return to normal, the factory where he worked was forced to shut down due to the COVID-19 lockdown. He lost his job and couldn't find another job in Kerala due to the COVID-19 restrictions. He chose to return to his hometown becausehe had run out of money.

Intervention

When he returned, he was confronted with new obstacles, as the local moneylender sought full repayment of the loan, anticipating future defaults. Without any other options, Gokula repaid the initial loan by mortgaging his most valuable asset, 65 decimals of land, to another moneylender for INR 35,000. Despite this, he now has INR 85,000 loan to repay. His physical and emotional suffering became intolerable, and the family's last hope of survival was the COVID-19





food security package's assistance.

Apart from receiving food help from the government, Gokula was linked to various social security programs such as MGNREGS, PMJJBY, and Pradhan Mantri Awas Yojana (PMAY) under the banner of a specific social protection project as a COVID-19



response by UNDP and the NGO Vasundhara. He has also taken up employment as a cattle herder in the hamlet, earning around INR 32,000 per year at the cost of INR 800 per cow. Now that he has been assured of finding work in the hamlet, he is seeking to establish a fish vending business without having to return to migration.

Gokula's story isn't unique. Many migrant worker stories sound similar to his, regardless of where they live. The story of Mansingh Baske of Madanmohanpur village in the Jashipur Block of the Mayurbhanj district, for example, illustrates the same reality. On his return from his workplace in Delhi following the lockdown, he encountered many hurdles as he struggled to support a family of five and a permanent debt loomed over him. Timely support and linkages with social security schemes, particularly MGNREGS and food security programmes, instilled faith, and courage in him to get his family out of these abject conditions.

Conclusion

The story of Gokula, Mansingh and many others reiterates the criticality of social protection programmes in building resilience among the poor and providing new hope for life after a crisis.

9. CRITICALITY OF "GUIDED MENTORSHIP" TO OVERCOME IGNORANCE AND CONNECT WITH SOCIAL PROTECTION SCHEMES FOR EXTREMELY VULNERABLE PEOPLE

Abstract: Due to a well-designed mentorship framework that provided ongoing and targeted knowledge, capacity, and connectivity support, this family could get through the difficult period with the help of MGNREGA.

Context

Mangaraj Behera is 52 years old and has three adult daughters. The family resides in the Shankhajodi hamlet of Bandhamunda gram panchayat, which is located deep into the Bandhamunda Reserve Forest and is one of the most remote settlements in the Nayagarh district. Mangaraj has been a migrant laborer since the age of 27, working as construction worker in regions like



Punjab and Gujarat. He makes roughly INR 4,000 per month and is the family's primary breadwinner. His earnings, however, are insufficient to cover the demands of his family, along with the social obligations associated with his daughters' marriages. However, he could marry two of his daughters using his savings and money borrowed from local moneylenders. Even after so many years of migration, the family lives in abject poverty and survives on forest foods like roots, stems, fruits, wild mushrooms, and salap powder in difficult times.

The double trouble of the COVID-19 and subsequent lockdowns had exacerbated his plight, as he was forced to survive on minimal resources while stranded in Gujarat. Due to transportation limitations, returning to his village was also difficult. Finally, on June 6, 2020, he was able to purchase a rail ticket to Odisha. He then had to spend 14 days at the quarantine center and another seven days at home once he returned.

Intervention

As a result of an initiative by the Vasundhara NGO and the UNDP to provide Mangaraj with 15 days of work under the MGNREGA for forest cleaning activities, he got some hope. Soon after, he got linked to additional social security schemes such as the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and the COVID-19 food aid scheme run by the Pradhan Mantri Garib Kalyan Yojana (PMGKY). During the lockdown, he was given a free ration for five months comprising three kilograms of dal and INR 1,000 in his bank account. Such outside assistance greatly supplemented the household's food needs, which they could earlier meet in part, by collecting uncultivated foods from the neighboring forests.

Conclusion



Mangaraj's situation is comparable to that of many low-income families that work in the informal sector. A holistic approach is required to improve a household's resilience in the face of such uncertainty and a humanitarian disaster. The robust social protection framework must combine directed mentorship, tenure, access over collective resources, and population-wide relief and support measures to ensure that "no one is left behind."

10. A RAY OF HOPE: THE STORY OF A MIGRANT WORKER FINDING A NEW LEASE OF LIFE WITH TIMELY SUPPORT FROM THE MGNREGS

Abstract: During COVID-19, community understanding of various social protection systems, with a particular focus on the MGNREGS in rural areas, was found to be quite beneficial in buildingconfidence.

Context

When wage labor opportunities are scarce in home villages or the surrounding area, people from different parts of the country are more likely to migrate as a means of survival. Distress migration leads to many forms of social exclusion, including inequitable access to resources and institutions, which, in turn, impacts the migratory choices of low-income and disadvantaged individuals. They choose to travel to nearby areas, generally on a seasonal basis, where the expenses and dangers are relatively low and the rewards are high. The family prefers to migrate for an extended length of time when the seasonal revenue in or near the village insufficient or unviable for supporting family needs. This means that a portion of the family has little or no investment in the income from family sources in the village. The migrating family members must subsequently forego social security benefits privileges that were previously accessible to them in their initial place of residence.

During the COVID-19 pandemic, migrants returned to their communities with no savings and had to spend more money to withstand the initial shocks of being locked out of their jobs. A

danger to food security had begun to manifest, adding a sense of unpredictability to the already existing risks and vulnerabilities associated with livelihoods. Gram Panchayats and local non-governmental organizations (NGOs) in the country played an important role in providing unskilled work to job cardholders under the MGNREGS, even though they were caught in an unprecedented situation and



needed to employ a large group of vulnerable populations. This entailed a large-scale campaign to raise awareness among community members about development initiatives and their rights and entitlements as provided by the government. Communities in the Jhillimunda village of the Subarnapur district have been working with the Regional Centre for Development Cooperation (RCDC) to identify need-based work opportunities and encourage the enrolment of workers for unskilled labor work.

The process of identifying people in distress revealed that returnee migrants faced a variety of risks and social exclusion, as well as a high degree of uncertainty. Several members of the RCDC team and cadres stepped in to raise awareness in the community about various social protection systems, with a particular emphasis on the MGNREGS in the project area. A list of existing employment cardholders was given to the gram panchayat with the help of the village committee to finalize the number of households willing to join the workforce as well as to register new members. As a result, new members were issued job cards, and their applications for unskilled work in the villages were made easier by the organization.

Intervention

In the Subarnapur area, one of these individuals was Khiti Rana, a resident of the Jhillimunda village. He moved to Chennai four years ago and had to return to his village due to the outbreak of COVID-19. Farming activities are carried out on his family's two acres of farmland in the village by his younger brother, the primary breadwinner. The income from this land was insufficient to support his family, including his father, mother, and younger brother, all of whom lived in the same house. With the addition of two new members, Khiti and his wife, the task of ensuring that resources are



managed more efficiently grew. Because he had no other source of income, the rice quota granted by the government was his only source of relief.



During his interactions with the ward member and other members of the community, he introduced to representatives from the Regional Community Development Corporation. He was informed about the numerous opportunities employment accessible to him under MGNREGS and they assisted him

in registering for a job card. He applied to work immediately and was soon involved in avenue planting and other bio-physical

activities that had begun by the gram panchayat. Khiti and his family worked for the MGNREGS for a total of 83 days throughout three and a half months, earning INR 16,849 in earnings.

Conclusion

Khiti has now decided that he will not return to the city, and instead become involved in developing the village to ensure that individual incomes increase. He has earned the title of goodwill ambassador and plays an important role in spreading the idea that working in one's village and living with dignity is preferable to moving outside and struggling to make ends meet.

11. LINKING PARTICULARLY VULNERABLE TRIBAL GROUPS WITH SOCIAL PROTECTION SCHEMES

Abstract: MGNREGA is the largest work guarantee program in the world. The scheme guarantees at least 100 days of employment to rural workers every year.

Context

This is a case study of Mayapur village, which is located 20 kilometres from Ramgarh, the administrative block of Palamu district, and 130 kilometres from Ranchi, the state capital of Jharkhand. This village has a total population of about 2500 people and about 500 households (HHs). Tribal and Dalit communities make up the majority of the village's population. Farming and forest produce are the primary sources of income for the people

of this region, and the Particularly Vulnerable Tribal Groups (PVTGs) HHs are especially vulnerable due to a lack of large landholdings. Most of them have less than an acre of land, and many of them migrate to supplement their income.

Intervention

Nagendra Ram, a block facilitator at Ramgarh, visited Korwa Hamlet in Mayapur village, inhabited by the Korwa PVTG community. There are



approximately 30 HHs in this hamlet, but no MNREGA work was initiated for them. Furthermore, the residents of this hamlet did not have MNREGA Job cards, nor were they enrolled in the pension or other social security schemes. Mr.Nagendra Ram brought this to the attention of the higher authorities, and the Honorable Chief Minister of Jharkhand himself tweeted to take action. As a result, the District Collector took immediate action to link members of the tribal community not only to the MNREGA but also to other social security schemes.

Conclusion

Residents of Mayapur village's Korwa Hamlet are overjoyed with this development because it has provided them with much-needed resources and government assistance.





12. JAN DHAN ACCOUNT AND RATION CARD WORKED SAVED HER DURING PANDEMIC

Abstract: Pradhan Mantri Jan-Dhan Yojana (PMJDY) is a national mission for financial inclusion that aims to provide inexpensive accessibility to financial facilities, including simple savings and deposit accounts, remittances, loans, insurance, and pension.

Context

Hailing from Thiruvottiyur, Chennai. Iavanthy single is a mother of two and, has been working as a Safai Sathi for almost a decade. She is part of an estimated 20 million people globally who work in the informal sector as waste pickers or Safai Sathis. Already struggling to make ends meet, the COVID-19 pandemic has devastating been these vital workers, who lack basic social and health protection.



Before the pandemic, when Jayanthy separated from her husband and moved out, she had no source of income and was not linked to any social security scheme. She did not get enough support from her parents' family either. Each day was a struggle, and she desperately needed support to feed her children. Immediately after the separation, although she actively searched for a job, there were not many options for her. In this situation, the community leader, Rock Akka, helped her get a job in waste picking so that she could at least feed her children. It has now been ten years since she started picking waste at the dump yard. She travels an hour daily to reach the Kodungaiyur dump yard. She makes roughly Rs. 8000/-a month when she has regular work and is fit enough. There are days when she can pick up more waste and earn more money. However, her health condition is a challenge as she is being treated for diabetes and high blood pressure. Due to her health condition, she can't do hard physical labor. As her income depends on daily work, when she is unable to attend to her work, there is no money.

During the 2020 lockdown, it was a challenge for her to feed her family. In fact, for two days, they had nothing to eat and survived only on water. After two days, a team from an NGO came to their rescue and provided them with packed food once a day. During this time, when her children learned that she was earning money by



picking up trash, they did not want her to go to work because she was not eating well most of the time. Considering her health and the mental stress she had to face during the lockdown, Jayanthy was on the lookout for some support from the government. She had tried for the ration card, but she needed a Jan Dhan account for it.

Intervention

Under the project, **100** Safai Sathis got linked to Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (PMJAY). Jayanthy was able to enroll herself for a Jan Dhan account and also get registered for a ration card. She is now able to access the benefits and entitlements from the state and central governments.

In her words, "Due to the Utthaan project, I have been able to access a bank account and was able to register for the ration card independently without having to depend on my estranged husband or my parents." This support has infused a lot of confidence in her.

Conclusion

She is now taking the help of the Utthaan team to enroll her for health insurance and has asked for a Spoken English class for waste pickers' children. She has also suggested that the team should consider opening a facilitation center to effectively address the needs of the waste pickers.

13. A TRAINING AND AN APP CHANGED HER LIFE

Abstract: Swati, a part-time weaver, was able to sell the stock because of her efforts in the livelihood restoration project, benefiting not only herself but also 15 other weavers and artisans.

Context

Swati is 32 years old and works as a part-time weaver in Rajoli village, part of the Gadwal Cluster. She has been weaving Kuttu Gadwal silk sarees for the master weavers for more than ten years now, and her earnings help supplement the family's income. She is the mother of two school-age children, a boy, and a girl. Due to the COVID-19 outbreak, shewas unable to find work.



Intervention

Swati had completed her studies up to the tenth-grade level. At the start of the UNDP-supported project "Restoring livelihoods and facilitation of alternate livelihood options" in the Gadwal cluster, she expressed a strong interest in learning new skills and updating those she already possessed. She was chosen and trained as a

community cadre because of her enthusiasm for the project interventions, allowing her to reach out to members of the community. She also picked up on the Alambana app, which was built as a part of the project, very rapidly. As part of the pandemic awareness campaign, she visited over 100 families with another volunteer, Nurjahan, spreading information about COVID-19 and providing educational posters and other IEC materials. In addition to her training, she taught more than 50 weavers in her village to use the Alambana App and to be financially literate.

"It's a great opportunity to work on this livelihood restoration project. It boosted my confidence in reaching the community. I am not shy anymore and I have learned about many business opportunities." Swati

Conclusion

Swati has gained the respect of the villagers. Once the lockdown was lifted, she was able to collect the stock that had accumulated from other small businesses and, along with her production stock, she travelled to Hyderabad to participate in the handloom and craft fair that had been organised as part of the initiative at Saptaparni, Hyderabad. As a result of her efforts, she was able to sell stock worth INR 125,000, which benefited not only her but also 15 other weavers and artisans. Swati expresses herself as follows: "Getting to work on this livelihood restoration project is an excellent chance. It gave me more confidence in my ability to reach out to the community. I am no longer self-conscious, and I have learned about numerous business prospects."

14. NEW COPING SKILLS IMPARTED UNDER LIVLIHOOD INITIAVES

Abstract: Working on the livelihood restoration initiative by creating new coping mechanisms could be fruitful.

Context

Punna Lakshmi is the daughter-in-law of Punna Kalamma, aged 55. They are both involved in the weaving of Ikat fabrics and do all the work themselves, including pre-looming. Their family consists of six members. They, like the rest of the weaving community, were severely impacted by the COVID-19 pandemic, losing their source of income and being unable to find work.



Intervention

As a result of their participation in the UNDP-sponsored project, they were both able to gain new skills in producing gift boxes. Through UNDP's implementation partner, "Abhihaara Social Enterprise" they were also able to obtain a work order to produce 100 gift boxes worth Rs 50,000 for a high-profile wedding that took place during the pandemic. This task order resulted in the employment of five additional women. They were delighted to be learning a new skill amidst the difficult circumstances. They were able to learn about product diversification and explore new options because of the online training provided by the designer as part of the project. They also learned to make potli bags by watching videos on YouTube.

Conclusion

Punna Lakshmi expresses herself as follows: "We were quite concerned since the sarees were not selling and the master weavers had stopped assigning us to work in their workshops. This endeavour instilled confidence in us and assisted us in developing new coping mechanisms to deal with difficult situations."

15. SATTEMMA FOUND A SOURCE OF LIVELIHOOD IN HAND EMBROIDERY

Abstract: Sattemma *learned how to hand embroider through which she could supplement her rations to help maintain her family.*

Context

Sattemma, a 48-year-old widow, lives in Baharpet village, which is part of the Narayapet Cluster in the state of Telangana. She is the mother of four sons. Two of her sons are people with disabilities; one is mentally challenged, and the other is physically challenged. Her other two sons used to work with a fabric dealer, Kanigiri Veerana. As a result of poor sales performance during COVID, whenone of her sons got fired, the other one had to accept a salary that was less than half of his previous earnings.

Intervention

Sattemma received training in hand stitching as part of the project. She also got an order to produce door hangings and fabric jewellery for the upcoming festive season. Currently, Sattemma works part-time and makes between Rs. 1500 and Rs. 2000 per month from her jewellery-making business, which she runs in her spare time. In her words, "Because both of my sons require me to stay at home and because I have limited spare time, this opportunity is quite important to me.



Through this revenue, I can supplement my rations to support my family."

Conclusion

She is now learning to make rakhis, over the phone, and she hopes to be able to make and sell them during the upcoming Rakhee festival season.

16. SYED SHAINAZ GOT A JOB AND A REVIVED HOPE FOR HER FUTURE



Abstract: When Shainaz, who comes from a poor economic family, encountered the UNDP-supported project through Magic Bus, it proved to be advantageous for her.

Context

Syed Shainaz, 22, lives in a slum neighbourhood in Ibrahimpatnam, Telangana's Ranga Reddy district,

with her parents and younger sister. The majority of the residents in her neighbourhood are employed in the informal economy for daily earnings. Her father works for a small private firm and earns INR 8,000 per month, while her mother stays at home and her sister attends school. Despite her father's hard work, their income was insufficient to meet their family's necessities. Shainaz began working at a logistics company to help support her family financially, and she excelled at her job. However, because of the COVID-19 pandemic, she lost her job and all her dreams got shattered. Shainaz was worried and didn't know what to do next.

Intervention

She learned about the UNDP-supported project through a booklet provided during the mobilisation effort. She approached Magic Bus, UNDP India's implementing partner, and spoke to their field workers. She was informed about the project and given thorough information about the possible job opportunities.

Conclusion

Following her successful screening, the UNDP team counselled her and presented her with various options, and arranged for her

interviews with potential employers. Shainaz is presently employed with Amazon in Shamshabad, Hyderabad, and earns INR 15,000 per month. She is delighted with this income as it meets her daily requirements. She supports her family at inconvenient times, and her family is proud of her.

17. SUPPORT/EXPANDING **PSYCHO-SOCIAL REACH OF** SOCIAL PROTECTION

Abstract: Children were able to benefit from the Integrated Child Protection Scheme (ICDS) through the Anganwadi centre with the intervention of the local NGO.

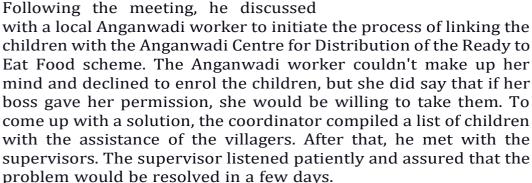
Context

Many migrants were forced to return to their villages when the lockdown was announced as commercial activities in cities and towns had halted, and they wished to reunite with their families. In Madhya Pradesh's Airajpur block, the Girala and Bhavri villages had a similar story. Girala panchayat's villages housed many tribal migrants. The migrant families had returned from multiple locations, and their children were in desperate need of help. The Anganwadi Centre was in an unusual circumstance. They already

had children registered, and they were unable to accept new registrations due to a large number of youngsters from migrant families

Intervention:

During an awareness meeting, the local NGO coordinator was alerted about this situation, as well as the exclusion of several children who were already staying in the village prior to the lockdown.





Although the NGO representative had to do many follow-ups, eventually, 102 children were enrolled and they started receiving





take-home ration packets under the Ready to Eat Food scheme from the respective Anganwadi centres.

18. RESTORING LIVELIHOOD OPPORTUNITIES

Abstract: Connecting with various government schemes at the local level is critical for generating additional income. Munni Devi could benefit from the "Didi Wadi Yojna."

Context

Munni Devi was a 26-year-old resident of Sonat village in Jharkhand's Hazaribag district. Her husband, Anil Kumar Yadav, had to relocate to Mumbai for a labour job, so she had to take care of the household's needs, which was a challenge. She is a BPL cardholder who relied solely on the rations provided under the scheme to meet her food grain requirements. Although the ration she was receiving was of significant help, it was insufficient to cover the family's fundamental needs.

Intervention

While dealing with ways to meet the needs of her family, she had the opportunity to attend a training program conducted by the community mobilizer, Ms. Sunita Devi. During the training event, Munni Devi learned about several government schemes and expressed her desire to participate in them. Due to her low literacy, she asked the help of the community mobilizer to connect her with the program and help her apply for it

Her aim was crystal clear; she wanted to work in her spare time to supplement her income and help support her family. Ms. Sunita Devi, the

community mobilizer, seeing her enthusiasm, suggested that Munni apply for the "Didi Wadi Yojna." Sunita believed that it would enable her to earn additional income while also caring for her family because she would not be required to leave her home. Delighted to have this opportunity, Munni quickly organized all her documents and asked Ms. Sunita Devi to assist her in filing her application.



Conclusion:

Muuni's application got approved within a few days, and she began receiving the benefits. She received seeds, a net for the fence under the Didi Wadi scheme, and money as a wage payment for 94 days of labour under MGNREGA. The Didi Wadi Yojna has been quite beneficial to her. She no longer has to purchase vegetables from the market, as this project provides her with enough fresh green



vegetables to feed her entire family. It will be especially beneficial to her young kid. She sells the extra vegetables and makes money from them. She is now happy and grateful to the SUPPORT team and the UNDP-VB Net foundation for assisting her in obtaining governmentbenefits that were previously unavailable to her.

19. NUTRI-GARDEN BRINGS BACK HAPPINESS AND HOPE

Abstract: During COVID, livelihood programmes like Women's Self Help Group (WSHG) and Odisha Livelihoods Mission (OLM) initiatives were helpful to ensure the survival of needy families.

Context

"MO UPAKARI BAGICHA" has given Gitanjali a fresh lease on life. Gitanjali Sahoo, a simple housewife and a victim of the pandemic's economic repercussions, lives with her son and in-laws in a hamlet of Malpur under Doulatpur G.P of Tihidi Block in the district of Bhadrak in Odisha.

Her spouse, Rabindra Sahoo, worked as a migrant laborer for a private company outside of Odisha. He was the family's only source of income before COVID-19. As a result of the lockdown and halt in commercial operations, Rabindra lost his job. He chose to return to his village because there was no way of knowing when things would return to normalcy. The family struggled to satisfy even the most basic needs, such as three nutritious meals each day, and during this terrible time, the family desperately sought a means to make money.

Intervention

During the rainy season, there is usually no requirement for unskilled labour under any MGNREGA project in the Bhadrak district, except for plantation work. There are no other options for work assurance at the governmental level. Fortunately, Gitanjali was linked with the Women's Self- Help Group through Odisha Livelihoods Mission (OLM) activities. Keeping in mind the arrangement for livelihood assurance pandemic situations, the government launched a pioneer program under MGNREGA, converged with OLM named "MO **UPAKARI** BAGICHA." partnership The envisages enhancing the knowledge of



the nutritional outcome from dietary diversity by promoting the formation of nutrition gardens in the rural households.

Conclusion

It was a perfect fit for Gitanjali because it allowed her to earn money without having to leave her home. She could also utilise the vegetables to feed her family healthy meals and sell the remaining vegetables at the market to earn money. She didn't waste any time in starting her nutri-garden in her backyard under the supervision of Mr. Pradeep Pradhan, the district in charge of the WOSCA-UNDP social support programme. The programme provides the cultivation of 14 different types of vegetables. The income from this kitchen garden has now begun, and most importantly, the family is getting enough green and fresh vegetables to meet their daily dietary requirements. Not only that, but the family also received 50 days of work at Rs.207 per day during the cultivation period, which gives them hope for the future. Gitanjali is overjoyed with her job. She is obtaining a diverse diet as well as a small income for her family.

20. SUSHILA DEVI'S JOURNEY FROM RELUCTANCE TO ACCEPTENCE

Abstract: Despite being a member of the self-help group (SHG), Sushila had few opportunities to connect with her social circle before joining the National Rural Livelihood Mission (NRLM) group. However, she is now getting a good price for her products by selling them in the right place and encouraging others to do the same to make a good profit.

Background

Sushila Devi's story can teach us a lot about how a modest intervention can have a major impact on someone's life and how that person can become an agent of change for others. Sushila lives in Krishnadattpur, Varanasi. She is a small farmer who makes a living by cultivating paddy, wheat, and seasonal vegetables on her 2.5-acre plot of land. She also owns two buffaloes and a cow, in addition to agricultural land. Her husband assists her with farming, and her eighth-grade son attends school. She was earlier occupied with domestic tasks and farming for most of her waking hours, leaving little time for socializing or other activities.

Intervention

Although Sushila was a member of the SHG group, before joining the National Rural Livelihood Mission (NRLM) group, she had limited opportunities to connect with the social circle. It also limited her options for obtaining a fair price for the produce in the market. Initially, she was reluctant to sell her commodity, but with the support of Women Sourcing Managers (WSM) and Arya-UNDP project staff, she was motivated to sell her produce where she could get a good price. In the Kharif season, she sold 11.30 quintals out

of 15 quintals of wheat via the PG at a rate of Rs 1500 per quintal, which helped her more than the rate at which she received earlier - Rs 1100 per quintal. After the success of her transaction, she helped other families in the adjacent areas to sell their commodities at the right price. The increased income and the close mentorship of WSM and the Arya-UNDP project team have infused a lot of confidence in Sushila's life.

Conclusion

She is now more confident in her ability to participate and contribute to SHG and VO group sessions, and she has decided to sell the goods if she receives a similar offer during the next Kharif season. Her actions have inspired and directed other farmers to have faith in the system and take advantage of opportunities to sell their produce at a fair price and in the right place. Overall, she has made a significant contribution to creating a favourable environment for transformational change.
