



**Shram Sarathi  
Annual Progress  
Report  
2020-21**

# Geographical presence across South Rajasthan

Three centres in the South Rajasthan region

Gogunda  
2009

Salumbar  
2014

Kherwara  
2018

230  
Villages

66  
Panchaya  
ts

Four  
districts

A total reach  
of at least  
81,000 target  
households



# **Coping with Covid-19 Setbacks**





## Families affected by the lockdown:

- Food scarcity
- Unable to withdraw cash from banks
- Lack of employment



- Serpentine queues outside banks – mostly women walking long distances to withdraw PMGKY benefits
- Commuter migrants worst affected initially.
- MNREGS emerged as a key source of employment



## COVID-19 Relief & Rehabilitation Activities Undertaken

### Help in cash withdrawals

- Facilitated withdrawals of 1.55 crore rupees
- Avg. ticket size ~2500.  
~6000 families supported

### Livelihood reconstruction

- Promoting enterprises by returnee migrants
- Combination of debt and grant

### Sambal

- Cash transfers and cash coupons
- 6627 households supported (268 ultra-poor)





## Cash withdrawals assistance during the lockdown

- Facilitated withdrawals of 1.55 crore rupees between Apr-Jul through network of rural digital entrepreneurs
- Partnerships with local BCs – Serviced 986 families; Assisted in withdrawals of 25 lakh rupees
- Door to door assistance for the disabled and elderly



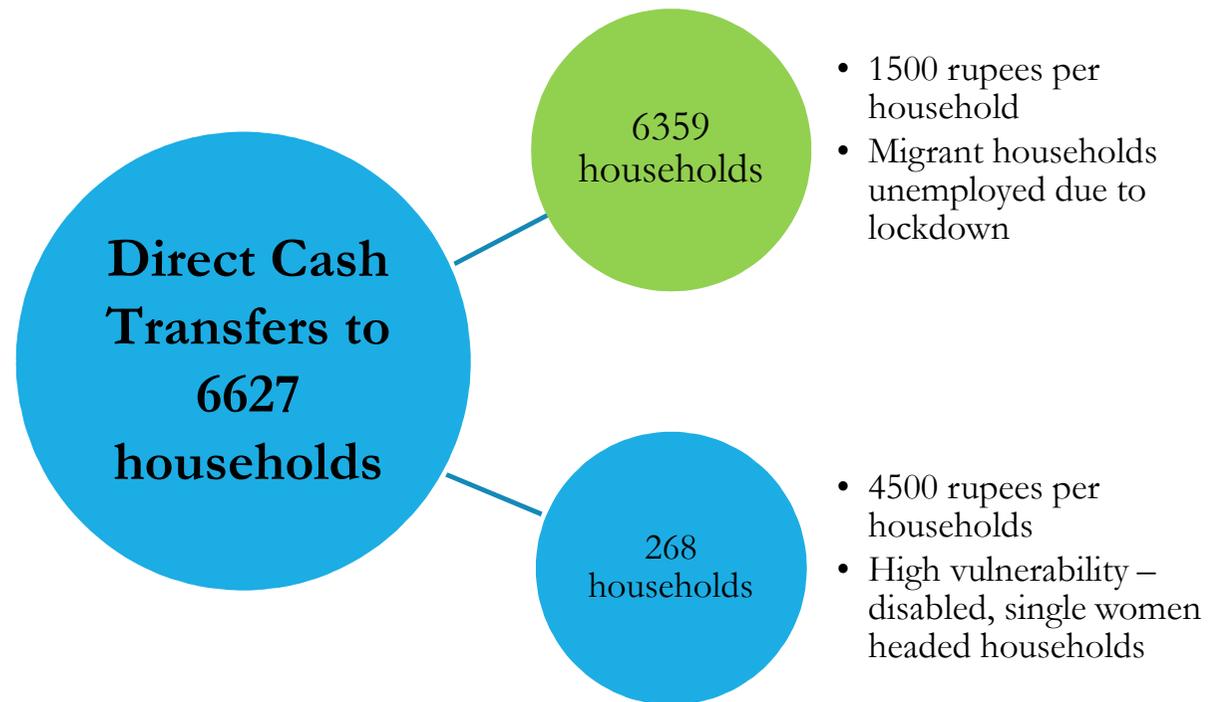


### Promoting migrant enterprises

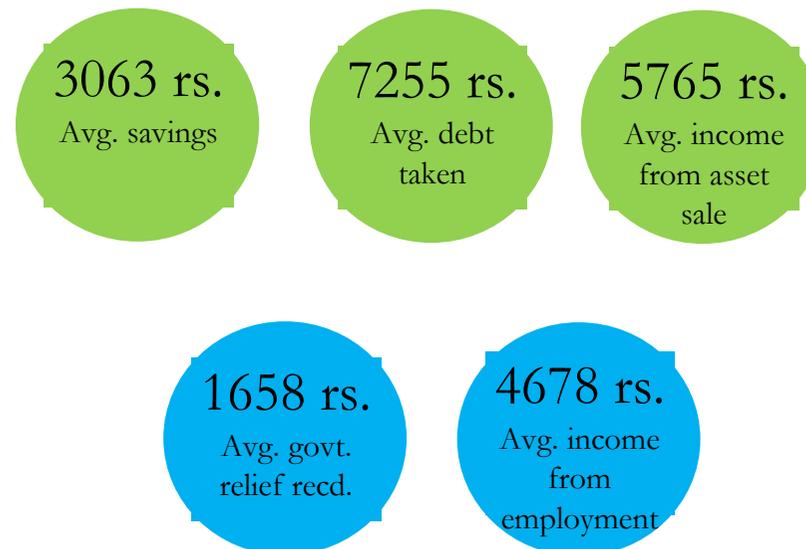
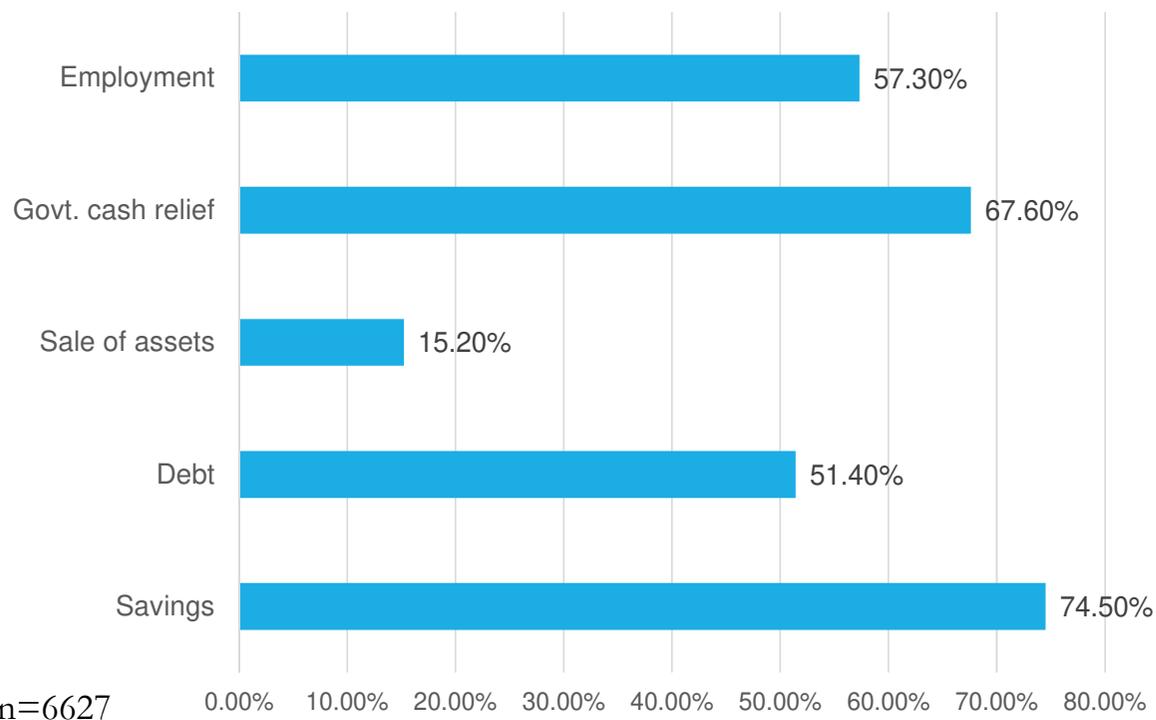
- Cash transfers and capital support to help returning migrants set up enterprises in villages
- Mostly kiraana stores, fast food stalls, kiraana ++, e-mitras, vegetable vendors, two wheeler mechanics etc.



## संबल: COVID-19 Relief Work for Migrant Families



## How did migrant families manage during the 3 months of lockdown?



- Biggest concerns are uncertainty around employment; high indebtedness; and episodes of chronic illness

## Financial counselling to families to prevent over-indebtedness

- Identification of highly indebted households
- Using Highmark data to provide customized debt counselling
- Common themes – Lack of awareness on total no. of loans, no. of service providers and total EMI amount – A useful '*information intervention*' in itself.
- Livelihood advice and linkages, wherever applicable



## 2021-Second wave of the COVID-19 pandemic: Issues and emerging needs



Erosion of household savings: From 74.5% households in April 2020 to 38.8% households in December 2020

Collapse of informal emergency financing mechanisms: Greater reluctance to part with liquid cash in uncertain times

Increasing indebtedness; Worsening credit scores despite a high 'intention to pay'

## Beneficiary stories

### DEVALI BAI

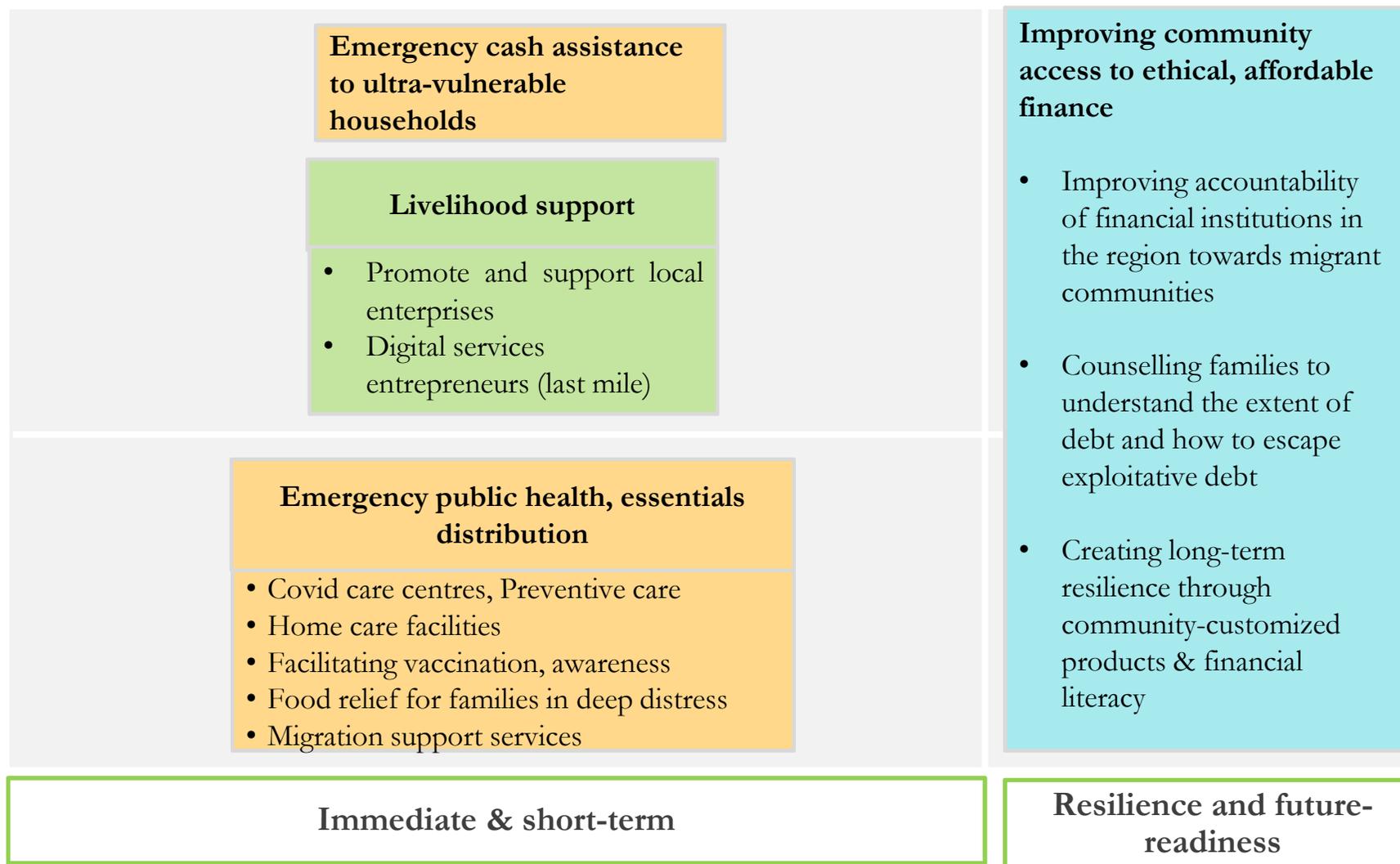
- Three deaths in recent year
- Loss of livelihood. Food cart in Ahmedabad shut down due to 2020 lockdown
- Managing household expenses using expensive debt.
- Received cash transfer of 4500 rupees from Shram Sarathi to manage household expenses during 2020 lockdown

### BHERU LAL

- Fell from RCC slab of construction site in June 2020 – Had to undergo expensive surgery and metal fitting due to leg fracture
- Out of work for 9+ months; No other earning member in the family
- No regular income; Father suffering from tuberculosis
- Received cash transfer of 4500 rupees from Shram Sarathi to manage household expenses during 2020 lockdown



# Post COVID priorities – Immediate response v/s Resilience measures



# Impact

## Long term financial independence

- Awareness about household budgets among vulnerable groups
- Rebuilding household level savings

## Rebuilding livelihoods

- Providing alternate livelihood sources to plug employment gap
- Stimulating local economic activity

## Preventing slide into acute poverty

- Coping with short to medium term cash deficits
- Preventing exploitative indebtedness

## Structural interventions to build household economic resilience

