Methodology and Coverage

- Data collection period – 12th December to 05th January 2021
- Sampling:
  - 5 Villages per Block;
  - 2 Blocks per district;
  - 100 respondents per Block,
  - every 5th household, all hamlets
- Survey Instrument - Survey CTO
- Coverage of all socio-economic groups
- Through 43 RCRC Coalition Members (CSOs) in different states
- 11 states, 64 districts, 128 blocks (May round 9 states, August Round 11 states)

- Total Sample Size: 11,766 respondents covered in this round which was 17,032 in Second round and 11,380 in the first round.
RCRC Research round 3: Respondents

• 11,766 respondents covered in this round which was 17,032 in Second round and 11,380 in the first round.

• 45% of the households covered in Round 1 repeated in Round 2 and 40% in the Round 3.

• Telangana included in the present round, Meghalaya could not be covered.
Respondents: Gender Representation
63 percent women

- 7,448 (63%) of the respondents were women
- Highest representation in Jharkhand with 79% (n=548); followed by Assam 73% (n=662)
  All states have Gender representation ~ more than 50%.
- 64% representation of women among General (n=1172) and OBCs (n=4,159); 68% representation among Dalits (n=2,444); and 59% representation among Adivasis (n=3,928)
- 63% among Hindu respondents (n=10,846), 68% among Muslims (n=666), and 67% among minorities (n=838)
The largest group of respondents are OBCs (35%), STs (33%), SCs (21%), and General (10%).

**OBCs**
Among respondents in Gujarat 50% are OBCs (n=1,139), Jharkhand 49% (n=548), Uttar Pradesh 47% (n=2,504), and 46% in Bihar (n=1,894).

**STs**
In Chhattisgarh 80% of the respondents are STs (n=444), In MP it is 76% (n=1430), Odisha 59% (n=700), and Assam 56% (n=662).

**SCs**
In Bihar 36% (n=1,894) of the respondents are SCs, in UP it is 32% (n=2,504), and 31% in Jharkhand (n=548).

**General**
15% of the respondents in Bihar (n=1,894) are from General Category, 13% un UP (n=2,504). 12% each in Assam (n=662), Maharashtra (n=766), and Rajasthan (n=1,520).
Primary occupation of the respondent hhs

- 48% of the respondents are in to farming, 2% exclusively in to livestock rearing, and 45% are engaged as wage labourers.
- In Uttar Pradesh only 24% of the respondents are farmers (n=2,504), Jharkhand 31% (n=548), and Bihar 37% (n=1,894) while in Chhattisgarh 79% are farmers (n=444) and Assam has 73% respondents as farmers (n=662). All other states have more than 50% respondents as farmers.
- In Gujarat 5% of the respondents do livestock farming (n=1,139) and in Assam 4% do exclusive livestock rearing (n=662).
- In Uttar Pradesh 67% of the respondents are wage labourers (n=2,504), Jharkhand 66% (n=548), and Bihar 52% (n=1,894) while in Assam 16% (n=662) and in Chhattisgarh 18% are wage labourers (n=444).
Primary Occupation of Respondents as per Social Category and Religion

Social Category
- **Farming:** 64% (n=3,928) of the ST respondents had farming as their major occupation. While 51% (n=1,172) among General respondents have Primary Occupation as farming. 42% (n=4,159) of the OBCs and 29% of the SCs (n=2,444) have Primary Occupation as Farming.
- **Wage labour:** 65% of SCs (n=2,444), 49% OBCs (n=4,159), 36% of General respondents (n=1,172), 31% of the STs (n=3,928) cite Wage labour as their primary occupation.
- ~2 to 3% from all categories are engaged in livestock rearing.
- 5% of the respondents from General category are engaged in Service, while 3% OBCs are in Service. While 2% of STs and SCs and Overall 2% are engaged in Service.

Religion
- 49% respondents among Hindus (n=10,846), 28% (n=666) of Muslims, and 37% among the minorities (n=920) having farming as primary occupation.
- Among Muslims 5% have remittances as their primary occupation. 3% of the Hindus have service, while 2% of Muslims and minorities cite Service as primary occupation.
- While 44% of the Hindus are engaged in Wage Labour as Primary Occupation, 62% of the Muslims are engaged in wage labour as Primary Occupation.
Assets owned by respondents (prior lockdown)

- 84% of the hhs own mobile phones, while 47% have smartphones.
- Except bicycle General category respondents own most of the assets.
- The descending order is General, followed by OBCs, SCs, and lastly STs
The average size of the household among the respondents is 5.5. Approximately 1.8 adult male and 1.7 adult female are there in a household. On an average there is a male and female girl child in each household.

- In Bihar (n=1,894) and Uttar Pradesh (n=2,504) the average household size is 7 and 6 respectively.

- STs/Adivasis (n=3,928) have the smallest family size of 5.1 among the Social categories, whereas, all other categories have household size of 5.5.
Respondents: Income Category (PRE-COVID times)

55 percent had incomes less than Rs. 5000 per month

- 55% of the respondents have a maximum income of Rs. 5,000 per month
- 85% of the respondents have a maximum monthly income of Rs. 10,000
- **63% of ST respondents** (n=3,928), 58% of the SC population (n=2,444), 52% of the OBC respondents (n=4,159), and 36% of the General respondents (n=1,172) earn less than Rs. 5000 per month.
- 52% in Jharkhand (n=548), 33% in Maharashtra (n=766), and 30% in Uttar Pradesh (n=2,504) have income below Rs. 2,500 per month.
- 50% of the respondents in Gujarat (n=1,139) earn below Rs. 5000/month. It is 69% in Jharkhand (n=548), 51% in Madhya Pradesh (n=1,139), 72% in Maharashtra (n=766), 71% in Odisha (n=700), 49% in Rajasthan (n=1,520), and 66% in Uttar Pradesh (n=2,504).
Impact of COVID Pandemic on monthly income

- Among all the income categories; all who used to earn more than Rs.5,000 per month are earning less prior the COVID pandemic.
- There has been 75% increase in people who earn less than Rs.2,500 per month, signifying the lowered income levels post pandemic scenario.

### Increase/ Decrease in % of people

<table>
<thead>
<tr>
<th>Income Category</th>
<th>Pre COVID</th>
<th>Post COVID</th>
</tr>
</thead>
<tbody>
<tr>
<td>Above Rs. 25,000</td>
<td>13%</td>
<td>3%</td>
</tr>
<tr>
<td>Rs. 10,000 to Rs.25,000</td>
<td>6%</td>
<td>12%</td>
</tr>
<tr>
<td>Rs. 5,000 to Rs.10,000</td>
<td>19%</td>
<td>29%</td>
</tr>
<tr>
<td>Rs. 2,500 to Rs. 5,000</td>
<td>37%</td>
<td>34%</td>
</tr>
<tr>
<td>Less than 2,500</td>
<td>21%</td>
<td>37%</td>
</tr>
</tbody>
</table>

-80% -60% -40% -20% 0% 20% 40% 60% 80% 100%
Pre-COVID & Post-COVID scenario - % of people earning below Rs.5,000/month

- % Change = \( \frac{\text{Post-Covid}\% - \text{Pre-COVID}\%}{\text{PreCOVID}\%} \)

- The highest people affected in the income category who have come down to this category are in Assam (57%, n=662), Rajasthan (53%, n=1,520), Bihar (50%, n=1,894), and Gujarat (49%, n=1,139)).

- The percentage change among social categories is 69% among the General (n=1,172), 40% among the OBCs (n=4,159), 28% among the SCs (n=2,444) and 17% among the STs (n=3,928).
Income reduced after March 2020

- 70% of the respondent hhs (8223 hhs out of 11,766) reported to have a reduced income after the outbreak of the pandemic and lockdown was imposed.

- Among states the highest respondents reporting reduction in income are Rajasthan 81% (n=1,420), Chhattisgarh (n=444), Odisha 75% (n=700), Bihar 74% (1,894), and 74% Madhya Pradesh (n=1,430).

- All Social categories have a reduced income from 67% to 71% respondents. Among General category respondents (n=1,172) 67% report reduced income, 69% ST respondents (n=3,928), and 71% each from OBCs (n=4,159) and Dalit respondents (n=2,144) report reduced income.

- 70% of the Hindus reported a reduced income while 76% of the Muslims reported a reduction in income.
Job loss during the COVID

- 19% of the households lost jobs during the COVID.
- It is severe in Jharkhand 53% (n=548), 28% in Odisha (n=700), 21% in Uttar Pradesh (n=2,504), 20% in Bihar (n=1,894), and 19% in Rajasthan (n=1,520)
- 15% of the STs (n=3,928) lost their jobs during COVID, 19% of the General Respondents (n=1,192), and 21% of the respondents from OBC and SC category lost their jobs during the Pandemic
IMPACT ON WOMEN
Activities increased or decreased for women during the Covid Lock down period

- 70% of the respondents said that meal preparation time has increased.
- 56% have responded that work in the farms has increased.
- 67% respondents said that household chores has increased,
- 70% of respondents said that time for child care has increased
- 58% are more engaged in care for elders,
- 56% of the respondents said the women spend more time taking care of farm animals.
- 61% of the women have rest time and 39% have been finding it difficult.
- 16% of the women say that the rest time insufficient.
IMPACT OF COVID ON EDUCATION
Child education during COVID pandemic

- Children of 2% of the respondents attend Alternative Schools, 80% attend Government Schools, and about 18% attend private schools.
- 67% of the children do not attend online classes (n=4,462)
- 56% of the respondents do not have smart phones with internet (n=4,462)
- Those who have smartphones, 54% attend online classes and rest do not (n=1,959)
- Children from 42% of the households share the smartphone for attending online classes; in 27% households only one child attends the classes; 14% take turn to attend the classes; 10% of the respondents have taken more than one smartphone to cater to the demand of online classes (n=1,055)
- 70% (n=4,461) of the respondents say that there is a big negative impact on education due to COVID pandemic.
- 60% of the respondents fear that their children will have a lack of interest after the school reopens and 28% will have lack of funds after the pandemic is over (n=4,461)
90% of the respondents own a ration card. The coverage of ration card is least in Jharkhand 78%(n=548), Bihar 82%(n=1,894), and Uttar Pradesh (n=2,504).

94% of the STs (n=3,928), 91% of the SCs (n=2,444), 88% of OBCs (n=4,159), 84% of the General(n=1,172) respondents have ration card.

71% of the respondents have BPL/AAY card 18% of the cards have NFSA stamp, 10% of the cards are other (n=10,593).

57% of the households have MGNREGS job card.

28% of the respondents have PMJAY e card.
MIGRATION
Migrant workers (number and % of respondents)

- Almost one fourth (25%) among all respondent have migrants (2,917 out of N=11,766)
- Bihar with 37% (n=1,894) migrants and Odisha (n=700) with 36% migrants have the highest ratio of migrant hhs with followed by
  - Jharkhand 33% (n=548),
  - Rajasthan 29% (n=1,520)
  - Madhya Pradesh 27% (n=1,430), and
  - Uttar Pradesh 22% (n=2,504).
- Assam (7%, n=662) and Maharashtra (15%, n=766) have least number of migrants hhs.
Migrant workers: Social Category

- 36% among the 2,917 hhs are OBC migrants, 29% are tribal migrants, 23% are SCs, and 11% are from General category (n=2,917)
- Among the General category respondents (n=325) 28% are migrants
- In OBC category (n=1,058) hhs 25% are migrants
- 27% of the Dalit (n=658) hhs have migrants
- 22% of the Tribal (n=858) hhs have migrants
Duration of migration: 67 percent stay for less than six months

- 67% of the migrant hhs stay in destination state for less than six months (n=2,917): termed “Seasonal Migrants”
- Such “Seasonal” migrants are highest in Jharkhand, 97% (n=179), MP, 80%, (n=386), Rajasthan, 75%, (n=440), Maharashtra, 74% (n=114)
- The other category is “Circular Migrants”, who migrate for more than 6 months.
  - In General category, 45% are seasonal migrants (n=325)
  - Among OBC migrants, 66% are seasonal migrants (n=1,058)
  - Among Dalits, 71% are seasonal migrants (n=658)
  - Among tribals, 74% are seasonal migrants (n=858)
Age and Gender of migrants: 56% Adult Male

- There are 6,351 migrants from the 2,917 migrant hhs (on an average 2 migrants per hh)
- All states report at least one adult male migrant per hh. In Gujarat, Madhya Pradesh and Maharashtra there is 1 women migrant from hh.
- 57% are adult male and 18% are adult females – the rest 25% are children (16% girls)
- No change in % figures from the last round

<table>
<thead>
<tr>
<th>Gender</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adult Male</td>
<td>3607</td>
<td>57%</td>
</tr>
<tr>
<td>Girl Child</td>
<td>1113</td>
<td>18%</td>
</tr>
<tr>
<td>Boy Child</td>
<td>972</td>
<td>15%</td>
</tr>
<tr>
<td>Adult Female</td>
<td>659</td>
<td>10%</td>
</tr>
</tbody>
</table>
Income of Migrants:
81 percent earn less than Rs. 10,000 per month

- 20% of the migrants have an income of less than Rs. 2,500 per month.
- 32% earn between Rs. 2,500 to Rs. 5,000 per month.
- 30% earn between Rs. 5,000 to Rs. 10,000 per month.
- Therefore, **81%** of the migrants earn a maximum of Rs. 10,000 per month. Rest 19% earn more than that.

About 4% earn more than Rs. 15,000 per month (n=2,146s)
Migrants who have returned home

- 2,146 migrants (74%) returned during the lockdown and beyond to native places (n=2,917).
- The highest % returnees are from Jharkhand (91%, n=179) and Odisha (90%, n=255) closely followed by Rajasthan (89%, n=440) and Madhya Pradesh (83%, n=386), and Maharashtra (79%, n=114).
- 79% of the tribal migrants (n=858) have returned, whereas it is 67% for the General category (n=325).

![Map showing percentage of returnees by state and category]
What are the returnee migrants doing currently?
57% have returned back to work destination (n=2,140)

- 30% of the returnee migrants currently are not working (Was 41% during the second round), 40% are working as casual labourers (28% in second round), 19% are working on their own farm (same as last round), whereas 5% are engaged in MGNREGS (7% in last round), 3% have started their own business or shops (same as last round). (n=2,146).
- 55% of the returnees in Jharkhand (n=162), 44% in Maharashtra (n=90) and 41% in Bihar (n=404) are not working.
- 51% of the returnees in MP (n=321) and 49% in Rajasthan (n=393), and 41% in UP (n=359) are working as casual labourers.
- 11% from Assam (n=18), 10% from UP (n=359), 9% from Odisha (n=230) are working in MGNREGS. Only 3% of Returnee migrants from Bihar are working in MGNREGS (n=404)
- 54% from Gujarat (n=136), 40% from Odisha (n=230), 35% from Jharkhand (n=366) are working on their own farms.
47% of the migrant hhs report that the wages are lower compared to the Pre-COVID scenario (n=1,224).

The highest percentage of respondents reporting lower wages are in Jharkhand with 67% (n=90), Rajasthan 63% (n=276), 56% in Maharashtra (n=61), and in Odisha it is 49% (n=90).

70% of the General Category respondents (n=142) report that there is a reduction in wages, 47% of the OBC respondents (n=411), 44% of the OBC respondents (n=243), and 40% of the respondents from the SC community (n=421) report lowered wages in the post-COVID scenario.
Whether the migrants wish to return?

- 59% of the migrants wish to return back to their place of work (n=922)
- 81% of the migrants from Jharkhand (n=72), 73% from Bihar (n=242), 71% from Rajasthan (n=117), 57% from UP (n=141) wish to return.
- Among the Social Categories, 70% of the General Category respondents (n=76), 66% of the Dalit respondents (n=208), 64% of the OBC respondents (n=375), and 42% of the tribal respondents (n=261) wish to return back.
Support received by the migrants

- 43% of the respondents received some kind of support from the NGOs, 38% wished they could have some support from the NGOs.
- 26% of the respondents got support from SHGs, 48% wanted support but did not get it.
- 23% of the respondents received support from the Sarpanch on a personal capacity, 54% expected support but did not get any support.
- 37% of the respondents received support from the Gram Panchayat, 47% expected support but did not get any support.
- 23% of the respondents received support from the ASHA, 52% expected support but did not get any support.
- 25% of the respondents received support from the AWW, 52% expected support but did not get any support.
MGNREGS
32% of the hhs tried to get work during the last two months.

50% of the respondents from Rajasthan (n=1,520), 49% of the hhs in Odisha (n=700), and 48% in MP (n=1,430) tried to get work during the last two months.

The least % of households trying get MGNREGA work were from Maharashtra with 13% (n=766), 18% in Bihar (n=1,894), 23% in Chhattisgarh (n=444), and 29% in UP (n=2,504).

39% of the tribal respondents (n=3,928) tried get work in MGNREGA; 32% of SC hhs (n=2,444), 29% of the OBC hss (n=4,159), and 21% of the General category respondent hhs (n=1,172) tried to get work in MGNREGA in last two months.
Getting work in MGNREGS (Men/Women)

- 47% of the men got work, while 53% women got work in MGNREGS in last two months (n=3,773).
- In Jharkhand 91% of the respondents who got work are women (n=206). In Bihar the women respondents are 87% who got work (n=334).
- 61% of the OBC respondent women got work and rest were men (n=1,218). 56% of the respondents who got work in MGNREGS are women (n=773), 47% of the tribal women get work (n=1,534), and 38% of the women from General category got work (n=243).
Other details about MGNREGS

- On an average the hhs got 31 days of work on an average during the last two months (n=3,773).
- 6% of the respondents said they have an outstanding wage payment (for more than 15 days), 20% do not know about it and rest 74% have received their wages.
- Chhattisgarh with 84% no outstanding (n=444), Rajasthan with 81% (n=1,520), and 80% in Gujarat (n=1,139) are the best states in terms of payment.
- 55% (6518 hhs) of the respondents wish to work in MGNREGS further (n=11,766).
- It is highest in Chhattisgarh with 86% (n=444), 82% in Rajasthan (n=1,520), 72% in MP (n=1,430) and Maharashtra (n=766).
- 73% of the tribal respondents want to work further in MGNREGS (n=3,928); it is 49% for Dalit hhs (n=2,444), 48% for the OBC hhs (n=4,159), and 34% for the General hhs (n=1,172).
- 69% of the respondent hhs need more than 15 days of work, and 91% want more than 10 days of work (n=6,518).
- 81% of the respondents in UP (n=972) want work more than 15 days, 78% each in Chhattisgarh (n=383) and Rajasthan (n=1,244), and 77% in Madhya Pradesh (n=1,030).
- 75% of the Dalit respondents need work of more than 15 days (n=1,192), 69% among Dalit hhs (n=2,873), 66% among OBC hhs (n=2,015), and among General category 63% (n=402) want work for more than 15 days.
SCHEMES AND ENTITLEMENTS, AND FOOD SECURITY
People cutting down on food

40% of the population cut down on food consumption (same as we found in Round 2), 31% reduced food consumption post-lockdown, which stands at 25% now.

Most impacted state is Jharkhand with 68% now (n=548), UP at 31% (n=2,504).

Dalits were the most affected (in line with the findings of Round 2).
Reduction in food consumption

- Protein intake has been curtailed most of the respondents (n=5,207)
- Vegetables (62%) and Oil (54%) consumption has also reduced
- Those who have reduced consumption of food are
  - 80% of the women of the households, 73% of the men, 24% boys, and 20% are girls
Status of PMKSY

- 37% of the households are eligible about PMKSY.
- 65% of the respondents who are aware about PMKSY have received the entitlement (n=4,369)
AGRICULTURE (THE KHARIF HARVEST AND THE PREPARATION FOR RABI)
53% of the respondents are farmers. The least number of farmers are from UP (30%, n=2,504), and Bihar (39%, n=1,894).

The least number of respondents who identified themselves as farmers are from Dalit community (36%, n=2,444) followed by OBCs (48%, n=4159), General (55%, n=1,172), and STs (68%, n=3,928).

11% of the farmers have land registered on the name of the women (almost standard across all social categories) (n=6,235). The highest % is in Chhattisgarh (16%, n=345) and UP (15%, n=739).
Kharif crop

- 51% said they have cultivated area similar to/more than last year, while 40% have sown less than the last year (n=6,235), the reason behind sowing less is lack of money 81% (n=2,484).
- 73% said the Kharif harvest has been completed, 24% said it has not been completed, and 2% said it would start in 15 days. (n=5,662).
- 37% respondents said Kharif crop procurement has begun, 34% said it has not started, 26% have no information about it (n=5,662).
Kharif crop sale

- 54% of the respondents said their primary produce is paddy, 15% cultivated maize, 8% did millets, 6% did groundnut, and 4% did soybean (n=1,785).
- 43% of the farmers sold through the local traders, 33% kept it for self-consumption, 18% sold it in APMCs, and 6% are awaiting to sell (n=1,785).
- 65% of the respondents said that the crops have been sold at the designated places (n=4,138).
- 33% of the respondents said the prices are lower than previous Kharif, 35% say it is the same, while 10% say that the prices were better this Kharif (n=4,138).
- 25% of the respondents said they got the MSP or above price (n=4,138).
## Kharif crop sale - Groundnut (n=99)

<table>
<thead>
<tr>
<th>Ground Nut</th>
<th>Proportion sold</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>APMC markets (Mandi)</td>
<td>all (1)</td>
<td>17%</td>
</tr>
<tr>
<td></td>
<td>half (1/2)</td>
<td>3%</td>
</tr>
<tr>
<td></td>
<td>Nil (0)</td>
<td>1%</td>
</tr>
<tr>
<td></td>
<td>quarter (1/4)</td>
<td>2%</td>
</tr>
<tr>
<td></td>
<td>three quarters (3/4)</td>
<td>32%</td>
</tr>
<tr>
<td>Local Traders</td>
<td>all (1)</td>
<td>25%</td>
</tr>
<tr>
<td></td>
<td>half (1/2)</td>
<td>3%</td>
</tr>
<tr>
<td></td>
<td>quarter (1/4)</td>
<td>1%</td>
</tr>
<tr>
<td></td>
<td>three quarters (3/4)</td>
<td>12%</td>
</tr>
<tr>
<td>Not sold yet</td>
<td>Nil (0)</td>
<td>1%</td>
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<tr>
<td>Self consumption</td>
<td>Nil (0)</td>
<td>2%</td>
</tr>
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</table>
Kharif crop sale (maize) n=264

<table>
<thead>
<tr>
<th>Maize</th>
<th>Proportion sold</th>
<th>%</th>
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<tbody>
<tr>
<td>APMC markets (Mandi)</td>
<td>all (1)</td>
<td>2%</td>
</tr>
<tr>
<td></td>
<td>half (1/2)</td>
<td>0%</td>
</tr>
<tr>
<td></td>
<td>quarter (1/4)</td>
<td>0%</td>
</tr>
<tr>
<td></td>
<td>three quarters (3/4)</td>
<td>1%</td>
</tr>
<tr>
<td>Local Traders</td>
<td>all (1)</td>
<td>8%</td>
</tr>
<tr>
<td></td>
<td>half (1/2)</td>
<td>15%</td>
</tr>
<tr>
<td></td>
<td>Nil (0)</td>
<td>3%</td>
</tr>
<tr>
<td></td>
<td>quarter (1/4)</td>
<td>6%</td>
</tr>
<tr>
<td></td>
<td>three quarters (3/4)</td>
<td>14%</td>
</tr>
<tr>
<td>Not sold yet</td>
<td>Nil (0)</td>
<td>5%</td>
</tr>
<tr>
<td>Self consumption</td>
<td>Nil (0)</td>
<td>45%</td>
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</table>
Kharif crop sale millet, n=149

<table>
<thead>
<tr>
<th>Millet</th>
<th>Proportion sold</th>
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<tbody>
<tr>
<td>APMC markets (Mandi)</td>
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<td>half (1/2)</td>
<td>1%</td>
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<td></td>
<td>Nil (0)</td>
<td>1%</td>
</tr>
<tr>
<td></td>
<td>three quarters (3/4)</td>
<td>1%</td>
</tr>
<tr>
<td>Local Traders</td>
<td>all (1)</td>
<td>3%</td>
</tr>
<tr>
<td></td>
<td>half (1/2)</td>
<td>14%</td>
</tr>
<tr>
<td></td>
<td>Nil (0)</td>
<td>14%</td>
</tr>
<tr>
<td></td>
<td>quarter (1/4)</td>
<td>4%</td>
</tr>
<tr>
<td></td>
<td>three quarters (3/4)</td>
<td>10%</td>
</tr>
<tr>
<td>Not sold yet</td>
<td>Nil (0)</td>
<td>13%</td>
</tr>
<tr>
<td>Self consumption</td>
<td>Nil (0)</td>
<td>39%</td>
</tr>
</tbody>
</table>
# Kharif crop sale paddy, n=951

<table>
<thead>
<tr>
<th>Paddy</th>
<th>Proportion sold</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>APMC markets (Mandi)</td>
<td>all (1)</td>
<td>2%</td>
</tr>
<tr>
<td></td>
<td>half (1/2)</td>
<td>8%</td>
</tr>
<tr>
<td></td>
<td>Nil (0)</td>
<td>0%</td>
</tr>
<tr>
<td></td>
<td>quarter (1/4)</td>
<td>3%</td>
</tr>
<tr>
<td></td>
<td>three quarters (3/4)</td>
<td>3%</td>
</tr>
<tr>
<td>Local Traders</td>
<td>all (1)</td>
<td>1%</td>
</tr>
<tr>
<td></td>
<td>half (1/2)</td>
<td>24%</td>
</tr>
<tr>
<td></td>
<td>Nil (0)</td>
<td>2%</td>
</tr>
<tr>
<td></td>
<td>quarter (1/4)</td>
<td>10%</td>
</tr>
<tr>
<td></td>
<td>three quarters (3/4)</td>
<td>5%</td>
</tr>
<tr>
<td>Not sold yet</td>
<td>Nil (0)</td>
<td>5%</td>
</tr>
<tr>
<td>Self consumption</td>
<td>Nil (0)</td>
<td>38%</td>
</tr>
</tbody>
</table>
Kharif crop sale, Soybean, n=67

<table>
<thead>
<tr>
<th>Soy bean</th>
<th>Proportion sold</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>APMC markets (Mandi)</td>
<td>all (1)</td>
<td>13%</td>
</tr>
<tr>
<td></td>
<td>Nil (0)</td>
<td>15%</td>
</tr>
<tr>
<td></td>
<td>three quarters (3/4)</td>
<td>1%</td>
</tr>
<tr>
<td>Local Traders</td>
<td>all (1)</td>
<td>22%</td>
</tr>
<tr>
<td></td>
<td>half (1/2)</td>
<td>19%</td>
</tr>
<tr>
<td></td>
<td>Nil (0)</td>
<td>7%</td>
</tr>
<tr>
<td></td>
<td>quarter (1/4)</td>
<td>3%</td>
</tr>
<tr>
<td></td>
<td>three quarters (3/4)</td>
<td>4%</td>
</tr>
<tr>
<td>Not sold yet</td>
<td>Nil (0)</td>
<td>4%</td>
</tr>
<tr>
<td>Self consumption</td>
<td>Nil (0)</td>
<td>9%</td>
</tr>
</tbody>
</table>
11% of the respondents said that they did insure their Kharif crop.

35% of the respondents got their insurance claim (n=1,312)
Farmers used Farm-saved seed or bought it from Open Market (Kharif)

- 61% Households using Farm-Saved seeds for Kharif Sowing (n=6,235)
- 58% hhs using seeds from the open market.
- 14% are using seeds from an FPO/FPC
- The highest users of farm saved seeds are in Jharkhand (86%, n=287) and MP (72%, n=1,013); while UP is has the least (47%, n=739).
- Assam (84%, n=392) and Bihar (77%, n=740) are the most dependent on open markets.
- The highest reach of FPOs and FPCs are in Bihar (42%, n=740)
- Maharashtra (1%, n=448), and Jharkhand (2%, n=287) have the least reach to FPOs or FPCs for seed procurement
Fertilizer for Kharif

- 45% of the hhs do not have access to fertilizer for Rabi of 2020 (N=6,235)
- 54% in Maharashtra (n=448), 53% in Assam (n=392) and 50% in Uttar Pradesh (n=739) have the least access to Fertilizers
- 53% of the hhs not having access have plans to borrow or take loan to buy fertilizers, 41% have reduced area under cultivation, 14% plan to sell livestock, 3% plan to pawn their assets (n=2794).
Loan for agriculture and Kisan Credit Card

- 43% of the respondents wish to take agricultural loan. (Round 2. n=7,269)
- 26% of the respondents got credit for Kharif (n=6,235); however, 11% wished but did not get.
- Women getting loans: 32% of the women respondents said that they get loan from SHG and 27% get loans from banks, and 18% get it from moneylenders/traders (n=3,691).
- 68% took a loan of less than Rs. 25,000 (against 50% wished for in R2) and 25% took loan between Rs. 25,000 to Rs. 1 lakh against (41% wished for in R2, n=7,269). (n for round 3 is 1,586)
- 52% of the respondents are eligible for KCC (n=6,235)
- 66% of the hhs do not have KCC. Odisha (88%, n=263), Assam (87%, n=210), and Bihar (82%, n=357) have the least access (n=3,226)
- 26% of the respondents having KCC have taken loan for Rabi (n=1,091)
- The average loan taken for Kharif has been Rs.76,880 (n=285), almost same as R2
- Range: Rs. 19,400 in Odisha to Rs. 1,38,966 in Gujarat, similar in R2
CASH CRUNCH AND LOAN SEEKING BEHAVIOUR
Households Reporting that they have taken Loans in the Last 3 months

- 16% of the hhs have taken loan in last 3 months (Same as Round 2)
- Range 6% in Assam (n=662) to 37% in Jharkhand (n=548): same trend as R2
- 18% of the Dalit hhs (n=2,444) have taken loan in last 3 months; 13% among tribal (n=3,928), 19% among General category (n=1,172), 17% among OBCs (n=4,159)
Households falling short of cash

- 58% of the respondents fear falling short for buying food items, 48% want a loan for this
- 56% of the respondents fear falling short for undertaking agricultural activities: 55% still want to take a loan
- 51% of the respondents fear falling short for buying medicines, 42% wish to take a loan
- 20% for education of wards (24% want a loan) and 17% for repaying an old loan (7% want a loan to repay a loan)
  - (for all above 4 points N=1,913)
- 30% of the respondents still wish to take loans (n=11,766)
- 51% wish to take loans from Banks and 41% wish to take loans from SHGs. 17% will take it from relatives/ friends, and 17% from moneylenders, 7% from MFIs. (n=3,561)
- 58% opine that the loan availability is the same as previous year, 21% opine there is reduced access and 21% opine there is an increased access.
- 48% opine that the interest rate for loan has remained the same, 26% opine that it has increased, 19% cannot compare and 7% opine that there is an decrease in interest rate.
8% of the respondent hhs have mortgaged one or more assets for cash liquidity (9% in Round 2). The highest incidence are in Jharkhand (17%, n=548), Madhya Pradesh (14%, n=1,430), and Maharashtra (10%, n=766): Similar findings in R2

68% of the respondents pawned ornaments, 25% have mortgaged land (n=966).

The amount for which respondents pawned assets are: Less than Rs. 5,000 (30%), Rs. 5,001-Rs.10,000 (34%), Rs. 10,001-Rs.20,000 (16%), and above Rs. 20,000 (20%). (n=958)
MENTAL WELLBEING

In current situation - COVID outbreak and aftermath of lockdown
Fear and anxiety experienced due to the current situation (COVID outbreak and aftermath of lockdown)

- 29% report increase in fights at home /Irritable; 18% have issues with sleep (cannot sleep; 14% are sleeping a lot; 16% do not feel hungry; 44% are tense all the time; 22% are not stressed.
- 69% who have stress patterns are worried how to feed their families, 65% are worried about finances, 55% are worried about job or not having any work, 39% are worried because of having less work, 43% are worried about contracting COVID, 9% are worried about morbidity in the family, and 19% are worried about their children's education (n=4,960).
HEALTH CARE
15% reported illness during last month. The highest number of sickness was reported in Bihar with 20% (n=1,894) and Jharkhand 19% (n=548). Among the social categories 21% of the General hhs reported sick (n=1,172), 16% of the OBCs (n=4,159), 14% of the SCs (n=2,444), 13% of the STs (n=3,928) have reported sick.

57% of the sicks were female (n=1,747)

26% did self-treatment (36% during last round), 14% went to ANM/ASHA/AWW (15% last round), 39% used PHC/CHC (29% in last round), 13% larger govt. health facility (this round and last round), 37% Private doctor (31% in last round), 6% non-authorised medics (10% in last round), 2.5% could not access health care facility (last time 1%).

During last month 25% opined that COVID pandemic did affect regular treatment

Treatment was affected because of lack of money (66%), movement restriction (75%), facilities were closed (29%), Denied admission although the facility was open (27%), not accessed due to stigma (31%), and fear of contracting Corona (39%).

15% have health insurance; and 65% is PMJAY, 25% have Private Insurance (n=1,814)

7% of the hhs respondents reported of child birth.

81% reported of the mandatory three checkups (n=783)

77% reported were given vaccines and floic acid

71% were provided with nutritious food/ supplement