

RCRC Centre for Monitoring Rural India
RCRC Household Survey Round 3 (RCHS-III)
December 2020- January 2021

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RCRC

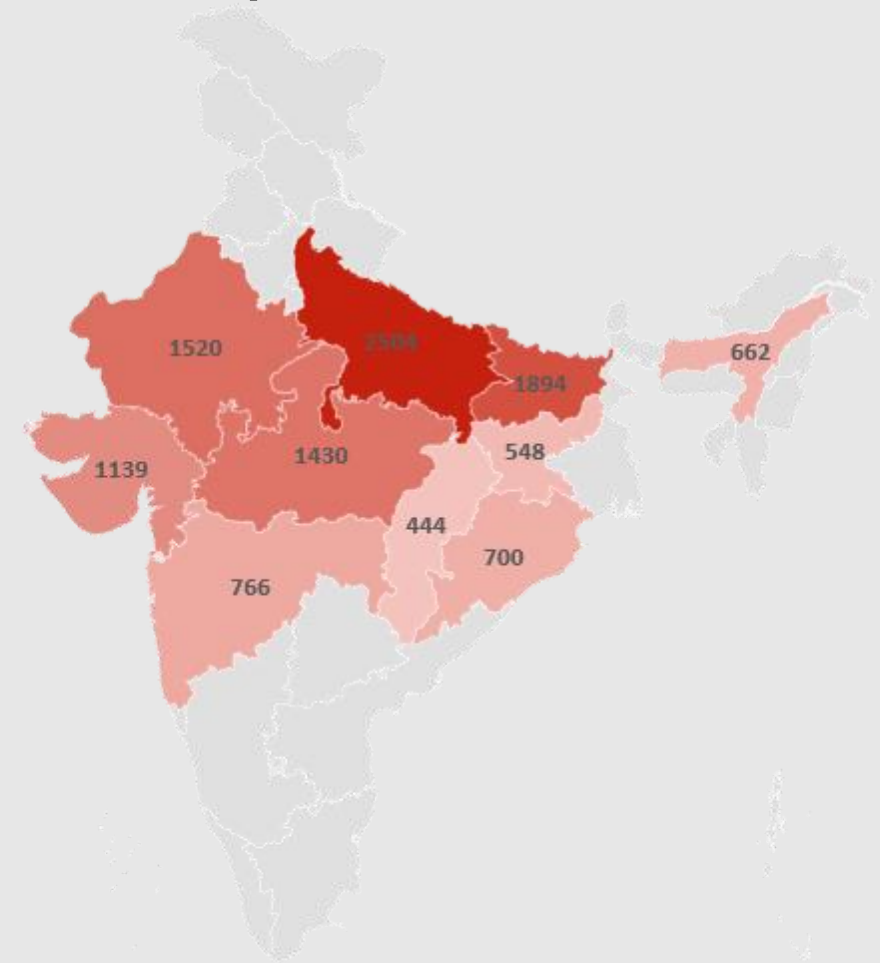
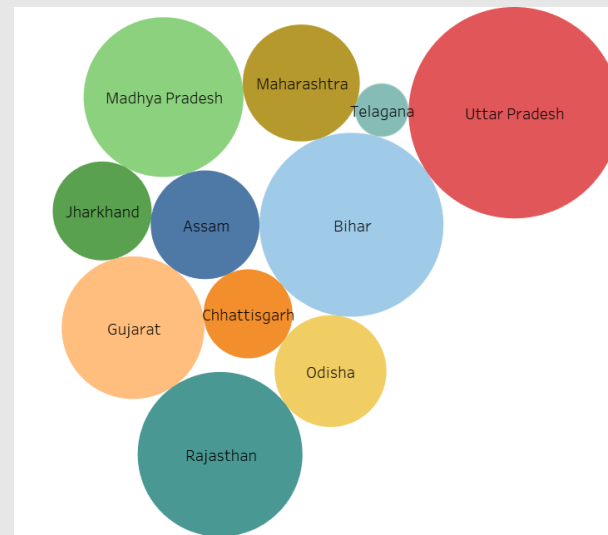
RAPID RURAL COMMUNITY RESPONSE TO COVID - 19

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.

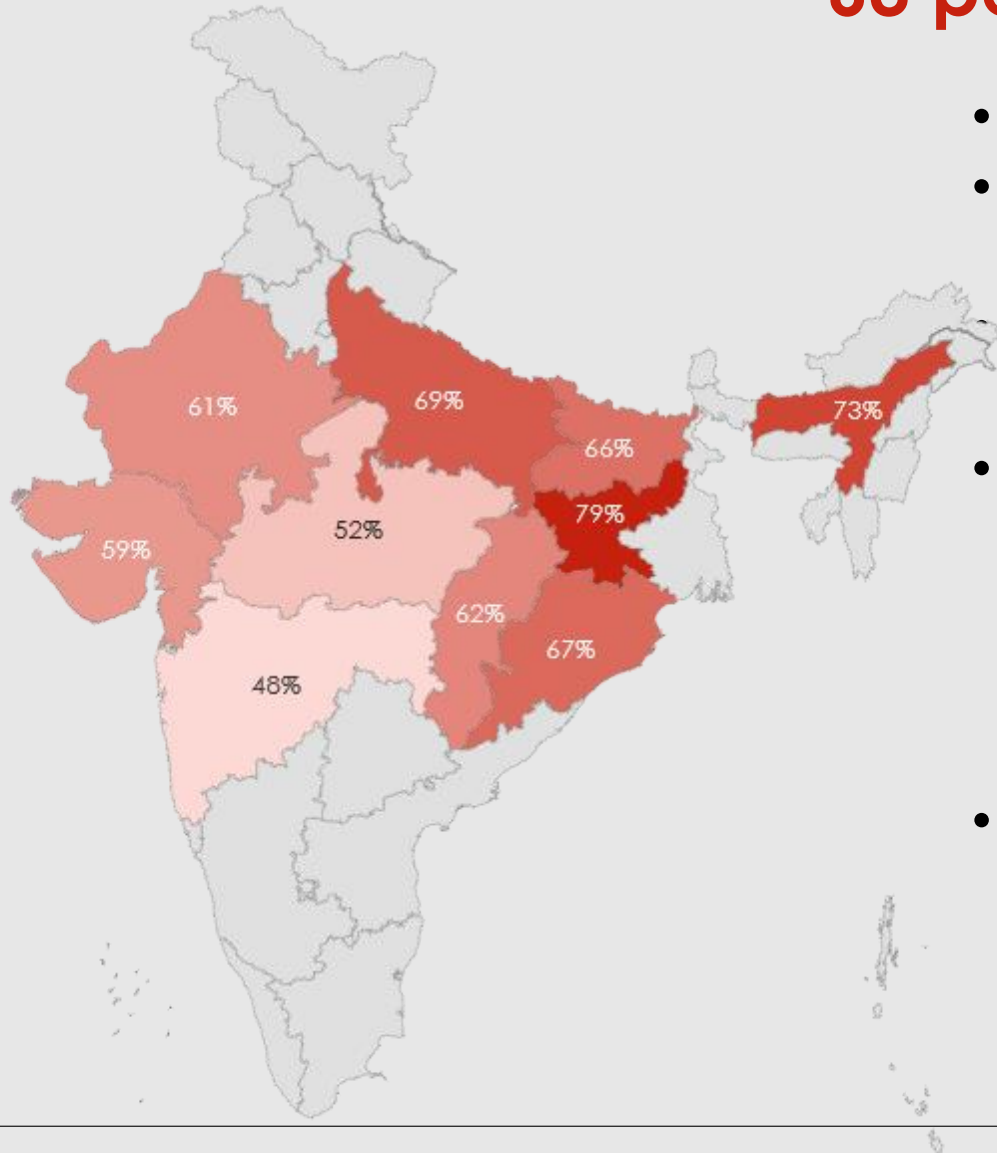
RCRC Research round 3: Respondents

- 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)

Respondents: Social Category

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)

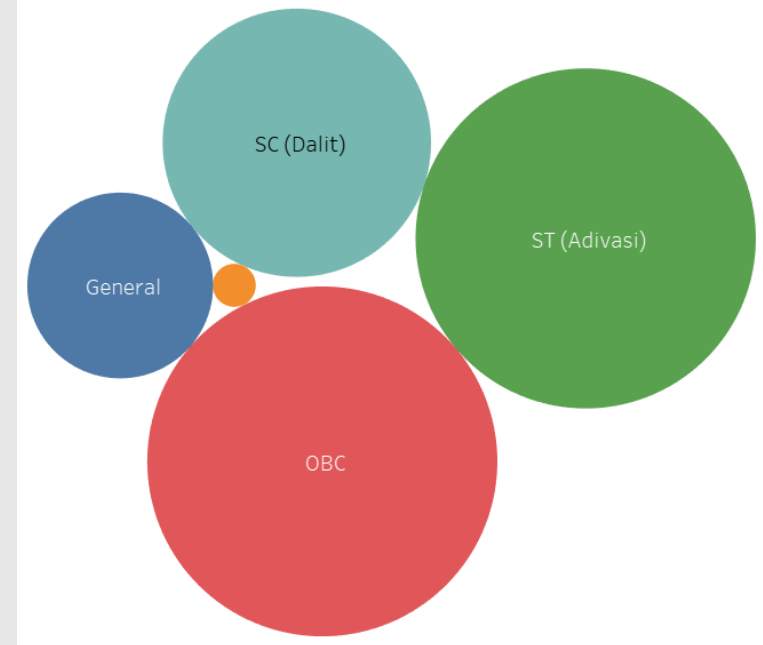
SCs

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)

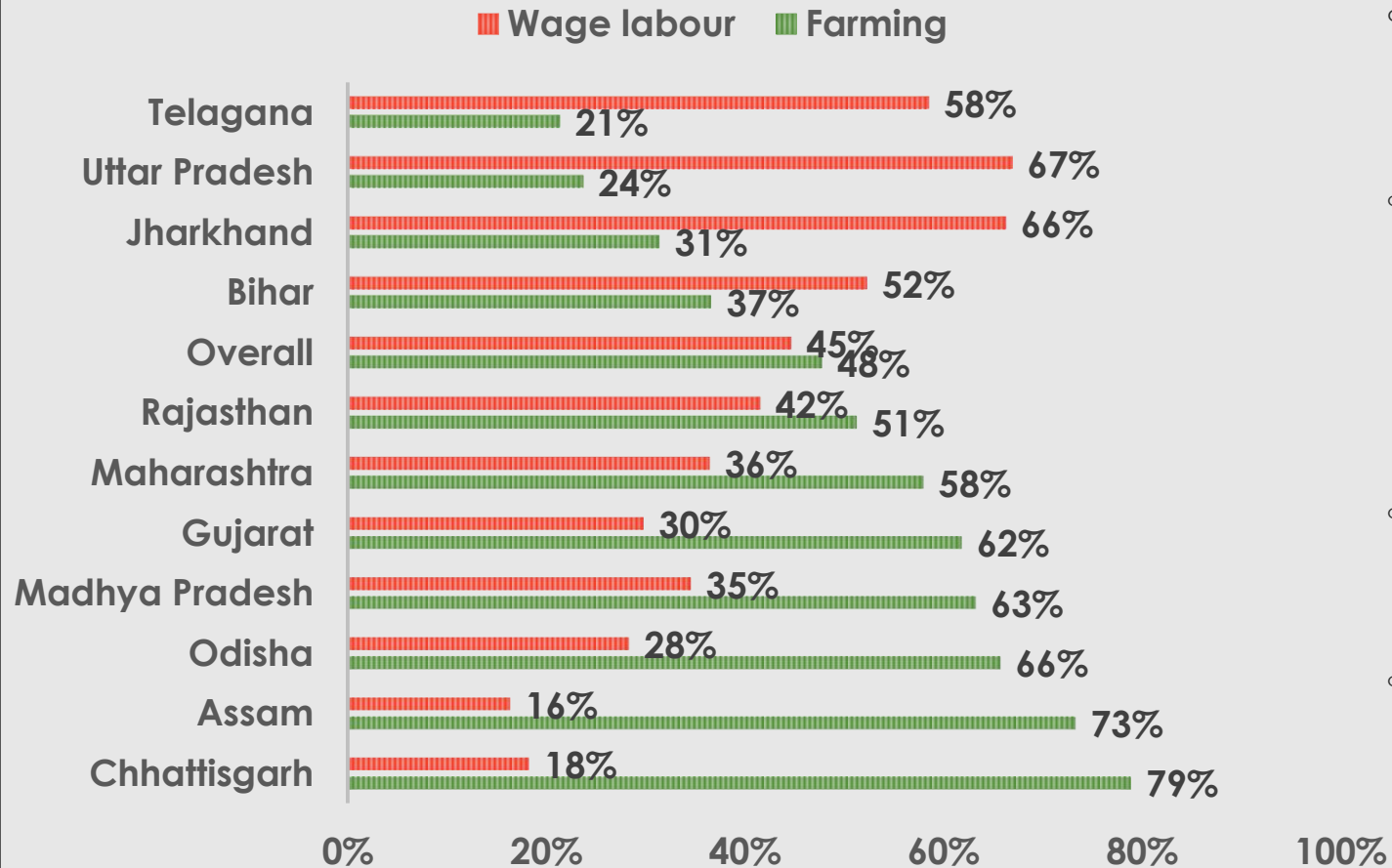
General

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)

| Social Category | Respondents | % |
|-----------------------------|-------------|----|
| General | 1,172 | 10 |
| None/don't wish to disclose | 63 | 1 |
| OBC | 4,159 | 35 |
| SC (Dalit) | 2,444 | 21 |
| ST (Adivasi) | 3,928 | 33 |
| Grand Total | 11,766 | |



Primary occupation of the respondents



- **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).

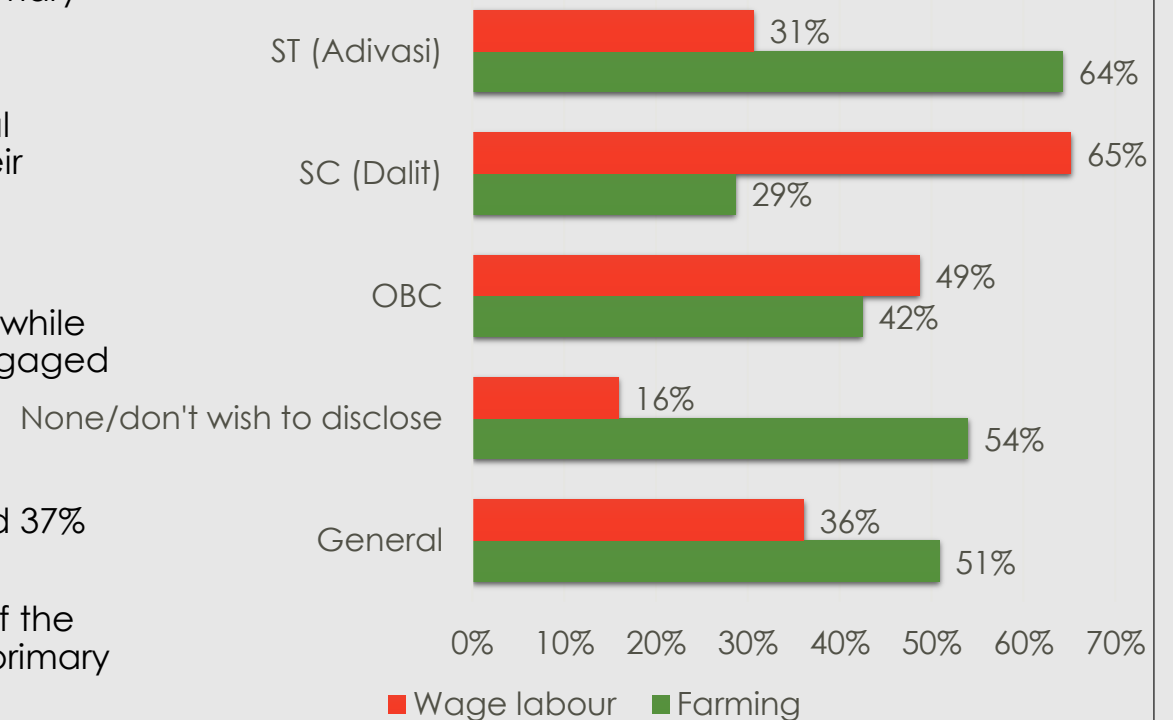
Primary Occupation of Respondents as per Social Category and Religion

Social Category

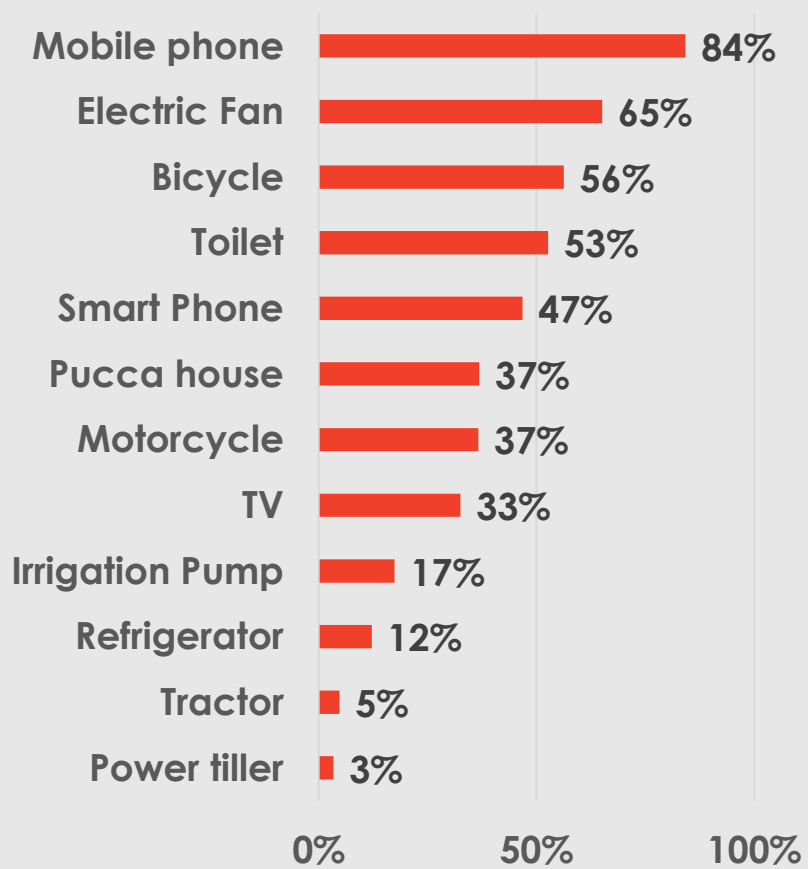
- **Farming:** 64% (n=3,928) of the ST respondents had farming as their major occupation. While 51% (n=1,172) among General respondents have Primary Occupation as farming. 42% (n=4,159) of the OBCs and 29% of the SCs (n=2,444) have Primary Occupation as Farming.
- **Wage labour:** 65% of SCs (n=2,444), 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 Over all 2% are engaged in Service.

Religion

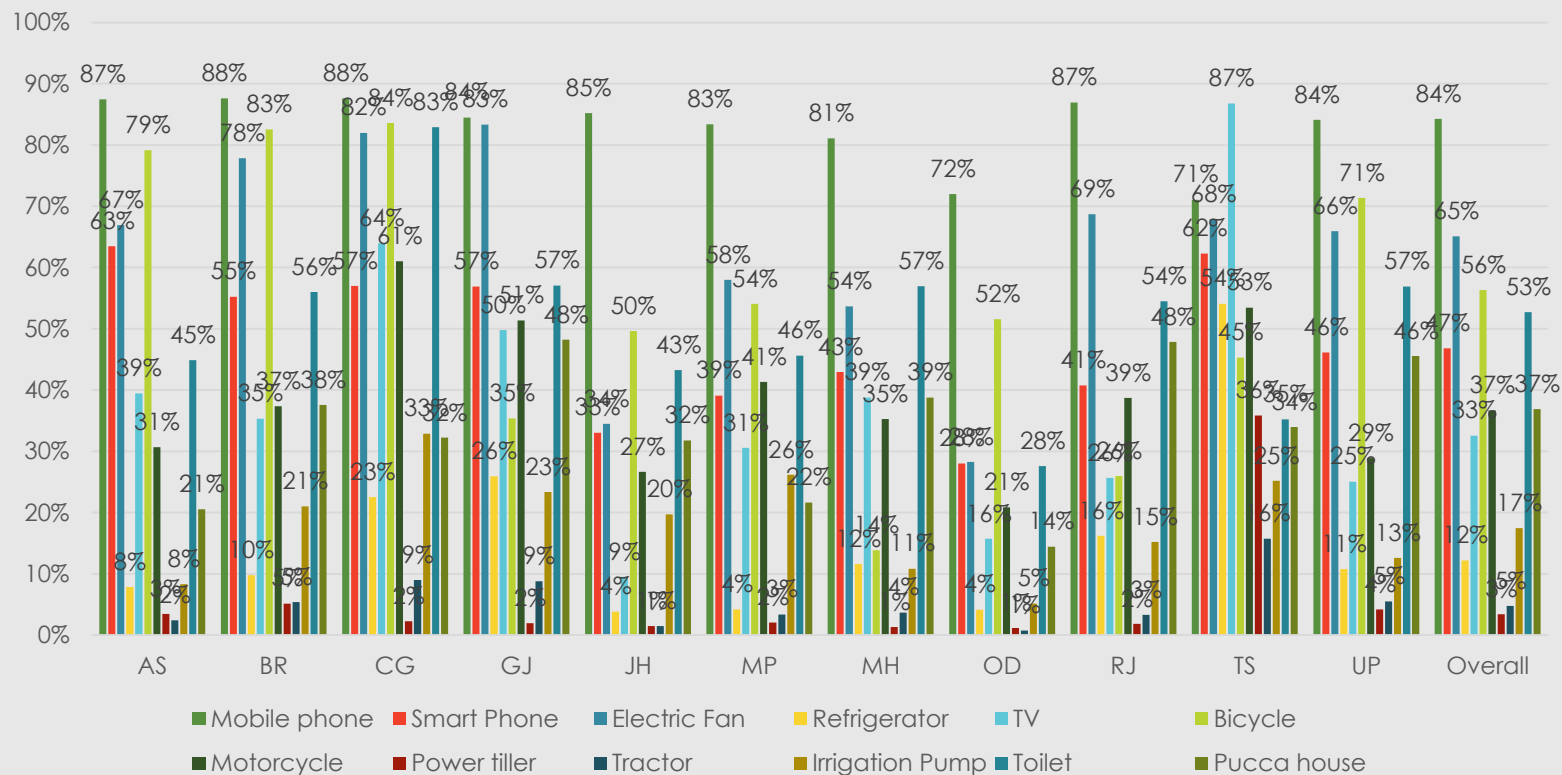
- 49% respondents among Hindus (n=10,846), 28% (n=666) of Muslims, and 37% among the minorities (n=920) having farming as primary occupation.
- Among Muslims 5% have remittances as their primary occupation. 3% of the Hindus have service, while 2% of Muslims and minorities cite Service as primary occupation.
- 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.



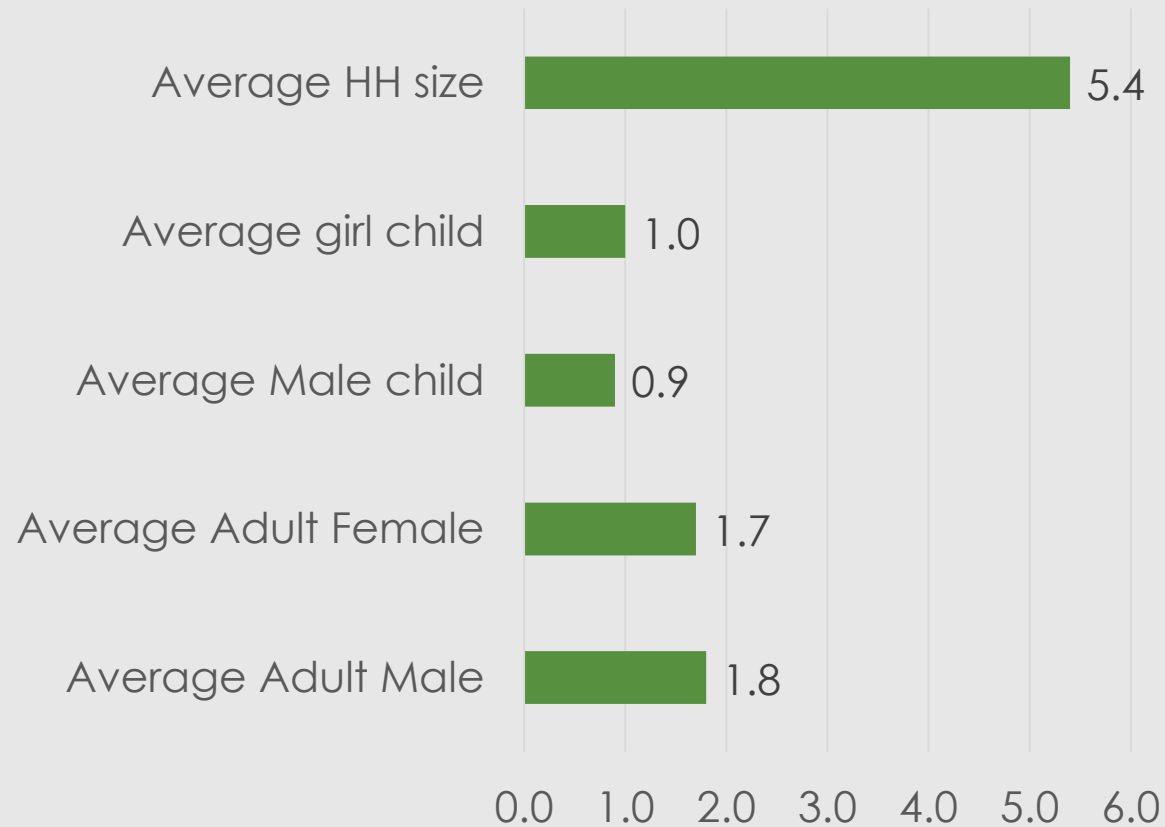
Assets owned by respondents (prior lockdown)



- 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



Average size of respondent's household



- 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)

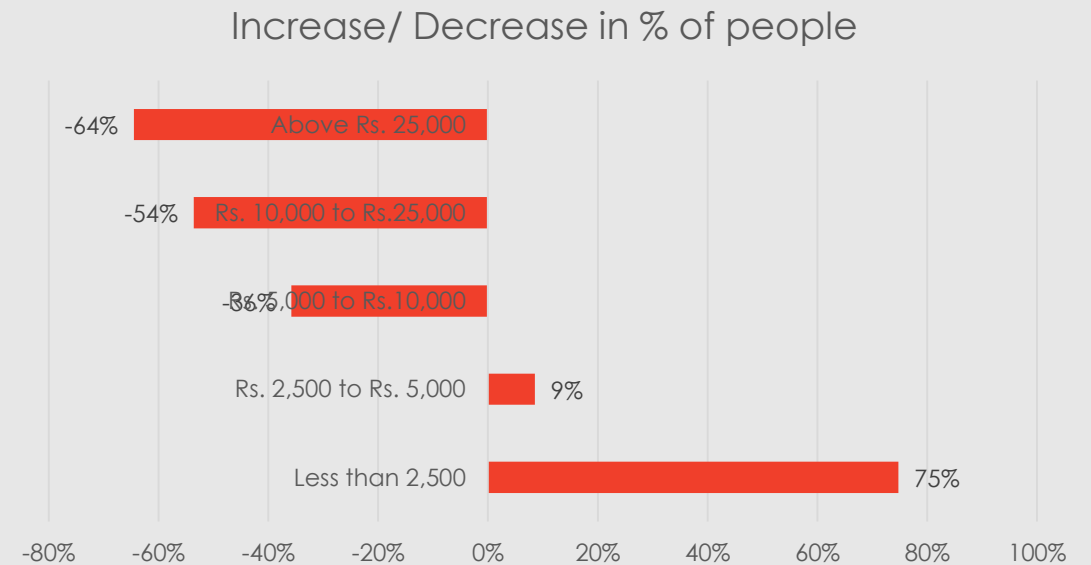
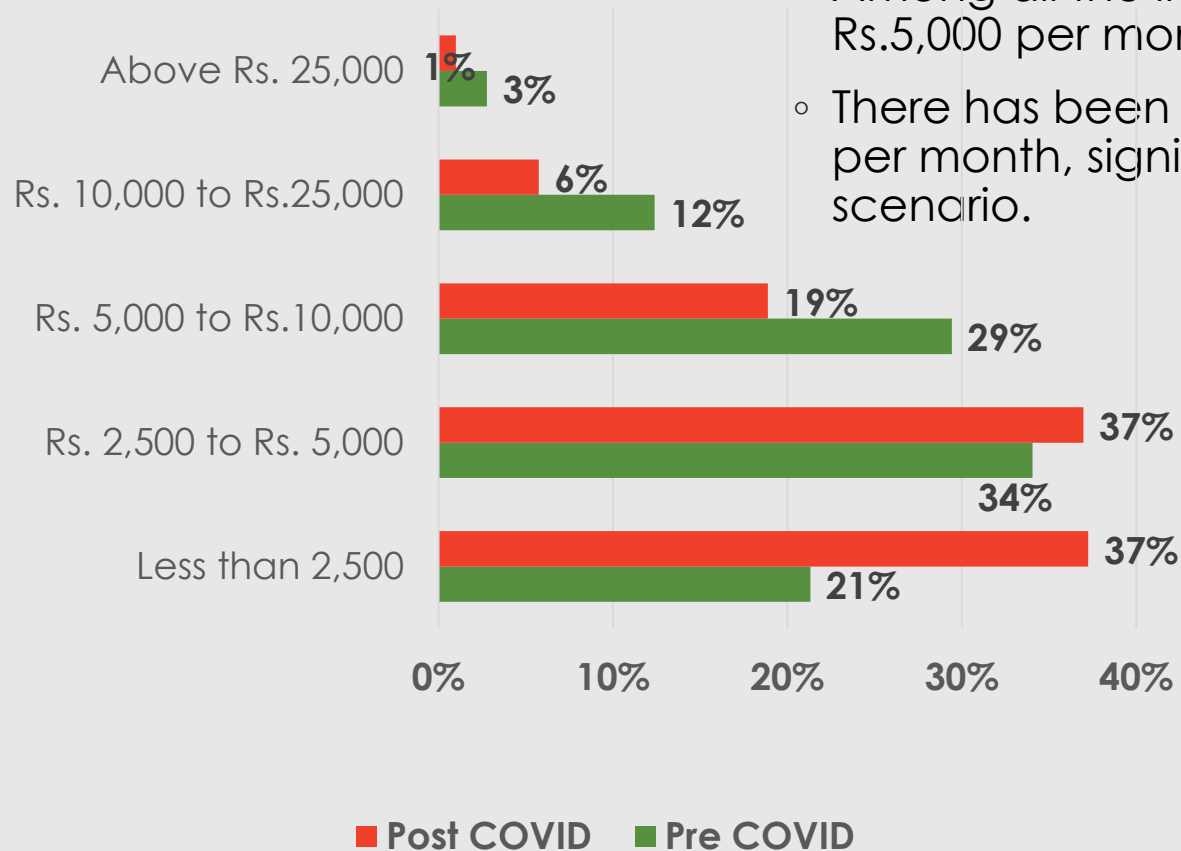
55 percent had incomes less than Rs. 5000 per month



- 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=1139), 72% in Maharashtra (n=766), 71% in Odisha (n=700), 49% in Rajasthan (n=1,520), and 66% in Uttar Pradesh (n=2,504).

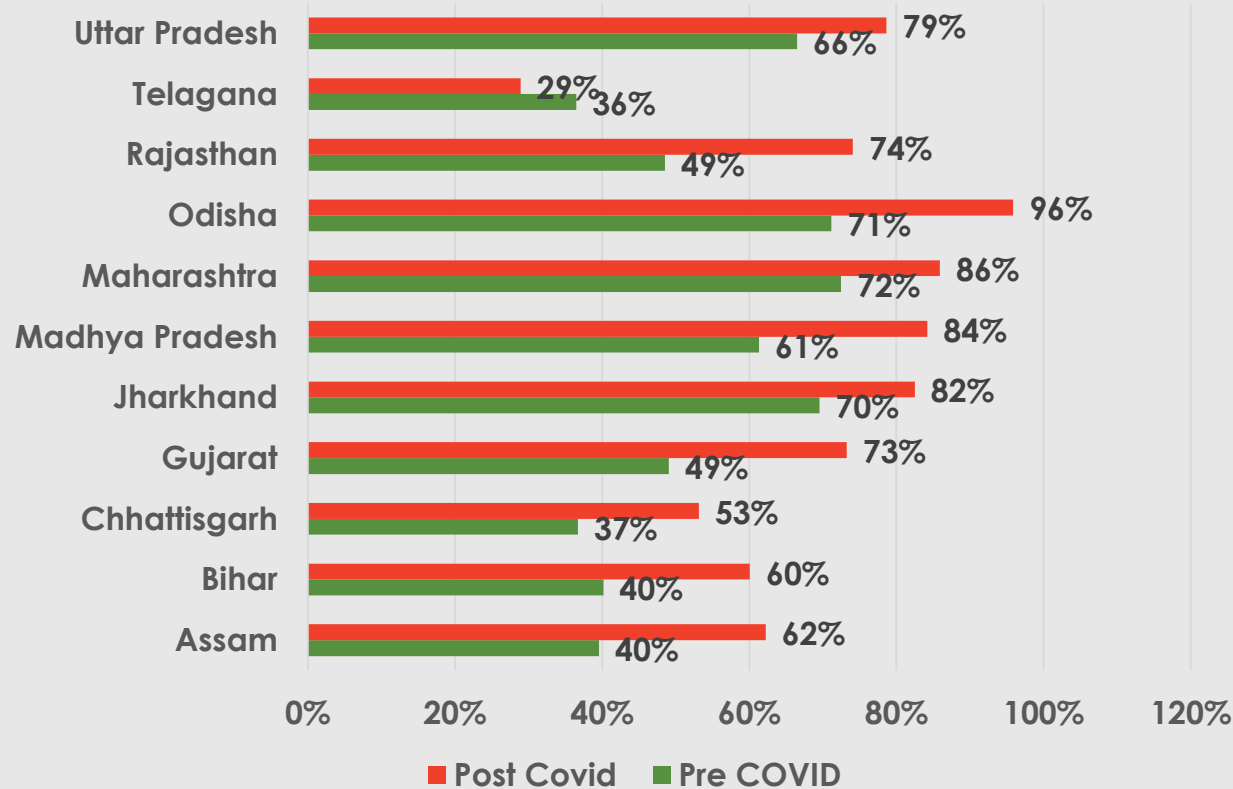
Impact of COVID Pandemic on monthly income

- 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.



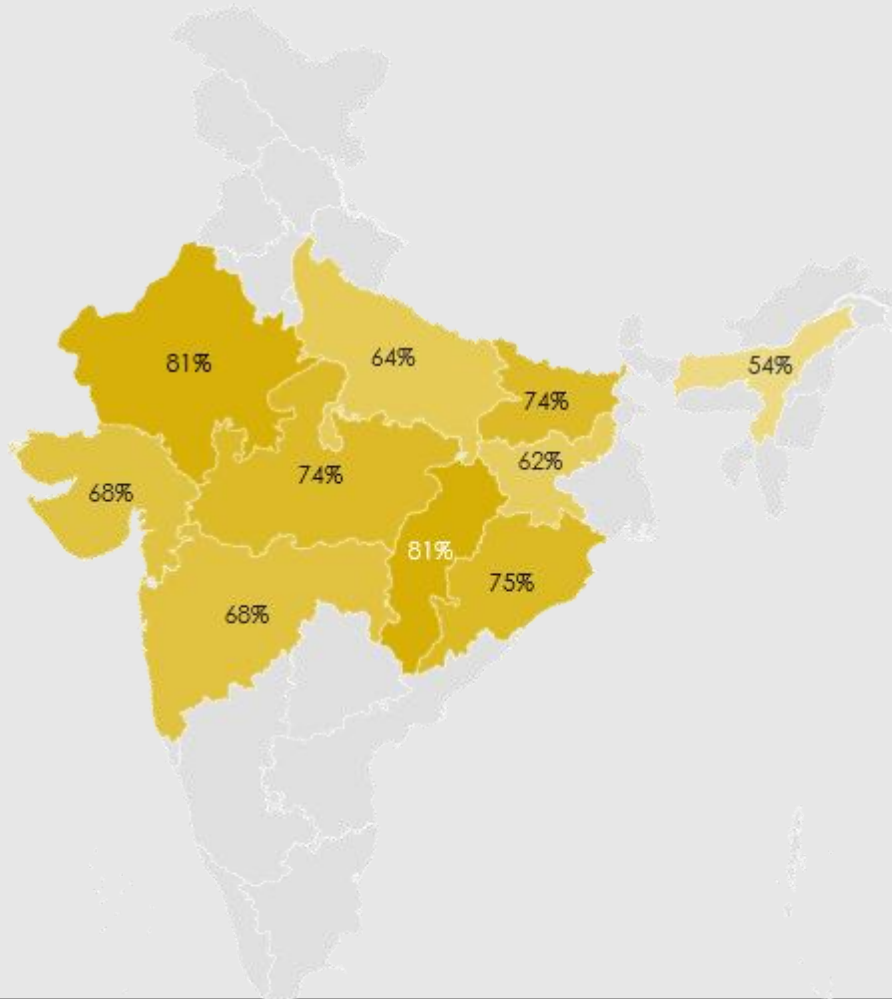
Pre-COVID & Post-COVID scenario- % of people earning below Rs.5,000/month

% Population earning less than Rs.5,000/ month



- **% Change= (Post-Covid%-Pre-COVID%)/ 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)

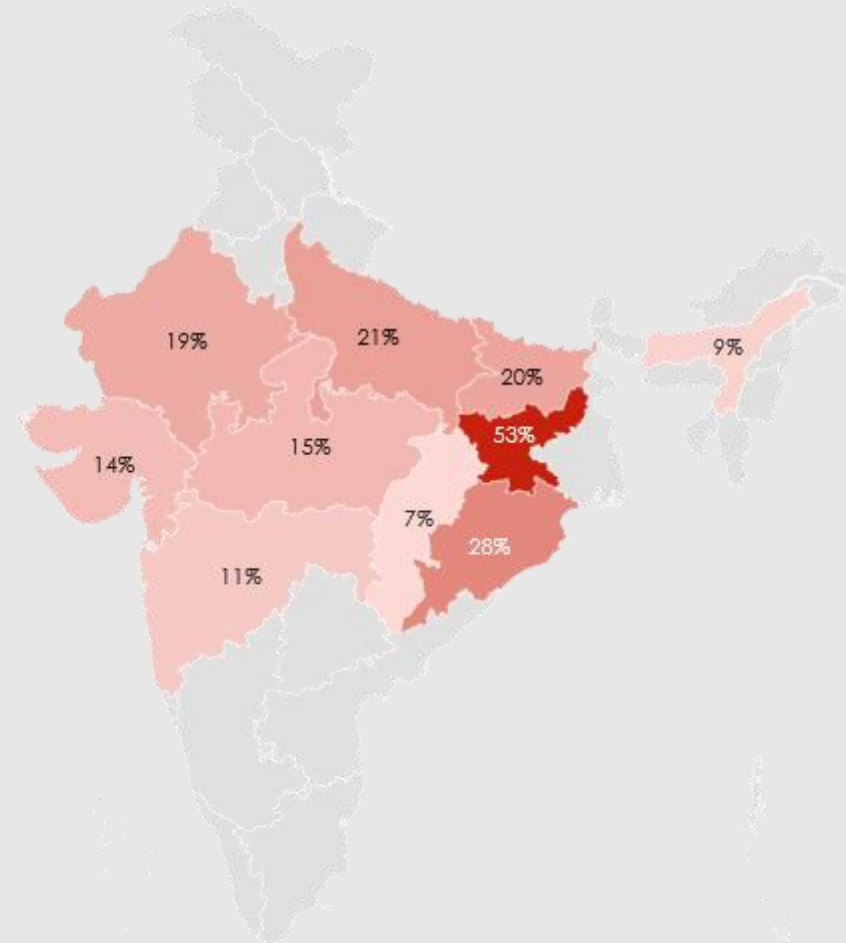
Income reduced after March 2020



- **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.

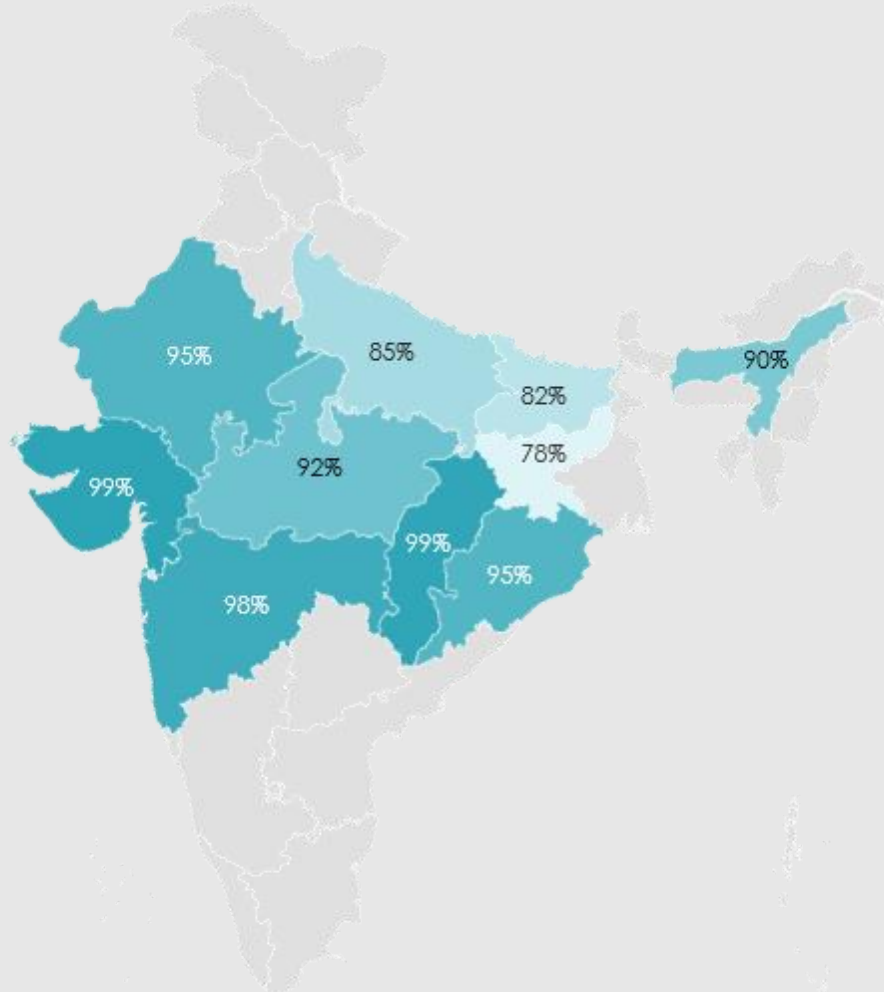


IMPACT OF COVID ON EDUCATION

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)

Households holding ration card

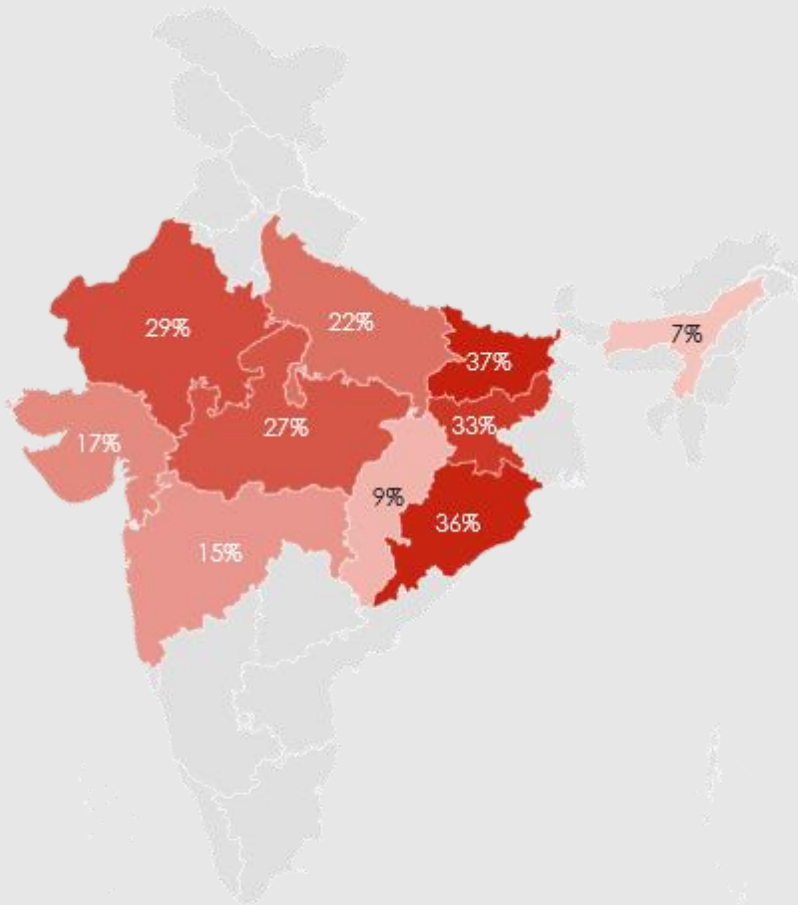


- 90% of the respondents own a ration card. The coverage of ration card is least in Jharkhand 78%(n=548), Bihar 82%(n=1,894), and Uttar Pradesh (n=2,504).
- 94% of the STs (n=3,928), 91% of the SCs (n=2,444), 88% of OBCs (n=4,159), 84% of the General(n=1,172) respondents have ration card.
- 71% of the 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)

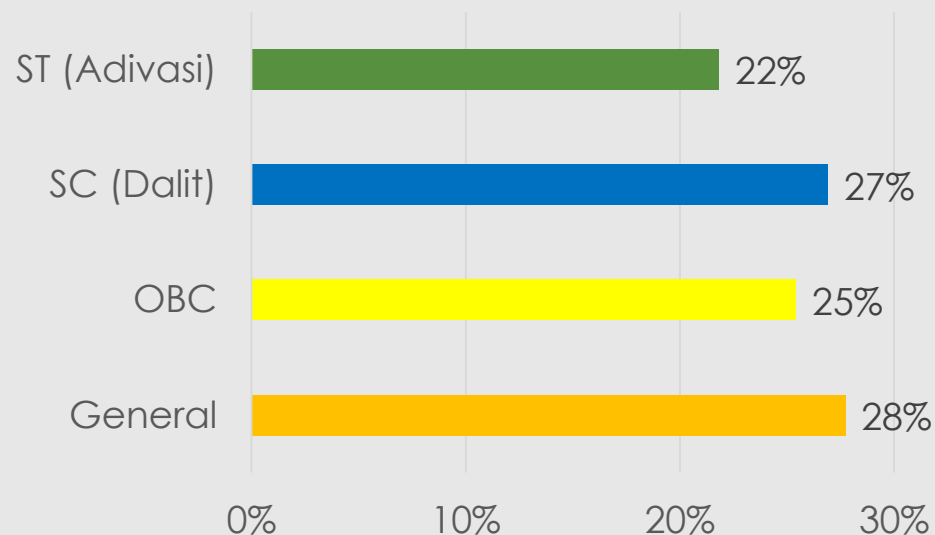


- Almost one fourth (25%) among all respondent have migrants (2,917 out of N=11,766)
- Bihar with 37% (n=1,894) migrants and Odisha (n=700) with 36% migrants have the highest ratio of migrant hhs with followed by
 - Jharkhand 33% (n=548),
 - Rajasthan 29% (n=1,520)
 - Madhya Pradesh 27% (n=1,430), and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

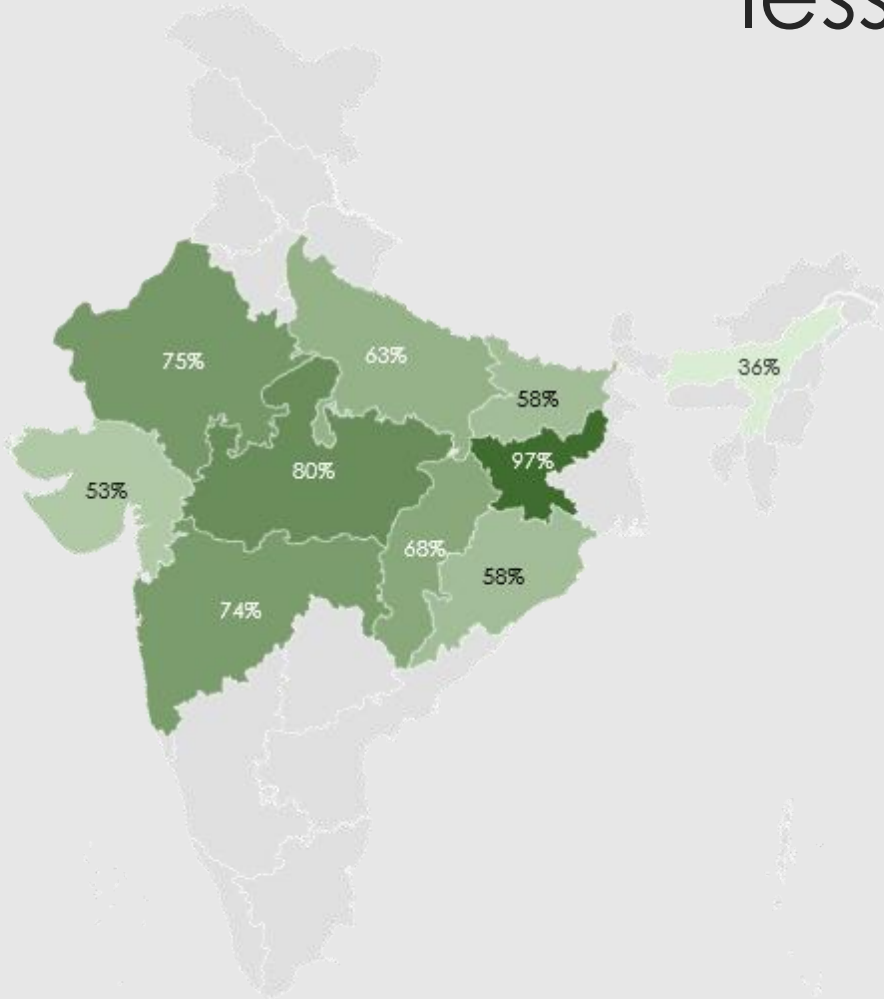
Migrant workers: Social Category

| Social Category | Migrant hhs |
|-----------------|-------------|
| General | 325 |
| OBC | 1058 |
| SC | 658 |
| Tribal (ST) | 858 |
| Overall | 2917 |

- 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



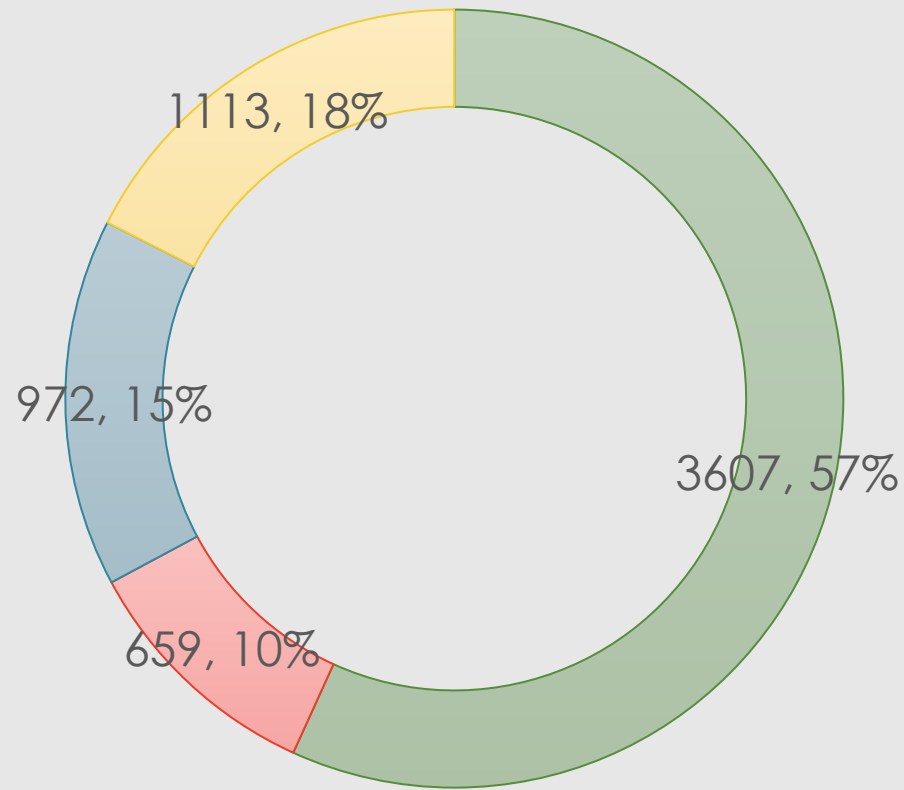
Duration of migration: 67 percent stay for less than six months



- 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)

Seasonal=< 6 months
Circular > 6 months

Age and Gender of migrants: 56% Adult Male

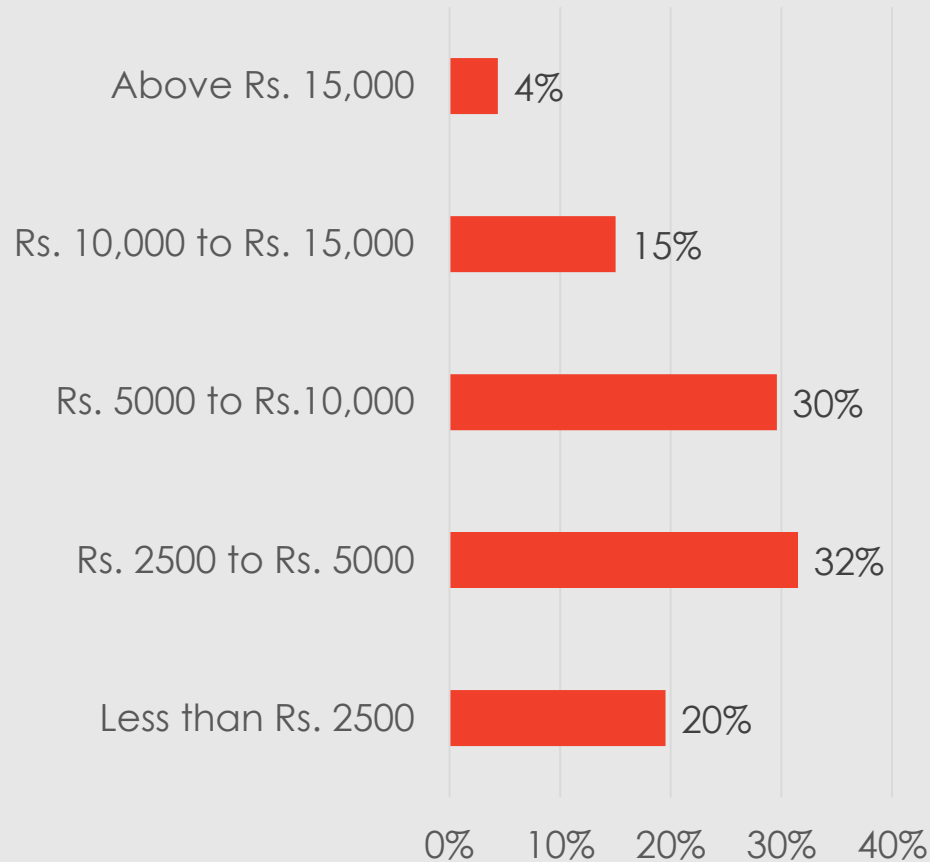


- There are 6,351 migrants from the 2,917 migrant hhs (on an average 2 migrants per hh)
- All states report at least one adult male migrant per hh. In Gujarat, Madhya Pradesh and Maharashtra there is 1 women migrant from hh.
- 57 % are adult male and 18 % are adult females – the rest 25 % are children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

■ Adult Male ■ Girl Child ■ Boy Child ■ Adult Female

Income of Migrants:

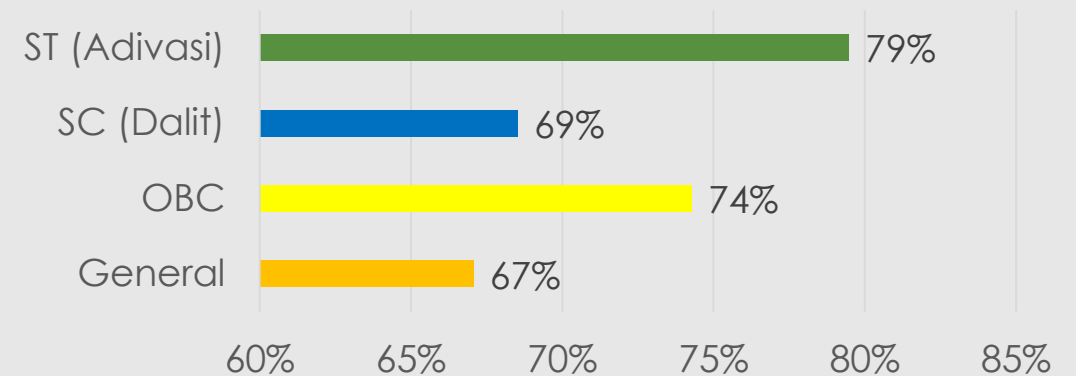
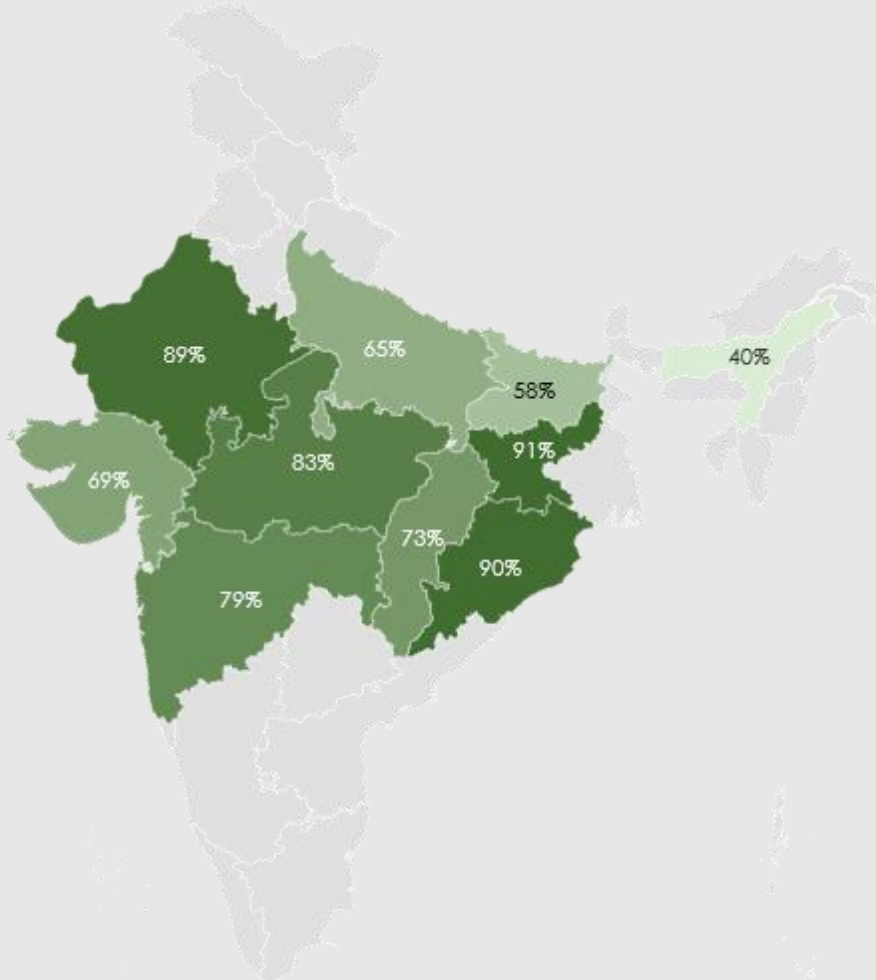
81 percent earn less than Rs. 10,000 per month



- 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)

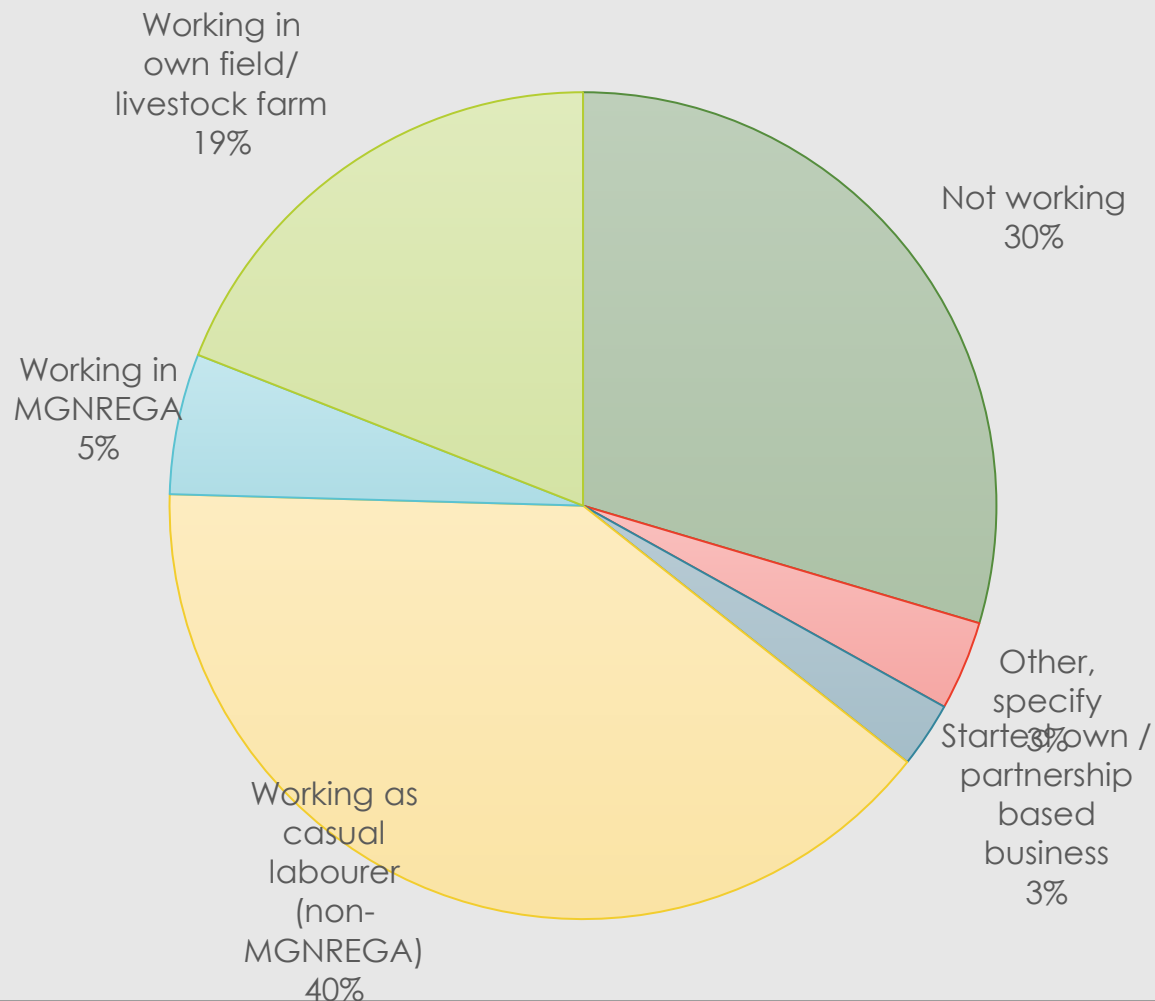
Migrants who have returned home

- 2,146 migrants (74%) migrants 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)



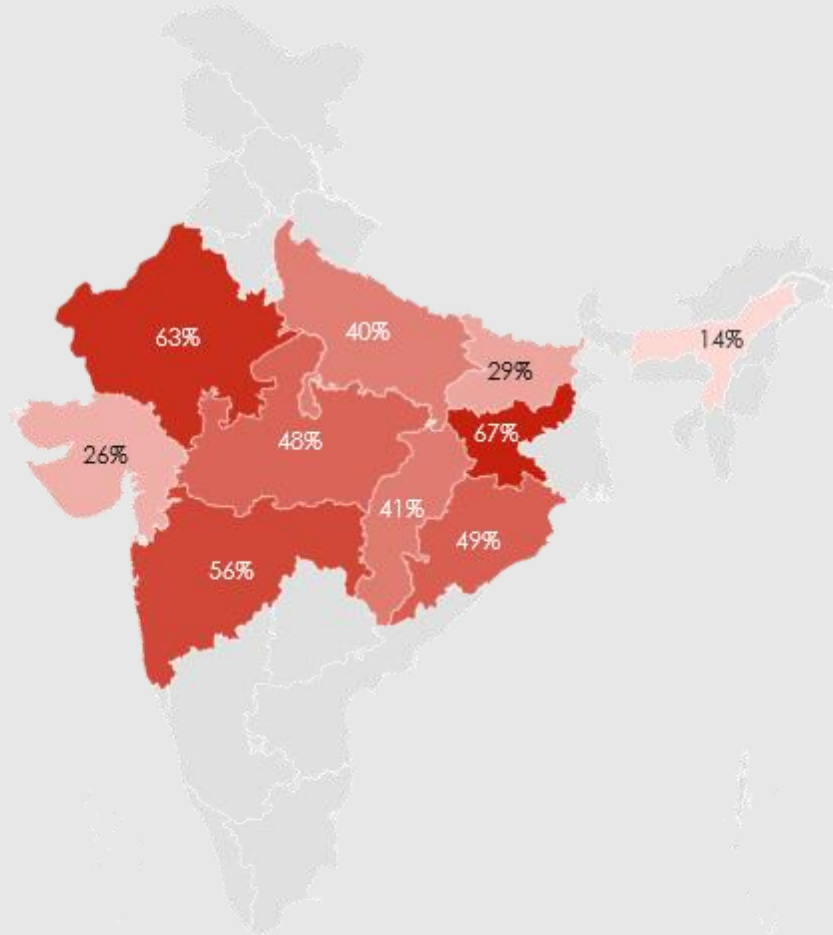
What are the returnee migrants doing currently?

57% have returned back to work destination (n=2,140)



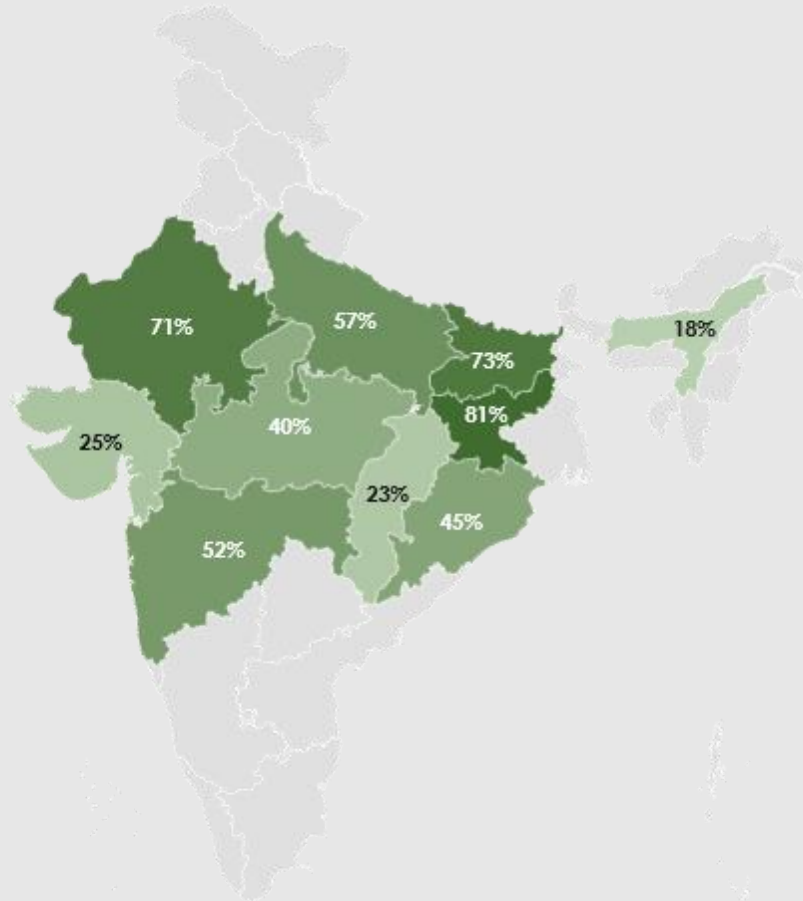
- 30% of the returnee migrants currently are not working (Was 41% during the second round), 40% are working as casual labourers (28% in second round), 19% are working on their own farm (same as last round), whereas 5% are engaged in MGNREGS (7% in last round), 3% have started their own business or shops (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.

Wage comparison (pre and post COVID)



- **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

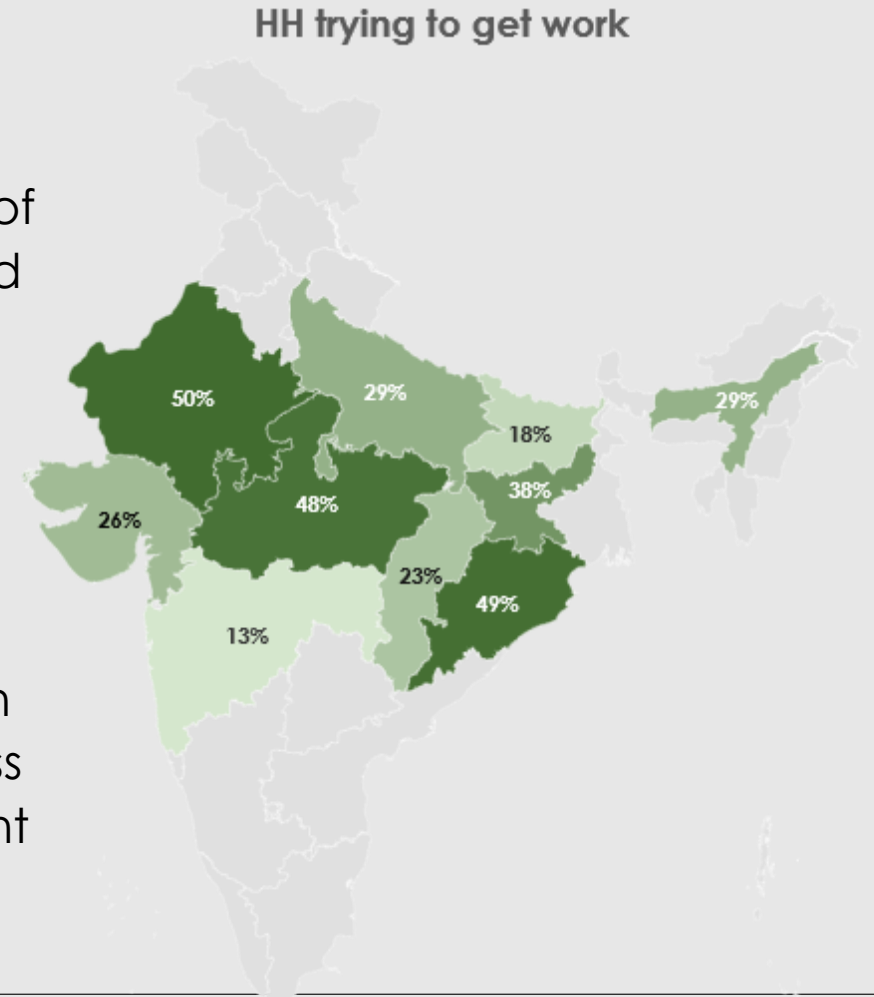
- 43% of the respondents received some kind of support from the NGOs, 38% wished they could have some support from the NGOs.
- 26% of the respondents got support from SHGs, 48% wanted support but did not get it.
- 23% of the respondents received support from the Sarpanch on a personal capacity, 54% expected 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

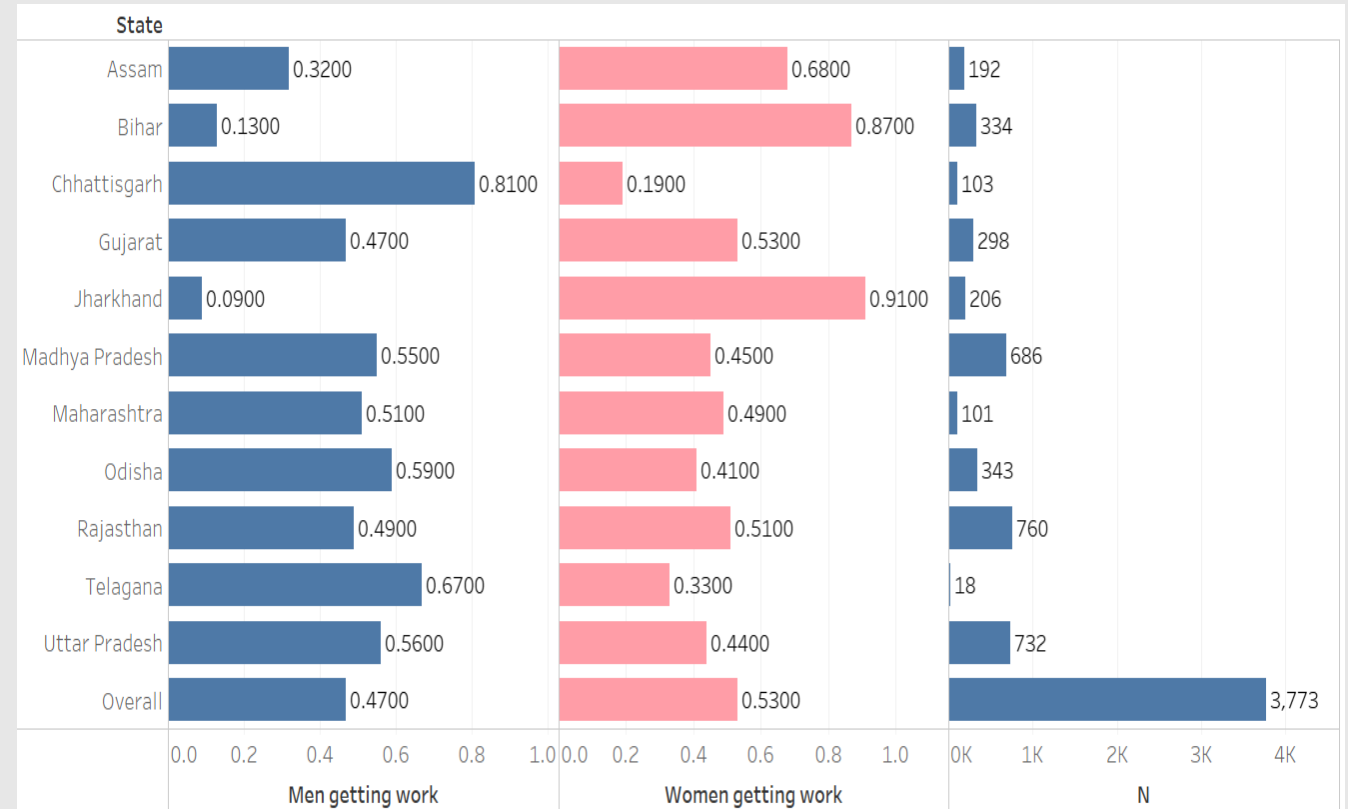
MGNREGA

- 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)

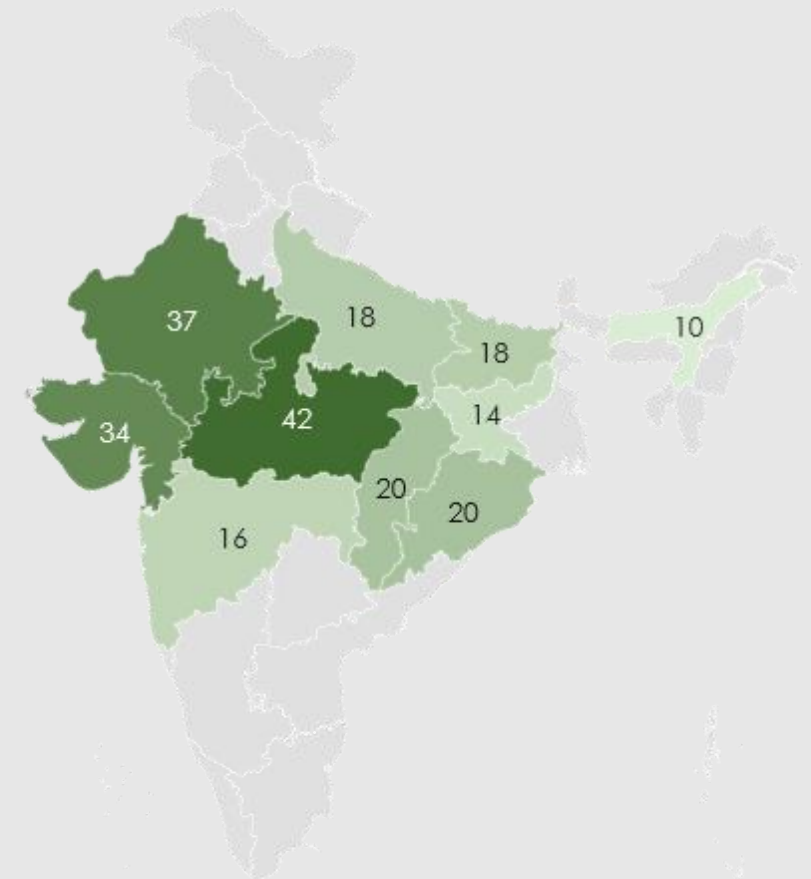
- 47% of the men got work, while 53% women got work in MGNREGS in last two months (n=3,773)
- In Jharkhand 91% of the respondents who got work are women (n=206), in Bihar the women respondents are 87% who got work (n=334).
- 61% of the OBC respondent women got work and rest were men (n=1,218), 56% of 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

Number of days worked in MGNREGS in last 2 months

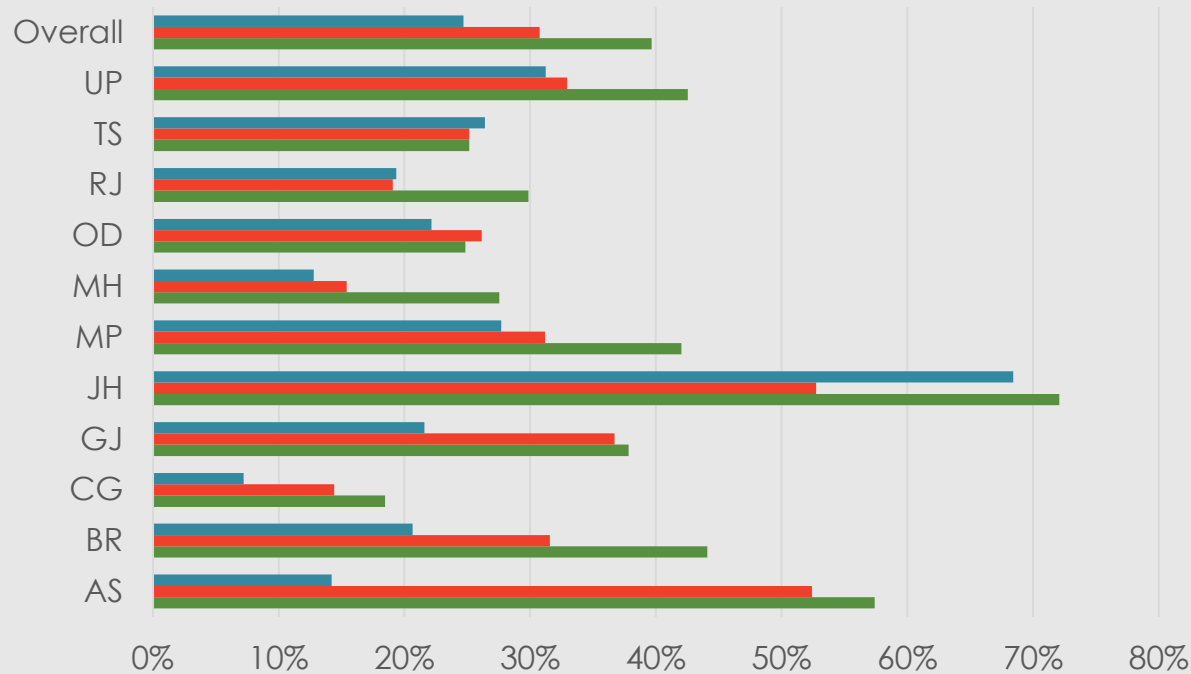




SCHEMES AND ENTITLEMENTS, AND FOOD SECURITY

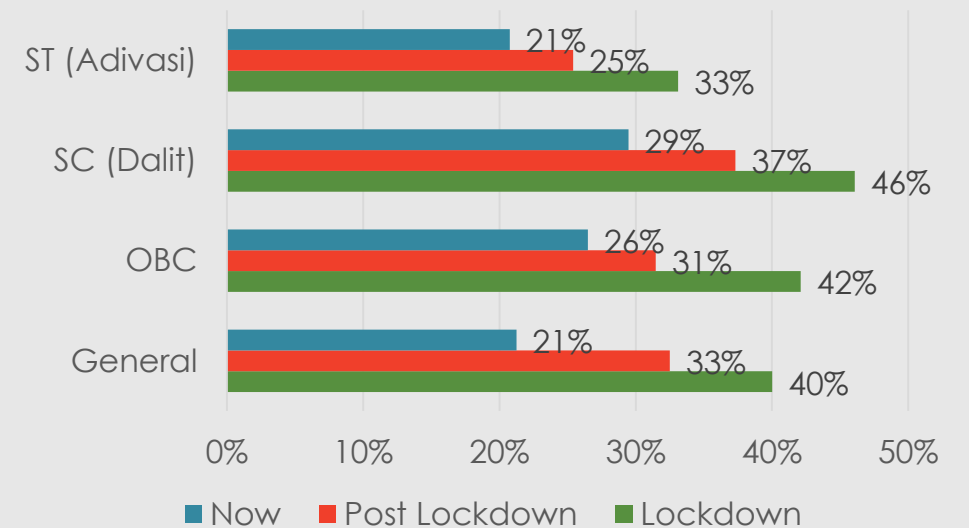
People cutting down on food

% Population cutting down on food

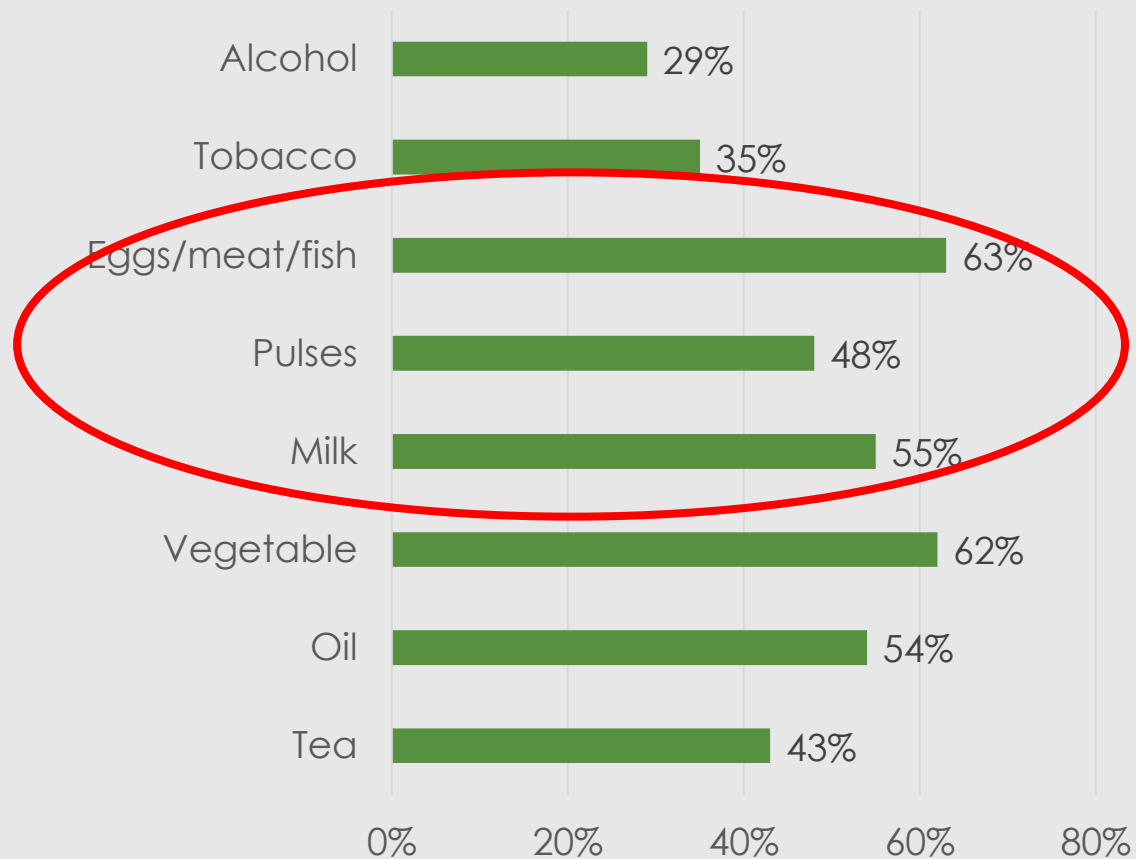


| | AS | BR | CG | GJ | JH | MP | MH | OD | RJ | TS | UP | Overall |
|---------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|---------|
| Now | 14% | 21% | 7% | 22% | 68% | 28% | 13% | 22% | 19% | 26% | 31% | 25% |
| Post Lockdown | 52% | 32% | 14% | 37% | 53% | 31% | 15% | 26% | 19% | 25% | 33% | 31% |
| Lockdown | 57% | 44% | 18% | 38% | 72% | 42% | 28% | 25% | 30% | 25% | 43% | 40% |

- 40% of the population cutdown 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).



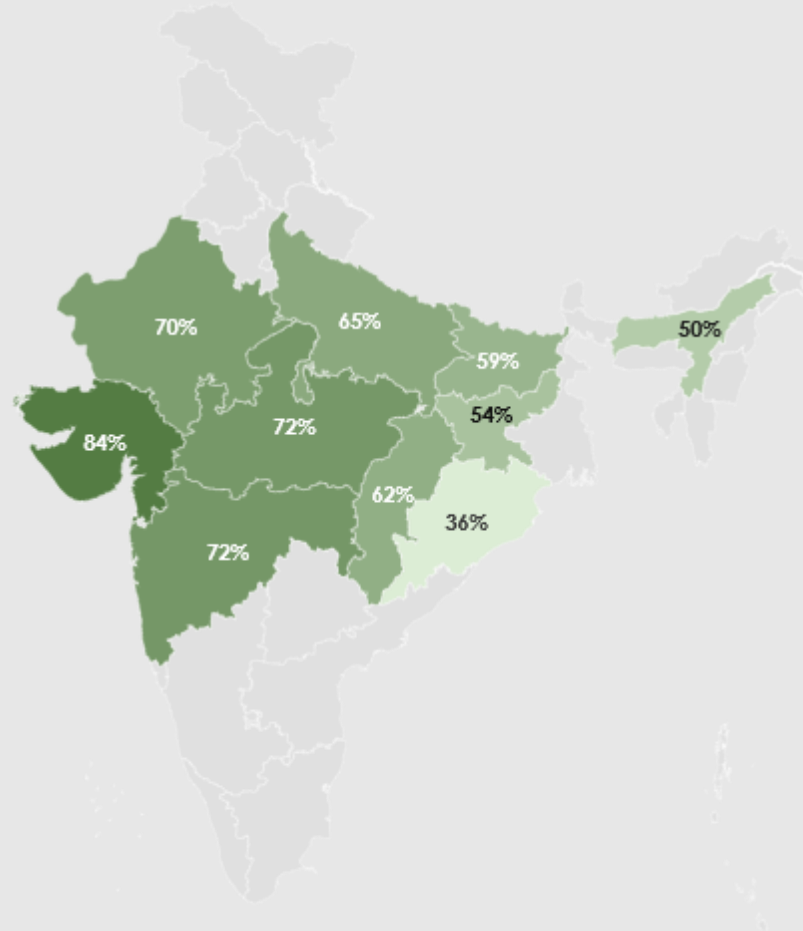
Reduction in food consumption



- 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

% Population receiving PMKSY entitlement

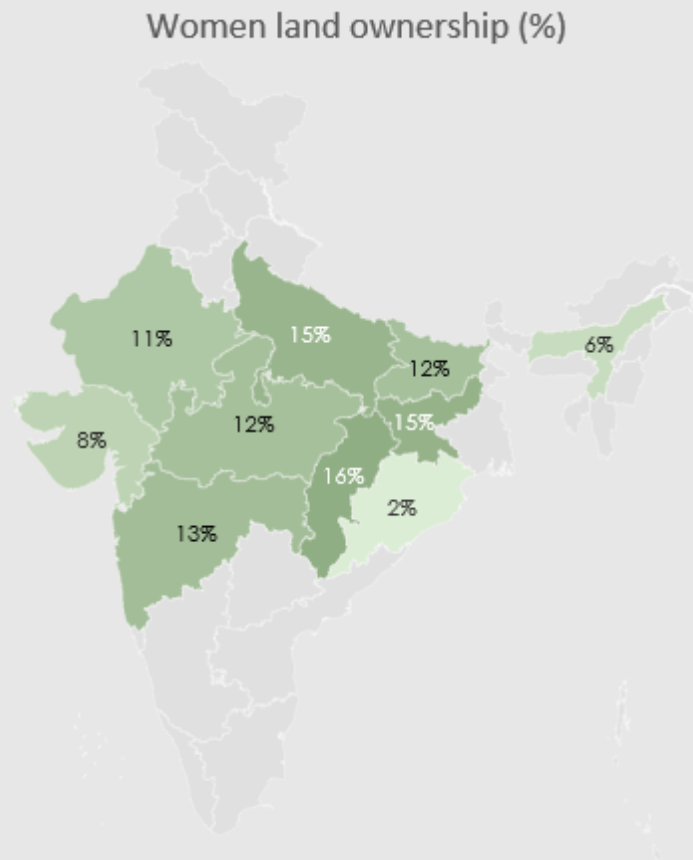


- 37% of the households are eligible about PMKSY.
- 65% of the respondents who are aware about PMKSY have received the entitlement (n=4,369)



AGRICULTURE (THE KHARIF HARVEST AND THE PREPARATION FOR RABI)

Number of farmers and land ownership



- 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=4,159), 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)

| Ground Nut | Proportion sold | % |
|----------------------|----------------------|-----|
| APMC markets (Mandi) | all (1) | 17% |
| | half (1/2) | 3% |
| | Nil (0) | 1% |
| | quarter (1/4) | 2% |
| | three quarters (3/4) | 32% |
| Local Traders | all (1) | 25% |
| | half (1/2) | 3% |
| | quarter (1/4) | 1% |
| | three quarters (3/4) | 12% |
| Not sold yet | Nil (0) | 1% |
| Self consumption | Nil (0) | 2% |

Kharif crop sale (maize)n=264

| Maize | Proportion sold | % |
|----------------------|----------------------|-----|
| APMC markets (Mandi) | all (1) | 2% |
| | half (1/2) | 0% |
| | quarter (1/4) | 0% |
| | three quarters (3/4) | 1% |
| Local Traders | all (1) | 8% |
| | half (1/2) | 15% |
| | Nil (0) | 3% |
| | quarter (1/4) | 6% |
| | three quarters (3/4) | 14% |
| Not sold yet | Nil (0) | 5% |
| Self consumption | Nil (0) | 45% |

Kharif crop sale millet, n=149

| Millet | Proportion sold | % |
|----------------------|----------------------|-----|
| APMC markets (Mandi) | all (1) | 3% |
| | half (1/2) | 1% |
| | Nil (0) | 1% |
| | three quarters (3/4) | 1% |
| Local Traders | all (1) | 3% |
| | half (1/2) | 14% |
| | Nil (0) | 14% |
| | quarter (1/4) | 4% |
| | three quarters (3/4) | 10% |
| Not sold yet | Nil (0) | 13% |
| Self consumption | Nil (0) | 39% |

Kharif crop sale paddy, n=951

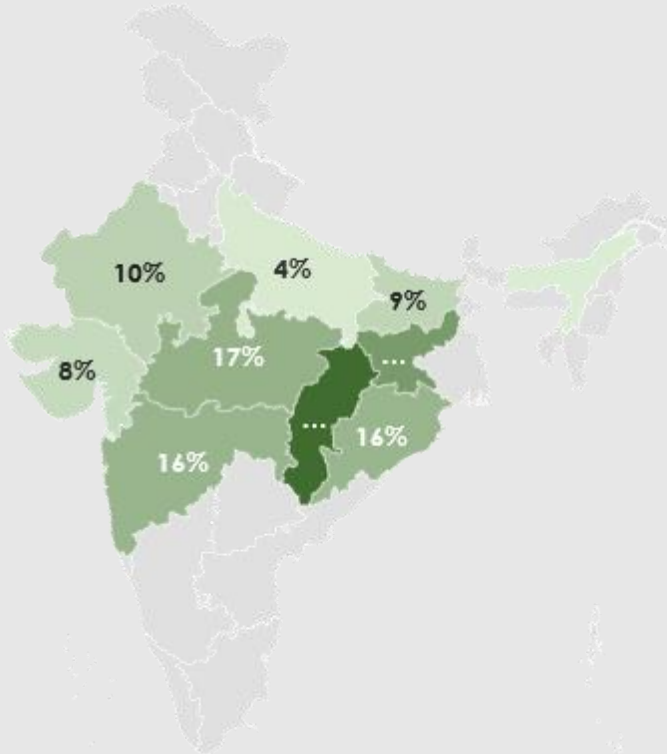
| Paddy | Proportion sold | % |
|-----------------------------|------------------------|----------|
| APMC markets (Mandi) | all (1) | 2% |
| | half (1/2) | 8% |
| | Nil (0) | 0% |
| | quarter (1/4) | 3% |
| | three quarters (3/4) | 3% |
| Local Traders | all (1) | 1% |
| | half (1/2) | 24% |
| | Nil (0) | 2% |
| | quarter (1/4) | 10% |
| | three quarters (3/4) | 5% |
| Not sold yet | Nil (0) | 5% |
| Self consumption | Nil (0) | 38% |

Kharif crop sale, Soybean, n=67

| Soy bean | Proportion sold | % |
|-----------------------------|------------------------|----------|
| APMC markets (Mandi) | all (1) | 13% |
| | Nil (0) | 15% |
| | three quarters (3/4) | 1% |
| Local Traders | all (1) | 22% |
| | half (1/2) | 19% |
| | Nil (0) | 7% |
| | quarter (1/4) | 3% |
| | three quarters (3/4) | 4% |
| Not sold yet | Nil (0) | 4% |
| Self consumption | Nil (0) | 9% |

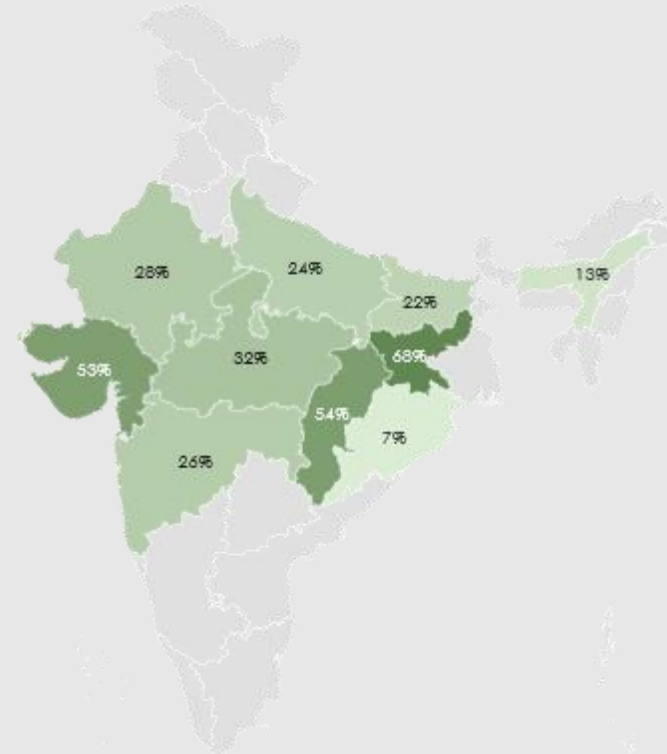
Kharif Crop Insurance

% people having Kharif crop insured



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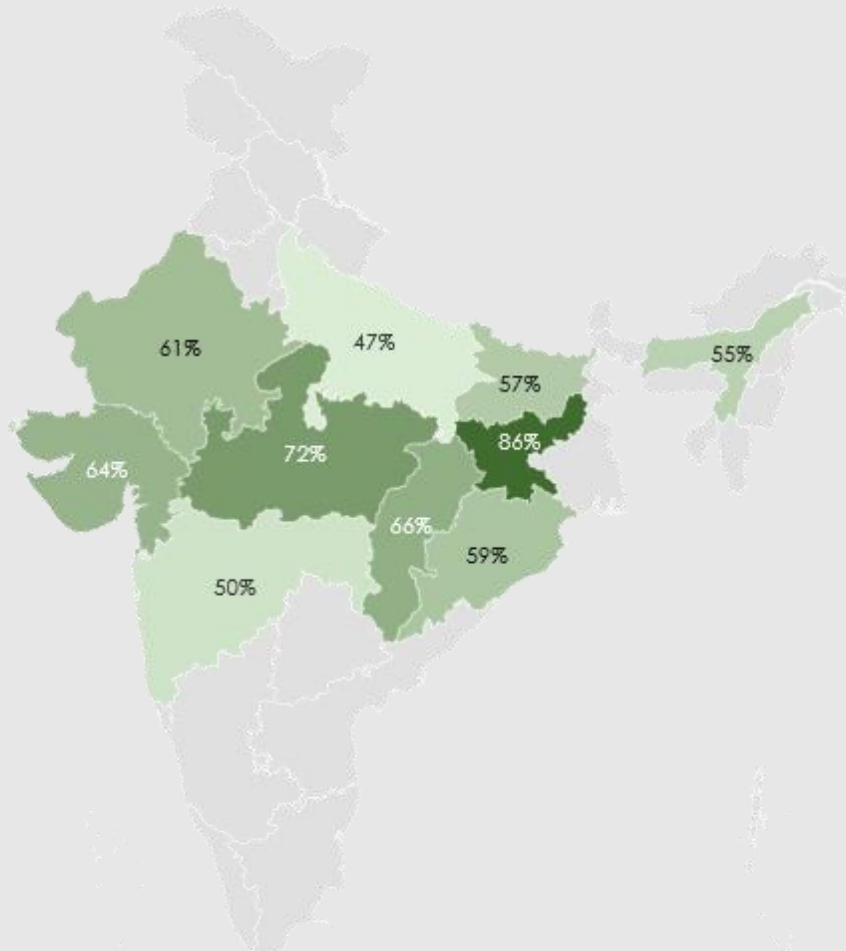
% hh getting insurance claim



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- 11% of the respondents said that they did insure their Kharif crop.
- 35% of the respondents got their insurance claim (n=1,312)

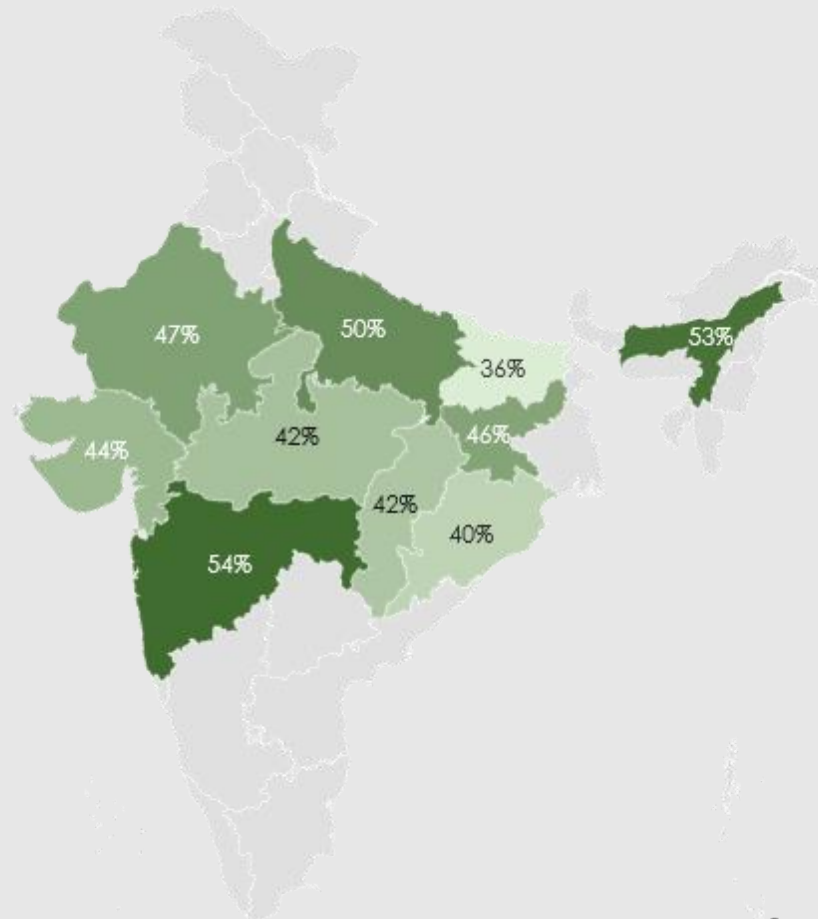
Farmers used Farm-saved seed or bought it from Open Market (Kharif)



- 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

% of farmers using farm-saved seeds Powered by Bing
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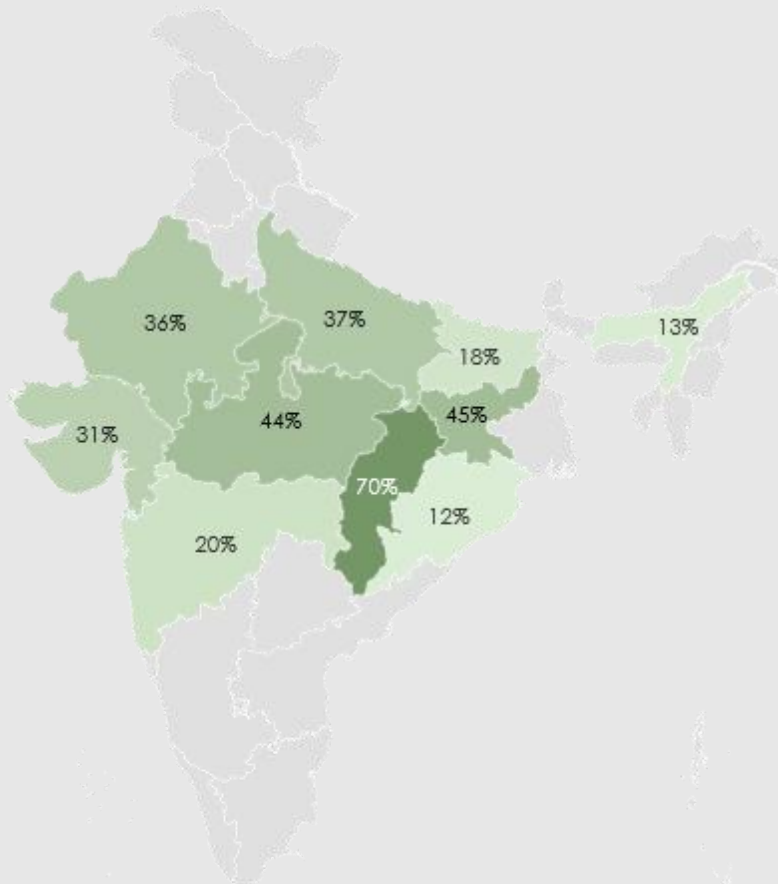
Fertilizer for Kharif



- 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

% HH having KCC



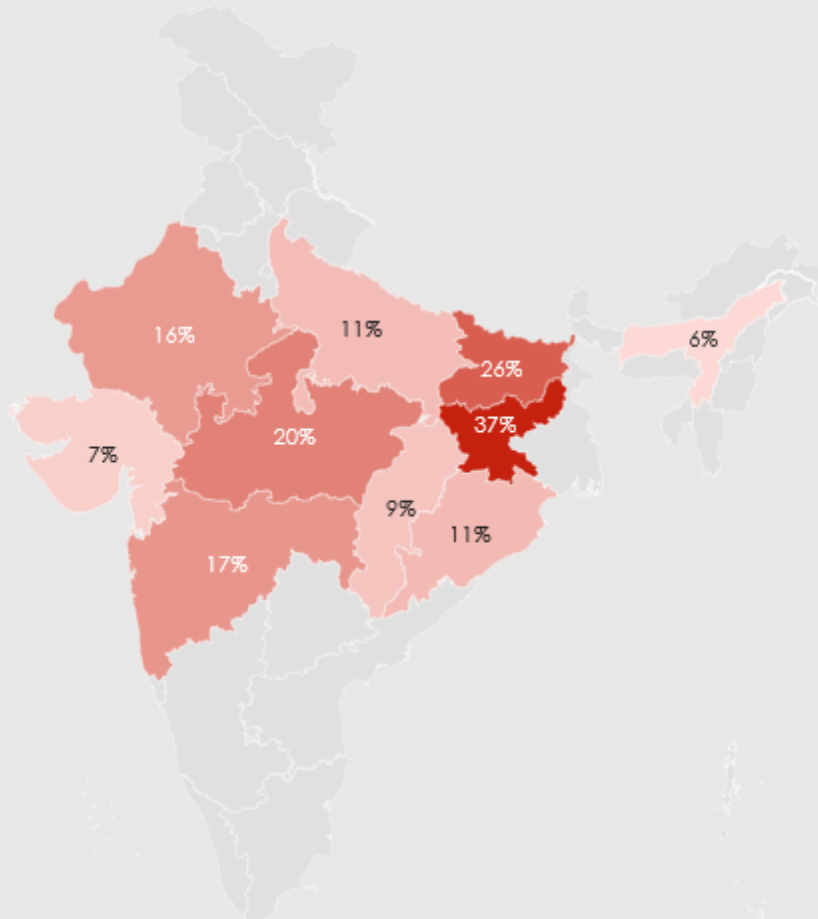
- 43% of the respondents wish to take agricultural loan. (Round 2. n=7,269)
- 26% of the respondents got credit for Kharif (n=6,235); however, 11% wished but did not get.
- Women getting loans: 32% of the women respondents said that they get loan from SHG and 27% get loans from banks, and 18% get it 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

% hhs taken loan in last 3 months



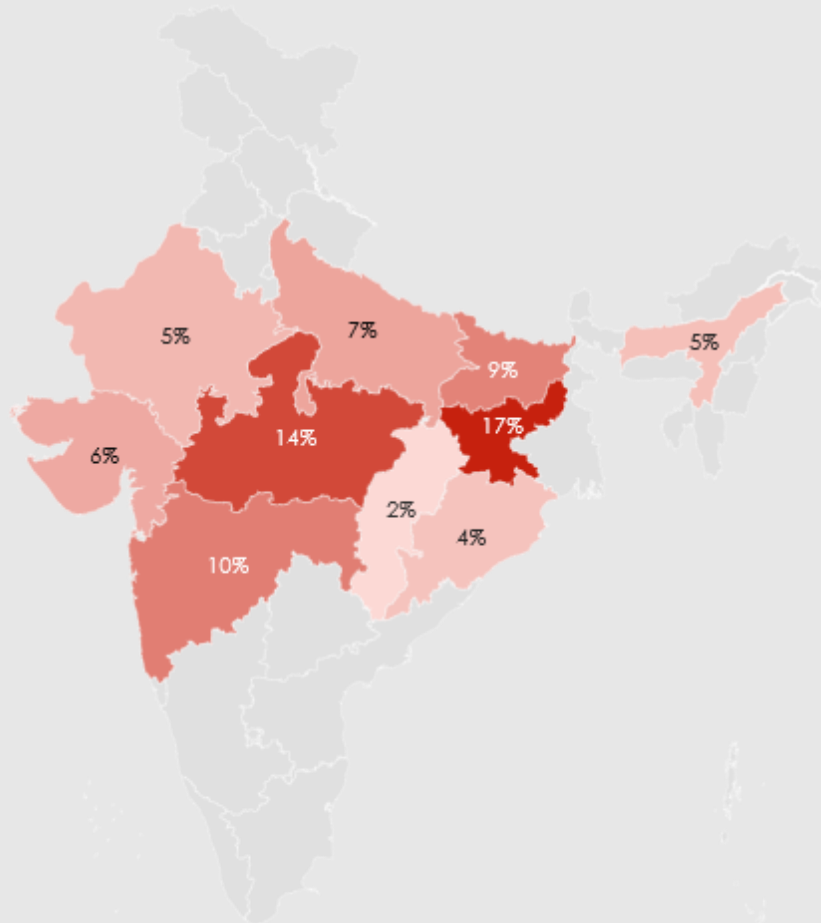
- 16% of the hhs have taken loan in last 3 months Same as Round 2)
- Range 6% in Assam (n=662) to 37% in Jharkhand (n=548): same trend as R2
- 18% of the Dalit hhs (n=2,444) have taken loan in last 3 months; 13% among tribal (n=3,928), 19% among General category (n=1,172), 17% among OBCs (n=4,159)

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.

Pawning of assets

Respondents who have pawned items



- 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

Health during last month November-December 2020)

- ❑ 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 sick 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-authorized 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 folic acid
 - ❑ 71% were provided with nutritious food/ supplement

