



# COVID-19 Relief

SELCO Foundation | June 2020

**HOUSEHOLD & VULNERABLE COMMUNITIES**

**PG. 2**

**LIVELIHOODS & MICRO-ENTREPRENEURS**

**PG. 5**

**INSTITUTES FOR VULNERABLE COMMUNITIES**

**PG. 7**



# Households & Vulnerable Communities

**Bangalore Slums.** Photo: <https://sanford.duke.edu/articles/research-bengaluru-slums-receiving-national-attention-india>

## Urban Slums

SELCO Foundation works closely with a number of urban slum communities to improve living conditions and livelihoods through reliable energy and built environment solutions. These communities typically consist of migrant labourers, who live hand-to-mouth with income from daily wage labour, including as construction workers or household help. The announcement of a 21-day lockdown to alleviate the COVID-19 crisis meant that like millions of others across the country, these migrants were stranded in the city-unable to go home, with no money and not enough food supplies to survive the lockdown. These communities do not have any legal rights or land documents making them particularly vulnerable without any social or financial security.

### CRAFTS

Communities such as the drum makers, which sell craft items such as drums, baskets, toys etc on the street-primarily in markets and traffic signals usually live on daily cashflows. With the lockdown, their cashflow dropped by a 100% with little or no savings.

### STREET VENDORS

The street vendor communities live close to the market-they purchase fruits, vegetables and flowers from the central market of Bangalore every morning; and deliver them in markets across the city. With markets shutting down, and supply chains disrupted, their cashflow was severely affected.

### RAG-PICKERS

Ragpickers collect waste and rags from the surrounding neighbourhoods. Informal in nature, and primarily covering the garbage blackspots, with the lockdown they were not permitted to move around for the collections. Migrants from some of the poorer states in India, the households would send back money every month and thus, had no savings in hand for purchase of basic ration.

### DAILY WAGE CONSTRUCTION

Construction industries were affected severely, and informal construction labourers- unskilled and contracted on a day to day basis, migrated back home as soon as the lockdown was announced. However, some of them stayed back with cashflows dropping to nil.

## FORGING PARTNERSHIP

SELCO Foundation began by mapping the slums and connecting with communities to understand how many individuals were still in the city and what options were available to them in terms of accessing food supplies. Options such as the Indira Canteen were explored before partnering with APPI.

APPI acts as a trusted body collating the needs of communities, connecting with organizations working on the ground and sharing the information with other partners involved in actual delivery of supplies. The initiative is funded by Feeding India, the procurement of and distribution of grocery kits was managed by an entity called SAFA and the entire initiative was being spearheaded by an alumnus from XLRI (Management institute). SELCO Foundation was able to include the nine communities mentioned earlier which were in direct need of support onto the APPI list.

Through the initiative and the volunteers involved, SELCO Foundation was able to coordinate the relief delivery efforts in communities across the country. Over the last 2.5 months, over 929 families (with 4,682 people) have been able to access grocery kits and were able to feed themselves till any external aid come in from other civil societies or government packages.

337 kits were delivered directly by SELCO Foundation team, which was primarily done for buffer periods before connections were made to other sources. For example, following the distributions, connection with APPI, resulted in distribution of 682 kits

### **If decentralised machines could support dairy farmers, issues like lack of labour and increased expenses can be curtailed and managed.**

This initiative highlights the importance of partnerships and capitalizing on the expertise of each organization to build an initiative and bring resources together. It was particularly useful in the time of such a crisis to work with organizations that had the necessary permissions from local authorities to travel, transport essentials and distribute. This also ensured that those involved were following basic safety standards and precautions.

It also exposes the vulnerabilities of urban, migrant communities in a pandemic of this nature- where on the one hand, there are high health risks associated with population density and conditions in the slum, while on the other, there are risks associated with hunger and inability to access basic necessities due to their informal nature. This only goes to increase the resolve for creating the kind of safety nets that communities of this nature need in a crisis situation.

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# Rural Communities

With lockdown announced in March 2020, the ration and PDS systems were also affected drastically in many remote rural and tribal regions. SELCO team constantly stayed in touch with its communities, monitoring the status of food supply. Over 360 households were supported with any kind of relief packs- food, ration or sanitation supplies.

## KUMBHARAPADA POTTERY COMMUNITY

Kumbharapada, a small village of around 500 households in Puri district, by its very name is a moniker for pottery community in the local language. For centuries, the major source of revenue for the resident pottery community came from selling pots to Shri Jagannath temple, an important religious shrine in Eastern India. The temple would serve its offerings in these pots during the daily prayer ceremonies and to its followers.

With COVID turn of events, the government of Odisha placed lockdown and held restrictions in movement in public spaces from March 2020. A major brunt of this regulation were felt by this community who majorly relied on this single source of revenue. With neither in possession of dependable assets to rely on nor access to other supporting revenue streams, many in the community were facing dire situation.

SELCO foundation held consultation with the households and community president, Shri. Prashant Bishoi to understand the condition of local residents and ways to improve the situation. Instead of providing direct money, the consensus was to distribute relief material as a more effective approach in creating a temporary safety net for a period of 20 days. The ration pack consisted of rice, chooda, sugar, pulse, potato, onion, soap and mask. Rather than serving the entire population of 500, a focussed approach was taken to identify more vulnerable cross-section of the community like the handicapped, elderly and single women with young children, narrowing down the beneficiary count to 200 households. To mobilize the ration pack, a local grocery store near the community was contacted. They procured and bundled the essentials. The members of pottery association, headed by Shri Prashant Bishoi, coordinated and planned the logistics for last mile distribution.

As a recovery and rehabilitation strategy, the community has shown interest to diversify its product line and expand its market linkage. Before the lockdown, KVIC had conducted training for traditional potters to diversify into more contemporary product range and strengthen other linkages. These vulnerable community, annually ravaged by cyclonic disasters, are seeing the COVID crisis as a clarion call to envision a more resilient & decentralized local economy.





# Livelihoods & Micro Entrepreneurs

SELCO Foundation team remained in touch with over 300 micro enterprises who had invested in Sustainable Energy driven Livelihood solutions in the past. With the lockdown affecting the economy, and brining businesses to a standstill- in other words reducing the inflow to 0, but many entrepreneurs continuing to bear some of their variable costs, it was important that a relief strategy is put together to ensure that these enterprises are able to tide over the lockdown period. As of June 2020, the following key gaps were identified and 66 micro enterprises were provided relief support.

## RENT

With many businesses having shut down during the lockdown, the earnings had reduced to zero, while the costs on rent had to be expended. A delay in rent, could result in the entrepreneur losing his/her space and thus his/her enterprise.

## RAW MATERIAL

Many enterprises were provided working capital support for purchasing raw material for their businesses. For example:

- In case of dairy farmers and poultry farmers, the inputs costs (eg: feed) went up, reducing the profit margins
- Many tailoring units converted to units manufacturing masks for supply to local government departments and other front-line workers. This required an investment in the purchase of fabric to be able to manufacture in large numbers- as per the needs in their regions.
- Several livelihoods (blacksmithy, provisional stores, photocopying units, food processing units) were not operational for the first 1.5 months of the lockdown- which meant that there were no earnings during that time, the entrepreneurs and their households running completely on their savings. Once the businesses started again, there was little savings to start on- reducing the enterprises capacity to invest in raw materials.

## HUMAN RESOURCE

With business shutting down, retaining employees (employees that come from poor socio-economic backgrounds and have been trained over a period of time by the entrepreneurs) was important but also a burden without any earnings coming in.

## LOAN INSTALMENTS

Soon after the lockdown was announced, the Government also announced a 3 month moratorium period. However, in a few cases, the enterprises had large loan sizes, resulting in high interest if the EMI's were deferred. The loan terms were studied for entrepreneurs to advise them on the moratorium period and relief was provided accordingly.

## BHASKAR POOJARI- PROVISIONAL STORE OWNER

Bhaskar Poojari has been using sustainable energy solutions since the past 15 years- his first purchase was a solar light, and he later invested in a solar powered refrigerator for his shop- where he sells basic snacks and provisional items.

Due to the lockdown, Bhaskar had to shut down his shop for the first 2 phases of the lockdown, which lasted about 5 weeks. Being the only earning member of his family, and the shop being the only source of income, no business for 5 weeks severely impacted the savings of the family.

On 3rd May, when the lockdown was partially lifted, Bhaskar opened his shop, keen to start his business again. However, due to the prolonged period of shut down, the refrigerator had stopped working.

On approaching the local enterprise for servicing, it was found that a sum of INR 4,000 would be required to pay for the repair works. Due to 5 weeks of nil cashflows, and continued dip in customers due to the lockdown and travel restrictions this small sum has been a big barrier in Bhaskar restarting his shop completely.



A Relief of INR 4,000 was provided to cover his servicing costs and ensure that the Solar Powered Refrigerator continues to run and bring some income to the family during the COVID Times.

## ALAGAR- BLACKSMITH ENTREPRENEUR

Mr. Alagar has been a champion of sustainable energy in his region and was one of the first few blacksmiths to adopt a solar powered power hammer. In 2019, Alagar applied for a loan with Canara bank and invested in a solar powered blower and power hammer. Since the lockdown was first declared in March 2020, Alagar's business has been hit severely, with cashflows reduced to 0. He has 4 daughters who have been married and live with their families.

The past 1.5 months have been hard for Alagar and his family. With no income coming in, Alagar has had to dip into his hard earned savings to support himself, his family, particularly to pay for his wife's treatments and also to support his 4 daughters and their families during this time.

His loan for the Power Hammer and Blower are currently ongoing. While a moratorium period has been announced by the government, since the loan amount is large, increase in loan timelines, would result in higher interest rate payable.

He is also able to receive ration items from the Public Distribution System, but the amount has not been sufficient for his family.



A Relief of EMI for 3 months (to avoid higher interest payable in the future) and shop rent has been provided to ease him of his operational costs, and keep his financial burden low.

# Institutes for Vulnerable Communities



## RELIEF FOR NGOS WORKING WITH VULNERABLE COMMUNITIES

The COVID-19 outbreak presented a unique set of challenges for different segments of the population, especially for medical personnel and social welfare staff working at the frontlines of this global crisis.

Organizations working directly with members of vulnerable communities or with individuals who require special care face a set of challenges around social distancing and regular safety measures that are harder to combat. Contact between caregivers and people with disabilities is inevitable and many of these individuals are in need of constant care. People with certain kinds of disabilities are also at a higher risk of contracting the virus owing to compromised bodily functions. These are exacerbated by the fact that many of these institutions and facilities have low access to resources and may be located in areas that are poorly served by infrastructure and essential services.

While providing assistance to institutions for food supplies, this was primarily done to buy time for these organisations to set relevant protocols. **Consultative sessions were held between medical professionals, organisations specialising in setting guidelines for care givers and institute partners.** Through the learnings from these sessions, a **toolkit was prepared listing some of the basic guidelines on managing facilities that face issues of space constraints, lack of resources and are unable to adequately follow social distancing norms and offers low-cost alternatives to otherwise resource-intensive precautionary measures.**



[Link to the Guidelines](#) on Prevention of COVID-19 in Institutions for People with Disabilities. The toolkit was also translated in Kannada by the Chief Minister's Office in Karnataka and circulated for reference in the state.

## FORGING PARTNERSHIP

Voice of World (VoW) was founded in 1992 as a residential school and rehabilitation centre for children and youth with multiple disabilities. They primarily cater to 300 children from poorer backgrounds who have been abandoned by their families due to their physical disabilities and rescued from the streets in Kolkata, West Bangal. They have residential facilities, as well as a school which also caters to children from Kolkata who have special education needs (ie beyond the 300 children housed by VoW).

VoW is structured as a not for profit and runs on donations from local households and organizations. In India, charity is taken up by families on a day to day basis as a part of the local culture. Donations in the form of food, cooked meals, books, furniture, construction material- is usually raised by such institutions on a regular basis through their local outreach channels.

Before the lockdown was announced, VoW had shifted all its 300 residents to one single campus. Additionally, about 11 staff members had also shifted to the campus, away from their families- committing their time to the care of the children during this time. Isolation in this manner was deemed important by them to make sure that the children do not get exposed to the virus in any way. However, the organization had food supplies for only 1 week, and the sanitary needs to ensure safety from the virus had not been accounted for. The usual modes of charity that the organization dependent on did not seem feasible due to the lockdown.

The cost of ration and cleaning supplies was covered for a period of 1 month. This was done to allow the organization and the staff time to set the right protocols in the early days of the lockdown and virus spread, without worrying about fund raising and outreach. These protocols were around safety, cleaning of food supplies, interacting with external members, preparing for care for children showing early symptoms.



Children at the Morning Assembly at Voices of World, following Social Distancing Protocols



Do get in touch for further information  
and assistance

SELCO Foundation COVID-19 Response Website:  
[covid-19.selcofoundation.org](https://covid-19.selcofoundation.org)

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