

DHAN Foundation Enabling Community to End COVID-19!

RADAR (Rapid Assessment on Disaster and Response) Report

04st April 2020

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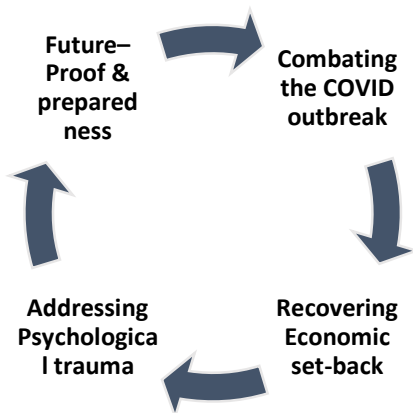
“The world faces the most challenging crisis since World War II”

- Antonio Guterres
(UN General Secretary)

The development community has to evolve a integrated package to help the victims and vulnerable of the COVID pandemic and to create the conditions both suppressing the disease and addressing the dramatic consequences in our society, in the people that lost their jobs, the micro/small enterprises that are operating and risk to disappear, those that live with the informal economy that now have no chance to survive.

International Labour Organization estimates for 2020 that between 5 million and 25 million jobs will be lost, with a corresponding loss of between USD 860 million and USD 3.4 trillion in labour income. It also cited an estimate by the U.N. trade and development organization UNCTAD of a 30-40 percent downward pressure” on global foreign direct investment flows this year.

Next one year will be challenging as the countries and communities have work on four-fold dimensions,



Fact Sheet (As on 03th April 2020)

Global

Total cases	11,18,559
Confirmed new cases	76 200
Cured/Discharged cases	229274
Total Deaths	59 226
Cases per 1M people	144
Death rate	5.2%

India

Total cases	2902
Confirmed new cases	600
Cured/discharged cases	184
Total deaths	68
New deaths (past 24 Hrs)	12
Cases per 1M people	2.13
Death rate	2.3%

The number of cases were almost tripled during past 5 days in India in 29 states/union territories

Source: WHO & Ministry of Health and Family Welfare, GoI

Top 10 Disturbed States with COVID 19

1. Maharashtra : 423
2. Tamil Nadu : 411
3. Delhi : 386
4. Kerala : 295
5. Rajasthan : 179
6. Uttar Pradesh : 174
7. Telangana : 158
8. Karnataka : 128
9. Madhya Pradesh : 104
10. Gujarat : 95

Source: One India Website (04th Apr 2020)

The total number of COVID-19 Cases in India neared the 3000-mark after a massive spurt in the number of cases over the last two days. 68 deaths have been reported in the nation so far. Maharashtra has been the worst affected state by COVID-19 virus with over 40 news cases reported today.

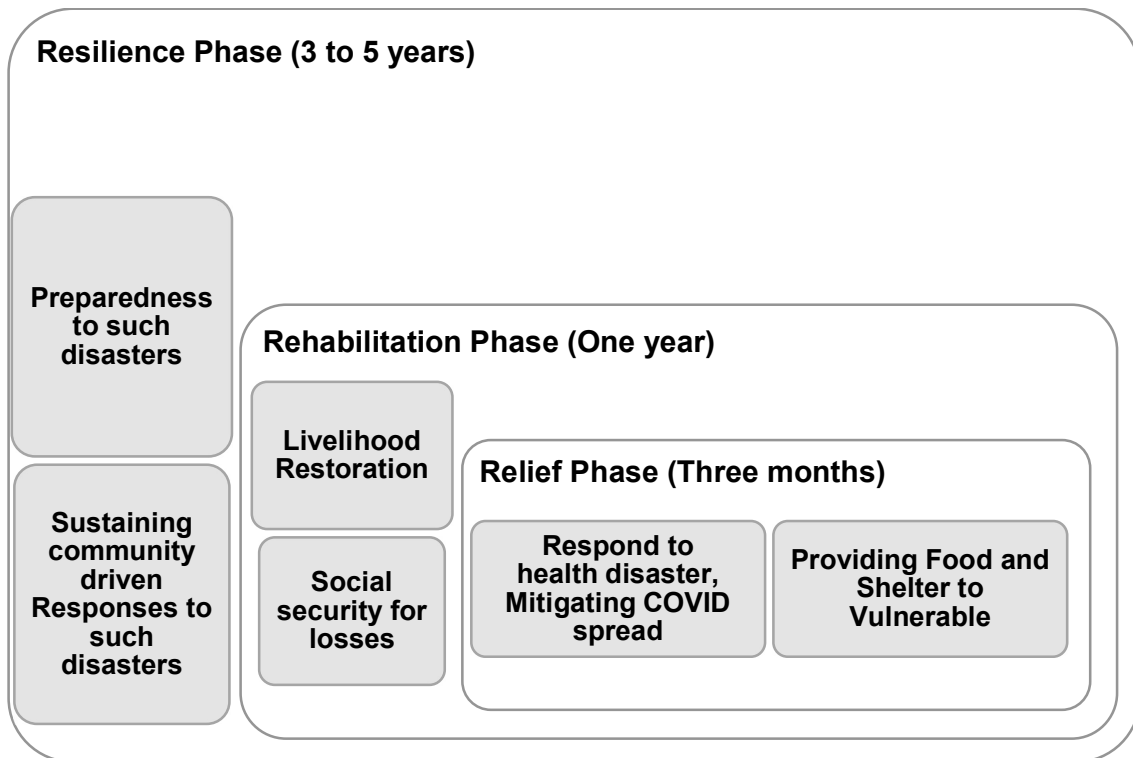
Tamil Nadu, Delhi and Kerala have also been severely hit with over 200 cases of the novel virus reported. There has been a substantial rise in the number of COVID-19 positive cases in Rajasthan, Gujarat and Madhya Pradesh on Saturday.

One positive factor is that India still in Stage 2 of COVID outbreak. And the lock-down helped our community to contain the spread to some extent. The rate of spread is comparably low in India with other western and American countries. In fact, WHO cites India's measures to fight COVID-19 as a model for other countries to emulate. All most all the ministries are responding to COVID at their levels. Various entitlement programmes, disaster relief measures have announced by both Union and State governments.

Provision of three-month moratorium to the retail loans, ensuring the transportation of essential goods and with the Indian Railways converted 20,000 train coaches in to isolation wards is providing hope to the nation in handling larger number of COVID positive cases.

Using digital platform Govt. of India is launched a mobile app, "Aarogya Setu" which is working based on individual Bluetooth and GPS to track COVID spread. (download links for Android Mobile - http://bit.ly/AarogyaSetu_PS, iOS Mobile - <https://apple.co/2X1KMzO>), so far 30 lakh people have downloaded the app and using it to ensure social distancing.

Institutional approach to COVID Outbreak



Rapid Observation from the field

- So far, the spread is observed mostly in Urban areas. & in rural/tribal areas are comparatively better, this may be because of containment is restricted or the COVID confirmation tests are not taken up in rural/tribal areas.
- **Community Swaraj & COVID prevention:** It is observed that several villages across India have taking pro-active steps in isolating villages as a whole. The local administration and community are making their villages to insulate themselves from outside's entry, provisioning isolation units outside the villages.
- Thanks for aggressive IEC initiatives of union and State governments and the media. We find significant awareness about COVID is reached most of the Indian households. using of traditional disinfectants and ensuring external people are not get entered in the villages, etc.,
- The national lock-down due to COVID is significantly affected poor and vulnerable families. Especially the migrant workers, street vendors, physically challenged have lost their livelihood and pushed in to economic uncertainty.
- As far as essential commodities concern, two patterns are observed. In rural areas, due to local official's restriction and limited transport facilities, the rural people could not market their produces (vegetables and Milk) and it gets wasted. On the other hand, in demand side common public are suffering to access food products and the prices are steeply getting high.
- **Physical distancing not, Social Distancing:** The term is wrongly understood. To prevent COVID we need Physical distancing not social distancing. In fact, social connectedness with families, friends are helping people to come out from the isolation stress.

Reporting from the field:

DHAN works in around 75 districts across 14 states of India. Our field team are doing Rapid assessment at their levels and help support our members in need. We are herewith sharing one such reports from each context.

Tribal context: Adilabad

In Adilabad district of Telangana, DHAN is working in four mandals (Gudihathnoor, Indervelly, Narnoor and Utnoor) and in KB Asifabad four mandals namely Asifabad, Bejjur, Koutala and Thiryani. In Yawatmal district of Maharastra we are working in Ghatanji block.

1. The villages/town/area affected by COVID positive cases:

As all our working areas are rural and tribal villages, we were not much affected with the COVID. Two villages were affected with two positive cases in Ghatanji of Maharashtra state. The both victims of COVID were came from Dubai. Now they are taking treatment at Yawatmal District Hospital.

In Telangana there are no any positive cases found. But there are 16 suspected cases found and all are quarantined by the health department of state government. These 16 cases are spread in 3 mandals namely Bejjur(2), Indervelly(2) and Thiryani(12). All these 16 patients have the travel history from Maharashtra and they are students and labours returned from Mumbai. All of these suspected patients tested and declared as negative.

2. The impact/livelihood losses to our members (number of families and nature of losses:

There are 3966 families got affected to their Livelihoods in the region due to the Lockdown. The nature of Livelihood losses are daily wage labor, closing of the petty shops, auto drivers ,mechanics, bamboo articians etc.

4. Our federation's initiatives in addressing the spread of COVID

Awareness created among members on Corona virus by all our federations and the FPIs. This was done by using the social media services like passing the safety measures in avoiding the COVID through whatsapp messages in various groups to reach maximum members of our institutions.

5. Apart from our member families, other vulnerable groups (such as migrants) those are affected by this lock-down and COVID in your region

There are total 648 families were affected by this Lock – down and COVID in our region. These all families migrated to Nagpur, Amravati, Hyderabad, Khammam, Kajipet, Mancherial and Yawatmal to work in Red chilli fields, and labour works were struck there due to this lockdown.

Prevention of COVID spread and isolating local community from outsiders will be the priority. Also, the daily labours and small farmers needs economic assistance to meet the income losses.

Rural Context: Dindigul

Dindigul district of Tamilnadu is having 14 union blocks. With response to COVID 19 we have assessed the situation in the district. We are working in 11 blocks of the district. We have 9 federations and working with around 49000 poor families in the district. The lockdown was happened from 24th March 2020. We had made an assessment involving the block integrators, associates and some of the leaders to address the field level issues related to the lockdown and COVID 19.

In our district we could not find any COVID 19 positive cases till April 1st. But after screening the persons who attended the Delhi conference the number of cases have risen up to 43. The large number of affected people is from Begambur in Dindigul town.

Out of the total 43 cases 23 cases are from Begambur town. The other cases are from Palani, Oddanchtram, Natham and Nilakottai. Beyond that all the other places do not affected from COVID 19. Around 74 patients are admitted in hospitals for further screening.

Due to the lock down most of our community has lost their livelihoods. In our region around 55 to 60 % of the members are agriculture laborers. All their livelihood options are lost. They are struck in their homes for the past 11 days. In the villages most of our members have dairy animals. Around 18000-20000 members are having dairy animals. In the past ten days two days have been locked and they have procured milk from our members. Also, the milk prices are greatly reduced. The milk price has gone down from Rs. 27 to Rs. 20 -21. This also had made an economic crisis for the poor family. This reduces their cash flow in the family. Beyond this the farmers those who are cultivating jasmine have been greatly affected since all the flower markets are closed the farmers could not able to sell their produces. They are selling the jasmine flowers only to the perfume company. During the market season the jasmine price is around 300-400 but now they are selling it only for Rs. 80 per kg. All the other flowers which are grown have been wasted.

Beyond agriculture activity the construction workers and the daily laborers in the market, Private textile mills are greatly affected because their livelihood option is greatly affected. Due to the slowdown of the economic situation the members are not willing to repay the credit amount which is borrowed from Kalanjams. This pattern is followed in all the blocks in the district. The credit risk is getting very high because of the lockdown.

We have made awareness to the members at least to pay interest and savings in the group because there will not be any interest waiver from the banks. From the federation we have passed the message to all the groups with the support of associates and leaders. The members are expecting the interest waiver for the next three months like EMI postponement. This is the serious issue in the field which we need to address it immediately.

From our federation side we are insisting on the clean habits to be followed by the community through our health team over phone with the adolescent girl peer educator. All the associates are giving awareness to the community on the household cleanliness.

The local donors are supporting some food packets to the homeless people. But this is not a serious issue since in the village most of the people are supporting themselves and the nearby houses with groceries and vegetables. These are some of the issues that we identified with our field team. The credit risk is high that needs to be addressed immediately.

Coastal Context: Cuddalore

As far as Cuddalore (Tamilnadu) concern, totally 2056 most vulnerable persons are identified and kept them in the home quarantine. Still there is no COVID positive case. After declaring the complete lockdown, entire district was completely lockdown particularly in cities like Cuddalore, Chidambaram, Viruthachalam, neyveli and so on. The more vigorous vigilance was taken place by the police department. Due to this

action spread of COVID-19 infection may be low in Cuddalore district as on date. People also show some discipline to keep the government ordered lockdown. Health department also did the great preparatory work in the entire district and 75% of the total capacity of IP was kept as vacant. The disinfectant was sprayed in the daily basis to the entire district and creating awareness through public addressing system by local administration department. Due to the frequent disaster, the government departments are well trained to tackle the problem and general public also cooperate them very well.

III. Impact on livelihood:

1. Agriculture:

Agriculture is one of the major livelihoods in Cuddalore region. Most of the farmers are cultivating oilseeds, pulses. This is the time for harvesting oilseeds and pulses. Most of the farmers are cultivated their produce but marketing is the major issue. There is no problem in storing pulses for next two months. Maybe it will get more price. Regarding oilseeds there is a huge loss happen to the farmers. Every single week create the heavy loss due to weight loss, reduce the oil content, and shrink of oil seeds. Marketing committee also didn't procure the produce. They express hesitation to procure because of the loss. Private players also hesitate to procure due to poor transport facilities even government allow the movement of agriculture produce transportation. It leads to financial crisis to the farmers residing in the Kurinjipadi, Parangipettai, Panruti and parts of Cuddalore and keerapalayam. Nearly 3000 members with 1000 hectare were affected in which nearly 1000 members are severely affected due to heavy financial loss.

Paddy is the one of the major food grain cultivated in the Pondicherry and keerapalayam block of Cuddalore district. Paddy farmer also facing marketing problem but they sell the paddy to the private player at low cost. Compare to other produce paddy farmers are in safer side.

2. Horticulture:

Vegetable, Banana and watermelon is major horticulture crop cultivated in the Cuddalore region. Most of the small vegetable farmers are marketing their produce in the local market with somewhat lower price. Medium and big farmers are facing marketing problem. Even government announced for free movement for vegetable truck, there is problem in other state entry.

Banana and watermelon farmers are heavily affected because harvesting fruits are dispatched on the particular time period otherwise it will be spoil. Compare to watermelon banana farmers are facing huge financial losses.

1000-1500 members with 300 hectare from sirpam, Cuddalore and Parangipettai are affected.

3. Livestock:

Due to the COVID-19 problem, there is a huge demand for livestock food products. There is a rumor spread in the Whats App about the broiler chicken and egg, demand of backyard poultry meat and eggs price are increase and poor people get some benefits out of it.

Without any damage milk routes are operated regularly and demand of milk is increased. Some of the farmers are selling their milk locally more than market price.

Aavin and HAPL are procuring milk regularly and payment also given in the proper time. It was very supportive to nearly 800-1000 members in Keerapalayam, Kullanchavadi and sirpam federation.

4. Fisheries:

Every TV channel telecast the clippings of fish market on Sunday and saying there is huge rise in fish price. But the price of fish in the fish landing center was drastically reduced. Nearly 50% of fish catch in the Tamilnadu was supply to Kerala, Karnataka and export market. Due to lockdown, fish marketing channel are completely closed. Remaining 50% will sell in the local fish market and head load vendors. There is a drastic reduction in the fish consumption and it will impact in the fish landing center. Already the cost of fishing efforts in the increasing trend and reducing the fish price in the landing center added more pressure in the marine fishermen community. Coming April 15th onwards fishing holiday also declared, it will increase the impact on the fishing community.

Nearly 500 families of fishermen community are affected in the Sirpam and Cuddalore and Parangipettai federation.

5. Daily income earner in unorganized sector:

In this category we pooled head load vendor, Daily wages, agriculture coolies, petty traders and so on. These are the members heavily affected by the complete lockdown. They depend on daily income to run the family and lost their working capital. Their family members also engage in the unorganized sector like wage labourer in companies, plumber, painter, electrician, carpenter, mason and so on. Nearly 8000 members are affected in all the federation of Cuddalore region.

IV. Federation initiative:

- In the February month all staff meeting conducted in the region office, we had a discussion about COVID-19 problem and advised the entire associate to create awareness about the personal hygiene.
- Most of the group meeting our associate discuss about the COVID-19 problem and insist about the personal hygiene.
- Member families are advised to use the turmeric and vembu laves as a traditional disinfectant.
- Most of our working village are lockdown themselves and resist entering the new person in to the village.
- Create the cluster based whats app group and creating awareness among our members.

V. Expectation:

- Savings repaid based on the bank balance and group FD
- Utilization of common fund to support the day today needs of the member family
- Expect to get the pass from district administration for agriculture produce

Most of the members are still not known the seriousness of the problem or having more positive attitude about the COVID issue.

Urban Context: Madurai Corporation

The Madurai has so far declared 7 confirmed cases and the first reported death of COVID 19 in Tamil Nadu state is also from Madurai a resident of Anna Nagar area. It falls in Melamadai cluster of Karumbalai Location.

Madurai Urban region has 1,231 Kalanjiam groups with 17,089 members, in six established federations and five locations. Many of the members are urban poor living in poor infrastructure and as daily wage earners. Their preparedness for facing 21 days lockdown is remote.

There were 7 reported covid positive cases, one died and the other three are still under treatment at Rajaji Hospital Madurai. It is reported that they had get in direct contact with 151 individuals and they were all aware of being exposed to the covid positive patients and all are asked to be under quarantine. This apart 3,403 individuals who had travelled from the vulnerable hotspots across the world have been told to follow 28 day quarantine at home in Madurai district itself. This is 4.5% of the total 74,533 quarantined individuals. (annex status report 30/03/2020)

The known quarantined hotspots in our working are Melamadai, Annanagar, Anuppanadi, uchaparambumedu, Thiruvalluvar Nagar, Mullai Nagar, Keela Vaithiyanathapuram, Thoppur, Vaithiyanathapuram, Thideer Nagar, Bodiline, Viratipathu, Nagamalai, Vadivelkarai, and Thiruparankundram, total of 32 families are in quarantine and 10 of them were taken for close observation as they have some symptom and not yet confirmed to have covid. **The field reports suggest that the 10 individuals taken for close observations are believed to be covid infected persons who are all yet to be declared as covid positive officially.**

There are unconfirmed reports, ground reports from associates and leaders and public murmurs that the patient from Annanagar who has deceased had been working as a secretary of a masjid used to bring religious preachers from Islamic nations. Just before becoming ill and deceased he has brought in religious preachers from Thailand and had organized religious mass in two masjids in Sellur and a masjid in Melamadai. **Hence there were strict public movement restrictions in the said areas.**

The impact/livelihood losses to our members

- All the daily wage earners, labourers (street vendors, auto rickshaw, flower tying, domestic maids, small time shops, load man, those working in mills and tailoring units, tailors etc) are the worst affected as they lose their earnings altogether. As much as 80-90% of the member family's livelihoods are severely affected.
- The loss of livelihood of daily wage earners construction labour, load man, auto rickshaw and cab drivers could not be compensated as their other financial commitments are still there, they lose their income altogether due to loss of employment. Their families also find it difficult to meet their domestic needs due to loss of income resulting in great psychological and financial stress.
- The community is SMP Colony who are all scavengers are currently having one morning shift of work as against their regular two shifts in the morning and evening.

Yet they are carrying out the regular scavenging works with no less protective gears risking their lives and health. Considering their socializing nature and proximate habitant they are more exposed to the pandemic.

- In Karumbalai federation many of the members lead their living as domestic maids. Here except members of Kilakku theru cluster living adjacent to KK Nagar could somehow manage to attend their routine homes, were as others could not carryout their routine homes and hence are not certain of their wages. **As the lockout came at the last week of March many had not got their wages** other than any advances if at all they had accessed.
- For many small time shop owners, street vendors, food and snacks vendors their stocks were either sold out or rotten. The issue is that they could not restock their stores, as their mode of supplies are blocked and hence could not continue their business though essential grocery shops are permitted during this lockdown. Secondly the skyrocketing of commodity prices made it untenable to invest and continue their business. Their set of customers' demand doesn't match the current price and due to the affordability people may not buy at these rates. The price per kilogram of tomato a week before the lockout is Rs.10 and its present retail price is Rs150/-, dal Rs110 and currently Rs.350/-, oil Rs.95 to Rs150/-.
- This price hike has also affected many small time home based food outlets being run by our member families. Now that they had got mostly closed down and their recurring capital eroded in the due period to meet their domestic needs. **Most of the families are awaiting for the ration and governments support fund to run their families amidst the lockdown.**
- Now many of these urban poor face the challenge of reinitiating the businesses once the lockdown is withdrawn. The potential financial need of such small businesses could range from Rs.3000-5000 for an ordinary street vendor, for a food and snacks vendors this input cost may Rs.10,000 to 20000, 30000/- depending on their size of business and for a small time grocery shop owners their need is at least Rs.30,000-Rs.50,000/-.

Federation's initiatives in addressing the spread of COVID

- Pre-lockout federations were informed to identify vulnerable families, aged, PWD and told to provide the feeding as required through local arrangements and could be reimbursed from the federations later. Few families are being cared for by our members socially.
- Health contingencies are the major challenge poor members face and the tele medical services offered by SUHAM had been made aware of to the members were informed to call the doctors to seek health consultations.
- The door delivery of medicine services was also informed to the members and health associates are told to target regular and comorbid patients so that they could make use of the services. The real numbers are yet to be identified.
- Psychological counselling numbers from voluntary doctors were share for targeting the addicted families to seek the services if and when required.

Expectations/suggestions of our members and leaders to tackle COVID

- Supply of provisions to meet 10-15 days as without income it is hard to manage
- Small credits to meet emergencies
- Overdraft/CC to restart their business amount ranging from Rs.3,000 – 50,000/-
- Scholarship/school fee support when the school gets opened after summer holidays
- Medicines supplies for a month or two to S1 and S2 category families

Leads for Action: During Relief phase

- 1. Health interventions:** Mitigating the effect of COVID needs collective and complementing actions with government system. DHAN's SUHAM team are spearheading these initiatives. Presently we are focusing on
 - a. Behaviour change communication to community on preventive ways to contain COVID.
 - b. Capacity development of community health professionals to handle situation across the nation
 - c. Help support with primary/secondary care services through SUHAM community hospitals
 - d. Coordinating with our members to produce reusable masks and other protective gears.
 - e. Largely DHAN envisages to make the health care initiatives as community driven processes.
- 2. Support to migrants:** The most affected segment due to the outbreak is migrant families and members. They are highly vulnerable group as they are not getting timely care, testing and support mechanisms. More importantly they may carry COVID to their source places from the destination and that will worsen the situation at large. DHAN is working about 1.5 lakh migrant families & We focus on
 - a. Providing basic care – shelter and food by collaborating with local administration
 - b. Help support them in accessing entitlements of the union and state governments
 - c. There is special and unique needs are identified for both migrants present at source places and destination places. Also significant number of migrants are struck-up in transit period. So we are responding based on the need
 - d. Livelihood losses are huge for migrant families. We will have to do a lot during post – lockdown period.
 - e. Evolving mutual products for migrant families are under process
- 3. Supply of groceries, medicines and other essentials:** The Farmer Producer Organizations (FPOs) are triggering up to take the supply of groceries, medicines and other essentials to needed member families. One of the Vayalagam in Thoothukudi (Puliyankulam) farmers association have demonstrated effective distribution of groceries and vegetables to needed people.