Addressing COVID-19 pandemic
Learnings and good practices from Indian states - Round 3
May 2020
This report is divided into three parts

1. Background and Approach
2. COVID-19 Readiness and Response Index
3. Learnings and good practices from Indian states
Background and Approach
Background and Context of the study

Context and Key objectives

MSC is conducting a comprehensive assessment to understand the preparedness and responsiveness of Indian states to address the COVID-19 pandemic.

- The study will periodically assess the policy announcements and the on-ground impact of social assistance schemes announced by the states.
- The study will highlight the good practices adopted by states, on a cross-learning platform. This will enable states to learn from each other.

Approach

MSC is adopting a multi-phase approach to attain the key objectives of the study:

- **Phase 1 (April 2020 - June 2020):** A periodic assessment of states using COVID-19 Readiness and Response Index. The assessment is based on the policy announcements and initiatives taken by the state governments to manage the Covid-19 crisis based on the COVID-19 Readiness and Response Index. *This is the third release of the report and covers policy announcements and initiatives taken by 17 states until April 30, 2020.*
- **Phase 2 (June 2020 - July 2020):** Validation of the state’s response by gathering on-ground evidence on the impact of different social assistance schemes of Central and state governments using telephonic surveys.
- **Phase 3 (Post Lockdown till March 2021):** Mixed-method research to gather on-ground evidence of the impact of different social assistance schemes of Central and state governments.

Key components

- Periodic assessment of the states based on the COVID-19 Readiness and Response Index.
- Dashboard to track the state’s performance and visualization of key indicators.
- Cross-learning platform to share good practices among states to address COVID-19 pandemic.
- Integration of on-ground evidence with state’s assessment.
MSC intends to study state specific interventions beyond those already taken by Government of India and Reserve Bank to help citizens against outbreak of COVID-19

The Ministry of Finance announced INR 1.70 Lakh crore (INR 1.7 Trillion, USD 22 billion) relief fund under the ‘Pradhan Mantri Garib Kalyan Yojana’

- Free 5 Kg wheat/rice and 1 Kg of pulses free for 80 crore (800 million) poor people for three months
- Cash transfer of INR 500 per month to 20 crore (200 million) women Jan Dhan accounts and INR 1,000 per month to elderly, widows and disabled for a period of three months
- Advance payment of INR 2,000 to 8.7 crore (87 million) PM-Kisan farmer beneficiaries etc.

The Reserve Bank of India took many decisions to provide more liquidity in the economy

- 3 months moratorium on term and working capital loans from Banks and NBFCs
- 30% increase in Way and Means Advances (WMA) extended to Indian states
- Reduction in repo rate and cash reserve ratio etc.

In addition to the above, state governments have taken numerous steps and policy decisions to support the poor and vulnerable segments and prepare them for the COVID-19 pandemic.
COVID-19 Readiness and Response assessment framework
Proposed framework of COVID-19 Readiness and Response Index (Phase 1)

Robustness of the sustenance chain
- Access to food
- Access to fuel and utilities
- Access to essential goods
- Access to financial instruments

Vulnerability assistance
- Income support for poor
- Support for migrant workers, homeless and destitute
- Support for disabled, elderly, children, women, and trans people

Health readiness
- Medical infrastructure (isolation beds, manpower, protective gears)
- Availability of ventilators
- Availability of testing labs and testing kits
- COVID-19 cases/tested sample + CFR
- Initiatives for screening, contact tracing, surveillance, and IEC

Industry and livelihood support
- Waiver of compliance requirements
- Ease of working capital requirements
- Unorganized and organized sector benefits
Pillar 1: Robustness of the sustenance chain

Measures for easy access to basic amenities required for smooth functioning of day to day life

01 Access to food

Basis coverage, affordability, and accessibility, this parameter gauges the supply of ration via public distribution system, supply of cooked food, supply of mid-day meal ration, coverage of the undocumented poor, local administrative efforts, and availability of food kits and grievance resolution mechanisms

02 Access to essentials

Assesses the availability, access and delivery of grocery, fruits and vegetables and medicines (and other essentials as listed by the center), and channels to address concerns and complaints

03 Access to fuel and utilities

Degree of state initiatives for uninterrupted supply of electricity and water, and financial exemptions / waivers / deferment for monthly bills

04 Access to financial services

Availability of banking infrastructure including banking correspondents and ATMs, operating timings of bank branches beyond the prescribed hours and the use of innovative door to door delivery mechanisms for cash using postal services, village administration and other channels
Pillar 2: Vulnerability assistance

Measures to ensure monetary and/or in-kind support to all disadvantaged sections of the population

<table>
<thead>
<tr>
<th>01</th>
<th>Income support for poor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Additional income support provided by states to the poor (beyond central assistance) is assessed based on coverage within the state population, frequency and accessibility. Ease of access is reviewed based on channels through which the transfers are available</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>02</th>
<th>Support for migrant workers</th>
</tr>
</thead>
<tbody>
<tr>
<td>State initiatives to provide shelter, food, medical facilities and/or money to migrant workers and the destitute; awareness generation among guest migrants against travelling; and state directives on rent relief and employment assurance</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>03</th>
<th>Support for disabled, elderly, children, women, and trans people</th>
</tr>
</thead>
<tbody>
<tr>
<td>State initiatives for the disadvantaged such as disabled, elderly, children, women, transgender people, and other vulnerable groups. States are assessed based on degree of inclusiveness, ease of access and quantum of benefits</td>
<td></td>
</tr>
</tbody>
</table>
Pillar 3: Health readiness

Measures for building medical capacities and information dissemination for effective pandemic containment

01
Availability of medical infrastructure
State wise per capita availability of medical infrastructure to treat COVID-19 patients. This includes availability of isolation beds, government doctors, and Personal Protection Equipment (PPE) and dedicated beds in COVID-19 hospitals

02
Availability of ventilators
State wise per capita availability of ventilators dedicated for COVID-19 patients

03
Availability of testing labs and testing kits
State wise per capita availability of labs and testing kits to test the suspected COVID-19 samples excluding rapid antibody tests. It covers both public and private testing labs as approved by ICMR.

04
COVID19 infections/tested sample + CFR rate
Assessment of states’ readiness to detect and address COVID-19 infections basis Case Fatality Rate (CFR) and the COVID infections/tested sample.

05
State initiatives and information, education and communication efforts
State initiatives for screening, contact tracing, surveillance; official communication effort to inform and educate citizens; and other tertiary efforts to alleviate the crisis basis degrees of efficacy, intensity, and timeliness.
## Pillar 4: Industry and livelihood support

State relief measures for alleviating stress on industries and respective stakeholders

<table>
<thead>
<tr>
<th>01</th>
<th>Relief from regulatory compliances</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>State initiatives that provide relaxations and waivers of regulatory and compliance requirements, for example, taxes, rebate, waivers of penalty etc. to sustain various industries during the lockdown</td>
</tr>
</tbody>
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<table>
<thead>
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<th>02</th>
<th>Easing of working capital requirements</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>State initiatives to provide support / ease operations to MSMEs and other industries including subsidy and capital investment by state, working capital loans, moratorium on existing loans, and relief for industries directly involved in COVID-19 medical support</td>
</tr>
</tbody>
</table>

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<th>03</th>
<th>Benefits to organized and unorganized sector</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Assesses the monetary and/or and in kind support, coverage for various occupational groups and employment generation that states are providing</td>
</tr>
</tbody>
</table>
Key Observations

Many states are clustering together around identical scores based on the initiatives and relief measures announced. States are emulating initiatives of each other in the true spirit of competitive federalism

| 01 | Majority of the states have not provided a comprehensive set of targeted relief measures to industries including MSMEs. Apart from easing of monetary policy by the RBI, there is an urgent need to nudge states into providing a comprehensive economic package to support MSMEs |
| 02 | Some states have provided cash assistance and in-kind benefits to households that have traditionally been excluded from state social benefits programs. Given the lockdown and limited access to digital services, the enrolment of excluded households could also be done using easy-to-access channels such as telephone based helplines |
| 03 | Many states have offered additional ration or ration in advance to both National Food Security Act (NFSA) and non-NFSA beneficiaries. They are also running community kitchens to feed the poor. In this light, universalizing food security and portability could be very effective in preventing hunger and starvation related distress |
| 04 | States that have traditionally lagged in building healthcare and medical infrastructure capacities (availability of doctors, hospitals beds, and ventilators) have attempted to offset this disadvantage by taking strong preventive measures such as enhanced screening, surveillance, scaling testing capacities, and strictly enforcing the lockdown |
Learning and good practices from Indian states based on COVID-19 Readiness and Response framework
Robustness of the sustenance chain: Key lessons and good practices from states (1/3)

Uttar Pradesh

Uttar Pradesh launched the universal PDS to provide ration to all poor and needy until June, 2020. It includes people who do not have an Aadhaar as well.

The state issued 3.8 lakh (380,000) new ration cards until the end of April, 2020.

Other states, including Kerala, Madhya Pradesh, Odisha, and Karnataka are also providing food grains to poor households that do not have ration cards.

Telangana, Uttar Pradesh

Intra-state portability was operational in Telangana since August, 2019. The estimates suggest that nearly 15%, that is, 13 Lakh (1.3 million) ration cardholders of the 87.5 Lakh (8.75 million) beneficiaries have availed of portability by mid-April, 2020.

The state of Uttar Pradesh launched portability during the lockdown period. Nearly 2.1%, that is, 7.56 lakh (756,000) ration cardholders availed the portability facility in April 2020, with the highest being 11.5% in Gautam Buddha Nagar district.

Kerala, Odisha, MP

The states of Kerala and Odisha are operating community kitchens at each panchayat.

In Kerala, the community kitchens deliver food to the needy and people under home quarantine at both chargeable and free basis depending on their economic status.

The states of Kerala, Madhya Pradesh, and Delhi are providing food kits containing cooking oil, staples, and soap to the ration cardholders and the needy.

Karnataka, Uttar Pradesh

Karnataka is providing half liter of milk to the poor, to construction workers and slum dwellers in cities, such as Bengaluru, Mandya, and Dharwad.

The Food and Civil Supplies Department of Uttar Pradesh is also engaged in the distribution of milk through the Public Distribution System to avoid shortage of milk.

In another initiative, the home delivery of milk to the elderly and children is happening in Ernakulam district of Kerala.
Kerala has launched an online system (SIMS portal) to track the availability of essentials in an area. Nearly 13,000 retail shops and 6,400 wholesale shops that come under the Goods and Services Tax (GST) are registered on the SIMS portal. The shops have to enter the stock in hand, stock ordered, and the average monthly consumption.

Madhya Pradesh, others

The state of Madhya Pradesh has set up a dedicated helpline and public dashboard to track all the complaints and actions taken regarding availability of essentials items. Other states, such as Uttar Pradesh, Punjab, Delhi, Rajasthan, among others have been running dedicated helplines to address issues related to the availability and delivery of essential items. These interventions are addressing logistical and other challenges faced.

AP, UP, Odisha, Telangana

Andhra Pradesh has converted public transport buses into mobile vegetable markets to cater to rural areas. Uttar Pradesh has engaged more than 44,000 vehicles (mobile vans + cart trains) for doorstep delivery of fruit and vegetables. Odisha is running mobile vendors to deliver essential items in Bhubaneshwar. Similarly, Telangana has been operating mobile Rythu bazaars to deliver fruit and vegetables in Hyderabad.

Kerala, Punjab, Haryana

Kerala Police has launched a mobile named “Shops App” to facilitate the home delivery of essential items. Consumers can order essential items from nearby grocery stores using this app.

Punjab has launched the “COVA” mobile app to cater to the home delivery of essential goods. Vendors can list themselves in the app and can get the e-pass.

Haryana has launched the “Jan Sahayak” app to facilitate home delivery of essential items.

Kerala

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The shops have to enter the stock in hand, stock ordered, and the average monthly consumption.
### Robustness of the sustenance chain: Key lessons and good practices from states (3/3)

<table>
<thead>
<tr>
<th>Monitoring water supply</th>
<th>Rebate in electricity bills</th>
<th>Delivery of cash by post office staff based on AePS</th>
<th>Mobile post office, ATMs, and home banking services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Karnataka, Madhya Pradesh</td>
<td>Maharashtra, Gujarat</td>
<td>Haryana, others</td>
<td>Kerala, others</td>
</tr>
</tbody>
</table>

**Karnataka, Madhya Pradesh**

Karnataka launched a geotagging-based “Tanker Management App” to track water supply done by tankers in drought-hit areas. This app will help address the issue of over-charging by tanker operators.

Madhya Pradesh has set up a control room to address any problem related to the availability of potable water.

Other states, such as Rajasthan and Uttar Pradesh are also preparing plans to ensure adequate water supply in water-scarce regions.

**Maharashtra, Gujarat**

Maharashtra has announced a tariff-cut of 10-11% for domestic consumers outside Mumbai and 5-7% in Mumbai for the next five years.

Gujarat has announced that INR 1.50 electricity duty will be charged on consumption of 50 units now as compared to 30 units earlier for BPL families.

**Haryana, others**

Haryana has launched an online portal to request for home delivery of cash (up to INR 10,000) by Postal Bank service and to book a slot at the bank for cash withdrawal and deposit.

Other states, such as Uttar Pradesh, Kerala, and Tamil Nadu are also offering a similar service for cash delivery by post office staff based on the Aadhaar-enabled payment system.

Jammu and Kashmir has been undertaking doorstep delivery of pensions through the Post Office network.

**Kerala, others**

Kerala has been operating mobile post offices (Post Office on Wheels) in Pathanamthitta and Thiruvananthapuram. It offers minimal counter services, including savings bank deposits, withdrawals, and e-money orders.

Mobile ATM vans are operational in a few states, such as Uttar Pradesh, Rajasthan, Punjab, and Tamil Nadu.

In Kheda, Gujarat, bank employees were delivering the pensions on a pilot basis.
**Vulnerability assistance: Key lessons and good practices from Indian states (1/2)**

### Cash transfer to the poor households

**Haryana, Odisha, Gujarat**

Haryana is disbursing an **advance payment of INR 6,000 (disbursed annually) to the 12.38 Lakh (1.2 million) registered BPL families under the existing scheme.** The non-registered BPL families will be given INR 4,500 per month (INR 1,000 each week) during the lockdown.

Odisha and Gujarat are providing **INR 1,000 cash assistance to the ration cardholders.**

A few states are providing cash assistance of INR 1,000-2,500 to poor households not covered under any social assistance scheme.

### Support for pregnant women and lactating mothers

**Punjab, J&K, Kerala**

Punjab is providing **nutritious food to children, pregnant women, and lactating mothers through home delivery of rice, wheat, sugar, powdered milk, panjiri (a wheat-based nutritious dish), and ghee.**

Jammu and Kashmir announced a **24x7 helpline that facilitates end-to-end medical facilities for pregnant women.** The state will also provide "baby kits" with essentials post-delivery.

Kerala has launched a **tele-helpline named “Disha” for pregnant women to seek medical advice.**

### Taking special care of the elderly

**Kerala, Gujarat**

Kerala has tasked personnel from the state livelihood mission, *Kudumbashree*, to maintain a regular check of elderly in their area. The elderly are also provided home delivery of ration, tele-medicine facility, and dedicated taxi service (She Taxi) to visit doctors and buy the essentials.

Gujarat has designated coordinating officers to ensure that the elderly get essential commodities at their doorstep.

### Providing a helping hand to children

**Kerala**

Kerala is providing **home delivery of insulin to children with Type I diabetes.**

The state is also running a counseling service “Balamitrani” to help parents address children’s anxieties. The teachers are also helping parents of intellectually challenged students to keep them engaged.

Many states are continuing with the post-natal care and immunization of children after a brief halt during the lockdown.
Vulnerability assistance: Key lessons and good practices from Indian states (2/2)

Supporting transgender and destitute people
Kerala, Karnataka, AP, TN, UP

Kerala, is providing food and shelter to transgender people. It is also actively engaged in destitute rehabilitation.

Karnataka and Andhra Pradesh are providing advance payment of pensions to transgender people. Andhra Pradesh is doing the home-delivery of pensions. Tamil Nadu is providing ration and cooking oil to transgender people.

Uttar Pradesh has provided INR 1,000 cash assistance to 5.5 Lakh (0.55 million) destitute.

Assisting the disabled
Delhi, Kerala, UP, others

Delhi has directed its nodal officers to ensure that disabled people get smooth supply of food and other essentials.

Kerala is running a 24X7 helpline for the deaf and people with hearing impairment.

Uttar Pradesh is providing home delivery of ration to the disabled.

Many states have made the advance payment of 2-3 months for the disabled.

Managing and sensitizing migrant workers
Kerala, UP, MP, Haryana, Bihar

Kerala launched a dedicated helpline for migrant workers and conducted COVID-19 awareness sessions in local languages.

Uttar Pradesh and Madhya Pradesh proactively engaged with other state governments to dissuade migrant workers from traveling.

Haryana launched a GIS portal to provide information on stranded migrant workers in the state.

Madhya Pradesh, Bihar, and West Bengal are providing INR 1,000 cash assistance to their native workers stranded in other states.

Measures to prevent domestic violence
Punjab, Rajasthan, Kerala

Punjab has formed a dedicated team and strategy to handle cases of domestic violence.

Rajasthan is using the existing Garima-1090 helpline number for women to report cases of domestic violence.

Kerala is running an IEC campaign through a gender helpdesk to reduce abuse at home during the lockdown period.
The Uttar Pradesh government has established direct communication (video conferencing) with all village panchayats to manage and quarantine people coming from other districts and states.

Maharashtra has launched MahaKavach, a smartphone app that helps government officials to track suspected COVID-19 cases.

Telangana’s COVID-19 Monitoring System App identifies and monitors patients, conducts live surveillance, and provides real-time analytics to the Chief Minister and the State Health Department.

The Delhi government is using drones for active surveillance of the Chandni Mahal containment zone on a pilot basis.

Uttar Pradesh quarantined ~2.5 lakh (250,000) workers who have come from other states with the help of ANM, ASHA workers, and village-level officials.

Madhya Pradesh is monitoring potential cases (home quarantine) and current patients of COVID-19 through the "Sarthak" mobile app, which uses photo-based geo tagging.

Kerala has launched a Chatbot and mobile app "GoK Kerala" to spread awareness and answer questions on COVID-19.

Tamil Nadu is conducting a door-to-door awareness campaign by community health workers and volunteers for spreading information on COVID-19.

Delhi has launched a dedicated WhatsApp helpline number for citizens to have access information on COVID-19.

Kerala became the first state to use rapid antibody tests and is planning to conduct it (sentinel surveillance) in all the districts to check for community transmission.

Bihar has started door-to-door mass screening replicating the pulse polio eradication campaign of 1998 across the state.

Rajasthan made the Triple-T method of “Tracing, Testing, and Treatment” mandatory, and ensured strict adherence to quarantine norms and meticulous screening of more than 32 lakh (3.2 million) people, also known as the “Bhilwara model”.

Kerala, Tamil Nadu, Delhi

Initiatives for screening

New approaches for contact tracing

Initiatives for surveillance

Increasing the public awareness

India's COVID-19 Response: Key Lessons and Good Practices from Indian States (1/2)
Health readiness: Key lessons and good practices from Indian states (2/2)

**Improving the status of medical infrastructure**

**MP, Maharashtra, Karnataka**

Madhya Pradesh government has registered women interested in stitching and partnered with them for protective gear production. This has led to a daily production capacity of 12,000 PPEs.

Maharashtra is leveraging private players to create make-shift beds (costs up to INR 1,100) to enhance the capacity of isolation beds across the state. To date, 1,800 such beds have been installed.

Karnataka has engaged rural self-help groups to produce 1.56 lakh (156,000) face masks in 12 days.

**Increasing the availability of ventilators**

**Gujarat, Karnataka, Delhi**

Gujarat has engaged a Rajkot-based CNC machine tools maker that has developed an indigenous ventilator that costs 1/6th of market price. The vendor will supply 1,000 ventilators to the government.

Karnataka has partnered with private firms to manufacture 100,000 ventilators in two months through local sourcing of components and sharing of design.

Delhi is supporting a few private players to create a toaster-sized ventilator that weighs 3.5 Kgs. It will help move less critical patients back to their homes.

**Innovations in COVID-19 testing**

**Kerala, Andhra Pradesh, West Bengal**

Kerala has developed a walk-in sample kiosk (WISK) to increase sample collection and also rationalize PPE usage. The WISK is fitted with ultraviolet light, gloves, and exhaust fan to collect throat swab. The gloves are sanitized after each use.

Andhra Pradesh has started indigenous testing kit production with a capacity of 2,000 testing kits per day, scalable up to 25,000 kits.

West Bengal has set up a data analysis cell to capture testing data in real time for detecting patterns and undercurrents about the disease outbreak and provide inputs towards COVID-19 policy.
## Industry and livelihood support: Key lessons and good practices from Indian states (1/2)

<table>
<thead>
<tr>
<th>Tamil Nadu, Kerala</th>
<th>Karnataka</th>
<th>UP, Rajasthan, Delhi, MP</th>
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<tr>
<td>The Tamil Nadu government has extended <strong>EMI payments for cooperative, crop, housing, fishing, textile, and industrial loans</strong> till 30th June. 100% stamp duty has also been exempted.</td>
<td>Karnataka Vikas Grameen Bank (KVGB) is providing credit facility to eligible existing micro, small and medium enterprise (MSME) borrowers. It offers a loan of up to INR 1 lakh (INR 100,000) without any collateral as security. SIDBI is supporting MSMEs that manufacture products or provide services through two schemes—SAFE and SAFE Plus—which extend loans at a low rate of interest of 5% within 48 hours.</td>
<td>Uttar Pradesh’s <strong>outreach to 46,694 industrial units</strong> helped ensure that wages worth INR 627 Crores (INR 6.2 billion) are paid to employees. Rajasthan has requested industry owners to <strong>continue payment of wages to workers</strong> and render help in arranging food and other provisions for them through industrial associations.</td>
<td>In Gujarat, more than <strong>7,000 workers</strong> are availing employment under <strong>MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act)</strong> through SSJA. In Karnataka, the <strong>daily wages of MGNREGA</strong> is increased from INR 249 to INR 275 and the government has decided to <strong>pay daily wages in advance</strong> for beneficiaries of MGNREGA. In Punjab, <strong>MGNREGA workers would be engaged to lift agriculture produce from the field and in mandis (wholesale agriculture markets).</strong></td>
</tr>
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</table>

**Moratorium announcement for easing payment of EMIs**

**Financial help through capital subsidy and fund allocation**

**Outreach to industry and factory owners for payment of wages**

**Livelihood support to MGNREGA and other workers**

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Tamil Nadu, Kerala

The Tamil Nadu government has extended **EMI payments for cooperative, crop, housing, fishing, textile, and industrial loans** till 30th June. 100% stamp duty has also been exempted.

The Cooperative Department in Kerala has announced a **moratorium till 31st May for repayment of all loans taken from cooperative banks and societies.**

Karnataka

Karnataka Vikas Grameen Bank (KVGB) is providing credit facility to eligible existing micro, small and medium enterprise (MSME) borrowers. It offers a loan of up to INR 1 lakh (INR 100,000) without any collateral as security. SIDBI is supporting MSMEs that manufacture products or provide services through two schemes—SAFE and SAFE Plus—which extend loans at a low rate of interest of 5% within 48 hours.

UP, Rajasthan, Delhi, MP

Uttar Pradesh’s **outreach to 46,694 industrial units** helped ensure that wages worth INR 627 Crores (INR 6.2 billion) are paid to employees.

Rajasthan has requested industry owners to **continue payment of wages to workers** and render help in arranging food and other provisions for them through industrial associations.

The Delhi Government has sought industries to provide **paid leave to the workers.**

Madhya Pradesh has instructed factories to **pay salaries and remuneration to workers.**

Gujarat, Karnataka, Punjab

In Gujarat, more than **7,000 workers** are availing employment under **MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act)** through SSJA.

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In Punjab, **MGNREGA workers would be engaged to lift agriculture produce from the field and in mandis (wholesale agriculture markets).**
Industry and livelihood support: Key lessons and good practices from Indian states (2/2)

### Karnataka, Odisha, WB

The Karnataka State Road Transport Corporation has waived off license fees for commercial establishments for the lockdown period.

Odisha has extended grace period for payment of motor vehicle tax till 30th June.

West Bengal has extended the last date of filing of return in Form-III for the year ending on the 31st of March to 30th June for electronic submission and 7th July for paper-based submission.

### Rajasthan, Haryana, Odisha

The Rajasthan government is providing sustenance grants of INR 2,500 to construction workers, street vendors, rickshaw pullers, other labourers, and destitute.

The state governments of Haryana, Uttar Pradesh, Madhya Pradesh, and Gujarat are giving INR 1,000 cash assistance to daily-wage workers.

The Odisha government would provide INR 3,000 to 65,000 registered street vendors amid the lockdown.

### Haryana, Rajasthan, TN

Haryana has launched a portal for farmers to register for procurement of their produce and has set up 2,000 mandis for the procurement of farm produce.

Rajasthan will disburse interest-free crop loans worth INR 8,000 crore (INR 80 billion) in the Kharif season which will benefit 20 lakh (2 million) farmers.

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### Gujarat, Kerala, Rajasthan

Gujarat extended the electricity bill payment deadline to 15th May and lowered the tariff per unit for agricultural consumers for irrigation purposes from INR 1.50 to INR 0.8.

Kerala has reduced fixed electricity charges for commercial establishments from 18% to 12% and non-domestic consumers have to pay only 70% of the bill based on average consumption during the lockdown period.

Rajasthan has announced a 5% discount on the next electricity bill for consumers in the agriculture category if they pay by 31st May.
The COVID-19 pandemic has influenced the states to utilize technology in innovative ways

Aerial drone technology
- UAVs to monitor public gatherings, ensure social distancing, spray disinfectants over villages, overseeing cargo, etc. (Maharashtra, Uttar Pradesh)
- Drones are also being used to deliver medical supplies and check temperature using thermal imaging (Telangana, Andhra Pradesh, Tamil Nadu)
- UAVs to monitor the congregation at religious places including temples, mosques, gurudwaras, and churches (Assam)

GIS and geo-location
- GIS technology to map each case and keep tabs on home-quarantined people (Varanasi)
- A GIS-enabled portal to provide information on migrants (Haryana)
- Use of hi-tech CCTV cameras to maintain a strict vigil and track of patients (Varanasi)
- Geo tagging of community kitchens and shelter homes (Uttar Pradesh)

Robotics, AI, and face recognition
- Apps to track quarantined individuals (Gujarat, HP, Karnataka, Kerala, Maharashtra, Tamil Nadu)
- Apps to provide health updates and information (Kerala, Punjab, Odisha, Telangana)
- Use of facial recognition in mobile app to track home-quarantined people (Tamil Nadu)
- Robots deployed to handle patients (AIIMS-Jhajjar)

Telemedicine and counseling
- Apps to help in providing COVID-19 tests at home and online consultation with doctors (Mumbai, Bengaluru, Pune, Chennai, Hyderabad, Gurugram, Delhi)
- Tele-counseling service for people afflicted by COVID-19-induced anxiety (Howrah, Gurugram)
MSC is recognized as the world’s local expert in economic, social and financial inclusion

International financial, social & economic inclusion consulting firm with 20+ years of experience

180+ staff in 11 offices around the world

Projects in ~65 developing countries

Our impact so far

550+ clients

Assisted development of digital G2P services used by 875 million+ people

Developed 275+ FI products and channels now used by 55 million+ people

>850 publications

Implemented >850 DFS projects

Trained 9,000+ leading FI specialists globally

Some of our partners and clients

MSC is recognized as the world’s local expert in economic, social and financial inclusion

International financial, social & economic inclusion consulting firm with 20+ years of experience

180+ staff in 11 offices around the world

Projects in ~65 developing countries

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Asia head office
28/35, Ground Floor, Princeton Business Park,
16 Ashok Marg, Lucknow, Uttar Pradesh, India 226001
Tel: +91-522-228-8783 | Fax: +91-522-406-3773 | Email: manoj@microsave.net

Africa head office
Shelter Afrique House, Mamlaka Road,
P.O. Box 76436, Yaya 00508, Nairobi, Kenya
Tel: +25-420-272-4801 | Fax: +25-420-272-0133 | Email: anup@microsave.net