



**IMPLICATION OF THE COVID-19 PANDEMIC ON
AGRI-ENTREPRENEURS & THE RURAL ECONOMY**
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EXECUTIVE SUMMARY

Executive Summary

In India, agriculture saw a record production in *Rabi* which coincided with the start of the lockdown. The Government promptly stepped in to support the farming community with appreciable steps of easing the movement of essential commodities and making policy announcements which have best been described as a 'watershed-moment' in Indian Agriculture.

Rabi's bumper harvest, however, faced challenges of being taken from farms to forks. The supply chain took time to adjust and this left a large lacuna for many farmers, especially smallholders, who found it difficult to access labor, inputs, traders and thus remunerative prices.

In this context, SFI/AEGF leveraged its large network of well-established AEs of which 1782 actively participated in reaching out to over 3,00,000 farming families to spread awareness regarding covid-19, solving queries regarding agriculture, helping farmers access markets and government schemes.

A study was conducted with a sample of these AEs to understand the dynamics on ground to be able to continuously inform the covid-19 response and to share the learnings with fellow peers and policy makers for taking an ecosystem approach to problem solving - the very ethos of the Foundations' work.

The study delves into four core themes, i) trade and supply disruptions and resultant impact on income, ii) behavioral changes, iii) access to institutional support and iv) intersectional impact on women and children.

At the end of May, as compared to 2019, the reported incomes of the AEs have reduced by 78% on average. A higher proportion of senior AEs reported more resilience to drop in incomes. On average a drop of 31% in market prices have been reported by AEs, however, it was seen that with an increase in participation of AEs in Market Linkage activities, the reported drop in market prices reduced.

With a fall in demand and prices, AEs reported dipping into their savings with 50% having used up to 25% of their savings, with a larger number of women AEs reporting using their savings. 82.5% of them were also able to access loans from their SHG. The loans are mostly being utilized as working capital, which have provided a strong support structure for women AEs. Additionally, domestic chores for women AEs have more than doubled with over 54% of women AEs reporting spending 10-14 hours on domestic duties. Only 9% of rural children could access digital tools for education.

With the coming seasons while the situation is likely to recover steadily, but for the recovery to be enough to cover for loss of incomes, dipped savings, changed demand behavior and re-intensified gender roles, a focused attempt to solve these problems together, is pertinent. The report lists recommendations from a program design and from a policy perspective.

The time is ripe for collective action!

INTRODUCTION



1.0 Introduction

1.1 COVID-19

The COVID-19 pandemic has had a protracted impact on the Indian economy. The World Bank downgraded India's growth for fiscal year 2021 with the lowest figures in three decades. The national lockdown, that began on 25th March 2020 while curtailed the rate of growth of number of infections, it has severely affected lives and livelihoods across India. The agriculture sector is being touted as the 'beacon of hope' as a result of a 3.7% increased food grain production – a new record. The government was quick to respond to accommodate, under 'essential commodities', the leeway that was required for the movement of Agriculture products. However, various factors on-ground took time to adapt and supply chains were left disrupted. Agriculture and allied sectors, which employ 49.8% of the Indian workforce have been impacted significantly (Trading Economics 2019). Some of the impacts are given in the figure below:

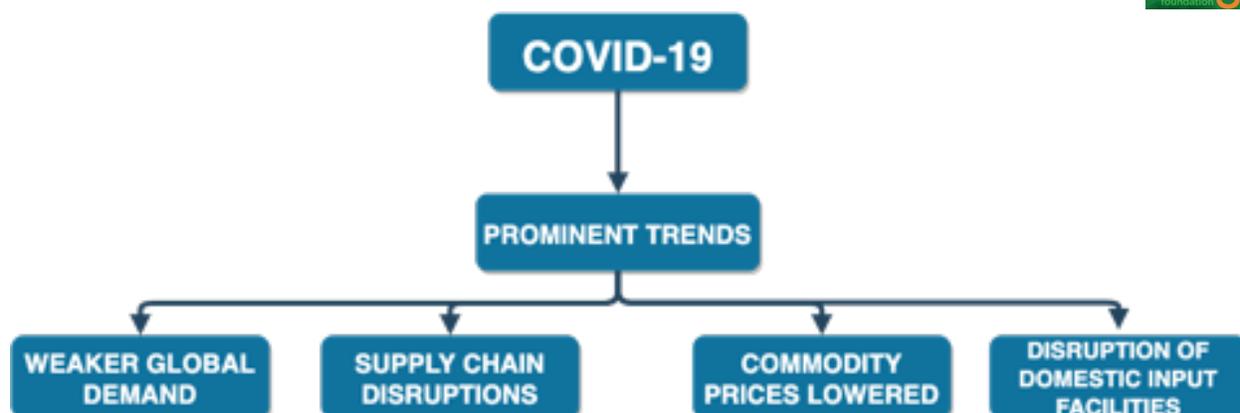


Figure 1: Prominent Impacts of COVID-19 on the Agricultural Sector

Under AEGF’s Agri-Entrepreneurship program, an educated farmer who doubles up as a village level agri-entrepreneur (AE) is well placed in a community to respond quickly and assist the farmers. Over 1,700 AEs reached out to lakhs of farmers during COVID-19 and provided various services such as market linkage, access to government schemes, machinery, labour, and thus had a first-hand experience of the situation down at the village level.

Leveraging their awareness, AEGF decided to probe further to understand the early impact of the lockdown on the rural economy. This study was conducted in May, 2020 i.e; in the 12th week of the lockdown. The findings from the study are given in the following sections.

1.2 AE Model

The AE model works to connect each AE with 150-200 farmers in a cluster of 4-5 villages

In order to become an AE, candidates go through a rigorous selection process wherein their ability to provide the following four critical functions is tested:

- Providing better quality inputs
- Knowledge and crop advisory
- Market linkage
- Credit facilitation

After thorough training, AEs setup business in villages, and act as one stop resource providers for the agricultural needs of small and marginal farmers.

Syngenta Foundation India launched its Agri-Entrepreneur (AE) initiative in 2014. The program aims significantly to increase farm incomes, and to create sustainable livelihoods for young rural entrepreneurs. The Syngenta Foundation designed a program under which it selects and trains unemployed village youth to provide products and services to 150-200 smallholders in two to three villages. The AE network replaces conventional and inadequate 'point solutions' with one holistic provider.

To scale up the AE model further, Syngenta Foundation India along and Tata Trusts have created the AE Growth Foundation (AEGF). This new organization will focus exclusively on developing AE's across India. AEGF aims to launch 100,000 over the next five years. This will create an entirely new network for transactions between agribusiness companies or start-ups and 'pre-commercial' smallholders. AEGF will use a small portion of the value created, in order to invest in further AE's. As of April 2020, 2500 AEs were providing services to about 250,000 farmers. SFI aims at significantly increasing both the total number and the proportion of women in agriculture.

The Theory of change:

The presence of village level agriculture service providers leads to accelerated adoption of new technologies by small farmers. AEs apart from selling the new technologies and products also provide crop advisory, which plays a key role in improving crop yields and incomes of small farmers. Tangible benefits that farmers derive on being associated with AEs are as follows:

- ✓ Crop advisory, especially with AEs visiting their fields leads to higher yields
- ✓ Better quality agri inputs at prices which are lower than local market reduced the cost of cultivation
- ✓ Better access to markets due to aggregation and higher market prices leads to increase in overall income
- ✓ Access to other services such as credit and insurance aids farmers in mitigating risk and improving their income

- ✓ Delivery of non-farm products such as digital finance, non-crop insurance and health services through the same AE platform

Although the program is designed to improve the income of small holder farmers, the additional benefit is creating livelihood opportunities for rural youth in the villages.

1.3 AE Businesses Through the Lockdown

For an AE to be successful, they need to regularly engage with farmers through their business, which helps them earn up to INR 200,000 a year. However, as 2020 neared the end of its first quarter, businesses all over the country were forced to shut down because of the ongoing COVID-19 pandemic and the subsequent lockdowns. The lockdowns coincided with the harvest of the rabi crop causing disruptions in market linkages for farmers. Incomes steadily decreased, and the Indian rural economy was affected severely, an occurrence which was corroborated by a recent study conducted by The Wire (Singh 2020). The study outlined how despite the 1.7 lakh crore relief package and the various ongoing schemes announced by the government, the measures were not enough to solve the problems of food affordability, income reduction, and the supply-demand issues created by the lockdown (Singh 2020). In addition, a study by IDR further indicated that the slowed economic activity in urban areas affected rural India as well (Mitra 2020). The study indicated that a large portion of rural income is born of migration and daily-wage labourers, and with the shutting down of the informal industry in villages and the disruption of the agricultural industry in villages, the impacts of the lockdown on rural economies were only compounded (Mitra 2020). In response to citizens being in strife across the nation, numerous targeted schemes were designed by the government to help alleviate their woes, several of which benefitted farmers and agricultural workers directly.

OVERVIEW



2.0 Overview

This study was aimed at understanding the prominent trends in agriculture (figure 1) more closely and the extent of the impact. Assessing ‘weaker global demand’ remained outside the ambit of the study and the scope was contained for studying the impact on domestic trade disruptions. The Agri-Entrepreneurs being in a unique position to be village based, community endorsed, micro-agriculture- entrepreneurs and farmers, form a unique, cross-functional group to be taken up for the study. The study was designed to probe under four core thematic areas:

1. Trade and service disruptions and resultant impact on earnings
2. Access to support mechanisms
3. Behavioral changes of rural families
4. Intersectional impact on women and children

The sections given below provide details of the objective and tools, methodology and the sampling technique that was implemented to conduct the study.

The study was aimed at quantifying the economic repercussions of the COVID-19 pandemic on farmers and agri-allied workers. The 4 key probe areas were:

1. Trade & service disruptions and resultant impact on income
 - a. Decrease in price of ag-products and change in market trends
 - b. Disruptions in transportation
 - c. Significant declines in AE incomes during lockdown
2. Behavioral impacts
 - a. Changes in credit behavior and saving behavior
 - b. Changes in consumer behavior
3. Access to institutional support
 - a. Effectiveness of schemes offered by government
 - b. Efficacy of on-ground networks (SHGs or AEGF's COVID-19 awareness programs)
4. Intersectional Impact on women and children
 - a. Increase in household responsibilities and chores of women AEs, and subsequent impacts on their businesses
 - b. Changes in expenditure pattern
 - c. Effects on dependents (children and associated farmers)

673 AEs across 9 project locations were selected for the study. The project locations were spread across 9 states which were Andhra Pradesh, Assam, Bihar, Jharkhand, Madhya Pradesh, Maharashtra, Odisha, Rajasthan, and Telangana. The highest number of AEs were chosen from Maharashtra and Bihar to reflect the highest number of participants in AE program from the two mentioned states.

State	Female	Male
Andhra Pradesh	27	21
Assam	2	14
Bihar	36	155

State	Female	Male
Jharkhand	4	18
Madhya Pradesh		22
Maharashtra	66	253
Odisha	1	28
Rajasthan		15
Telangana	3	8
	139	534

Table 1: The Total Number of Female and Male Respondents Chosen for the Study Sample

SUMMARY OF FINDINGS & RECOMMENDATIONS



3.0 Summary of Findings and Recommendations

3.1 Key Highlights

Some of the Key findings of the study are provided below:

A) Trade and Service Disruptions and resultant impact on income

- 70.7% AEs were unable to procure travel passes, which essentially barred them from any sort of inter- or intra-state movement to sell produce, and thereby, earning wages.
- 62% farmers stated that they were unable to get assistance from farm labour through the pandemic, making harvesting or movement of produce significantly more difficult.
- 61.5% AEs reported market prices reductions of 20-40%, while 9.2% reported reductions of >60%. On an average, the market price drop reported is of about 31%. The highest drop in market prices was reported from Assam (48%), followed by Jharkhand (44%) and Andhra Pradesh (36%). It is noteworthy to see that for new project areas under AEGF such as Andhra Pradesh, Telangana and Rajasthan drop in market prices reported by AEs active in market linkage was on average 10% lesser than that reported by AEs who were not involved in market linkage. In Rajasthan, this percentage was about 17%. One may infer that AEs who had recently started out market linkage activities were able to assist the

farmers better by securing higher prices and cushioning them from the drop of market prices. Uniquely, overall one may see that in most cases, with an increase in AE percentage participation in market linkage activities, the reported drop in market prices was lower. This highlights the importance of micro village level trained entrepreneurs who can help in reducing price variations.

- A majority of the AEs (70%) suggested that access to inputs was disrupted. Additionally, one may also keep in mind the nation's most food-insecure states have always faced challenges in accessing inputs for agriculture.
- 75.5% AEs reported demand reducing upon lockdown being implemented, a trend that was validated by a recent 2020 study that disclosed that consumers are likely to "become more price sensitive" while the demand for expensive items reduces significantly.
- On average, average AE income has reduced by 78% overall as compared with transactions conducted last year in the same months, with states such as Bihar (93%), Odisha (86%), Andhra Pradesh (84%) have been the worst hit.
- A higher proportion of AEs who have spent a longer time with the program were able to generate a higher business as compared to their new counterparts.

B) Behavioral Impact

- A majority of the sample (54.3%) used less than 25% of their savings, 26 individuals (2.5%) reported using above 70% of their savings, with 6 AEs even reporting using 100% of their savings.
- With the lockdown in place, more women were forced to use their savings, because as the money on hand for whole households reduced, the amount allotted for their spending likely reduced too. Despite schemes the likes of Ujjwala and Jan Dhan Yojana, designed especially to help women struggling with finances, a higher percentage of women (92%) as compared to men (70%) used their savings.
- 10.6% reported taking informal loans with the interest rates ranging from 12% to 40%.

C) Access to Institutional Support

- 48% AEs reported that the PM-Kisan Fund was the most beneficial scheme, a scheme that assures sanctioned funds to farmers and receives 100% of its funding from the government. The scheme aims at providing financial assistance to 125 million farmers annually, irrespective of landholding.
- It is important to note that AEs from states which reported the other schemes as more beneficial than the direct benefit transfer schemes, such as Assam and Jharkhand, did not have a high number of AEs providing digital financial services, making the process of funds transferred by the government difficult to access, and at times, impossible. This highlights the importance of this service to be added to the AE service portfolio.
- In states like Assam, Jharkhand, Rajasthan, and Telangana, 63%, 45%, 60%, and 36% respondents respectively, (the majority in each state) stated that the MGNREGA hike proved to be very beneficial during the lockdown.

D) Intersectional Impact on Women and Children

- With household chores and childcare responsibilities becoming round-the-clock duties for women, 75.9% AEs reported increased female household obligations.
- Before the start of the lockdown, 54.2% of the AEs reported allotting 4-6 hours of their day towards childcare and household chores, which later grew to 10-14 hours, according to 51.6% of the AEs. Around 4% of the women AEs even reported their household responsibilities taking up more than 14 hours a day.
- In addition, 92.3% of the AEs reported participating in unpaid care work during the pandemic, a time in which incomes reduced significantly for majority of the rural population.
- Due to these large reductions in income, 40.7% of the women reported using between 10% and 30% of their savings, while 27.6% reported using between 30% and 50% of their savings.
- 74.1% of the AEs stated that they were able to meet with their SHGs despite the lockdown.

- 82.5% of the women stated that they were able to take loans from their respective SHGs, of which 61.3% stated that they used these loans towards working capital on existing businesses.
- 82.6% of the women AEs stated that the hours spent on their business reduced due to increased household responsibilities, which was further corroborated with 51.6% women reporting 10-14 hours being put into household chores every day
- 94.2% of the women believe that the effects of the pandemic are worse for women.
- With schools being closed all over the nation, children's educations were affected throughout the country. However, unlike their urban counterparts, only 9% had access to digital and online learning tools, and an even more miniscule 0.6% had access to paid tuitions, which were unaffordable due to already reduced incomes.

3.2 Recommendations

3.2.1 AE Program Policy Interventions

1. Reinstating Covid-19 campaign with a focus on business restoration

The Covid-19 campaign that was run by the AEs was tremendously successful in generating awareness amongst farmers and by doing so AEs were able to maintain a high-touch point with the farmers through the last season. A campaign in mission mode should now be run with a focus on helping AEs overcome the high business losses. This can be done in the following ways:

- a) Promote targeted adoption of low-investment services such as vermicompost production, financial services, poultry, nurseries and digital financial services.
- b) Designing covid-19 response emergency loan products with financial partners and offering these to AEs from the worst impacted areas to mildly impacted AEs with interest subvention being provided based on the impact. Depending on the impact,

small grants in the form of investment into new businesses can also be an option to help AEs be resilient.

- c) A task force for assisting women AEs in overcoming the unique challenges that they face must be established. Given that their household chores have more than doubled, leaving no time for business operations and depleted savings, financial assistance for women AEs could be an option.

2. Maximizing the number of AEs providing digital financial services

By providing access to Government Schemes, AEs can plug a deep gap that increases the efficiency of government aid in reaching smallholders regularly. The service also enables AEs to earn a steady income.

3. Institutional support for logistics and storage

Proven models such as the 'Community Owned Model' for Solar Irrigation Projects should be adopted for Storage and Logistics Facility. AEGF to support in bringing national tie-ups with innovative start-ups such as IIT-M backed TAN90 (Portable Solar Powered Cold Storage for Farmers) along with community owned vans that can be managed by the AEs. The collection center design should now be expanded into adding low cost storage solutions.

4. Intensifying Market Linkage activities by engaging local traders

Market Linkage efforts need to further be intensified to be able to cater to a larger proportion of the produce and thereby reducing the impact of price variation on farmers. Big strides have been taken from a 'supply-led' approach where available farmer output is provided to interested suppliers. However, since farmers are free to choose and more often compelled to sell their produce quickly, close to 75% of the produce is sold through local traders without AEGF support. Hence a 'demand-led' approach locally must now be promoted:

- Local Trader Fairs: A precedence of “Trader Fairs” was laid in Jharkhand for watermelon sale. Local traders were engaged regularly to ensure strong relationships with the farmers and regular interaction. “AEGF Local Fairs” can be conducted to promote a higher number of AE linkages with Traders.
5. **AE Response Digital Platform**: An AE response platform where AEs can raise their concerns and share information on a real time basis is a need of the hour. This should be a part of the Digital Tool Design.

3.2.2 Policy Recommendations

1. **Farm gate infrastructure and direct to consumer sale**: An average 30% price drop has been reported by AEs across the state locations. The central government had announced setting up of a Rs 1 lakh crore agri infrastructure fund for farm-gate infrastructure. A targeted approach for its implementation, with farmers facing strong barriers to access of infrastructure being supported early-on in the implementation. Additionally, civil society and departments working on-ground on delivering Farm Gate Infrastructure projects should come together in a forum and advice the implementation so as to share their learnings and experience along with ensuring that needs of marginalized stakeholders are met.
2. **Supporting and Handholding Agri-Entrepreneurs and Agri-Workers**: AEs who provided Digital Financial Services and Market Linkage services, respectively reported a greater access to schemes of direct benefit transfer and also a greater cushioning from price drop. Additionally, AEs who have been supported by the program for over two years, displayed greater resilience during covid-19. Thus, entrepreneurship programs from the government for small and micro entrepreneurs, need to add an element of handholding support which

is currently lacking and creating lakhs of AEs will help in increasing resilience of the rural economy.

3. **Digital Financial Agents:** Despite the role of smallholder farmers in the food supply chain, they are largely excluded from the formal financial system due to the unavailability to appropriate digital tools and access in rural India. This problem was compounded during the pandemic, as income reduced all over the nation. As the government stepped in to provide aid with schemes, several farmers lined up outside small banking facilities to withdraw money. With the provision of adequate rural agents and developed digital financial services in villages, farmers would be able to access the direct benefits transferred through the government and, the public banking sector's comparative advantages in reliability and financial capability could reach smallholders and the rural agricultural sector. Opportunities would also be created to explore new collaborations between the two sectors.
4. **Rethinking FLDG:** Despite the penetration of institutional credit in rural India, farmers continue to depend on traders and moneylenders, often including commission agents who also provide loans. Farmers are also regularly excluded from formal credit systems and are compelled to sell at distress prices in crises. Furthermore, due to fear of repayment loans, studies indicate that there has been a decline in supply of non-institutional credit as well. Assistance to bank branches in terms of FLDGs must be implemented to enable quick turn around of loans for farmers.
5. **Input Coupons:** 70% AEs suggested major disruptions in their access to input. In addition to limited access due to the lack of movement, farmers were unable to purchase inputs because of the unavailability of funds. To combat this issue, the government should consider issuing *input coupons*. Similar to food coupons, such coupons would provide smallholders with lower incomes access to required inputs during the kharif and rabi seasons.

- 6. Establishing Effective Communication and Awareness Dialogue:** With the status quo heavily affected, the immediate need for the development of strategies was a high priority for the government. However, the workforce in the agriculture and unorganized sectors implicated concerns over the rural part of the country. Due to strained modes of connectivity, absence of proper communication, poverty, and decentralized health systems the implementation of new public policies became difficult. Global response plans for COVID-19 identify risk communication and community engagement as key, and an effective communication and awareness strategy should be created for farmers in rural India as well.
- 7. Prospects for Digital Transformation:** Digital transformation helps existing businesses digitalize business operations, optimize resource management, and also gain customer insight. With the addition of the abovementioned farm gate infrastructure coupled with the lockdown, such tools would be ideal for AEs to access during lockdown, wherein movement is limited. With COVID-19, a forced need to adopt digital and contactless mechanisms arises, which is easily fulfilled with such tools.
- 8. Ensuring Worker Safety:** The increased demand for personal protective equipment (PPE) during the COVID-19 crisis resulted in widespread shortages of PPE commonly used in agriculture, such as respirators and gloves. PPE, such as face coverings, disinfectants, and sanitation supplies should be made available to be distributed with priority to the agriculture sector, along with the healthcare sector.

METHODOLOGY



4.0 Methodology

4.1 Study Area

The study covered all 9 states in which SFI and AEGF operations are conducted. The states were Andhra Pradesh, Assam, Bihar, Jharkhand, Madhya Pradesh, Maharashtra, Odisha, Rajasthan, and Telangana. SFI-AEGF operations currently take place in 9 states, all of which were included in the study. With the presence of AEs on-ground in all these states, the study was conducted over a wide geographical area. SFI and AEGF conducted a joint COVID awareness program in these states, and over 1700 AEs collectively reached 1,500,000 smallholders. During the lockdown, they worked on market access, access to government schemes and providing digital financial services. This study was designed, subsequently, to cover these geographical locations where AEs were active through the lockdown

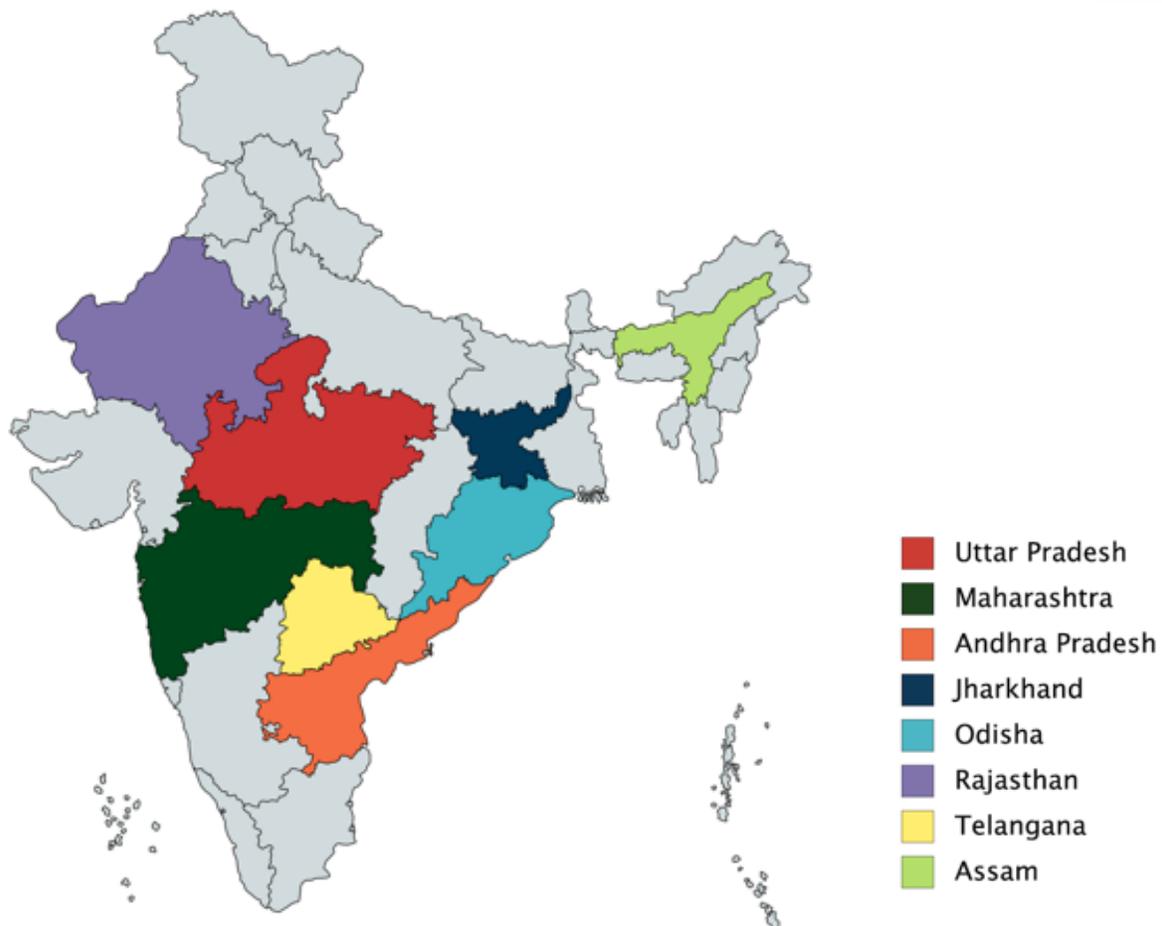


Figure 2: States Covered Under SFI & AEGF's COVID-Awareness Program

4.2 Study Approach

The study was designed to recognize and understand the extent of the COVID-19 pandemic on the rural Indian agricultural economy by understanding:

1. Trade & service disruptions and the resultant impact in income
2. Intersectional Impacts on women and children
3. Behavioral Impacts
4. Access to institutional support

The study consisted of two population sets:

- Overall AE Population: The responses from AEs in this sample were used to understand the bearing of the COVID-19 pandemic and the consequent lockdowns on farmers. The study included both women and men to quantify the impact on the general body of agricultural workers wherein aspects such as transportation, efficacy of government schemes, fluctuation of market prices, input accessibility, and the like were analyzed.
- Women AEs and Children: The responses from women AEs in this sample were used to understand the additional intersectional effects of the pandemic and the lockdown on women. In this regard, intersectionality, a term originally coined by Kimberlé Crenshaw, can be defined as “the complex, cumulative way in which the effects of multiple forms of discrimination, such as racism, sexism, or classism, combine, overlap, or intersect in the experiences of marginalized individuals” (Merriam-Webster 2001). Similar to the overall impact, aspects such as the efficacy of government schemes were measured along with aspects such as the effects of increased household chores, to understand the additional issues faced only by women.

Across the sphere, from economy to social protection, issues were exacerbated for women, simply by virtue of their sex. Similarly, children, dependent on adults for survival, faced additional problems with closure of schools and reduced parental income. The two sections helped identify the problems affecting overall rural populations, and further differentiate them from issues caused by the lockdowns affecting solely women AEs and young children.

4.3 Research Design

The objective of the study required a descriptive research design to understand the “As-is” scenario on-ground. The study follows a mixed-method approach of using qualitative and quantitative data.

Uniquely, the study delved into a “phone-based” survey approach. Many researchers have been grappling with the cost of conducting large surveys and also the amount of time taken in conducting the survey, in digitizing data and cleaning it. The study herein, strictly used a combination of multiple-choice questions, Likert scale questions and post-facto benchmarkable questions. The questions were designed with the aim to ease “reporting” as opposed to “measuring performance” with the objective of reducing bias.

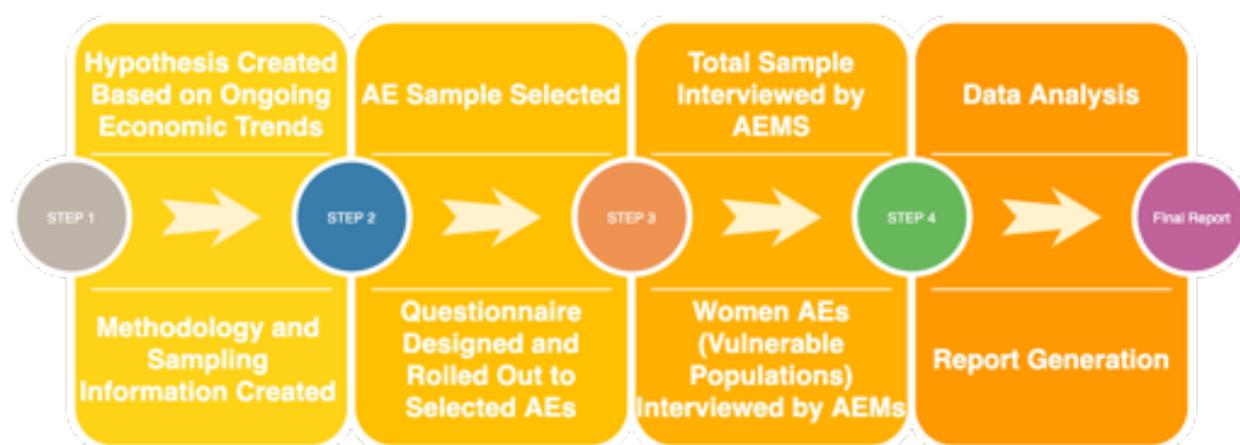


Figure 3: Process of Study

Subsequently, digitally accessible questionnaires were designed and rolled out to reduce physical interaction between data collectors and farmers surveyed.

Sampling technique:

Random Stratified Sample.

A random stratified sample was created for the purpose of this study. During the SFI-AEGF COVID awareness program, over 1700 AEs participated. AEs who contacted over 200 farmers each were selected from within this pool, because they displayed higher levels of regular interaction with the farmers and reach within the program. In addition, with a higher number of farmers contacted, they also had a better understanding of on-ground issues, making their input valuable for the

overall study. From within the pool of AEs who contacted >200 farmers, a sample of 700 respondents were chosen at random.

The data was collected through telephonic surveys, with each enumerator reaching out to only 10 respondents.

Following the completion of the first phase of data collection, a second questionnaire was digitally rolled out to complete the data collection process for women AEs based in Maharashtra. This secondary survey was used to collect information exclusively for the vulnerable populations section. All AEs interviewed for the vulnerable populations section belonged to Maharashtra and work as AEs under the UMED- Maharashtra State Rural Livelihoods Mission and SFI partnership. A program setup principally to promote female entrepreneurship in agriculture, the UMED program, one with the maximum number of women AEs under the AE program, was considered an ideal selection to quantify the impacts upon women.

Additionally, to be representative of the program size, the sample was split proportional to the total number of participants in the AE program in each state.

ANALYSIS



5.0 Analysis

As mentioned above, quantitative and qualitative data was collected from two different sets of AEs:

- 673 AEs from 9 states, that were a part of the sample that helped identify **the overall impact** of the lockdown on rural populations and,
- 155 women AEs from the UMED, Maharashtra State Government Livelihood Mission program were interviewed. These women were part of the sample that helped identify the impacts on women and children, i.e., **vulnerable populations** affected through intersectionality in addition to overall issues created by the pandemic.

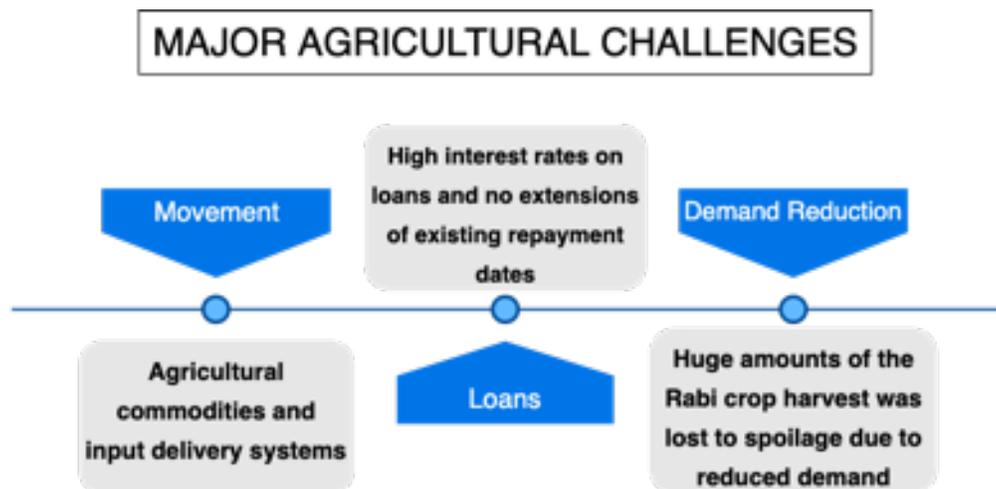


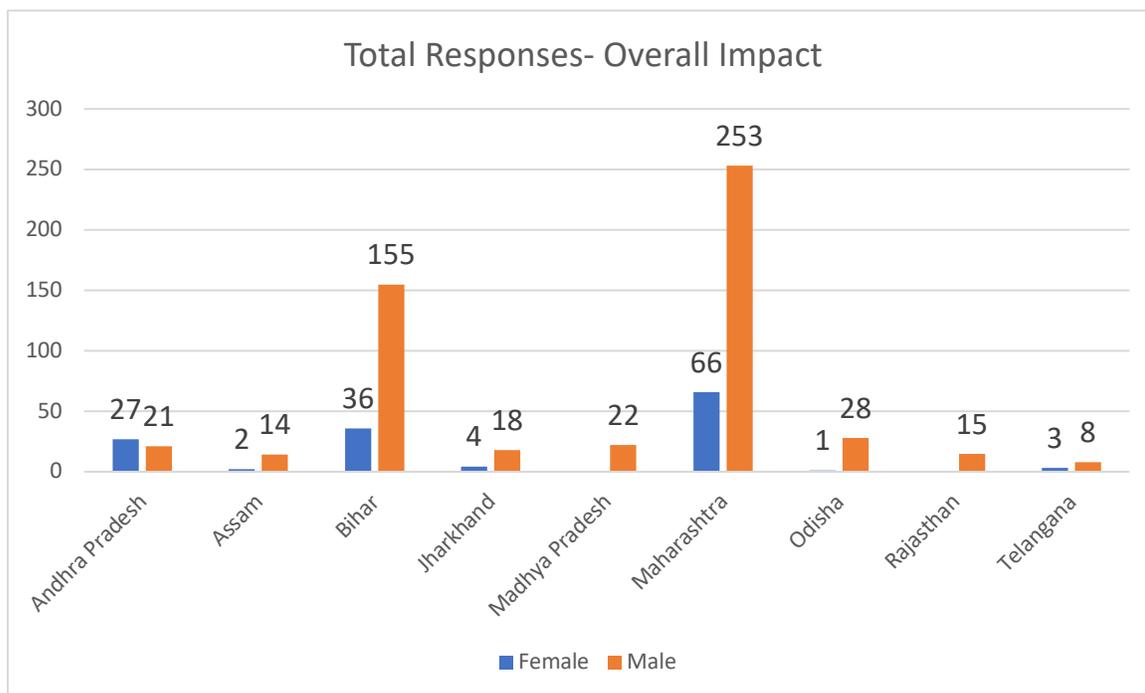
Figure 4: Major Agricultural Challenges

5.1 Total Responses

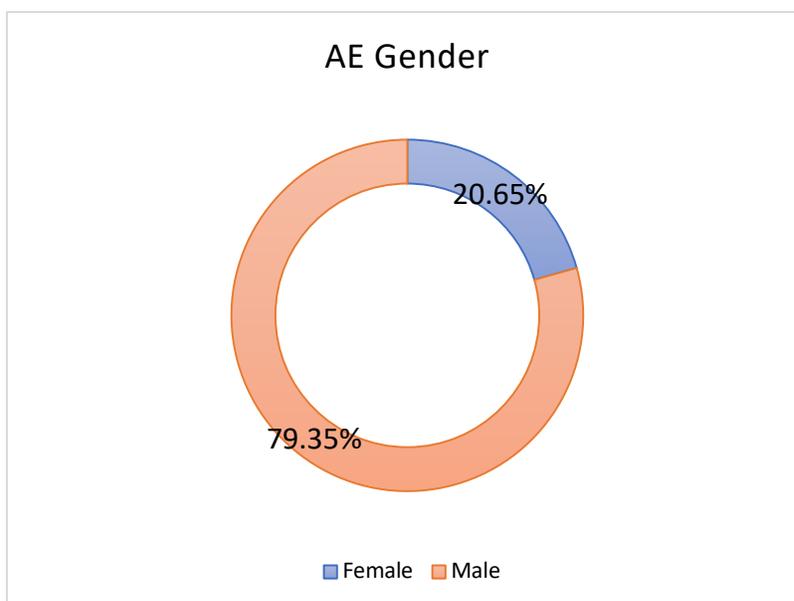
i) Overall Impact

A total of 673 respondents were interviewed for the first section of the study- overall impact.

Out of these, 139 women respondents were female and 534 were male.



Graph 1: Total Responses in Section Outlining 'Overall Impact'



Graph 2: Percentage of Male vs. Female Respondents in Study

The maximum respondents chosen were from Maharashtra because the maximum COVID-19 cases have emerged in Maharashtra. Due to consecutive stringent lockdowns and loss of access to basic commodities within the state, the economic backlash was consequently the harshest in Maharashtra.

ii) **Intersectional Study**

For the probe area on the impact on vulnerable populations, i.e., women and children, an additional total of 155 women AEs were surveyed.

District	Number of Women AEs Surveyed
Osmanabad	14
Palghar	31
Wardha	51

District	Number of Women AEs Surveyed
Yavatmal	59
Total	155

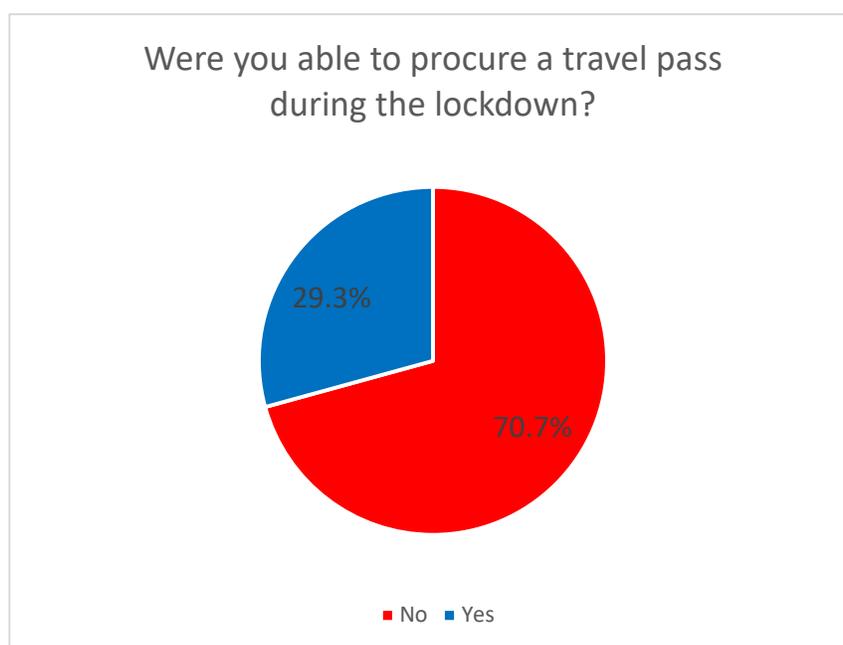
Table 2: Total Number of Respondents for Intersectional Study

5.2 Trade and Service Disruptions and resultant Impact on Income

5.2.1 Procurement of travel pass

Lockdown 2.0 saw an addendum being issued by the government which exempted farm workers in the fields and farming operations to continue. However, a lot of farmers were unable to benefit from the exemption due to travel restrictions till being stringent and the law still prohibiting people from travelling to sell produce without passes. This parameter helped assess how many AEs were able to procure passes during lockdown.

70.7% AEs were unable to procure travel passes, which essentially barred them from any sort of inter- or intra-state movement to sell produce, and thereby, earning wages.

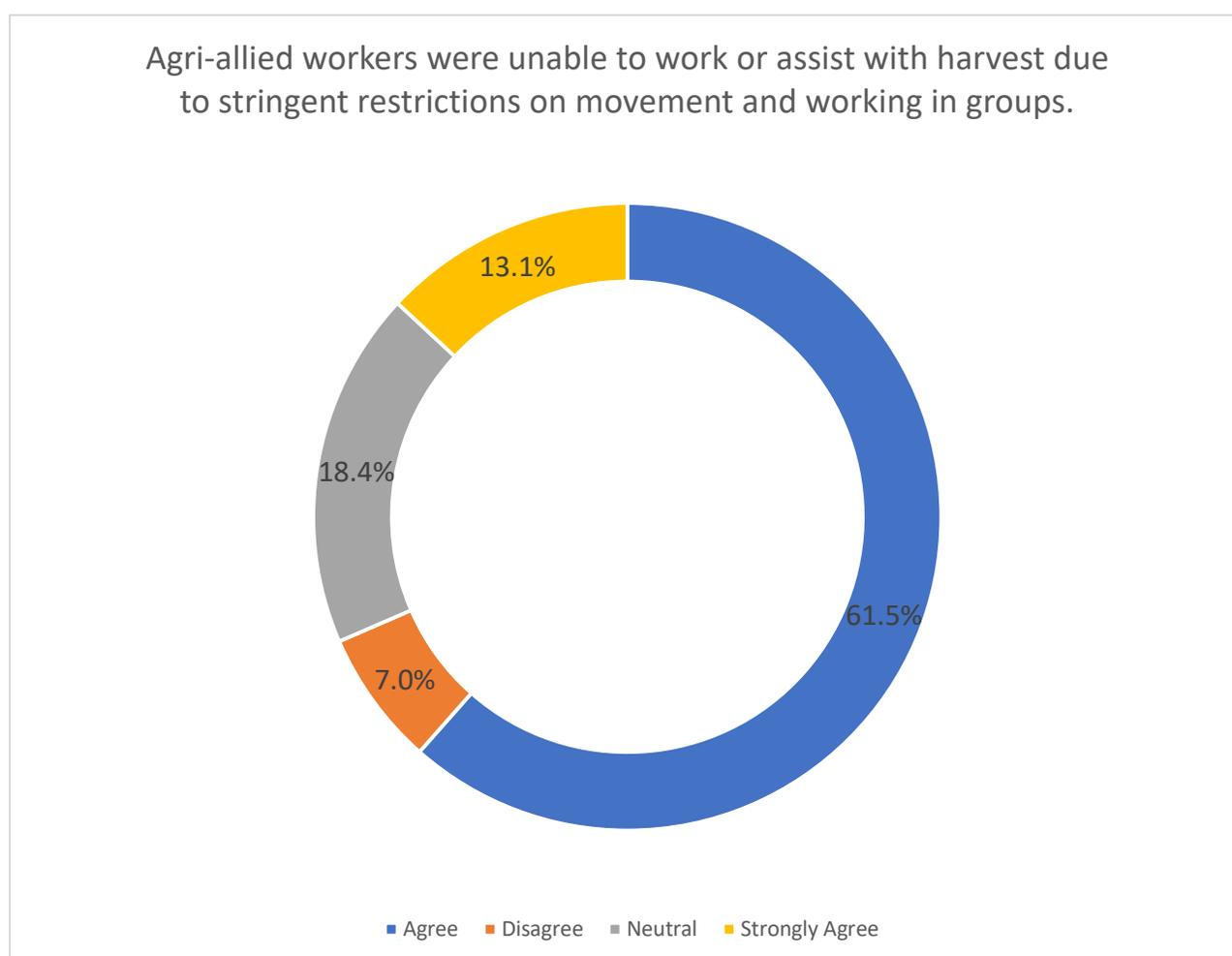


Graph 3: Percentage of AEs Who Were Able to Procure Travel Passes

5.2.2 Lack of agri-allied workers & laborers

Several farmers were unable to harvest crops even in fields attached to their houses as well because the employed labor was unable to travel. Thus, working solo, or with the help of a couple of family members, they were unable to harvest all the crop on time, losing a lot to spoilage.

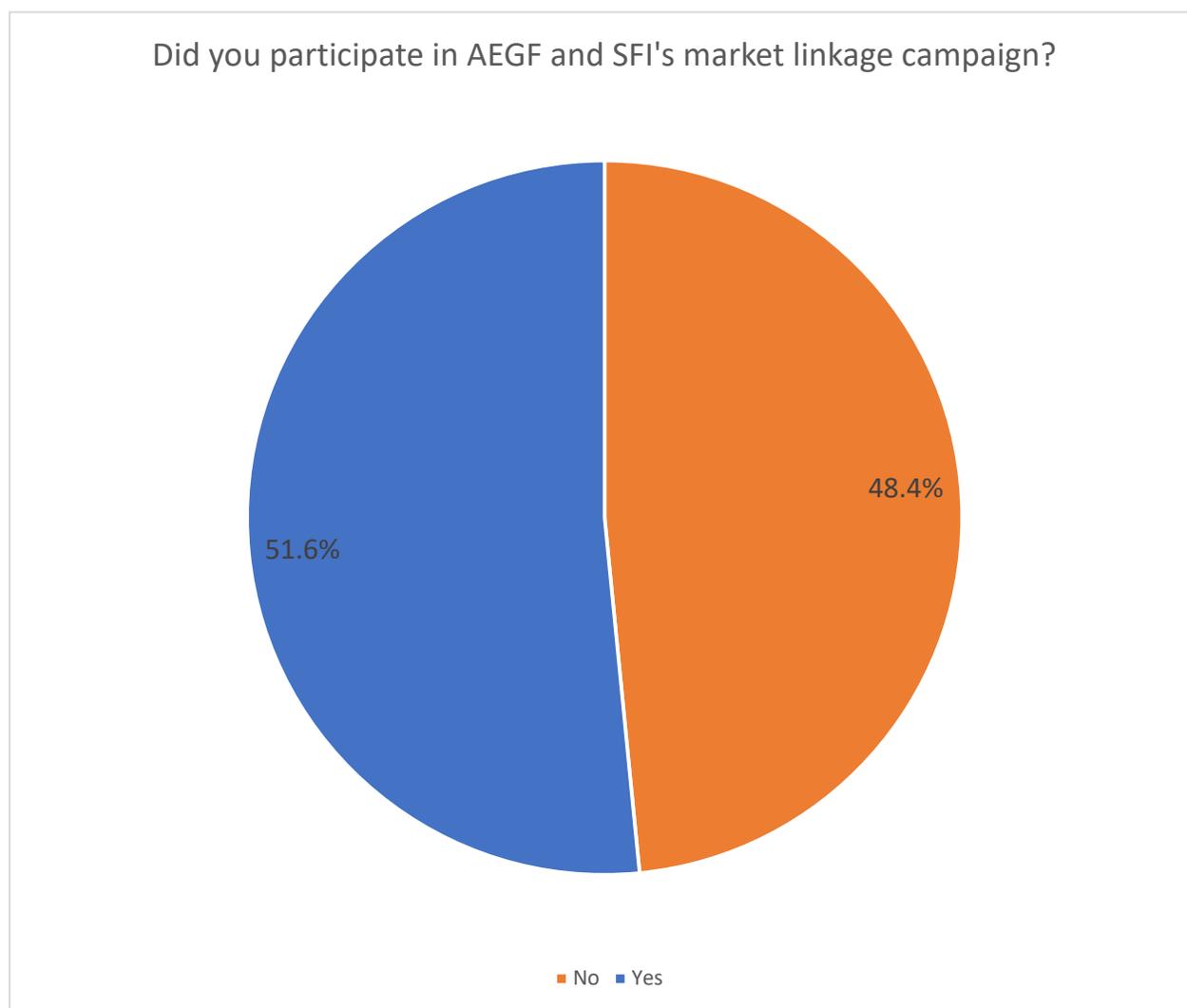
61.5% farmers stated that they were unable to get assistance from farm labour through the pandemic, making harvesting or movement of produce significantly more difficult.



Graph 4: Availability of Farm Labour Through Lockdown

5.2.3 Market Linkage

For small and marginal farmers, marketing their products is a prominent issue, only second to credit. The market-linkage challenge was especially amplified during the lockdown, as farmers found themselves unable to sell their newly harvested *rabi* crops. To alleviate some of their struggles, extensive efforts were made by SFI and AEGF to connect farmers with local markets. The market linkage activities were concentrated in Maharashtra, the state with the most stringent and longest lockdowns to ensure financial security through the pandemic. 51.6% of the sample participated in the market linkage campaign.



Graph 5: Percentage of AEs Participant vs. Non-Participant in AEGF and SFI's Market-Linkage

Program

Row Labels	No	Yes
Andhra Pradesh	33	15
Assam	16	
Bihar	111	80
Jharkhand	15	7
Madhya Pradesh	15	7
Maharashtra	112	207
Odisha	14	15
Rajasthan	8	7
Telangana	2	9
TOTAL	326	347

Table 3: State-wise Breakup of Participant vs. Non-Participant AEs in Market Linkage Program

Case Study 1: MARKET LINKAGE AMIDST A PANDEMIC!

For small and marginal farmers, marketing their products is the chief issue, apart from credit. This issue was especially amplified during the lockdown, as farmers found themselves unable to sell their newly harvested *rabi* crops. To alleviate some of their struggles, extensive efforts were made to connect farmers with local markets. As of mid-April, over 500 boxes of grapes were delivered to housing societies in Pune. AEGF, in collaboration with Sahyadri FPC facilitated dipping oil and vehicles for transporting the material as well. Grapes were also transported to Patiala amidst the lockdown, fetching farmers revenue to keep them afloat. Similarly, vegetables from Nasik, Maharashtra were delivered to various buyers- Go4Fresh, an online forum used to buy fresh produce purchased two metric tons, whole consignments to cities such as Mumbai and housing enclaves within Nasik were delivered simultaneously.



5.2.4 Market Prices

A fairly obvious response to income reductions is often a rationing mechanism. Demand spikes from panicked buying behavior was a short-lived problem that arose at the start of the lockdown. In addition to the changes in buying behavior, transport issues arose, wherein fewer trucks and operators were available for transportation. Most mandis and local markets shut down too after

the start of the lockdown, leaving AEs with limited options for the sale of the rabi produced acquired from the farmers. Coupled with the difficulty in procuring travel passes and changes in consumer behavior, market prices inevitably fell. However, the long-term issue proved to be the demand-driven effects on the food supply chains that likely arose from fall in consumer incomes. 61.5% AEs reported market prices reductions of 20-40%, while 9.2% reported reductions of >60%. On an average, the market price drop reported is of about 31%.

% Reduce in Market Prices	Number of Respondents
<10 Percent	13.8%
20 Percent	21.5%
30 Percent	22.5%
40 Percent	17.5%
50 Percent	16.0%
60 Percent	4.2%
70 Percent	3.1%
<80 Percent	1.9%

Table 4: Reduced Market Prices

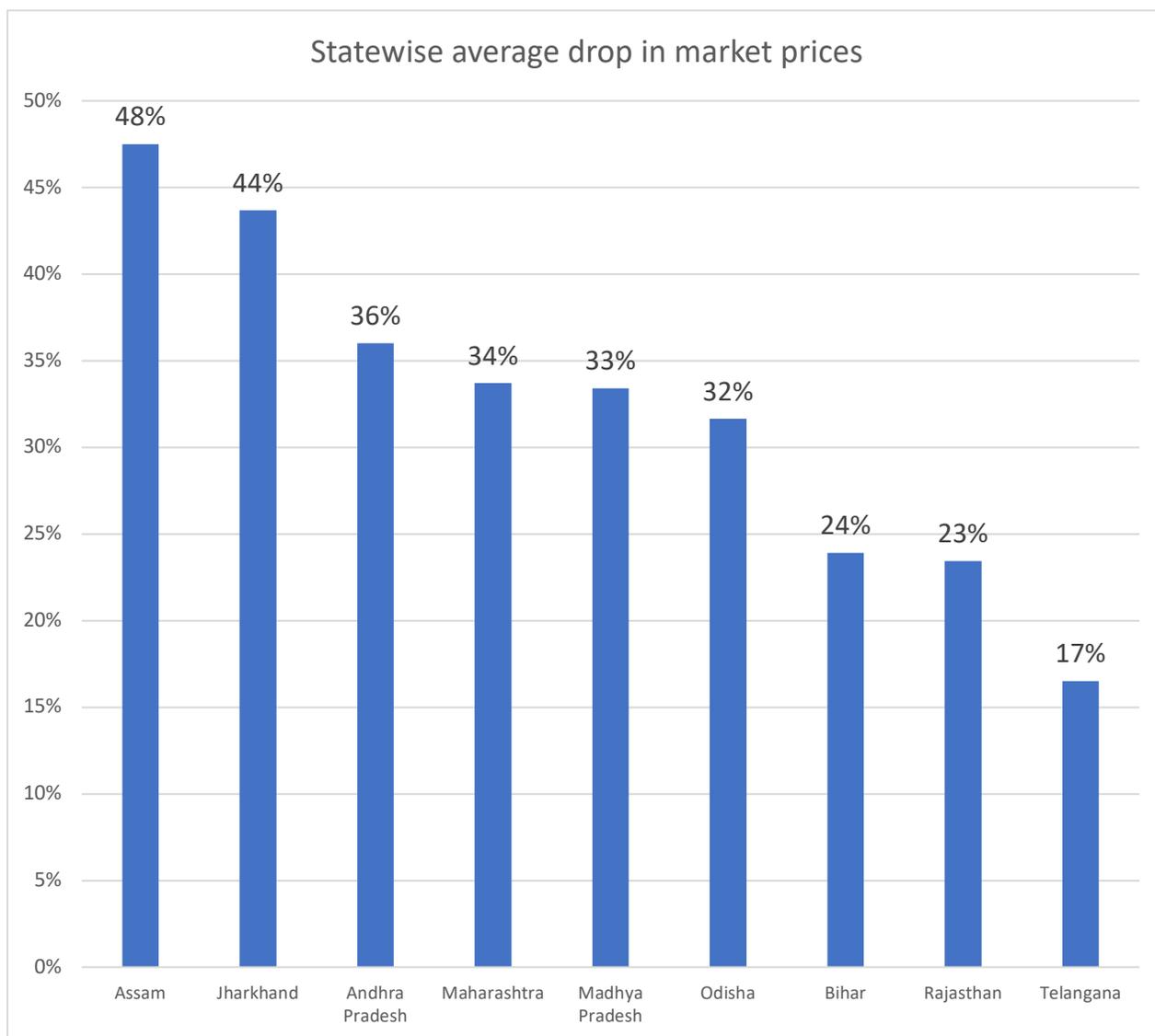
The International Labour Organization (ILO) warned that agriculture, the largest sector in most developing nations, was yet to feel the worst effects of the lockdowns as risk of food insecurity slowly began to rise. The agricultural crisis was described by the most severe since the Second World War.



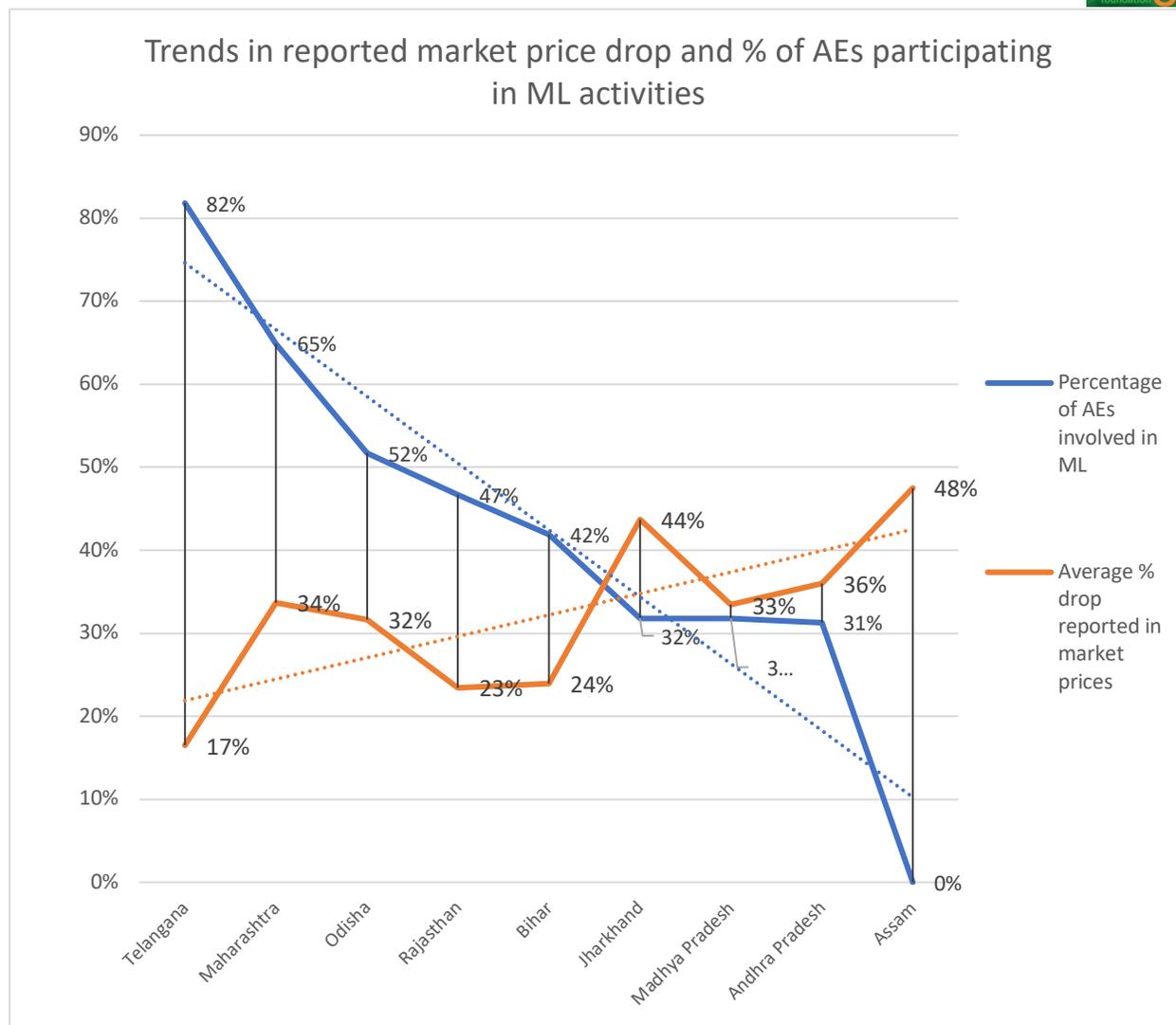
Graph 6: Total Respondents and Corresponding Responses for Market Price Reductions

The highest drop in market prices was reported from Assam (48%), followed by Jharkhand (44%) and Andhra Pradesh (36%). It is noteworthy to see that for new project areas under AEGF such as Andhra Pradesh, Telangana and Rajasthan drop in market prices reported by AEs active in market linkage was on average 10% lesser than that reported by AEs who were not involved in market linkage. In Rajasthan, this percentage was about 17%. One may infer that AEs who had recently started out market linkage activities were able to assist the farmers better by securing higher prices and cushioning them from the drop of market prices. Uniquely, overall one may see that in most cases, with an increase in AE percentage participation in market linkage activities, the

reported drop in market prices was lower. This highlights the importance of micro village level trained entrepreneurs who can help in reducing price variations.



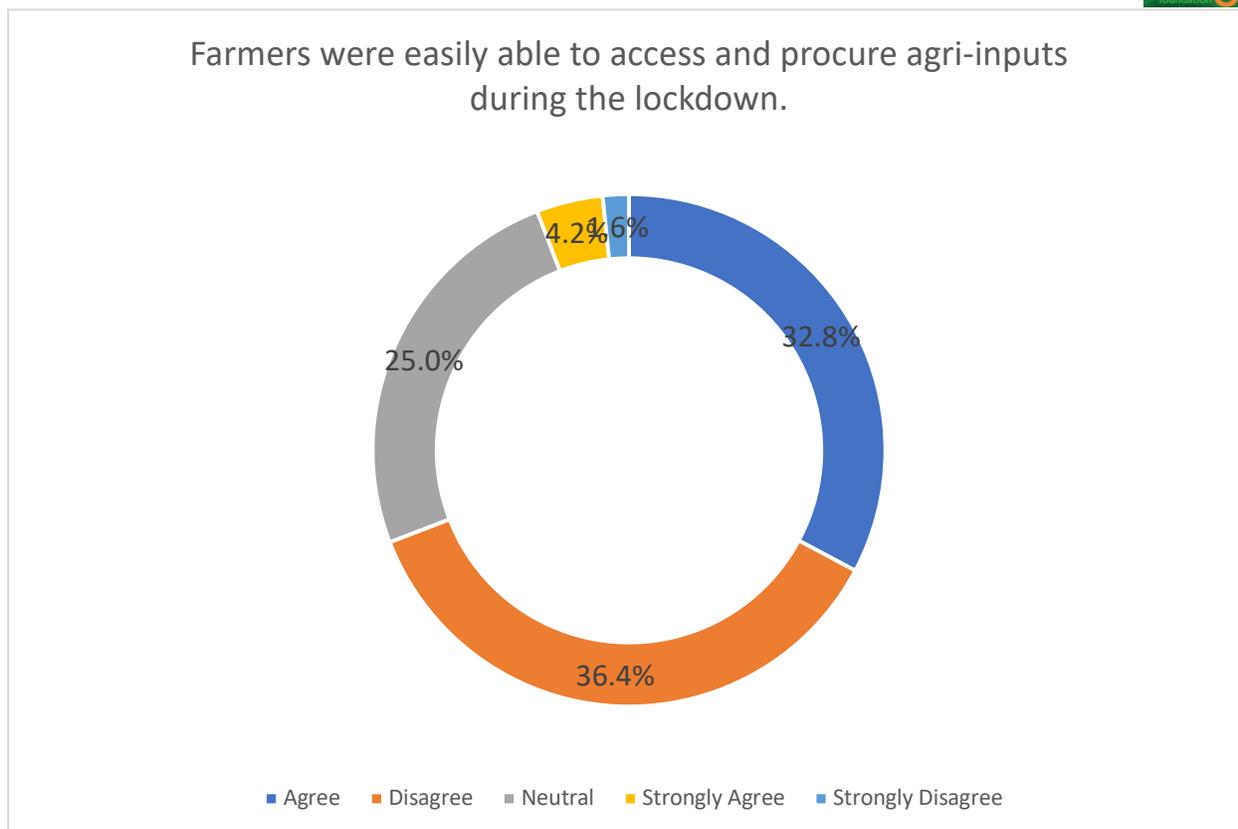
Graph 7: State-wise Average Drop in Market Prices



Graph 8: Reported Trends in Market Price reduction and Percentage of Participant AEs in Market Linkage Activities

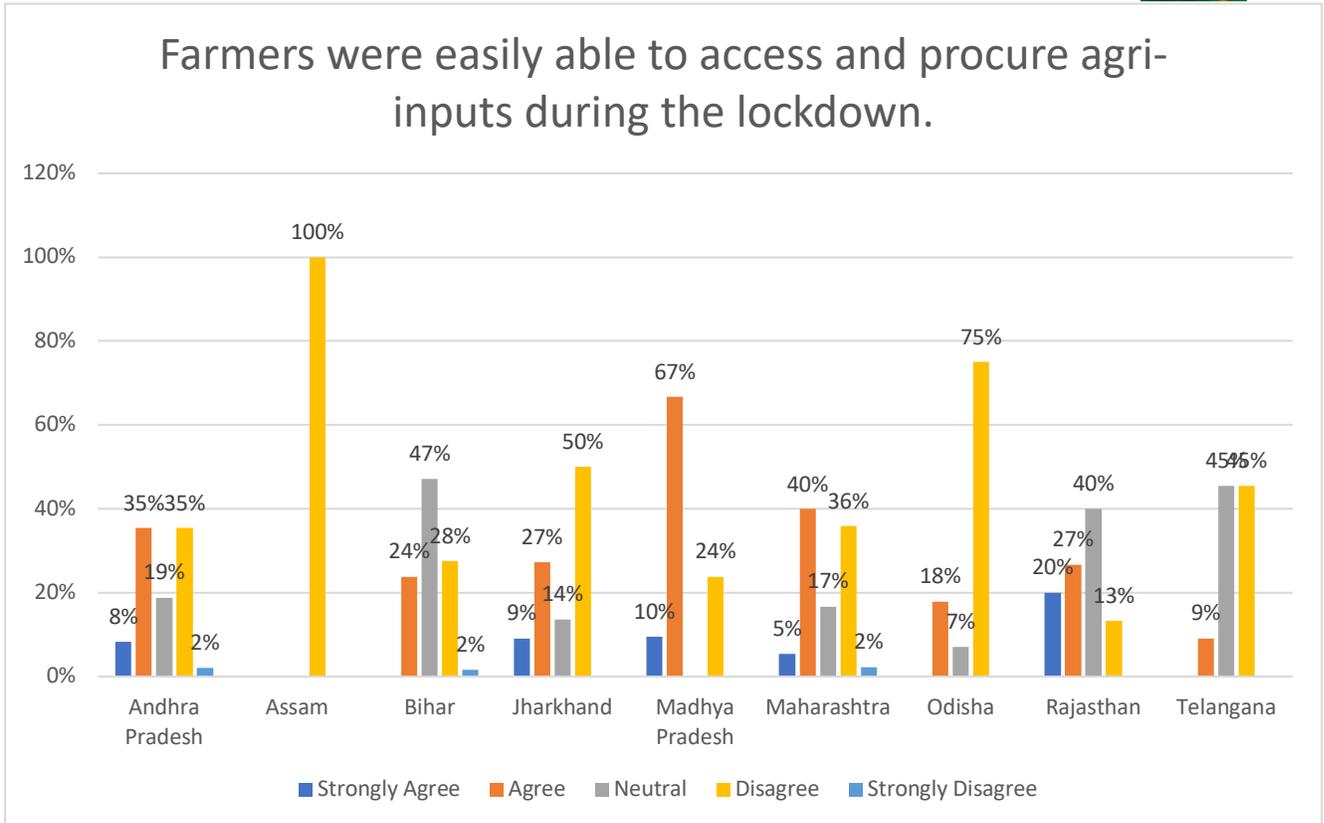
5.2.5 Access to input

In order to maximize yield, it's necessary for farmers to continuously aid their crops with agricultural inputs, especially smallholder farmers. With access to items such as crop protection material, insect traps, and fodder restricted, farmers especially suffered during the lockdown. A majority of the AEs (70%) suggested that access to inputs was disrupted.



Graph 9: Accessibility to Agri-Inputs During Lockdown

With the rapid growth of COVID-positive patients in April, close to one month after the lockdown was instated, the urgent need for more intense surveillance and monitoring in lower-income areas, with fewer awareness programs and more dense populations. The Union Health Ministry suggested that states such as Assam, Jharkhand, Bihar, and Odisha contributed to the large spikes in the cases in May (Outlook 2020). Experts warned that their tallies may go up due to any resumption of economic activities. Many states began implementing harsher lockdowns, making movement in the aforementioned states non-viable. Additionally, one may also keep in mind the nation’s most food-insecure States have always faced challenges in accessing inputs for agriculture. This is represented in the graph below. One may thus question, that if a targeted approach for these states is important in such a situation.

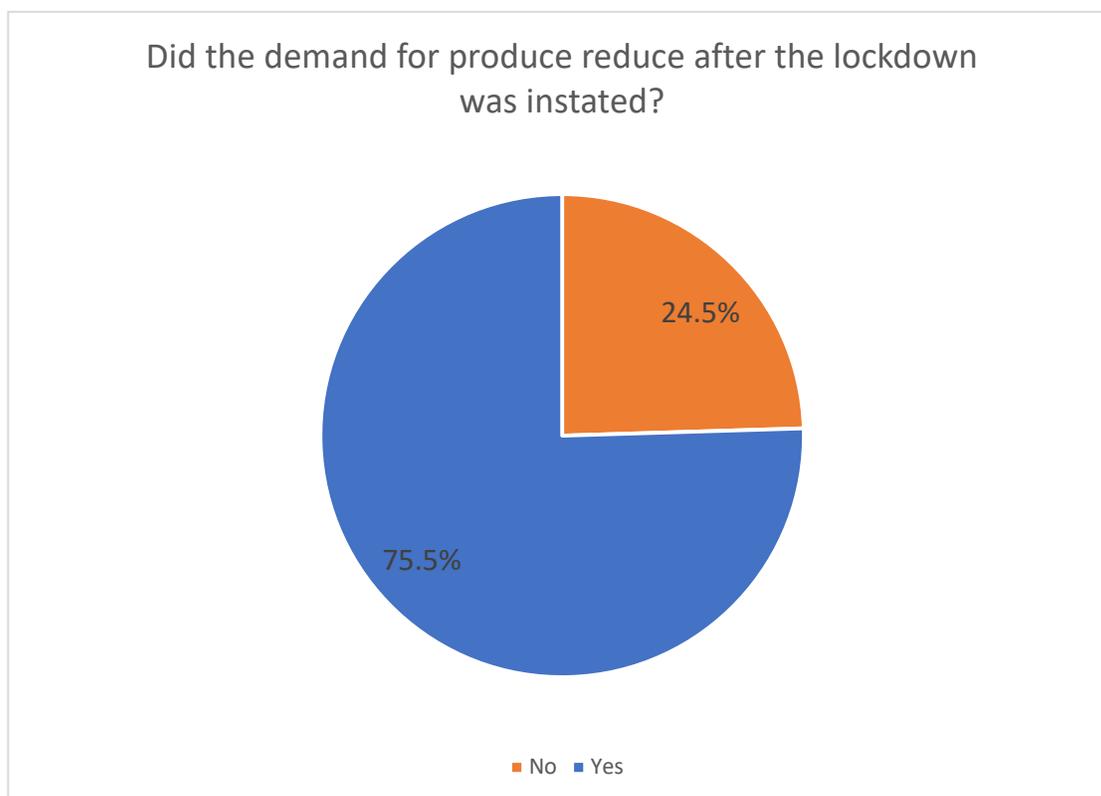


Graph 10: State-wise Reported Access to Agri-Inputs During Lockdown

5.2.6 Impact on Demand

Urbanization and the globalized food system fueled the growth of physical and psychological distances between customers and producers. The pandemic further widened the gap as people began removing domestic workers from their jobs and began associating the spread of the disease with the poor. Farmers who sold the produce themselves were bound to receive some form of this misplaced fear, and this fear could well have translated to people not buying directly from farmers or local vendors and instead turning to online giants. This parameter offered a perspective into the shopping patterns of consumers before and during the lockdown. 75.5% AEs reported demand reducing upon lockdown being implemented, a trend that was validated by a recent 2020 study that disclosed that consumers are likely to “become more price sensitive” while the demand

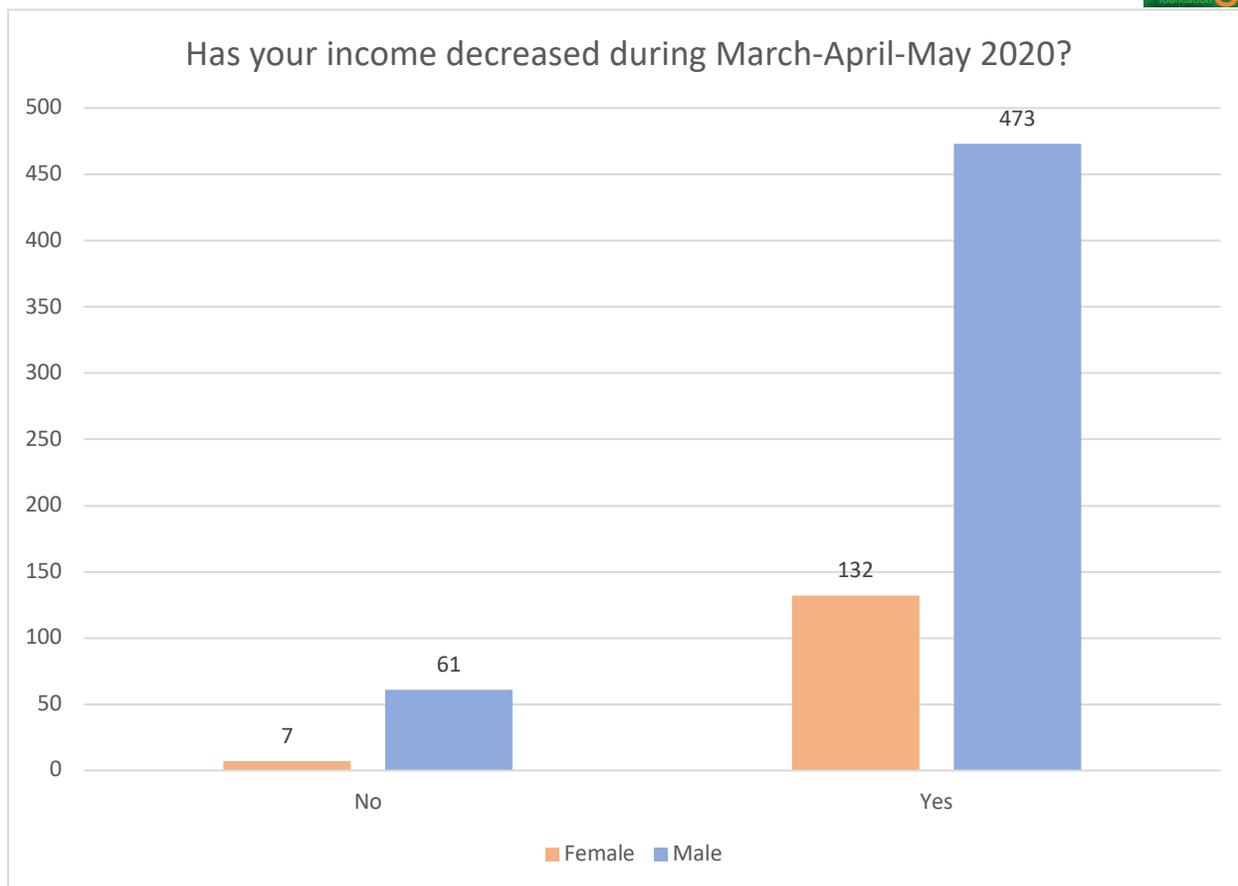
for expensive items reduces significantly. Furthermore, the study stated that with continued economic downturns, retailers may “squeeze supply chains for cost efficiencies,” which will further harm the farmers who are at the producer level of the chain (Hobbs, 2020).



Graph 11: AE Response to ‘Demand Reduction’ Probe

5.2.7 Income

The predicted GDP growth for India shrank from 5% to 0.2% due to the coronavirus crisis. With farmers restricted by the lockdowns and unable to sell their crops, income in the months following March 2020 were low. Close to 80% of the AEs reported reduced incomes.



Graph 12: AE Response to 'Income Reduction' Probe

Findings displayed that incomes reduced in the months following the first lockdown in March, with 473 (70.2%) AEs reporting transactions of below INR 10,000 over March, April and May 2020.

Below are the average AE transactions across March, April, and May 2020.

States	March 2020	April 2020	May 2020
Andhra Pradesh	4854	4005	3277
Assam	6813	5620	4598
Bihar	3749	3093	2530
Jharkhand	5409	4463	3651
Madhya Pradesh	6136	5063	4142
Maharashtra	4871	4019	3288
Odisha	6103	5035	4120
Rajasthan	6400	5280	4320
Telangana	9182	7575	6198

Table 5: State-wise Average AE Transactions in March, April, & May 2020.

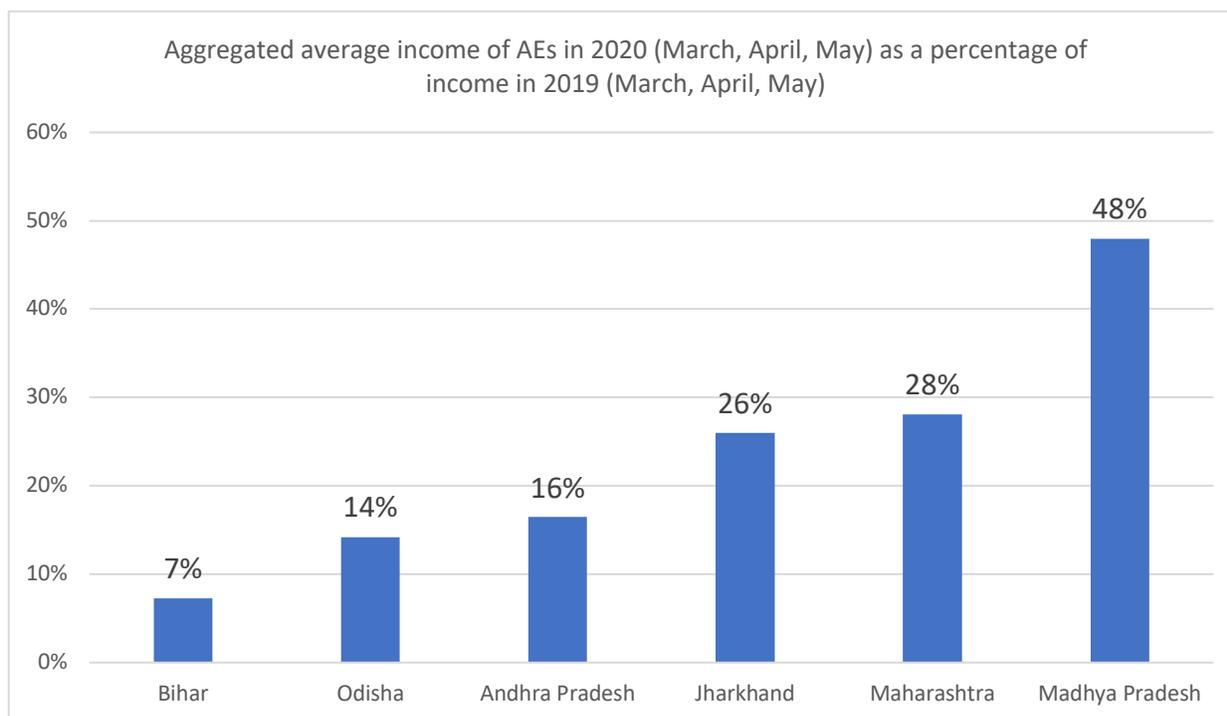
The above table can be compared to the average transactions from March, April, and May 2019. As is observed on average AE income has reduced by 78% overall, with States such as Bihar (93%), Odisha (86%), Andhra Pradesh (84%) have been the worst hit.

A higher proportion of AEs who have spent a longer time with the program were able to generate a higher business as compared with the new counterparts.

Year of Joining the AE Program	Bottom 2 box of Income (Less than 10,000 total Transactions)	Top 2 box of Income (Greater than 30,000 Total Transactions)
2014	50%	50%
2015	38%	38%

Year of Joining the AE Program	Bottom 2 box of Income (Less than 10,000 total Transactions)	Top 2 box of Income (Greater than 30,000 Total Transactions)
2016	57%	36%
2017	67%	5%
2018	69%	6%
2019	71%	7%
2020	77%	6%

Table 6: AE's Year of Joining Program and Corresponding Business Generated



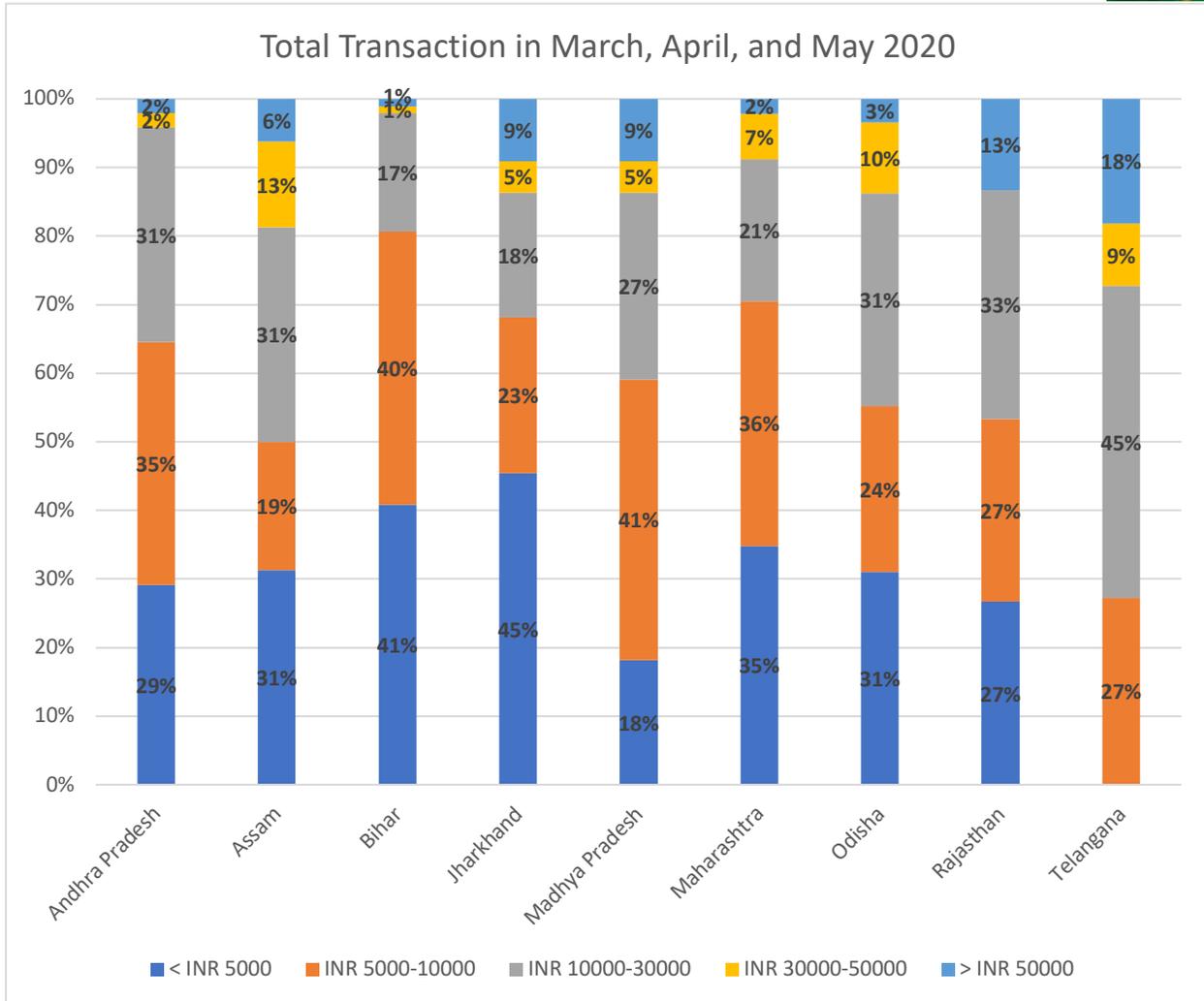
Graph 13: Aggregated Average Income of AEs in 2020 as Percentage of Income in 2019

AE Data 2019	Average Transaction (March)	Average Transaction (April)	Average Transaction (May)
Andhra Pradesh	25001	24600	24012
Bihar	46816	27641	95499
Jharkhand	19385	124783	7871
Madhya Pradesh	3951	12677	7401
Maharashtra	14426	13294	16193
Odisha	36669	26029	62729

Table 7: State-wise Average AE Transactions in March, April, & May 2019.

Due to the high- density populations, fear of the disease spreading, and the stringent lockdowns, the AEs all across the 9 states were unable to carry out regular operations, which highly affected income and sales.

Given below are average transactions across states from 2019.



Graph 14: Total Transactions in March, April, & May 2020

This trend was validated by a 2017 study that stated, “Endemic diseases can have significant negative health and economic impacts, especially in low- and middle-income countries (LMICs) with weak health systems” (Madhav et al. 2017). 28.5% of the respondents reported annual household incomes of less than INR 80,000 per annum, which places them in the low-income bracket.

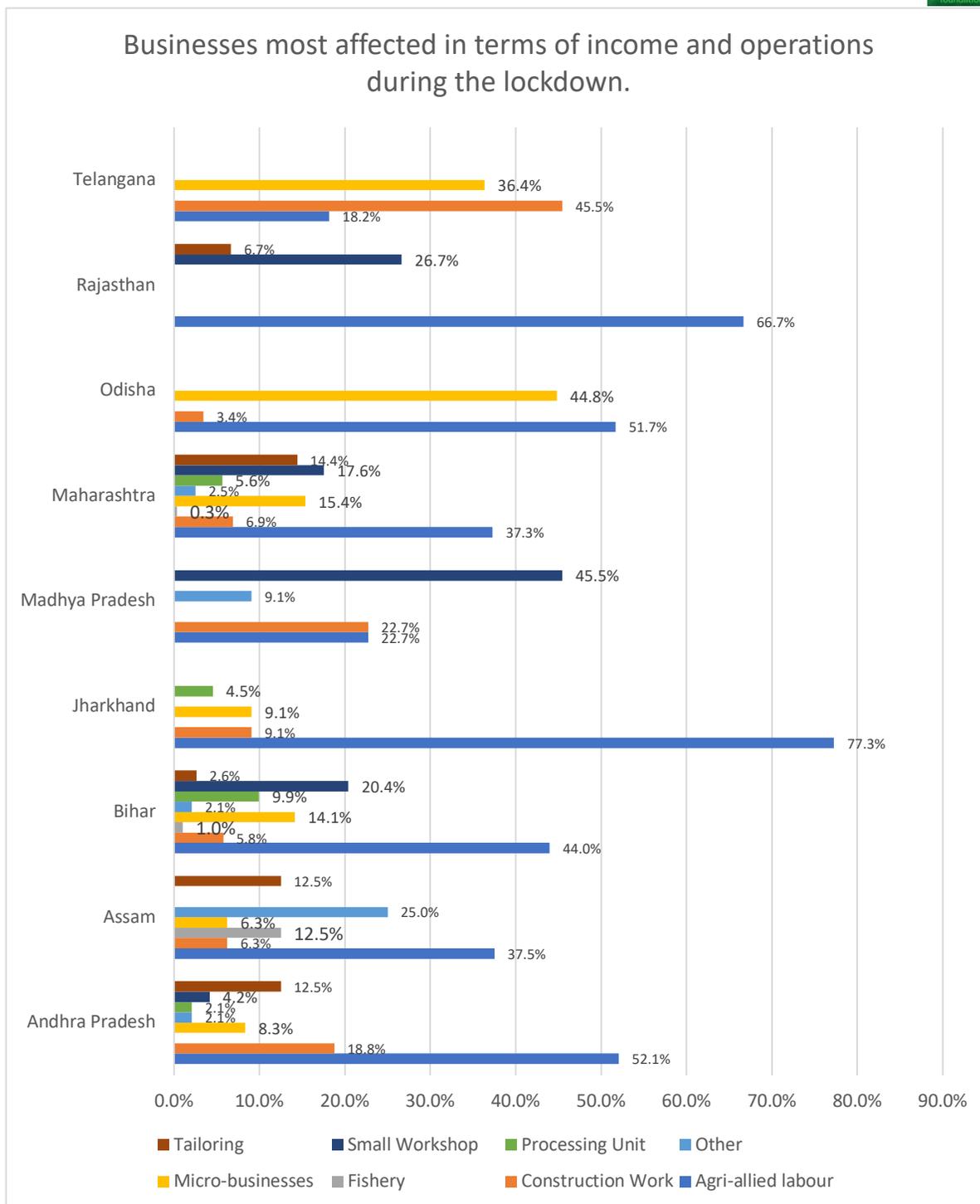
In a 2018 study, the World Health Organization uncovered that if a pandemic were to match the severity of the 1918 influenza pandemic, global gross domestic product would decrease by 5% and

income losses would account to 12% of gross national income worldwide, and 50% of gross national income of lower-income countries (Fan, Jamison, & Summers, 2018).

5.2.8 Impact on Non-Agri Business

The International Labour Organization (ILO) warned that 195 million jobs were at risk globally through the pandemic. Rural India was not immune to this warning either as several villagers lost their jobs, as was reported by farmers. Agri-allied labour was the most affected job in villages, followed closely by micro-businesses (small ration shops, tea stalls) and small-workshops, all of which were shut down due to the lockdowns. With Jharkhand, Andhra Pradesh and Rajasthan AEs reporting a high incidence of loss in jobs for agri and allied labour.

With a higher number of reverse migration incidents being cited from these states, it is imperative to think of low-cost models to be able to channelize the small businesses that lost out.



Graph 15: Non-Agri Businesses Affected by Lockdown

5.3 Behavioral Impacts

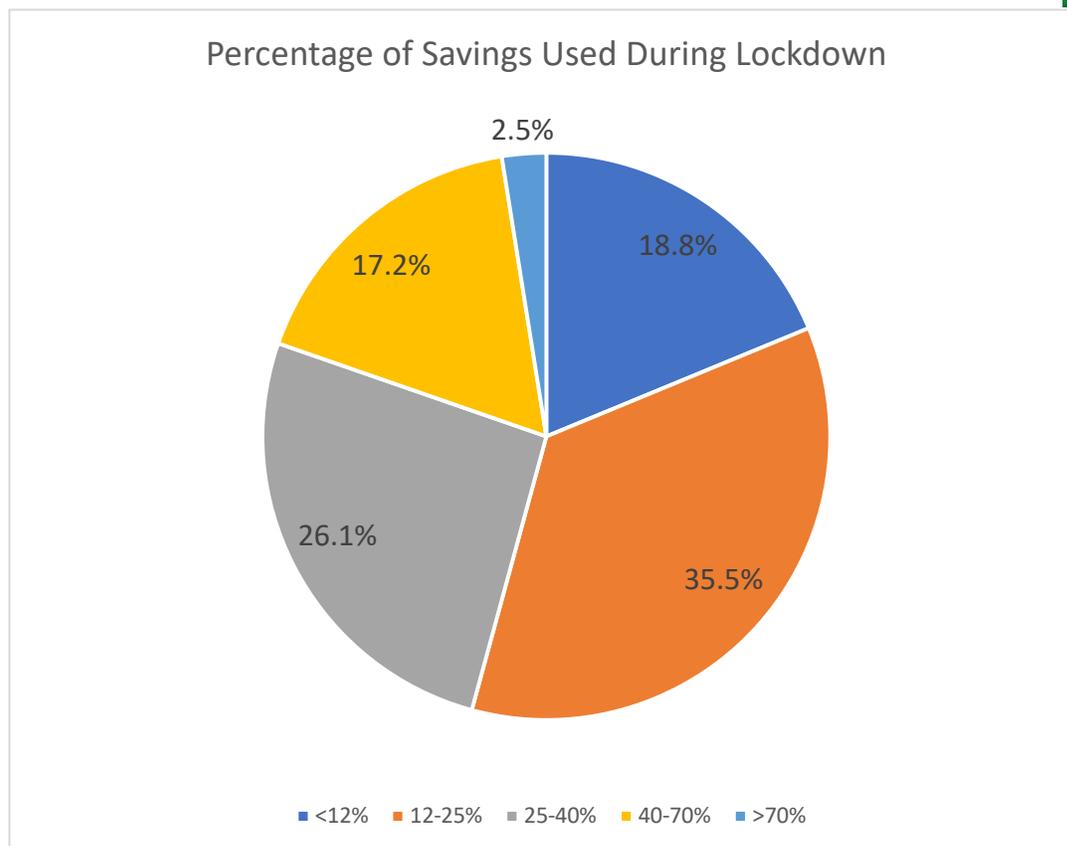
5.3.1 Saving Behavior

491 AEs further stated that upon running out of income, they began using their savings. While, the majority of the sample (54.3%) used less than 25% of their savings, 26 individuals (2.5%) reported using above 70% of their savings, with 6 AEs even reporting using 100% of their savings.

Gender	No Savings Used	Savings Used Due to Reduced Income
Female	11	127
Male	154	364
Total	165	491

Table 8: Gendered Split of AE Responses to ‘Savings Used’ Probe

Studies indicated that while both men and women were affected by unemployment, women were the first to be affected and more severely so. Additionally, women tend to have lesser money on hand, especially in rural India, as spending is allotted by male members of the family. With the lockdown in place, more women were forced to use their savings, because as the money on hand for whole households reduced, the amount allotted for their spending likely reduced too. Despite schemes the likes of Ujjwala and Jan Dhan Yojana, designed especially to help women struggling with finances, a higher percentage of women (92%) as compared to men (70%) used their savings.



Graph 16: Percentage of Savings Used by AEs During Lockdown

5.3.2 Credit and Loans Received

Of the total respondents, a small section of 10.6% reported taking informal loans. Out of these, 3 individuals reported monthly interest rates being as high as 40% on repayment of said loans. The lending behavior likely changed as farmers became unable to sustain themselves due to the lockdown. With banks demanding guarantees, and farmers being unable to provide the same, they turned towards the informal sector. While the majority (34%) stated that their monthly interest rates were 1%, 19% of the AEs also reported monthly interest rates of >10%.

% of Interest	Individuals Affected
1-3%	34%
3-7%	20%
7-12%	27%
12-20%	14%
20-40%	5%

Table 9: Ranges of Interest on Loans and Percentage of Individuals Affected

5.3.3 Impact of Reverse Migration

While it was hypothesized originally that countless migrant and daily-wage workers began returning to their homes from urban cities like New Delhi, most AEs reported low numbers of migrant workers returning.

5.4 Access to Institutional Support

5.4.1 Government Schemes

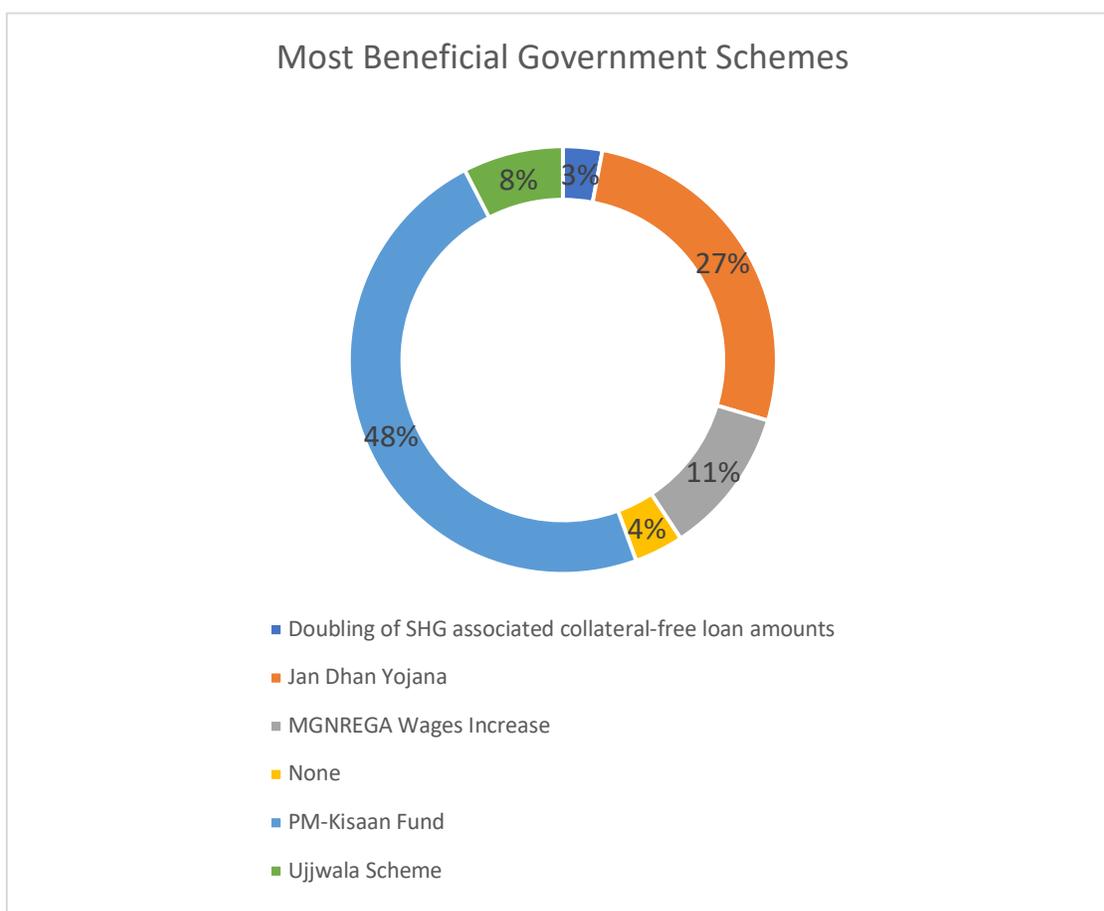
While all sectors of society are included in pandemic response, the government is at the forefront for overall coordination as well as communication. In order to help struggling rural citizens, the government of India designed social schemes to help them better tackle the crisis.

- A few schemes include:
- Jan Dhan Yojana
- PM-Kisan Fund
- MGNREGA hike
- Ujjwala Scheme
- SHG associated collateral-free loan amounts were doubled

- Monetary aid provided to senior citizens, widows, and disabled citizens, in two installments of INR 1000
- The govt. provided fund contribution for employers and employees for three months

This information helped evaluate two factors:

1. How many farmers received aid and,
2. Comparison between the schemes to assess which one was most preferred



Graph 17: Most Beneficial Government Schemes, as Reported by AEs

Most AEs were able to benefit from the various schemes offered to rural citizens during the lockdown. 48% AEs reported that the PM-Kisan Fund was the most beneficial scheme, a scheme

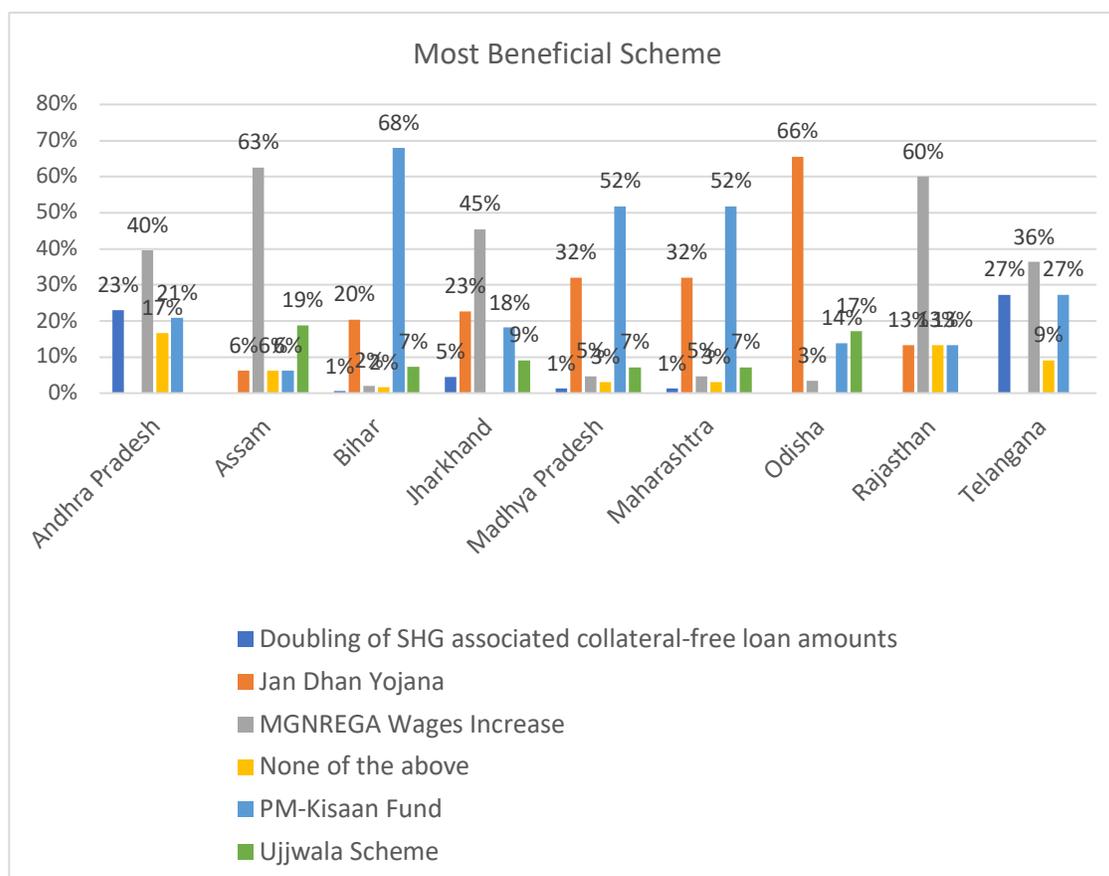
that assures sanctioned funds to farmers and receives 100% of its funding from the government. The scheme aims at providing financial assistance to 125 million farmers annually, irrespective of landholding. Majority of the farmers from Bihar, Madhya Pradesh, and Maharashtra benefitted the most from the PM-Kisan Fund and the monetary aid they received through the scheme. It is important to note that AEs from states which reported the other schemes as more beneficial than the direct benefit transfer schemes, such as Assam and Jharkhand, did not have a high number of AEs providing digital financial services, making the process of funds transferred by the government difficult, and at times, impossible. This highlights the importance of this service to be added to the AE service portfolio.

The second most preferred scheme was the Jan-Dhan Yojana, under which a one-time payment of INR 500 to every person enrolled under Jan-Dhan with a bank account during the pandemic. The bulk of farmers (66%) in Odisha benefitted the most from the Jan-Dhan Scheme. The scheme is a financial inclusion program designed by the government, open to Indian citizens. This scheme was essentially built to expand affordable access to financial services such as bank accounts, remittances, credit, insurance, and pension.

While in total only 11% of AEs chose the MGNREGA wage increase as the most beneficial, in states like Assam, Jharkhand, Rajasthan, and Telangana, 63%, 45%, 60%, and 36%, respectively (the majority in each state) stated that the MGNREGA hike proved to be very beneficial during the lockdown. The MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act) of 2005 is an Indian labour law and social security measure that guarantees the 'right to work' as well as a mandatory minimum daily wage, which was raised from INR 13 to INR 34. Rural India accounts for about 70% of India's total population and routinely witnesses migration to cities. The lockdown created elevated difficulties for migrants, who were unable to find work or earn wages for almost about 10 weeks after the announcement of the first lockdown. With the increase in MGNREGA wages, workers were ensured wages and a form of food security, making the scheme popular in states such as Assam, Jharkhand, and Rajasthan, states that reported amongst the lowest transactions and incomes during the lockdown. In states such as Bihar and Maharashtra, wherein income was higher compared to the abovementioned states, in addition to having higher access

to utilities such as digital financial services, schemes like the PM-Kisaan fun flourished. In addition, it is also likely that most states that reported benefitting from the MGNREGA hike were unable to benefit from the other schemes that offered payouts to the citizens, due to the unavailability of the aforementioned utilities, such as digital financial services. The digital services are required to access funds transferred by the government.

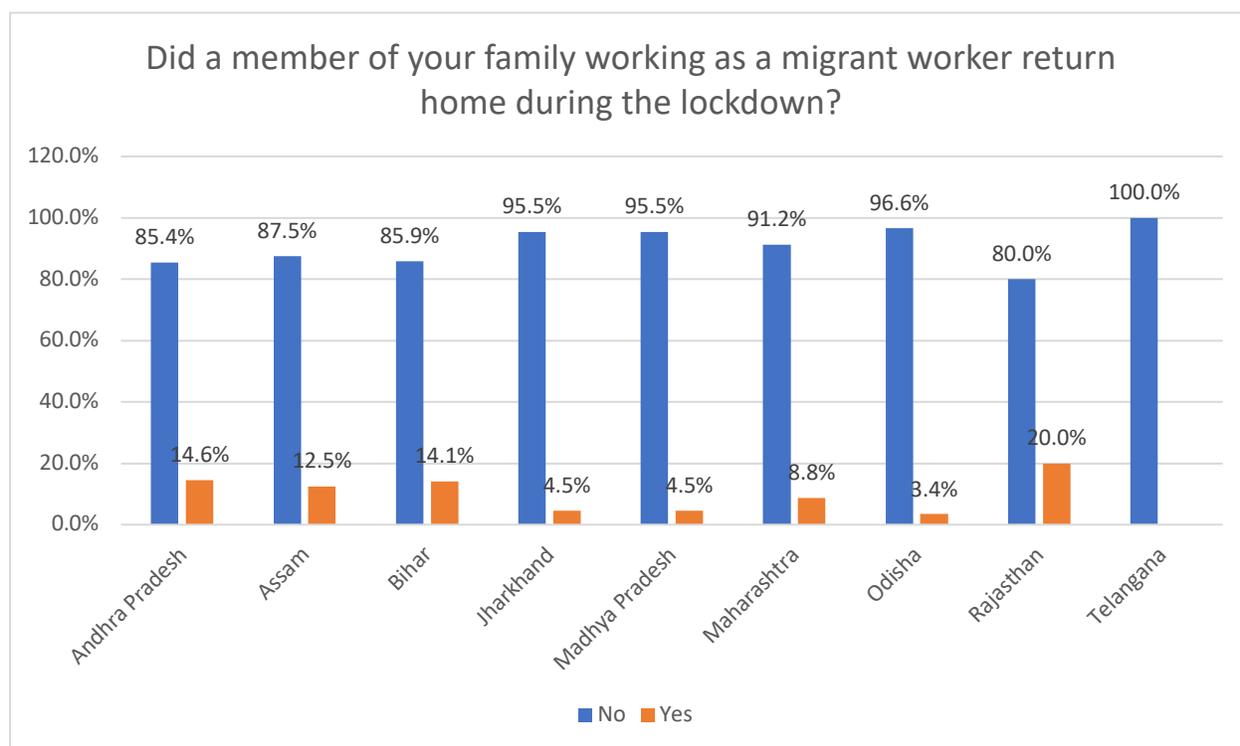
All the above-mentioned schemes that AEs most benefitted from offered payouts or increased wages from government, all which translated to direct financial support. Schemes such as the doubling of SHGs collateral free loan amounts likely did not gain popularity because of the lack of this element. While the schemes benefit farmers and AEs, the direct payout element was null, likely causing schemes while involved this element to be reported as more beneficial.



Graph 18: State-wise Split of Most Beneficial Government Schemes, as Reported by AEs

5.4.2 Healthcare and associated facilities

With more than 70% of India’s population living in rural areas, healthcare facilities and accessibility to the same were expected to be low at the onset of the lockdown. However, 58.2% AEs reported having adequate access to medical facilities, the services of ASHA workers, and healthcare providers even before the start of the pandemic. This figure grew by 1% to reflect a total of 59.2% of the AEs stating they had adequate access to the aforementioned facilities during the lockdown too, which substantiated the government claim of pan-India medical care remaining stable for all its citizens through the increasing number of COVID-19 patients.



Graph 19: AE Responses to ‘Migration and Migrant Workers’ Probe

5.4.3 Awareness Schemes

Sr. No.	Project Name/Location	Number of Villages Covered	Number of Farmers Contacted	Total Outreach (Number of family members)
1	Bihar (Jeevika)	4742	58651	342701
2	Jharkhand	1314	11931	63633
3	Odisha	1856	11683	50405
4	Andhra Pradesh	980	6002	23109
5	Telangana	40	2481	11755
6	Assam	400	5110	21056
7	Nanded (MH)	2721	27483	128248
8	UMED (MH)	1648	27948	126029
9	Ahamednagar (MH)	2382	25545	126734
10	Jawhar/Nashik (MH)	3326	24522	145955
11	Wada (MH)	2722	14685	77908
12	Raheli (MP)	385	5154	26224
13	Jabalpur (MP)	187	2865	14605
14	Rajasthan	203	4454	21537
15	Jalna (MH)	93	2195	11778
16	Jawhar ATA	613	4177	22270
17	Ahmednagar ATA	1737	12481	63431
18	Nanded ATA	729	9828	43009

Sr. No.	Project Name/Location	Number of Villages Covered	Number of Farmers Contacted	Total Outreach (Number of family members)
19	Pune ATA	3906	13280	69357
	Total	29984	270475	1389744

Table 10: Total Outreach through SFI and AEGF's Awareness Efforts

Case Study 2: Corona-WHY-rus! AEs spread awareness about the effects of the deadly Covid-19.

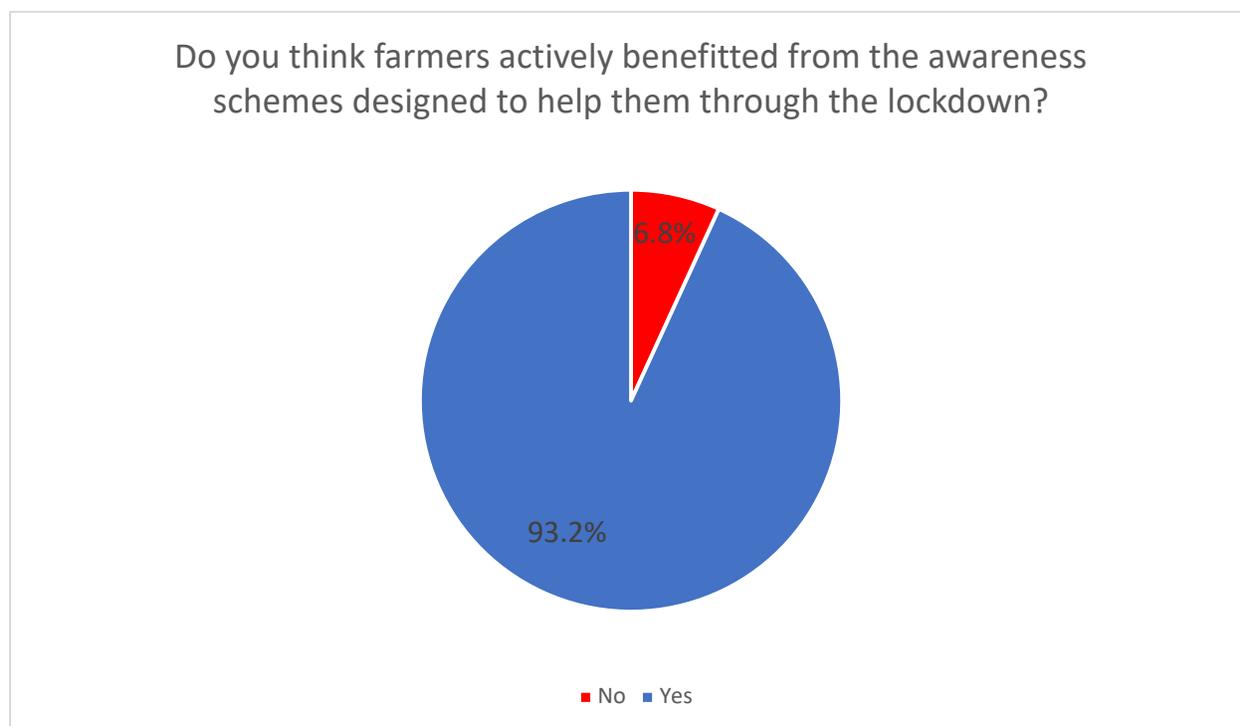
People around the world are feeling rudderless and rather adrift. With conflicting information about the pandemic afloat, a few people decided to step up and make the situation slightly better. Beginning late March 2020, AEs Vishvanath Lingade, Vitthal Kishan Puyed, and Shivraj Shelke from Nanded, Maharashtra decided to provide vegetables at home for farmers in the wake of these trying times. From providing vegetables right at doorsteps during lockdown, to providing money to those in need, these AEs stepped up to help their associated farmers. The AEs started vegetable collection from the farmers' closest villages and were able to reach almost 200 families every day. The vegetables were sold at rates comparable to mandi rates, not higher. Through these initiatives, up to INR 3000 was provided for those in need. AE Vitthal even ensured that he would purchase the farmers' produce after the lockdown was over. In addition to the AEs being proactive and providing essential services to their farmers, they were also able to spread awareness about the deadly Covid-19.



While awareness schemes were mostly beneficial, a lot of times, the repeated warnings led to the spread of panic, fear, oftentimes violence and also implementation of laws not mandated by the

government. This parameter helped evaluate if farmers viewed the countless schemes as helpful and benefitted from them as AEGF, SFI, and the government intended, or was the intent lost on people struggling to make ends meet.

Provisionally, 93.2% farmers reported benefitting from the awareness schemes.

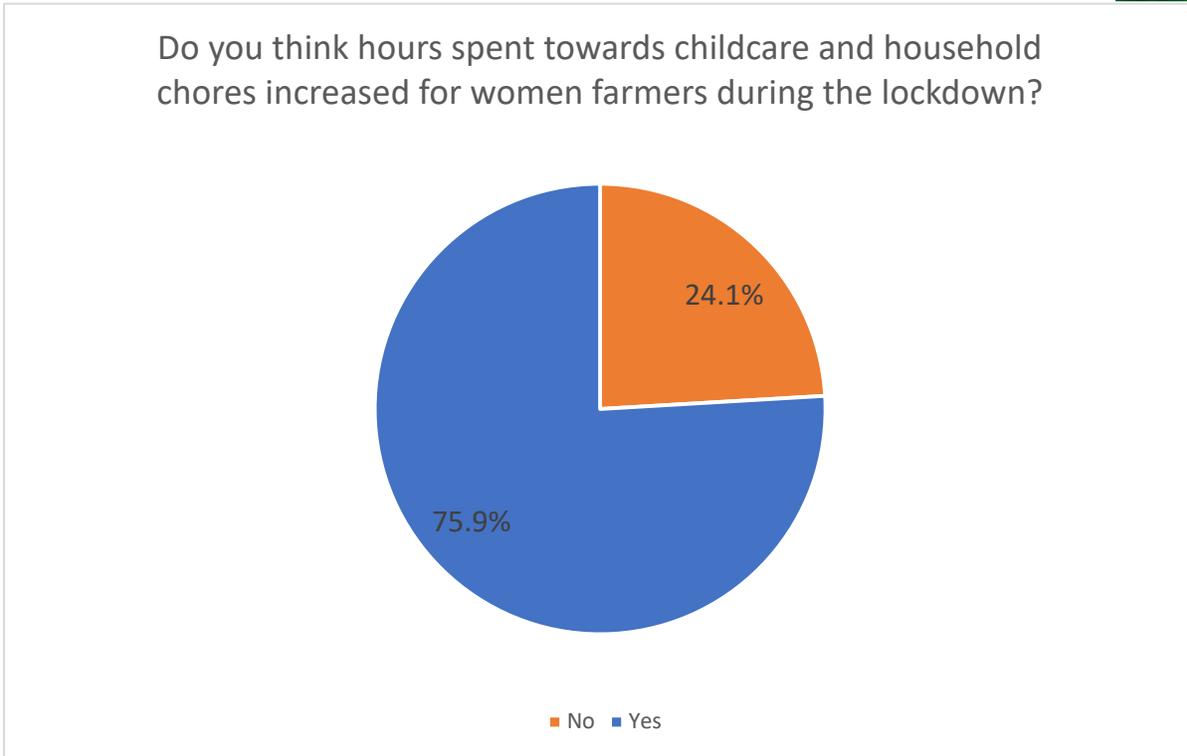


Graph 20: AE Response to ‘Benefits of Awareness Program’ Inquiry

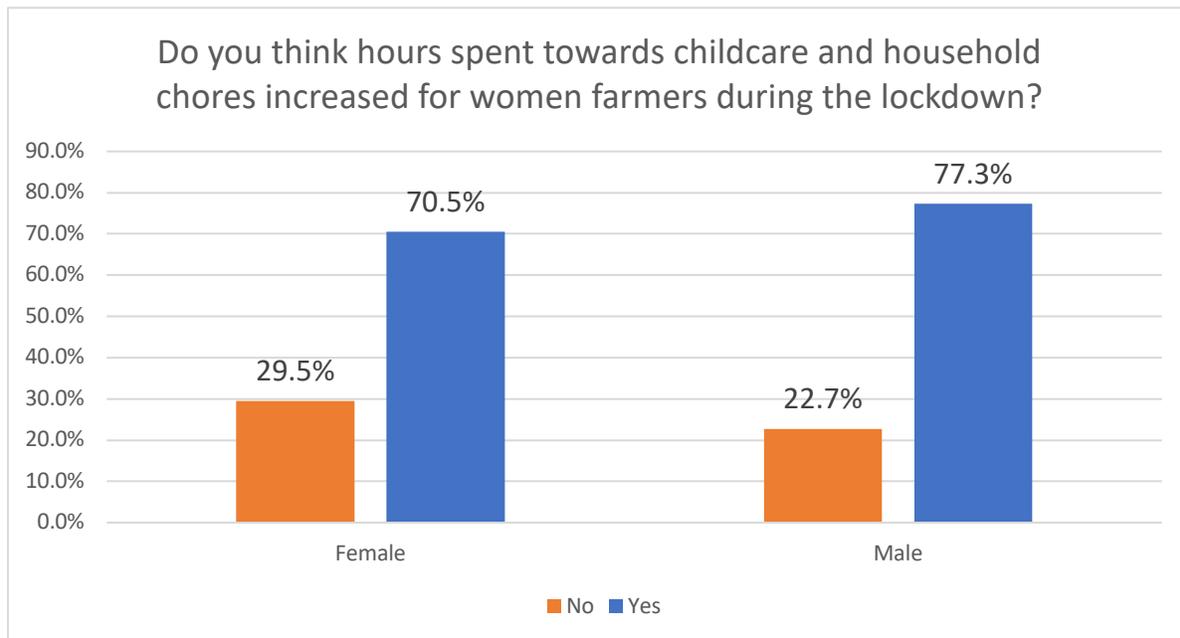
5.5 Intersectional Impact on women and children

5.5.1 *Disproportionate Impact*

Due to the imposition of lockdowns and the shrinking economy, women are bearing a disproportionate amount of burden. Despite the COVID-19’s epidemiology proves that it claims the lives of men more than women, this fact risks obscuring a completely separate gender dimension of the pandemic. While men may be less equipped in terms of immunity to fight the Coronavirus, the socio-economic consequences of COVID-19 stack the deck against women, especially in countries such as India, where gender inequality is a persistent challenge.



Graph 21: AE Response to 'Increase in Household Responsibilities for Women' Probe



Graph 22: Gendered Split of AE Response to 'Increase in Household Responsibilities for Women' Probe

The majority of both men and women AEs stated that women had increased responsibilities after the beginning of the lockdown. With household chores and childcare responsibilities becoming round-the-clock duties for women, 75.9% AEs reported increased female household obligations.

As stated above, reported incidents and evidence increasingly indicate unequal and gendered effects of the COVID-19 isolation and confinement policies. Regardless of location, women tend to bear the utmost responsibility for holding societies together, be it at home, children's schooling, or caring for those around them. The COVID-19 crisis these gender-based differences into sharper relief, which brought in the need for a gendered perspective to identify the effects on vulnerable populations, i.e. women, and by dependency, children.

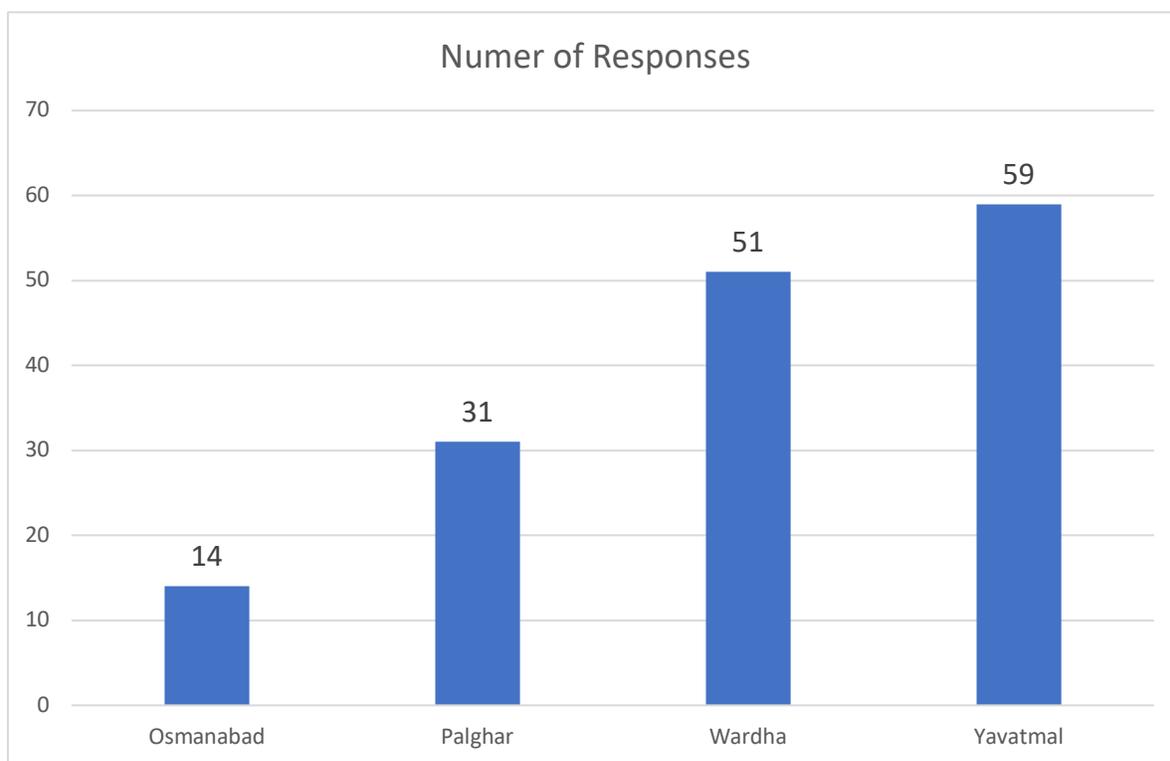
A recent study by the American Psychological Association reported that domestic, sexual, and gender-based violence, in addition to domestic inequalities in terms of household responsibilities increase during crisis and disasters (Abramson 2020). This phenomenon occurred during the 2014-2016 Ebola and 2015-16 Zika epidemics, and it appears to be happening during the Coronavirus pandemic as well. Under conditions of quarantine, women and children tend to become 'vulnerable' to the sidelined and non-medical effects of the pandemic.

In addition, women have been proved to be more vulnerable economically when compared to their male counterparts, and are likely to be hit harder by the ongoing economic downturn. All over the globe, women's personal finances are weaker than men's, in addition to their positions in labour markets and jobs being less secure. Women also tend to function as single parents with increased duties in times of crisis (Tyson 2020). This section of the study aimed at assessing if the same held true for women in rural India, who according to a 2018 study, make up 81.29% of India's total female workforce (Gunjan 2018).

5.5.2 Total Responses

A total of 155 women-AEs were interviewed from the UMED, Maharashtra State Government Livelihood Mission program, a project setup to promote female entrepreneur in rural India. 4 districts were covered as part of the study:

1. Osmanabad
2. Palghar
3. Wardha
4. Yavatmal.



Graph 23: District-wise Split of Total Responses in Intersectional Study

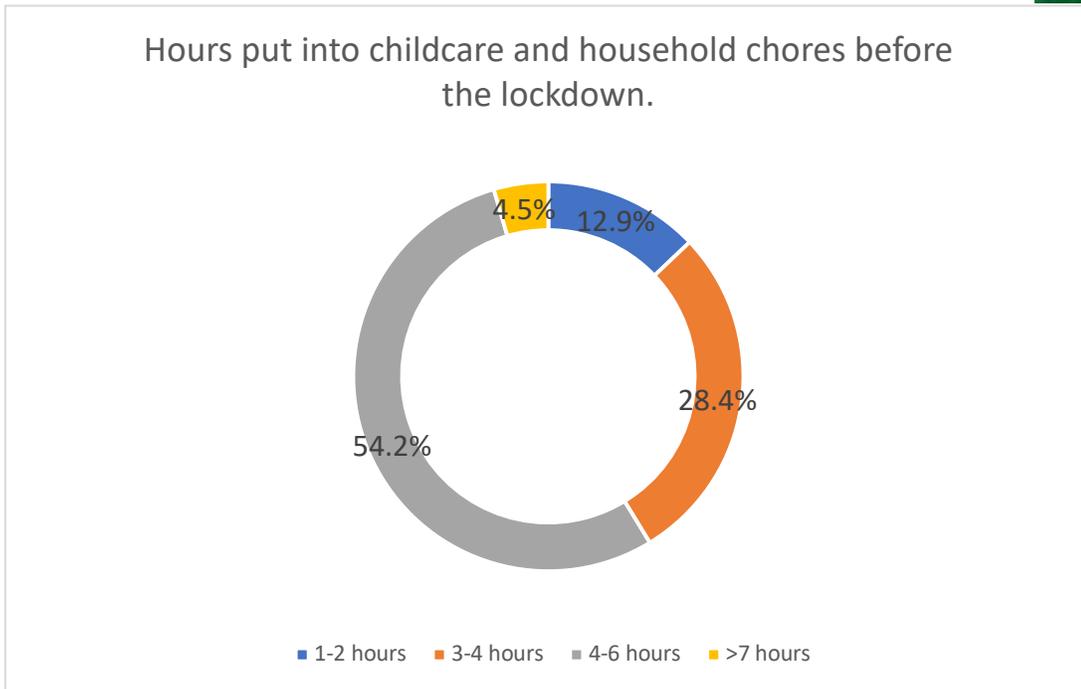
All women under UMED were interviewed for this section of the study because the project has the highest number of women participants in the AE program and Maharashtra is also seen to be one of the worst affected states by COVID-19.

5.5.3 Household Responsibilities

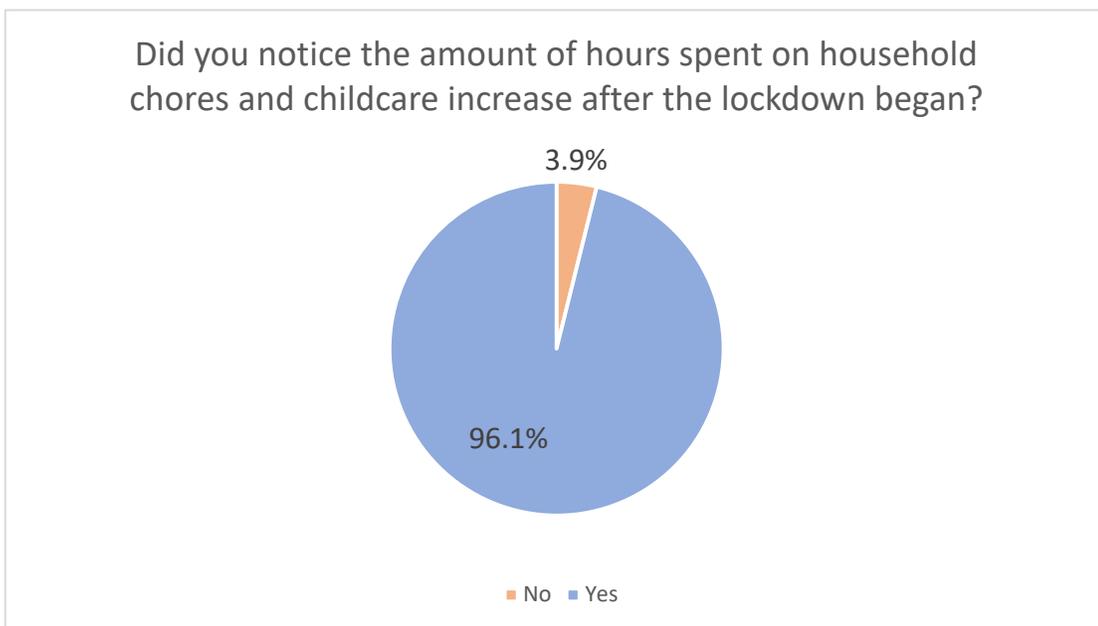
India's unspoken social rules dictate that women in country have a larger share of unpaid and unrecognized domestic labour. Unpaid care work is one of the leading reasons for gender disparity in India, with most women having no choice but to perform household work. These responsibilities only increased with the start of the lockdown.

54.2% of the AEs reported allotting 4-6 hours of their day towards childcare and household chores, which later grew to 10-14 hours, according to 51.6% of the AEs. Around 4% of the women AEs even reported their household responsibilities taking up more than 14 hours a day. While only a little over half the AEs stated putting in more than 10 hours a day, 96.1% agreed to their household responsibilities growing with the start of the pandemic.

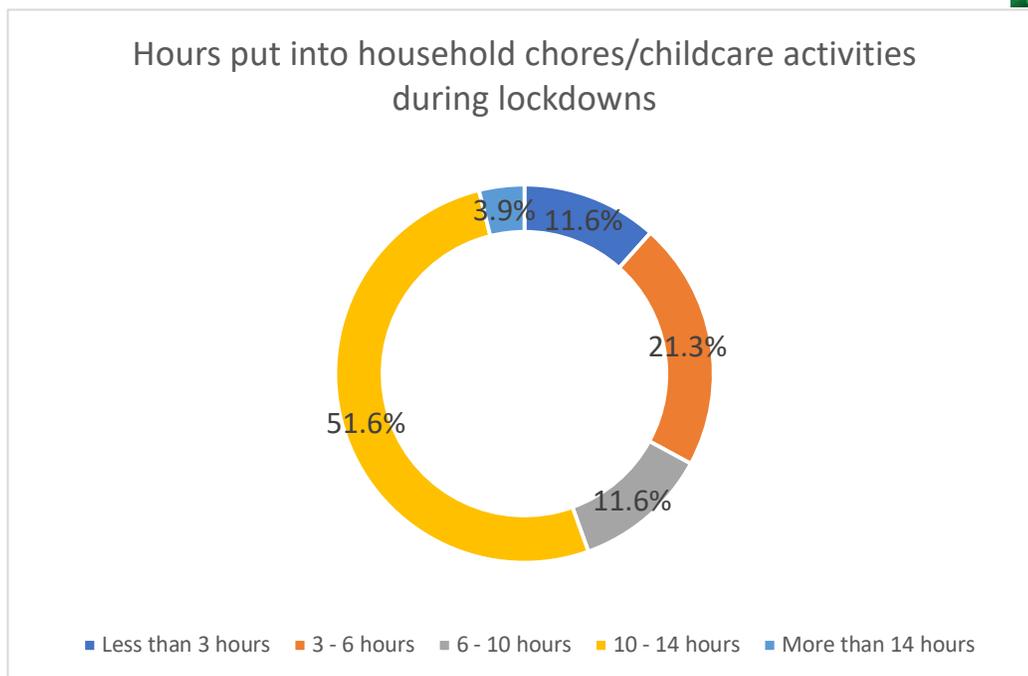
In addition, 92.3% of the AEs reported participating in unpaid care work during the pandemic, a time in which incomes reduced significantly for majority of the rural population.



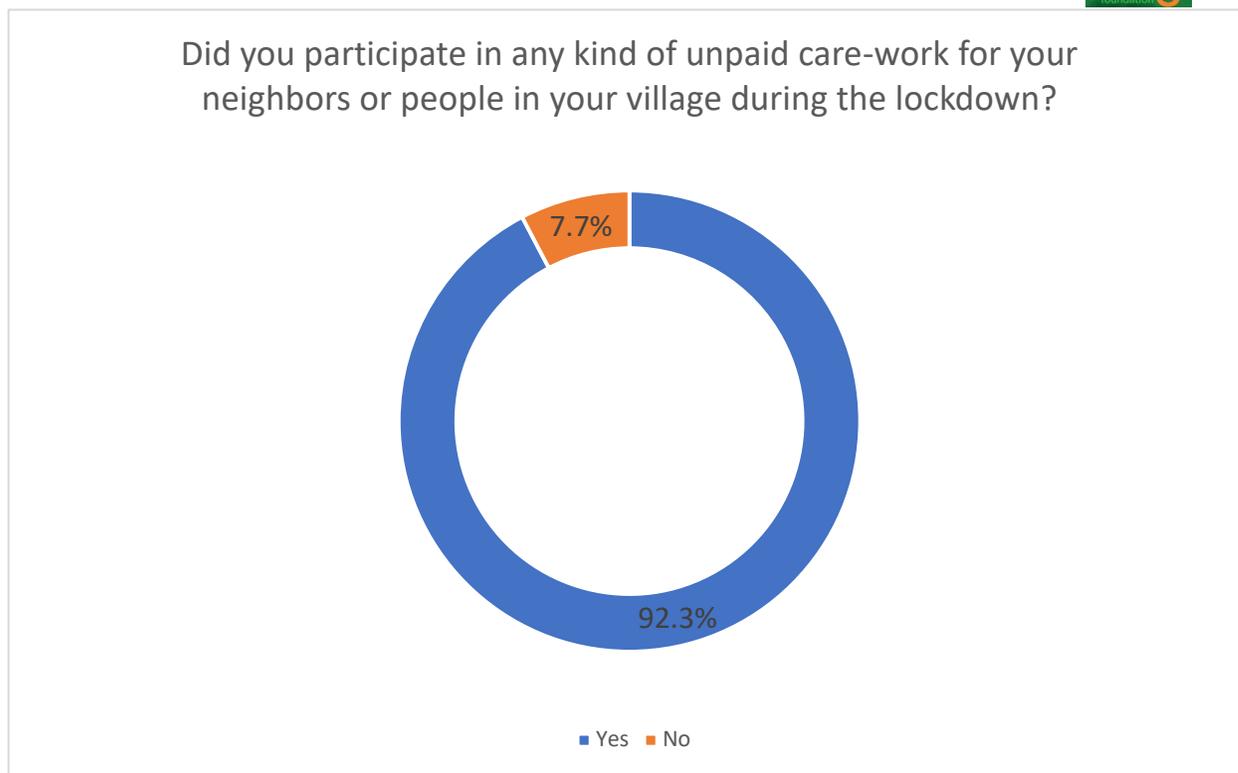
Graph 24: Hours Put into Household Responsibilities Prior to the Lockdown



Graph 25: Women AE Response to 'Increase in Household Duties Post Lockdown' Probe



Graph 26: Hours Put into Household Responsibilities After Lockdown was Instated



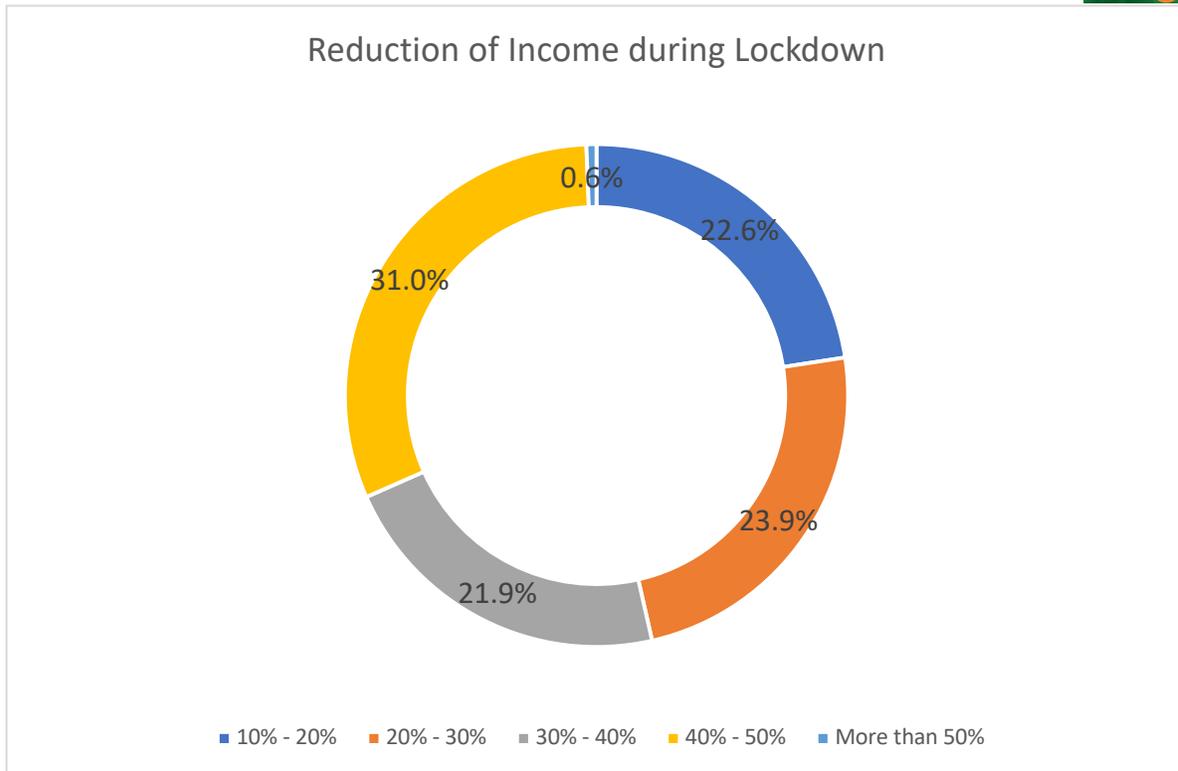
Graph 27: Percentage of Women AEs Participant in Unpaid Care-Work During Lockdown

5.5.4 Income

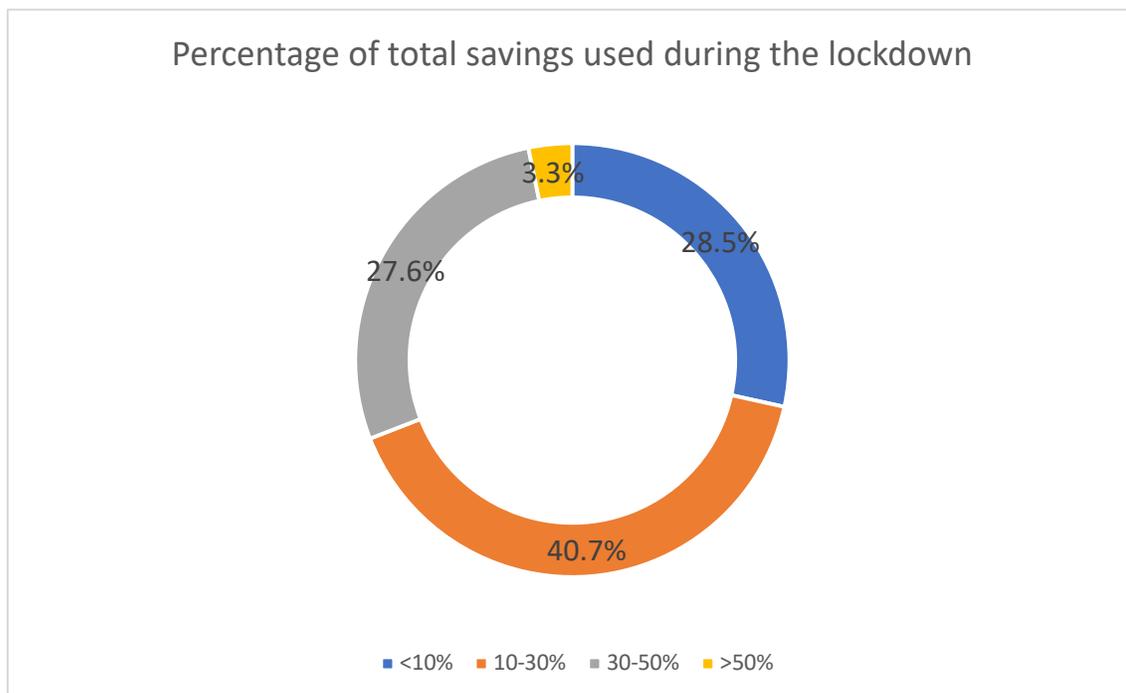
Since the lockdown began, members of rural India found themselves without employment. According to a 2020 study by Bloomberg, women, who are already the economically disadvantaged gender, now risk becoming further out of reach of financial equality, if the economic crisis caused by the pandemic continues to grow (Bloomberg 2020). Agriculture, a huge industry in which women made up a large share of the workforce in rural India, was brought to a halt. In addition, women tend to be the first to lose their jobs in the case of a downturn.

31% of the AEs stated their income reduced between 40-50% during the lockdown, while 45.8% of the women faced losses of 20-40%.

Due to these large reductions in income, 40.7% of the women reported using between 10% and 30% of their savings, while 27.6% reported using between 30% and 50% of their savings.

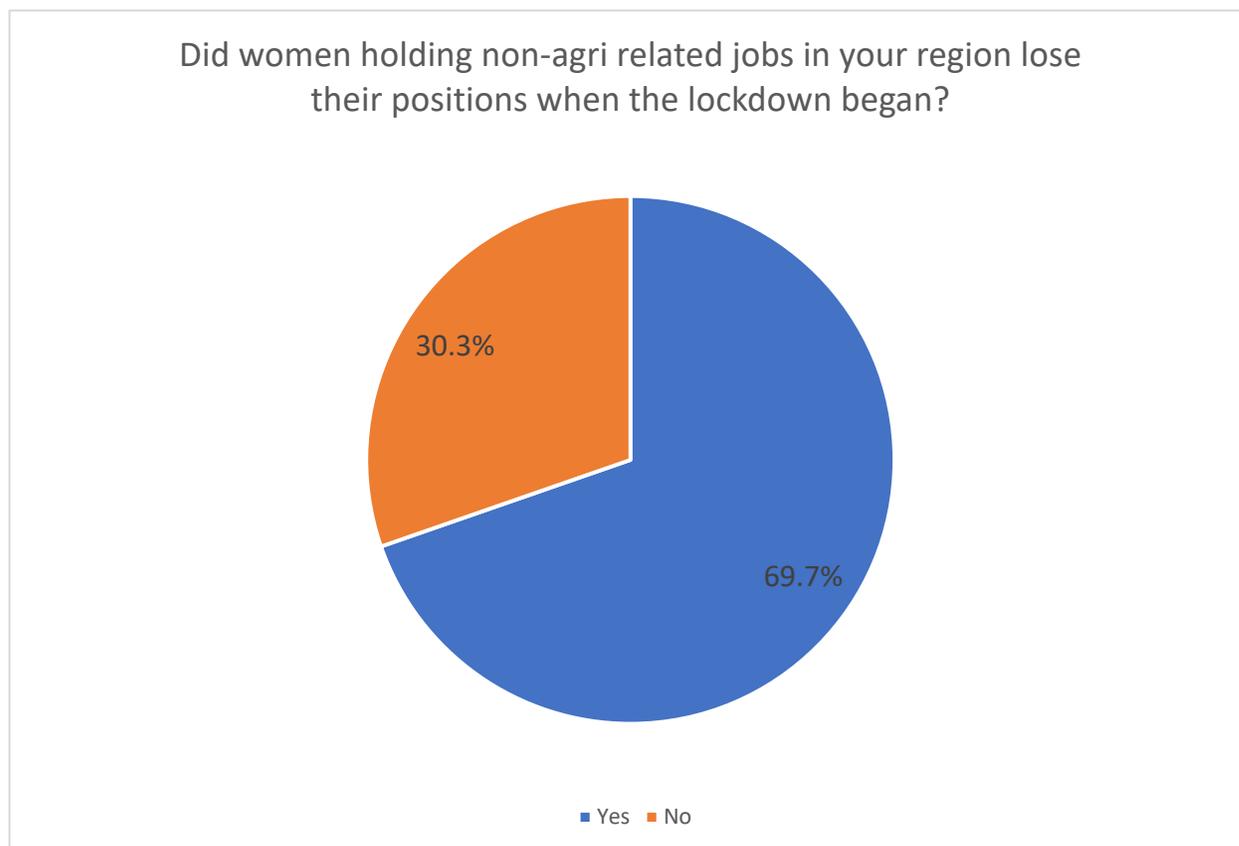


Graph 28: Reduction of Women AEs' Income During Lockdown



Graph 29: Percentage of Women AEs' Total Savings Used During Lockdown

Even in fields outside of agriculture, women suffered, with 69.7 AEs reporting that women in non-agri fields lost jobs as well.

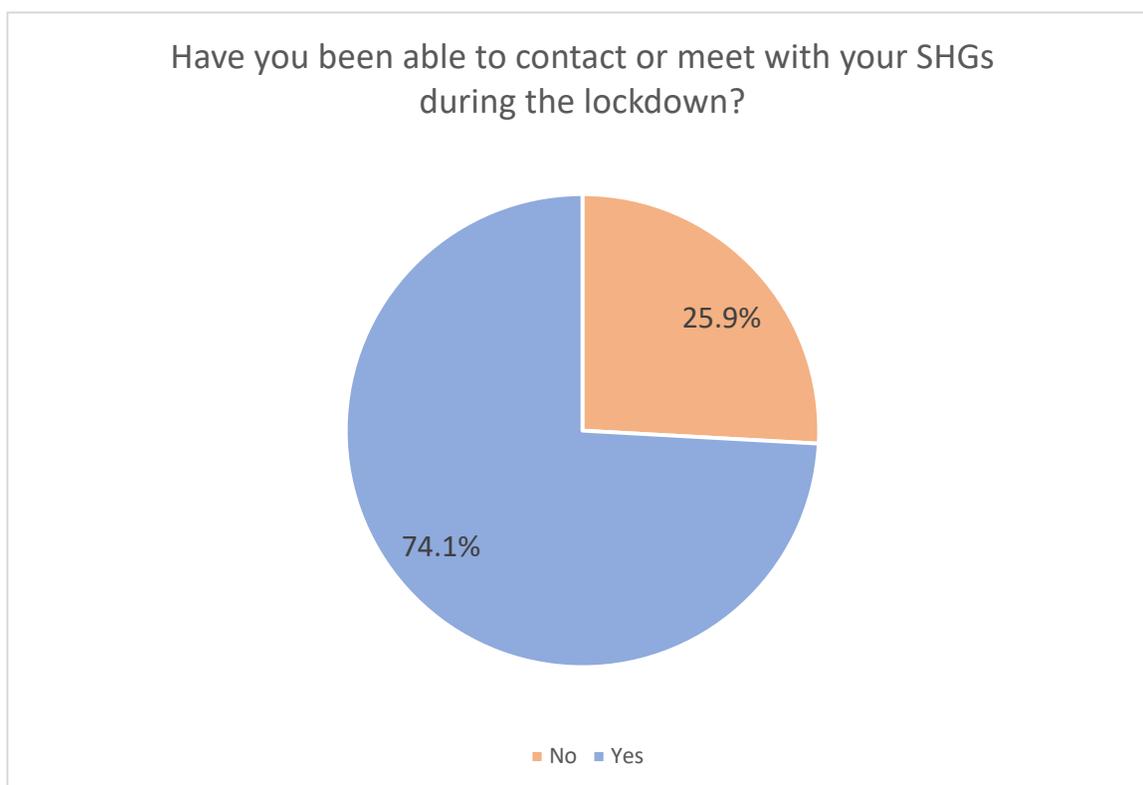


Graph 30: Women AE Response to 'Women's Unemployment in Non-Agri Fields' Probe

5.5.5 External Support and Financial Aid

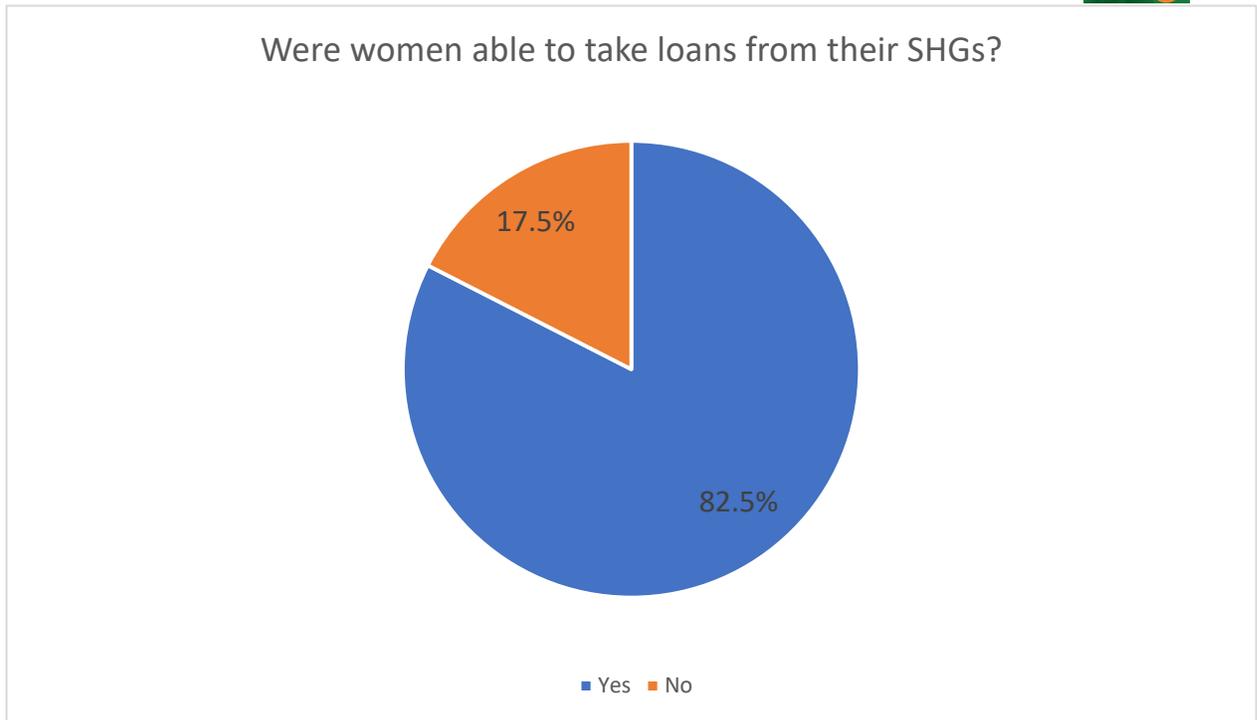
SHG's or self-help groups are a group of women who voluntarily come together to areas of common interest, on which they subsequently organize and develop. SHGs play a crucial role in improving the savings and credit of women, as well as reducing poverty and social inequalities. It is estimated that 25 million women in rural India have benefitted from SHGs (Africa's Young Entrepreneurs 2020).

While it was originally hypothesized that women will be unable to contact their SHGs during the lockdown due to severe restrictions on movement, 74.1% of the AEs stated that they were able to meet with their SHGs despite the lockdown.

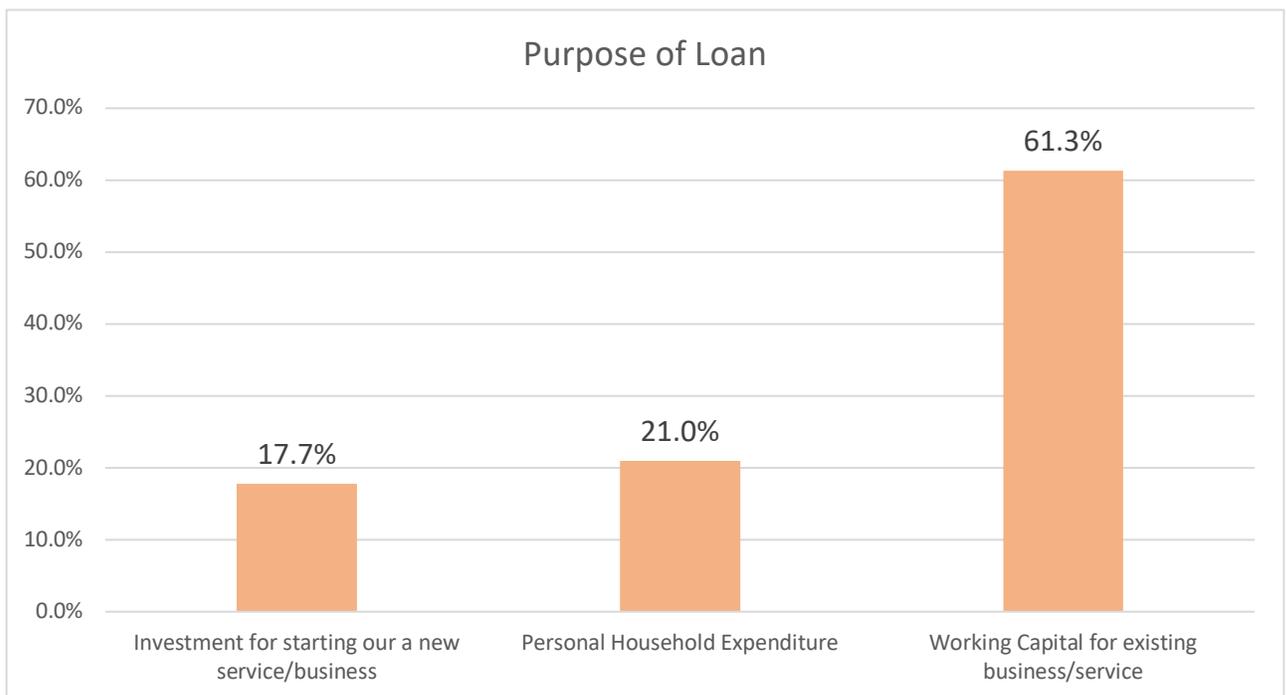


Graph 31: Women AEs' Capacity to Meet Their SHGs During Lockdown

SHGs also help group members build savings. Group savings are often kept in common bank accounts from which smaller loans are given to members. 82.5% of the women stated that they were able to take loans from their respective SHGs, of which 61.3% stated that they used these loans towards working capital on existing businesses. Loans were likely taken to combat the reduction in income, elucidated in section 6.3.



Graph 32: Percentage of Women Availing Loan Benefits from SHGs

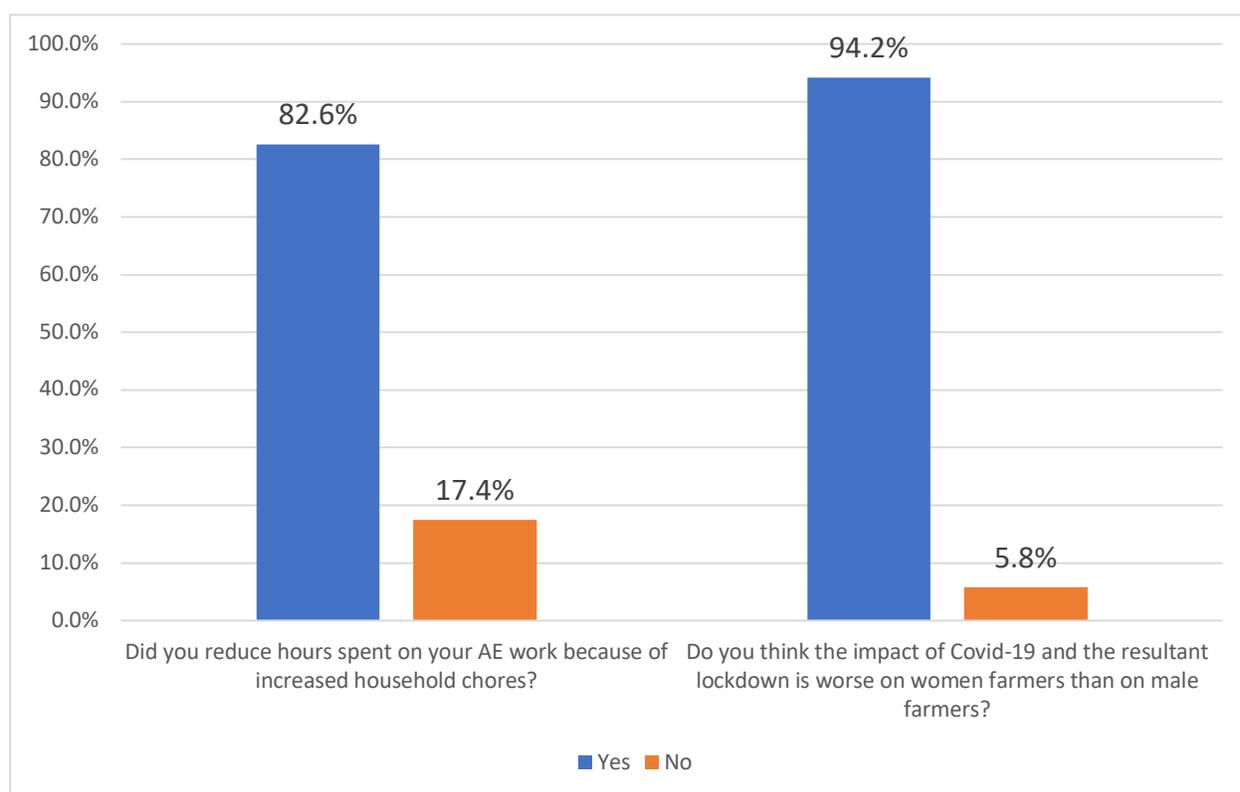


Graph 33: Purpose of Loan Availed from SHGs

5.5.6 Supplementary Problems

All recent ‘gender and COVID-19’ literature indicates that the pandemic was anything but a ‘great equalizer’. 82.6% of the women AEs stated that the hours spent on their business reduced due to increased household responsibilities, which was further corroborated with 51.6% women reporting 10-14 hours being put into household chores every day (refer section 6.2).

94.2% of the women believe that the effects of the pandemic are worse for women.

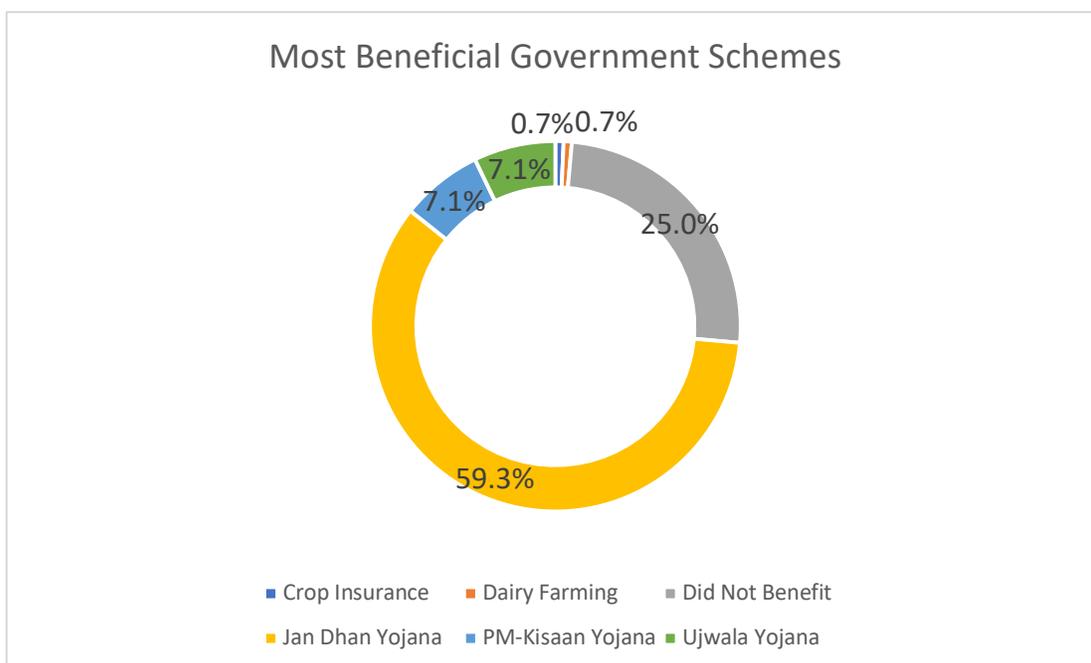


Graph 34: Supplementary Issues Caused by the Lockdown to Women

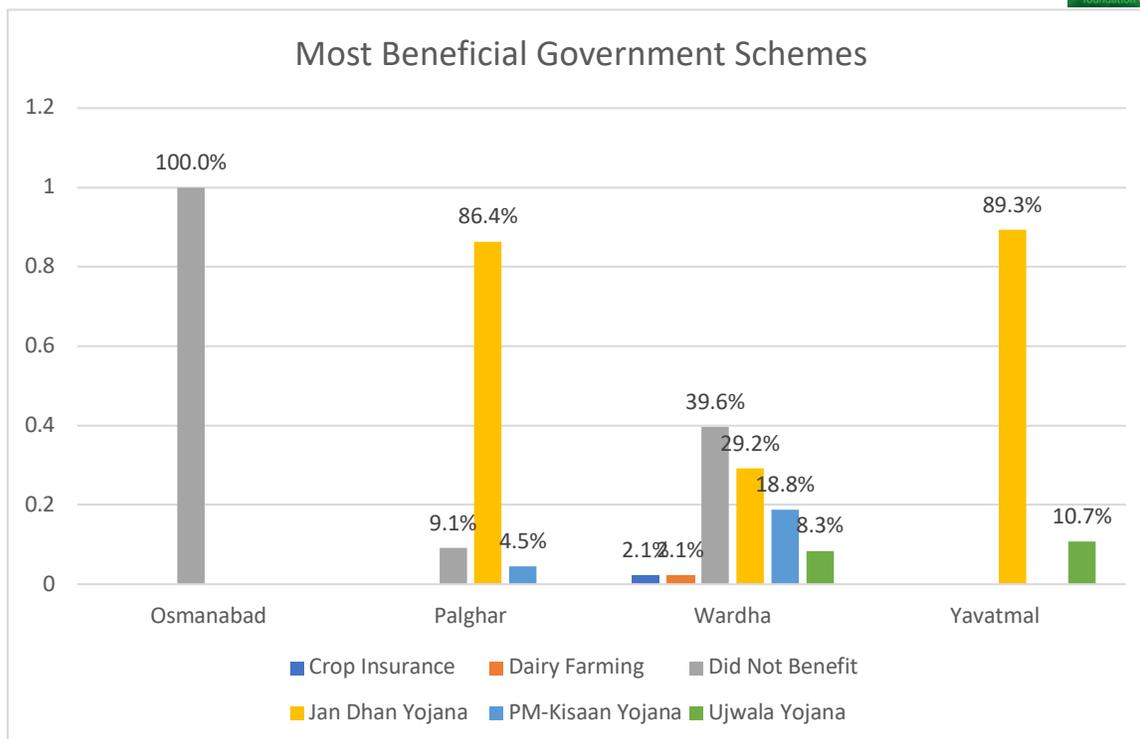
5.5.7 Government Support

Through the pandemic, the government introduced several schemes that helped rural citizens improve their financial situations. Women AEs too, were amongst the millions of citizens who benefited from these schemes.

59.3% of the women reported the Pradhan Mantri Jan Dhan Yojana as being the most beneficial scheme during the pandemic. The Jan Dhan Yojana was designed for financial inclusion, and all women workers received payments of INR 500 during the lockdown. Already struggling with reduced incomes and spent savings, the direct payout was likely beneficial during the financial hardship that arose with the pandemic.



Graph 35: Most Beneficial Government Schemes

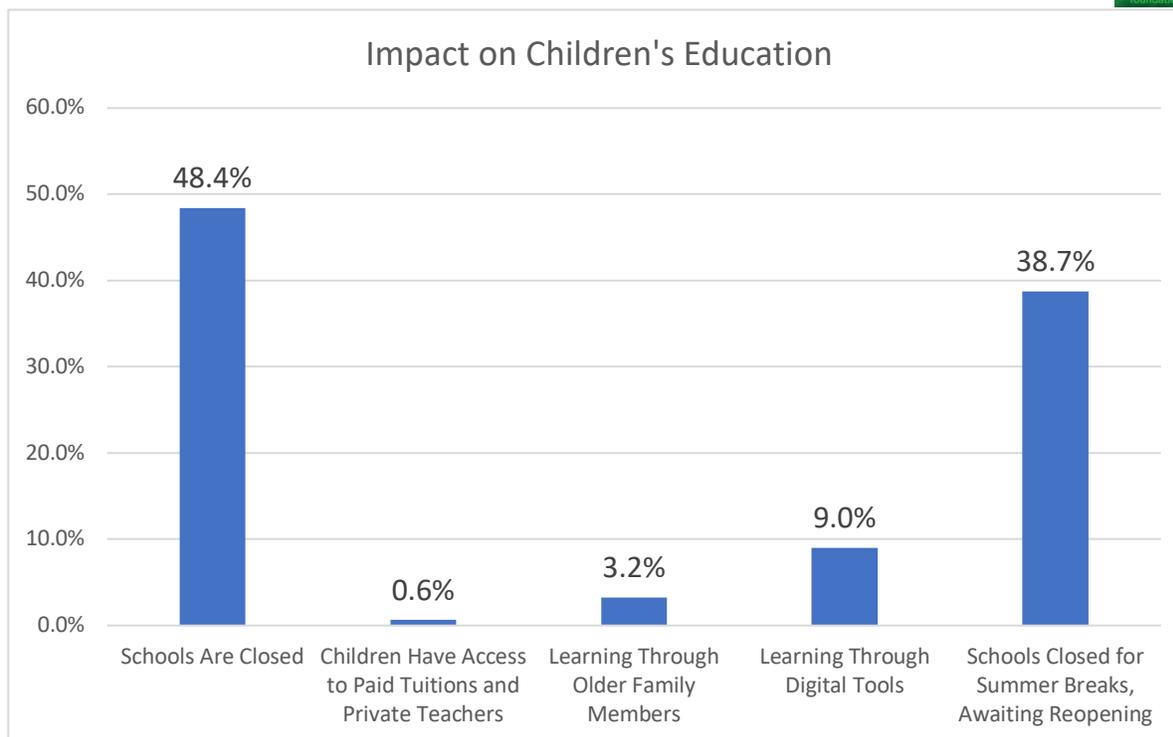


Graph 36: District-wise Split of Most Aailed and Favoured Government Schemes

5.5.8 Effects on Children and Dependents

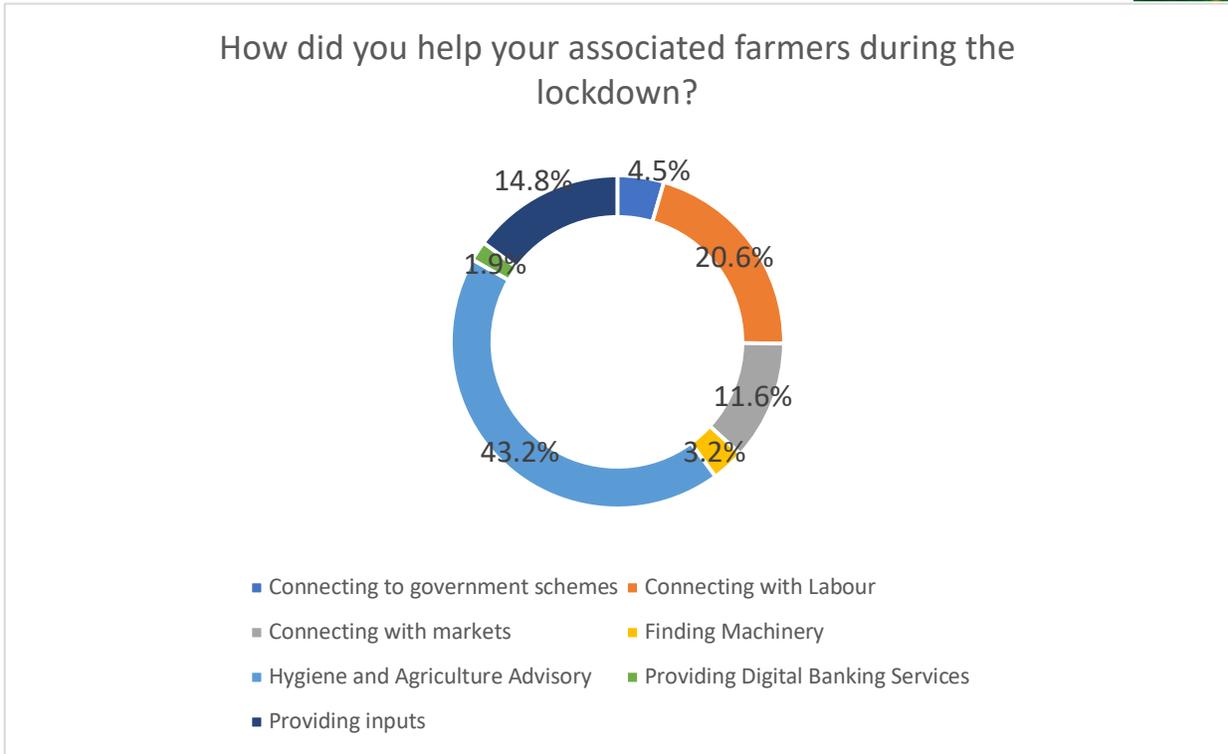
Despite children not being the face of the pandemic, largely because they have been spared the direct health effects of COVID-19 so far, they face multiple side-effects on their physical and psycho-social well-being.

With schools closed down, students who already had limited access to education, faced even greater barriers. 48.4% women AEs reported schools being shut down and children having no access to education. Unlike their urban counterparts, only 9% had access to digital learning tools, and an even more miniscule 0.6% had access to paid tuitions, which could prove to be unaffordable due to already reduced incomes.



Graph 37: Impact of Lockdown on Children's Education

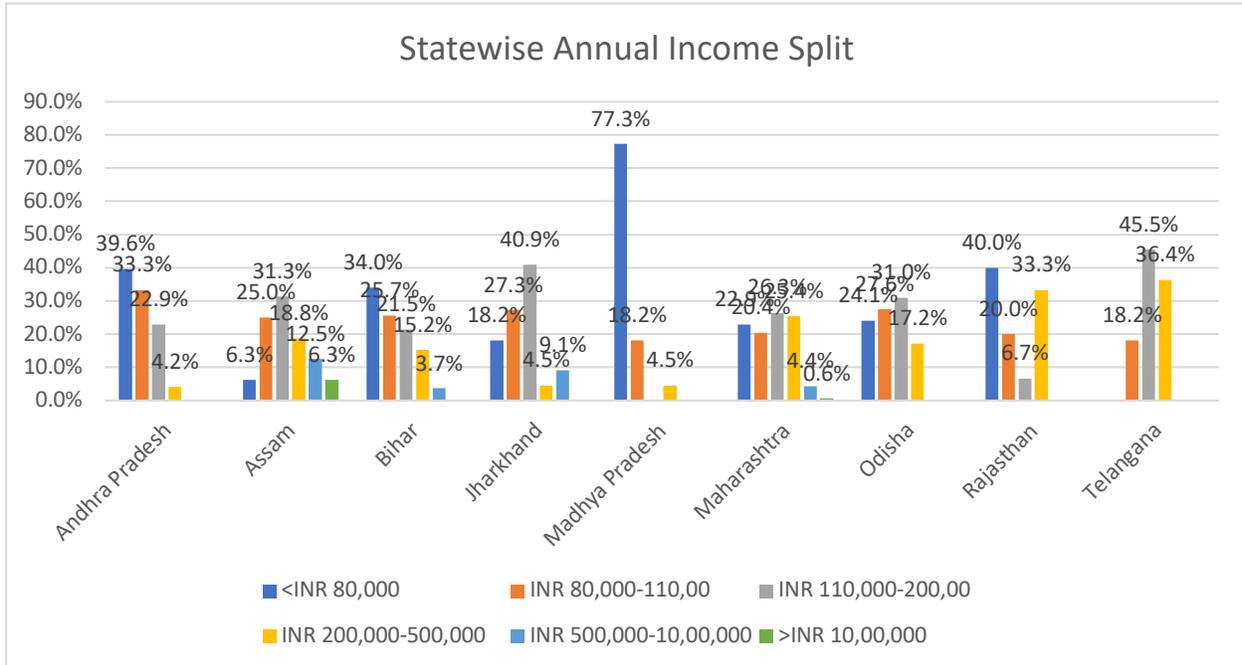
Children are not the only dependents on these women AEs though. As mentioned above, each AE has 150-200 farmers associated to them. With movement shutdown, it was originally predicted that the women will not be able to help their associated farmers. However, 43.2% of the AEs participated in hygiene and agricultural advisory, the need of the hour, amidst other activities.



Graph 38: Services Extended to Associated Farmers by Women AEs Suring Lockdown

ANNEXURE

6.0 Annexure



Graph A: Statewise Annual Income Split:

The above figure outlines AEs' total household incomes.

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