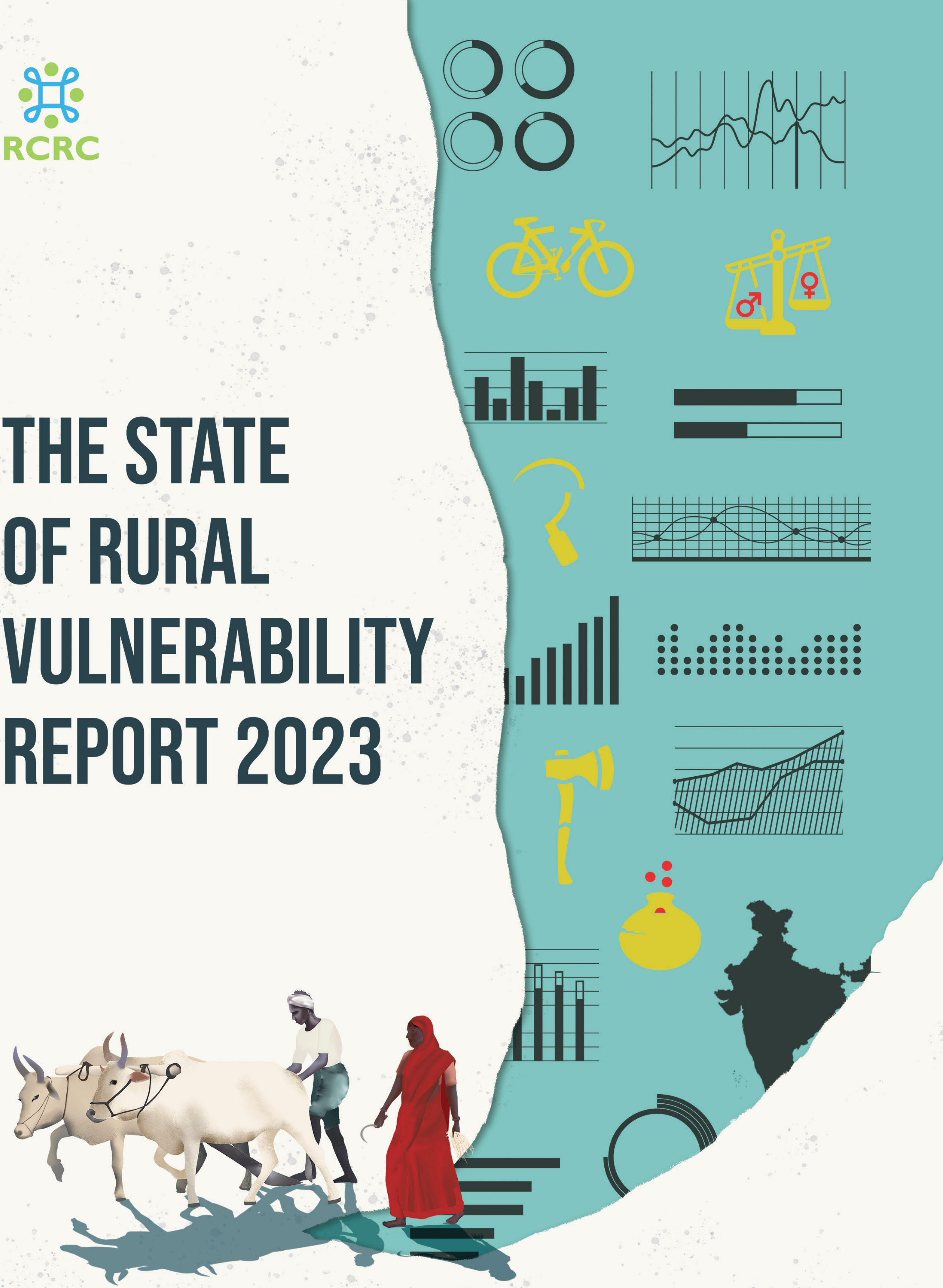
RCRC

THE STATE OF RURAL VULNERABILITY REPORT 2023



The State of Rural Vulnerability Report 2023

Responsible Coalition for Resilient Communities (RCRC)

RCRC

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List of Abbreviations

AAY	Antyodaya Anna Yojana
ASHA	Accredited Social Health Activist
AWW	Anganwadi Workers
BPL	Below Poverty Line
CAPI	Computer Assisted Personal Interviewing
CBO	Community-Based Organization
CMIE	Centre of Monitoring Indian Economy
CPHS	Consumer Pyramid Household Survey
CSO	Civil Society Organization
CSC	Common Service Centre
DAY-NRLM	Deendayal Antyodaya Yojana-National Rural Livelihood Mission
DBT	Direct Benefit Transfer
ECCD	Equity-Centred Community Design
EPFO	Employee's Provident Fund Organization
ESIC	Employee's State Insurance Company
FPG/FPO	Farmer Producer Groups/ Farmer Producer Organizations
FPS	Fair Price Shops
FRA	Forest Rights Act
GDP	Gross Domestic Product
HDI	Human Development Index.
HH	Household
IGNOAPS	Indira Gandhi National Old Age Pension Scheme
IHDS	India Human Development Survey
JDA	Jan Dhan Account
JLG	Joint Liability Groups
KCC	Kisan Credit Card
KVK	Krishi Vigyan Kendra
KYC	Know Your Customer
LPG	Liquid Petroleum Gas
MBC	Most Backward Class
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
MORD	Ministry of Rural Development
MPI	Multi Poverty Index
NFHS	National Family Health Survey
NFSA	National Food Security Act
CSO	Non-Governmental Organisation
NPS	National Pension System
OBC	Other Backward Class
ODF	Open Defecation Free
ONORC	One Nation One Ration Card
PDS	Public Distribution System
PHH	Priority HouseHold
PMAY	Prime Minister Awas Yojana
PMGKY	Prime Minister Garib Kalyan Yojana
PM-JAY	Prime Minister Jan Arogya Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PM-KISAN	Pradhan Mantri Kisan Samman Nidhi
PMSMY	Prime Minister Shram Yogi Maandhan Yojana
PM-UY	Prime Minister Ujjwala Yojana
PRI	Panchayati Raj Institute
SBM(G)	Swachh Bharat Mission (Gramin)
SECC	Socio-Economic Caste Census

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Foreword

Dr. K. P. Krishnan

Retd. Civil Servant
Member, RCRC Academic Advisory Board

All of us were witness to and victims of the immense consequences that Covid-19 wrought on the health and well-being of millions of our people. In addition to this direct consequence, it also had a significant impact on the socio-economic situation in India. This "State of Rural Vulnerability Report", put together by the Responsible Coalition for Resilient Communities (RCRC), provides detailed and rich information on the economic distress that arose because of the pandemic, with a specific focus on India's rural sector. By providing granular data at a block level, this report highlights how people in rural India dealt with the large-scale livelihood losses brought about by the pandemic, as well as the formal and informal institutional mechanisms through which they sought to mitigate such losses. The information provided in this report, communicated both through large-scale sample survey data as well as individual stories of people affected by the pandemic, are of high relevance to scholars, activists, and policy makers.

The importance of this report lies in a new framework for producing participatory and "people-centric" knowledge for the purposes of development and public policy. The RCRC, utilized its own local civil service organizations (CSO) partners to collect, analyze and disseminate data on the economic impacts of the pandemic, in areas where these CSOs were operating. It thus represents a unique form of research, where grassroots organizations that have been at the forefront of providing relief and welfare assistance to pandemic-affected communities, are at the forefront of analyzing the impact of their (and others) work and contextualizing the lives of people they been aiding. I commend the RCRC for instituting this alternate form of policy research and believe that it can serve as a methodological tool for other organizations that are similarly engaged in development work. Such forms of ground-up research, fostered by local CSOs and the communities that they have been assisting, can provide a new paradigm for social research that is grounded in equity-based approaches and rooted in the experience of local communities.

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Prologue

Ankur Sarin

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As researchers, our hunger for data often leads us to forget who conducts and controls the processes of data collection and analysis. Data to study policies and socio-economic conditions of people typically comes from governments and academic efforts, which often manage to drive the mainstream discourse. Within civil society too, there is generally a split between organisations specializing in research and those engaged in practice. The 'practitioners' are either reduced to being objects of inquiry or driven to act on the basis of knowledge created by others. The emphasis on data has only made this dichotomy worse. This report represents an effort to blur this binary.

The disruption of the boundaries occurred as a necessity of the pandemic. Experienced development practitioners were able to immediately anticipate the necessity of obtaining reliable, independent, and timely data from the ground. Among other significant ways, the RCRC network of organisations, with their feet on the ground, responded with rapid surveys. This experience helped demonstrate not only the feasibility but also the value of the exercise, with usage of this data by civil society as well as the government serving as vital acknowledgement. While earlier reports blurred boundaries in a state of rapid response, this one seeks to do it more systematically and rigorously.

Unlike previous efforts, the survey randomly samples villages and households to generate statistically representative estimates of concern to those working directly with these populations. While the context of the pandemic cannot be ignored, the report goes beyond that to document realities in some of the most vulnerable blocks in the country, as enumerated by individuals living and working in these contexts to reduce these vulnerabilities. The demands of sampling implied that organisations had to go beyond familiar communities and engage with new

> **...If the idea of 'evidence-based decision-making' has to truly take roots in a democratic society like India, it is essential that actors closer to the ground understand, generate, and take ownership of what counts as evidence...**

communities. This not only drew organisations outside their comfort zone but also allayed concerns of bias. More affirmatively, it provided the opportunity to obtain a more comprehensive understanding of the geographies they work in. An opportunity that was embraced and valued.

While I am confident that our efforts match the best practices of survey research, I also recognize that no research exercise is a perfect one and neither is this. We recognize areas needing improvement and are working on these for subsequent rounds. However, this report also represents a significant first step in overcoming our own doubts and those of others. It is not easy for 40 independent entities working across distant geographies, on diverse thematic issues with very different experiences of doing research, to come together and conduct a study of this magnitude and nature. Its conduct is a testimony to the vision of the RCRC leadership, commitment of its partners, and the trust of their supporters. I am fortunate and grateful to be a part of this learning journey along with a very dedicated and inspiring set of co-travellers.

If the idea of 'evidence-based decision-making' has to truly take roots in a democratic society like India, it is essential that actors closer to the ground understand, generate, and take ownership of what counts as evidence. Not only does research capacity have to be broadened and deepened, but the research process also has to be demystified. Greater collaboration between actors with different skills and expertise helps shorten the long loop between knowledge and action. Most importantly, it allows civil society practitioners to set the agenda for knowledge production. More than anything, I believe this report helps us move in that direction.

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Preface

Ved Mitra Arya

National Convenor
Responsible Coalition for Resilient Communities (RCRC)

Welfare of the people of India is paramount in our minds. Grassroots action is our karma, for each one of the 96 RCRC member organizations. It has been personally so for me since 1985 when I made Sundrao village of Banswara district in southern Rajasthan my headquarters. I learnt to identify stars in the sky and birds in the water bodies. Living and working among and learning from the villagers is the foundation of my development thinking. Shri Ambaram Samadhia, a grassroots Gandhian worker and teacher to the tribal community, facilitated an outsider's entry in the villages. Humility was his hallmark. Raoji Bhai, a tribal leader of Govindpura ignited an innovative spark in me to try out an irrigation scheme for the crops being grown on undulating hills. I am at a loss of words as to how I can express my deep sense of gratitude to them. I dedicate this report to the proud and progressive Bhil tribe community living in Sundrao, Govindpura, Chhota Ghaneva, and Bada Ghaneva villages of Anandupuri block of Banswara district, Rajasthan.

During the pandemic, most of us were cut off from the villages, and hence arose the need of many in the cities and in the policy corridors, to know the situation on the ground. Surveys of the condition of rural people and analysis of data collected from them and its publication for wider use attained a new level of importance during 'war' time. What is the justification of its continuance beyond covid-19 pandemic? And why such an effort—to conduct surveys and generate new knowledge—is a good, rather an important idea, for practitioners like those in the RCRC coalition, when there are research bodies and academic institutions to do the job?

After all, we are practitioners, and we ought to be happy with what we do at the last mile through projects. Somehow, we aren't so. We want to share our experience with policy makers, with an eye to influence them. The anecdotal evidence, the stories we tell our friends in the bureaucracy, often don't do the trick. To make policy, they must take into account the larger picture. It is important for decision makers in the government to understand the nuances through peers' and colleagues' observations. Often policy makers are keen to listen to those who work directly with the poor, that is, the civil society organizations. So, here is the attempt to collect data from the last mile, analyze it, and present it in a manner that should be useful to a policy maker. Large footprint of RCRC, in over 110 districts of 15 states, makes our case stronger. No less than 40 organizations have participated in the survey exercise.

Many a time, if not most, we are not just watching from a distance government programs address issues that the poor at the bottom of the pyramid face. We are actively assisting the government in implementing them. Should we not share what we see and hear in the villages? We are, after all, in the 'public realm', to use Hannah Arendt's definition. 'Everything that appears in public can

> ...Should we not share what we see and hear in the villages? We are, after all, in the 'public realm'...

be seen and heard by everybody and has the widest publicity.... something that is being seen and heard by others as well as us constitutes reality'. If that is so, in other words, that is reality, we must try to bring out the 'darkness of sheltered experience' into bright light, 'harsher light', of the public realm (The Human Condition, pp. 50-51).

And what better way to bring out the 'darkness of experience' than quantitative data ensuring objectivity. I acknowledge the partnership of colleagues within RCRC that collaborated in surveys. Many of them plan to use this evidence for their own purposes, as an input to their project planning.

I particularly appreciate that we have Prof. Ankur Sarin and his colleagues, Advaita Rajendra, Anandita Bardia, Karan Singhal, and Ritu Bhatt, at IIM Ahmedabad as proactive partners. They ensured we have a robust methodology. We further acknowledge the guidance from the research advisory board - Dr KP Krishnan, Prof Sonalde Desai, Dr Wilima Wadhwa, Dr. Vipul Mudgal, Binoy Acharya and Narendranath Damodaran.

Last but not the least, my sincerest thanks go to the committed research team, led by passionate activist and researcher PS Vijayshankar (whom everyone fondly calls Viju). Without Viju's frontfoot batting leadership this report wouldn't have seen the light of day. Equal contributors are Rupsa Ghosh, Pratyaya Jagannath, and Sanjay Prasad who led the charge, especially in coordinating the efforts. Additionally, Ashwini Kulkarni, Apoorva Oza guided us from time to time with their insightful comments. Special thanks to staff members of RCRC organizations, namely, Manas Kumar Nath (KPS), Amit Kumar (PRADAN), Anil Katewad (SPS), and Saurabh (Sanjog) for helping the RCRC team for their facilitation of enumerator training and capacity building. All the research coordinators and enumerators in RCRC organizations owned the project and made hard efforts to ensure quality in data collection. I would also like to thank SRIJAN and all the participating civil society organizations, for supporting RCRC in this research endeavor. This report is the result of a yearlong painstaking collective effort of the IIM Ahmedabad research team and RCRC research team.

I wish to especially acknowledge the support of the Dalberg team led by Shruti Goyal and Sashank Chivkula who helped us sharpen the messages and pull this together and deliver against a tight deadline.

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My interest in macroeconomic phenomena was kindled by none other than Prof C. Rangarajan. The fact that I still can figure out some of the fiscal economics is due to his teachings in those hallowed classrooms of IIM Ahmedabad. My gratitude to him. If I enjoy data analysis, the credit for inculcating this love in me goes to three people - my mother Smt. Vidyawati Arya, who taught me tables when I was about four-year-old kid, my math tutor in high school, Ballabh Bhaisab, and the IIM Ahmedabad Professor Nitin Patel who taught me operations research (OR).

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Executive Summary

This report represents a collaborative effort by civil society organizations (CSOs) to address the following challenges: (a) inadequate information systems, (b) insufficient data on rural vulnerabilities, and (c) a lack of an evidence-based planning culture among CSOs.

Desired outcomes of this effort, therefore, are - a) Deeper understanding of the problems of 'dynamically changing' rural India; b) Enhanced research capability of RCRC members; and (c) Accurate, legitimate, accessible, consistent, and timely data to enhance the quality of development interventions.

Most studies conducted during or post COVID-19, were on a small scale, or were telephonic surveys. RCRC aimed to be systematic. As a collective of CSOs, RCRC's aim is to enhance their effectiveness by building their planning capacity i.e. they could consider objective data when planning their new development projects. Informed local action is a likely outcome. Once the CSOs are sensitized to the issues raised by the research study, they could engage in advocacy or work with local Panchayats on those issues, or adopt various such strategies which they may not have, had they not been sensitized through research.

Sampling Methodology

Administrative block was the unit of study. Sampling was done in the following way:

- Blocks were selected by RCRC members;
- 300 households were selected within each of the surveyed block. 20 villages, and 15 households within each village, were sampled within a block: these 20 villages were chosen using probability proportional to size from among villages with population 50 to 1000, and 15 households were selected on a random basis
- Electoral rolls provided the basis for listing households in the villages
- Anonymity of the households were ensured.

Once the data had been collected, random telephonic backchecks were done to ensure data quality, and discrepancies were recorded.

Our sample

The characteristics of the sample are as follows:

- A total of 11265 households from 773 villages, 39 blocks, 36 districts, 12 states were surveyed
- Among the respondents, 37% were women; 42% of the sampled families had cultivation as their primary source of income

Some of the most important characteristics of the sampled families were:

- Only 55% of the children aged 0–6 years go to Anganwadi centers;
- 91% attend school – 78% government, 16% private;
- 43% children received a substitute for mid-day meal (MDM) for all the months, 27% never did;
- 35% of adults never attended school.

Findings

The COVID-19 pandemic affected rural households across India, increasing their vulnerability.

- Households were vulnerable to food insecurity, income inadequacy, and agricultural resource scarcity. 38% depended on open market purchases (48% for SC households), 50% reported income loss, 34% of farming households did not have access to irrigation.
- Impact on women – There was a gendered impact on the overall well-being and decision-making of women members of households – 81% of women reported that their life had worsened. 84% of adult women, on an average, did not have decision-making agency on decisions apart from cooking.

Welfare programmes and institutions of support helped reduce this vulnerability.

- Coverage under welfare programmes: (i) PDS – 89% had a ration card; however, 90% of households skipped a meal despite having ration cards; (ii) 54% had MGNREGA card, but only 33% demanded jobs; and (iii) only 40% of farming households were enrolled in PM-KISAN; 8.6% of them did not receive benefits or were unaware of them.
- Support from government and other institutions – 40% of households on average received 'expected' support from institutions (ASHA, Anganwadi workers, and Gram Panchayats). However, their expectations from Sarpanch and CBOs were not met. One out of every six households, expecting support, actually received it. Only 14% were affiliated with a self-help group.

Conclusion

- COVID-19 accentuated and exposed many vulnerabilities and fault lines present in the rural areas, and its impact continues to unfold even three years after the pandemic.
- The focus of this study was on such vulnerabilities that pre-existed the pandemic and have deep historical and cultural roots.
- Food insecurity: Dependence on the open market and skipping of meals were signs of vulnerability among households. The PDS played an important role in addressing this vulnerability; however, impediments related to universal coverage and foodgrain access need to be overcome.
- Income and financial insecurity: Loss of income during the pandemic coupled with the lack of emergency sources of funds added to the financial distress of households. The MGNREGS was a big help in alleviating this distress; however, the issue of low demand among job card owners will need to be resolved.
- Agricultural resource scarcity: Lack of resources such as water and timely agricultural advice posed a challenge for farmers even before the pandemic. The PM-KISAN provided support in the form of cash transfers to farmers; however, its coverage was low.
- Impact on women: The overall well-being of women and their decision-making agency had worsened during the pandemic. Moreover, landowners were predominantly male, pointing to potential gendered implications on the control over resources.

Call to Action

A. For Policymakers:

- Public Distribution System (PDS). PDS is one programme that has performed well during the post-pandemic period. It has mitigated rural distress to a great extent by successfully providing food.
    - In order to address the issue of a sizable proportion of surveyed households skipping meals, the government should review PDS with regard to NFSA stamp on ration cards and dealers running out of stock. It should also remove impediments to food grain access to vulnerable sections, especially Dalit households and casual labour wage households.
    - Further, to deal with the issue of excluded groups such as migrant labourers, the government can make special efforts to make use of effective schemes such as One Nation One Ration Card (ONORC), ensuring portability of food entitlements across the country.
- Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) emerged as an important tool for alleviating the misery of vulnerable population groups during the pandemic, when spending and scale surged.
    - Streamlining the demand generation process under MGNREGS is essential. It is disconcerting that two thirds of job card holders in our survey did not demand a job. Education and encouraging Sarpanches to become more accessible and approachable to workers will help (currently they rather approach the Rozgar Sahayaks). Government needs to make the funds at the disposal of the implementing agencies like line departments or Gram Panchayats.
    - It is important to link wage rates prevailing in the market and those mandated by the government, given that a very high proportion of vulnerable sections of rural households are purchasing food from the market. We recommend a more localised rather than generalised study (at the district level, for example).
    - The scheme already mandates a 33% reservation for women and delivers equal pay as men for similar work. Moreover, the income earned from MGNREGS is deposited directly into women's bank accounts. By increasing the work made available to women through exclusive work categories and simplifying the job demand process, MGNREGS can potentially ensure for women greater bargaining power and greater control over financial resources within households.
- Capacity building of the institutions of local self-governance and their important functionaries for effectively delivering the tasks entrusted to them should figure much more prominently in the government agenda. ASHAs and Anganwadi workers were found to be far more responsive to the demands of the vulnerable people than the Sarpanch. Elected representatives should be sensitised about the need to address rural vulnerability.
- Developing greater focus on mobilisation of communities and creating grassroots pressure for better programme delivery is essential. The government should create robust institutions of the poor and develop their deeper engagement with the state and its functionaries.

B. For Civil Society Organisations (CSOs)

The theory of change of the RCRC Coalition is centred on the proposition that strengthening the institutions of the people and giving voice to those unheard is the way to create grassroots pressure for ushering in fundamental social change. This report makes a limited but effective case for initiating and sustaining work in this direction.

- The CSOs could pilot a programme for identifying the most vulnerable households of the village and focus on specific mechanisms of reaching out to them during crisis situations. They could do this in partnership with local self-government institutions.
- CSOs should proactively work with direct benefit transfer (DBT) schemes such as PM-KISAN, increasingly becoming the order of the day with governments in India and internationally (say, in Latin America).
- Land rights for women must form a core agenda of the vibrant institutions of the poor, given that the overwhelming majority (almost 7 out of 8 households) had not given women a right to own land.

C. For the Research Community:

There is a need for more focused and periodic studies on assessing the regional vulnerabilities of the rural population, and identifying the driving factors and solutions for them.

This report brings out some aspects of the vulnerability in rural communities in some blocks of India. This is a limited endeavour but still an effort to understand the nature of the problem and to check how effective some of the remedial action by governments has been. More systematic inquiry into rural vulnerability on a regular basis needs to be conducted. The existing data monitoring system of the government needs to be tuned to collecting data in a timely manner and reporting results to lead to corrective action.

A deeper study is needed to understand why there is a huge block-level variation in skipping meals and why certain blocks show high levels of starvation or hunger. Garwar (Uttar Pradesh), Ramgarh (Rajasthan), Bijadandi (Madhya Pradesh), and Gangrar and Jhadol (Rajasthan) have more than 40% households skipping a meal.

1. Introduction

Contextualizing Transformations in Rural India

Rural Development has been one of the most critical areas of development initiatives since India's independence. As per the World Bank estimates, about 908 million people resided in India's rural areas in 2022. This works out to about 64% of the total population. UN population projections for 2050 says that even after reaching 50% urbanization, 800 million people will still be living in rural areas in India. The rural problem is going to persist. Even though agriculture still is the major source of livelihood in rural India, the rural is no longer synonymous with agriculture. In 2019, for instance, the National Sample Survey Office (NSSO) estimates that of the 172 million rural households only 54% (93 million) were agricultural households. About 46% of India's GDP originated from the rural areas in 2012 with its corresponding share in the workforce estimated at 70% (Chand et al. 2017). Public spending on agriculture and allied activities and rural development are two of the principal heads of expenditure by Central and State governments and this clearly shows the importance of the rural sector in our national economy.

Rural India is diverse in terms of language, communities, culture, livelihoods and markets and is undergoing constant transformation. This rural transformation has involved a process of structural change in the country's agriculture and the economy as a whole, the increasing migration of people from the villages and farms to the cities and industrial areas, a consistent upsurge in the country's industrial sectors of the economy, and rapid demographic change (Berdegue et al., 2013, pp. 5–6; Timmer & Akkus, 2008, Majumdar,

2020). Amidst such growing evidence of rural transformations, global disasters like COVID-19 have further added to the complexities and vulnerabilities of these populations. The sections most affected in rural areas were the smallholder farmers, agricultural laborers, artisans, unorganized construction sector workers, migrant labor, small vendors, women-headed households etc. The COVID crisis came at a time when the rural economy was undergoing a prolonged slowdown. The Periodic Labour Force Survey (PLFS) of 2017-18 reported that unemployment was at a four-decade high. The unemployment rate was over 17% for rural men in the 15-29 age group, which was triple the number in 2011-12 (Narayanan, 2020). It was estimated that rural India lost 21 million jobs during the same period. Average real wages of rural workers grew at a rate of 0.5% per annum during this period (Nagaraj, 2020). Coming on top of an already bad situation, the COVD crisis made matters worse. The communities most severely affected were the farmers producing perishable commodities (like vegetables, milk, meat and eggs) and casual labour. The pandemic's impact on rural livelihoods, incomes, and employment has been of an unprecedented scale and intensity. It led to significant loss of jobs, decline in income, reverse migration, and reduced food intake as people started cutting down on food or skipping meals etc.

Given this context, the Rural Vulnerability Report is the first attempt by RCRC Coalition, a network of civil society organizations, to understand the dynamic vulnerabilities of rural India by bringing together evidence from some of the most vulnerable geographies and sections of population. Using the household as a unit of analysis, this study aims to identify the most vulnerable sections from the rural population as well as the nature of their vulnerability, to devise coping strategies. This report also attempts to assess how the local self-governing institutions and the state system have responded to the crisis invoked by the pandemic. Through systematic sampling, we present evidence statistically representative of these vulnerable blocks. We also examine the inequalities both between and within households, even within these otherwise vulnerable blocks.

1.1 Understanding Rural Vulnerability

Vulnerability, as a concept, has been used extensively across various disciplines and contexts. Vulnerability refers to the exposure of individuals or population groups to threats, their capacity to respond to these threats, and the subsequent consequences leading to a decline in wellbeing (ILO, 2017). Essentially, vulnerability and its associated concept, resilience, shows the ability to cope with external shocks or stressors and recover from the shock (Eakin and Leurs, 2006; Tewari and Bhowmik, 2014). However, with time, scholars have used the concept of vulnerability beyond the physical environment. They have found relevance of the concept to explore the intricate connections with socio-economic and political environments, further acknowledging the significance of an intersectional approach. The intersectional approach takes into account various intersecting factors such as gender, age, class, caste, ethnicity, and other social dimensions (Morrow & Phillips, 1999; Juntunen, 2005; Tewari and Bhowmik, 2014). By incorporating all these factors, scholars have aimed to better comprehend the complexities and nuances of vulnerability experienced by diverse groups within societies. The concept of vulnerability therefore has evolved to embrace more comprehensive and inclusive perspectives that not only examine the exposure to external threats but also delve into the underlying socio-economic and political determinants of vulnerability. This expanded understanding has eventually paved the way for the emergence of resilience and ways in which communities can become resilient.

In this report, we have attempted to produce evidence of potential vulnerabilities of rural livelihoods by taking into account the rural household's exposure to threat, ability to respond and the subsequent impact on their wellbeing. Amidst the changing development narratives, we have aimed to present a picture of the status of rural households and the context within which these households are set in, using the lens of vulnerability. Some of the key areas of analysis in

Voices from the Ground

"A story that would stay with us forever is that of a woman. She was residing in the utmost interior part of a village that majorly comprises Assamese community. Her's was the only Boro household living in that stranded area. She had a family of four with her husband and two adolescent daughters studying in a nearby school in the adjacent village. While conducting the survey, she shared all the hardships the family was going through for decades with us. She and her family are devoid of all the entitlements provided by the government. The lockdown period made it worse because her husband couldn't move out of the village for work and he was the only earning member of the household. Till date, there is no electricity connection in her house and cooking is done using firewood. Thus, the situation she and her family is living in made us rethink, relook, and analyze the kind of interventions required for the different kinds of vulnerabilities faced by the people of the same area. This kind of exercise will be helpful for our further engagements in the near future to create a wider perspective as per the time and need of the situation."

Enumerator, SESTA

(these are stories shared by enumerators from civil society organizations as per their encounters during their data collection)

this report include income and financial security, food security, status of smallholder agriculture, status of access to institutional support, and gender roles and agency. In addition, the report also provides an assessment of the coverage and access to prominent social welfare programmes such as Public Distribution System (PDS), the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), and the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN), etc. in mitigating vulnerabilities within rural households and communities.

1.2 The Objective and Scope of this Study

The State of Rural Vulnerability Report is the outcome of a collaborative effort of multiple stakeholders who are committed to generate bottom-up knowledge and evidence on the evolving landscape of rural livelihood and communities. The study was conducted with three broad objectives:

- To generate real time, granular evidence and insights on the rural vulnerabilities as well as draw attention to under-researched and under-reported problems from the grassroots.
- To invoke policy advocacy and improve governance by transforming the evidence into informed public action. RCRC aims to use the evidence generated from the survey to be integrated in the programmes and policy designs of the civil society organizations for their interventions as well as advocate them at the policy levels with state and local governments to impact the rural communities.
- To develop research capacities of grassroots CSOs by training them on all aspects related to research and evidence building. RCRC envisions to make CSOs active collaborators in research and empower them to design and implement their own research projects and programmes.

The scope of this study is multidimensional. The State of Rural Vulnerability Report has immense potential to **generate credible, insight-driven**

knowledge and evidence from the grassroots on the status of rural livelihoods and add to the existing knowledge on rural development and change. The knowledge produced through this study (validated by civil society organizations through a series of data validation workshops) can be instrumental in informing policy decisions and interventions to support rural communities and promote inclusive and equitable rural development. The scope of the study also lies in its **coverage and representativeness**. The Report provides panel data on 11265 households spread across 12 states and 39 blocks, including some of the poorest blocks and districts of the country. The data therefore provides insights from diverse yet marginalized geographies and communities. The sampling methodology adopted in this study makes our data representative at the block level. Such block level representativeness is robust, unique and has immense potential to develop targeted micro level interventions by addressing block specific challenges. The scope of the study also lies in its **approach and design**. The study has been approached and designed in a way, such that the entire process is equity centered and collaborative; and the civil society organizations have been co-creators of the knowledge. The entire research process right from conceptualizing the study to framing questionnaires to collecting data to analysis has been done in partnership with 38 civil society organizations within the RCRC coalition. Further the study design had opened up the scope for conducting data validation exercises - whereby the data were discussed, contextualized and validated by the enumerators and field staff of the civil society organizations. These exercises have helped in generating a more nuanced and insight driven knowledge that aided the analysis of the findings. Along with producing local evidence, an expansive study such as this has immense scope for **developing research capacities of civil society organizations**. The current study entailed building capacities of the enumerators and research staff to do research on the field, abide by ethical consent before the survey, ensure a formidable environment to solicit a response from respondents, equip with the data collection software tool etc. This study has also led RCRC to develop a separate capacity building programme to impart research skills to CSOs such that they are empowered to effectively generate and utilize knowledge for their organization's development initiatives.

1.3 Origin of RCRC and its Research Initiative

The inception of RCRC dates back to the COVID-19 pandemic period in March 2020, when the nationwide lockdown spurred helplessness among civil society organizations, especially on those who were working on rural livelihoods. A strong desire and sense of urgency among these CSOs to deliver assistance to the distressed on the ground led to the formation of Rapid Rural Response to Covid-19 (RCRC), a coalition comprising 20 civil society organizations. RCRC at that time aimed towards providing last-mile relief for the covid affected villages and providing grassroots insights to the Government on relief actions. The coalition soon became popular, with more CSOs participating to work towards the betterment of rural communities. RCRC currently comprises 96 members with a diversity of CSOs from all parts of India working on themes such as livelihoods, education, health, water, population and gender. With the nation transitioning towards a post pandemic phase, RCRC's activities were extended beyond relief work, as it started working on several projects in partnership with multiple stakeholders on different themes. RCRC therefore recently renamed itself as **Responsible Coalition** for **Resilient Communities**- to indicate the scope of work beyond the COVID-19. The shared mission of RCRC is: **"To be the representative voice of CSOs working on improving the lives of marginalised communities and inspiring collective action with Samaj, Sarkar, Bazaar, and Sanchar."**

One of the critical priorities supporting RCRC's mission was to generate evidence to uplift the voices of the marginalized. The initial attempts at evidence generation also dates back to March 2020 when shortly after the formation of the RCRC coalition, a round of household survey was done covering more than 11,000 households across nine states in India. Since it was during the Covid period, travel restrictions led the team to resort to telephonic interviews, complemented by occasional house visits by the CSOs. The survey used the snowball sampling method. The survey collected information on pandemic-imposed consequences on plight of migrants, the efficacy and reach of the Government's relief and aid programmes, the status of agri-procurement and Minimum Support Price (MSP), debt concerns, mental health, the availability of health care, the reporting of deaths, etc. This was followed by two more rounds of surveys. A second round of survey was carried out with more than 17,000 households spread across 12 different states during June-July 2020. A third round of the survey was conducted in December 2020-January 2021 and covered 11,600 households. The survey reassessed some of the previous themes to monitor change as well as collected information on agriculture, input, income, and health.

Some of these findings were taken up by RCRC for advocacy, with support from institutions and donors. For example, the regularization of MGNREGS payments was enabled after the honorable Secretary of the Ministry of Rural Development (MoRD) was apprised of the RCRC data emerging from the surveys. Owing to the cash crunch for subsistence needs and working capital for production work, RCRC arranged interest-free loans in association with Rang De. A webinar with Dr Harsh Bhanwala, Chairman of NABARD was organized whereby FPO and SHG leaders discussed their cash and credit needs in light of the Kharif crop. Since the survey findings revealed the poor mental health of return migrants, RCRC collaborated with a specialist organization called Sangath to develop and sensitize the CSO on mental health issues. While the previous three rounds of RCRC survey yielded findings that generated enthusiasm of several stakeholders, the need for doing a survey with a robust methodology devoid of any biases emerged. Therefore, the fourth round (current) of survey was constituted with a strong sampling methodology developed through an academic partnership with Prof. Ankur Sarin, Faculty, IIM Ahmedabad. We have explained the methodology and the sampling technique in-depth in the following chapter.

An essential feature of the RCRC household surveys is that they are not conducted by an external research agency or a group of researchers/academics. **Instead, the research is done in collaboration and partnership with CSOs who have played a cardinal role in designing, implementing and executing the initiative**. CSOs are usually known for their anecdotal and implementation oriented work. However, through such an approach to the survey, RCRC has aimed to encourage and enable CSOs to take up rigorous research work on their own, such that they become drivers and co-creators of knowledge. RCRC's research study is therefore bottom-up with topics emerging from the operational areas of the CSOs. Additionally, the survey has also been conducted by individual CSOs and their enumerators with support and assistance from the central RCRC research and IIM-A team. This method has ensured that the CSOs involved in conducting the survey have more ownership in the process rather than merely being facilitators of the survey.

1.4 Taking the 'Collaborative Approach' for doing Survey

RCRC research has adopted a collaborative and equity-centered community design approach, placing communities and civil societies at the forefront and addressing power imbalances prevalent in the development sector, especially in knowledge production. Through strong collaboration with CSOs this approach has allowed the coalition to gain in-depth and nuanced insights on grassroots. This approach has emphasized the creation of a mutually beneficial model, where communities are empowered to drive change and benefit from meaningful tools, opportunities, and experiences through active interaction and participation.

Thirty-eight CSOs within the RCRC coalition collaborated on the design and execution of the survey. This approach ensured that the resulting knowledge generated is not only insightful but also authentically captures the nuances of micro geographies of rural India. RCRC deliberately chose to work with a larger number of CSOs, with each surveying only one block (except for one organization, that chose 2 blocks). The reason for casting the net wide is in line with the larger objective of the research work, which is to build research capacities of CSOs and foster a culture of research in them. While all the participating CSOs were at different levels in terms of research interests and capacity, RCRC proposed to bridge this gap through rigorous training and capacity building of the research supervisors

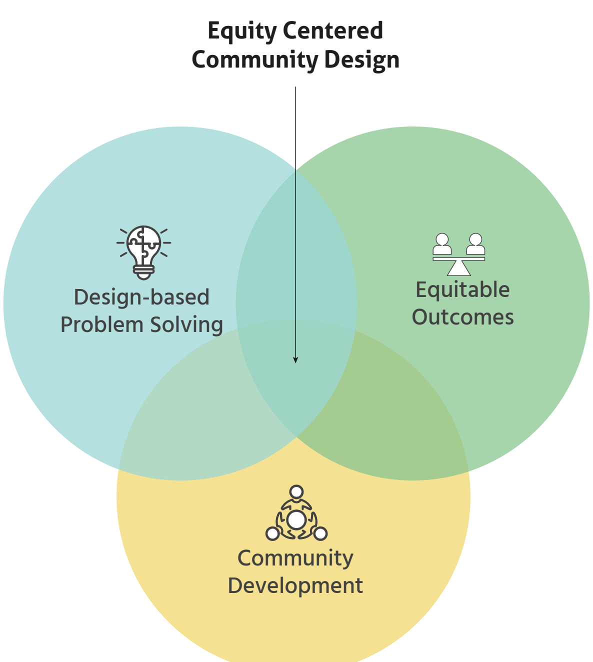


Fig. 1.1: Equity-centred Community Design Approach was adopted in the RCRC study

and enumerators of each CSO, who could form a steady team capable of conducting grassroots research on their own.

1.5 Our Learnings on the Potential and Values of doing Collaborative Research

RCRC has attempted to make the research process participatory through multiple rounds of engagements with the relevant stakeholders for questionnaire designing, translations, data collection, data validation, and presentation. This form of engagement with the community and civil society has been one of the most significant parts of the entire exercise of evidence collection as it has aided several opportunities for the entire network to learn and produce knowledge together.

Repeated engagement with the field team and the stakeholders of the collaborating CSOs have helped in gathering an understanding about the context within which the data was collected. The team conducted data consultation workshops post the survey to discuss and contextualize the data at length with partners from different blocks. Such extensive engagements with the CSOs has helped in deepening the team's understanding of both the surveyed geographies and the rural communities. **Five data consultation workshops were organized with CSOs from the states of Gujarat, Madhya Pradesh, Rajasthan, Odisha, Uttarakhand, Assam, Meghalaya and Tripura.**

The collaborative spaces facilitated by RCRC research widened the scope for cross learning by partners and collective deliberation for action. For example, the CSOs themselves reported to have found the exercise of data consultation very engaging as it provided them with the scope to learn not only about the areas that they were working on individually, but also about other participating blocks where they did not work.

The CSO partners had also expressed their desire for building research acumen through this form of collaborative effort. The participating CSOs have shown keen interest in learning the nuances of conducting research such as sampling and processes for participant selection, research methodology, survey instruments, data analysis, graphic representation, and report writing. The potential for partner-led advocacy has also widened through this collaborative effort. Many CSOs have expressed their intention of using the data in locally relevant ways. Some of the partners have suggested that the evidence generated from the study can be used as action points to independently formulate interventions within their specific areas of expertise. Some CSOs have also acknowledged that the data will be immensely useful to inform the local governments for better implementation of their programmes.

In all, RCRC is confident about its approach to research and its potential to bring about a paradigm shift in the ways CSOs are engaged in knowledge production. A collaborative approach has helped the coalition to not only generate evidence on the state of rural vulnerabilities but also make the process more participatory and insight driven.

Stories and Insights from RCRC's Data Consultation Workshop in Rajasthan

The data consultation workshops enabled enumerators and field staff from different CSOs to have a dialogue and learn about and from each other.

For example: While discussing RCRC data on Food Security with the CSOs in Rajasthan, one of the CSO participants expressed that people in their block were quite disturbed by crop destruction caused by pigs in their block. Other CSO members present in the workshop immediately suggested that solar fencing would be an effective way to get rid of the pigs and that the government provides subsidies up to 80% on solar fencing if the crop is a fruit crop.

Another instance of gaining nuanced insights through data consultation workshops was an example about a shift in livelihood opportunities of tribal population based out of Dungarpur in Rajasthan. Participants from a CSO based out of Dungarpur shared that the district shares a close proximity to Gujarat and hence perishable items like vegetables were usually supplied from there. However, due to the pandemic and the restriction of movement of supplies, the tribal populations in Dungarpur started growing their own vegetables and selling them to earn a living. Post pandemic, the tribals in this block have continued to resort to this form of livelihood. Such instances have provided a rich narrative of the data and at the same time opened up the scope for a locally relevant interpretation of data.

1.6 Structure of the Report

The Report has been compiled around seven core chapters:

- Chapter 1 provides an introduction to the entire study.
- Chapter 2 discusses the survey methodology and sample design. It describes the methodology of random sampling adopted for the study and the micro processes involved to ensure and validate the quality of the data collected.
- Chapter 3 outlines characteristics of the sample households. This chapter essentially focuses on the static variables defining the nature of the households and portraying a picture of their vulnerabilities that existed from prior to the onset of Covid-19.
- Chapter 4 elaborates on the impact of Covid-19 on the sample households. It discusses how the pre-existing vulnerabilities were accentuated by the pandemic and also how new vulnerabilities developed .
- Chapter 5 examines the specific impact of Covid-19 with a gender focus. Many issues in this section are discussed at an intra-household level.
- Chapter 6 elucidates the response to the crisis by governments at different levels and by community institutions like SHGs. This chapter provides an account of how the government programmes responded to the crisis and how effective they were in terms of providing social safety nets to the vulnerable population.
- Chapter 7 brings together the important conclusions of the study and puts forward recommendations as a call-for-action for the community institutions, researchers and governments at different levels.

2. Survey Design and Methodology

2.1 Sample Design

In January 2023, following the experience of the Aspirational District Programme (ADP), the Aspirational Block Programme (ABP) was launched to improve governance in the least developed blocks (PIB, GoI, 2023). The coverage included 500 blocks from 28 states and 4 union territories. The programme emphasized the need to monitor key socio-economic indicators related to health and nutrition, education, agriculture and water resources, financial inclusion and skill development, basic infrastructure, and social development. The effort to track performance outcomes in these sectors and inform policy action addressing the local challenges highlights the significance of the block as an administrative unit (Iyer, 2023).

Recognizing this, RCRC adopted a sampling methodology designed to ensure that the evidence collected by the coalition is representative at the block level. The block level estimates for the indicators measured are not only unique but also potentially helpful for coalition members to work with the local governments, highlighting issues and addressing challenges specific to the block.

2.1.1 Methodology of Block Selection

All the CSOs that participated in the survey were required to provide their preference for the blocks in which they intended to carry out the survey, based on their capability and capacity to conduct and monitor data collection. Once the preferred blocks were given by the organizations, a consultative process was carried out to select either the block with the lower MPI or a block belonging to an aspirational district. With an approach of surveying one block per organization (except for one organization that chose 2 blocks), a total of 39 blocks were chosen for the study which were pursued by 38 civil society organizations. Once the blocks were chosen, the selection of villages and households to be surveyed followed.

Fig. 2.1: The Sampling Design of the study

2.1.2 Methodology of Village and Household Selection

As per the Census 2011 data, those villages with a population of 50-1000 households in the selected blocks constituted the sampling frame. A two staged process was undertaken to select the villages and households. In the first stage, 20 villages for each block were randomly selected using probability proportional to size (PPS) method. Since the number of households to be surveyed within the village was fixed (at 15 households per village), the PPS method ensured that each household in the sampling frame had an equal probability of being selected. Households within each village were selected based on village-wise electoral voter lists sourced virtually from the election commission website of each state. In the second stage, a set of 15 households (along with a buffer list of 10 households for each village) was randomly selected for each village, which was then meticulously digitized and shared with partner organizations. Therefore, the survey was administered to 300 households

in each block (in each block - 20 villages were selected with 15 households in each village).

The sample size and design were decided in consultation with the partner organizations and resources available to them. We recognize that our sample might be slightly underpowered for variables with a high variation (for example, proportions estimated to be close to 0.5) or when the villages (our clusters) within a block are very different from each other (high intra-cluster correlation coefficient).

2.2 Survey Instruments

Two instruments, village questionnaire and household questionnaire, were used for collecting information at the village and household levels. Based on the primary research objective of the RCRC Survey, themes were outlined and different modules were structured accordingly. Survey Instruments from the India Human Development Survey (IHDS), Consumer Pyramid Household Survey (CPHS) by Centre of Monitoring Indian Economy (CMIE), and others were consulted and reviewed to draft the questionnaire for our

How are we defining 'Household' in the RCRC survey?

A group of individuals residing in the same physical structure/dwelling (who need not necessarily share the same kitchen or eat together) has been treated as one household, in this survey. Any person who is living in the dwelling without the intention to leave (permanently) or those who have migrated but have the intention to come back are considered to be members of the household (this includes any migrants who may be residing outside the household for more than 6 months) encounters during their data collection).

RCRC Household Survey Coverage

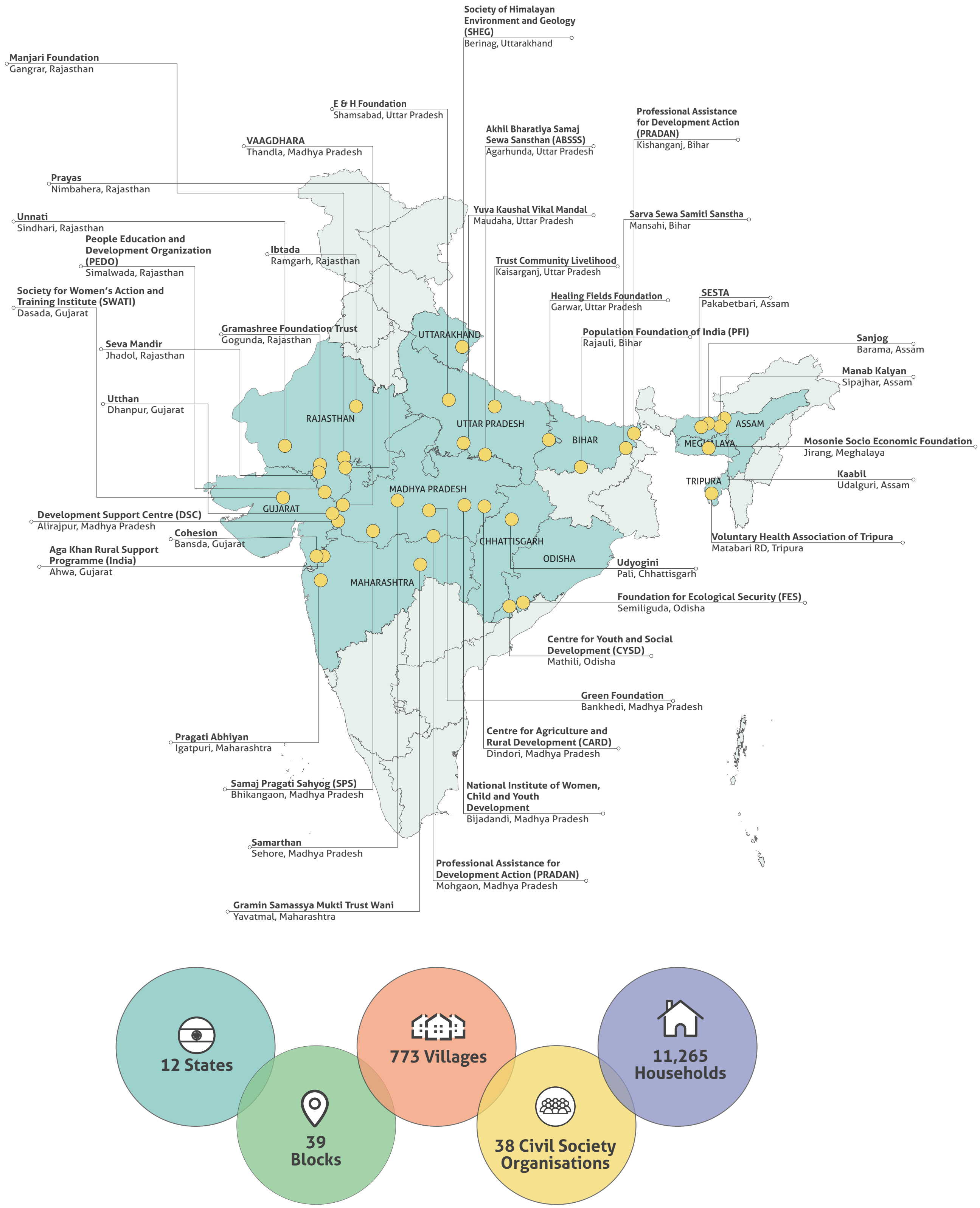


Fig. 2.2: Household Survey Coverage

survey, such that they are at par with the other national level surveys.

The questionnaire was translated to different languages based on the states in which the RCRC survey was administered. The different languages included Hindi, Gujarati, Bengali, Marathi and Odia. They were piloted during the enumerator training.

- The **village questionnaire** was administered to the Key Informants (KI) in the village (elected representatives of local Gram Panchayats, ASHA and Anganwadi workers etc) to collect information related to demographic features and socio-economic composition of the villages, access to infrastructure and facilities and socio-economic capital of the households. Since the data is still undergoing revisions, we have not used it in this report.
- The **household questionnaire** was administered to the household member identified by the household as the most suitable to answer questions on behalf of the household. The information collected included contact details of the household, social, economic, and demographic characteristics, financial liquidity, food security, livelihood, and access to government schemes. The household instrument also included the following modules:
    - **Child roster:** inquiring about the children's education that included whether they were enrolled in anganwadi/ school or not, type of school they went to, their current education level, and whether they had access to certain schemes such as Poshan Ahaar and Mid-day meal during the COVID-19 pandemic.
    - **Adult roster:** collecting information of all members aged 18 years and older. It contains questions on the adult's marital status, highest education level, occupation, whether they migrate for their work, if they have an independent source of earning income, etc.
    - Thematic enquiry into different aspects of vulnerability- Agriculture, food security, income, access to government schemes and programmes
    - Within the household questionnaire, a subset of questions was administered to the **adult woman** in the household. It inquired about the burden of household chores during COVID-19 and questions related to their decision making. These were the only questions in the survey that went beyond the household level to capture the intra-household dynamics.

2.3 Study Area and Timeframe of the Survey

The RCRC survey was administered in 12 states and 39 blocks covering 11,265 households. These states are Rajasthan, Gujarat, Madhya Pradesh,

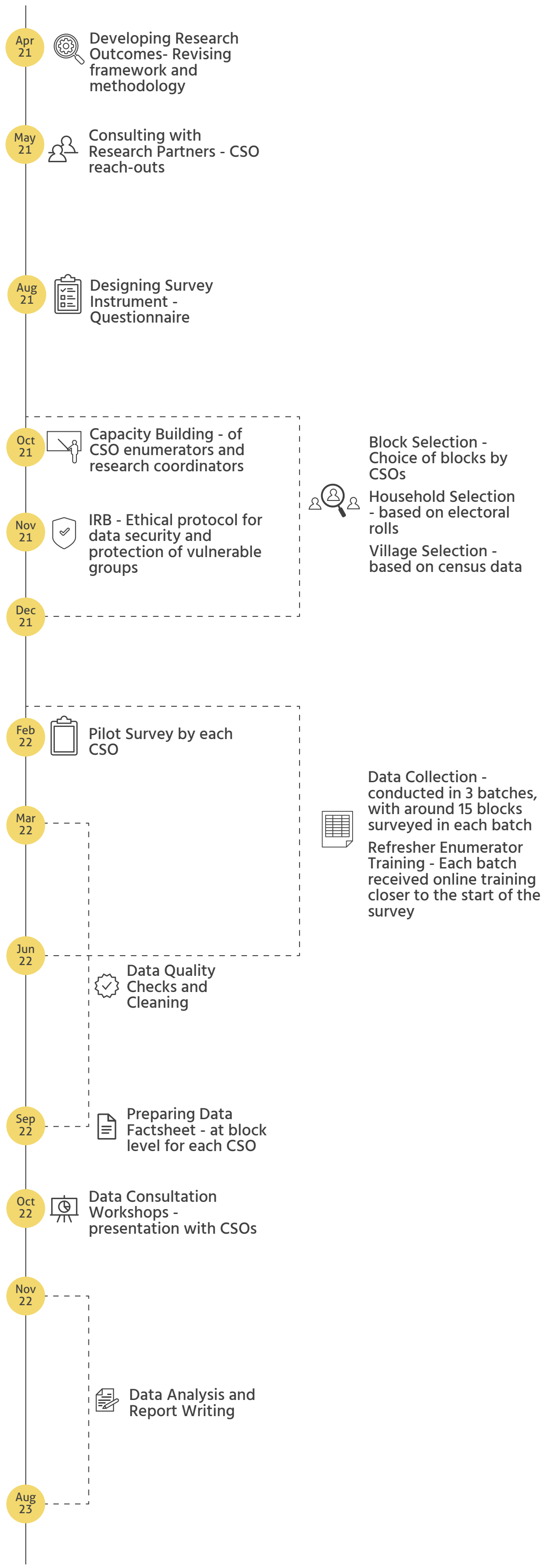


Fig. 2.3: Timeline and Process Flow for the 2022-23 RCRC Household Survey

Maharashtra, Chhattisgarh, Jharkhand, Uttar Pradesh, Bihar, Odisha, Assam, Meghalaya and Tripura. The names of 38 CSOs and 39 blocks are enclosed in the appendix. This study was conducted between February 2022 to April 2022 in three phases. The first phase had 13 CSOs beginning the survey in the first week of February, followed by 10 more CSOs who started their survey in the third week of February, and the remaining 15 CSOs commenced their survey in the first week of March 2022. The survey was conducted with prior approval of the Institutional Review Board at IIM Ahmedabad.

2.4 Capacity Building of Research Coordinators and Enumerators

Since the survey was done in collaboration with the CSOs and the CSOs deployed their staff to conduct the survey, we at RCRC attempted to build capacities for data collection for the research staff of the participating CSOs.

RCRC organized three two-day in-person training sessions for the research staff of CSOs across three venues – Ahmedabad, Guwahati and Bhopal. Ahmedabad was the training venue for the CSOs from Rajasthan, Gujarat, Maharashtra and Tamil Nadu; Guwahati was the training centre for CSOs from Assam, Tripura, Meghalaya and Bhopal was the training centre for the CSOs from MP, Chhattisgarh, Odisha and Bihar.

The capacity building programme was primarily meant to train the research coordinators of the participating CSOs who in turn would go back to their organization to train their set of enumerators. The programme was carefully crafted as per the needs of the survey and therefore it had modules on behavioural approaches of collecting evidence, ethical practices, technical knowledge of operating Survey CTO software, in-depth understanding of the methodology being followed and the questionnaire, followed by

mock trials of the software. The trained research coordinators were then expected to train their respective enumerators in their CSOs who would go to the field to collect data. Each enumerator was instructed to conduct at least 5 pilot tests with households (other than the sampled households) before attempting the main survey.

2.5 Back-Checking for Verification of Data

Once the enumerators were trained by the research coordinators, the RCRC central research team did one final round of training with the enumerators, virtually, in three batches before they set out to do the survey. Such thorough engagement and training provided major insights and feedback to improve the framing of the questions. Some of the feedback was immediately incorporated to modify the data collection software. The survey was administered through in-person interviews and information was collected digitally through phones or computer tablets using Survey CTO, a Computer Assisted Personal Interviewing (CAPI) software.

Once the survey was completed, the team conducted telephonic back checking to evaluate the quality of the data collected, assess discrepancies and identify errors that might possibly have been made during the data collection. Though the exercise was arduous, it helped the team in assessing the quality of data by using certain key variables, and also provided important learnings for the future rounds of survey.

Telephonic back checking was done for both household questionnaires and key informant interviews. Back checking for the household questionnaire was initiated while the survey was on-going. Hence the issues found during the back-checking process were immediately flagged and communicated to the field coordinators. Since the survey was done in phases, the findings from the back-checks of the first phase were communicated to the enumerators in the second and third training programme, so that the possibility of committing similar errors are eliminated.

Calls were made to 38 organizations. Initially 2 calls were made per village (so as to have a wider understanding of the ways in which the enumerators have collected information), later it was modified to do 3 calls per enumerator for each CSO. Around 7 to 17 questions were asked to each respondent regarding their education, principal source of income, type of house, benefits under Ujjwala yojana etc. Additionally, five staff from the participating CSOs were trained for supporting the central team in back-checking in local languages - Assamese, Marathi and Khasi. Discrepancies found for each variable were recorded.

Total 1375 calls were attempted out of which 67.3% were connected and 32.7% were not connected owing to issues such as invalid numbers, wrong numbers, network coverage, phones being switched off, recharge not being done etc. One of the significant learnings from this process was that immediate backchecks are crucial to minimize recall bias of the respondents. Additionally, the process of back-checking led the team to understand that there was not a single case of false entry for the survey. However, there were other challenges which impacted the backchecking process. While the backcheck process was ongoing, Assam experienced heavy rains and floods disrupting mobile network connectivity. So backchecking for one organization from Assam could not be completed. Some other challenges reported during back checking include: Two families had migrated; two minors were interviewed; Use of local language while filling the survey form made the information illegible and some of those households had to be skipped for backcheck; villages where enumerators had not provided contact numbers for respondents were difficult to reach out; some of the phone calls were answered by family members or neighbours of the respondents. These posed significant challenges in terms of time as respondents found it difficult to recall and agree to providing details.

2.6 Data consultation Workshops

Once the data was collected it went through an extensive process of cleaning and collation. This was done in-house by the research teams of RCRC and IIMA. Data fact-sheets were then prepared for each of the blocks surveyed by respective CSOs. Data factsheets are essentially a 'data at a glance' table comprising important data points for prominent questions from the survey (Refer to Annexure for the format). These factsheets were circulated with the participating CSOs to enable them to look into the findings of their surveyed blocks. This was followed by a series of data consultation workshops with the CSO partners to contextualize the data findings and gather in-depth information of the blocks surveyed. Three virtual data contextualization exercises were conducted with the enumerators and research team for CSOs from Odisha, Uttarakhand and the North-East Chapter via zoom. Additionally, two physical data consultation workshops were done in Udaipur for the CSOs in Rajasthan; and in Ahmedabad for the CSOs from Gujarat and Madhya Pradesh.

These exercises were of immense success as it facilitated interactions that shed information on the challenges encountered by the enumerators on the ground, the conditions of the blocks and the households. The enumerators and the research staff were encouraged to interpret the data sets on their own to induce ownership and confidence on the evidence; at the same time it helped the central team to contextualize and analyse the data sets. Such exercises also opened up avenues for CSO staffs from one block to compare and asses their block's performance with the other block from the same state – thereby providing a comprehensive picture of any particular theme (such as food security, income status, educational status etc) or schemes (such as performance of PDS, NREGA, PM-KISAN etc). This dialogue facilitated by the data consultation workshop complemented and paved the way for analysis and drafting of the State of the Rural Vulnerability Report.

2.7 Challenges in Operationalizing the Survey

Implementing the survey on the field and monitoring data collection has been a stimulating experience for the entire research team at RCRC. However several challenges were encountered which were carefully resolved with the joint effort of the research team and participating CSOs. This section attempts to elucidate some of the major challenges the team faced while conducting the survey.

2.7.1 Heterogeneity of Participating Partners

The RCRC survey was done using a participatory and partnership approach with 38 CSOS working on the ground. Each of these participating CSOs are heterogenous in terms of their areas of expertise, organizational capacity and operation. Therefore coordinating and implementing a pan-India survey with all 38 CSOs, resolving the bottlenecks they faced in the field during the survey, had been a challenge for the research team. It is noteworthy that the interest and the enthusiasm shown by the CSOs in generating, analysing and contextualising data has helped in sustaining the research endeavour. RCRC views this as a positive engagement in terms of enhancing the sector level capacity for reflective thinking and informed collective action.

2.7.2 Locating Houses to be Surveyed

One of the primary challenges encountered in the survey was the difficulty in locating the houses of the respondents, since they were randomly selected from the electoral list. The villages in the blocks were spread across vast expanses of land and it was challenging for the field enumerators and the coordinators to find the houses with the exact house numbers that RCRC had provided them to survey. Besides, because of migration a lot of households were permanently locked adding to the difficulty in finding the houses or the respondents. In such situations, the central research team at RCRC had requested the field teams to seek help from the village heads or ASHA/anganwadi workers to identify the houses. While most of the teams were able to resolve these problems, a handful of houses could not be located even with the help of ASHA/anganwadi workers or village heads.

Along with the challenge of covering geographical distance between the villages and households our field enumerators reported several other difficulties in locating the households within a village. a) The team had provided a list of 15 randomly assigned households for each village with identifiers such as house numbers, respondent names, and respondent's father or husband's name. Enumerators reported facing difficulties in locating the houses with house numbers, because in villages, people usually identify houses through the names of the persons residing and not through house numbers; b) There were multiple household owners with the same names making it difficult for the enumerators to identify the house to be surveyed; c) In most of the villages, the village residents refer to each other using nicknames which did not necessarily match with the names given in electoral lists. This made it difficult for the enumerators to locate houses with the respondent's name. This difficulty was more pronounced in locating women respondents, since most of the villagers were unaware of the original names of the women as listed in the voter list. They were mostly known as someone's wife or someone's mother.

2.7.3 Access to Houses/Villages

Accessibility to the houses or villages was another challenge faced by the enumerators along with locating the houses to be surveyed. Some of the CSOs faced problems in getting access to the villages because the panchayat members denied permission to survey households. In one particular village in Uttar Pradesh, a government officer intervened and raised a lot of queries regarding the survey. One of the central research team members had to speak to him over the phone clarifying the nature of the RCRC study and persuade him to allow the enumerators to do the survey. In another instance, access was denied in some other households in Uttar Pradesh owing to the disinterest of the respondents in getting interviewed. These households belonged to a different religion and the enumerator initially had expressed their hesitancy in surveying them, stating that the respondents were non-cooperative. With a lot of persuasion from the research team, the enumerators approached these houses for survey repeatedly but eventually the respondents refused to get interviewed.

One of our field teams from Odisha was randomly assigned villages with prevalent left wing extremist activities. In spite of several attempts to visit these villages for surveys, they were unable to conduct any interviews. Hence eventually these villages were replaced by a different set of villages and houses from the same block.

Another field team from Maharashtra was denied entry to a village owing to an incident where the sarpanch succumbed to a murder. Ever since, there have been disputes among the prominent rival parties in the village as a result of which outsiders were denied entry to the village. Inaccessibility to the village led the central team to replace the village with another village from the same block. Similarly, in Bihar, outsiders were not allowed to enter a particular village for survey following an instance of mine blasting . This village had to be replaced as well.

2.7.4 Inaccessible Roads/ Terrain

The RCRC survey spanned across 12 states with diverse and difficult geographical terrain which imposed challenges in reaching the villages and households to be surveyed. CSOs in the North and North East faced challenges due to lack of all-weather roads. For example, one of the CSOs conducted the survey in the villages of Uttarakhand, where the hilly terrain coupled with snowfall in the month of February, imposed inconvenience to the enumerators. Often, the enumerators had to stay back at the respondent's house for the night and wait for a commute to be arranged the next day to take them back to their head office.

Another CSO from the North East had a similar experience while conducting surveys in the villages of Meghalaya. They stated that despite the inaccessible terrain, the enumerators had to conduct the survey mostly during the night and early morning, because the respondents had to visit their farm fields (during the day) which were located at great distance from their houses. As a result, the only viable time for conducting the survey was during the nights and early mornings. Field teams from Assam experienced heavy rainfall between late March to early April, which caused the roads to be water and mud-logged. In certain villages, the bridges connecting houses had collapsed, making it difficult for the enumerators to continue the survey.

2.7.5 Insufficient Number of Enumerators/Constantly Changing Field Teams

A significant challenge in timely completion of the survey was the number of enumerators deployed by each organization. In order to cover 300 households in each block within 15 days, RCRC estimated that each organisation would require at least 6 enumerators on the field. Understanding the importance of having optimum human resources to complete the survey on time, RCRC team had communicated the same in all the capacity building programmes prior to the survey. While certain CSOs could complete the survey on time with more enumerators, many of them deployed only 2-3 enumerators for the survey. This invariably delayed the process of data collection. Further, for a handful of CSOs, their enumerators had either left the organization during the survey, met with accidents or had exams, all of which led to the partners looking for enumerators once again from scratch. This involved a repeated effort of training the new coordinators and enumerators, which further delayed the progress of the survey.

2.7.6 Data Collection in Incorrect Forms

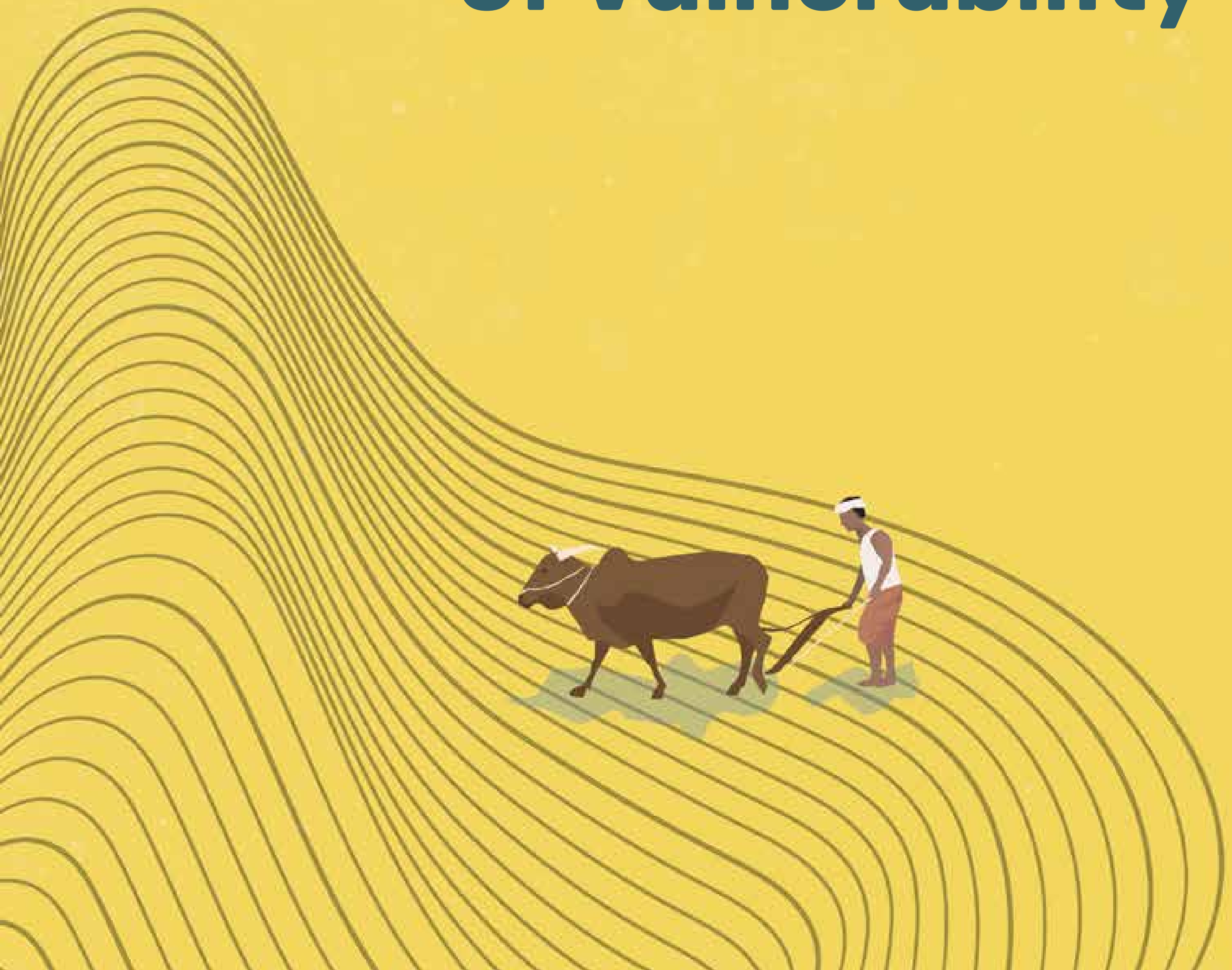
A lot of the enumerators selected the wrong questionnaire forms to conduct the interview, in spite of rounds of orientation on how to use the mobile application-based survey application. For certain organizations, out of 300 household surveys, more than 50% were done in the pilot form (meant for pilot testing only). This posed challenges in the data cleaning phase leading to significant delays in the process.

2.7.7 Length of the Questionnaire and Longer Time Taken per Respondent

Since the RCRC survey was a baseline survey the questionnaire was expansive. Our enumerators on several occasions have expressed that the questionnaire was lengthy and the survey would take an hour to complete. The respondents often refused to be available for an hour, especially because most of them were engaged in agriculture which required them to be at the field early in the morning. Discussions with enumerators further provided an interesting insight. A lot of respondents were hesitant to speak about the acres of land they owned — the question seemed threatening to them. Therefore, our enumerators had to re-purpose the questions and ask them in a way that was non-threatening. Similar responses were observed for many more such questions around social security schemes, income change details, asset ownerships etc. One of our enumerators from Gujarat expressed that the villagers expressed sheer panic at the name of 'COVID' and refused to do the survey- when they were asked about COVID-related information. The enumerators had to then explain the villagers and re-ensure about the nature of the survey to solicit responses from them.

In spite of all the challenges, the RCRC research team with the support of enthusiastic partner organizations were able to collect nuanced, insight driven evidence from the remote locations of the country. The following chapters elaborate on the same.

3. Understanding Sample Households and Attributes of Vulnerability



In this chapter, we aim to present a comprehensive picture of our surveyed households by examining characteristics such as demography, educational level, principal occupation and patterns of migration. Additionally, we probe their sources of food and the extent of control and accessibility they have over food availability to understand their nutritional vulnerabilities. Small-holder agriculture is predominant in these geographies. We describe features of different forms of agricultural practice prevalent and predominant in the surveyed geographies, including sources of irrigation, agricultural inputs and extension systems, and agricultural advice.

3.1 Social Category, Religion and Gender

40.1% of the interviewed households reported belonging to the Scheduled Tribe (ST) category (by caste/tribe of the household head). Compared to the national average, our surveyed geographies comprise a disproportionately larger number of ST households. For instance, the share of ST households in the sample of the National Family Health Survey (NFHS-5, 2019-21) is only 9.5% while SC and OBC had 21.7% and 41.6% representation, respectively.

A majority (87%) of our sampled households identified themselves as Hindus. We found an over-representation by households practising Hinduism as opposed to the national estimates given by NFHS-5 wherein 81.9% of the heads of the households identify themselves as Hindus. Further, we found that, as per NFHS-5, 12.4% identified themselves as Muslims, 2.8% as Christians, and 2.9% as others (n=6,36,699).

Majority of the households belonged to Scheduled Tribe (ST) Social Category

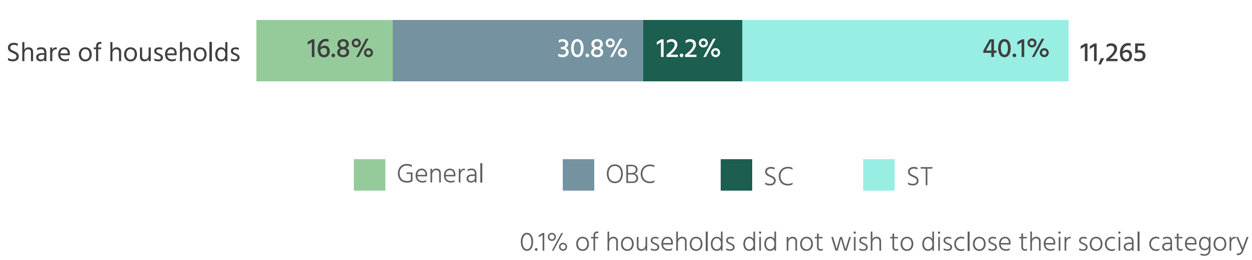


Fig. 3.1: Social Category, % of Households (n=11,265)

The share of households that identified themselves as Hindus was the highest

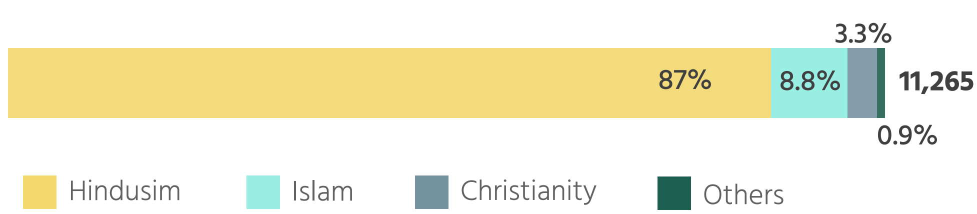


Fig. 3.2: Religions practiced, % of Households (n=11,265)

Male-Headed Households were disproportionately higher than female-headed households in our sample.

22.6% of the households surveyed were female-headed households, as against the NFHS-5, where the estimated share of female-headed households is 17.5%. Our survey shows that 3.1% (n=11,232) of the households did not have any adult male members in the households.

Average number of members per household in the RCRC survey was 4.7 compared to 4.4 members in the NFHS-5. This difference could be due to the higher than national average proportion of ST households in our sample.

3.2 Primary Source of Income for the Surveyed Households

Farming (41.9%) and wage-based labour (38.5%) formed the primary source of income for around 80% of surveyed households.

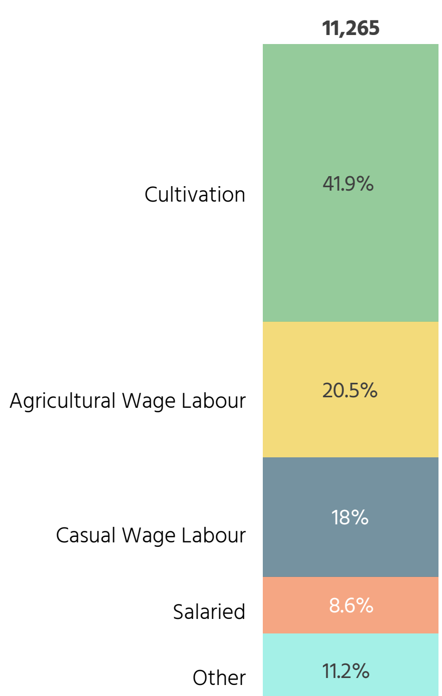


Fig. 3.3: Primary Source of Household Income, % of Households (n=11,265)

As we shall see in this entire report, these are the groups most vulnerable to global disasters such as Covid-19. Households with regular and salaried employment in the formal sector (with the government or private sector with a contract) accounted for 5.3% of the total households. Employment in the informal sector including drivers, shop workers, hostel cooks, etc. attributed to 3.3%. These categories have been combined under 'Salaried' at 8.6% of the total sample households, overall. The 'Other' category is a diverse set, which includes artisan/ micro-enterprises, home-based workers, small and large animal rearers, collectors of non-timber forest produce and fishers and those with remittances, rent and dividend income and those receiving government assistance in various forms (such as pensions). (Fig 3.3)

3.3 Children and Adolescents

90.7% of the children (between the ages of 6 and 17) in our sample were enrolled in a school (n=11,923, Figure 4) and 54.6% of the children (below the age of 6) went to Anganwadi centres (n=5,002). Among those children who went to school, 78.3% were enrolled in government schools, 15.9% in private schools, 3.3% in government-aided schools, 1.3% in missionary or religious schools, and 1.2% children were reported as 'others' or 'don't know' (n=10,819).

Of the children who were not enrolled in school, 29.9% were reported to be 'not of school going age', 16.9% were engaged in paid work outside of house, 5.8% were engaged in household enterprise or field work, 28.6% were engaged in unpaid household work, and 15.9% were not engaged in any work (n=1,104). For the remaining 2.9% children it was not clearly mentioned.

Of the children who dropped out of school, the primary reason stated for 37.4% of the children was that they were not interested in going to school, 23.2% stated that there was lack of funds or income for their education, and 12.9% reported that the child was required to be engaged in

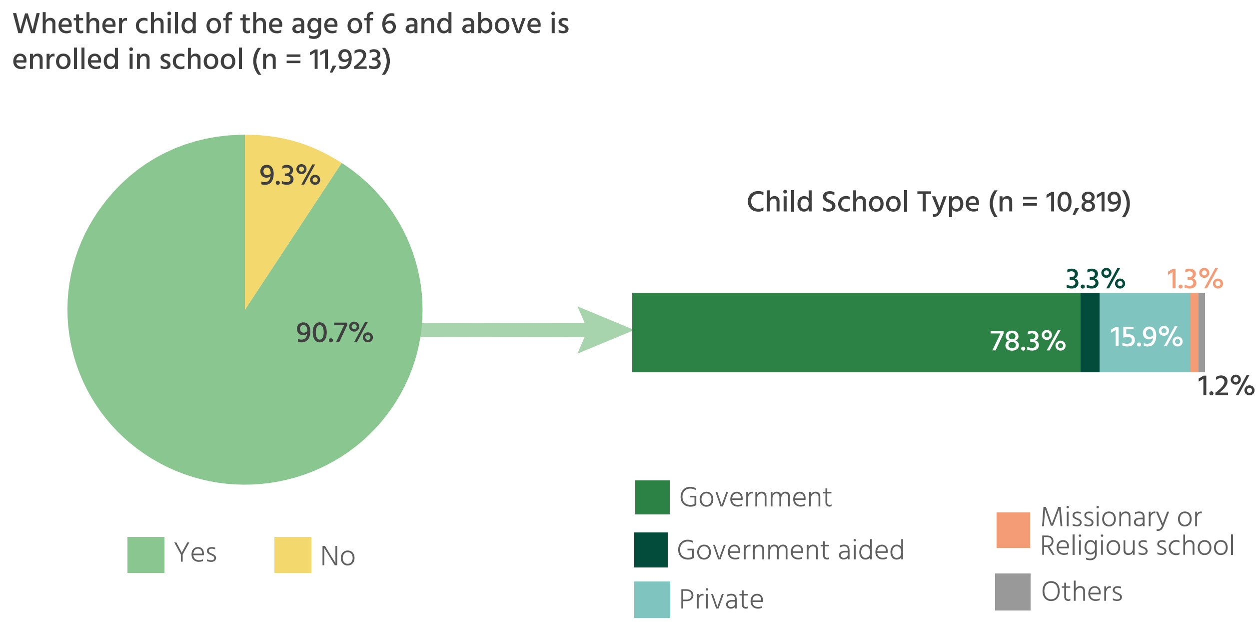


Fig. 3.4: Children going to School and Type of School, % of households (n=10,819)

household work (n=775). The other reasons reported were distance of school from home or lack of access to school (5.8%), safety and security issues (3.6%), engagement in income generation activities (6.7%), and school closure or lockdown (6.1%). (Fig. 3.4)

3.4 Education and Occupational Status of the Adults

Among all adults, 35.5% reported never having attended schools, 15.2% reported completing primary education and only 1.9% had completed a postgraduate degree (n=37,186). (Fig. 3.5)

A gender-segregated analysis of the educational status of men and women show that at each level of education, there was a significant difference in the proportion of females as opposed to males, females being in the disadvantaged position.

Low schooling amongst adults; situation worse for women

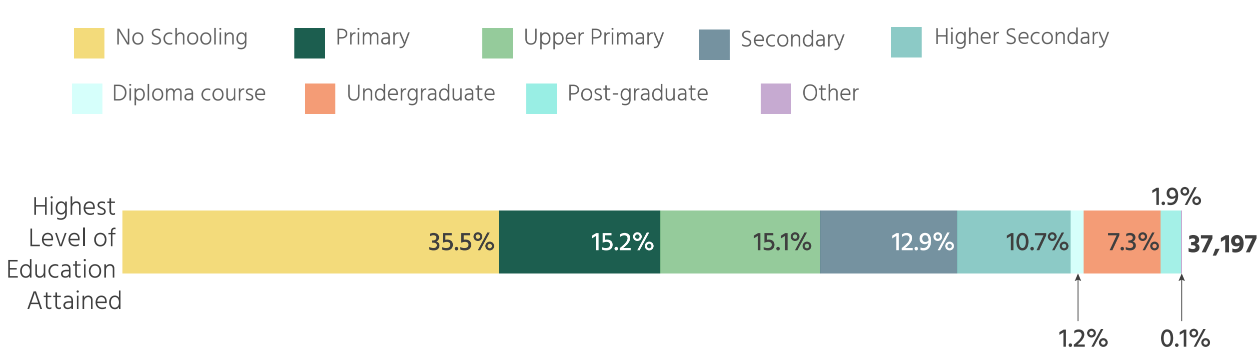


Fig. 3.5: Level of education among adults, % of Adults (n=37,186)

Almost half (45.5%) of the adult females had never attended a school compared to adult males (26.6%); Females constituted 60.4% of the adults with no schooling.

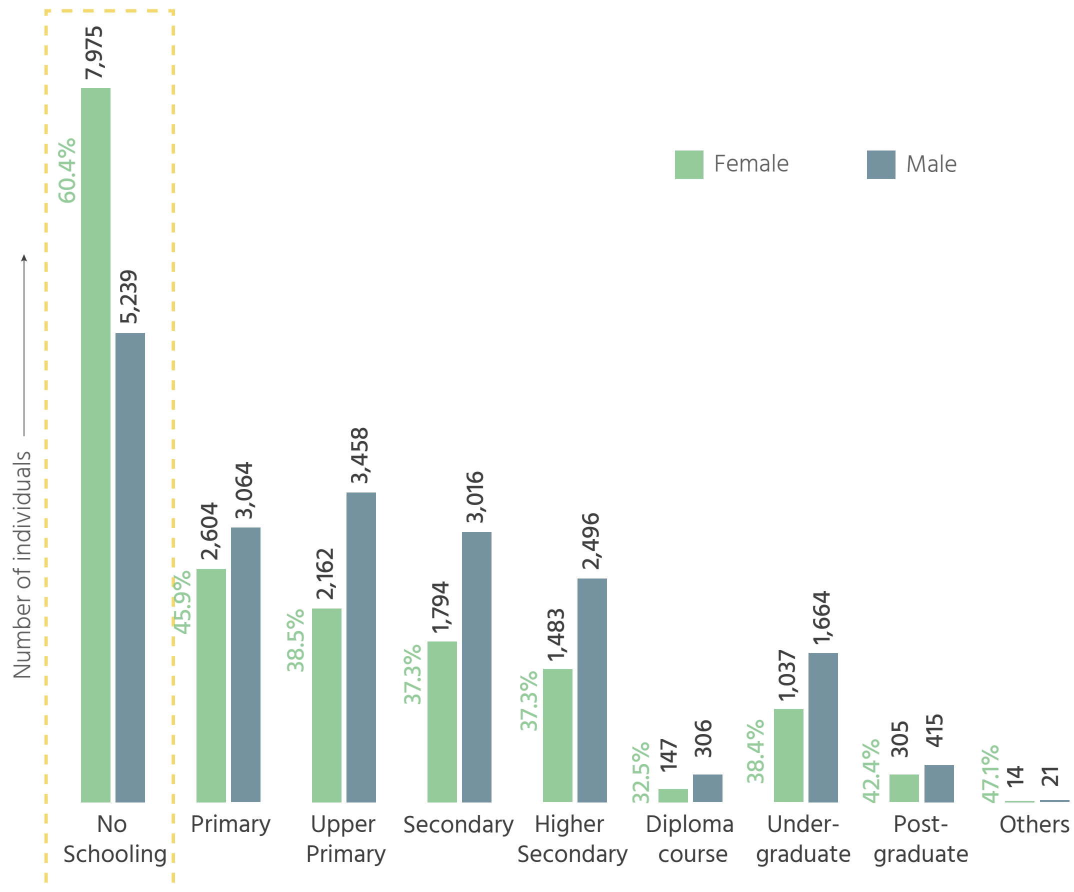


Fig. 3.6: Levels of Education among Adult Female and Males; % of Adults (n=37,187)

45.5% of adult women had no schooling and 14.9% had completed primary education (up to 5th standard) compared to 26.6% of adult men who had no schooling and 15.6% had completed primary education. 15.3% of adult men had completed schooling till secondary (10th standard) while only 10.2% of adult women had completed this level. The gender disparity is evident at other levels of education as well. (Fig.3.6)

3.5 Sources of Income and Time Spent

In addition to collecting information on the educational status, we also inquired about the activity on which an adult member spent most of their time and whether they had a source of independent income (other than the joint income) in the last one month when the survey was administered.

Majority of the adults (28.5%) reported to be engaged in cultivation/ farming in their own land (n=37,186). This was followed by 23.1% of the adults spending most time during the year working in their own house

While comparing the distribution of men and women across different types of activities on which they spent most time during the year, we find that relatively a larger share of male adults were engaged in income-generating activities

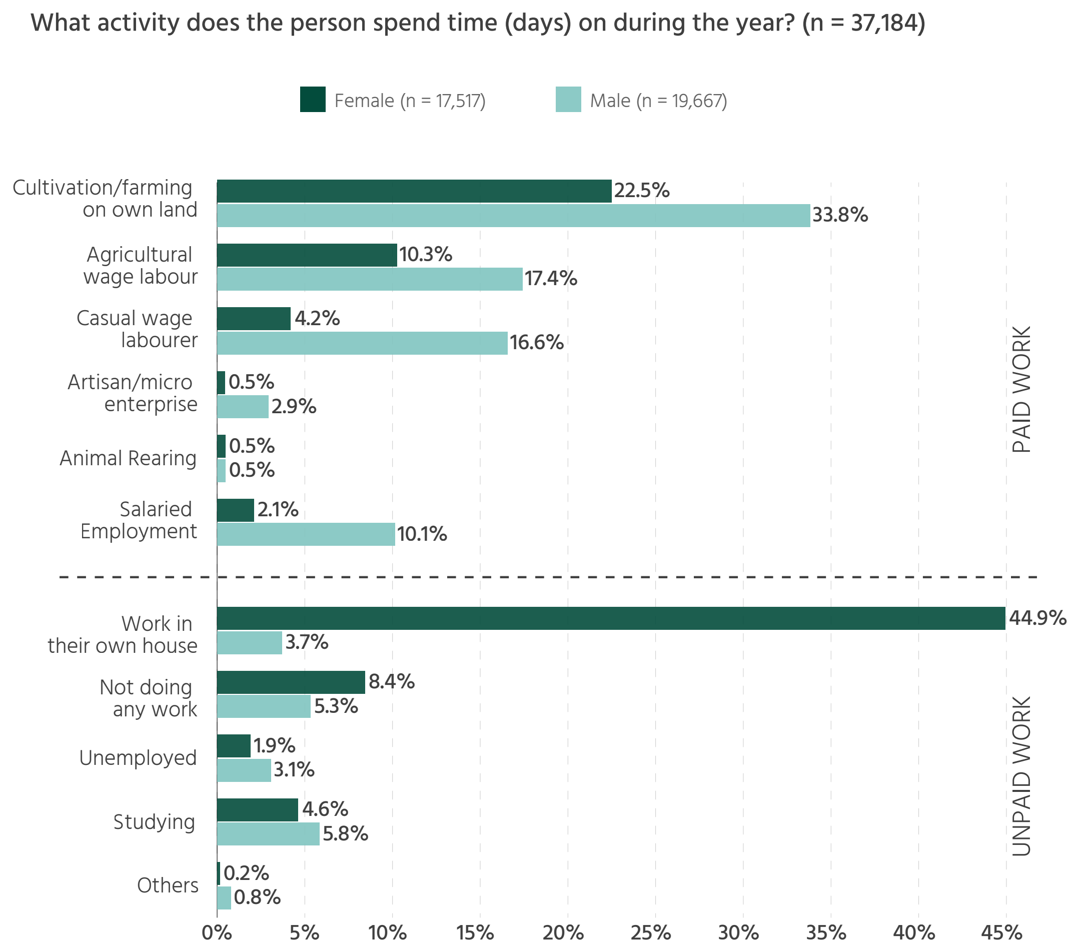


Figure 3.7: Activities on which Adult Members Spent Most of Their Time in a year; % of adults (n=37,186)

(cultivation, casual wage labour, etc.), whereas female adults were mostly engaged in non-income-generating activities (work in their own home, not doing any work). (Fig. 3.7)

We also collected information on whether the adult member in the household had an independent source of income (other than the joint household activity) in the last one month preceding the survey. 49.9% of adults had a shared household source of income; 21.4% reported an independent source of income; 7.3% reported that they neither had an independent source nor were they contributing to a shared household income (unemployed) but were searching; 21.3% unemployed members reported to not have been searching for an employment. Significantly, the share of adult men having an independent source of income was 27.7% compared to 14.3% for adult women.

3.6 Migration among Adults

Of all the adults that worked outside in the last one year to earn money, only 20.6% were women (n=5,786).

Being among the poorest regions of India, our sample had a significant share of seasonal and permanent migrant households. 32.6% of the surveyed households had at least one working-age member (between age 18 to 64) who had worked outside their village for earning in the last year. Among all working age adults, 15.6% reported having worked outside the village (n= 37,187). Among these, 26.9% returned daily, 5.6% returned weekly, 22.6% returned between a period of a week and 3 months, 28.3% returned between a period of more than three months and less than six months, and 16.7% returned after a period longer than six months (n=5,786).

Voices from the Ground

"...Only 5.8% of the adults (44 out of 761) worked outside the village because people in the Nimbahera block of Rajasthan usually do not have to step out for work. They have big factory giants like JK Cement and Aditya groups; hence people get to work in these factories.."

Field Team, PRAYAS

(These are stories shared by enumerators/field team from civil society organisations as per their encounters during their data collection)

3.7 House and Other Assets Ownership

In this survey, we examined ownership of houses and assets to further strengthen our understanding of the households' socio-economic status. We found the following types of houses during the survey:

- **Pakka** - Both walls and roofs were pakka (built of concrete material)
- **Semi-Pakka** - Walls were pakka, but roofs were made of local tiles, tin sheets, etc.
- **Kachha** - Both walls and roofs were kachha or mud-made
- **Others** - Houses that were made of plastic sheets or were rented.

In our sample, 81.7% of ST households owned non-pakka houses (13 percentage points more than the average for all sample households).

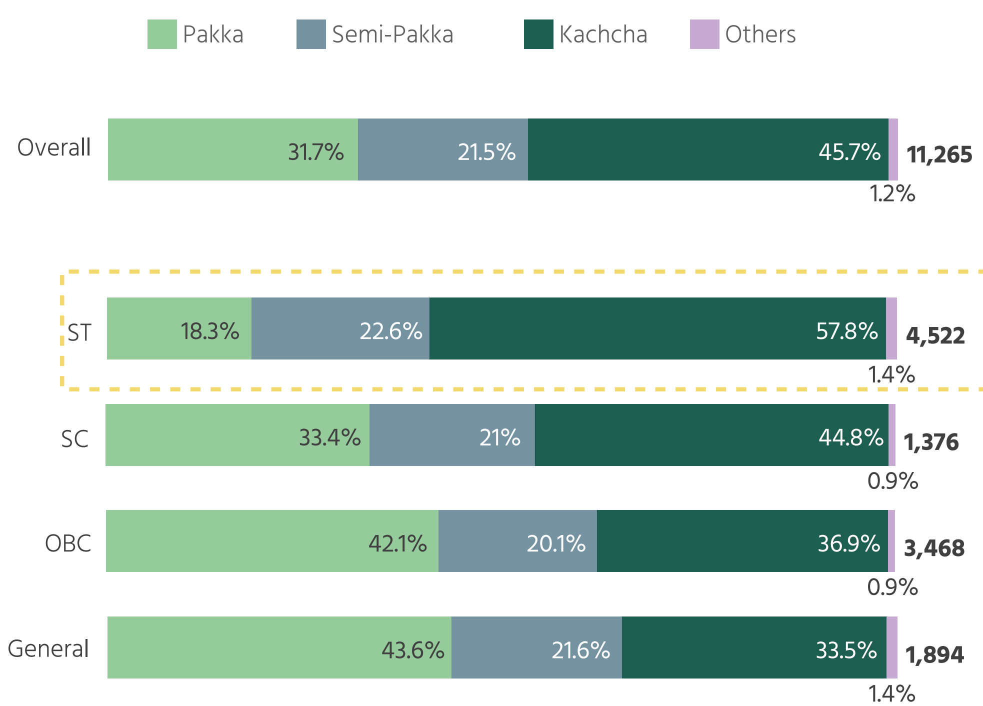


Fig. 3.8: Type of Houses, % of Households (n=11,265)

The households owned a range of assets. An assessment of the availability of these assets have the potential to reflect the condition of the households as well as its members.

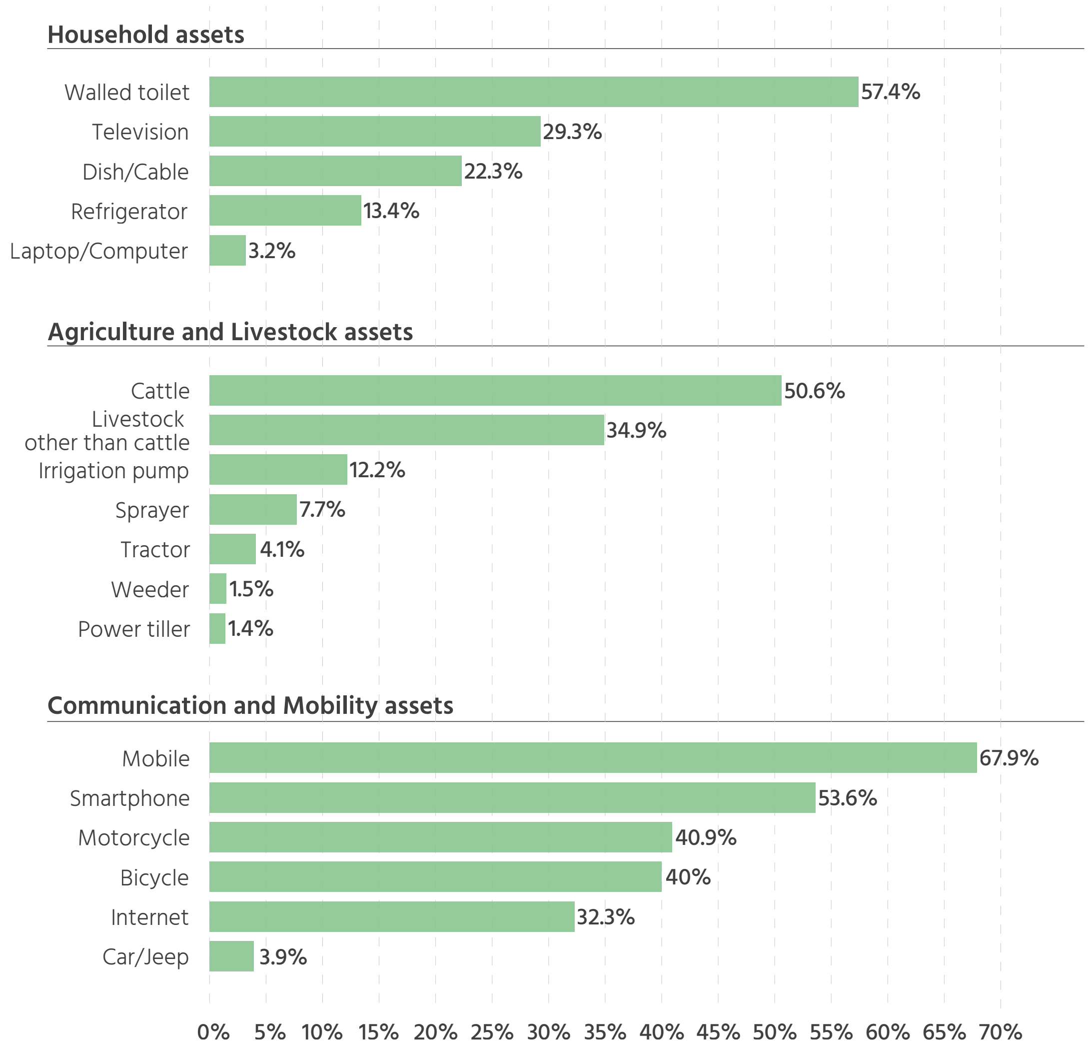


Fig. 3.9: Other Assets Owned, % of Households (n=11,265)

We have categorised the assets to form three components- household assets, agriculture and livestock assets and communication and mobility assets. We observe that:

- Nearly half of the households (42.6%) did not have a walled functional toilet
- Only 3.2% of the households owned a laptop or a computer; but 32.2% reported that they had internet access
- Only 12.2% owned an irrigation pump and 4.1% owned a tractor
- 67.9% of households owned a mobile and 53.6% owned a smartphone. 40.9% owned a motorcycle.
- 50.6% households reported owning cattle. Even though agriculture is the primary source of income for the household, less than 50% of the sample households owned agricultural and livestock assets.

3.8 Access to Drinking Water

Only 28.7% of the households had piped supply as their main source of drinking water. Majority (38.9%) of the households used hand pumps, 18.8% used tube wells (both private and community), 9.7% used covered and uncovered wells, 1.8% relied on rivers, canals, streams, 1% relied on ponds or tanks, and 1.2% reported 'other' as their source of drinking water. 35.9% of the households had the water source inside their residential premises.

3.9 Primary Source of Food

53.3% of the households reported 'own production' as their primary source of food, followed by purchases from open markets for 38% of the households and from PDS for 3.9%. 3.1% of the households primarily obtained food through borrowing, bartering, exchanging for labour, or got it as a gift from friends or relatives and 1.7% of the households obtained food by gathering, hunting, or fishing. (Fig. 3.10)

While 53.3% of households produced their own food, dependence on the open market remained high at 38%.

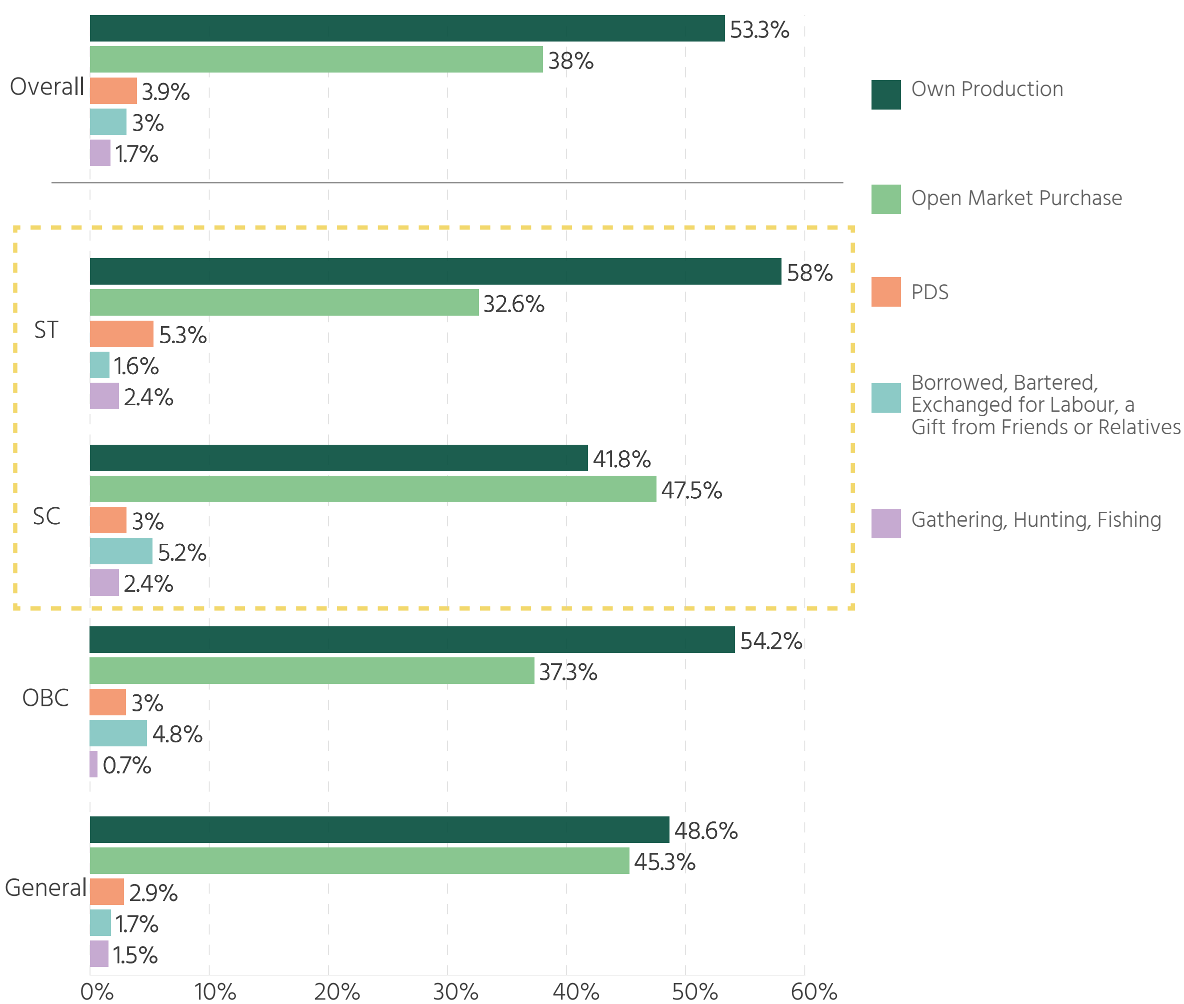


Fig. 3.10: Primary Source of Food, % of Households (n = 11,258)

For a disproportionately larger share of ST (58%) and OBC (54.2%) households, food was primarily obtained from their own production. A larger share of SC (47.5%) households obtained food from purchasing from the open market, making them highly vulnerable to food inflation.

3.10 Primary Source of Food by Source of Income

We also explore how the different sources of income affected households' primary sources of obtaining food. This can further be indicative of their sensitivity to fluctuations in food prices.

52.1% of the agricultural labour households reported that their primary source for obtaining food was through their own production. This indicates that many of these labour households also owned small pieces of land, which they used for producing food. Further, 59.8% of the casual wage labour households reported primary dependence on open market purchases for obtaining food. (Fig. 3.11)

3.11 Agricultural Practice

Agriculture is labour-intensive and the majority of the rural population depends on agriculture and agriculture related activities for their livelihood. In our survey, we examined households based on the agricultural practices in which they were engaged. We found that 60.7% of households cultivated their own land. 32.2% of households reported that they were not engaged in agriculture. Land lease markets were reportedly less functional in the blocks surveyed. The share of farmers reporting lease of land or tenancy (either cash rent or sharecropping) was as low as 5.3%. Part of the reason for this could be that tenancy is officially considered illegal in many states and hence the actual tenurial arrangements are seldom reported truthfully. (Fig. 3.12)

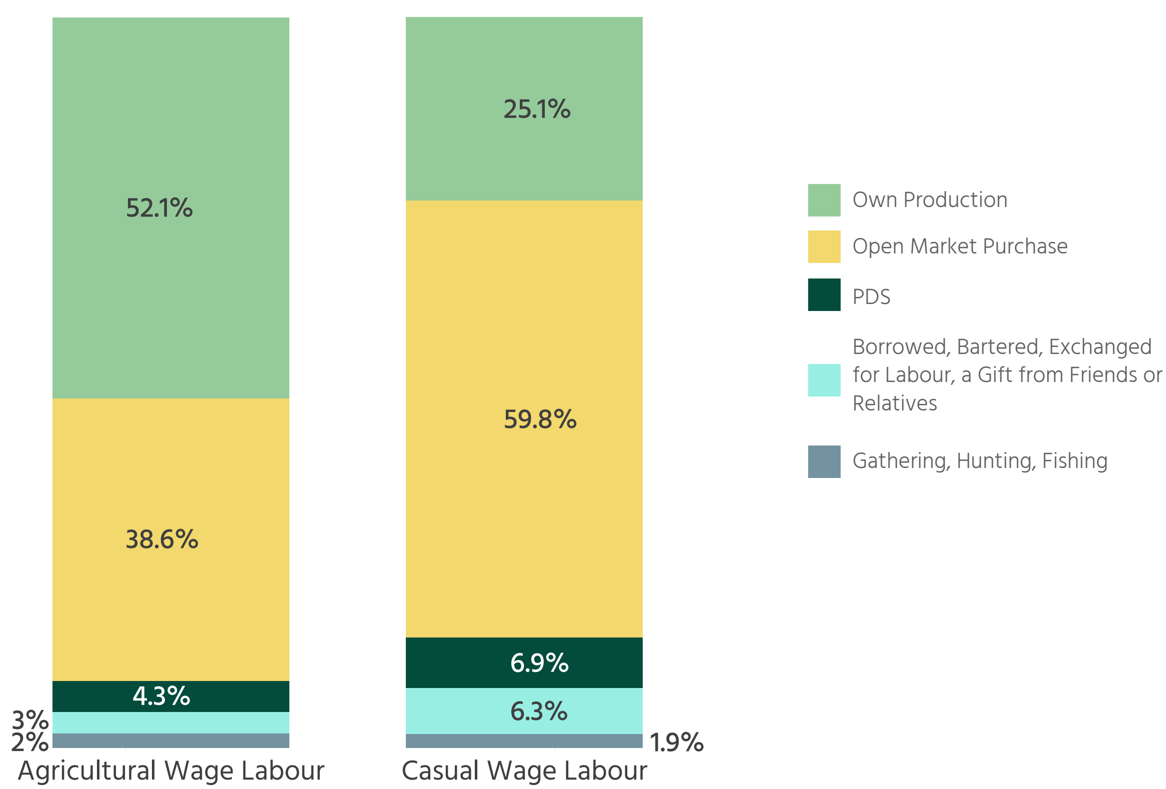


Fig. 3.11: Primary Source of Obtaining Food for Different Types of Labour Households, % of Households

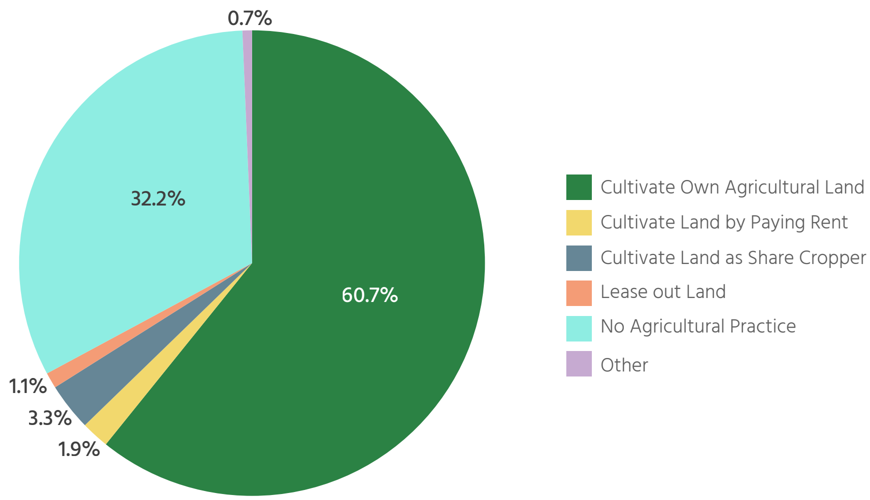


Fig. 3.12: Agricultural Practice, % of Households (n=11,265)

3.11.1 Seeds

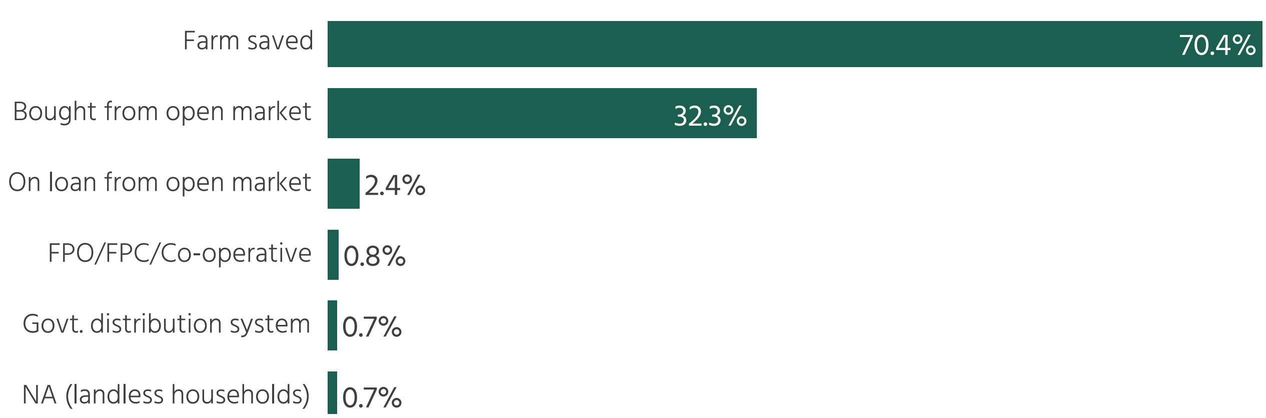
Seeds are the most crucial input in farming. In the era of the Green Revolution, the public-funded extension system had a major role in propagating new seed technologies and new seed. At present, however, the government has a limited role in the seed sector. We examined the source of seeds for households that cultivated Rabi crops, which was the most recent crop cultivated at the time of the survey. (Fig. 3.13)

While 32.3% of Rabi-cultivating households depended on market traders and suppliers for at least one of the seeds, the majority of the households (70.4%) used 'farm-saved' seeds.

3.11.2 Sources of Irrigation

Water is a critical resource for agricultural households (households owning land) and we made an attempt to assess access to irrigation for all the agricultural households.

Groundwater was the major source of irrigation for 44.8% of agricultural households while 16% depended on surface water sources, like rivers or canals. One third of the agricultural households did not have access to irrigation. They were rainfed farmers. The proportion of agricultural households without irrigation was high (over 85%) in the blocks of Uttarakhand (86.4%) and Chhattisgarh (93.1%), while this proportion



(Note: Numbers do not add up to 100% because the respondents could opt for multiple options for the source of seed procurement.)

Fig. 3.13: Source of seeds among Rabi crop cultivators who have used any of the following seed sources to procure seeds, % of Households (n = 4,939)

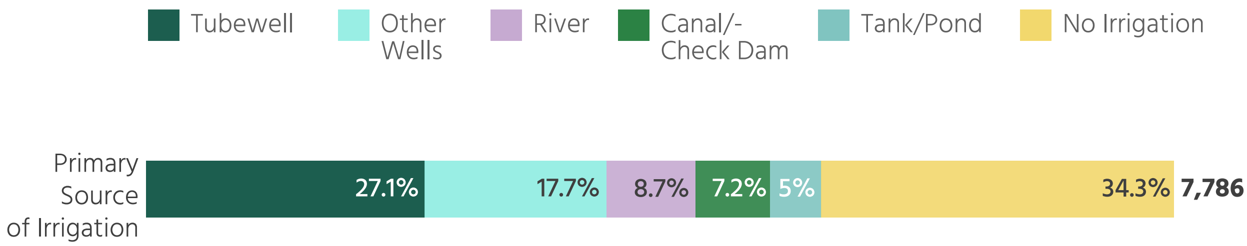


Fig. 3.14: Primary Source of Irrigation, % of Agricultural Households (n = 7,786)

was less than 10% in blocks of Bihar and UP. ST households had a high proportion (42%) of households without irrigation. (Fig. 3.14)

3.11.3 Sources of Agricultural Advice

State-supported agricultural extension system was one of the key factors enabling the success of the Green Revolution in India. Over time, the system has undergone a steady decline.

Our data suggests that more than two-third of the agricultural households depended on their own peers or input suppliers for agricultural advice while 28% did not seek any advice at all. The state-supported public extension system was a source of agricultural information for a miniscule 4% of the agricultural households. This shows the extent of the decline the system has undergone. Such findings are also corroborated by the official data from NSS, such as the Situation Assessment of Agricultural Households (SAAH), 2019 report. The role of CSO/FPO was very low as the main source for providing advice (0.8% of farmers took advice from them), which shows the limited outreach of these institutions.

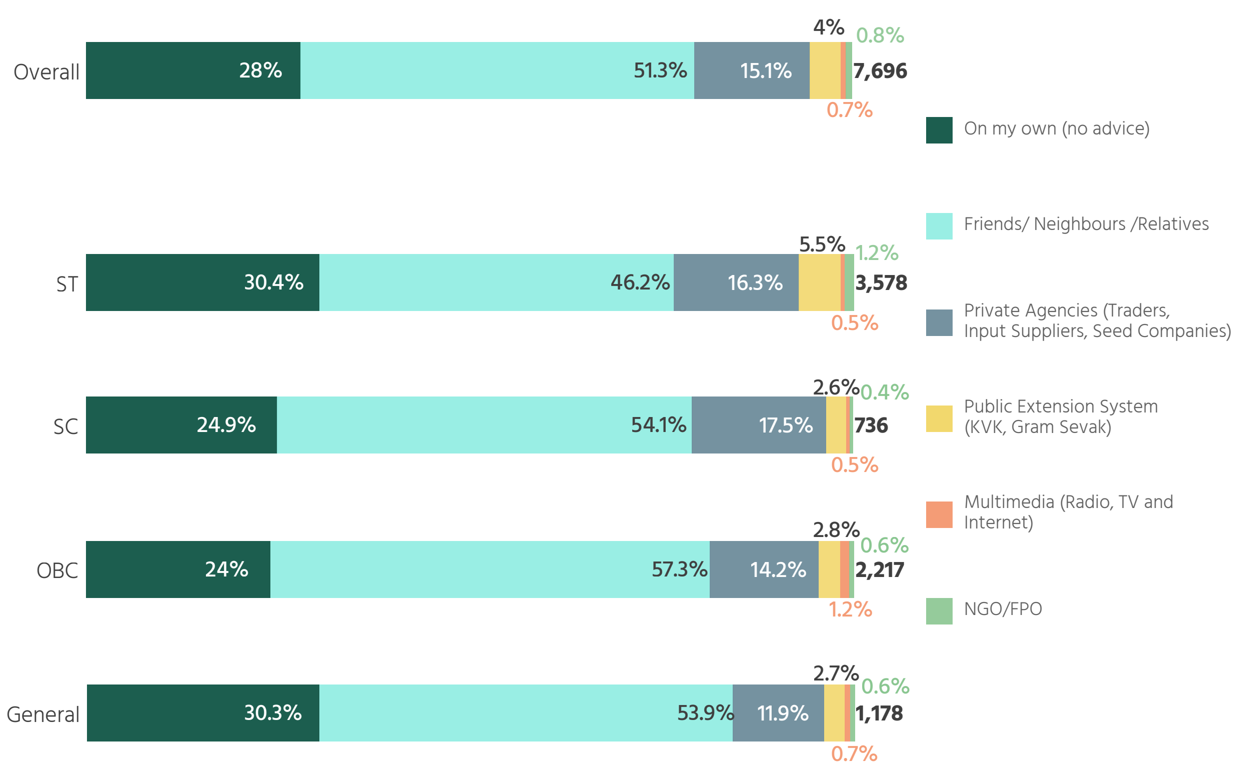


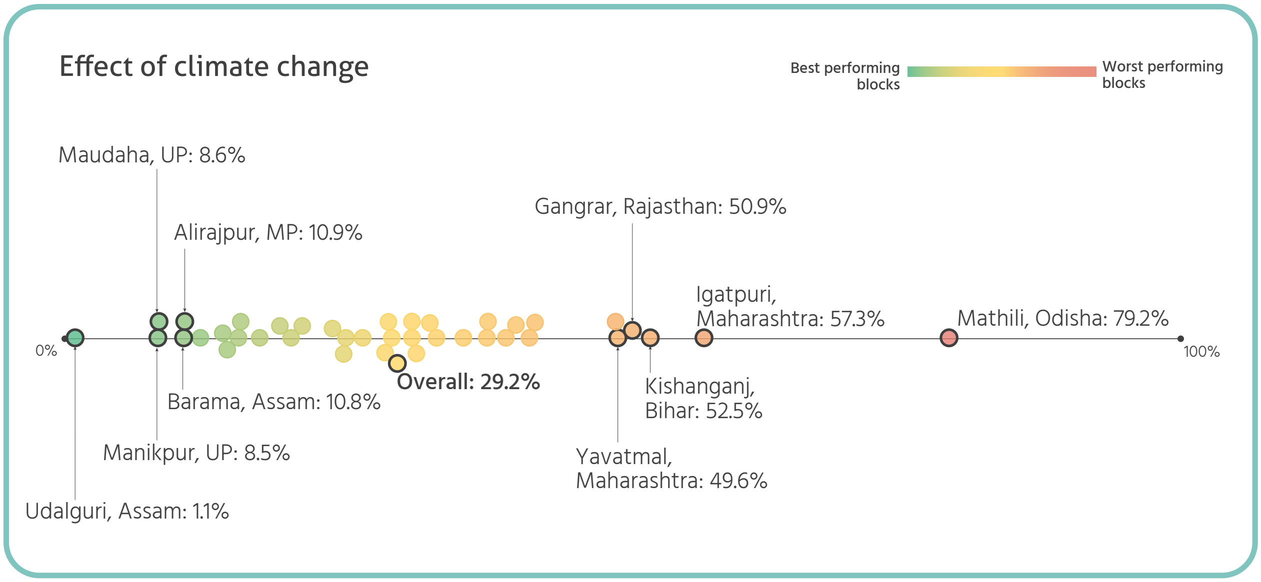
Fig. 3.15: Primary Source of Agricultural Advice by Social Category, % of Agricultural Households (n = 7,705)

3.12 Impact of Climate Change

29.9% of the households that pursued agriculture (n=7,851) reported that over the last 5 to 10 years, changes in weather made growing crops or vegetables unpredictable for them. Mathili block in Odisha had the highest share of households that reported unpredictability at 79.2% followed by 57.3% households in Igatpuri (Maharashtra) block, 49.4% in Semiliguda (Odisha), and 40.5% in Dhanpur (Gujarat). (Fig. 3.16)

accounts for three consecutive months starting from 2nd April 2020 (PIB, GoI, 2020). In light of this, we collected data on whether any female member in the household had a Jan-Dhan Account. Further, we also sought information on when was the last time there was a transaction (deposit/withdrawal) done in the account.

In a household, where none of the female members had a Jan-Dhan account, we asked if any of the other household members had a bank account. We have therefore tried to examine the ownership of Jan Dhan bank accounts as well



The above figure ranks all the blocks that were surveyed and highlights five best (marked in green) and five lowest (marked in red) performing blocks for this particular parameter. Refer to Annexure for values against each block.

Fig. 3.16: Beeswarm chart highlighting five best and five lowest performing blocks that have reported increased unpredictability in growing crops, vegetables and fruits because of changes in weather over the last 5-10 years

3.13 Households with Bank Accounts

In April 2020, the Ministry of Rural Development, Government of India, announced that as part of the Pradhan Mantri Garib Kalyan Yojana (PM-GKY) Package, women who are Pradhan Mantri Jan-Dhan Yojana (PMJDY) account holders will get a lump-sum amount transfer of Rs. 500. As part of the COVID-19 relief package, this amount was to be credited to their individual bank

as normal bank accounts, among households to develop a perspective on their financial vulnerability. (Fig. 3.17)

- 48.3% of the households reported that there was a female member in the household who had a Jan-Dhan account, and 48.8% reported that they did not have a Jan-Dhan account.
- Among the households where the female member had a Jan-Dhan Account, we found that 54.3% had made a transaction within the last three months while the rest operated

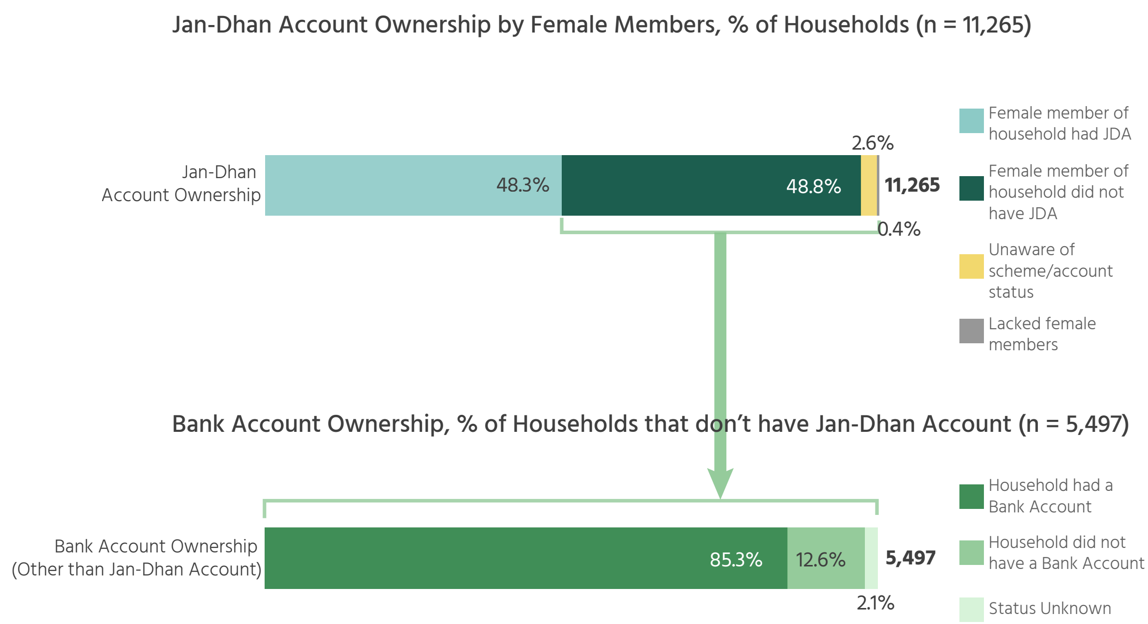


Fig. 3.17: Jan Dhan and Normal Bank Account Ownership, % of Households (n=11,265)

their accounts infrequently. 8.4% of the households reported that they 'don't know' about their accounts (n=5,437).

- Among households without a female Jan-Dhan account holder, 85.3% had a bank account, 12.6% did not have a bank account, and 2.1% of the households reported 'Don't know/Can't say' (n= 5,828).

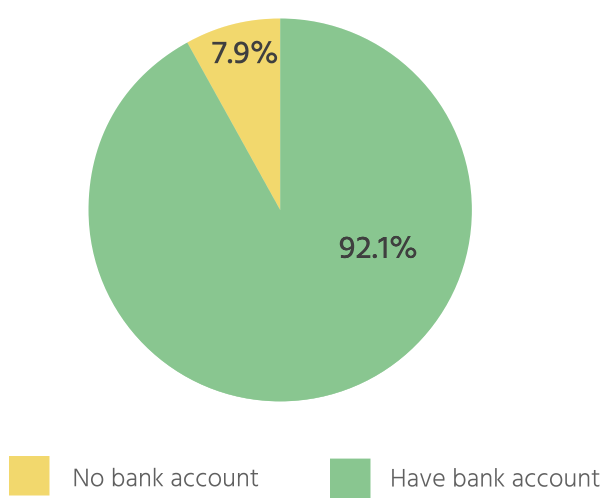


Fig. 3.18: Households with any member having a Bank Account (including a Female Member with a Jan Dhan account), % of Households (n=11,265)

Combining the share of households where the female had a Jan-Dhan account and where anyone in the household had a bank account, we found that 92.1% of the households had access to a bank account. In order to understand whether someone in the household had basic financial literacy to operate the account independently or would depend on the help of others to operate, we asked if any member in the household is able to transact (deposit/withdraw) without the help or assistance of anyone else outside the household. We found that 59.7% could make a transaction without help/assistance (n=4,973). (Fig. 3.18)

3.14 Institutional Social Capital

In this section we examine the households and their access to the institutional social capital. Institutional social capital facilitates and enables interaction, participation and support through formation of accessible and strong institutional networks for the communities. We discuss the household's access to institutions such as Self-Help Groups (SHGs) and Farmer Producer Organizations (FPOs). The degree of

Voices from the Ground

"...My friends and I got associated with a self-help group only during COVID-19. Because of this association, my group of seven to ten women could grow mushrooms in the COVID-19 period as the men were in homes. This helped us to manage our livelihood in times when everything was shut. We got excellent prices on our mushrooms. We took training for growing mushrooms from the Krishi Kendra. Even today we grow it...."

Respondent from Ahwa Block, Dang, Gujarat

(These are responses from respondents during telephonic back-checks)

access to such institutions has implications on the resilience of the households to deal with adversity, especially in the event of any shocks.

3.14.1 Affiliation with a Self-Help Group (SHG)

In addition to assessing the overall need and provision of support from institutions, we specifically looked at the affiliation of surveyed households with SHGs. These groups were promoted either by the government, by local CSOs, or could also have been independent groups operating at the grassroots level.

SHG is a group of individuals (usually women) who come together to form an association primarily for financial services like saving, credit and insurance. Members of the SHGs, with similar socio-economic backgrounds, can facilitate micro-credits and pursue income-generating activities. To support the rural livelihoods and SHG movement, the government introduced the Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM), launched in 2011, and around 8.9 crore households have been mobilised into SHG (NRLM, GoI, 2023). As per the scheme, at least one member from each poor household, with a preference for women, should be mobilised into an SHG. The engagement would facilitate building skills, accessing credit, sharing knowledge, and improving the overall quality of life. Further, this would alleviate poverty by enabling households to engage in skilled wage employment or self-employment, and gain a sustainable livelihood (MoRD, GoI, 2011).

A total of 23.5% (n=11,232) households reported that one or more members were affiliated with an SHG.

Among the households that were affiliated with an SHG, 77% of the households were part of an SHG from before the pandemic period.

- Among the social categories, 29.7% of the ST households had a SHG-affiliated member, followed by 20% for General, 19.4% for SC, and 18.9% for OBC households.
- States with a significant share of households with SHG membership were Bihar (36.7%), Maharashtra (36.1%), Chhattisgarh (47%), Odisha (58%), and Meghalaya (64.6%). The numbers were comparatively low in other states.

Coverage of government-promoted SHGs under the National Rural Livelihood Mission was significantly higher than other SHGs.

- Among the households affiliated to an SHG, 69.10% were promoted by the government as part of the Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM). It may be noted that this included coopted SHGs, that is, SHGs that were initially formed and promoted by other CSOs but were later subsumed under the DAY-NRLM by the government.

- Other SHGs included those that were promoted by CSOs, were self-initiated or initially created through a scheme, and were functioning independently. '

3.14.2 Affiliation with Farmer Producer Organisations (FPOs)

Farmer Producer Organizations (FPOs) are either incorporated or registered under Part IXA of Companies Act or under Co-operative Societies Act of the concerned States (MoA&FW, 2020). The central government had launched the Central Sector Scheme for the formation and promotion of FPOs with a goal to form 10,000 new FPOS by 2027-2028 (PIB, GoI, 2021). The primary objective of an FPO is to increase productivity through better utilisation of resources and improvement in liquidity through access to market and credit linkages. This further ensures sustainability through collective action, higher returns, and development of agricultural-entrepreneurial skills.

In our survey, we found that only 4.3% of the 11,265 households were members of an FPO.

The outreach of the FPO being so small, it is unlikely that these households received support on crop inputs, technical assistance, marketing services, etc. This requires further confirmation. 5.2% of female-headed households had an FPO membership, as opposed to 4% of male-headed households. 5.2% of ST and 5.1% General households were members of an FPO, while the share stood at 3.3% for OBC and 2.4% for SC households.

3.14.3 Potential Sources of Emergency Funds

To assess the household's financial abilities to respond in the event of an emergency, we inquired what source they would resort to, if they suddenly required a sum of Rs. 5000 or less. (Fig. 3.19)

A disproportionately larger share of all ST households (13.0%) depended on moneylenders as compared to other social categories. The ability of not being able to cover emergency expenses was the highest for general category

38.5% of households had savings that they could rely on. However, 7.1% would rely on moneylenders for emergency finance.

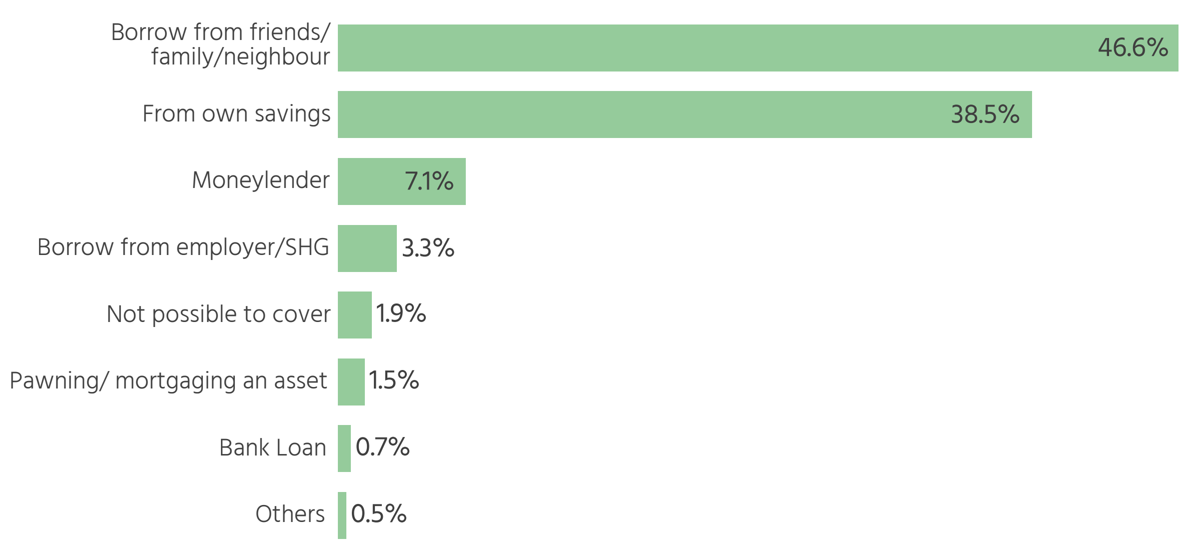


Fig. 3.19: Sources of Emergency Funds of Rs. 5000 or less, % of Households (n=11,265)

households at 4.6%, while it was between 1% to 2% for all other categories (1.7% for SC, 1.5% for OBC, 1.1% for ST households). We also sought the source of emergency funds among households, in case they required an amount exceeding Rs. 5,000. 29.4% reported that they would use their savings ; 29.9% would borrow from friends/ family/neighbours without interest; 24.9% % would borrow with interest from sources such as friends/family/neighbours, employer, SHG, 12.7% would source it from a bank loan, moneylender or pawn an asset and 2% said it would not be possible to cover the expense. Rest of them would either have to sell their livestock, do wage labour, manage from a private company or manage at that time.

Comparison of RCRC blocks with corresponding NFHS-5 districts

NFHS is a large-scale nationally representative survey that provides data on health and family welfare using health, nutrition and demographic indicators. In this report, we have attempted to compare our blocks with the NFHS districts for the purpose of validation, benchmarking and contextual understanding of our surveyed grographies. We have restricted the NFHS-5 sample to the districts covered by the RCRC survey for a closer comparison.

- The NFHS data suggests that 25.5% of the households in the districts belonged to the ST category, 16.6% belonged to SC category, 38.4% to OBC, and the remaining 19.5% reported 'none of them' and 'don't know' (n=31,713). The RCRC figures for the respective social categories are as follows: 16.8% of households belong to the General category, 30.8% to OBC, 12.2% to SC, and 40.1% to ST.
- Based on similar comparisons in NFHS data, 82.1% of the household heads identified themselves as Hindus, followed by 15.1% as Muslims, 1.3% as Christians, and the remaining 1.6% as others (including Sikhs, Jains, Parsis etc) (n=33,611). RCRC data for the respective religions shows that: 87% belong to Hindu households, 8.8% to Muslims, 3.3% to Christians and 0.9% others.
- Comparative Analysis of Asset Ownership in RCRC Blocks with NFHS-5 Districts.

Assets	**RCRC (blocks)**	**NFHS-5 (RCRC districts)**
Mobile/Smartphone	86.9	91.5
Internet	32.2	45.6
laptop	3.2	5.2
Refrigerator	13.4	24.2
Television	29.3	51.7
Bicycle	40.0	47.9
Motorcycle/Scooter	40.9	47.2
Car/Jeep	3.9	4.7
Tractor	4.1	3.9
Sample size	**11,265**	**33,611**

The comparison of the asset holding of the RCRC blocks with the districts (where the blocks are from) signifies that our blocks were relatively more deprived compared to the NFHS districts. For instance, 47.2% households had access to a motorcycle or scooter in the district as compared to 40.9% in the blocks.

Summary of Key Points

1. The survey shows an over-representation of households from **the ST category**, a historically vulnerable and under-privileged population, compared to the NFHS national and district level estimates. This provides a scope to present our findings and assess the themes covered in the survey for the most vulnerable communities of rural India.

2. A large share of households are dependent on **farming activities** (own cultivation at 41.9% and agricultural wage labour at 20.5%) for their primary source of income.

3. Majority of the children are enrolled in school; however, the challenge remains with **29% of the children not enrolled in school and engaged in unpaid household work**. Among the children who drop out of school, the primary reason is lack of interest in going to school.

4. We find a persistent **gender gap** in education among adults, with a relatively larger share of women not having completed primary level of education. Subsequently, our findings show that a disproportionately high proportion of women are engaged in non-income generating activities compared to men. There is a need to increase women's labour force participation by creating inclusive and safe income opportunities, as well as providing upskilling and reskilling opportunities to make women more employable.

5. Sources of **institutional support**, such as SHGs (23.6%) and FPOs (4.3%), are low. These are primarily government-promoted SHGs under the Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM).

6. Our findings suggest that 92% of the households have **access to a bank account**. 48% households have female members with access to **Jan-Dhan Yojana Account**. However, for 19% of those women, their last transaction exceeded a period of 6 months prior to when the survey was conducted.

7. Although the majority of households rely on their own savings or friends, family and relatives for **emergency funds**, approximately 7% rely on moneylenders, 1.9% report the expense cannot be covered, and 1.5% rely on pawning or mortgaging assets. This sheds light on the vulnerability of some households in attaining funds during an emergency from formal institutions.

8. With a large share of households depending on **market purchases** of food as their primary source of food, they could potentially be sensitive to the food price fluctuations.

9. **Climate change** has affected agricultural patterns of households, with approximately 30% households reporting unpredictability in growing crops, fruits and vegetables in the last 5-10 years.

4. Experiences of the Pandemic: Expressions of Vulnerability

The Covid-19 pandemic impacted rural households across India, making them more vulnerable

Households were vulnerable to food and income insecurity

Food insecurity

13% of households skipped a meal

16% of SC households

Income and financial insecurity

50% of households reported income loss

53% for casual labour households

54% for agricultural wage labour households

14% of households depended on pawning assets/moneylenders, or could not cover if they sought an amout more than Rs. 5,000

20% for ST households

Support from Government and Other Institutions

36% of households wanted support from ASHA but did not get

41% for SC households

36% of households wanted support from the Gram Panchayat but did not get

42% for SC households

Rural communities continue to grapple with the lingering impacts of Covid-19, despite signs of gradual normalisation. In this chapter, we explore the manifestations of vulnerability observed among the households surveyed during or due to the Covid-19. Our exploration encompasses themes such as food insecurity, financial instability, access to institutions, and the challenges of increased workload, limited decision making power confronted by women within rural settings.

4.1 Income and Financial Insecurity

4.1.1 Overview

The COVID-19 crisis happened during a sustained decline in the agricultural economy. After the countrywide lockdown in response to the COVID-19 outbreak, an estimated 117 million individuals lost their jobs (Azim Premji University, 2021). As a result, the unemployment rate in June 2020 was 10.9% (Kapoor M., 2020).

According to several additional assessments, the worst effects of unemployment were felt by casual labourers in farm and non-farm occupations, as well as the landless. People in these sections have been reported to have significantly worsened living conditions due to a lack of access to vital goods, clean drinking water, and medical treatment. Thousands of migrants, mainly from the informal sector, returned to their communities after losing their jobs, resulting in large-scale reverse migration. Most rural households saw their earnings fall due to salary reduction and poorer crop yield (Ram & Yadav, 2021).

With this context, the primary goal of this section is to analyse the susceptibility of rural households based on their principal source of income, the type of income shift during the pandemic, and the causes for this change.

Voices from the Ground

"....During COVID, when people were working outside the village, all means of commuting had closed. Somehow, some people managed to reach their hometowns, while others could not reach at all. Even here, those doing business had to shut their businesses down, so it was challenging for them to survive. Some of us also contracted COVID - many difficulties arose. There was a shortage of hospital beds, no place to stay, and medicines were unavailable quickly. Many problems occurred. However, we were getting at least the government's ration. Apart from that, there were many difficulties...."

- Villager, Uttar Pradesh, Bahraich

".....Due to COVID, the families and individuals associated with us have faced various difficulties. Their livelihoods have been severely affected. Some were struggling to find food, while others were sick and were unable to access necessary medication. Some had taken loans, some had borrowed money, and some had used their Sahu cards. Despite having health cards on our side, they were not being utilised effectively. To assess all these issues, the RCRC survey has been helpful....."

- Swami Saran ,Survey Facilitator, Trust Community Livelihood

(These are stories shared from the field by enumerators, rural communities communities and civil society organizations as per their encounters during the survey)

4.1.2 Status of Income

Over fifty percent of households reported decreased household incomes than before the pandemic. Wage-earning households sustained the most damage.

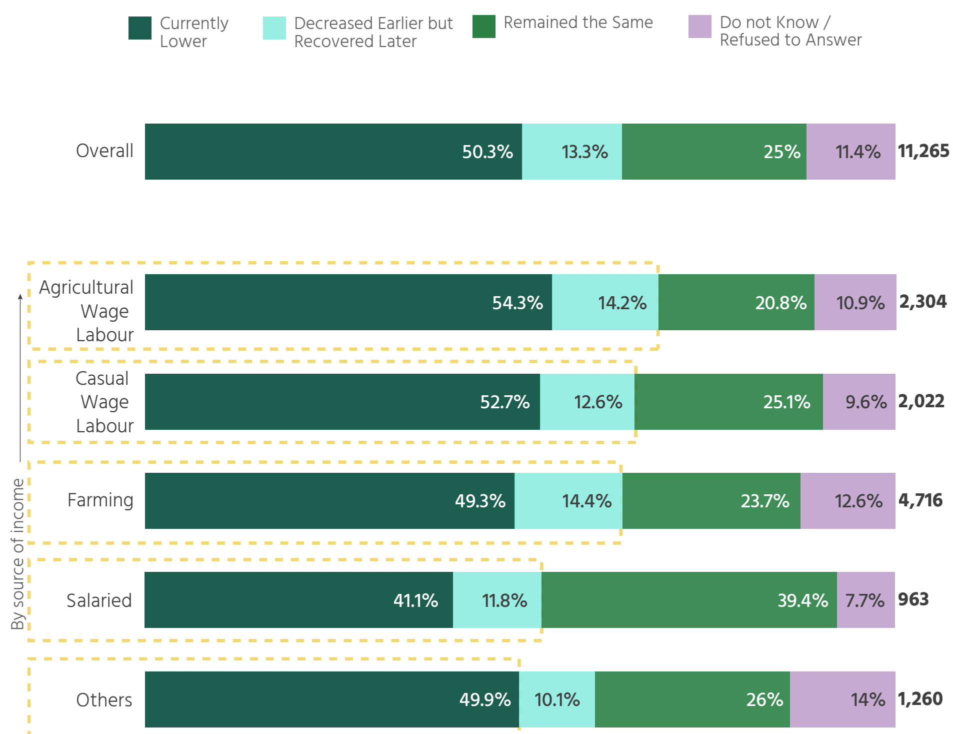


Fig. 4.1: Changes in Income, % of Households (n = 11,265)

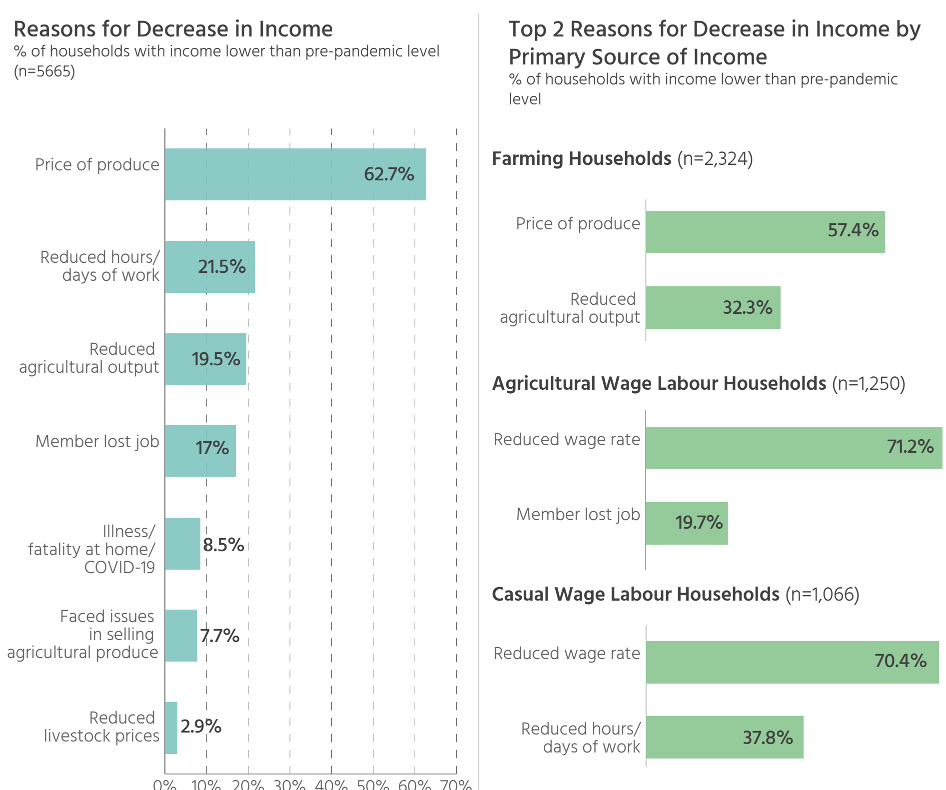


Fig. 4.2: Reason for decreased income, % of Households (n=5,665)

Households engaged in farming and wage labour were 8-13 percentage points more susceptible to income drops than salaried households. Their earnings were the most unpredictable. (Fig. 4.1)

Multiple reasons led to the decrease in income during the pandemic. The reduced price of produce and decreased output had the biggest impact on farming households' income. Households engaged in agricultural and casual wage labour were affected by reduced hours/days of work and reduced wage rate. About 62.7% of households cited reduced wage rates or reduced farm produce prices as the primary reasons for the decline in income, highlighting the difficulties wage-based labour and agricultural households faced, respectively. (Fig. 4.2)

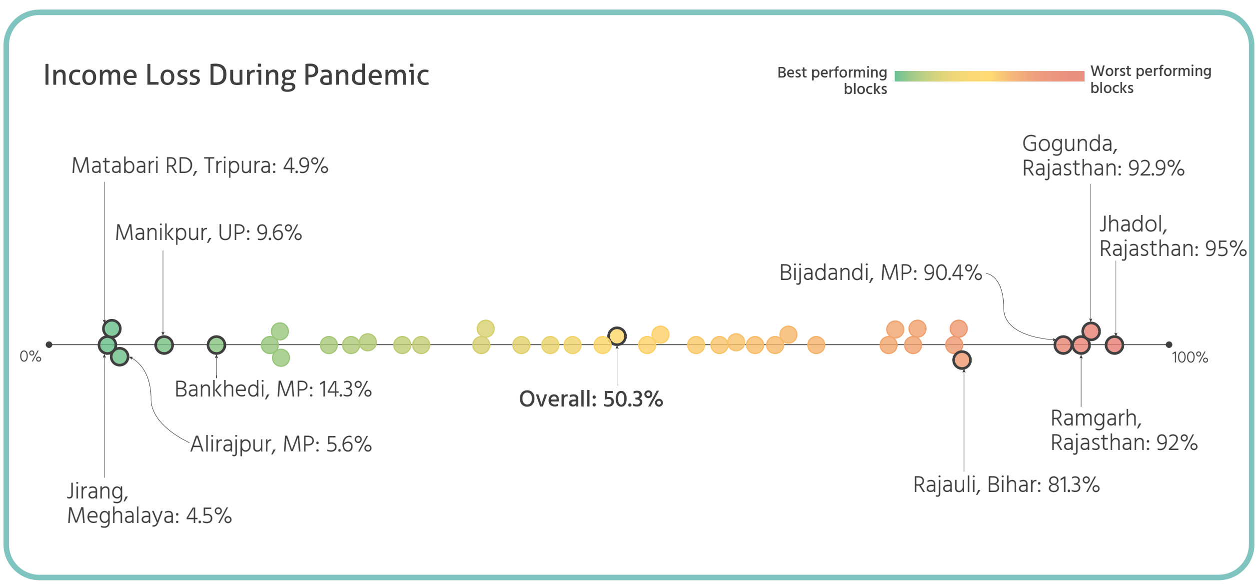
The blocks that were surveyed revealed varying degrees of income loss. The highest reported income loss was observed in Jhadol (Rajasthan) with a percentage of 95%. Following closely behind were Gogunda (Rajasthan) with a reported income loss of 92.9%, and Ramgarh (Rajasthan) with a reported income loss of 92%. Bijadandi (Madhya Pradesh) reported a significant income loss of 90.4%, while Rajauli (Bihar) experienced a comparatively lower income loss of 81.3%. In contrast, the blocks with the lowest reported income loss were Bankhedi (14.3%) in Madhya Pradesh, Manikpur (9.6%) in Uttar Pradesh, Alirajpur (5.6%) in Madhya Pradesh, Matabari RD Block (4.9%) in Tripura, and Jirang (4.5%) in Meghalaya. (Fig. 4.3)

4.1.3 Request for Loans and Assets Pawned

We enquired about the number of loans, excluding KCC loans that were obtained by households in the preceding year. Out of the total sample size of 11,265 households, 6.2% reported taking at least one loan.

Within the subset of households that had availed themselves of at least one loan, it was observed that 15.4% of them had engaged in the practise of pawning an asset within the same year. This finding was based on a sample size of 696 households.

Inquiring about the loan-seeking behaviour of households that had not previously borrowed, it was found that 4.4% of the surveyed households expressed their intention to seek a loan. The majority, comprising 86.9% of the households, reported not seeking a loan. A small proportion, accounting for 6.6% of the households, indicated uncertainty regarding their loan-seeking status,



The above figure ranks all the surveyed blocks and highlights the five best (marked in green) and five lowest (marked in red) performing blocks for this particular parameter. Refer to Annexure for values against each block.

Fig. 4.3: Beeswarm chart highlighting Five Best and Five lowest performing blocks that experienced income loss during the pandemic

while 2.1% chose not to disclose this information. The sample size for this study was 10,306 households.

Among the households surveyed, it was found that 35.1% (n=456) were searching for a loan specifically for agricultural activities. Additionally, 21.7% of households were seeking a loan for house repair, while 11.2% were interested in obtaining funds to start a new business. Furthermore, 9.4% of households needed a loan to purchase food items, and 7.7% sought financial assistance for educational purposes. The remaining 14.9% of households sought loans for various purposes, including hosting marriage or social events, covering medical expenses, repaying previous loans, and funeral expenses.

4.2 Food Insecurity

4.2.1 Households Skipping Meals and Food Items Skipped

We tried to assess the vulnerability of households based on where they sourced their food from. We also tried to figure out how the pandemic and the resulting loss of income, caused households to skip meals or give up foods with high nutritional value. People who participated in the survey were asked if they missed a meal the month before the survey due to lack of enough money or other resources to buy food.

A total of 12.7% of households reported having skipped a meal during the month preceding the survey.

Among the women-headed households (n=2,541), 15% had reported skipping a meal, whereas among the men-headed households (n=8,724), 12% had reported the same. The vulnerability of households to skipping meals was 18.2% higher among those who relied on borrowed, bartered, exchanged, or gifted food than those who engaged in food production.

The figure 4.4 highlights that out of the 6,002 households with 'own production' as their source of food - 11.7% of households skipped a meal. Similarly, out of 344 households that 'borrowed, bartered, exchanged for labour, goods or services,' 29.9% of households skipped a meal.

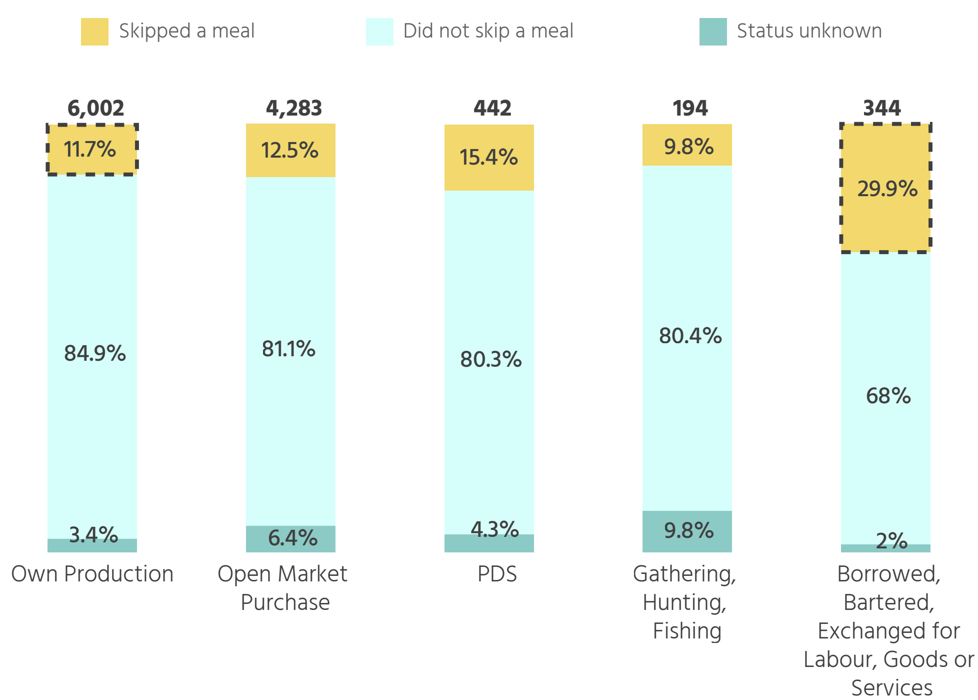


Fig. 4.4: Households skipping meals for each type of food source, % of Households

1. enumerators were explicitly instructed to inquire if households skipped a meal due to lack of money or resources.

SC households were 4.8 pct pts more vulnerable to skipping meals than general households

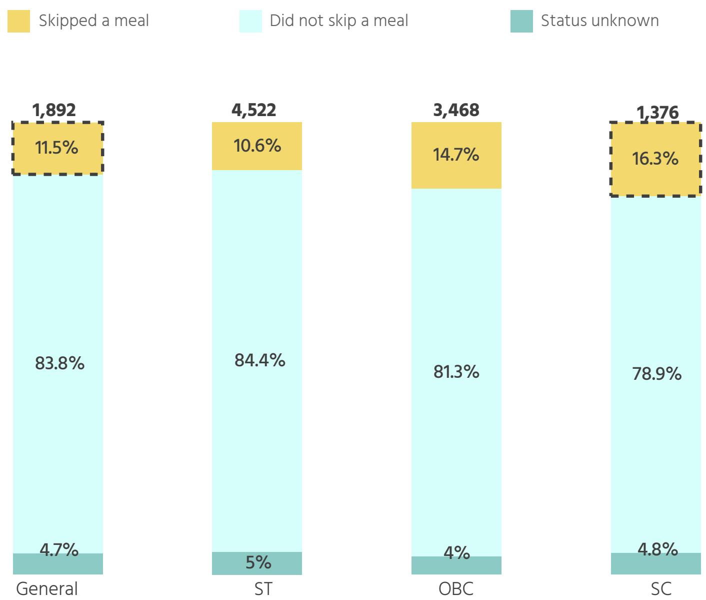


Fig. 4.5: Households skipping meals across Social Category, % of Households

The figure 4.5 highlights households that have skipped meals across social categories. In the general category, out of the 1892 households, 11.5% of households skipped a meal. Similarly, out of the 1376 SC households, 16.3% of households skipped a meal. Further, we examined the households based on their primary source of income and assessed the incidence of skipping meals for each category. (Fig. 4.6)

A greater share of agricultural wage (16.0%) and casual wage labour (12.7%) households skipped a meal in the previous month, compared to salaried households (11.0%)

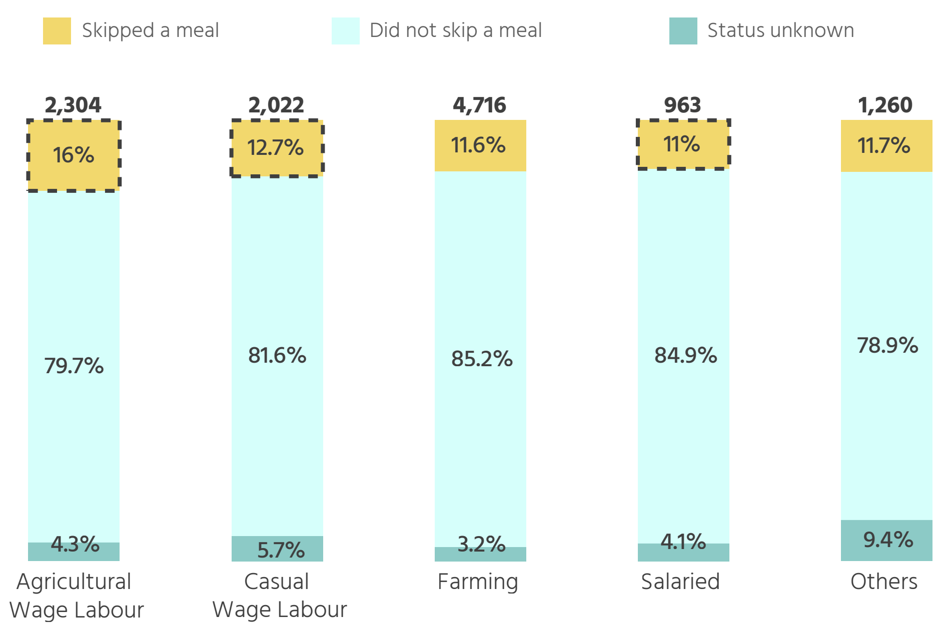


Fig. 4.6: Households that Skipped a Meal in the Previous Month by Primary Source of income, % of Households

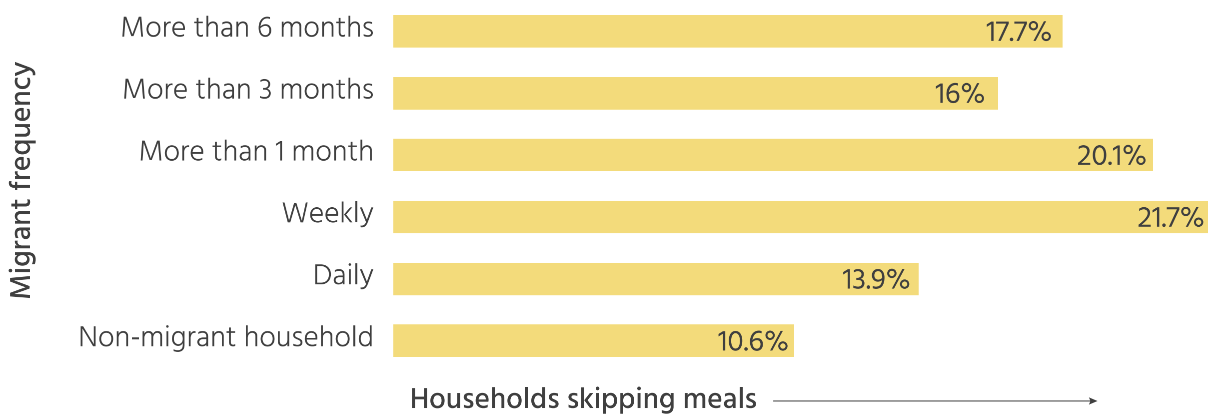


Fig. 4.7: Households with at least one member who worked as a migrant, that Skipped a Meal in the last One Month (of the survey), % of Households

The figure 4.6 highlights households (by primary source of income) that have skipped meals. Out of the 2,304 households whose primary source of income is through agricultural labour, 16% of the households skipped a meal. Similarly, out of the 2,022 households whose primary source of income is through casual wage labour, 12.7% of households skipped a meal.

Households that have at least one member who went outside the village to earn, were more likely to report skipping meals because of lack of resources, in the month of the survey.

10.6% of the households in which no members went outside the village reported skipping a meal, while 16.9% of the households in which members went outside the village reported skipping a meal.

The above figure 4.7 shows households skipping meals with at least one member working as migrant. 17% of households with migrant return frequency of more than 6 months had skipped a meal; 21.7% of households with weekly return migrants skipped a meal; 10.6% of households with non migrants skipped a meal.

4.2.2 Items that were Cut Down as Part of the Skipped Meal

The households that had skipped a meal were also asked about the items they had cut down.

High nutritional value items such as egg, meat, and fish were cut down by 74% of households.

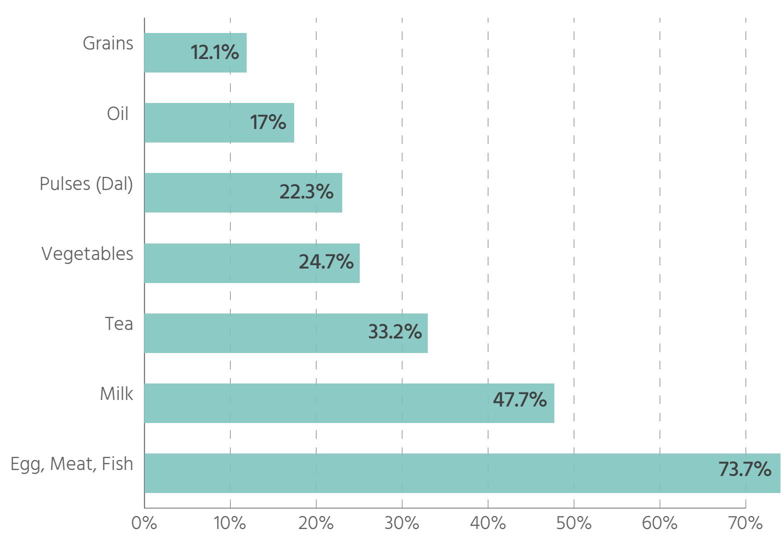


Fig. 4.8: Food Item skipped in the previous month, % of Households (n=1,427)

Voices from the Ground

"……Men were more prone to leaving food than women. Because of low income, there was less consumption of food items like milk and meat. Usually, food items such as milk and meat are consumed by the male members; hence during COVID they were the ones who were more likely to give up food'…."

- Field team, Ibtada

(These are stories shared by enumerators/field team from civil society organisations as per their encounters during their data collection and data dissemination)

The food items that were skipped were also corroborated through the consumption data of the week preceding the survey. It showed reduced consumption of eggs, meat, and fish compared to staple food items such as dals. Egg, meat, and fish were the least consumed items, with less than 50% households reporting consuming them. (Fig. 4.8)

Of those households that skipped a meal, we further explored if any particular family member was more likely to skip the meal. Our analysis shows that, in 55.4% of the households, adult men were more likely to skip a meal, followed by 16.3% elderly women (above 60 years of age), 11.8% adult women, and 9.2% elderly men. Children below the age of 18 were the least likely to skip a meal, that is, 1.3% boys and 1.6% girls were more likely to skip a meal. Finally, in 4.4% of households, no member in particular was more likely to skip a meal (n=1,427).

ITEMS	Households Reporting Consumption (%)
Vegetables	94.6%
Pulse (Dal)	94.6%
Milk	71.7%
Fruit	58.4%
Egg	45.9%
Meat/Fish	43.3%
Oil	94.3%

Table 1: Consumption of Items in the previous week of the survey,% of Households (n=11,265)

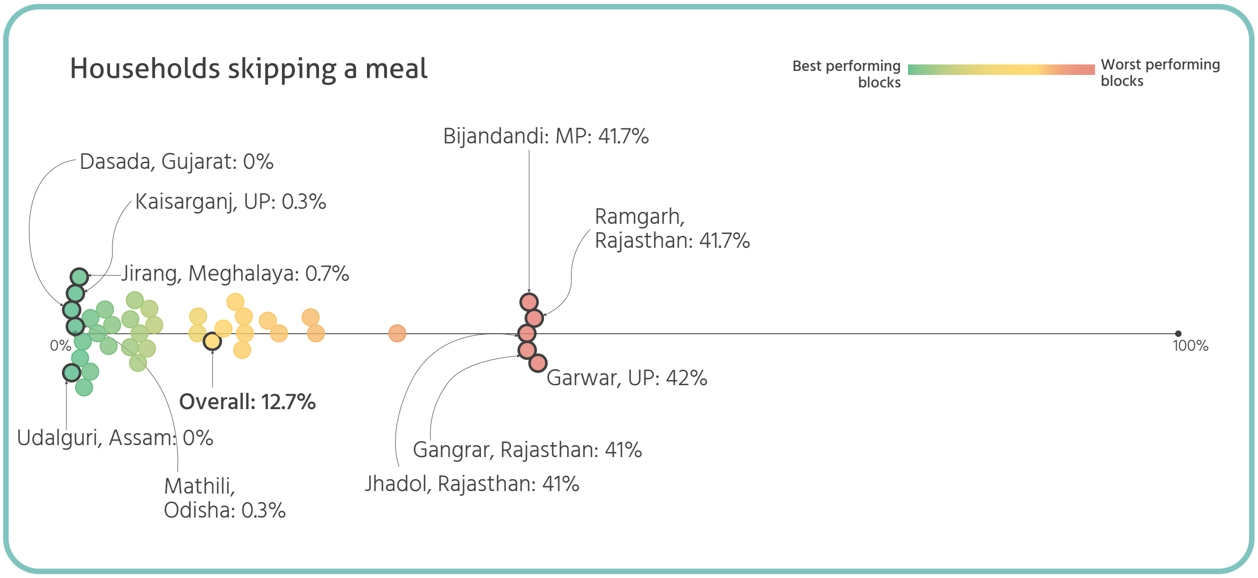
In Ramgarh block of Rajasthan, in 90.4% of the households, men (adult men and elderly men) were more likely to cut down on food as compared to 9.6% women (n=125).

Voices from the Ground

"……Villages in Rajasthan had no dearth of vegetables/pulses during lockdown as most villages started consuming whatever they produced…."

- Field team from Gramshree Foundation Trust & Unnati

(on their surveyed households that had reported more than 95% of them consuming dal and more than 85% of them consuming vegetables)



The above figure ranks all the blocks that were surveyed and highlights five best (marked in green) and five lowest (marked in red) performing blocks for this particular parameter. Refer to Annexure for values against each block.

Figure 4.9: Beeswarm chart highlighting five best and five lowest performing blocks that have reported skipping a meal.

Our survey revealed that a significant proportion of households in Ramgarh; Rajasthan, Bijadandi; MP, and Garwar; UP (42%), have skipped a meal during the month prior to the survey. Meal skipping is the lowest in Dasada; Gujarat, and Udalguri; Assam, with almost no household reporting meal skipping. It was very low in Kaiserganj; UP, Mathili; Odisha and Jirang; Meghalaya. (Fig. 4.9)

4.3 Access to and Assistance from Institutions and Individuals

This section examines the interactions and assistance provided by all the relevant institutions in rural India during the pandemic to rural communities. It evaluates the effectiveness of these support systems and the safety nets available to rural people.

Several institutions, both government and non-governmental institutions, assisted with information provision, testing, masks, clothing, food ration or cooked food, medical care, and moral support in the wake of the pandemic. In addition to the government apparatus, multiple local institutions such as Panchayati Raj Institutions (PRI) and associations of persons like SHGs and FPOs were also active.

All the households were asked if they had interacted or received any assistance (information, cloth, ration, seeds, masks, or cooked food) during the previous year from CSO/CBO, Women SHG, Sarpanch, Gram Panchayat, Asha, Anganwadi worker, village committee, and caste committees. Many institutions/individuals did not meet the expectations of support that households had from them.

Several differences were reported in the support provided by institutions:

- ASHA, Anganwadi workers, and Gram Panchayats were the sources from which the households received the maximum support in terms of assistance. About 27% of the respondents reported receiving assistance from them.
- The support from sarpanches, and CSO/CBOs was the least with less than 10% of households reporting receiving their assistance. Since CSOs and CBOs are usually known to play an active role in the face of any adversities like the pandemic, it is unclear whether any CSOs were present in the study villages or if the CSOS and CBOs targeted

Voices from the Ground

"…..During the survey, both community-level and individual-level interactions proved invaluable in gaining a better understanding of the situation of families. Through these interactions, we witnessed the struggles families faced during the lockdowns as they struggled to survive in a world that had been turned upside down. One of our most notable lessons learnt was families' resilience and resourcefulness in the face of adversity. Despite the many challenges they faced, people found ways to adapt and continued to support one another. For example, families came together to provide support to one another in terms of emotions and resources….."

- Field team, Foundation for Ecological Security (FES)

(These are stories shared by enumerators/field team from civil society organisations as per their encounters during their data collection and data dissemination)

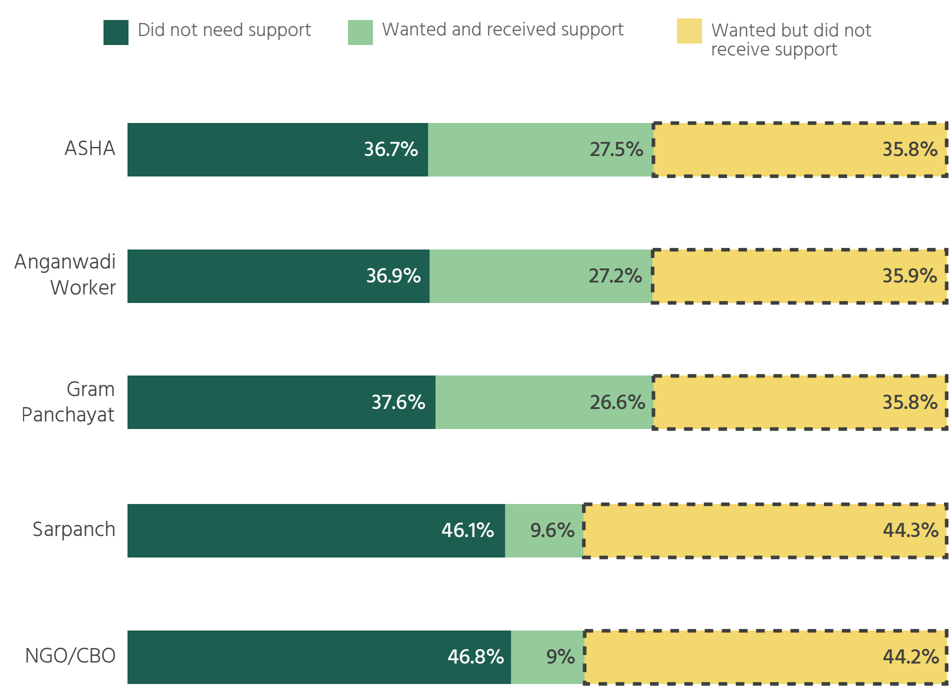


Fig. 4.10: Status of assistance provided by Institutions/Individuals type, % of Households (n = 11,265)

only their direct beneficiaries and could not reach out to non-beneficiaries.

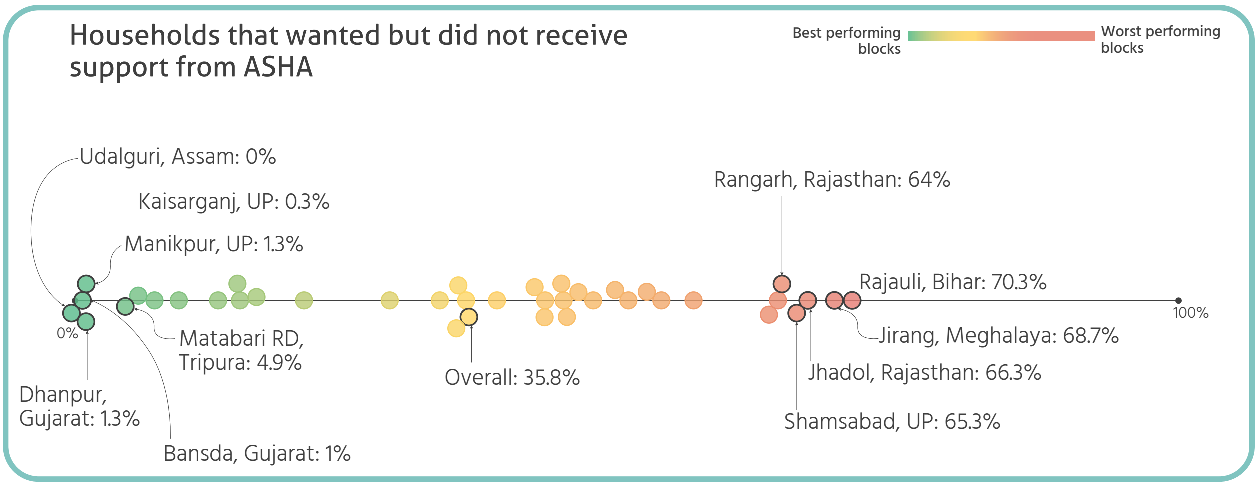
- 13.2% households reported that they had interacted with or received support from village committees and 6.6% from caste committees.

We also examined how different social categories perceived receiving assistance from these institutions and persons. Many of the institutions, such as CSOs/CBOs, focused on assisting SC, ST, and OBC households. (Table 2)

The proportion of households that wanted support but did not receive it remained high across social categories. Support received by ST households was comparatively higher than other social categories.

		General (%)	OBC (%)	SC (%)	ST (%)
CSO/CBO	Did not need support	50.2	46.7	43.3	46.8
	Wanted but not received	42.1	46.7	50.7	40.9
	Yes	7.7	6.6	6	12.4
Sarpanch	Did not need support	49.2	44.8	41.9	47.3
	Wanted but not received	41.6	45.5	49.1	43.1
	Yes	9.3	9.7	9.1	9.7
Gram Panchayat	Did not need support	42.8	38.4	33.9	36
	Wanted but not received	37.2	40.8	41.5	29.6
	Yes	20.1	20.8	24.6	34.4
ASHA	Did not need support	39.3	37.8	34.1	35.7
	Wanted but not received	34.6	38.5	41.1	32.5
	Yes	26.1	23.7	24.9	31.8
AWW	Did not need support	40.2	37.3	34.8	36
	Wanted but not received	34.6	38.7	41.6	32.4
	Yes	25.2	24	23.5	31.6

Table 2: Assistance provided by Individuals or Institutions during the previous year across social category



The above figure ranks all the blocks that were surveyed and highlights five best (marked in green) and five lowest (marked in red) performing blocks for this particular parameter. Refer to Annexure for values against each block.

Fig. 4.11: Beeswarm Chart highlighting five best and lowest performing blocks that wanted assistance from ASHA but did not receive.

4.4 Status of Child Education and Nutrition During the Pandemic

The pandemic had a far-reaching impact on child education and nutrition. The central government had provided guidelines to state governments to provide hot cooked meals or food security allowance to eligible children to meet their nutritional requirements (MoHRD, GoI, 2020). This section, therefore, attempts to understand the status of the children from the surveyed households with respect to their access to nutritional support from the schools and their enrollment.

In the RCRC data, we found that of the children (below the age of 6 years) affiliated with an Anganwadi Centre, only 56.1% received support from the school or teacher, as a substitute for the Poshan Ahar during all the months that the schools were shut (n= 2,731). 26.6% of the children received support in a few months, whereas, 17.1%

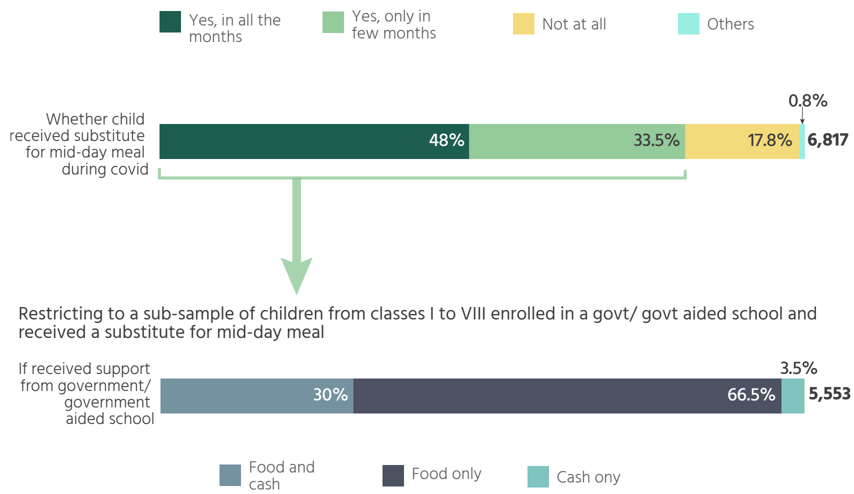


Fig. 4.12: Whether a child from the surveyed households received substitute for midday meals, % of Households

of the children did not receive any support. Of the children who received support from Anganwadi Centre, 12.6% received food and cash, 85.3% received only food, and 2.0% received only cash in support (n=2,256).

We further restrict our analysis to a subsample of children who were entitled to nutritional meals under the National Food Security Act as per the Mid-day meal rules 2015 (PIB, GoI, 2015). (Fig.4.12)

Among the children who were studying in classes I to VIII and enrolled and attended a government/ government-aided school, we found that 48% of the children received a substitute for a mid-day meal, 33.5% received it only in a few months, and 17.8% did not receive any substitute at all (n=6,817).

Among the children who received a substitute for a mid-day meal, 30% received both food and cash, 66.5% received only food, and 3.5% received only cash.

For the children enrolled in school, 88.5% of them remained in the same school as they were before the lockdown, 3% of the children shifted from private school to government school, 1.8% of the children shifted from one private school to another private school, and 1.7% of the children shifted from a government school to a private school. The remaining 4.5% children had joined school that year, and for 0.5%, the response was 'others'.

4.5 Rent and Access to Land

4.5.1 Rent on land for households that cultivated on rented land

We have examined the vulnerability of agricultural households based on the changes in rent during the pandemic.

Around one-third of households cultivated on rented agricultural land, where the rents had increased more than usual since March 2020.

6.9% of the households reported that their rent increased at usual rates, the rent remained the same for 48.2%, and the rent decreased for 11.9% (n=218).

4.5.2 Access to land for sharecropper households

We asked the sharecropper households how the access to land has changed in the last year since the survey was administered. For 65.6% of the households, the access to land had remained the same, whereas 18.1% reported that it had decreased or became more complicated; 16.3% reported that it had become easier, increased, or more accessible (n=375)

Summary of Key Points

1. **Farming and wage-based labourers were more sensitive to income losses during the pandemic; however, a small share of these households had financial resilience to such losses as they could attain their pre-pandemic income level after experiencing a decline.**

   While more than half of the surveyed households reported that they experienced a drop in income due to the pandemic, a higher share of farming and wage-based labour households were affected. Key reasons for the drop in income included reduced wage rates, reduced days/hours of work, a drop in the price of produce, and reduced agricultural output. However, these were also the groups where a higher proportion of households bounced back, with income levels reaching back to pre-pandemic levels

2. **A higher proportion of SC households reported skipping a meal in the previous month as compared to other social categories.**

   In total, 16.3% of the SC households reported skipping a meal against 11.5% of households from the General category, 10.6% from the ST, 14.7% from OBC, and 12.7% overall. A more significant share of agricultural wage (16.0%) and casual wage labour (12.7%) households skipped a meal as compared to salaried households (11.0%). It was also seen that households that depended on borrowed, bartered, exchanged, or gifted food were more vulnerable to skipping meals than those that produced their food.

   A total of 47.5% of SC households, against 38% of the households average overall, depended on open market purchases as their primary food source. More than 50% of labour households experienced income losses, which along with their high dependence on the open market, might have made them vulnerable to skipping meals. Households' consumption patterns were also affected as they skipped items of high nutritional value, such as eggs, meat, and fish.

3. **Many households wanted but did not receive support from the government or non-government institutions during the year before the survey.**

   Many households expected to receive support from institutions but did not receive them. This was seen to be consistent across social categories. However, support received by ST households was slightly more than other social categories. Assistance from the government, non-profit, and other independent institutions play a key role in shaping the adaptive capacity of rural households in the event of such a shock which seemed low among the surveyed households. A higher proportion of households reported interacting with or receiving assistance from ASHA (27.5%), Anganwadi workers (27.2%), and Gram Panchayats (26.6%). In contrast, the support from sarpanches and CSO/CBOs was the least (at less than 10%).

4. **Only 56.1% of the children (below the age of 6 years) affiliated with an Anganwadi Centre received support from the school or teacher as a substitute for Poshan Ahar during all the months that the schools were shut.**

   Only 26.6% of the children received support for a few months, whereas 17.1% of the children did not receive any support. Of the children who received support, 12.6% received support in food and cash, 85.3% received only food, and 2.04% received only cash. Additionally, most (88.5%) of the children enrolled were in the same school as before the lockdown, and 3% shifted from private to government schools.

5. Gendered Dynamics of the Households: Pandemic Exacerbated Inequities

Multilayered situation of gendered dynamics of the household

There was a gendered impact on the overall well-being and decision-making of women members of households

81% of women reported that their life had worsened

83% for women from SC households

83% from OBC households

10% of women reported an increase in the cases of violence against women in the village in the last 1-2 years

14% of women from SC and...

... 12% of women from OBC households

22% of women had the most say in the decisions related to buying expensive items

Only 17% of the women had most say in decisions pertaining to seeking loan and pawning assets

14% of women had land in their name, of the households that had land

Female members with land registered in their name had better decision making agency than female members with no land in their name

This chapter delves into the gendered dynamics of households during the pandemic, shedding light on the disproportionate burden shouldered by women. Through empirical analysis on aspects such as decision-making agency of women, ownership of land, violence against women, and the burden of work, this chapter offers a comprehensive understanding of the complex interplay between gender, agency, household dynamics, and the COVID-19 crisis.

5.1 Overview

The Global Gender Gap Index 2022 published by the World Economic Forum positions India at the 135th rank out of 146 countries. The Index assesses countries based on four dimensions — economic participation and opportunity, educational attainment, health and survival, and political empowerment. Not only did India rank consistently poor across all the parameters of the Global Gender Gap Index, but it was also the worst performing country globally in the 'health and survival' parameter (ranking 146). This calls for an urgent inquiry in the social context. Traditionally, Indian society is known to exhibit the hallmarks of classic patriarchy (Kandiyoti, 1988) whereby men are the breadwinners for the family and women's role is subservient to that of men. Such structural inequalities, coupled with the socio-cultural-political and economic influences over the years, have led to the systematic oppression of women. Even though there has been some progress with time on building more awareness of inequalities, norms, and restrictive practices around gender, global crises such as COVID-19 inevitably disrupt this progress and trigger sharp setbacks.

The pandemic has had a catastrophic effect on the gender dynamics of households by worsening the unequal distribution of unpaid work at home among men and women. Women continue to perform a colossal share of the care work, and the increase in unpaid care work—combined with a surge in domestic violence, job losses, and economic stress—has added strain on mental health, particularly among women (Equimundo, 2022).

In order to generate evidence on the multi-layered situation of gender at the household level and understand the status of rural vulnerability amidst COVID-19, the RCRC baseline survey collected data on the burden of work and agency of women. While the data in the rest of the report has been gathered at the household level, understanding the topic's sensitivity, questions about gender dynamics and the burden of work were asked only to women respondents of the sampled households (n=5,797). We use data from these questions as well as the rest of the survey to probe the status of women in the surveyed blocks and assess the influence the pandemic might have had on them.

5.2 Ownership of Land

Access and ownership of land has socio-economic and political implications on women's control over resources, mobilities, and agency. Studies show that access to land leads to women having better bargaining power which brings about improvement of women's and their family's welfare and livelihood opportunities, and strengthens their abilities to challenge structural and gender inequalities (Agarwal, B., 2002)

We collected data on whether any female member of the surveyed household had land registered in their name.

14.4% of agricultural landowners were women; female-headed households having a greater share of women landowners.

- Of the households with agricultural land (all lands with size >0 were considered), 14.4% reported that the female member of the household had land in her name (n=8,474).
- Ownership of land among women was 14.7% for ST, 15% for OBC, 13.8% for SC, and 13% for general households.
- Women's land ownership was 23.5% among female-headed households compared to 11.8% among male-headed households.

- Proportion of households with land in a woman's name was high in the blocks of Meghalaya (23%), Madhya Pradesh (19.6%), Gujarat (17.5%), and Assam (15.3%).

5.3 Gendered Exclusions in Smartphone Usage

A strong gender bias was observed in adult women's use of smartphones as compared to that of adult men's: Of the households owning smartphones (n=6,042), 91.1% households reported adult males using them, while only 41.7% of the households reported adult females using them. This gender bias was also prominent among children: 15.3% reported male children using the smartphone, against only 4.4% for female children. The respondents could select multiple smartphone users from their family.

5.4 Decision-Making Abilities of Women and Agency

Decision-making abilities are akin to having power and agency within the context of a household. An understanding of the gender of the decision maker and the kind of decisions they take has an important bearing on the gender-equitable attitudes prevailing in the household. Women of the households were asked - who had the 'most say' with regards to taking these decisions on the following domains:

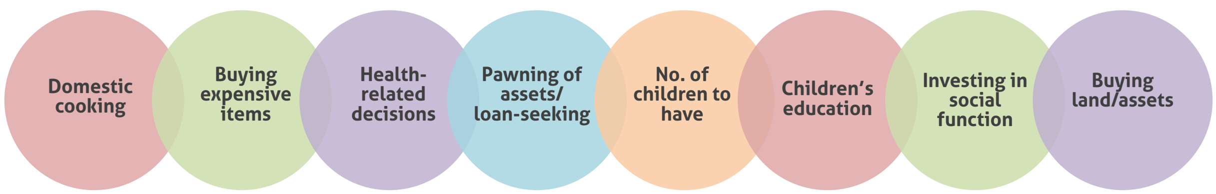


Fig. 5.1: Decision - making domains explored in this survey

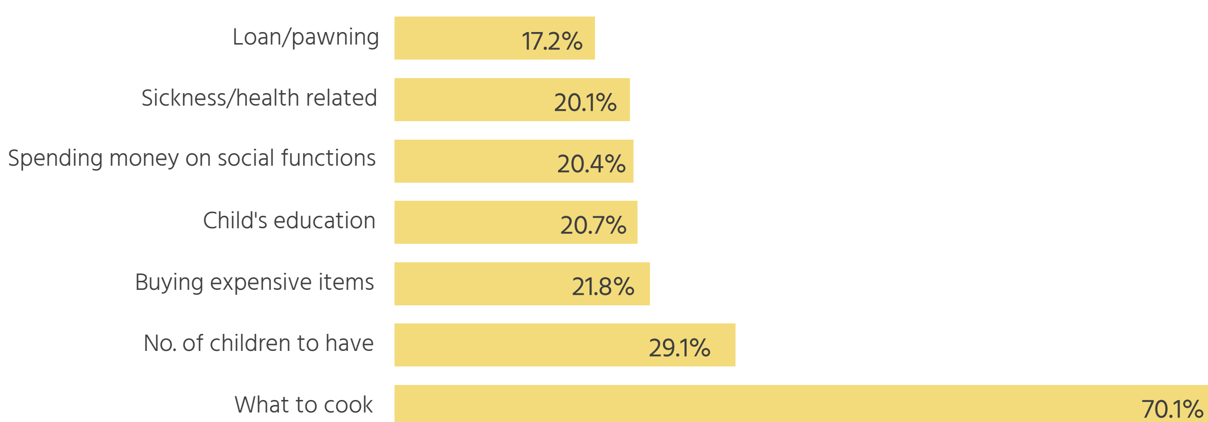


Fig. 5.2: Areas of Decision-Making, % of Women (n = 5,797)

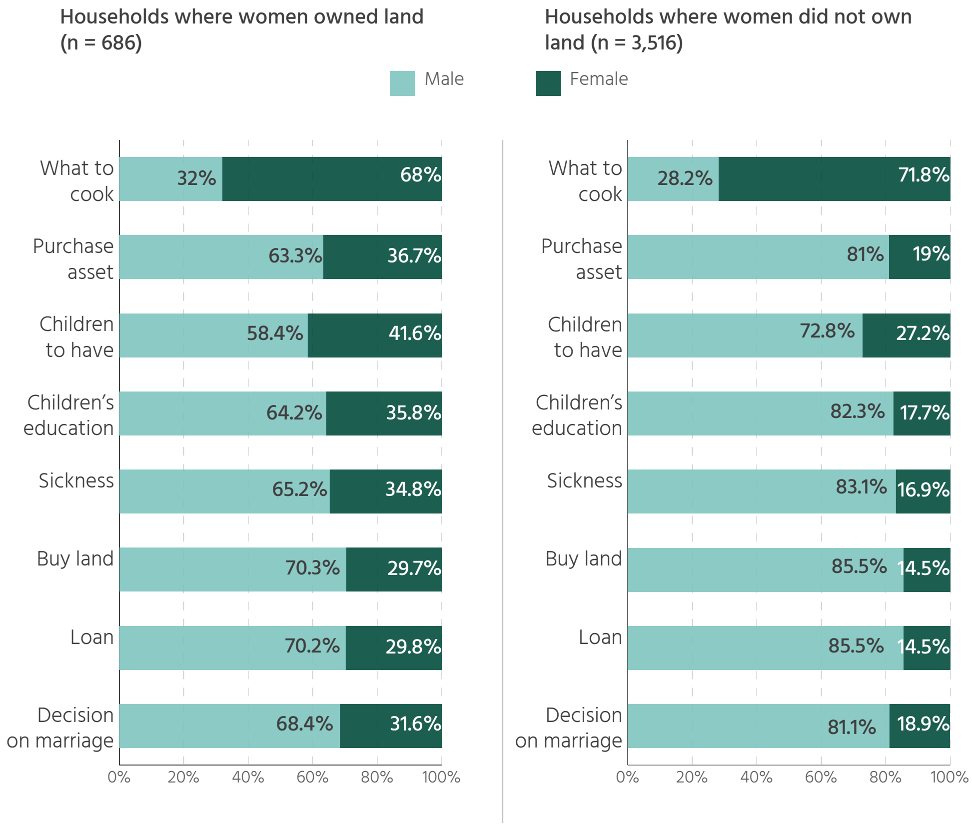


Fig. 5.3: Decision-making power of women by land ownership status, % of Households (n = 4,202)

Household cooking was the only domain where more than 30% of the women reported having the most say.

Women had lower decision-making agency on financial matters such as seeking loan or pawning assets (17.1%), spending money on social functions like marriage (20.4%), and purchasing an expensive item like a TV (21.8%). (Fig. 5.2)

We have also compared datasets on women having some parts of land in their name, to understand if owning an asset like land had any bearing on their decision-making capabilities. It is important to note that decision-making was assessed at an individual level, while land ownership (land registration in their name) was assessed at a household level. (Fig. 5.3)

Our data suggests that at the household level, women who had land registered in their name, had better decision-making agency than women who did not have land registered in their name.

Apart from cooking, women who owned land had a significantly higher stake in decision-making on all aspects than female members of households that did not own land.

5.5 Gendered Dynamics of Burden of Work

Division of labour at home is another important marker of the power dynamics and equality shared between the family members. Women, especially in rural areas, are seen to shoulder more household work than men and this does not necessarily bring about greater autonomy in the household. In fact, the literature suggests that the high amount of unpaid household work that women undertake makes them time-poor and affects their well-being (Srivastava, 2020).

We assessed the effect of the pandemic-imposed lockdown on the burden of work on women and the types of activities that contributed to this burden. (Fig. 5.4)

The burden of work for women had increased, especially on the domestic front. Care work for children, meal preparation, and other household chores formed the major drivers of this increased work burden.

- 28.8% of the women expressed that paid work decreased, indicating a possibility of lower flow of disposable income in the households.
- A high proportion of women expressed that activities such as household chores other than cooking (43.5%) and tending to the livestock (39.2%) had remained the same as before the pandemic. This could be interpreted as, women are always burdened with domestic chores irrespective of hazards or global disasters, leaving them less room to focus on their personal well-being.

5.6 Violence Against Women

In this survey, the data on violence was restricted to understanding the respondents' perception about the increased or decreased incidences of violence against women in their respective villages.

9.8% of women reported that there was an increase in the cases of violence against women in the village in the last 1-2 years.

Higher percentage of SC women (13.5%) expressed that there has been an increase in violence against women in their villages, followed by women from OBC communities (12.2%), ST communities (7.7%), and General communities (6.7%)

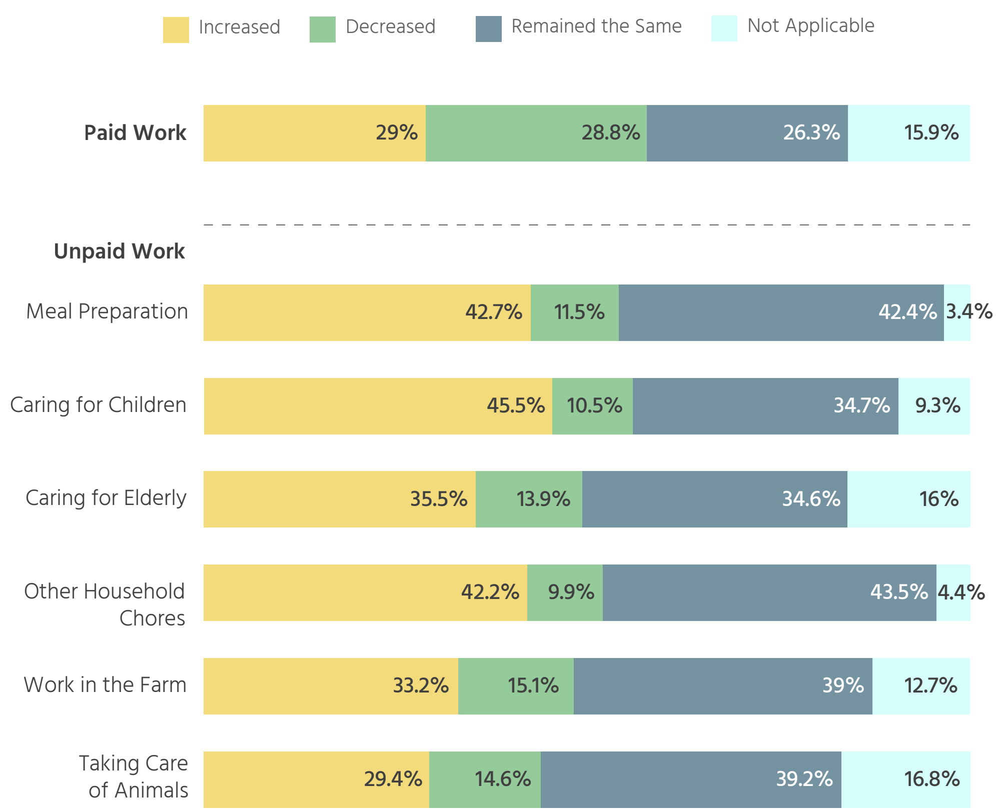
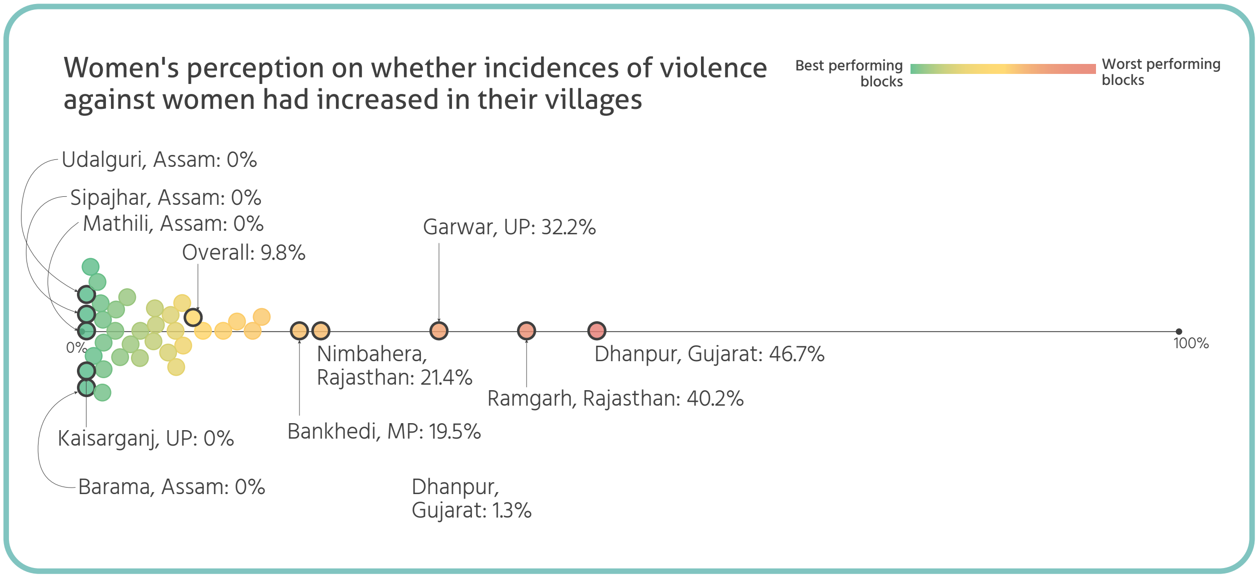


Fig.5.4: Type of activities that contributed to the burden of work during pandemic,% of Women



The above figure ranks all the blocks that were surveyed and highlights five best (marked in green) and five lowest (marked in red) performing blocks for this particular parameter. Refer to Annexure for values against each block.

Fig. 5.5: Beeswarm Chart highlighting five best and five lowest performing blocks with women reporting that there had been an increased cases of violence against women in their villages in the last 1-2 years

5.7 State of Well-being of Women in the Last Two Years

We also assessed the state of well-being of women members of households to ascertain the gendered impact of the pandemic. Respondents were asked if their overall wellbeing had worsened during that time.

Further, gender, caste, and class often interact together to compound the distress. An intersectional analysis of the data showed that women from SC (83.4%, n=734) and OBC (83%, n=1,890) households reported a higher percentage of worsened well-being.

80.5% of women responded that their overall well-being had worsened during the pandemic.

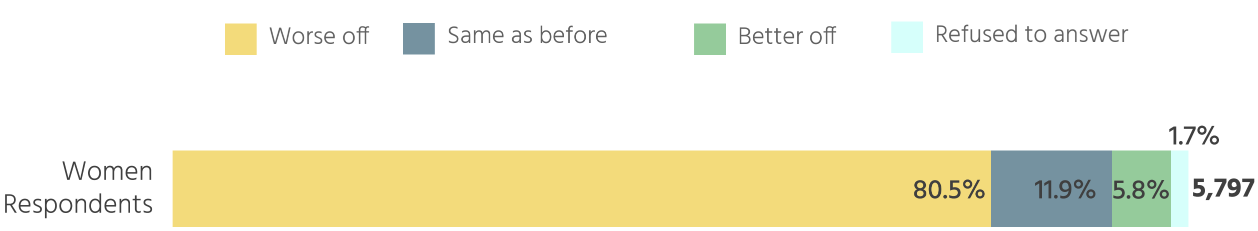


Fig. 5.6 : State of well-being, % of women (n = 5,797)

The well-being of women from SC and OBC households was 4-5 pct pts more negatively affected than women from other social categories.

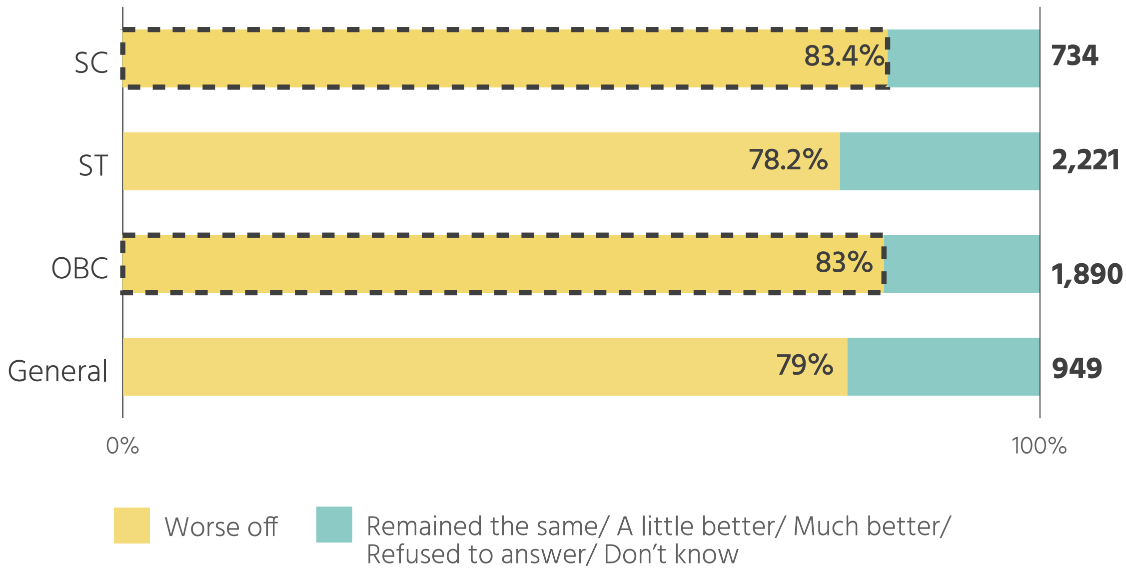
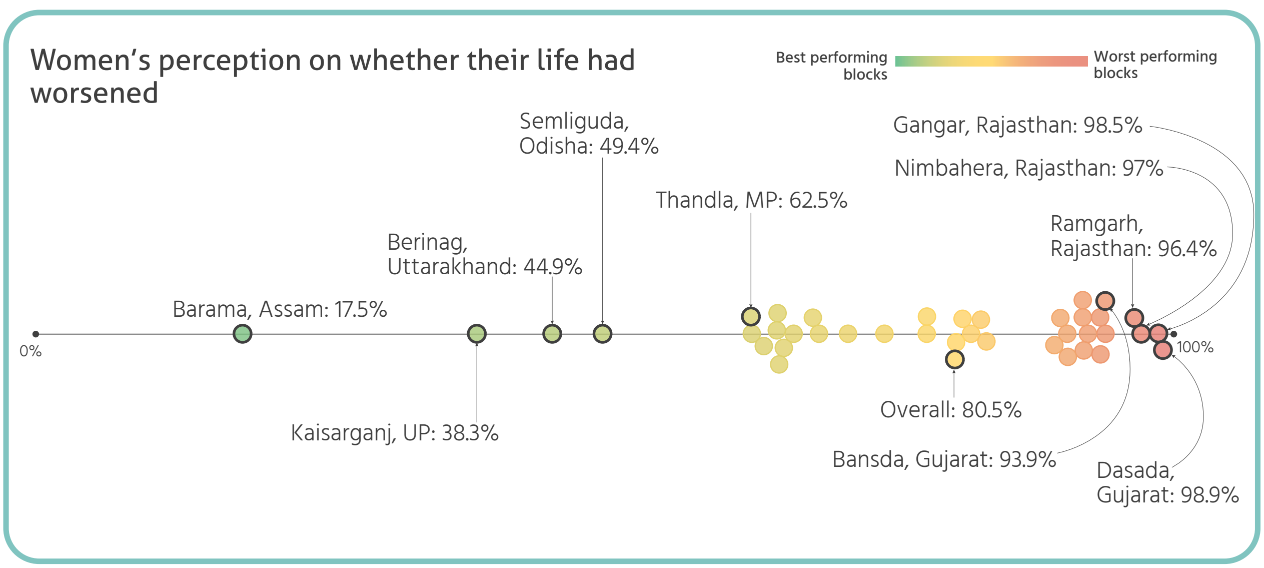


Fig. 5.7: Worsened state of well-being across social categories, % of women (n = 5,797)



The above figure ranks all the blocks that were surveyed and highlights five best (marked in green) and five lowest (marked in red) performing blocks for this particular parameter. Refer to Annexure for values against each block.

Fig. 5.8: Beeswarm chart highlighting five highest and five lowest blocks where the women reported to have perceived a worsened well being of life.

Summary of Key Points

1. **The overall well-being of women was affected by the pandemic. Around 80.5% of the women reported that their life had been worsened by the pandemic. This was felt more by women from SC and OBC communities (around 83%).**

   Additionally, around 9.2% of the women perceived an increase in cases of violence against women in their villages. Access to resources, ownership of assets, and agency in decision making has gendered implications on the overall wellbeing of women as well as on their abilities to negotiate with the power structures of the household

2. **Women and female children were seen to have unequal access to resources such as smartphones as compared to men and male children.**

   While this reflects the structural inequalities still present at the household level, it also facilitates the scope for further probing into such observations and examining the inter-household differences in the subsequent rounds of the RCRC survey.

3. **Only 14.4% of agricultural land-owning households had land registered in women's name.**

   Of the 8,474 households with agricultural land, 14.4% reported that the female member of the household had land in her name. Ownership of land among women was consistent across social categories: 15% for ST and OBC, 14% for SC, and 13% for general households. Women's land ownership was higher (24%) among female-headed households than among male-headed households (12%).

4. **Women's burden of work had increased, especially on the domestic front, with childcare, meal preparation, and other household chores being the major drivers.**

   The closure of schools, susceptibility of aged members to the virus, and the increased number of members at home during the lockdown could be the potential reasons for the increase in household work. However, the burden of work from other household activities, such as tending to livestock, remained the same, implicating that women are overburdened with domestic responsibilities, irrespective of the incidence of a global pandemic.

5. **However, despite the increased workload, women's agency to make household decisions apart from meal preparation remained low.**

   Women were seen to exercise more agency in household cooking-related decisions. This reiterates the gendered identity and role of women as nurturers in the household and whose participation in decision-making is restricted to aspects of meal preparation or catering to the needs of the family members. All other major decisions, on matters such as purchasing assets, the number of children to have, their education, and seeking loan, were taken by men. Women's participation in decision-making in these other areas was significantly lower in a male-headed household compared to a female-headed household. However, there were some encouraging signs for women's decision-making agency through land ownership—adult women who owned land had a significantly higher stake in decision-making than those who did not own land.

6. Social Welfare Programmes and Policies

Welfare programmes and institutions of support reduced vulnerability, but to a limited extent

Coverage under Government Welfare Programmes

7% of the eligible households did not have a ration card

5% of the households with a ration card wanted PDS ration but did not receive it

54% of households had a MGNREGS Job Card

however only 33% of them demanded jobs

40% of farming households were enrolled in PM-KISAN

however only 8% of them got its benefits

48% of households had LPG connection under Ujjwala

however 17% of those got their last refill over 6 months ago or never got a refill

27% of households had Ayushman Bharat Pradhan Mantri Jan Arogya Yojana e-card

however 17% of those with card required but did not get benefits

So as to attain inclusive economic growth, it is pertinent to have effective and functioning social welfare programmes, which have the potential to work towards the benefit of the poor and the disadvantaged and enable them to participate in the process of accelerating economic growth (Jha, 2014).

According to the Economic Survey of Financial Year 2023, India spent Rs. 21.3 lakh crore on social welfare activities. Social sector expenditure in India accounted for 8.3% of the GDP in 2020-21 and 8.6% of GDP was earmarked in 2021-22. During the pandemic, the Indian government also launched the Pradhan Mantri Garib Kalyan Yojana (PMGKY), a package worth Rs. 1.70 lakh crore to benefit distressed populace during the pandemic through numerous relief programs. The Atmanirbhar Bharat package, unveiled in mid-May 2020, implemented additional social support programmes. State governments have provided further assistance to migrant workers, construction workers, and those living below the poverty line. They have also initiated various programmes for citizens with financial and budgetary assistance from the central government (MoF, GoI, 2023).

The above mentioned schemes and programmes provide a context to this current chapter where we have examined important welfare programmes of the government pertaining to the thematic areas on which RCRC has collected data. In this chapter we discuss the Public Distribution System (PDS), the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), the PM Kisan Samman Nidhi (PM-KISAN), and other welfare programmes such as Kisan Credit Card (KCC) and Soil Health Card, PM Ujjwala Yojana (PM-UY), Swachh Bharat Mission (Gramin), PM Jan Arogya Yojana (PM-JAY), and social security schemes for labour groups. The current round of the RCRC survey focuses primarily on the coverage and effectiveness of these programmes. In the subsequent rounds of the survey, we plan to delve deeper into the reasons for differential access or coverage and identify potential interventions that could help address challenges.

6.1 Public Distribution System (PDS)

6.1.1 Overview of PDS in India

From its beginning in the mid-1960s, the PDS has come a long way, covering an estimated 80 crore households (about 60% of the total) in rural and urban areas. The Public Distribution System (PDS) aims at managing food scarcity and distributing essential food commodities at affordable prices. **India's PDS is the world's most extensive subsidized food distribution system.** PDS is governed by provisions of National Food Security Act (NFSA), 2013, which mandates coverage of 75% of the rural population and 50% of the urban population under Antyodaya Anna Yojana (AAY) or as Priority Households (PHHs). The Act mandates that about two-thirds of the population should get access to food grains at subsidized prices. The central and state governments are jointly responsible for the operations of PDS. The state governments are responsible for the identification of the PHHs. The entitlement of the households under the AAY, constituting the poorest of the poor households, is 35 kg per family per month, and for PHHs, it is 5 kg per person per month (DoF&PD, GoI, 2023).

In 2023-24, as per the Union Budget 2023-24, the allocation to food subsidy was estimated to be Rs. 1,97,350 crore. This amounts to a decline of 31.3% from the revised estimate of 2022-23 of Rs. 2,87,194 crore (India Budget, GoI, 2023). Under PDS, AAY was launched in December 2000, through which one crore poorest families were identified amongst the BPL families covered under Targeted Public Distribution System (TPDS). AAY coverage was further extended, in the first expansion, to 50 lakh BPL households headed by widows, terminally ill persons, disabled persons, and persons aged 60 years or more with no assured means of subsistence or societal support in 2003-04. In 2004-05, the second expansion took place under which an additional 50 lakh BPL families were included inter alia, all households at the risk of hunger. In the third expansion, another 50 lakh BPL households were added, further increasing the coverage to 2.5 crore households, amounting to 38% of the total BPL households.

As per the NFSA 2013, the households covered under the AAY are identified by the guidelines applicable to the scheme. Further, the remaining households are identified as PHHs under TPDS in accordance with the guidelines specified by the State Government (DoF&PD, 2013). For instance, in Gujarat, a family would be considered a PHH family if they do not have a four-wheeler, none of the members are government employees, none of the members earn more than Rs. 10,000 per month, none of the members pay income tax or professional tax, do not have irrigated land measuring 5 acres or more yielding crops in two or more seasons, and do not have 7.5 acres or more land with source of irrigation (GoG, 2023).

Prior to the implementation of NFSA 2013, some of the states provided coverage to a larger population than what would be covered by the central government as per the 75% rural and 50% urban population coverage. Because the NFSA allocation is less than the allocation provided by the states prior to it, the allocations by these states are covered by the Tide-Over allocation.

Additionally, in order to provide food security to eligible aged persons who have remained uncovered under the Indira Gandhi National Old Age Pension Scheme (IGNOAPS), Annapurna scheme was launched in the year 2000. Under the scheme, senior citizens (individuals above 65 years of age) get 10 kg of ration per month (MoRD, GoI, 2000).

Shortly before this system was disrupted by the pandemic, the government enacted the One Nation, One Ration Card (ONORC) initiative. ONORC allows ration card holders to secure their entitlement at any Fair Price Shop (FPS) in the country, as opposed to the previous system wherein cardholders could only access food entitlements at the FPS with which they were registered. This ‘portability’ feature was specially designed to benefit migrant households.

As part of our survey, we assessed the ownership of ration cards, types of entitlements under them, status of benefits received, and challenges in accessing PDS. These factors are critical in understanding the support received by rural households towards ensuring their food security.

6.1.2 Ration Card Ownership and Entitlement of Benefits under PDS

Overall, 88.9% of households reported having a ration card, with very few non-eligible households

Having a ration card serves as the fundamental gateway to accessing food grains through the Public Distribution System (PDS). The provided chart (Fig. 6.1) illustrates the distribution of ration card ownership among the households surveyed.

We also assessed the types of ration cards that households possessed to understand the nature of benefits they were entitled to. We found that 88.9% of the households had a ration card, 7%

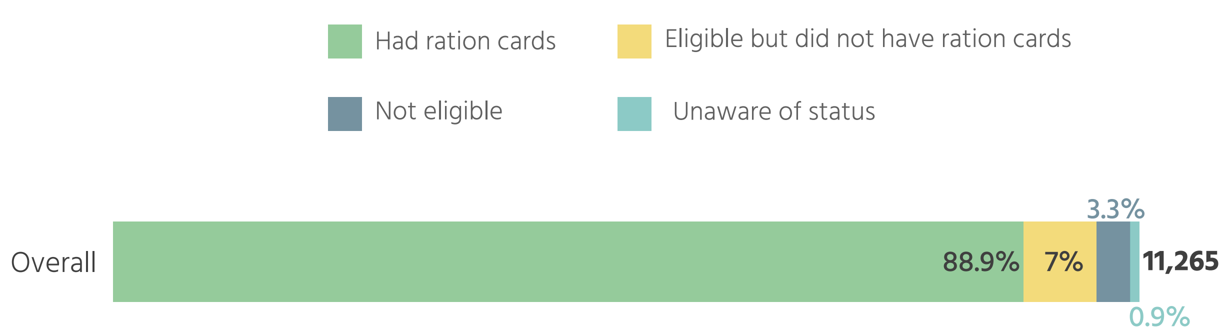


Fig. 6.1: Ration Card Ownership; % of Households

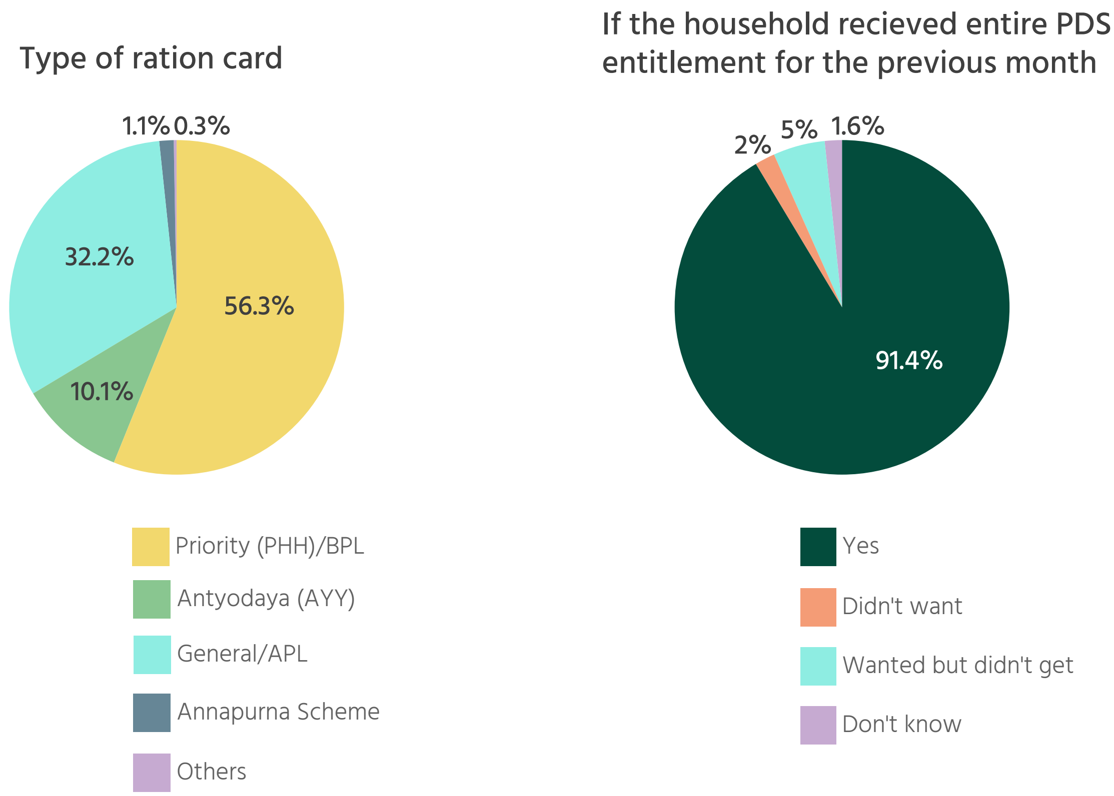
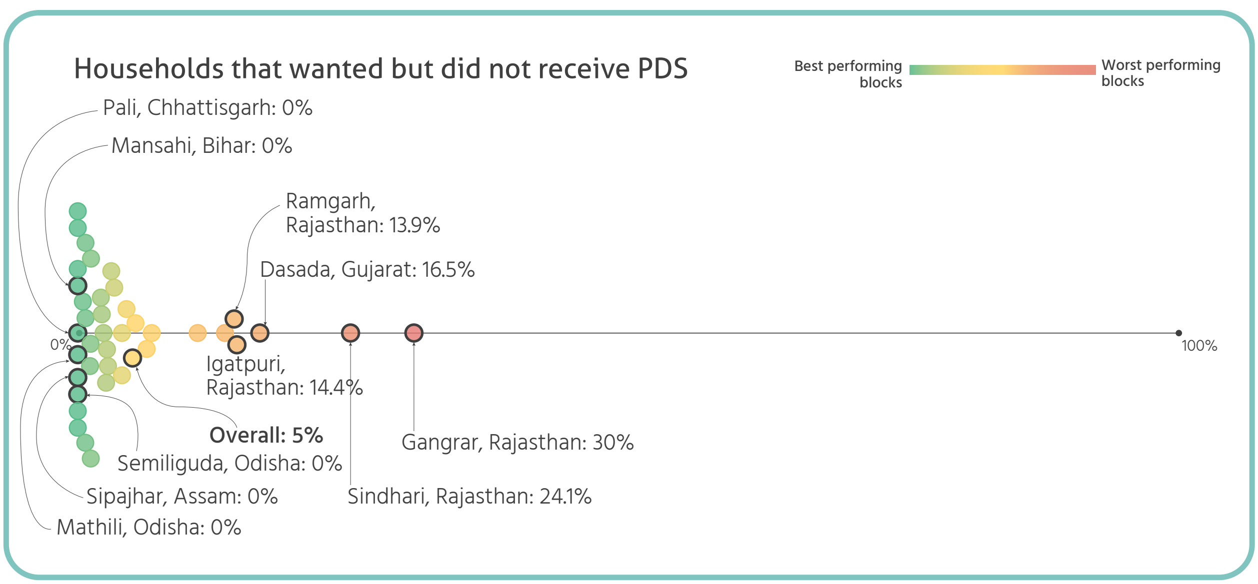


Fig. 6.2: Types of Ration Cards and Status of Benefits Received, % of Households with Ration Cards (n=10,011)



The above figure ranks all the blocks that were surveyed and highlights five best (marked in green) and five lowest (marked in red) performing blocks for this particular parameter. Refer to Annexure for values against each block.

Fig. 6.3 : Beeswarm chart highlighting five best and five lowest performing blocks with households that wanted PDS but did not receive it.

were eligible but did not have a ration card, 3.3% were not eligible, and 0.9% did not know about ration cards (n=11,265). When we dissected the type of ration cards the households held, we found that the majority had the PHH card (56.3%). Antyodaya card holders were only 10% and 1.1% of the surveyed households were beneficiaries of the Annapurna scheme. (Fig. 6.2)

91.4% of the households reported receiving their entire PDS ration entitlement for the previous month while 3.6% of the households reported that either they did not want or did not know about their entitlements under PDS. About 5% of the total households having ration cards reported wanting PDS but not receiving it (n=10,011). The proportion of households wanting ration through PDS but not getting it, was the highest in the blocks surveyed in Rajasthan (14.3%) and Maharashtra (7.4%), while this was nearly zero in the blocks of Chhattisgarh, Odisha, Tripura and Uttarakhand. Rajasthan accounted for more than half of the households that wanted PDS but did not receive (n=498).

There were multiple reasons for households not getting ration. 41.8% households did not have NFSA stamps on their cards; rations were denied to 33.3 % households by the dealer; 8.3% did not go to the ration shop at all; 7.9% faced issues with thumb impression and 7.7 % faced Aadhaar-related issues.

6.2 Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)

6.2.1 Overview of MGNREGS in India

The world's largest employment guarantee program, the MGNREGS, is a lifeline for millions of rural Indians. The scheme guarantees 100 days of wage employment per year to rural households whose members are willing to do unskilled manual work. The Act provides for an additional 50 days of employment, beyond the stipulated 100 days, to Scheduled Tribes households in forest areas, provided they have no private property except land rights provided in Forest Rights Act, 2006. **Such a scheme is significant as it works towards the inclusion of vulnerable rural groups, such as women, into the workforce.**

Women are at the forefront of MGNREGS as they make up a significant share of beneficiaries, and their entitlements matter more because they have fewer — and less well-paid — alternative employment opportunities than men (Dalberg, 2022). Whereas women laborers routinely get paid less than the male labourers, they get equal pay for similar work under MGNREGS, resulting in greater financial empowerment. This has also improved the wage gap with female agricultural labour wages moving closer to that of male counterparts (Pandey, 2018). However, women still face several challenges while seeking MGNREGS work, which are different from the challenges faced by men. Household responsibilities, lack of required documents, gender bias and discrimination from family and community, are some of the critical challenges faced by women.

MGNREGS emerged as an important tool for reducing the misery of vulnerable population groups during the pandemic, when spending and scale surged. However, the momentum reduced in the years that followed.

- The programme underwent a huge revival due to COVID-19. The initial allocation for MGNREGS in the 2020-21 budget was Rs. 61,500 crore. After the outbreak, this was raised by Rs. 50,000 crore, taking the total annual allocation to Rs. 1.11 lakh crore, the highest ever figure since its inception. In 2021-22, the budget was increased from an initial Rs. 73,000 crore to Rs. 98,000 crore (PIB, GoI, 20200). However, in the latest budget 2023-24, the allocation has been reduced to Rs. 60,000 crore (MoF, GoI, 2023).

- The total expenditure under MGNREGS decreased from Rs. 1.12 lakh crore in 2020-21 to Rs. 1.06 lakh crore in 2021-22. At the same time, the total number of person days of employment generated, which increased from 265.35 crores in 2019-20 to 389.09 crores in 2020-21, also fell to 363.39 crores in 2021-22.
- The total number of MGNREGS workers went up from 7.88 crores in 2019-20 to 11.19 crores in 2020-21 and dropped to 10.62 crores in 2021-22. In total, 7.20 crore households completed 100 days of wage employment in 2020-21 and the corresponding figure for 2021-22 was 5.92 crores (MoRD, GoI, 2023).

In our survey, we assessed households based on parameters across the employment cycle of MGNREGS to gain insights on the coverage and performance from both demand and supply perspectives. This included MGNREGS job card ownership, job demand by cardholders, job supply and uptake, provision of unemployment allowance, and duration of employment. These parameters linked to income security, helped us understand the support households received in strengthening their adaptive capacity.

Low ownership, usage, and efficacy in meeting demand characterised the MGNREGS experience among surveyed households

Only 53.6% of the total households had a job card (n=11,265). Relatively, a higher proportion of ST (66%) and SC (51%) households owned a job card as compared to General (45%) and OBC (42%) categories of households. (Fig. 6.4)

However, only one-third (33.4%) of job card owners demanded work, signifying a huge gap between card ownership and work demand. This gap was the highest in the blocks of Maharashtra, Gujarat, and Assam and lowest in the blocks of Rajasthan, Chhattisgarh, and the North East (Tripura and Meghalaya). Of the households that demanded work, 78.7% reported that they got work while 13.5% did not get work despite demanding it. Of the households that got work (n=1,582), 78.4% said that it was for the number of days they desired. Of the households that demanded but did not get work, only 4.9% got unemployment assistance. (n=266).

We further probed into the reasons for low work demand among job card holders. We found that

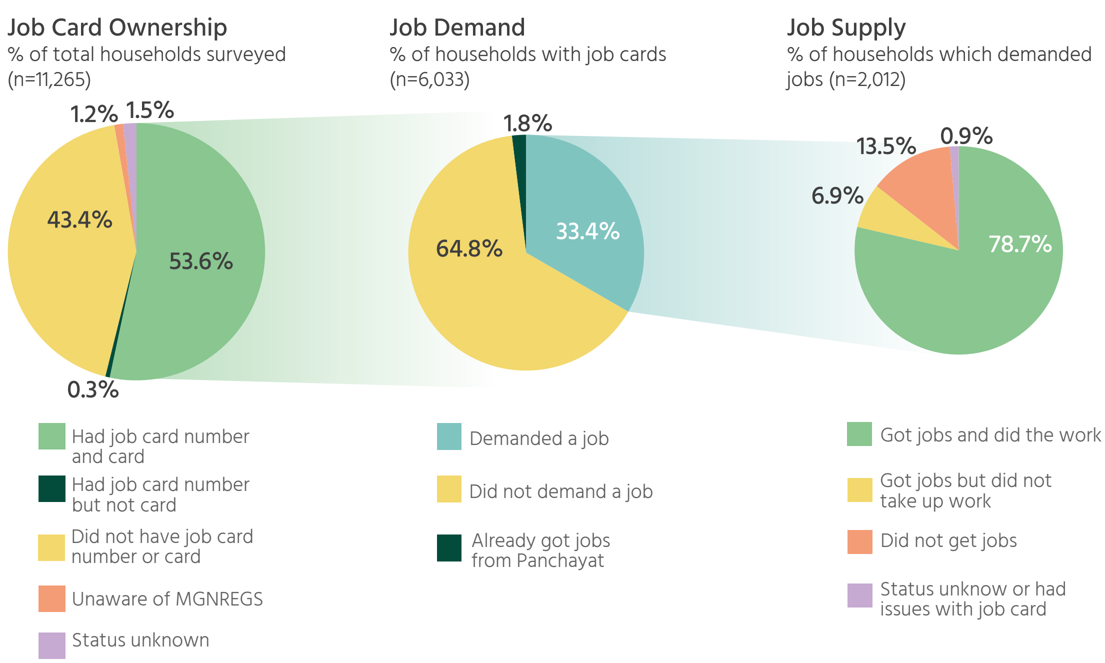


Fig. 6.4: Status of Job Card Ownership, Job Demand and Supply, % of Households

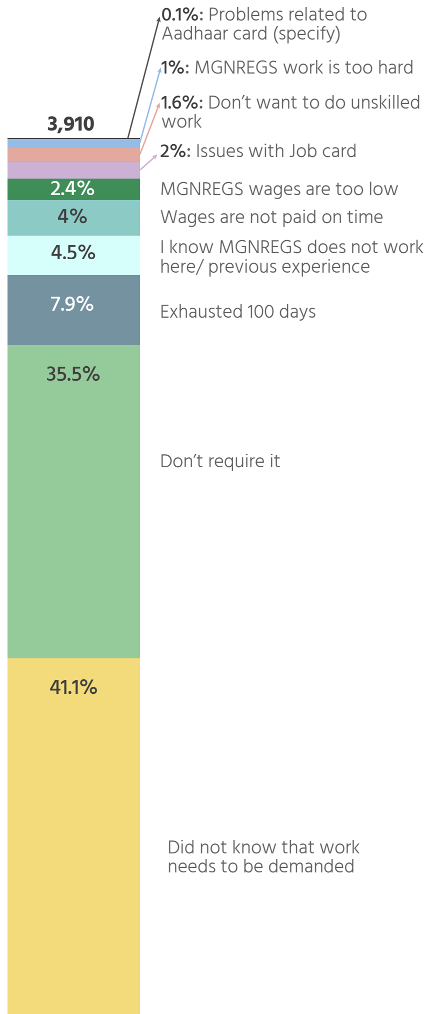


Figure 6.5: Reasons for Weak Demand for MGNREGS Work, % of Households Not Demanding Work (n = 3,910)

lack of awareness of the process to demand jobs was a key driver of low work demand. 41.1% households cited this as the reason. 35.5% responded that they did not need work. Bad previous experience (4.6%) and delayed wage payments (4%) were other major reasons cited for not demanding work (Figure 6.5).

Additionally, we tried to understand how job demand varied for different types of households based on the source of income, gender of household head, and social category. **We found that work demand by household type was in line with trends observed at an aggregate level** (Table 3).

We further investigated the primary reasons why households did not demand work across sources of income. 45.5% of the households who cultivated on their own land reported that they did not know work needed to be demanded, 31.4% did not require it, and 6.5% exhausted 100 days of the sanctioned work (n=1,678). For households with agricultural wage labour, the share was 39.7% for not knowing work needed to be demanded, 30.1% did not require it, and 10.5% exhausted 100 days (n=811). The households with casual wage labour as primary source of income reported that 41.6% did not require it, 39% did not know work needed to be demanded, and 9.3% exhausted 100 days

Category	Households Reporting	Yes, Demanded Work	No, Did Not Demand	No, already got MGNREGS work	n
By source of income	Cultivating Own Land	34.5%	64.2%	1.2%	2,612
	Agricultural Labour	36%	60.7%	3.3%	1,336
	Casual Wage Labour	30.1%	68.1%	1.8%	1,156
By social category	General Category Households	27.7%	70.3%	2.1%	857
	OBC Households	34.8%	63.7%	1.5%	1,464
	SC Households	34.4%	64.3%	1.3%	695
	ST Households	34.1%	64%	2%	3,013
Overall		33.4%	64.8%	1.8%	6,033

Table 3: Types of Households Demanding Jobs under MGNREGS, % of Households by Social Category

Voices from the Ground

Experiences of MGNREGA from different parts of the country

"...In our block Nimbahera of Chittorgarh district, women are more inclined to do NREGA work than men, as men migrate to other cities for work. The wage earned through NREGA work (approximately Rs. 225/day) is substantially less than what they earned outside the village as agricultural wage labourer (approx. Rs. 400/day), which discouraged them from signing up for NREGA work...."

- Field team, Prayas

"...In our block Ramgarh of Alwar district, the villagers are mostly working in the stone factory – hence they do not demand MGNREGS work...."

- Field Team, IBTADA

"...In our block Berinag of Pithoragarh district, wages are too low for some of them to be motivated to work for NREGA. Besides, NREGA is not very popular in the hilly terrains of Uttarakhand- so perhaps an awareness drive can help more people join the work..."

- Field Team, SHEG

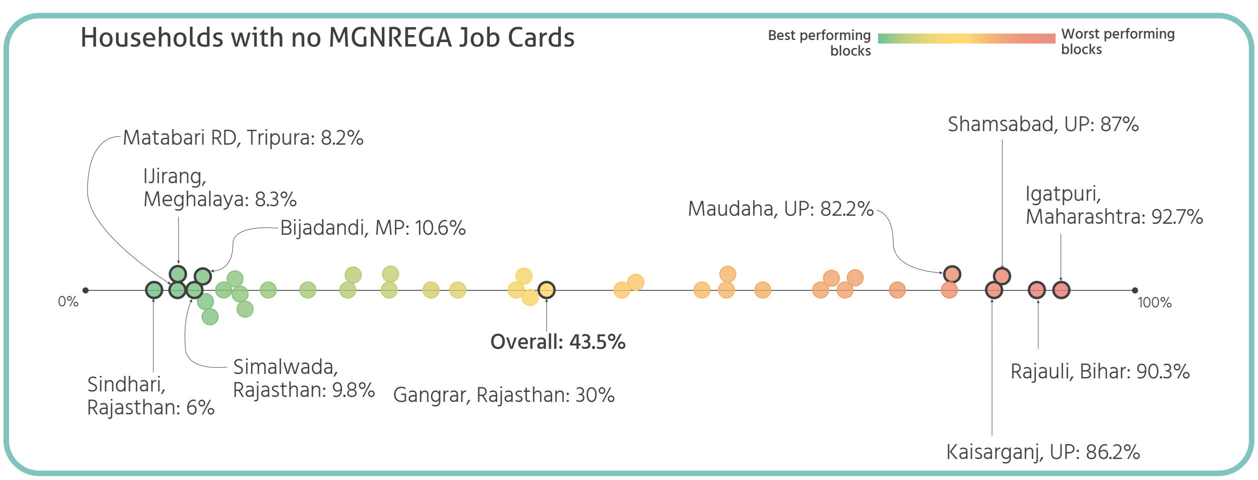
"....NREGA has been successful in generating employment in Meghalaya as much of the public assets in villages, roads and footpaths in Jirrang Block of Ri Bhoi district are developed by NREGA.."

- Field Team, Mosonie

"...Only 3% households have a NREGA job card because the block-Igatpuri is near a highway and there are many factories in the block. People usually work in those factories as labourers or clerks..."

- Field Team, Pragati Abhiyan

(these are stories shared by enumerators/field team from civil society organizations as per their encounters during their data collection and data dissemination workshops)



The above figure ranks all the blocks that were surveyed and highlights five best (marked in green) and five (marked in red) performing blocks for this particular parameter. Refer to Annexure for values against each block.

Fig. 6.6: Beeswarm chart highlighting five best and five lowest performing blocks that shows households where no member had MGNREGA job cards

(n=787). For salaried households, 48.9% did not require it and 36.7% did not know work needed to be demanded (n=264).

Across different social categories, we found that a disproportionately lower share of general category households demanded work as compared to ST, SC, and OBC households. 48.7% (n=602) of the general category households did not require work, whereas the share for ST households was 26.6% (n=1,927).

Workers requiring MGNREGS work usually approached the Gram Rozgar Sevak or the Gram Panchayat Secretary.

While the demand and provision of work aids the understanding of the efficacy of the job card in the initial stage of finding work, the number of person-days worked is a key metric to measure the continuity of this employment under MGNREGS. We further asked households that got the work, whether the family had any outstanding wage for more than 15 days. 19.9% of the households reported that there was a delay in wage payments (n=2,013).

6.3 Pradhan Mantri Kisan Samman Nidhi Yojana (PM-KISAN)

Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) is one of the largest central sector schemes that has been implemented to support the financial needs of landholding farmers of the country. Launched in 2019, its benefits were rendered to families of small and marginal farmers, with a combined landholding of up to two hectares. The scheme provides a cash transfer assistance of Rs. 6000 per year per farming household, divided in three equal instalments, which is transferred into the bank accounts of farmers (MoA&FW, 2019). Currently, the programme accounts for about 55% of the total budget of the Department of Agriculture, Government of India. For the purpose of this survey we have focused only on the coverage of the PM-KISAN programme, and the status of benefits received by the households.

We found that 40% of the farming households were enrolled in the PM-KISAN scheme while 55.2% eligible households were not enrolled and hence were outside the ambit of the benefits of

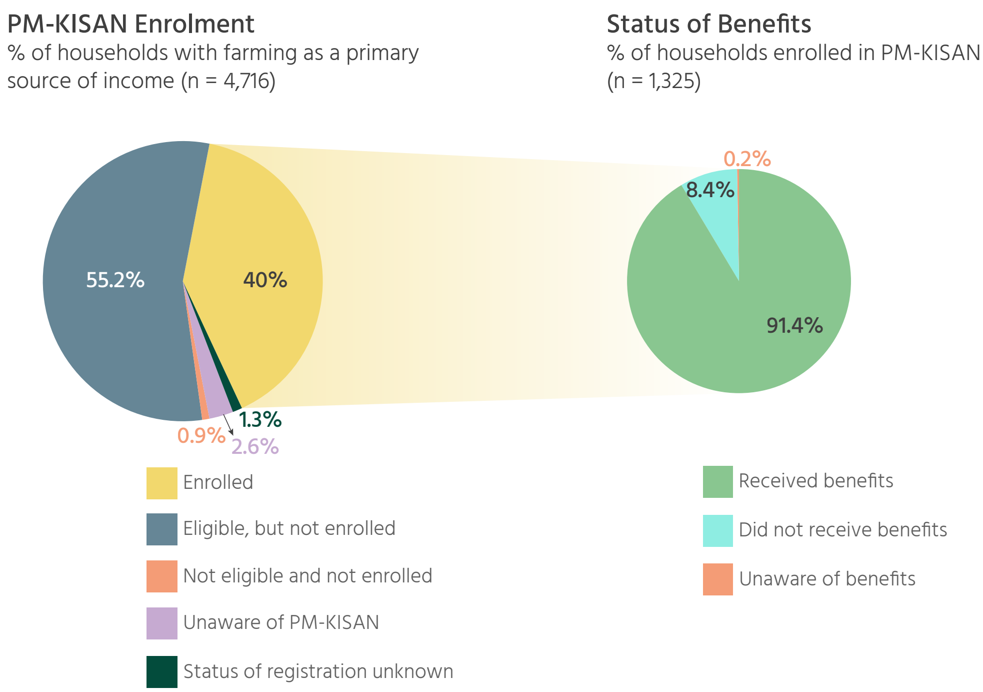


Fig. 6.7: Enrolment and Status of Benefits under PM-KISAN, % of Households

the scheme. Of the households that were enrolled, 91.4% got full benefits (entire installment of Rs. 6000) of the PM-KISAN scheme . The distribution of beneficiaries under the scheme showed no significant variation across social categories.

6.4 Other Programmes

6.4.1 Kisan Credit Card (KCC) and Soil Health Card (SHC)

The Kisan Credit Card (KCC) scheme was introduced in 1998 to support the farmers in fulfilling their short-term credit requirements. Under this scheme, farmers are eligible for loans which could be used for purchasing agricultural inputs such as seeds, fertilizers, and pesticides and draw cash for their production needs. In 2020, the scheme was revised to help farmers get adequate and timely credit support from the banks for their cultivation and other needs, all through a single window. Small farmers, marginal farmers, sharecroppers, oral lessees, tenant farmers, SHGs, or Joint Liability Groups (JLGs) are eligible for availing benefits under this scheme.

Soil Health Card (SHC) is another scheme introduced by the Department of Agriculture & Cooperation under the Ministry of Agriculture and Farmers' Welfare in 2015-16 to assist the farmers in assessing the quality and status of the soil health. The SHC is a printed document that provides an assessment of the soil quality for each of the landholdings on the basis of 12 parameters comprising essential minerals, macronutrients, secondary nutrients, and micronutrients. Based on this, the SHC will also indicate fertilizer recommendations and soil amendment required for the farm (MoA&FW, 2023).

In our survey, we assessed **the coverage of both these programmes by examining the card ownership among households.** Surprisingly, the coverage of KCC was extremely low among surveyed households. Only 8.9% of the total households had KCC (n=11,265). Of those with a card, only 52.4% availed a loan under KCC in 2021 (n=1,003). **Only 3.1% of the total households had a Soil Health Card (SHC) with them.**

6.4.2 Pradhan Mantri Ujjawala Yojana (PM-UY)

The PMUY scheme was launched in 2016 to provide access to clean cooking fuel to deprived and economically disadvantaged households, allowing them to transition from traditional cooking fuels such as firewood, coal, and cow-

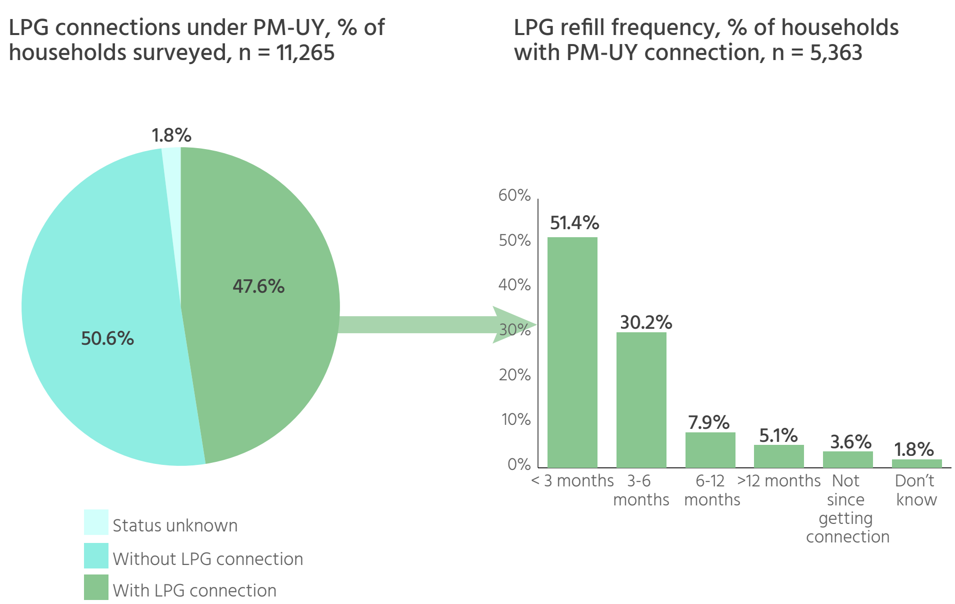


Fig. 6.8 : LPG Distribution and Refill Frequency under PM-UY, % of Households

Voices from the Ground

"....An interesting story that we came across during the data collection was that some of the rural women were scared to use the LPG cooking stoves as they feared that it might be dangerous if anything goes wrong while cooking . They have very little knowledge of technology usage or using anything beyond the traditional way of doing. We also found that people have misconceptions regarding Aadhaar cards and Government schemes. People believe that Aadhaar is against their religious belief where the Aadhaar number is connected with 666...."

- Field team, MOSONIE

".....Respondents from Uttarakhand (SHEG's field) said that only 24% had connections under Ujjwala Yojana. 34.7% of the households got gas cylinders refilled in less than 3 months because people in the block hardly use LPG gas connections. They cannot get it refilled because the block is in the hilly terrain and for a household to get gas refilled, they have to take the cylinder down the mountain, then get it filled and again carry the cylinder up to the hill. This process consumes a lot of energy and time. Also, some households hardly use cylinders, They do only when they have guests over and have to cook food immediately. Households are also not aware of when the refill truck comes and when they should go to get their refills done....."

- Field team, SHEG

(these are stories shared by enumerators/field team from civil society organizations as per their encounters during their data collection and data dissemination workshops)

dung cakes. The reason for the households to be motivated to opt for this scheme could be that traditional cooking fuels can cause household air pollution which can have health implications in the form of pneumonia, stroke, ischemic heart disease, chronic obstructive pulmonary disease (COPD), lung cancer, and poor obstetric outcomes (WHO, 2022). Currently, the scheme reports to have released 9.49 crore liquified petroleum gas (LPG) connections as per the official PMUY website. The official website of the scheme also reports an increase in the LPG coverage to 99.8% as on 21 April 2021 (PMUY, GoI, 2023).

The eligibility criterion for the Ujjwala scheme includes an adult woman belonging to a poor household and not having an LPG connection. The beneficiaries should belong to ST/SC households, be a beneficiary of Pradhan Mantri Awas Yojana (PMAY), Antyodaya Anna Yojana (AAY), forest dwellers, Most Backward Classes (MBC), tea and ex-tea Garden Tribes, or people residing in river islands (PMUY, GoI, 2023). In our survey we see that 47.6% of surveyed households have reported having a connection under the PM-UY scheme. (Fig. 6.8)

6.4.3 Toilets under Swachh Bharat Mission (Gramin) - SBM(G)

Ensuring every rural household has a toilet facility has been a key focus of the SBM(G) programme. Launched on October 2, 2014, the programme was aimed at eliminating open defecation in rural areas through construction of household and community owned toilets and ensuring behavioural changes around sanitation and hygiene among rural communities. In October 2019, by constructing 100 million rural toilets under the SBM(G) programme, all

Voices from the Ground

"....Although I had a toilet that was built under the Swachh Bharat Mission, it broke because a buffalo rubbed his body against the walls of the toilet and therefore it is of no use now.."

- Respondent from Ahwa block, Gujarat (during telephonic back-check)
(these are stories shared by enumerators/field team from civil society organizations as per their encounters during their data collection and data dissemination workshops)

villages, Gram Panchayats, Districts, States, and Union Territories in India were declared to be open-defecation free(ODF). The programme is currently working to launch its second phase titled ODF Plus which will focus on interventions for ensuring safe solid and liquid waste management in villages.

In our survey, we assessed the presence of a functioning toilet among households. Additionally, we also examined the coverage of the SBM(G) to understand how many toilets were constructed under the programme. **We see that access to and usage of toilets in rural India is not yet uniform.** Overall, 57.4% of the households reported having (what they considered) a functional toilet, and 53.3% of the households reported having a toilet built under the Swachh Bharat Abhiyan (n=11,265). Access varied across social categories, as SBM(G) coverage among SC and ST communities was more extensive. It was 46.9% among the General, 48.9% among the OBC, 56.3% among the SC, and 58.5% among the ST.

6.4.4 Health Insurance - Pradhan Mantri Jan Arogya Yojana (PM-JAY)

Launched in September 2018, under the **Ayushman Bharat** programme, PM-JAY aims at providing a health coverage of Rs. 5 lakh per family per year for secondary and tertiary care hospitalization to over 10.74 crore poor and vulnerable families (approximately 50 crore beneficiaries) that form the bottom 40% of the Indian population. The scheme covers households based on the deprivation and occupational criteria of Socio-Economic Caste Census 2011 (SECC 2011) for rural and urban

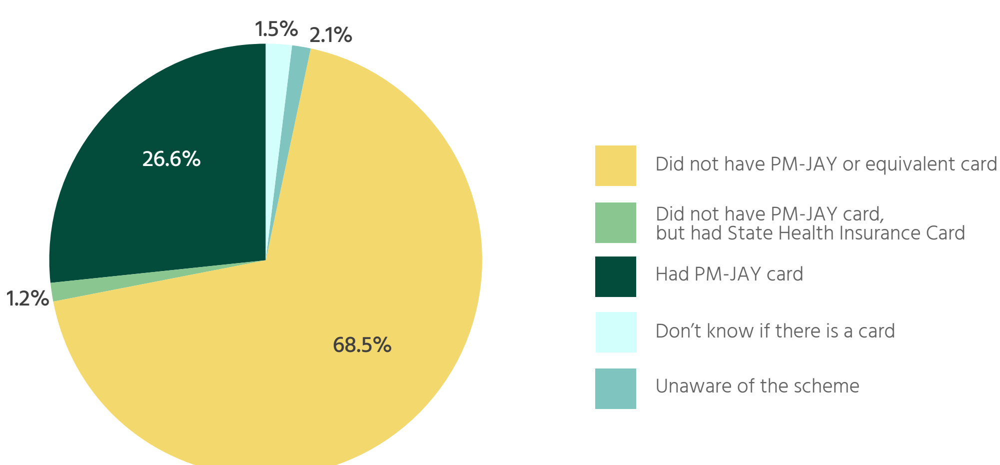


Fig. 6.9: PM-JAY/Health Card Ownership, % of Households (n= 11,265)

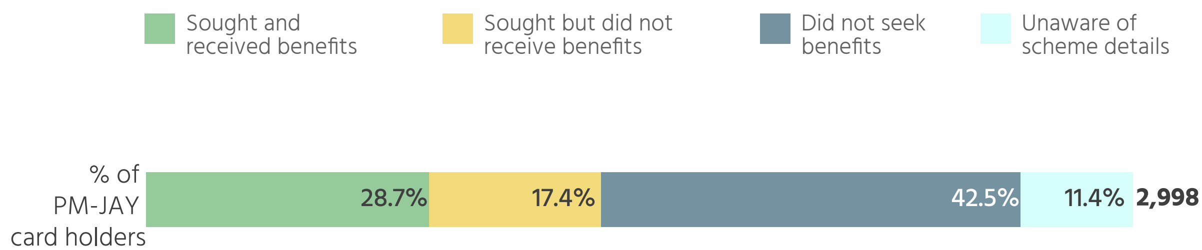
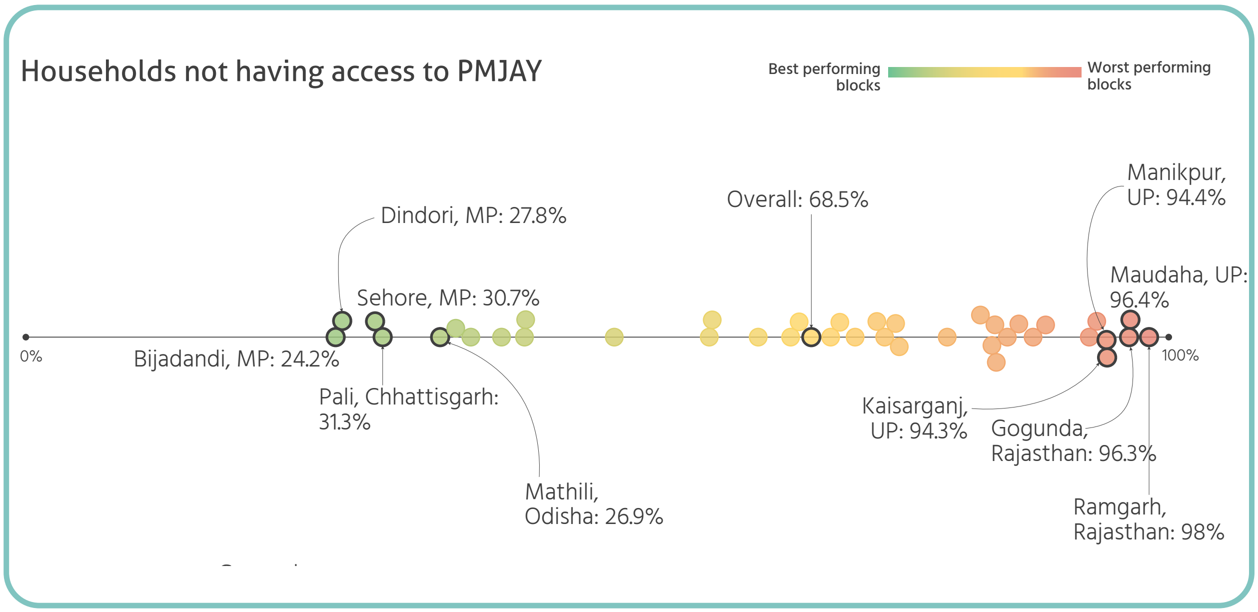


Figure 6.10: Ayushman Bharat Scheme Benefits, % of PM-JAY Card Holders (n=2,998)



The above figure ranks all the blocks that were surveyed and highlights five best (marked in green) and five lowest (marked in red) performing blocks for this particular parameter. Refer to Annexure for values against each block.

Fig. 6.11: Beeswarm chart highlighting five best and five lowest performing blocks that with households not having access to PMJAY

areas respectively, as well as the households that were covered under the former Rashtriya Swasthya Bima Yojana (RSBY). Under the scheme, up to three days of pre-hospitalization and 15 days post-hospitalization expenses such as diagnostics and medicines are ensured.

PM-JAY is fully funded by the Government and the implementation cost is shared between the Central and State Governments in a 60:40 ratio. For North Eastern states and three Himalayan States (Jammu and Kashmir, Himachal Pradesh, and Uttarakhand), the ratio is 90:10. PMJAY provides flexibility to the states to use their own database (in case they already have an existing health insurance/assurance scheme) to identify the target households for the scheme. However, the states should also include the households eligible under the SECC 2011 database and ensure that these families are not deprived of the benefits (MoH&FW, 2023).

The PM-JAY card is essential to avail health insurance under the scheme. In our survey, we assessed households based on their card ownership to understand their access to health insurance coverage.

The possession of the PM-JAY card was more prevalent among SC (28%) and ST (30.6%) households compared to other social categories. We also assessed the status of benefits received by households under PM-JAY.

Most cardholders did not seek benefits; some did not get benefits despite their need.

Share of households that availed benefits varied across social categories, with the General category (33.6%) households performing slightly better than ST (29%), SC (28%), and OBC (26%) households.

6.4.5 Social Security of Informal Sector Workers

In order to ensure the social security of informal workers in India, the Ministry of Labour and Employment of India had developed an **e-Shram** portal in August 2021, that attempted to create a comprehensive national database for all workers engaged in unorganized sectors. A centralized database of every construction worker, migrant worker, gig and platform worker, street vendor, domestic worker, and agriculture worker can assist in designing and developing targeted interventions. Under the scheme, any workers engaged in the unorganized sector and aged between 16 to 59 years, are eligible to register on the portal to access the e-Shram card. The card offers a sum of Rs. 2 lakh if a worker dies in an accident or suffers from disability and Rs. 1 lakh in case of partial disability.

PM Shram Yogi Maan-Dhan Yojana (PM-SYM) aims to ensure financial protection of elderly unorganized sector workers. The scheme is voluntary and contributory in nature (50:50 ratio to be borne by the contributor and the Central Government as per the age specific requirement chart) and provides a minimum assured pension of Rs. 3000 per month to workers aged 60 years and above (Ministry of Labour & Employment, GoI, 2023). Informal workers aged between 18-40 years with a monthly income below Rs 15,000 and not a part of Employee's Provident Fund Organisation (EPFO)/ Employees State Insurance Corporation (ESIC)/ New Pension Scheme (NPS) (Government-funded) are eligible to apply for the scheme. The scheme currently runs across all the 36 states and union territories covering 3,52,598 Common Service Centres and 44,00,601 enrolments (Ministry of Labour & Employment, GoI, 2023).

In our survey, we assessed households on their enrolment in social security schemes such as e-Shram cards and PM-SYM (Table 4).

There has been a surge in the popularity of e-Shram cards; however, the PM-SYM is yet to gain traction.

e-Shram Card	PM Shram Yogi Maandhan Yojana (PM-SYM)
32.3%	7%

Table 4: Enrolment in Social Security Schemes for Labour Groups, % of Households Surveyed

e-Shram

- Overall coverage of the e-Shram scheme was 32.3%. By social category, it was the lowest for ST households (24.7%). OBC, General, and SC households had coverage rates of 35.9%, 38.5%, and 40% respectively.
- We also found that 19% of the households were not aware of the scheme and 3.0% were not aware if someone in the household had access to e-Shram
- A total of 11.6% of households out of those who did not have access to e-Shram, reported that there were issues with Aadhaar despite the stated involvement of Common Services Centres (CSC) in the registration and distribution processes of e-Shram (n=5,054).

PMSYM

- The scheme had beneficiaries in only 7% of the households (n=11,265), covering 8.9% of female-headed households and 6.5% of male-headed households.
- 65.6% of the households did not have access to the scheme, 24.4% were not aware of the scheme, and 2.9% were not aware if someone in the household had access.

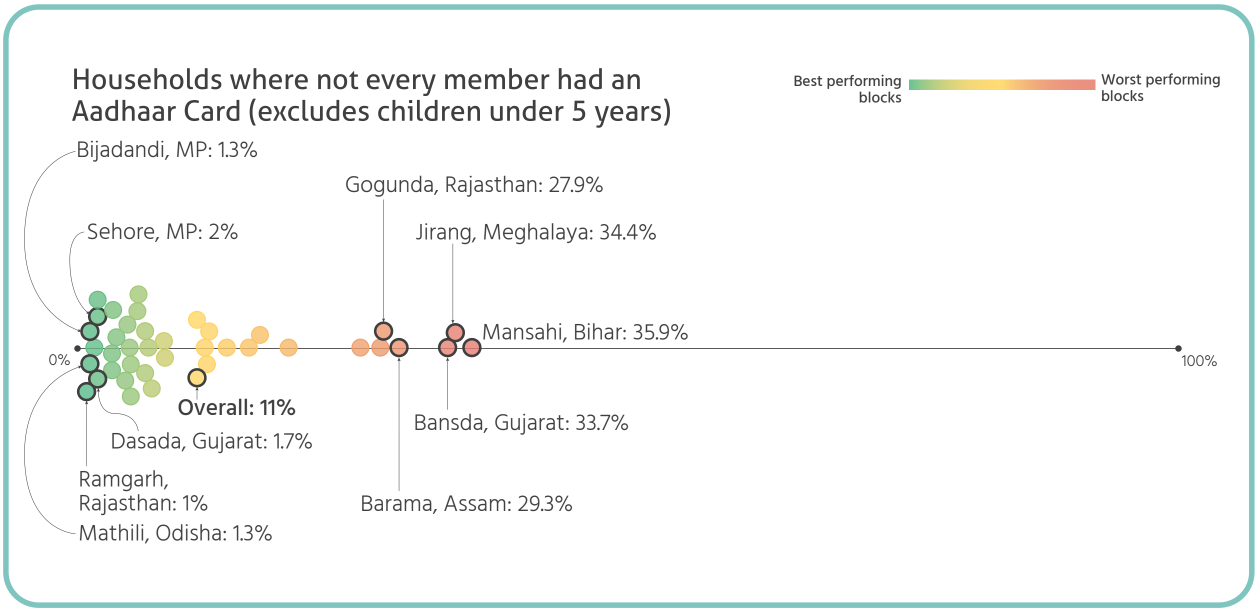
- About 7.9% of ST, 7.3% of SC, and 6.9% of General households had opted for the scheme, while coverage for OBC households was only 5.9%.
- About 9.4% of households reported issues with Aadhaar (n=7,261)

Aadhaar Card

Aadhaar has become a cornerstone of identification for Indian citizens, with widespread acceptance across most sectors. It is mandatory to access key welfare schemes like PMJAY, PMSYM, and even for financial services like bank accounts. According to our survey data, 88.2% of sampled households have ensured that all eligible members, excluding those under 5 years of age, possess an Aadhaar card.

However, **Aadhaar coverage varied vastly across states and blocks in our survey.**

- At the state level, the coverage varied from 80.4% in Assam to 82.8% in Gujarat to 79.3% in Bihar
- At the block level, the coverage varied from 86.3% in Berinag block of Uttarakhand's Pithoragarh district to only 65.3% in Meghalaya's Jirang block.
- The remaining surveyed blocks reported a coverage of more than 90%.



The above figure ranks all the blocks that were surveyed and highlights five best (marked in green) and five lowest (marked in red) performing blocks for this particular parameter. Refer to Annexure for values against each block.

Fig. 6.12: Beeswarm chart highlighting five best and five lowest performing blocks showcasing households where not all members possess an Aadhaar Card

Summary of Key Points

1. The access to government social welfare schemes, especially at a time of crisis, is of immense importance for individuals who are most vulnerable to external shocks (e.g. COVID-19). We have tried to shed light on the issues or challenges the households could have potentially experienced while accessing the schemes.

2. With the NFSA mandating food to be affordable and accessible through PDS, we find that it was not accessible to all eligible households. Although a large proportion of households had a ration card, we find 7% of eligible households reporting not having the same. Additionally, **owning a ration card does not necessarily translate into getting food items- as 5% ration card holders reported not receiving entitlements through PDS. Some of the key challenges were not having an NFSA stamp, dealer denial, not accessing ration shops, and issues with thumb impression among others.**

3. In terms of accessibility and effectiveness of MGNREGS through outcomes such as owning a job card, demanding work (or not), and the reasons associated with them, **only 53.6% of households had a job card.** This ownership varied among social categories. **Only 33.4% of them demanded work**, but not all who demanded work got it. While households were aware of the purpose of having a MGNREGS job card, they were largely unaware that work needs to be demanded as part of the process. Additional reasons for not demanding work were related to prior completion of 100 days of work and previous experience with MGNREGS, including not wanting to do unskilled work, low wages, MGNREGS not being operational in their areas, and issues with job cards.

4. For **PM-Kisan**, we find that the **coverage of households with farming as their primary source of income was low (40%)**. Similarly, KCC and Soil Card access was limited to 8.9% and 3.1%, respectively.

5. Our findings on the PM-UY suggest that of the households with access to LPG (47.6%), the frequency of refill was more than 6 months for 13% of them. To ensure a sustained transition to cleaner fuels in rural villages, it is important to ensure that steps are taken to strengthen the supply chain to ensure regular refilling of LPG cylinders across remote rural areas.

6. PM-JAY card is accessible to only 26.6% of all households out of which 17.4% reported not receiving benefits of the scheme despite seeking.

7. The coverage of access to e-Shram cards and PM-SYM cards was low. **A major challenge with both schemes was that a large proportion of households were unaware of the scheme (24.4% for PM-SYM and 19% for e-Shram).**

7. Conclusion

COVID-19 accentuated and exposed many vulnerabilities and fault lines present in the rural areas, and its impact continues to unfold even three years after the pandemic.

The outbreak of COVID-19 in 2020 created a major crisis in the lives and livelihoods of rural communities in India. Three years after the pandemic, several aspects of the cascading impact of the pandemic continue to unfold. The primary conclusion of this survey is that the adverse impact of the pandemic on the lives in rural India (evident in the large-scale destruction of livelihoods, widespread hunger (skipping meals), loss of jobs, loss of income, reduced consumption of even essentials, and uneven economic burden within the households) is still substantially present in rural areas. These add substantially to the vulnerabilities of the weakest sections of the society, even as government made and continues to make a valiant attempt to address these vulnerabilities through its social welfare programs such as Public Distribution System (PDS), MGNREGA, PM Kisan Samman Yojana, and so on. By accentuating and bringing these issues to the surface, COVID-19 exposed many vulnerabilities and fault lines already present in the rural areas.

The focus of this survey was on such vulnerabilities that pre-existed the pandemic and have deep historical and socio-cultural roots, evident in choice of blocks and the characteristics of the households surveyed.

Vulnerability is the internal property of a system to be adversely affected by an external shock or a hazard. The susceptibility of the system to a hazard is variable and systems also vary in their capacity to recover from the impact of the hazard. Vulnerability creates a web of risks which rural communities get caught in. These risks are minimized or even eliminated completely if the underlying vulnerability is addressed and the system is rendered more resilient. Our survey, conducted in some of the poorest and most backward blocks of the country, showed that these areas are highly exposed and sensitive to external shocks and have low adaptive capacity. These blocks are ranked low in Multi-dimensional Poverty Index (MPI) and have high headcount ratios of poverty, as calculated in this report. More than half of the households surveyed belong to ST or SC communities. Agriculture labour and casual labour form nearly 40% of the sampled households. Likewise, two out of every five households derived their principal source of income from farming in the year preceding the survey. One third of the surveyed blocks come under the districts which fall within the aspirational districts. In this report, we look at some of the aspects of the vulnerability of rural communities such as food security, secured incomes, impact on key livelihood activities, and the gender aspects of such effects.

Food insecurity: Skipping meals were signs of vulnerability among households. The PDS played an important role in addressing this vulnerability; however, impediments related to universal coverage and foodgrain access need to be overcome.

Access to food is one of the primary axes of vulnerability in rural areas. Purchasing from the market rather than growing one's own food could be a sign of vulnerability because market prices cannot be controlled by the purchaser and food is a necessity. A significant proportion, two out of five households in our sample, reported market purchase as the primary source, while over half of the households produced their own food. It was the worst in the case of Dalit households; almost half of them had to resort to market purchase. They were 15% worse off, in comparison to tribal households. The labour households, particularly non-agriculture casual labour, reported very high dependence on market purchase. In our sampled households, three out of every five were those with wages from casual labour as their primary source of income. Given the situation of high volatility of food prices, labour households are likely to experience a crunch in their household budgets. This would force them to cut down on food, especially more expensive and high-nutrition food items.

One out of every eight households in our sample reported that they skipped meals during the month prior to the survey. Five percentage points more SC households skipped a meal in comparison to the General category (16% versus 11%). A greater share of agricultural wage labour (one out of every six) and casual wage labour households (one out of every eight) skipped a meal in the previous month, compared to households with other income sources (one out of every nine). This suggested that wage-based labour households were more sensitive to food insecurity at the time of shocks such as COVID-19. It is possible their incomes dropped during this period. The plight of agriculture wage labour is specially to be noticed. They were five percentage points worse off than even casual wage labour.

Households that borrowed money or bartered / exchanged their goods or services for food were significantly more vulnerable to skipping meals (18 percentage points) than those that produced their own food. Nutrition insecurity is evident in terms of what people skip when distressed, when vulnerable. Egg, meat or fish were the least consumed items, with less than fifty percent of households skipping meals consuming them. Even vegetables or lentils (daal) were skipped by almost a quarter to one fifth of the households. This fact of households skipping meals was also observed in the earlier surveys done by RCRC. Though the proportion during this survey is lower, the persistence of people skipping meals is an alarming issue that needs urgent attention. Skipping a meal is proximate to a starving situation. We can conclude that the most vulnerable households in our sample, such as the landless and labouring households belonging to SC/ST/OBC, need immediate policy attention.

Specific vulnerabilities, such as food shortage, can be addressed through government programmes and the social protection they offer reduces the sensitivity and strengthens the adaptive capacity of the households. In the context of food security, provision of subsidised food through the PDS, has an important role to play here. India's PDS currently covers an estimated 813.5 million beneficiaries under the National Food Security Act (NFSA) 2013, wherein food is provided free of cost. Our survey found that of the 11,265 households surveyed, 9,993 (nearly 9 out of 10) households possessed a PDS (ration) card and 92% of those holding a ration card were able to get their full entitlements under the scheme. The broad conclusion is that PDS helped in mitigating rural distress to a great extent by successfully providing food. This is a positive message from this report.

It is hard to ignore, however, that households skipped a meal, despite getting PDS. Nine out of 10 households that skipped a meal owned a ration card. This points to potential impediments to food grain access. Lack of NFSA stamps on cards and dealer refusal, among other procedural and supply-side issues, were barriers to accessing food grains. PDS still has large exclusions, which need to be corrected. For example, the basic population numbers for the NFSA coverage are drawn from the 2011 Census or SECC data, which are now outdated. As the population numbers get revised, the number of PDS card holders also should go up. Programmes such as One Nation One Ration Card (ONORC), ensuring portability of entitlements need more imaginative vision and skilful implementation. There are differences between blocks in terms of what is provided through the PDS and how much the households can access. The proportion of households needing foodgrain from the PDS but not getting it was the highest in the blocks surveyed in Rajasthan (14%) and Maharashtra (7%) while this proportion was close to zero in the blocks of Odisha, Uttarakhand, and the North Eastern states.

Income and financial insecurity: Loss of income during the pandemic coupled with the lack of emergency sources of funds added to the financial distress of households. The MGNREGS was a big help in alleviating this distress; however, the issue of low demand among job card owners will need to be uncovered.

Disruption of livelihoods on a large scale has led to reduced incomes for rural households. About one half of the total sampled households reported that their current income was lower than pre-pandemic levels. It had earlier decreased but is now back to pre-pandemic levels for one of each eight households. In our sample, almost four out of every five surveyed households draw their income from farming or from wage labour (42% in the former, 38% in the latter category). These are the households that felt the maximum amount of income loss during the year (2021) while the salaried class felt the least amount. The difference was 12 to 13%. Around 41% among the salaried class experienced income loss, while 52-54% among casual labour and agriculture labour classes did. That is why NREGA is so relevant even today. The key reasons for decrease in income reflected the challenges faced by farming and wage-based labour households. Income of farming households was reduced by challenges related to lower agricultural output and wide fluctuations in prices of the produce. Incomes of agricultural and casual wage labour households were reduced by wage reduction and job cuts by employers. Among occupational categories, only the salaried class reported that either their incomes stayed the same or actually went up. For the rest, especially the agricultural labour and casual labour households, the level of income during the time of the survey has considerably worsened compared to pre-pandemic levels. One half of the agricultural households who cultivated own land reported loss of income.

Additionally, households lacked reliable sources of emergency funds to cope with these income losses. In our survey, we inquired how the households met their emergency cash needs. For example, if they needed 5000 rupees or less, who would they go to? Would they dip into their savings or would they borrow from someone? If they borrow, who are the people they are most likely to go to for loans? The good news is that two out of every five households had savings that they could rely on in the event of emergencies. Our survey showed that more than half of them depended on informal borrowing, suggesting that they could have been more vulnerable due to high interest rates and exploitation. About half of them would go to friends and family, and one of every fourteen to moneylenders. ST households relied more on moneylenders (13% of households, compared to 7.1% of all households), who are generally exploitative in nature.

MGNREGS is the biggest help to wage labour households and even small and marginal farmers. One fifth of the households that reported loss of income reported that the primary reason for this was reduced hours or days of work. The survey found that more than one half of the total households surveyed (6033 households) had a job card; in other words, a little less than half of the households did not have a job card. Among those who had a job card, only one third demanded and got work. Further, only one out of every five got work, when they demanded. Interestingly, less than one fifth approached the Sarpanch for work; the rest went to Gram Rojgar Sahayak (46.7%) or Secretary (26.9%). There seems to be a big gap between possessing a job card and demanding work based on it, and there might be an issue of 'accessibility' of Sarpanch if one wanted work. This gap between ownership and demand was the highest in the blocks of Maharashtra, Gujarat, and Assam whereas it was low in the blocks in Rajasthan, Chhattisgarh, and the North East. This issue needs a much wider discussion.

Agricultural resource scarcity: Lack of resources such as water and timely agricultural advice posed a challenge for farmers even before the pandemic. The PM-KISAN provided support in the form of cash transfers to farmers; however, its coverage was low.

Only one third of the households in our sample were not engaged in agriculture. The rest (about two thirds) either cultivated their own land, or cultivated a rented land, or worked as a share-cropper. A small percentage leased out land to others. There could be a major reporting issue here. Though it is a known fact that a very large proportion of rural people do take land on lease or work as share-croppers, the numbers reported are low probably due to the fact that tenancy has been declared as illegal in many states. More micro-level surveys could bring out the real picture on the ground.

More than one-third of agricultural households did not have access to irrigation and were cultivating on rainfed farms. ST households had a high proportion (two out of every five) of households without irrigation. When it came to receiving agricultural advice, state-supported public extension systems and grassroots organisations were ineffective in ensuring that timely advice on agricultural practices reached farmers. Most farmers depended on friends, neighbours, traders, or their own instinct while making choices of seeds and agricultural practices. These challenges which existed even before the pandemic, coupled with the loss of income during the pandemic, further exacerbated circumstances for farmers.

Cash transfer schemes such as PM-KISAN are expected to compensate farmers for the loss of income to some extent. Currently, at the national level, PM-KISAN is one of the largest cash transfer programmes of the Government of India, with an estimated outlay of Rs. 60,000 crore in the 2023-24 Union Budget. However, our survey showed that only two fifths of the eligible farming households were getting regular payments under PM-KISAN, and three fifths of the farming households were not getting benefits under the scheme. Only two out of every five households were covered under PM-KISAN despite having farming as their primary source of income. There could have been other reasons for it such as ineligibility.

If the households are reporting reduced incomes despite them receiving PMKSY benefits, this means that there is a strong case for raising the amount paid out through PM-KISAN. There is also a strong case for bringing all households eligible for PM-KISAN benefits under its purview. It may, however, be remembered that PM-KISAN is an immediate response to falling incomes of the farmers and should not be seen as a substitute for raising the level of farmer's income through direct interventions in agriculture financed by public investment.

Impact on women: The overall well-being of women and their decision-making agency had worsened during the pandemic. Moreover, landowners were predominantly male, pointing to potential gendered implications on the control over resources.

More than four out of every five women interviewed reported that their life had been worsened by the pandemic. This was felt more by women from SC and OBC communities. Women's burden of work had increased, especially on the domestic front, with childcare, meal preparation, and other household chores being the major drivers. However, despite the increased workload, women's agency to make household decisions apart from meal preparation remained low. All other major decisions, on matters such as purchasing assets, the number of children to have, their education, and loan seeking, were taken by men. However, there were some encouraging signs for women's decision-making agency through land ownership – adult women who owned land had a significantly higher stake in decision-making than those who did not own land.

A strong gender bias was observed in adult women's use of smartphones as compared to that of adult men's: While around half of the surveyed households owned smartphones, of them, 91.1% reported adult males using them against 42.7% for adult females.

Of the households with land, seven out of every eight did not have land in the name of a woman. ST and OBC households had proportionately more women with land in their name. There were regional variations in women's access to land. Women were in a better position in female-headed households in terms of land ownership with 24% compared to 12% among male-headed households. Initiatives to secure land rights for women need to be undertaken at scale. Because this issue reflects the deep gender bias in societies, expecting legislation alone to secure rights of women is unrealistic. This idea must form the core agenda of the vibrant institutions of the poor.

Call To Action

a. Call to Action for Policy Makers

Policies and programmes by the government have played an important role in reducing the distress of the rural population. However, there are areas that warrant closer attention to ensure universal coverage and effectiveness.

- PDS is one programme that has performed well during the post-pandemic period. It has mitigated rural distress to a great extent by successfully providing food. We recommend the following:
    - Review PDS with regard to NFSA stamp on ration card and dealers running out of stock, which are impediments to food grain access to vulnerable sections of rural society, to deal with the fact that a sizable proportion of vulnerable sections of rural society is skipping meals, especially Dalit households and casual labour wage households. Skipping a meal is proximate to a starving situation.
    - Make special efforts to protect groups excluded from PDS, through schemes such as ONORC, which ensures portability of food entitlements across the country to deal with the issue of large exclusions. Many vulnerable groups such as migrant labourers and the urban floating population are excluded from PDS.
    - Further, the recent decision by the government to withdraw the additional 5 kg entitlement of free food grain under the PM-Garib Kalyan Yojana is likely to hurt the poor. We recommend that the money that was released by stopping the programme should be utilised to provide more protection to the poor and the vulnerable by strengthening the public systems providing subsidised food such as ICDS and Mid-day Meals.
- MGNREGS emerged as an important tool for alleviating the misery of vulnerable population groups during the pandemic, when spending and scale surged.
    - Streamline the demand generation process under MGNREGS. It is disconcerting that two thirds of job card

holders in our survey did not demand a job. The notion of work demand under MGNREGS needs to be unpacked. The deficiency in demand for work that our survey highlights does not always mean that the MGNREGS work is not needed. Lack of demand can also be because the wage payments for the work completed earlier were delayed. Workers often asked Rozgar Sahayak and not the Sarpanch. Workers demanded but did not receive the type of work suited to them, which led to their not demanding work anymore (referred to as the 'discouraged worker syndrome' in the literature on MGNREGS). Another reason for lack of demand could be the lack of funds at the disposal of the implementing agencies such as line departments or Gram Panchayats. Owing to all these reasons, demand for work can fall. All these factors need a closer study.

- Link wage rates prevailing in the market and those mandated by the government, given that a very high proportion of vulnerable sections of rural households are purchasing food from the market. We recommend that a more localised rather than generalised study is needed (at a district level, for example).

- Another aspect that warrants attention is women's lack of control over resources and low decision-making agency. The MGNREGS can help address this gender disparity by providing more paid employment opportunities to rural women. The scheme already contains a 33% reservation for women and delivers equal pay as men for similar work. Moreover, the income earned from MGNREGS is deposited directly into women's bank accounts. By increasing the work made available to women through exclusive work categories, and simplifying the job demand process, MGNREGS can potentially translate into greater bargaining power and control over financial resources in households for women.

- Capacity building of the institutions of local self-governance and their important functionaries for effectively delivering the tasks entrusted to them should figure much more prominently in the government agenda. We found ASHAs and Anganwadi workers to be far more responsive to the demands of vulnerable people than the Sarpanch. Elected representatives should be sensitised about the need to address rural vulnerability.

- Develop greater focus on mobilisation of communities and creating grassroots pressure for better programme delivery. Create robust institutions of the poor and develop their deeper engagement with the state and its functionaries.

- Considering the complex social structure of vulnerability, the government needs to visualise a broad and multi-dimensional agenda for working with it. We need more public investment in several crucial sectors. We need to expand the coverage of the social protection networks offered for the weak and the vulnerable.

b. Call to action for Civil Society Organisations (CSOs)

The theory of change of RCRC is centred on the proposition that strengthening the institutions of the people and giving voice to those unheard is the way to create grassroots pressure for ushering in fundamental social change. This report makes a limited case for initiating and sustaining work in this direction.

- In a situation of acute crisis of livelihoods, it is important that we have clear mechanisms of identifying and reaching out to vulnerable households. The CSOs, working together with the Gram Panchayats, could pilot a program for identifying the most vulnerable households of the village and focus on specific mechanisms of reaching out to them during crisis situations. There are experiences available of many CSOs working with migrant registers, systematically identifying households without access to food or regular jobs and introducing them to government schemes. In a similar fashion, they could identify the households who go regularly hungry or those skipping meals in the block/households where they are engaged in.

- CSOs should proactively work with direct benefit transfer (DBT) schemes such as PM-KISAN, increasingly becoming the order of the day with governments in India and internationally (say, in Latin America). The primary reason for not getting benefits could be the lack of awareness about filling of biometric-based e-KYC at a common service centre (CSC). This is an area where civil society organisations working closely with communities can play a key role in linking farmers to access benefits under the scheme. Similarly, the awareness about the Kisan Credit Card scheme also needs to be enhanced so that all deserving farmers are able to get working capital loans from banks at affordable rates of interest.
- Land rights for women must form a core agenda of the vibrant institutions of the poor, given that the overwhelming majority (almost 7 out of 8 households) had not given women a right to own land).

c. Call to Action for the Research Community

- Government intervention is no silver bullet that can address all vulnerabilities. Vulnerability has many aspects which have deep social and historical roots. For example, the social discrimination of SC/ST communities, land rights of women, or gender-based discrimination within households are issues with roots that run very deep. These could be addressed only through a deep social change operating at different levels.
- There is a need for more focused and periodic studies on assessing the regional vulnerabilities of the rural population, and identifying the driving factors and solutions for them. Rural India is undergoing several dynamic transitions and it is important for the research community to keep pace with them. Such studies would generate more reliable, relevant and timely data on the rural situations.
- Our report brings out some aspects of the vulnerability in rural communities in some blocks of India. This is a limited endeavour but still an effort to understand the nature of the problem and to check how effective some of the remedial action by governments has been. More systematic inquiries into rural vulnerability on a regular basis need to be conducted. The existing data monitoring system of the government needs to be tuned to collecting data in a timely manner and reporting results to lead to corrective action.
- A deeper study is needed to understand why there is a huge block-level variation in skipping meals and why certain blocks show high levels of starvation. Garwar (Uttar Pradesh), Ramgarh (Rajasthan), Bijadandi (Madhya Pradesh), and Gangrar and Jhadol (Rajashan) have more than 40% households skipping a meal.

Pre-Release Event for RCRC's State of Rural Vulnerability Report 2023

Shri. N.N Sinha (Secretary, Ministry of Steel) delivering keynote address

Dr. Willima Wadhwa (Director, ASER Centre) addressing the audience

(L-R) Panel Discussion with P.S Vijayshankar, Prof. Ajit Kanitkar, Mr. Bishwadeep Ghose, Ms. Tinni Sawhney, Mr. Krishna Thacker

Group Picture with Attendees

Break Out Sessions with Participants

On 12 September 2023, RCRC's research team conducted a pre-release consultation event for the State of Rural Vulnerability Report 2023 at India Habitat Centre in New Delhi. The event featured keynote lecture by Shri. N.N. Sinha (Secretary, Ministry of Steel and former Secretary, Ministry of Rural Development); sessions by experts, including Prof. Ankur Sarin (Faculty, IIM Ahmedabad), Dr. Willma Wadhwa (Director, ASER Centre) and a panel with Prof. Ajit Kanitkar, Ms. Tinni Sawhney, Mr. Bishwadeep Ghose, M. Krishna Thacker who shared their insights on the research initiated by RCRC since the onset of the Covid-19 pandemic in March 2020.

The event was significant as it not only provided a platform to present preliminary findings from the Report, but also led to the attendees engage in fruitful discussions on several aspects of doing evidence-based research, as well as exploring future research directions for RCRC.

All the photographs were taken with due consent from the participants

Capacity Building Workshop for Research Co-ordinators


Mr. Sanjay Prasad (left) and Mr. Pratyaya Jagannath (right) from RCRC team, training research coordinators to use Survey CTO in RCRC's Capacity Building Workshop held in Bhopal, Madhya Pradesh


Research Coordinators from the participating civil society organizations in North-East during RCRC's Capacity Building Workshop at Guwahati, Assam.


Research co-ordinators from Vaagdhara (left) and Ibtada (right) training their enumerators in their respective fields of operation before the survey.

One of RCRC's research objective has been to develop the research capacities of the network members. Before implementing the Rural Vulnerability Survey, RCRC followed a method of ensuring that capacity building reaches the last mile – therefore the Research team first trained and oriented the research coordinators from each organization on several aspects of doing the survey on the field. Three such in- person Capacity Building Workshops were done in Ahmedabad, Bhopal and Guwahati. After these workshops were done, each Research Coordinators from the participating civil society organizations were asked to train their enumerators in their respective fields of operation. RCRC then did a refresher training virtually with the participating teams before each batch of the survey.

All the photographs were taken with due consent from the participants

Data Consultation and Contextualization Workshops

Data consultation and contextualization workshop with CSOs in progress at Udaipur, Rajasthan.

Data consultation and contextualization workshop with CSOs in progress at Ahmedabad, Gujarat

Team photograph with the participants from Udaipur workshop hosted by Seva Mandir.

Team photograph with the participants from Ahmedabad workshop hosted by IIM Ahmedabad.

The data consultation and contextualization workshops were conducted by the RCRC research team with the CSOs who participated in the Rural Vulnerability Survey in 2022. The purpose of these workshops was to understand and validate the data patterns and contextualize the survey findings collectively with the help of enumerators and CSO staffs. These workshops helped the team to gather nuanced insights, stories and challenges from the field. The team conducted two in-person workshops in Udaipur and Ahmedabad (for CSOS based out of Gujarat, Rajasthan, Madhya Pradesh) and three online workshops (for CSOs based out of Odisha, Uttarakhand, Assam, Meghalaya, and Tripura).

All the photographs were taken with due consent from the participants

Data Collection from Field


Survey in Progress in Gangrar block of Rajasthan (Manjari Foundation)


Survey in Progress in Maudaha Block of Uttar Pradesh (YKVM)


Survey in Progress in Alirajpur block of Rajasthan (Development Support Centre)


Survey in Progress in Jirang block of Meghalaya (MOSONIE Foundation)


Key Informant Interview in progress in Bhikangaon Block of Madhya Pradesh (Samaj Pragati Sahyog)


Key Informant Interview in progress in Jirang Block of Meghalaya (MOSONIE Foundation)


Survey in progress in Thanda Block of Madhya Pradesh (Vaagdhara)


Survey in Progress in Matabari Block of Tripura (VHAT)

All the photographs were taken with due consent from the participants.

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Annexures

a. Questionnaire

HOUSEHOLD QUESTIONNAIRE

Fill this questionnaire with the household head or the spouse

Introduction

Hello, my name is <your name > and I am affiliated with <name of your organization>, based in <city of your organization>. We are conducting a survey on the status of rural lives, agriculture, impact of COVID, and access to government support.

Your family has been selected at random to participate in this study. Could you please confirm that you are at least 18 years old? Yes/No

If NO: -May I speak with an adult in the household.<Repeat Introduction if talking to a different person. >

There is no known risk to this survey. Your participation is strictly voluntary and you may refuse to participate at any time. If you do not wish to answer any question or wish to terminate the interview at any point, please do let us know.

I anticipate that this survey/interview will take 45 minutes to complete. All information that you share with us will remain confidential and any data and research findings made public will not have your name nor your identity. The information will not be used for commercial purposes.

If you have questions later, please contact me at <XXXXXXXXXX>. If you would like to speak to our survey supervisor, you can call them at <XXXXXXXXXX>.

Q. Do you understand the purpose and nature of this study and agree to voluntarily participate in it by answering the questions in the survey?

If "Yes": I appreciate your willingness to help with this project.

If, "No": "

1. Not interested/Do not want to participate
2. Due to Social distancing and fear of COVID
3. Has not availed any govt. service in last one year or so
4. Don't have time today (Then reschedule the interview)

<Reschedule for later just once, if they agree>

<If they don't agree, end the survey>

NOTE: "The interviewer seeks the most articulate member of the household to be the principal respondent. The principal respondent is encouraged to find the right answers from the appropriate member of the household."

Q. Rescheduling information

Date:

Time:

Household identification

1) Name of the Organization (drop down)
1) Questionnaire ID
2) ID and interview Date
3) Enumerator name (pre-filled)
4) Phone number of enumerator (pre-filled)
5) Date of Interview
6) State (pre-filled)
7) District (pre-filled)
8) Block (filled)
9) Village (filled)
10) Hamlet

[Note: can be a drop down from the names entered in the village level questionnaire if available]

11. Household Number (01-15)

[Note: can be a drop-down from the digitised list]

12) GPS Coordinates – Longitudes and Latitudes

13) Name of the primary respondent
____

14) Gender of the primary respondent

1. Female
2. Male

15) Are you the household head?

(1) Yes

(2) No

16) If not, what is the name of the household head? _________

17) Gender of the household head?

1. Female
2. Male

18) Contact Phone Number of respondent or anyone in household (optional) __________

[if no phone, enter ten times 0000000000 or -99]

19) One alternate phone number __________

[Skip: if no phone or 0000 in previous question]

Background

20) Social category

[For the surveyor: you need NOT read these options out. If unclear response, use options as prompts]

1. General
2. OBC
3. SC (Dalit)
4. ST / Adivasi

99. Don't know

5. Don't wish to disclose

21) Name of jaati/ tribe: __________ (text box)

22) Religion: [Drop down with other option]

1. Buddhism
2. Christianity
3. Islam
4. Jainism
5. Hinduism
6. Sarna
7. Sikhism
8. None/

99 Don't know/don't want to answer

95 Other (specify)____________

[For the surveyor: you need NOT read these options out. If unclear response, use options as prompts]

23) Household size (Number of family members)

[Prompt: all those who live under the same roof and share the same kitchen for 6+ months during last year]

1. Adult (all members 18 years or older) ____
2. Children (Below 18 years) _____

For the surveyor: If there is anything else you want to add related to this section, please do so. This can be any additional information or observations that were not captured in the options,

Income Sources and Education (ROSTER)

Children Roster (<18 years)

[Number of entries based on total number children recorded in household size]

Note: Please start with the oldest child and move down. Include those who've migrated for more than 6 months but are direct relations to the household

24) Name

25) Age (completed years)

26) Gender:

1) Female

2) Male

95 Other ____

If child is between 0 to 6 years

27) Is the child affiliated to an anganwadi?

(1) Yes

(2) No

If the child is 6 years or above -

28) Whether currently enrolled in school/ college?

1) Yes

2) No

95 Other

29) If enrolled, highest grade completed

1) Never gone to school

2) Primary (upto 5th)

3) Upper Primary/ Middle (7th/ 8th)

4) Secondary (10th)

5) Higher Secondary)

6) Diploma course (post high school completion)/Vocational course

7) Undergraduate

8) Don't know

95 Other ___________

30) If enrolled, School/ college type

1) Government

2) Government aided

3) Missionary

4) Private

5) Religious school (Gurukul/Sanskiriti Ashram/Madrassa)

6) Don't know

95 Others

31) If enrolled, is your child in the same school as (s)he was enrolled in last year (before lockdown)?

[For the surveyor: you need NOT read options out. Mark the closest response. If unclear response, use options as prompts]

1) Yes

2) Shifted from private school to government school

3) Shifted from private school to another private school

4) Shifted from government school to private school

5) NA (Joined school this year)

95 Others

32) If not enrolled, currently primarily engaged in

1) Not of school going age (0 to 6 years)

2) Paid work outside of house

3) Working ion household enterprise/ field

4) Unpaid/household work

5) No work

95 Others

33) If not enrolled, which year did they leave school?

[skip if not of school going age (0 to 6 years)]

1) Year ____

34) If not enrolled, why did they drop out (primary/ main reason)-

[skip if never gone to school]

[For the surveyor: you need NOT read these options out]

1) Child not interested in going to school

2) Distance of school from home/ Access to school

3) Safety and Security issues

4) Don't see any value in education provided at school

5) Issues with school (e.g.- classes not functional, attitude of teachers, etc.)

6) Lack of funds/income for education of children

7) Need to engage in income Generation/ Paid work

8) Need to engage in Household work

9) School closure/lockdown

95 Others (e.g.- marriage) ______

35) If any one child is enrolled in a government school (based on Roster): during the months that the schools were shut, have you received any support (like wheat, rice or cash/DBT) from the school or teacher, as a substitute for the child's midday meals?

[For the surveyor: you can read these options out]

1. Yes, in all the months

2. Yes, only in few months

3. Not at all

95 Others

36) If you received support from government school (in “all the months” or “few months”), what did you receive?

1. Food and cash
2. Food only
3. Cash only

95 Others, then specify

[Note: In case no food or cash was given, please use others specify to add details]

37) If any one child in anganwadi (based on Roster): during the months that the schools were shut, have you received any support (like wheat, rice or cash) from the school or teacher, as a substitute for the Poshan Ahar?

[For the surveyor: you can read these options out]

1. Yes, in all the months
2. Yes, only in few months
3. Not at all

95 Others

38) If you received support from Anganwadi (in “all the months” or “few months”), what did you receive?

1. Food and cash
2. Food only
3. Cash only

95 Others, then specify

[Note: In case no food or cash was given, please use others specify to add details]

For the surveyor: If there is anything else you want to add related to this section, please do so. This can be any additional information or observations that were not captured in the options,

[Text box]

-------- End of children’s roster -----

Adult Roster (18 years or above)

[Number of entries based on total number adult members recorded in household size]

Note: Please start with the oldest member and move down. Include those who’ve migrated for more than 6 months but are direct relations to the household

39) Name ____

40) Age _____

41) Gender

1) Female

2. Male

95. Other _____

42) Marital status

1. Unmarried (intend to marry)
2. Never married
3. Engaged
4. Married
5. Divorced or separated
6. Not legally separated
7. Widowed

95 Other (specify)

[For the surveyor: you need NOT read these options out. If unclear response, use options as prompts]

43) Highest formal education completed/ currently pursuing?

[For the surveyor: you need NOT read these options out. If unclear response, use options as prompts, consider the last passing class, for example if one person has studied 11th but not passed consider it as secondary 10th)]

1. No schooling
2. Primary (upto 5th)
3. Upper Primary/ Middle (7th/ 8th)
4. Secondary (10th)
5. Higher Secondary)
6. Diploma course (post high school completion)/Vocational course
7. Undergraduate
8. Post-graduate

95 Other ___________

44) What activity does the person spend most time (days) on during the year?

[For the surveyor: you need NOT read these options out. If unclear response, use options as prompts]

[Surveyor must use other if (s)he is unable to figure out appropriate category]

1. Cultivation/farming on own land
2. Agricultural wage labour
3. Casual wage labourer
4. Artisan/ micro enterprise
5. Small animals rearing (goal and sheep, pigs, hens etc.)
6. Large animals (cattle/buffaloes/camels)
7. Fisheries
8. Collection of Minor forest produce
9. Salaried employment (informal such as driver, working in shop, cook in a hotel)
10. Salaried employment (formal, i.e. government or private with a contract)
11. Work in their own house
12. Not doing any work
13. Unemployed
14. Studying

95 Other____________

45) Did the individual have an independent source of income (other than joint household income activity) in the last 1 month?

1. Yes
2. No (Unemployed), but searching
3. No (Unemployed), not searching
4. NA

95 Other ___________________

46) If unemployed and searching - since when?

1. No of years____
2. No of months ____

[If less than one month, write 0 months]

47) From the above activity (skip if “work in own house” or “unemployed”), what is your average monthly income in the last 1 year (individual INDEPENDENT income)

[Clarification: Do NOT include any joint activity or income the household earns collectively]

Rs.______________ (Don’t know, refused to answer)

48) Does this person work outside the village to earn money in the last 1 year?

1. Yes
2. No

49) If person works outside the village, where does the person travel to?

1. Other village, same district
2. Other district, same state
3. Other state, same country
4. Other country

50) If person working outside the village, how frequently does the person return to the village?

[For the surveyor: you need NOT read options out. Mark the closest response]

1. Daily
2. weekly [returning every week]
3. > a week (7 days) and >3 months/year
4. <3 months and <6 months
5. >6 months

For the surveyor: If there is anything else you want to add related to this section, please do so. This can be any additional information or observations that were not captured in the options,

[Text box]

---- End of Adult Roster ---

51) Does the household receive any remittance income regularly?

[Prompt: any money received by the household from a migrant/ member not usually living/ residing in the household. Please exclude any one time transfers or gifts. The purpose is to understand if household receives money that is used for daily any regular household expenses]

1. Yes
2. No

99. Don’t know

52) If yes, how has the remittance changed over the last 12 months?

1. increased
2. decreased
3. stayed same
99. Don't know

Income, Assets, Occupation (Household-level)

53) Has there been any change in income in the household now compared to before the lockdowns/ pandemic last year (March 2020)?

1. Currently lower than pre-pandemic
2. Had decreased earlier, but now back to/ higher than pre-pandemic
3. Has remained the same (never decreased) the whole time
99. Don't know
97. refused to answer

54) If decreased, why did you lose the income? [tick all that apply]

[For the surveyor: you need NOT read options out. Mark the closest response. If unclear response, use options as prompts]

1. Member lost a job
2. Reduced wage rate/ price of the produce
3. Reduced hours/days of work
4. Illness/Fatality at home/Covid
5. Agricultural output reduced
6. Faced issues in selling agricultural produce
7. Livestock prices reduced
95 Other ___________

55) In the last two years, how do you think your life has changed?

[For the surveyor: The objective of the question is to understand the opinion of the respondent on the overall wellbeing of the household. Wellbeing can be based on economic, health, social factors, etc. (based on the household's own interpretation)]

1. Much Worse
2. A little Worse
3. Remained the same
4. A little better
5. Much Better
99. Don't know
97. refused to answer

56) What was the annual income of the household in the last 1 year

[Note: let the household say whatever unit they're comfortable with - either average monthly or for the full year]

1. Rs.______________

57) Type of principal source of income for last year of the household (source which gives the highest income)

[Surveyor must use other if (s)he is unable to figure out appropriate category]

1) Cultivation/farming on own land
2) Agricultural wage labour
3) Casual wage labourer
4) Artisan/ micro enterprise
5) Small animals rearing (goal and sheep, pigs, hens etc.)
6) Large animals (cattle/buffaloes/camels)
7) Fisheries
8) Collection of Minor forest produce
9) Salaried employment (informal such as driver, working in shop, cook in a hotel)
10) Salaried employment (formal, i.e. government or private with a contract)
11) Work in their own house
12) Pension/ Rent/ dividend
13) Remittances/ Government Assistance
95 Other_______________

58) Which of the following do you (or any member of your family) own/have in your house:

[For the surveyor: you can read these options out, and take entries for each]

1. House [note: please observe this]

1. Pakka house (Wall and roof are pakka)
2. Semi-Pakka (Wall is pakka but roof is of local tiles/teen sheet etc.)
3. Kachha (Wall and roof are Kachha/mud made)
4. Home made of plastic sheets

95 Others (Specify)

Electronics (Yes/No/ 99 Don't know)

2. Basic mobile phone
3. Smartphone

a. If there is a smartphone, is it used by (tick all that apply):

1. Adult Male
2. Adult Female
3. Male children
4. Female Children

4. Internet access at home (4G/Broadband/ Wi-fi)
5. Laptop/computer

Household appliances (Yes/No/ 99 Don't know)

6. Refrigerator
7. Television
8. Satellite TV/ Dish (Tata Sky)/ Cable

Transport (Yes/No/ 99 Don't know)

9. Bicycle
10. Motorised two-wheeler (Motorcycle/ Scooter)

11. Car/Jeep

Agricultural implements (Yes/No/ 99 Don't know)

12. Irrigation Pump
13. Tractor
14. Power Tiller
15. Weeder
16. Sprayer
17. Others
18. Cattle
19. Other livestock- Pigs, Birds, Goats, Sheep
20. Functional Toilet

59) If household has less than 5 things in the above list (Yes/No/ 99 Don't know)

1. Does everyone in the household have shoes or chappals?
2. Does everyone in the household have at least two pairs of clothes?

60) What is the main source of drinking water in your house?[k1]

1. Piped supply
2. Hand pump
3. Community Tube Well
4. Private Tubewell
5. Open well
6. Covered well
7. River, canal, stream
8. Pond/ tank

95 Others____

61) If piped supply, is this connection through Har Ghar Jal Yojana?

1. Yes
2. No
3. Don't Know
4. Others (specify)

62) Is this water source inside the household?

1. Yes
2. No
3. Others specify

For the surveyor: If there is anything else you want to add related to this section, please do so. This can be any additional information or observations that were not captured in the options,

Government Schemes and others (Overview)

This section deals with an overview of some government schemes, how you access them and your difficulties in accessing them. [For the surveyor: you can read these questions out, and take entries for each]

63) Does the household have a Ration Card?

1) Yes

2) No, but eligible

3) Not eligible

4) 99 Don't know about the Ration card

64) If yes, to the previous question, which one?

[For the surveyor: you need NOT read these options out. If unclear response, use options as prompts. If the households are unable to distinguish between these categories then please use Others specify to write your response]

1) Priority (PHH)/ BPL

2) Antyodaya (AAY)

3) General/ APL

4) Annapurna Scheme

95. Other (please specify)

For the surveyor: If there is anything else you want to add related to this section, please do so. This can be any additional information or observations that were not captured in the options

65) IF the household has a ration card, have you received the entire PDS ration entitlement for the previous month?

[For the surveyor: you can read these options out]

1. Yes
2. Didn't want
3. Wanted but didn't get

99 Don't know

66) If you wanted but did not get any PDS grain last month, what was the primary reason?

[For the surveyor: you need NOT read options out. Mark the closest response. If unclear response, use options as prompts]

1. Did not/Could not go to ration shop
2. Dealer denied
3. Did not have NFSA) stamp (sikka) on the ration card
4. Aadhaar related issues (e.g.- authentication failure) (specify)
5. Problem with PoS/ thumb impressionmachine (specify)

95 Other (specify)

67) If Dealer denied, what was the reason given?

1. Dealer said will give the current quota in the next month
2. Dealer said no grains are available
3. Dealer said that grains of the specific quota (applicable to household) are finished
4. Dealer did not give any reason/ did not ask for any reason
5. Others (please specify)
6. Don't know

68) MGNREGS/ NREGA Job Card?

1) Yes

2) No

3) Don't know if there is a card

4) Know the job card number but do not have a card

5) Don't know about MGNREGS

69) Toilet under Swachh Bharat Abhiyan?

1) Yes

2) No

70) Female member in household has a Jandhan (zero balance) account ?

1) Yes

2) No

3) NA (No female member)

4) Don't know about Jandhan Account

5) Don't know if there is an account

71) If any female has Jandhan account, when was the last time there was a transaction (deposit or withdrawal) done in the account?

1) Within the last month

2) 1-3 months

3) 3-6 months

4) 6-12 months

5) More than 12 months

99 Don't know

95 Other

72) Ayushman Bharat Pradhan Mantri Jan Arogya Yojana/ Health e-card/ (Enumerator can check if the family has an E-Card)

1) Yes

2) No

3) No but I have State Health Insurance Card

4) Don't know about Ayushman Bharat Yojana

5) Don't know if there is a card

73) If PMJAY/Ayushman (or State Health Insurance) card holder, have you received benefits under the scheme in the last two years?

1) Yes

2) No, required but did not get

3) No, did not require

99 Don't know

74) Private health insurance?

4) Yes

5) No

6) Don't know about private health insurance

7) Don't know if anyone has

75) PM Kisan Samman Yojana?

1) Yes

2) No

3) No, not eligible

4) Don't know about PMKSY

5) Don't know if registered for PMKSY

76) If yes, Did you get benefits under the PM Kisan Samman Yojana?

1) Yes

2) No

99 Don't know

77) Do you have a Kisan Credit Card (KCC) in your household?

1. Yes

2. No

3. Not applicable (landless household)

4. Don't know about KCC

5. Don't know if I have a KCC

78) IF the household has a KCC card, did you take a crop loan? 1. Yes

2. No

3. Not Applicable, Did not sow kharif crops

95 Other _________

79) If yes, how much is the loan amount? Rs.________

80) Do you have a Soil Card in your household?

1. Yes

2. No

3. Not applicable (landless household)

4. Don't know about Soil Card

5. Don't know if I have a Soil Card

81) Is anyone in the household registered for any of the following:

(Options: Yes, No, Not aware if someone has, Not aware of the scheme; for each of the following]

1. BoCW/ Construction Welfare Board

2. E-shram/shram Suvidha portal

3. ESIC (Employees' State Insurance)

4. Provident Fund (PF account)

5. PM Shram Yogi Mandhan Yojana

82) If "No" for PM Shram Yogi Mandhan Yojna (Pension Scheme), was there an Aadhar related issue? (e.g. name not matching, mobile no. not linked etc.)

1) Yes

2) No

83) If "No" for E-shram/Shram Suvidha, was there an aadhar related issue? (e.g. name not matching, mobile no. not linked etc.)

1. Yes

2. No

84) Do you have a connection under Ujjwala Yojna?

1) Yes

2) No

99 Don't know

85) If you have Ujjwala, when was the last time you got a refill?

1) <3 months

2) 3-6 months

3) 6-12 months

4) More than 12 months

5) Never refilled after getting the connection

99 Don't know

86) Does every household member have an Aadhaar card (excluding children <5 years old)?

1) Yes

2) No

99 Don't know

For the surveyor: If there is anything else you want to add related to this section, please do so. This can be any additional information or observations that were not captured in the options,

Assistance from government functionaries/ CSOs

87) During the last one year have you interacted with or received assistance (information, cloth, ration, seeds, masks, or cooked food) in any form from the following

[For the surveyor: you can read these options out, and take entries for each]

Person/government institution	1. Yes 2. Did not need support 3. Wanted but not received
88) CSO/CBO	
89) Women SHG	
90) Sarpanch/ Village Headman in individual capacity	
91) Gram Panchayat	
92) ASHA	
93) Anganwadi worker/helper	
94) Village committee	
95) Caste/religious committee	
96) Others (specify)	

97) Is anyone from the household a member of any SHG? (Yes/ No/ Don't know)

98) How many members are a part of SHG(s)?

99) If yes, what type of SHG (tick all that apply)

1. Government sponsored / NLRM

2. CSO sponsored

3. Private

4. Others (specify)How many SHGs which the household members joined in total?

100) If yes, was the household a part of any SHG prior to the pandemic?

1. Yes

2. No

3. Don't know

4. Others, specify

101) Is the HH member a part of Farmer Producer Oganisation?

1) Yes

2) No

99 Don't know

For the surveyor: If there is anything else you want to add related to this section, please do so. This can be any additional information or observations that were not captured in the options,

[Text box]

MGNREGS (NREGA)

These are more detailed questions regarding access to MGNREGS for all households who have a job card [Skip pattern: asked to households who have a job-card in the house]

102) Have you or anyone in your household demanded to get work under MGNREGS since April 2021 (current financial year)?

1. Yes

2. No, did not demand
3. No, already got MGNREGS work from the panchayat

103) If not demanded, why not (primary reason)

[Clarification: There can be many reasons, you can hear the different reasons the respondents list and ask what the primary reason is. You need NOT read options out. Mark the closest response. If unclear response, use options as prompts]

1. Don't require it
2. Did not know that work needs to be demanded
3. I know MGNREGS does not work here/ previous experience
4. Issues with Job card
5. Exhausted 100 days
6. Don't want to do unskilled work
7. MGNREGS wages are too low
8. Problems related to Aadhaar card (specify)
9. Wages are not paid on time
10. MGNREGS work is too hard

95 Other (please specify)

104) If they demanded work, did they get work?

1. Yes, did the work
2. Yes, but did not take up the work (because of distance to work station/ work was outside the village)
3. No
4. Others (specify)

99 Don't know

105) If they did not get work, why?

1. Issues with Job card
2. Work not available
3. Exhausted 100 days
4. Problems related to Aadhaar card (specify)

99 Don't know

95 Other (please specify)

106) If they got work, who did they approach first?

[For the surveyor: you need NOT read options out. Mark the closest response. If unclear response, use options as prompts]

1. With Sachiv/panchayat secretary
2. Panchayat executive officer
3. With Gram Rozgar Sahayak
4. With Pradhan/Sarpanch
5. With other GP functionary (specify)
6. With contractor
7. Not sure

95 Other (specify)

107) What is the number of days of work done-----?

108) If they got work, was it for the number of days desired?

[For the surveyor: you can read these questions out for the household, and take entries for each]

1. Yes
2. No(less)

109) What is the daily wage rate that MGNREGS workers in this area are entitled to?

1. Amount (in Rs.)_____________

99 Don't know

110) Under MGNREGS, workers are entitled to timely payment of wages. In your understanding, what is the maximum number of days within which wages are supposed to be paid, after the work is done?

1. Number of days ____________

99 Don't know

111) If they got work, does your family have any outstanding wage for more than 15 days?

1. Yes
2. No

99 Don't know

112) Is the family getting any unemployment assistance?

1. Yes
2. No

99 Don't know

For the surveyor: If there is anything else you want to add related to this section, please do so. This can be any additional information or observations that were not captured in the options,

[Text box]

Agriculture

113) What is the size of your own agricultural land?

[For the surveyor: you need NOT read these options out. If unclear response, use options as prompts]

1) Area (number) ______ [Note: if landless, enter 0]

2) Unit _______

[available in dropdown - acre, dhoor, katha, bigha, decimal, buntha, mana,kanal, paila, kila, guntha, other]

114) Is any part of the agricultural land of the family registered in a female member's name?

1. Yes
2. No
3. Don't Know

[Skip if the household does not have land]

[For the surveyor: you need NOT read these options out. If unclear response, use options as prompts]

115) What is the main/ predominant form of agriculture that you pursue?

[For the surveyor: you need NOT read these options out. If unclear response, use options as prompts, skip if landless]

1. Cultivate one's own agricultural land (owner/cultivator)
2. Cultivating on land by paying rent (cash)
3. Share cropper
4. Leasing out land
5. No agricultural practice

95 Other ________

Skip the following section if "no agricultural practice"

116) If rented on farm land, how has the lease on the land changed since March 2020 (COVID-19 outbreak)?

[For the surveyor: you can read these options out]

1. increased more than usual
2. increased at usual rates (like pre-march 2020)
3. remained the same
4. decreased

117) If a sharecropper - how has the access to land changed in the last 1 year?

[For the surveyor: you can read these options out]

1. easier/increased/more than usual
2. remained the same
3. decreased/more difficult

118) Who do you get advice on for farming practices (main source)?

[For the surveyor: you can read these options out]

1. Friends/ neighbours/ relatives
2. the seller who sells seeds (seller/trader)
3. Private Input companies
4. Agriculture extension worker (Gram Sevak/Kisan mitra/ Krushi Sahayak)
5. Farmer Producer Organisation (FPO)
6. Krishi Vigyan Kendra (KVK)
7. CSO
8. Internet
9. Radio/TV
10. On my own (no advice)

95 Other

119) Over the last 5-10 years, have changes in weather made growing crops, vegetables and fruits more unpredictable for you?

1. Yes
2. No

99 Don't know

120) Out of the total land, what amount of the land is cultivated in each of the following seasons?

[For the surveyor: you need NOT read these options out. If unclear response, use options as prompts]

	Size of Land
Kharif (2021)	
Rabi (2020-21)	
Zaid (2021)	

121) What proportion of land is irrigated?

	Size of Land
Kharif (2021)	
Rabi (2020-21)	
Zaid (2021)	

122) What is the primary source of irrigation?

1. Private tubewell
2. Govt. tubewell
3. Other wells
4. River
5. Check Dam
6. Canal
7. Tank/Pond
8. No irrigation

95 Other

123) What are the crops you grew in the different seasons this year?

[Note: a dropdown with all crops will be available]

	(currently sowed)	Crop 1	Crop 2
Kharif (2021)			
Rabi (2020-21)			
Zaid (2021)			

	Crop 3	NA/ did not sow
Kharif (2021)		
Rabi (2020-21)		
Zaid (2021)		

124) If sown even one crop, was there any change in crops (variety or quantity) compared to last time?

Yes/No

125) If yes, why did you change the crop?

1. Reduced access to water
2. Shift to organic/less, because of advice
3. Government/policy incentive
4. Labour availability
5. Lack of demand
6. Lack of money
7. More in-house labour available

95 Other

For the surveyor: If there is anything else you want to add related to this section, please do so. This can be any additional information or observations that were not captured in the options,

[Text box]

For Rabi crop produce (2021) - (not asked to those who did not sow crop)

126) Does <crop-1,2,3> have a minimum support price (MSP)?

[Note: all crop entries will appear based on the table filled above, and this question will be repeated for each crop]

1. Yes
2. No

99 Don't know

95 Other _______

127) Where did you primarily source the seeds from?

[For the surveyor: you need NOT read options out. Mark the closest response. If unclear response, use options as prompts]

1. Farm saved
2. Seeds bought from open market (dealer/ sub-dealer)
3. Seed taken on loan from open market
4. Seeds sourced through an FPO/FPC/ Cooperative

5. Government distribution system
6. Not applicable (landless household)
95. Other, specify _______

128) Before selling the crops, where did you predominantly check the prices (main source)?

[For the surveyor: you need NOT read options out. Mark the closest response. If unclear response, use options as prompts]

1. FPOs
2. PACS
3. Traders
4. Smartphone
5. Television/ Radio
6. Newspaper
7. Internet Sakhi
8. Asking other farming families
9. Local Mandi (private)
10. APMC
11. Don't ask anyone else
12. Don't sell ever (only produce for consumption)

95 Other ___

129) What was the total production of grains this year?

1. Amount
2. Unit (from dropdown + others specify)

130) What amount of crops/ grains did you lose because of rotting or wastage?

[For the surveyor: you can read these options out, and take entries for each]

1. due to lack of market linkages

____

2. due to lack of storage capacity

____

131) What amount of crops/ grains was kept at home for consumption

____

132) What amount of crops/ grains did you sell to the government?

____

For the surveyor: If there is anything else you want to add related to this section, please do so. This can be any additional information or observations that were not captured in the options,

[Text box]

Liquidity

133) If there was an immediate need (within 24 hours) of Rs.5000 or less to take care of an emergency (e,g,- health related) where would you get it from (main source)?

[For the surveyor: you need NOT read options out. Mark the closest response. If unclear response, use options as prompts]

1. From own savings
2. Borrow from friends/family/neighbour without interest
3. Borrow from friends/family/neighbour with interest
4. Borrow from employer without interest
5. Borrow from employer with interest
6. Borrow from SHG group with interest
7. Moneylender
8. Bank Loan
9. Pawning/ mortgaging an asset
10. Not possible to cover

95 Others _____________ (specify)

134) If there was an immediate need (within 24 hours) of more than Rs.5000 to take care of an emergency (e,g,- health related) where would you get it from?[

1. From own savings
2. Borrow from friends/family/neighbour without interest
3. Borrow from friends/family/neighbour with interest
4. Borrow from employer without interest

5. Borrow from employer with interest
6. Borrow from SHG group
7. Moneylender
8. Bank loan
9. Pawning/ mortgaging an asset
10. Not possible to cover
95 Others ______________ (specify)

135) Does anyone in the household have a bank account? (Yes/no/ Don't know)

[skip if household has Jandhan account, asked above]

136) Are you (or any member) able to transact (deposit/withdraw) without the help or assistance of anyone else outside the household

1) Yes
2) No
3) Others, specify

[Note: This excludes any basic help or assistance taken from a bank employee. The purpose of the question is to understand whether someone in the household has basic financial literacy to operate the account independently or depends on the help of friends, neighbours etc. to operate]

137) How many loans have you taken in the last year (2021) (excluding KCC loans)?

1. Number _____

The following questions will repeat for each loan:

138) For how much amount was the loan for (Rs.) ________

139) What was rate of interest

1. % _______-
2. Unit ____ (per month or per year)

140) For what primary purpose (try to identify one, if not possible write in others)

[For the surveyor: you need NOT read options out. Mark the closest response. If unclear response, use options as prompts]

1. Food items
2. Health/Medicine
3. Agricultural activities
4. Education
5. Marriage/ social events
6. House repair
7. To start new micro-enterprise/ new business
8. To travel back
9. To repay an old loan
10. Funeral for immediate family members/ Nukhta
95 Other, specify ____________

141) Source of loan

[For the surveyor: you need NOT read options out. Mark the closest response. If unclear response, use options as prompts]

1. Bank
2. Co-operative
3. SHG
4. PACS
5. NBFC
6. MFI (JLG)
7. Moneylenders
8. Relatives/ Neighbours/ Friends
9. Traders/Large Farmers
95 Other _______

142) Did the household repay the loan in full?

1. Yes
2. No

To those who said they have "0" loans:

143) Are you currently seeking a loan?

1. Yes
2. No
99 Don't know
97 Did not want to reveal

144) If seeking a loan, for what primary purpose (try to identify one, if not possible write in others)

[For the surveyor: you need NOT read options out. Mark the closest response. If unclear response, use options as prompts]

1) Food items
2) Health/Medicine
3) Agricultural activities
4) Education
5) Marriage/ social events
6) House repair
7) To start new micro-enterprise
8) To travel back
9) To repay an old loan
95 Other, specify ____________

145) If seeking a loan, where did you primarily seek a loan from?

[For the surveyor: you need NOT read options out. Mark the closest response. If unclear response, use options as prompts]

1. Bank
2. Co-operative
3. SHG
4. PACS
5. NBFC
6. MFI (JLG)
7. Moneylenders
8. Relatives/ Neighbours/ Friends
9. Traders/Large Farmers
95 Other _______
97 refused to answer

146) Compared to last year, has the rate of interest you need to pay for loans :

[For the surveyor: you can read these options out]

1. Increased
2. Stayed same
3. Decreased
4. No past experience/Can't Compare
95 Other ______

147) Have you pawned assets within the last one year?

1. Yes
2. No
97 Refused to answer
95 Other ___________

148) If yes, what have you pawned:

[For the surveyor: you need NOT read these options out. If unclear response, use options as prompts]

1. Ornaments
2. Vehicle
3. Land
4. Animals
95 Other, specify ____________

For the surveyor: If there is anything else you want to add related to this section, please do so. This can be any additional information or observations that were not captured in the options,

[Text box]

Gender and burden of work (COVID)

Skip if no adult women in the household based on roster

[Note: For this and the following sections, please speak to an adult women who is primarily responsible for household work (in case not already speaking to her)]

149) Is an adult woman available to speak?

1. Yes
2. No

If No, skip to next section

150) Has any of these activities increased or decreased or remained the same or not applicable, during the COVID lockdown periods (e.g.- April-June 2021)?

[For the surveyor: you can read these options out, and take entries for each: increased or decreased or remained the same or not applicable]

1. Paid work
2. Unpaid work
3. Meal preparation
4. Working in the farm (own farm)
5. Household chores (other than cooking)
6. Caring for children
7. Caring for elderly
8. Taking care of farm animals/Livestock care

95 Other ___________

151) In the last two years, how do you think your life has changed?

[For the surveyor: The objective of the question is to understand the opinion of the respondent on their overall wellbeing]

1. Worse
2. Remained the same
3. Better

99 Don't know

97 Refused to answer

152) Have cases of violence against women in the village increased in the last 1-2 years?

1. Yes
2. No

99. Don't know

97. Refused to answer

153) Who has the most say in the following decisions (Adult male, Adult female, Elderly male (60+), Elderly female (60+))

[For the surveyor: you can read these options out]

1. What to cook on a daily basis
2. Whether to buy an expensive item (like a TV)
3. How many children to have
4. Decisions related to children's education
5. What to do if someone falls sick
6. Whether to buy land or property
7. Decisions related to loans/pawning
8. How much money to spend on social functions (such as marriage)

For the surveyor: If there is anything else you want to add related to this section, please do so. This can be any additional information or observations that were not captured in the options,

[Text box]

Food/Nutrition

154) Could you please detail the primary source for obtaining food (the below responses can be listed for each food group of interest) for your household"

[For the surveyor: you can read these options out]

1. Own production,
2. Gatheringhunting, fishing
3. Purchased from open market
4. Borrowed, bartered, exchanged for labour, gift from friends or relatives
5. Subsidised/PDS

95 Other

155) Could you please detail the secondary source for obtaining food (the below responses can be listed for each food group of interest) for your household"

[For the surveyor: you can read these options out]

6. Own production,
7. Gathering, hunting, fishing
8. Purchased from open market
9. Borrowed, bartered, exchanged for labour, gift from friends or relatives
10. Subsidised/PDS

95 Other

156) Have you or any other members in your household, had to skip a meal in the last 1 month, meal because there was not enough money or other resources to get food?

1. Yes
2. No

99 Don't know

157) If No in previous question, have you or any other members in your household, had to skip a meal in the last 1 year, meal because there was not enough money or other resources to get food?

1. Yes
2. No
99 Don't know

158) If the household has skipped a meal (in last one month or one year), what have you cut down [tick multiple]:

[For the surveyor: you can read these options out, and take entries for each. Ask if the household is vegetarian – if 'yes', do not ask about eggs, meat or fish]

1. Tea
2. Oil
3. Vegetable
4. Grains
5. Milk
6. Pulses
7. Eggs/meat/fish
95. Other

159) If household has skipped a meal, was someone in the family more likely to cut down on food?

[For the surveyor: you need NOT read options out. Mark the closest response. If unclear response, use options as prompts]

1. Elderly women (60+ years)
2. Elderly men (60+ years)
3. Adult men
4. Adult women
5. Boys (<=18 years)
6. Girls (<=18 years)
7. No

160 Has the consumption of alcohol/ tobacco/beedi/gutka increased since the March 2020 lockdown?

1. Yes
2. No, remained the same
3. No, decreased
4. Never consumed

161) In the last week did your food include any of the following items?

(Yes/ No/99 Don't know)

[For the surveyor: you can read these options out, and take entries for each]

1. Vegetables
2. Dal
3. Milk
4. Fruits
5. Eggs
6. Meat or fish
7. Oil

For the surveyor: If there is anything else you want to add related to this section, please do so. This can be any additional information or observations that were not captured in the options,

[Text box]

Mortality

162) Has there been any death in household in the last 18 months:

1. Yes (number of deaths)
2. No
99 Don't know
97 Refused to answer

163) For each death

1) Age ________
2) Gender : Male, Female, other
3) Was the person ill for more than 1 month? (Yes/ No)
4) Was he/she the primary earning member? (Yes/ No)

For the surveyor: If there is anything else you want to add related to this section, please do so. This can be any additional information or observations that were not captured in the options.

b. Crop List

Sl. No.	Crop Name (English)	Crop Name (Hindi)
1	Rice	चावल
2	Wheat	गेहूं
3	Maize	मक्का
4	Sorghum	ज्वार
5	Finger millet	रागी / मड़ुआ
6	Pearl Millet	बाजरा
7	Buckwheat	मोथी
8	Barley	जौ
9	Groundnut	मूंगफली
10	Soybeans	सोयाबीन
11	Lentil	मसूर दाल
12	Toor Dal	तूर दाल
13	Mung Dal	मूंग दाल
14	Urad Dal	उड़द की दाल
15	Peas	मटर
16	Chickpeas	चना
17	Sugarcane	गन्ना
18	Tea	चाय
19	Mustard	सरसों
20	Castor	रेंड़ी/अरंडी
21	Oil seeds	तिलहन
22	Sweet potatoes	सकरकन्दी / कोन
23	Potatoes	आलू
24	Carrots	गाजर
25	Cucumber	खीरा
26	Chili	मिर्च
27	Eggplant / Brinjal	बैंगन
28	Green leafy vegetables	हरे पत्ते वाली सब्जियां
29	Okra/Lady Finger	भिंडी
30	Onion	प्याज
31	Capsicum	शिमला मिर्च
32	Cabbage	पत्ता गोभी
33	Cauliflower	फूलगोभी

Sl. No.	Crop Name (English)	Crop Name (Hindi)
34	Bottle gourd	लोकी
35	Sponge gourd	तोरी / नेनुआ
36	Bitter gourd	करेला
37	Green Beans	हरी सेम
38	Beans	फलियां
39	Garlic	लहसुन
40	Ginger	अदरक
41	Pumpkin	कद्दू
42	Tomato	टमाटर
43	Radish	मूली
44	Long Beans	बोदी
45	Cucumber/Kheera	खीरा/काकड़ी
46	Guava	अमरूद
47	Mango	आम
48	Lemon/Lime	नींबू
49	Orange/Tangerine	नारंगी/कीनू
50	Malta/Mosambi	माल्टा/मोसम्बी
51	Papaya	पपीता
52	Melon	खरबूज
53	Lychee	लीची
54	Apple	सेब
55	Berries	जामुन
56	Bananas	केला
57	Turmeric	हल्दी
58	Barsimah	बरसीमाह
59	Jute	जूट
60	Cashew	काजू
61	Left Fallow	परती / बंजर छोड़ा
95	Other	अन्य
99	None	कोई फसल नहीं लगाया

c. Data Tables

Demographic data

State	Block	Sched-uled Tribe	Sched-uled Caste	OBC	General	Hinduism	Islam	Christi-anity	Agricul-tural wage labour	Casual wage labour	Culti-vation/ farming on own land	Salaried	Others	Kaccha House Type	Bank	House-hold head is female	Climate change*	Depen-dent on money-lender**
Assam	Barama	43.2%	2.1%	22.9%	31.8%	86.4%	9.6%	0%	20.7%	25%	16.4%	17.9%	20%	57.5%	91.4%	22.9%	10.8%	14.6%
	Pakabetari	1.9%	3.8%	2.4%	91.9%	12.3%	86.7%	0%	2.8%	37%	26.5%	10%	23.7%	66.8%	92.4%	15.2%	37.9%	28.9%
	Sipajhar	0%	1.9%	38.3%	59.8%	70.1%	29.9%	0%	1.1%	33%	32.2%	26.9%	6.8%	31.8%	99.2%	14%	20.4%	1.5%
	Udalguri	59.1%	5.3%	22.7%	12.9%	80.4%	4.4%	14.7%	10.2%	41.3%	15.1%	12.4%	20.9%	60%	88.9%	26.2%	1.1%	0.4%
Bihar	Kishanganj	4%	5.7%	42.7%	47.7%	36%	64%	0%	20.3%	44%	11.3%	3.7%	20.7%	24.7%	97%	33.3%	52.5%	1%
	Mansahi	14.7%	8.1%	48.4%	28.9%	68.5%	31.5%	0%	22.3%	27.1%	12.5%	4.8%	33.3%	52%	89.7%	22.3%	35.8%	1.8%
	Rajauli	0%	16.7%	71%	12.3%	92.7%	7.3%	0%	33.7%	21.3%	15.7%	16.7%	12.7%	56%	93.3%	33.3%	19.4%	22.3%
Chhattis-garh	Pali	58.3%	8.3%	30.3%	3%	98%	0.7%	1.3%	26.3%	4.3%	61.3%	2.7%	5.3%	62.7%	95%	13.3%	15.7%	14.7%
Gujarat	Ahwa	100%	0%	0%	0%	97.7%	0.3%	2%	15.1%	10.4%	68.2%	2.3%	4%	81.9%	94.3%	28.8%	17.6%	1%
	Bansda	97.7%	0.3%	0.3%	1.7%	99.3%	0.7%	0%	7.3%	7%	70.7%	7.3%	7.7%	53%	91%	26.7%	29.4%	3%
	Dasada	1.7%	16.5%	41.4%	39.7%	98.7%	1.3%	0%	27%	20.7%	23.6%	11%	17.7%	29.5%	89.5%	28.3%	39.6%	0.4%
	Dhanpur	63.9%	1.3%	34.8%	0%	100%	0%	0%	16.4%	5.9%	74.1%	1.3%	2.3%	53.1%	62.3%	25.2%	40.5%	21%
Madhya Pradesh	Alirajpur	90.1%	7.3%	0%	2.3%	98.7%	1%	0.3%	3.3%	10.6%	79.2%	5%	2%	51.8%	97.4%	9.9%	10.9%	84.5%
	Bankhedi	17.7%	29.3%	45%	8%	98.3%	1.3%	0%	14%	23.7%	52%	4%	6.3%	59.3%	89%	10.3%	14.3%	4.3%
	Bhikangaon	49%	7%	38.7%	5.3%	99.7%	0.3%	0%	29%	6.3%	52.3%	5.7%	6.7%	41.7%	95%	9.3%	41.7%	18.3%
	Bijadandi	84.4%	2%	12.3%	1.3%	99%	0.7%	0.3%	32.2%	22.9%	26.6%	10.6%	7.6%	57.1%	99.7%	24.3%	26.8%	37.2%
	Dindori	65.2%	12.6%	20.9%	1.3%	100%	0%	0%	42.7%	22.5%	17.9%	7%	9.9%	78.8%	95.7%	14.6%	31.2%	30.1%
	Mohgaon	66.3%	8.3%	21.1%	4.3%	96.7%	2.3%	0.7%	45.5%	5.6%	35.3%	5.9%	7.6%	63%	99%	22.4%	31.2%	15.5%
	Sehore	3.7%	26.7%	61%	8.7%	88%	11.7%	0%	19%	9%	58%	7.3%	6.7%	40.3%	97.3%	7%	31.6%	1%
	Thandla	90.4%	2.3%	4.3%	3%	93.7%	0%	5.6%	25.2%	2%	63.8%	3%	6%	45.8%	81.7%	31.9%	33.4%	29.2%
Maharashtra	Igatpuri	33.3%	7.3%	57.3%	2%	93.7%	0.3%	0%	11%	23.7%	53%	6.7%	5.7%	17.3%	94.7%	17.7%	57.3%	0%
	Yavatmal	49%	13.2%	31.4%	6.1%	86.1%	3%	0%	33.1%	26%	30.7%	5.4%	4.7%	36.1%	94.6%	29.7%	49.6%	9.8%
Meghalaya	Jirang	99.7%	0.3%	0%	0%	11.7%	0%	88.3%	23.7%	26.8%	37.8%	4.1%	7.6%	36.4%	84.9%	22.7%	25.3%	0.7%
Odisha	Mathili	84.7%	7%	7.7%	0.7%	99.7%	0%	0.3%	23%	7%	60.7%	6.3%	3%	34.7%	96.7%	11.3%	79.2%	0.7%
	Semiliguda	77.6%	18.1%	4.3%	0%	85.8%	0%	13.2%	7.1%	6.8%	73.7%	1.8%	10.7%	27.4%	80.8%	23.5%	49.4%	4.3%
Rajasthan	Gangrar	10%	15.5%	57.9%	16.6%	99.3%	0.7%	0%	4.5%	17.2%	67.9%	4.1%	6.2%	29.7%	98.6%	24.1%	50.9%	0.3%
	Gogunda	52.7%	12.9%	13.6%	20.7%	100%	0%	0%	22.8%	3.1%	59.2%	4.8%	10.2%	50.7%	89.5%	9.5%	14.7%	2.7%
	Jhadol	67.3%	3.7%	11%	18%	99%	0%	0.3%	11.3%	15.3%	56.3%	5.7%	11.3%	78%	99%	39.7%	32.8%	10%
	Nimbahera	20.2%	21.5%	51.2%	7%	97.9%	0.8%	0%	18.6%	19.4%	48.8%	1.7%	11.6%	28.1%	95%	24.4%	29.1%	2.5%
	Ramgarh	0.7%	21%	65.7%	12.7%	63.7%	28.7%	0%	11.3%	27.7%	26%	25%	10%	8%	99%	35%	28.8%	4.3%
	Simalwada	78%	1.4%	18%	2.7%	99.3%	0.3%	0%	33.2%	6.1%	46.1%	4.4%	10.2%	67.1%	90.8%	31.9%	15.9%	20.7%
	Sindhari	5%	28.9%	54.5%	11.6%	96%	3.7%	0%	19.3%	28.2%	30.9%	3%	18.6%	39.9%	96.7%	14.6%	12.3%	8.3%
Tripura	Matabari RD	19%	23.5%	26.1%	31.3%	80.2%	14.6%	4.9%	2.2%	59%	4.5%	19.4%	14.9%	58.2%	97%	28.4%	24.1%	0%
Uttar Pradesh	Garwar	6%	25%	44.3%	24.7%	94.3%	5.7%	0%	30.3%	8.7%	32.3%	10.7%	18%	24%	90%	46%	38%	1.3%
	Kaisarganj	2.3%	13.1%	65.1%	19.1%	66.4%	33.6%	0%	34.9%	6.7%	40.9%	5.7%	11.7%	22.8%	90.9%	25.5%	21.4%	0.3%
	Manikpur	24.3%	16.9%	29.9%	28.9%	99.3%	0.7%	0%	21.3%	20.9%	27.6%	15.3%	15%	70.1%	90.4%	12.3%	8.5%	0%
	Maudaha	0%	25.3%	45.1%	29.6%	87.2%	12.8%	0%	31.2%	14.8%	39.1%	6.6%	8.2%	63.2%	85.2%	11.2%	8.6%	0.3%
	Shamsabad	0%	15.7%	49.3%	35%	93%	7%	0%	20%	17.3%	44.7%	7.3%	10.7%	14%	94%	18.7%	42.2%	3.7%
Uttarakhand	Berinag	0%	38%	5.3%	56.7%	100%	0%	0%	12.3%	5%	19%	33.7%	30%	9.7%	97%	34.7%	25.1%	0.7%
Overall		40.1%	12.2%	30.8%	16.8%	87%	8.8%	3.3%	20.5%	18%	41.9%	8.6%	11.2%	45.7%	92.4%	22.6%	29.9%	10.4%

Percentage of households surveyed

* Climate Change: Over the last 5-10 years, if household reported that changes in weather had made growing crops, vegetables and fruits more unpredictable for them

** Dependent on pawning, moneylender and not possible to cover for emergency loan of less than Rs 5000

Block-level sample sizes for demographic data

State	Block	Sched-uled Tribe	Sched-uled Caste	OBC	General	Hinduism	Islam	Christi-anity	Agricul-tural wage labour	Casual wage labour	Culti-vation/ farming on own land	Salaried	Others	Kaccha house Type	Bank	House-hold head is female	Climate change*	Depen-dent on money-lender**
Assam	Barama	280	280	280	280	280	280	280	280	280	280	280	280	280	280	280	166	280
	Pakabetari	211	211	211	211	211	211	211	211	211	211	211	211	211	211	211	145	211
	Sipajhar	264	264	264	264	264	264	264	264	264	264	264	264	264	264	264	230	264
	Udalguri	225	225	225	225	225	225	225	225	225	225	225	225	225	225	225	92	225
Bihar	Kishanganj	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	80	300
	Mansahi	273	273	273	273	273	273	273	273	273	273	273	273	273	273	273	67	273
	Rajauli	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	139	300
Chhattis-garh	Pali	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	261	300
Gujarat	Ahwa	299	299	299	299	299	299	299	299	299	299	299	299	299	299	299	261	299
	Bansda	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	279	300
	Dasada	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	134	237
	Dhanpur	305	305	305	305	305	305	305	305	305	305	305	305	305	305	305	294	305
Madhya Pradesh	Alirajpur	303	303	303	303	303	303	303	303	303	303	303	303	303	303	303	285	303
	Bankhedi	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	189	300
	Bhikan-gaon	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	199	300
	Bijadandi	301	301	301	301	301	301	301	301	301	301	301	301	301	301	301	213	301
	Dindori	302	302	302	302	302	302	302	302	302	302	302	302	302	302	302	176	302
	Mohgaon	303	303	303	303	303	303	303	303	303	303	303	303	303	303	303	250	303
	Sehore	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	244	300
	Thandla	301	301	301	301	301	301	301	301	301	301	301	301	301	301	301	296	301
Maharashtra	Igatpuri	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	232	300
	Yavatmal	296	296	296	296	296	296	296	296	296	296	296	296	296	296	296	117	296
Meghalaya	Jirang	291	291	291	291	291	291	291	291	291	291	291	291	291	291	291	233	291
Odisha	Mathili	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	289	300
	Semiliguda	281	281	281	281	281	281	281	281	281	281	281	281	281	281	281	233	281
Rajasthan	Gangrar	290	290	290	290	290	290	290	290	290	290	290	290	290	290	290	214	290
	Gogunda	294	294	294	294	294	294	294	294	294	294	294	294	294	294	294	286	294
	Jhadol	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	290	300
	Nimbahera	242	242	242	242	242	242	242	242	242	242	242	242	242	242	242	172	242
	Ramgarh	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	125	300
	Simalwada	295	295	295	295	295	295	295	295	295	295	295	295	295	295	295	207	295
	Sindhari	301	301	301	301	301	301	301	301	301	301	301	301	301	301	301	269	301
Tripura	Matabari RD	268	268	268	268	268	268	268	268	268	268	268	268	268	268	268	54	268
Uttar Pradesh	Garwar	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	200	300
	Kaisarganj	298	298	298	298	298	298	298	298	298	298	298	298	298	298	298	224	298
	Manikpur	301	301	301	301	301	301	301	301	301	301	301	301	301	301	301	130	301
	Maudaha	304	304	304	304	304	304	304	304	304	304	304	304	304	304	304	185	304
	Shamsa-bad	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	192	300
Uttarakhand	Berinag	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	199	300
Overall		11,265	11,265	11,265	11,265	11,265	11,265	11,265	11,265	11,265	11,265	11,265	11,265	11,265	11,265	11,265	7,851	11,265

Number of households

*Climate Change: Over the last 5-10 years, if household reported that changes in weather had made growing crops, vegetables and fruits more unpredictable for them

** Dependent on pawning, moneylender and not possible to cover for emergency loan of less than Rs 5000

Vulnerability data

State	Block	Income currently lower than pre-pandemic	If any member in the household skipped a meal in the preceding month	Wanted but not received support from Asha	Wanted but not received support from Anganwadi Helper	Wanted but not received support from Gram Panchayat	Wanted but not received support from Sarapanch	Wanted but not received support from NGO
Assam	Barama	26.4%	15.4%	13.2%	12.1%	13.2%	13.2%	12.9%
	Pakabetari	68.2%	5.7%	33.2%	28%	45.5%	45%	44.1%
	Sipajhar	54.2%	0.8%	34.8%	28.4%	34.5%	33.3%	31.8%
	Udalguri	24.4%	0%	0%	0%	0%	0%	0%
Bihar	Kishanganj	65.7%	22%	9.7%	10%	5.3%	24.7%	24.7%
	Mansahi	80.6%	18.7%	56%	56.4%	38.1%	38.1%	50.9%
	Rajauli	81.3%	13.7%	70.3%	73%	77.7%	76.7%	73.3%
Chhattisgarh	Pali	53%	11.3%	47%	46.3%	33%	48.3%	48.3%
Gujarat	Ahwa	20.1%	1%	6%	4.3%	8.4%	7.4%	6.7%
	Bansda	62.7%	2.3%	1%	0.7%	0.7%	0.3%	0%
	Dasada	44.3%	0%	42.6%	42.6%	42.6%	42.6%	42.6%
	Dhanpur	57.4%	14.8%	1.3%	1.3%	1.3%	1.3%	1.3%
Madhya Pradesh	Alirajpur	5.6%	5.3%	15.2%	13.5%	13.2%	38%	35%
	Bankhedi	14.3%	1.7%	45.7%	43%	69.7%	79.3%	78.3%
	Bhikangaon	75.3%	29.3%	44.3%	44.3%	72.3%	72.7%	62.3%
	Bijadandi	90.4%	41.2%	15%	14.6%	15.6%	21.9%	20.9%
	Dindori	41.7%	21.5%	41.7%	43%	25.8%	45.7%	44%
	Mohgaon	32.7%	15.5%	53.1%	52.5%	47.9%	59.7%	57.1%
	Sehore	74.7%	7%	16.7%	17%	18.7%	16.7%	24.3%
	Thandla	59.5%	6%	51.8%	50.2%	53.2%	72.8%	82.4%
Maharashtra	Igatpuri	20%	3%	34.7%	33.3%	39.3%	35.3%	38.7%
	Yavatmal	38.5%	1.7%	20.9%	31.4%	34.1%	43.2%	42.2%
Meghalaya	Jirang	4.5%	0.7%	68.7%	79.7%	70.8%	82.8%	63.9%
Odisha	Mathili	46.3%	0.3%	42.7%	43.3%	5%	43%	43%
	Semiliguda	38.1%	11.4%	44.1%	43.8%	16.4%	52%	44.1%
Rajasthan	Gangrar	76.9%	41%	49%	50%	49.3%	57.6%	64.8%
	Gogunda	92.9%	6.1%	7.5%	7.5%	18%	67%	72.4%
	Jhadol	95%	41%	66.3%	58.7%	45%	72.7%	69.3%
	Nimbahera	81%	7.4%	63.6%	45%	65.7%	72.3%	60.7%
	Ramgarh	92%	41.7%	64%	64%	64%	64%	62.3%
	Simalwada	61%	6.8%	50.2%	50.5%	76.6%	78%	72.2%
	Sindhari	64.5%	15.6%	35.5%	34.9%	28.2%	36.5%	38.2%
Tripura	Matabari RD	4.9%	1.1%	4.9%	4.9%	5.6%	5.6%	5.6%
Uttar Pradesh	Garwar	77.3%	42%	38.3%	43.3%	41.3%	50%	66.3%
	Kaisarganj	27.9%	0.3%	44.6%	47.3%	40.6%	40.9%	52%
	Manikpur	9.6%	3.7%	1.3%	1.7%	4.3%	6.3%	5%
	Maudaha	19.1%	5.3%	62.8%	63.5%	62.5%	61.8%	59.5%
	Shamsabad	49%	17.7%	65.3%	65%	68.7%	69%	62.7%
Uttarakhand	Berinag	31%	3.3%	28.7%	40%	42%	43%	45.3%
Overall		50.3%	12.7%	35.8%	35.9%	35.8%	44.3%	44.2%

Percentage of households surveyed

Block-level sample sizes for vulnerability data

State	Block	Income currently lower than pre-pandemic	If any member in the household skipped a meal in the preceding month	Wanted but not received support from Asha	Wanted but not received support from Anganwadi Helper	Wanted but not received support from Gram Panchayat	Wanted but not received support from Sarapanch	Wanted but not received support from NGO
Assam	Barama	280	280	280	280	280	280	280
	Pakabetari	211	211	211	211	211	211	211
	Sipajhar	264	264	264	264	264	264	264
	Udalguri	225	225	225	225	225	225	225
Bihar	Kishanganj	300	300	300	300	300	300	300
	Mansahi	273	273	273	273	273	273	273
	Rajauli	300	300	300	300	300	300	300
Chhattisgarh	Pali	300	300	300	300	300	300	300
Gujarat	Ahwa	299	299	299	299	299	299	299
	Bansda	300	300	300	300	300	300	300
	Dasada	237	237	237	237	237	237	237
	Dhanpur	305	305	305	305	305	305	305
Madhya Pradesh	Alirajpur	303	303	303	303	303	303	303
	Bankhedi	300	300	300	300	300	300	300
	Bhikangaon	300	300	300	300	300	300	300
	Bijadandi	301	301	301	301	301	301	301
	Dindori	302	302	302	302	302	302	302
	Mohgaon	303	303	303	303	303	303	303
	Sehore	300	300	300	300	300	300	300
	Thandla	301	301	301	301	301	301	301
Maharashtra	Igatpuri	300	300	300	300	300	300	300
	Yavatmal	296	296	296	296	296	296	296
Meghalaya	Jirang	291	291	291	291	291	291	291
Odisha	Mathili	300	300	300	300	300	300	300
	Semiliguda	281	281	281	281	281	281	281
Rajasthan	Gangrar	290	290	290	290	290	290	290
	Gogunda	294	294	294	294	294	294	294
	Jhadol	300	300	300	300	300	300	300
	Nimbahera	242	242	242	242	242	242	242
	Ramgarh	300	300	300	300	300	300	300
	Simalwada	295	295	295	295	295	295	295
	Sindhari	301	301	301	301	301	301	301
Tripura	Matabari RD	268	268	268	268	268	268	268
Uttar Pradesh	Garwar	300	300	300	300	300	300	300
	Kaisarganj	298	298	298	298	298	298	298
	Manikpur	301	301	301	301	301	301	301
	Maudaha	304	304	304	304	304	304	304
	Shamsabad	300	300	300	300	300	300	300
Uttarakhand	Berinag	300	300	300	300	300	300	300
Overall		11,265	11,265	11,265	11,265	11,265	11,265	11,265

Number of households

Social welfare programmes data

State	Block	Wanted PDS but did not receive it (restricted to households that had ration card)	Did not have a MGNREGS job card	Did not have an LPG cylinder through PM-UY	Did not have health card through PM-JAY	Share of households where all member did not have an Aadhaar card (excluding children <5 years old)
Assam	Barama	0%	28.6%	65.4%	75%	29.3%
	Pakabetari	0.7%	28.4%	63.5%	66.8%	6.6%
	Sipajhar	0%	25%	47%	92.8%	4.9%
	Udalguri	0%	32.4%	49.3%	80.4%	25.8%
Bihar	Kishanganj	0%	58.3%	53%	43.7%	15.7%
	Mansahi	0%	70.7%	47.3%	87.9%	35.9%
	Rajauli	1.2%	90.3%	88.3%	85.7%	11.7%
Chhattisgarh	Pali	0%	11.3%	32.7%	31.3%	6.3%
Gujarat	Ahwa	2.2%	13.7%	40.5%	67.6%	8%
	Bansda	4%	60.7%	19%	39%	33.7%
	Dasada	16.5%	64.1%	78.9%	51.5%	1.7%
	Dhanpur	4%	82%	69.2%	84.6%	19.3%
Madhya Pradesh	Alirajpur	2.3%	41.9%	31.7%	70.3%	5%
	Bankhedi	2.1%	77%	55.3%	64%	16.7%
	Bhikangaon	13.4%	35%	39%	41.7%	3.7%
	Bijadandi	3.3%	10.6%	58.8%	27.2%	1.3%
	Dindori	2.6%	16.9%	58.6%	27.8%	3.3%
	Mohgaon	1.2%	14.2%	38%	59.7%	3.3%
	Sehore	0.5%	69.7%	44%	30.7%	2%
	Thandla	2.7%	12.6%	48.5%	72.4%	27.6%
Maharashtra	Igatpuri	14.4%	92.7%	84.3%	84.3%	2%
	Yavatmal	0.7%	73%	35.8%	74.3%	4.7%
Meghalaya	Jirang	0%	8.2%	83.8%	75.9%	34.4%
Odis-ha	Mathili	0%	20.7%	42%	36.3%	1.3%
	Semiliguda	0%	40.6%	48.4%	43.8%	12.1%
Rajasthan	Gangrar	30.5%	24.5%	53.1%	93.4%	3.4%
	Gogunda	5.2%	10.9%	23.5%	96.3%	27.9%
	Jhadol	6.2%	14.7%	33.7%	89%	2%
	Nimbahera	10.9%	41.3%	29.3%	84.7%	4.5%
	Ramgarh	14.2%	52%	42.3%	98%	1%
	Simalwada	6.7%	9.8%	29.5%	76.3%	11.9%
	Sindhari	24.7%	6%	26.9%	71.1%	6.3%
Tripura	Matabari RD	0%	8.2%	70.9%	37.7%	5.6%
Uttar Pradesh	Garwar	3%	72%	68.3%	60%	5%
	Kaisarganj	1.2%	86.2%	54.4%	94.3%	8.1%
	Manikpur	1.1%	60.8%	46.5%	94.4%	11%
	Maudaha	2.7%	82.2%	46.1%	96.4%	6.9%
	Shamsabad	4.4%	87%	60%	83.3%	5.7%
Uttarakhand	Berinag	0.7%	50.7%	74.7%	86.7%	13.7%
Overall		5%	43.5%	50.6%	68.5%	11%

Percentage of households surveyed

Block-level sample sizes for social welfare programmes

State	Block	Wanted PDS but did not receive it (restricted to households that had ration card)	Did not have a MGNREGS job card	Did not have an LPG cylinder through PM-UY	Did not have health card through PM-JAY	Share of households where all member did not have an Aadhaar card (excluding children <5 years old)
Assam	Barama	197	280	280	280	280
	Pakabetari	142	211	211	211	211
	Sipajhar	196	264	264	264	264
	Udalguri	184	225	225	225	225
Bihar	Kishanganj	255	300	300	300	300
	Mansahi	211	273	273	273	273
	Rajauli	254	300	300	300	300
Chhattisgarh	Pali	288	300	300	300	300
Gujarat	Ahwa	275	299	299	299	299
	Bansda	299	300	300	300	300
	Dasada	230	237	237	237	237
	Dhanpur	299	305	305	305	305
Madhya Pradesh	Alirajpur	299	303	303	303	303
	Bankhedi	191	300	300	300	300
	Bhikangaon	262	300	300	300	300
	Bijadandi	272	301	301	301	301
	Dindori	272	302	302	302	302
	Mohgaon	258	303	303	303	303
	Sehore	218	300	300	300	300
	Thandla	292	301	301	301	301
Maharashtra	Igatpuri	270	300	300	300	300
	Yavatmal	284	296	296	296	296
Meghalaya	Jirang	228	291	291	291	291
Odis-ha	Mathili	296	300	300	300	300
	Semiliguda	236	281	281	281	281
Rajasthan	Gangrar	282	290	290	290	290
	Gogunda	267	294	294	294	294
	Jhadol	288	300	300	300	300
	Nimbahera	239	242	242	242	242
	Ramgarh	289	300	300	300	300
	Simalwada	283	295	295	295	295
	Sindhari	295	301	301	301	301
Tripura	Matabari RD	268	268	268	268	268
Uttar Pradesh	Garwar	263	300	300	300	300
	Kaisarganj	250	298	298	298	298
	Manikpur	271	301	301	301	301
	Maudaha	264	304	304	304	304
	Shamsabad	249	300	300	300	300
Uttarakhand	Berinag	295	300	300	300	300
Overall		10,011	11,265	11,265	11,265	11,265

Number of households

Gendered dynamics data

State	Block	Women had land registered in her name	Female member has most say in decision of what to cook	Female member has most say in decision what to do if someone falls sick	Female member has most say in decision related to loans/ pawning	If female report-ed that during the COVID lockdown periods her paid work in-creased	If female report-ed that during the COVID lockdown periods her meal prepa-ration work/time increased	If female report-ed that during the COVID lockdown peri-ods her caring for children increased	If female report-ed that during the COVID lockdown periods her caring for elderly increased	Women report-ed that cases of violence against women in the village increased in the last 1-2 years	In the last two years (preced-ing the survey), women respond-ed that their life had wors-ened
Assam	Barama	17%	77.2%	36.8%	29.8%	31.6%	22.8%	24.6%	28.1%	0%	17.5%
	Pakabetari	26.7%	81.7%	54.9%	47.6%	1.2%	19.5%	18.3%	14.6%	4.9%	78%
	Sipajhar	19.2%	99.5%	6%	4.9%	32.6%	45.1%	58.2%	54.9%	0%	91.8%
	Udalguri	3.2%	81.8%	81.8%	90.9%	18.2%	0%	72.7%	45.5%	0%	63.6%
Bihar	Kishanganj	7.3%	63.4%	11.3%	14.4%	56%	36.6%	57.6%	53.7%	1.6%	93.4%
	Mansahi	12.3%	30.6%	13.7%	10.5%	36.3%	51.6%	50.8%	48.4%	4%	91.9%
	Rajauli	4.2%	87.7%	24.6%	23%	2.5%	13.1%	21.3%	18.9%	8.2%	89.3%
Chhattisgarh	Pali	5.6%	81.6%	21.1%	13.6%	4.8%	50.3%	48.3%	35.4%	6.1%	90.5%
Gujarat	Ahwa	7.3%	89.8%	19.5%	17.2%	10.9%	33.6%	43%	21.9%	1.6%	71.1%
	Bansda	18%	83.8%	26.3%	11%	55.3%	65.8%	50.9%	45.6%	2.6%	93.9%
	Dasada	16.2%	12.2%	12.8%	13.3%	33.5%	95.2%	79.8%	51.6%	3.7%	98.9%
	Dhanpur	26.6%	51.1%	12.6%	11.1%	84.4%	83.7%	80%	73.3%	46.7%	91.9%
Madhya Pradesh	Alirajpur	16.2%	98.6%	6.3%	2.8%	4.9%	19.7%	28.9%	19.7%	6.3%	64.8%
	Bankhedi	12.2%	68.4%	18.4%	20.5%	1.6%	3.7%	3.7%	2.6%	19.5%	90.5%
	Bhikangaon	25.7%	46.8%	9.7%	11.4%	27.8%	63.3%	54.9%	38.4%	15.2%	89.9%
	Bijadandi	22.1%	80.9%	34.2%	36.2%	71.1%	56.6%	46.1%	48%	12.5%	93.4%
	Dindori	27.8%	45%	23%	20%	50%	56%	57%	55%	1%	65%
	Mohgaon	19.6%	82.8%	21.3%	18.9%	10.1%	25.4%	17.8%	10.7%	10.7%	82.8%
	Sehore	16%	76.8%	16.8%	14.8%	32.3%	4.5%	31%	21.3%	1.3%	80.6%
	Thandla	18.8%	83.3%	16.7%	16.7%	41.7%	43.8%	41.7%	31.2%	6.2%	62.5%
Maharashtra	Igatpuri	7.1%	89.9%	17.5%	12.3%	10.1%	41.7%	41.7%	22.8%	7.5%	68%
	Yavatmal	19.8%	83.5%	24.1%	24.1%	10.5%	41.4%	50.4%	39.8%	1.5%	65.4%
Meghalaya	Jirang	23%	96.3%	39.6%	19.6%	21.5%	57%	73.3%	45.9%	0.4%	68.5%
Odisha	Mathili	0.7%	96.8%	5.6%	6.3%	9.5%	42.9%	56.3%	37.3%	0%	83.3%
	Semiliguda	17.2%	78.1%	26.2%	26.9%	19.4%	30.6%	28.8%	21.2%	8.8%	49.4%
Rajasthan	Gangrar	25.4%	56.8%	15.5%	15.5%	43.2%	47.1%	47.6%	46.1%	16%	98.5%
	Gogunda	4.6%	80.3%	72.1%	63.9%	4.9%	6.6%	6.6%	3.3%	4.9%	82%
	Jhadol	4.1%	71.3%	13.3%	10.5%	38.1%	79%	74.6%	50.8%	8.8%	81.2%
	Nimbahera	10.7%	35.1%	31%	27.4%	11.9%	54.8%	46.4%	23.8%	21.4%	97%
	Ramgarh	23.5%	57%	3.2%	4%	94%	52.2%	43%	15.1%	40.2%	96.4%
	Simalwada	18.5%	21.8%	14.1%	15.4%	7.7%	10.3%	11.5%	11.5%	7.7%	92.3%
	Sindhari	16.7%	54.7%	9.3%	12.8%	32.6%	34.9%	33.7%	36%	8.1%	66.3%
Tripura	Matabari RD	12.5%	82.5%	24.6%	9.2%	3.1%	13.6%	41.2%	43.9%	3.1%	78.1%
Uttar Pradesh	Garwar	17.2%	46.9%	44.1%	41.2%	4.3%	71.1%	75.4%	73.9%	32.2%	93.8%
	Kaisarganj	15%	73.9%	7%	6.1%	35.7%	28.7%	39.1%	31.3%	0%	38.3%
	Manikpur	6.2%	74.2%	9.7%	11.6%	3.9%	30.3%	23.9%	18.1%	0.6%	62.6%
	Maudaha	7.4%	67.6%	35.1%	48.6%	21.6%	32.4%	29.7%	18.9%	2.7%	64.9%
	Shamsabad	13.6%	66.1%	13.8%	13.8%	37.6%	32.1%	53.2%	48.6%	13.8%	74.3%
Uttarakhand	Berinag	11.5%	84.1%	18.8%	19.6%	14.5%	7.2%	6.5%	7.2%	1.4%	44.9%
Overall		14.4%	70.1%	20.1%	17.2%	28.3%	42.7%	45.5%	35.5%	9.8%	80.5%

Percentage of households surveyed

Block-level sample sizes for gendered dynamics data

State	Block	Women had land registered in her name	Female member has most say in decision of what to cook	Female member has most say in decision what to do if someone falls sick	Female member has most say in decision related to loans/ pawning	If female report-ed that during the COVID lockdown periods her paid work in-creased	If female report-ed that during the COVID lockdown periods her meal prepa-ration work/time increased	If female report-ed that during the COVID lockdown peri-ods her caring for children increased	If female report-ed that during the COVID lockdown periods her caring for elderly increased	Women report-ed that cases of violence against women in the village increased in the last 1-2 years	In the last two years (preced-ing the survey), women respond-ed that their life had wors-ened
Assam	Barama	253	57	57	57	57	57	57	57	57	57
	Pakabetari	116	82	82	82	82	82	82	82	82	82
	Sipajhar	229	184	184	184	184	184	184	184	184	184
	Udalguri	217	11	11	11	11	11	11	11	11	11
Bihar	Kishanganj	248	257	257	257	257	257	257	257	257	257
	Mansahi	220	124	124	124	124	124	124	124	124	124
	Rajauli	192	122	122	122	122	122	122	122	122	122
Chhattisgarh	Pali	267	147	147	147	147	147	147	147	147	147
Gujarat	Ahwa	274	128	128	128	128	128	128	128	128	128
	Bansda	266	228	228	228	228	228	228	228	228	228
	Dasada	105	188	188	188	188	188	188	188	188	188
	Dhanpur	304	135	135	135	135	135	135	135	135	135
Madhya Pradesh	Alirajpur	284	142	142	142	142	142	142	142	142	142
	Bankhedi	181	190	190	190	190	190	190	190	190	190
	Bhikangaon	191	237	237	237	237	237	237	237	237	237
	Bijadandi	222	152	152	152	152	152	152	152	152	152
	Dindori	194	100	100	100	100	100	100	100	100	100
	Mohgaon	271	169	169	169	169	169	169	169	169	169
	Sehore	212	155	155	155	155	155	155	155	155	155
	Thandla	298	48	48	48	48	48	48	48	48	48
Maharashtra	Igatpuri	226	228	228	228	228	228	228	228	228	228
	Yavatmal	131	133	133	133	133	133	133	133	133	133
Meghalaya	Jirang	235	270	270	270	270	270	270	270	270	270
Odisha	Mathili	281	126	126	126	126	126	126	126	126	126
	Semiliguda	239	160	160	160	160	160	160	160	160	160
Rajasthan	Gangrar	201	206	206	206	206	206	206	206	206	206
	Gogunda	284	61	61	61	61	61	61	61	61	61
	Jhadol	295	181	181	181	181	181	181	181	181	181
	Nimbahera	169	168	168	168	168	168	168	168	168	168
	Ramgarh	119	251	251	251	251	251	251	251	251	251
	Simalwada	216	78	78	78	78	78	78	78	78	78
	Sindhari	209	86	86	86	86	86	86	86	86	86
Tripura	Matabari RD	80	228	228	228	228	228	228	228	228	228
Uttar Pradesh	Garwar	227	211	211	211	211	211	211	211	211	211
	Kaisarganj	206	115	115	115	115	115	115	115	115	115
	Manikpur	160	155	155	155	155	155	155	155	155	155
	Maudaha	189	37	37	37	37	37	37	37	37	37
	Shamsabad	176	109	109	109	109	109	109	109	109	109
Uttarakhand	Berinag	287	138	138	138	138	138	138	138	138	138
Overall		8,474	5,797	5,797	5,797	5,797	5,797	5,797	5,797	5,797	5,797

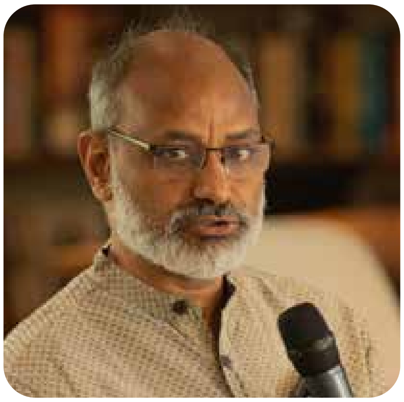
Number of households

d. List of Participating Organizations

Name of CSO	Block	District	State
1. Akhil Bharatiya Samaj Sewa Sansthan	Agarhunda	Chitrakoot	Uttar Pradesh
2. Aga Khan Rural Support Programme (India)	Ahwa	Dang	Gujarat
3. Arunoday Sansthan	Gaurihar	Chhatarpur	Madhya Pradesh
4. Centre for Agriculture and Rural Development	Dindori	Dindori	Madhya Pradesh
5. Cohesion	Bansda	Navsari	Gujarat
6. Centre for Youth and Social Development	Mathili	Malkangiri	Odisha
7. Development Support Centre	Alirajpur	Alirajpur	Madhya Pradesh
8. E & H Foundation	Shamsabad	Farrukhabad	Uttar Pradesh
9. Foundation for Ecological Security	Semiliguda	Koraput	Odisha
10. Gram Vikas	Daringabadi	Kandhamal	Odisha
11. Gramashree Foundation Trust	Gogunda	Udaipur	Rajasthan
12. Green Foundation	Bankhedi	Hoshangabad	Madhya Pradesh
13. Gramin Samassya MuktiTrust Wani	Yavatmal	Yavatmal	Maharashtra
14. Healing Fields Foundation	Garwar	Ballia	Uttar Pradesh
15. Ibtada	Ramgarh	Alwar	Rajasthan
16. Kaabil	Udalguri	Udalguri	Assam
17. Manjari Foundation	Gangrar	Chittorgarh	Rajasthan
18. Mosonie Socio Economic Foundation	Jirang	Ri-Bhoi	Meghalaya
19. Manab Kalyan	Sipajhar	Darrang	Assam
20. National Institute of Women, Child and Youth Development.	Bijadandi	Mandla	Madhya Pradesh
21. People Education and Development Organization	Simalwada	Dungarpur	Rajasthan

Name of CSO	Block	District	State
22. Population Foundation of India	Rajauli	Nawada	Bihar
23. Professional Assistance for Development Action	Kishanganj		
24. Professional Assistance for Development Action	Mohgaon	Mandla	Madhya Pradesh
25. Pragati Abhiyan	Igatpuri	Nashik	Maharashtra
26. Prayas	Nimbahera	Chittorgarh	Rajasthan
27. Samaj Pragati Sahyog	Bhikangaon	Khargone	Madhya Pradesh
28. Samarthan	Sehore	Sehore	Madhya Pradesh
29. Sanjog	Barama	Baksa	Assam
30. Sarva Sewa Samiti Sanstha	Mansahi	Katihar	Bihar
31. SESTA	Pakabetbari	Barpeta	Assam
32. Seva Mandir	Jhadol	Udaipur	Rajasthan
33. Society of Himalayan Environment and Geology	Berinag	Pithoragarh	Uttarakhand
34. Society for Women's Action and Training Institute	Dasada	Surendranagar	Gujarat
35. Trust Community Livelihood	Kaisarganj	Bahraich	Uttar Pradesh
36. Udyogini	Pali	Korba	Chhattisgarh
37. Unnati	Sindhari	Barmer	Rajasthan
38. Utthan	Dhanpur	Dohad	Gujarat
39. VAAGDHARA	Thandla	Jhabua	Madhya Pradesh
40. Voluntary Health Association of Tripura	Matabari RD	Gomati	Tripura
41. Yuva Kaushal Vikal Mandal	Maudaha	Hamirpur	Uttar Pradesh

Contributors



Ved Arya

Ved is a serial social entrepreneur. He has founded SRIJAN, Buddha Institute and RCRC. SRIJAN promotes women's empowerment in the form of self-help groups and their federations. It has reached 250,000 rural poor women in six states in India, and has formed 9 women's federations. In 2018, Business Standard chose Ved as a Social Entrepreneur of the Year. In 2020, IIT Kanpur conferred on him Distinguished Alumnus Award. Ved is Hubert Humphrey Fellow (1990-91), United Nations Environment Program Fellow (1991), Ashoka Fellow (2008) and Aspire Fellow (2015). Ved is a rank holding aeronautical engineer from IIT Kanpur (class of 1979) and a management graduate from IIM Ahmedabad (class of 1981). Ved has held Board positions in several organisations. He is a member of Executive Committee of Bharat Rural Livelihoods Foundation (BRLF) a government owned society to support grassroots NGOs. He is also on the Academic Advisory Council of Indian School of Development Management (ISDM). United States India Education Foundation (USIEF) has appointed Ved as Chairman of Hubert Humphrey Selection Committee once and its member several times. Ford Foundation invited him to be on the Selection Committee of Ford Fellows. IIM Ahmedabad and IIM Bodh Gaya have invited Ved to address the incoming students. Ved along with Dhruvi Shah brought out two volumes on inspirational autobiographical stories of social leaders, titled as The Book of Aspiration.

P.S. Vijayshankar

P.S. Vijayshankar is a co-founder of Samaj Pragati Sahayog (SPS), Madhya Pradesh, one of the largest civil society initiatives in water and agriculture based in Central India. He has lived and worked among the tribal communities for over three decades. He was a Visiting Scholar at the Centre for Advanced Study of India (CASI), University of Pennsylvania, Philadelphia, USA, (2011) and an Adjunct Faculty at the Centre for Public Affairs and Critical Theory (C-PACT), Shiv Nadar University, Delhi (2017-22). Currently, he is a Professor of Practice at School of Humanities and Social Sciences, Shiv Nadar University teaching Rural Management. He is also the Founding Director of Nature Positive Farming and Wholesome Foods Foundation (N+3F), a company engaged in the promotion of sustainable agriculture. P.S. Vijayshankar leads the research team at RCRC.

Ankur Sarin

Prof. Ankur Sarin is a faculty in the Public Systems Group at the Indian Institute of Management, Ahmedabad. He has his PhD from the Harris School of Public Policy at University of Chicago. His past works include investigations of the effects of social and economic inequality on welfare outcomes of children and understanding the influence of technology on the social and economic life of the marginalised.He has also been working on making the Right to Education an instrument not only for increased access to education, but also one that promotes a more inclusive education system. He is an academic advisor for RCRC Research and has helped the coalition to develop a statistically rigorous methodology for conducting the Rural Vulnerability Survey.

Pratyaya Jagannath

Pratyaya Jagannath began his career with PRADAN in 2004 in Rajasthan and has recently completed his PhD from the TERI School of Advanced Studies. He holds an MBA in Rural Management from XIMB, along with a Master's in International Development from Cornell University, USA. As the founder and former Managing Director of Kabil Professional Services India Private Limited, he possesses extensive experience in project management, rural livelihoods, natural resources management, agriculture, and training. Proficient in five languages, Pratyaya has worked on several international development projects in Kenya, Bangladesh, and the USA. He serves as a National Resource Person with NIRD & PR for DAY-NRLM, significantly contributing to the design of the Integrated Farming Cluster and various guidelines. Since March 2020, Pratyaya has been actively involved with RCRC research, covering all aspects of the study.

Sanjay Prasad

Sanjay Prasad is specialist in research and data analysis with more than 18 years experience of coordinating and managing various research and data analysis. In the past, he has worked with international institutes like Chr Michelin Institute, a Norway based research institute, Graduate Institute of International and Development Studies, Geneva, Switzerland, a Belgium based NGO FUCID (University of Namur). Sanjay currently works at the Kabil Professional Services India Private Limited and has been handling the management of large scale data sets and advanced data analysis and coordination for multiple projects. Having started his career at PRADAN and BASIX India he has extensive experience of working with rural communities in India.

Rupsa Ghosh

Rupsa Ghosh is a trained qualitative researcher, with a deep interest in researching on the intersections of gender, development, and society. Previously she has worked on empirical research projects with the Department of Gender Studies at National Council of Educational Research and Training (NCERT) and Department of Social Sciences at Indian Institute of Technology- Delhi (IITD). She has an M.Phil in Geography specializing in Gender and Development from Delhi School of Economics, University of Delhi and has been an exchange student for the Linnaeus Palme International Student Exchange Programme at Lund University, Sweden. She is part of the research team at RCRC supporting the coalition with its evidence-based research initiatives including administering the Rural Vulnerability Survey, engaging with stakeholders, conducting training and dissemination research workshops, developing audio-visual and knowledge products.

Ritu Bhatt

Ritu Bhatt works as a Research Associate with Prof. Ankur Sarin at the Indian Institute of Management, Ahmedabad. Her interest lies in research and engaging with the stakeholders, especially communities. She has done her Masters in Public Administration from Pandit Deendayal Energy University (PDEU) and has been working on RCRC's Research Survey by supporting the team with data cleaning, data dissemination, field work and preparing annual RCRC survey report among other things.

Anandita Bardia

Anandita Bardia is a PhD candidate in Economics at the Erasmus School of Economics, Erasmus University Rotterdam. She holds a Master of Arts in Economics from Ashoka University and a Bachelor of Arts in Economics (Honors) from the University of Delhi. Anandita has significant research experience, having worked as a Research Assistant at the Indian Institute of Management, Ahmedabad, where she supported the administration of RCRC's Rural vulnerability survey. She has also served as a Teaching Fellow at Ashoka University, contributing to courses in statistics, macroeconomic theory, and econometrics. Anandita currently focuses on health economics, with a particular interest in studying the health outcomes of pregnant women in developing countries.

Karan Singhal

Karan Singhal is a PhD student in Economics at the University of Luxembourg and the Luxembourg Institute of Socioeconomic Research. Previously, he served as a Research Officer at the Indian Institute of Management Ahmedabad, where he managed programs in education, urban governance, and early childhood development, among others. He has also consulted for organizations such as Tally Solutions CSR, the World Bank, Educational Initiatives, and Equimundo. With the RCRC, he has contributed to survey design, monitoring data collection, data analysis, writing, and sampling design—focusing on the selection of administrative blocks, villages, and households using census data and electoral/voter rolls.

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