

Socio-Economic
Impact of COVID-19
in Bundelkhand
Villages

**STUDY
REPORT**



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EXECUTIVE SUMMARY



SHG meeting to discuss about COVID 19 response and survey questionnaire. Village - kumharia, District - jhansi

Introduction

The lockdown in India in view of the spread of COVID-19 has disproportionately affected marginalised communities on the ground in terms of its impact on employment, employability, safety, cash flow, and most importantly agriculture operations, standing crops, farm labour and input availability. As most of the farmers in Bundelkhand practice rain-fed agriculture, the situation is increasingly difficult in regards to the availability of livelihood options and earnings. Even though there has been media coverage regarding the prevailing situation in cities (what people are facing as problems and challenges, what relief measures are being provided and how they are coping up with this new situation), but not much is highlighted about the issues and challenges faced by the people residing in rural India.

This short study was designed to cover this gap and bring to the fore the situation at ground zero. The Bundelkhand regions has been selected for this short study as it is the 'karmbhoomi' for the Development Alternatives Group. The objectives were to understand the awareness levels of people regarding the pandemic situation and about the precautions; effectivity of the Government and other stakeholders in handling the situation; effect of COVID-19 on different aspects of their lives (including the in-migrants); coping mechanisms and their planning post COVID-19 situation, and what people envision their future will be in terms of the existing situation and opportunities, and to explore the opportunities of action and influence by assessing the situation.



Sample, Scope and Methodology

To cover the above-mentioned aspects from the angle of a larger proportion of the population, four groups of people were targeted as samples. These were community members, migrant population (returned to villages after lockdown owing to COVID-19 pandemic), entrepreneurs, and the members from the panchayats. The sample size was different for all these four groups (828 community members; 236 Migrant population (returned to villages post lockdown; 89 Entrepreneurs and 15 Members from the panchayats).

The survey was conducted across 29 villages in 4 districts. It was conducted from 11 to 23 April 2020 through the medium of telephonic conversations. Four questionnaires were prepared, one for each target population. The data was collected through an app-based mobile survey.

Findings

Awareness levels

The data indicates that 61.35% of people from the community (representing masses) have awareness about only one measure out of the ten and that also varied across groups of people. According to the panchayat members, TV and mobile phones are the major sources for receiving the information/news for these communities. The panchayat members have been creating awareness through different methods of information dissemination, such as wall painting and announcements through *dugdugy*. About 67.6% expressed that they are aware of the changes in the price of food grains which has been initiated by the government, and they know that food grains are available at a more reasonable price.

Challenges faced by the communities: It was found that 208 respondents (approximately 25% of the respondents) are facing a shortage of food supply and it is becoming increasingly difficult for the families to manage their households. This grim scenario for these villagers has forced them to adapt by changing their food consumption habits. 16% of the respondents have changed their consumption behaviour by either reducing expenditure or by reducing the consumption of food items.

Majority of the respondents i.e. 579 (70%) said that the lockdown has affected their livelihood and they cannot continue to work and earn. The data shows that 185 (22%) farmers are not able to harvest their crops because of the unavailability of labourers. 141 respondents (17%) reported that they could not sell their food grains, vegetables and fruits because the market is closed. 101 respondents (12%) reported that they were experiencing lack of facilities and transportation to support their agricultural practices. The in-migrant population was the group who is clearly seen to be taking the brunt

of the lockdown situation owing to the COVID-19 pandemic. 89% of the total migrant respondents were found to be working as daily wage labourers at different locations, which indicate their plight. Almost all of the entrepreneurs reported that there is a drop in the revenue generated from their businesses.

In the response in terms of adaptation with the new scenario, half of the total entrepreneurs mentioned that they will be relying on their current business activity which they may have to run from home or would have to use their savings to continue. This also reveals that if the lockdown is extended, soon they will exhaust all of their savings and fall into the trap of poverty. There will no longer be any support for their business to rework on. 81% of the respondents observed the change in the flow of money in the village (including both, cash and transactions based on credit) as they have to use their savings instead of their daily business profit. They mentioned that since the market is shut down, there is no cash flow getting cash inside the village has become very difficult.

Responses of Government from the panchayat members in this situation. All the respondents said that they are working as per the guidelines of the government and providing all the necessary support (free ration and monetary support of INR 500 to BPL families) in the villages, especially for differently abled people, elderly, widows and those with no ration card.

Panchayats have received information on migrant members who have returned or are returning to villages. Primary Health Centres (PHCs), School officials and Panchayat office have been proactive in testing them to check for symptoms. This is a preliminary check for the virus infection. Additionally, quarantine facility is provided for these migrant people at government buildings such as schools, Panchayat office, Anganwadi centres (ACs) or common community buildings.

Coping mechanisms and future plans: On one hand, 50 per cent of the total respondents from the in-migrants mentioned that they would prefer to stay in the village and look for work opportunities or work in the agriculture sector. For now, they see 'labour work' (*majdoori*) as the most accessible option. Another big chunk of respondent i.e. 33 per cent of the total respondents is waiting for the lockdown to be lifted so that they can go back to cities/previous place of work and continue with that as they do not see a future for themselves in villages.

Almost 46% of the entrepreneurs responded that they are not aware of any opportunity or resource to avail financial services when in need. About 12% of the entrepreneurs are relying on their savings from their businesses. 9% of the respondents mentioned that Micro credit serves as an important source too. 63% of the entrepreneurs have acquired access to finance for their needs (some way or the other) during the lockdown situation. Almost 15% of the entrepreneurs mentioned that they were able to get cash from Community Service Centers from their Aadhar linked accounts. Almost all of the Panchayat members mentioned that as per the current situation, people in the villages are following safety measures to prevent the spread of the virus, and are also supporting each other - by sharing food grains, supporting when someone is ill in the family, and the shopkeepers are contributing by bringing the necessary products to the villagers.

Limitations: The survey was conducted telephonically so the selection of respondents was not random. It was based on the criterion of people whose number was available with the DA team and who were accessible. Cross-checking and triangulation of data could not be done to the required extent. Most surveys are accompanied by an 'observation' methodology, which was not possible in the present study design.

Conclusions and Way Forward

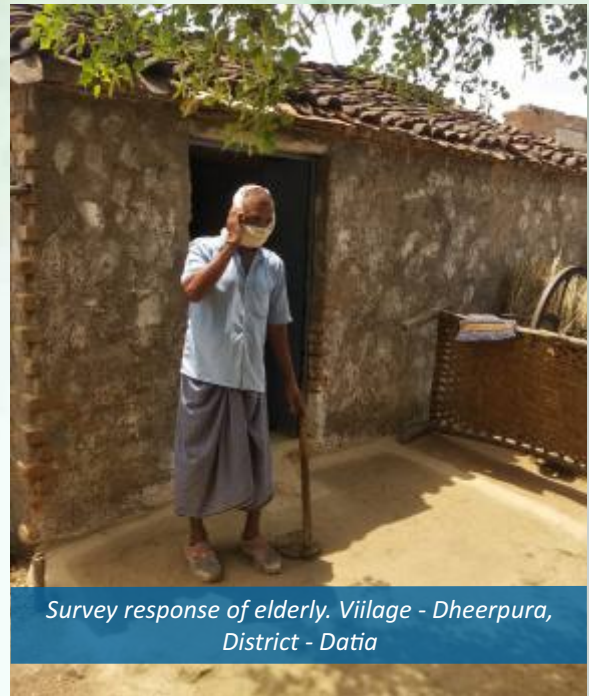
Based on the information received from the villages of Bundelkhand from all the four categories of the target population, the following aspects have emerged as areas of intervention, which can also be seen as opportunities to work.

Awareness Generation

- ★ As awareness level is still seen as a gap among the communities, increasing the awareness of all the 10 preventive measures for COVID-19 and use of 'Arogya Setu' mobile app needs to be worked upon. DA along with other partners can play an active role through the community radio as a tool. Wall painting, voice-over messages, radio campaigns are few options which can be introduced in these villages to raise the awareness level regarding the spread of the pandemic.

Enhancing the Reach of the Government Support

- ★ Various national and state-level immediate relief and support schemes have been announced. However, for these to materialise on ground, the government needs to strengthen its existing contingency plan. This includes employing all resources at its disposal and partnering with various civil society organisations that have ground-level reach. Organisations having grassroots presence can anchor such programmes with a 'programme management approach' and design the relief and rehabilitation programmes.
- ★ Panchayats need to be more proactive in reaching to the vulnerable population in the village and also have more robust tracking mechanisms in these times of need. CSOs who are already involved in providing food



Survey response of elderly. Village - Dheerpura, District - Datia

packages at village level and the local networks can facilitate the same with the Panchayat system. DA as an organisation can facilitate this process through training and developing tools and processes.

Resolving Issues Pertaining to Food Security

To fulfil the gaps related to food security aspects in the villages, during and post COVID-19 situation, DA and other such organisations need to build systems and processes for the following:

- ★ For bringing the service providers who work on the provision of transportation, machinery, labourers, packaging at one platform and for development of warehouses operated and maintained scientifically
- ★ For doing research to understand markets and bring relevant stakeholders at one platform with an ecosystem approach
- ★ For policy and regulatory interventions for preventing stocking by middlemen and retailers and selling at very high prices



Threshing activity initiated at Pahuj, Jhansi District after Govt. guideline to allow Agri activities

- ★ For supporting operations of FPOs and other communities based organisations to take hold of the situation
- ★ For engagement with Urban Local Bodies (ULBs) responsible for public distribution, assessment of quantity and quality, ensuring equitable distribution etc. to support them on the ground with help of CBOs and other stakeholders

Resolving Issues Related to Diminishing Livelihoods

Livelihood loss is seen as a major challenge for the community. The shortage of livelihood options is already prevalent in Bundelkhand. This problem has now aggravated to a bigger scale due to the pandemic, and there is an urgent need to focus on this gap

- ★ Panchayat can have a major role to play in this time of need through linking people to the schemes and provisions. MGNREGS can play a crucial role where Gram Panchayats can open up clear work guidelines to maintain physical distancing and provide all the necessary protections to the workers such as mask, sanitisers, drinking water and food.
- ★ Organisations possessing the experience of working on livelihood issues can provide the

research and capacity building support. They can come up with some frameworks where alternatives source to earn livelihoods can be developed keeping in mind people's skill and capacities. Entrepreneurs can also be assisted by building supply chains to ensure timely and regular supply to products.

- ★ As per the findings of this study, the entrepreneurs are utilising their savings and relying on their businesses in this situation, which shows their increased awareness of coping strategies. This can be used as an example for others. Microcredit is also mentioned as an option for credit service which gives a scope of intervention of microcredit facility through federations in Bundelkhand.
- ★ Organisations working for economic empowerment need to create awareness about livelihood opportunities available through different communication mediums-as many of them are unaware of any prospects.
- ★ There is a need to work to create employment opportunities for those in-migrants who want to work in the village and nearby areas and are scared to return to cities or have to earn while staying back in villages, and focus on skill development avenues helping both in looking for jobs or for running their business setups.

2. INTRODUCTION



Survey response from Migrant worker. Village - Dheerpura, District - Datia

2.1 Overview

The COVID-19 outbreak followed by the lockdown has disproportionately hurt marginalised communities on the ground. The adverse impact has been on employment, employability, safety, cash flow, and most importantly on the ongoing agriculture operations (reason being dependent on many external factors). Due to the situation of COVID - 19 lockdown, farmers are facing a major problem of labour and are unable to harvest the crop, get it thrashed or stored in warehouses. Farmers who opted for Zaid crops like moong, fodder crop and vegetables, are unable to sow the seed as none of the shops are selling seeds, fertilisers and other agricultural inputs. Farmers

are envisaging major problem in wheat crop harvesting/threshing wherein they are dependent on local labour (which is also unavailable due to the lockdown) and vendors (who are unable to come from outside the state with their harvesting and threshing machinery).

The landless and marginal farmers who were earning their livelihood through small and micro enterprises are now facing great distress as they are unable to carry out any entrepreneurial activities. The small entrepreneurs are facing severe cash flow issues due to non-payments and inability in procurement of materials for their shops as lock down has adversely affected their local businesses.

The COVID-19 situation and continuous lockdown has inadvertently exposed the extreme vulnerability of migrant workers, daily wage earners, skilled/unskilled labour, and low-income group people in India. This move was a necessary step, but has unfortunately triggered a reverse exodus of migrant labourers, the magnitude of which has not been witnessed before.

2.2 Bundelkhand Context

Bundelkhand, a geographical and cultural region which has a mountain range, lies in Central and North India. The hilly region is divided between the states of Uttar Pradesh and Madhya Pradesh, with the larger portion lying in the latter state. It is a gently sloping upland, distinguished by barren hilly terrain with sparse vegetation. Since 2007, the Bundelkhand region has been facing severe drought problems, due to which agriculture production has also decreased in this area.

As rain-fed agriculture is followed by most of the farmers here, the impact of climate change has adversely impacted agriculture and related businesses, and thus the livelihoods and earnings. Majority of the farmers are landless or small/marginal farmers who have no livelihood opportunities post Kharif crop. Seasonal migration is often a response strategy to this crisis of lack of job opportunities and the need to earn basic income for subsistence. These migrants are mostly socially deprived and poor having obtained little to no education,

with minimal or no assets. However, migration exposes these individuals to harsh and vulnerable situations in cities where work and living conditions are extremely poor, but they get the earnings to sustain themselves and their families back in the villages. The lockdown owing to COVID-19 has put this migrant population in utter stress situation, as they were suddenly deprived of livelihood opportunities. Those who could safely return to their native areas also did not have much to do, as the lockdown has made the situation worse in villages too.

2.3 Context of the Study

Due to the sudden spread of the pandemic, followed by the lockdown, the situation, in the cities and rural area both have been adversely impacted. There has been coverage in media regarding the prevailing situation in cities, the problems and challenges faced by people, the relief measures being provided by the Government and so on. But not much is known about the issues and challenges faced by those residing in rural India, the relief measures being taken, or the coping mechanisms being followed by people to handle the situation.

This short study was designed to cover this gap and bring to the fore the situation existing at ground zero. Area of Bundelkhand has been selected for this short study as it is the 'karmbhoomi' for Development Alternatives Group and trained field members were present in the area to conduct the study.

3. STUDY DETAILS

This section includes the objectives of the study, the scope, sample size and the methodology applied to conduct the study.

3.1 Objectives

The objectives of the study are as follows:

- To assess the effect of COVID-19 on health, personal stress, food security, livelihood, and awareness level of communities in the Bundelkhand
- To understand the preparedness level of local administration for providing health care, information dissemination and measures to control/cope with this pandemic
- To understand the livelihood loss and assess the available skill sets among migrant workers for alternative opportunities
- To explore the opportunities for action and influence by assessing the situation

To cover the above-mentioned aspects from the angle of the larger proportion of the

population, four groups of people were targeted as samples. These were community members, migrant population (returned to villages after lockdown was announced due to the COVID-19 pandemic - henceforth termed as in-migrants), entrepreneurs, and the members from the panchayats. The attempt was to get clarity from these four groups on following aspects. The study was conducted using an online survey tool and using the mobile phone.

- Awareness levels
- Problems and challenges faced
- Role of the Gram Panchayat and local administration
- Coping mechanisms and plans

3.2 Sample Size

The study samples were selected from Hamara Gaon where DA is working closely with the community and the listeners of Community Radio (Radio Bundelkhand). The sample size was different for all these four groups representing the overall population (Table 1)

Table 1: Category of respondents

Sr. No.	Category	No
1.	General community people	828
2.	Migrant population (returned to villages after COVID 19)	236
3.	Entrepreneurs	89
4.	Members from the panchayats	15
	Total people contacted for the study	1168

3.3 Scope of the study

A total of 29 villages in 4 districts were part of this survey (Table 2). The survey was done from 11 to 23 April 2020 through telephonic calls.

Total Sample Size, N=828; includes 598 respondents from 'Hamara Gaon' and 230 from 'Radio listeners'. For all analysis both group of respondents are treated as one category.

Table 2: List of villages covered in the study

Districts	Datia	Jhansi	Niwari	Shivpuri
Villages	Govind Nagar	Futera	Aazad pura	Dulhai
	Kamhar	Gopalpur	Bagan	Piproniya
		Hastinapur	Basoba	
		Punawali	Bhojpura	
		Rampura	Bihari pura	
		Sarmau	Chandravan	
		Ujyaan	Ghatwaha	
		Vangua	Jamuniya	
			Kena	
			Ladwari	
			Mador	
			Majara	
			Pipra	
			Pratappura	
			Rajpura	
			Simrabhata	
			Sitapur	

The profile of the sample population is given here as follows:

- **Community group (representing masses)**

The sample size for villagers studied is 828, of which 655 (79%) were males and 173

(21%) were women. Almost one-fourth of the respondents (202 as N) comprised of Scheduled Caste (SC), almost one-tenth respondents (71 as N) were from Scheduled Tribes (ST), and almost half (403 as N) belong to Other Backward Classes (OBC) and less

than one-tenth respondents belong to General category.

- **In-Migrants**

The sample for migrants studied is 236, of which 92% were Scheduled caste (SC), Scheduled Tribes (ST) and Other backward classes (OBCs) while rest are either landless labourers or belonging to general category or they identified themselves as those from below poverty line (BPL).

The profile shows that most of the respondents had no access to computer technology, whereas a little more than one-third had smart phones. Of these, 40 per cent were using WhatsApp messages as medium of sharing information. It is observed that access and usage of technology needs some level of education and sample depicted that two-third of them have had secondary levels of education. On the other hand, it should be noted that half of them did not use any medium (email, SMS or WhatsApp) for information sharing, which may imply that either they are unaware about the usage of these mediums or they do not have access to them, or are illiterate.

- **Entrepreneurs**

A total of 89 entrepreneurs have been surveyed from 20 villages. Attempts were made to find out how entrepreneurs with their small business are dealing with the lockdown situation to sustain their business. These entrepreneurs were engaged in trade, manufacturing and service sector.

Out of total sample, 82% of the respondents were male and 18% were women entrepreneurs. Almost three-fourth of them belonged to OBC category, 15% to SC category, 3% to ST category and 6% to general category.

- **Panchayat members**

Out of 15 panchayat members, one was from ST category, two of them were from SC category, other one from General category and rest of them were from OBC category. None of the members were women. These panchayat members were from three districts, namely Jhansi, Niwari and Shivpuri of Bundelkhand.

3.4 Methodology

As DA has been working intensively in Bundelkhand for the last 25 years and has been part of several ground-level interventions, contact numbers of some of the stakeholders are in its records. Through these numbers, the contact with villagers is maintained by the field teams located in Jhansi and Orchha. Similarly, through the listenership of Community Radio (Radio Bundelkhand), the radio team had a list of contact numbers of the listeners.

In the situation of this pandemic and the following lockdown, this wealth of information was used to conduct the study telephonically. In the planning of this study, these contact numbers were used to prepare the list of respondents. This online survey had its methodological issues or limitation but it was able to give information from the ground situation.

It was easy to understand that the impact of the COVID-19 pandemic and the lockdown has been different for the different sets of people in the villages, hence four types of the target population was identified for the study (communities in general to represent the mass population, migrants who have returned to villages during and after COVID-19 lockdown, entrepreneurs and the panchayat members). As it was not possible to apply one survey tool to all four categories, four small sets of

questionnaires were prepared, one for each target population. The contact numbers were divided as per the type of target group and then a particular type of survey tool was applied to them by the field teams. To understand the immediate impact of COVID-19 lockdown in Bundelkhand regions, following methodology was adopted for rapid assessment:

- The data was collected through an app-based mobile survey tool in Bundelkhand between 11- 23 April 2020.
- The 15-member survey team reached out to the different set of people through phone calls and entered data using specially designed survey Application.

- Telephonic short-interviews were done with opinion leaders, teachers and frontline workers for data cross-checking.
- Framing of questions was done to cover almost all segments of rural lives i.e. community awareness, community practices, knowledge flow, food security, economic impact, migration, the role of institutions, market and services etc.

The data collected on a daily basis was compiled and analysed separately for each of the target group and the report is prepared as per the four decided broad areas of study. The information from each of the target population is placed accordingly.

4. FINDINGS

The findings from the study are compiled under four broad areas of study as mentioned above. These are: Levels of awareness; Problems faced; Role of Government; and Coping mechanisms and future plans. Under each broad heading the findings are compiled which are the responses from the different target groups.

4.1 Level of Awareness

a) Responses from the Communities

Efforts were made to understand the level of awareness among villagers about the ten measures (as per the directions of Government of India) to prevent spreading of Coronavirus. These 10 measures to prevent COVID-19 are mentioned here in Table 3:

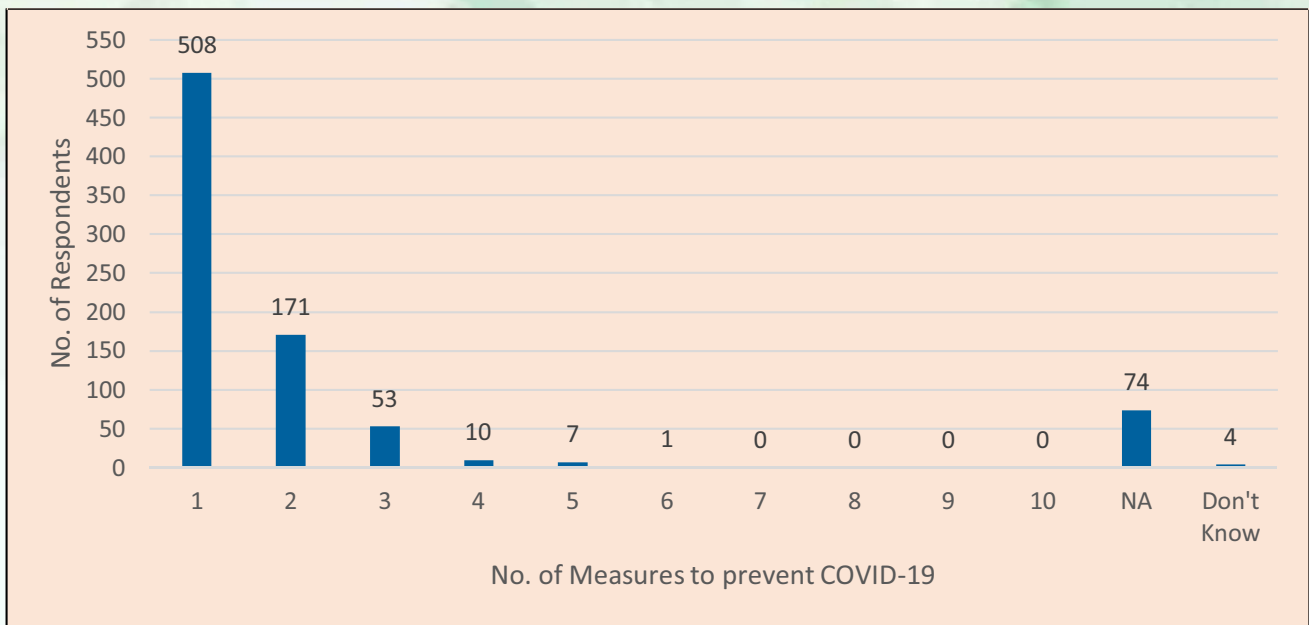
Table 3: Ten measures to keep safe in COVID-19 situation

Sr. No.	Responses
1	Wear Mask/ use of the mask
2	Wash Hands often / wash hands with soap/ use sanitizer
3	Social distancing/distance of 1m or more
4	Remain at home
5	Consult Doctor if cough, fever, difficulty in breathing, pain in joints, heaviness in chest
6	Avoid touching nose, eyes, mouth with your hands
7	Do not participate in gatherings
8	Do not shake hands
9	Cover nose & mouth with tissue or elbow while sneezing & coughing
10	Download Arogya Setu Mobile App

The respondents were asked about these precautionary measures to assess their awareness levels and understand how equipped they are with the right type of information. The analysis of the data shows that

that 61.35% (508) of respondents have awareness about only one measure out of ten and this one measure is not the same for all these respondents (Figure 1).

Fig.1: Level of awareness



Note - NA includes those responses which were not relevant to the question

The data further shows that four respondents do not even know about a single measure and no respondent knows about all the ten measures. It's striking that the maximum five measures are known only by seven respondents. This clearly indicates that despite efforts to publicise, information levels among the communities are low regarding these precautionary measures. The point of concern is that no respondent is aware of 'Arogya Setu' mobile app launched by the Government of India, which highlights the importance of dissemination of information to the masses in times of need.

b) Responses from Panchayat members

Response from the panchayat members regarding the awareness and information dissemination brought to the fore following information:

- The panchayat members have been creating awareness through different methods of information dissemination like wall painting and announcements through Dugduggy.
- TV and mobile phones are major sources for getting the information/news for communities.

4.2 Problems and Challenges

a) Responses from Communities

Food Security & Social Impact

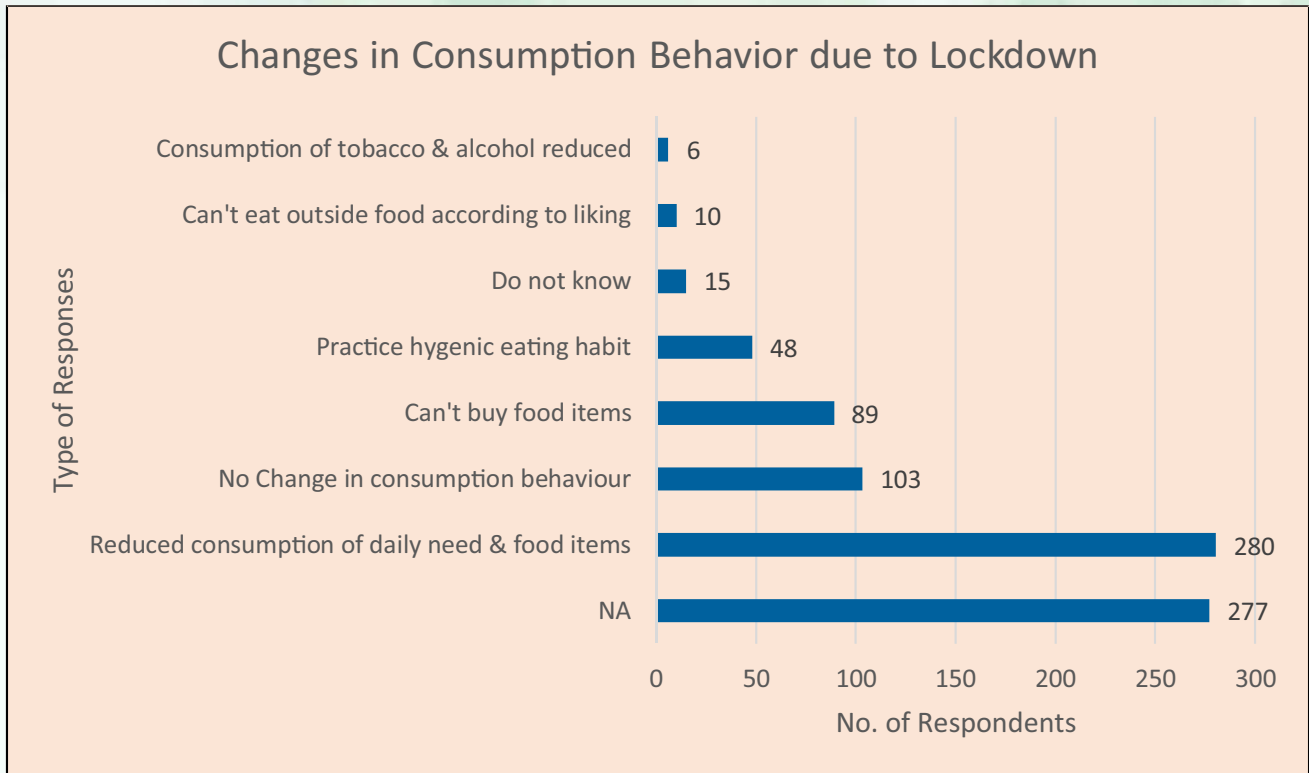
This thematic area of survey tries to assess the social conditions in the villages during this time of pandemic in terms of availability and access of food items to the villagers, change in their consumption behaviour and their awareness of what changes in price of food grains is initiated by the government and the availability of food grains at a more reasonable price.

With state borders sealed and village entries restricted both for habitants and for economic activities there is extremely limited access to food items for villagers. There were seven diverse responses from the villagers. Through this study, it was found that 208 respondents (25% approx.) said they are facing shortage of food supply and it is becoming difficult for the families to manage, which indicates that these people are probably at the bottom of pyramid. About 560 respondents (67.6% approx.) reported that they know about the changes in price of food grains by the government and that the food grains are available at reasonable price.

This grim scenario for these villagers has forced them to adapt by changing their food consumption habits. 280 respondents (33.8%)

have changed their consumption behaviour by either reducing expenditure or by reducing the consumption of food items (Fig 2).

Fig.2: Changes in consumption behaviour



Note - NA includes those responses which were not relevant to the question

This survey helps in highlighting that the COVID-19 pandemic has led to diverse behavioral changes. About 48 (6%) people said they are now adopting healthy consumption practices like washing vegetables with hot water and washing hands before eating, and maintaining distance while eating.

Communities mentioned that they are wisely managing the available stock by judiciously using the daily items, practicing no wastage and by increasing the consumption of food grains having long shelf life like pulses and decreased consumption of perishable items like vegetables. There were 10 respondents who experienced change in habit of eating junk or outside food according to their liking.

For some poor villagers, daily use and food items are still expensive. There are 89 respondents (11%) who said they cannot buy daily need and food items because either the market is closed, or items are available at higher prices. But there are 15 people among the sample size who do not know if there has been a change in their consumption behaviour.

Economic Impact

Attempts were made to assess the impact of lockdown on economic activities of villagers. The villagers have diverse occupations but most of them are farmers. The major population of sample size that is 579 respondents (70% approx.) said that this lockdown has affected

their livelihood and they cannot work. The respondents who are farmers are facing challenges in harvesting and selling of their

crops. As per the findings, six diverse responses were observed (Table 4).

Table 4: Problems related to marketing/harvesting of crops

S. No.	Response	No of Respondents
1	Reasonable price not available	86
2	Facilities / Transport is not available	101
3	Not able to sell food grains/vegetables/fruits	141
4	No Problem related to marketing/harvest of crops	150
5	Not able to harvest/labour not available NA	185
6	NA	165

Note - NA includes those responses which were not relevant to the question

The data tells that almost one-fifth of the farmers (N=185) are not able to harvest their crops because the labourers are not available during the lockdown. Almost 141 respondents (17%) are not able to sell their food grains, vegetables, and fruits because the market is closed. 101 respondents (12%) are experiencing a lack of facilities and transportation for their agricultural practices. Furthermore, one-tenth (N=86) respondents who are done with harvesting and their food grain is available to be sell in the market, said

they are not getting a reasonable price. Despite these challenges, there were little less than one fifth (N=150) respondents who did not face any problem in harvesting or marketing their food grains.

b) Responses from In-Migrants

This was a target group who is seen to be taking the maximum brunt of the COVID 19 pandemic. They were asked about their type of occupation in the cities.

Fig.3: Occupation wise distribution of in-migrants (%)

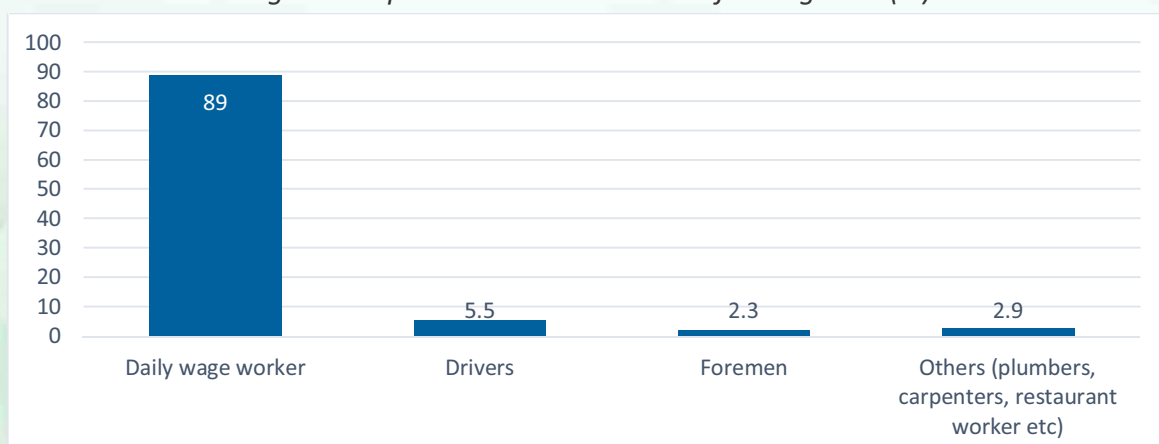
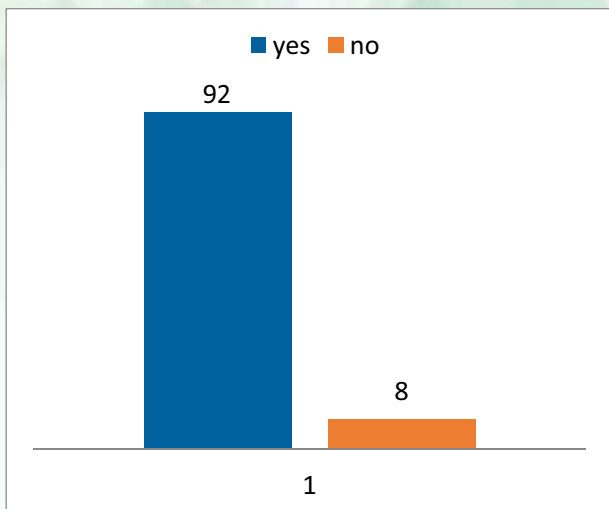


Fig.4: Responses pertaining to change in Market and demand/production of goods/commodities (%)

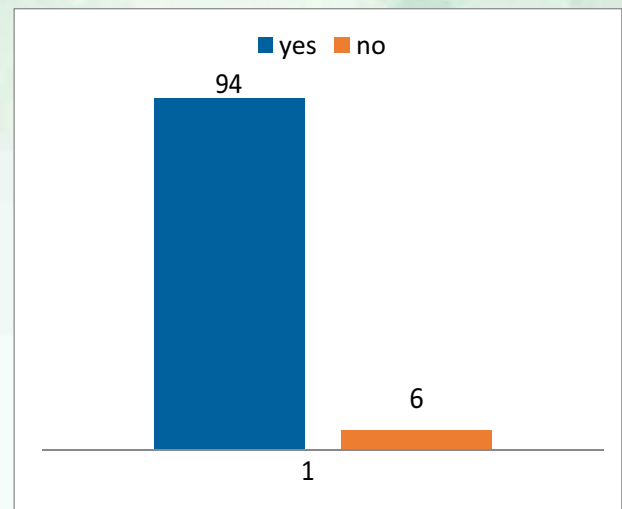


The above graph shows that 89% of the total in-migrant respondents were found to be working as daily wage labourers at different places, which indicates their plight clearly. They had to rush to their villages they could not survive in cities without livelihoods. They were facing a tough time in the lock down. The respondents were quoted ‘roz kuan kodo aur roz pani piyo’ was the situation for them in cities. They also mentioned that they felt helplessness as there was no concrete information about the change in the situation. Most of them mentioned that they decided to return to their villages because they felt people in villages will support them and they will be able to survive this situation together.

c) Responses from the entrepreneurs

These were the entrepreneurs who were the respondents from the villages and were earning their livelihoods through shops and running small businesses. When they were asked about the information related to change in market dynamics, 92% of the respondents mentioned that they do face the imbalanced situation due to sudden changes in the market dynamics in terms of demand and production of their commodities.

Fig. 5: Drop-in revenue being generated out of the current occupation (%)



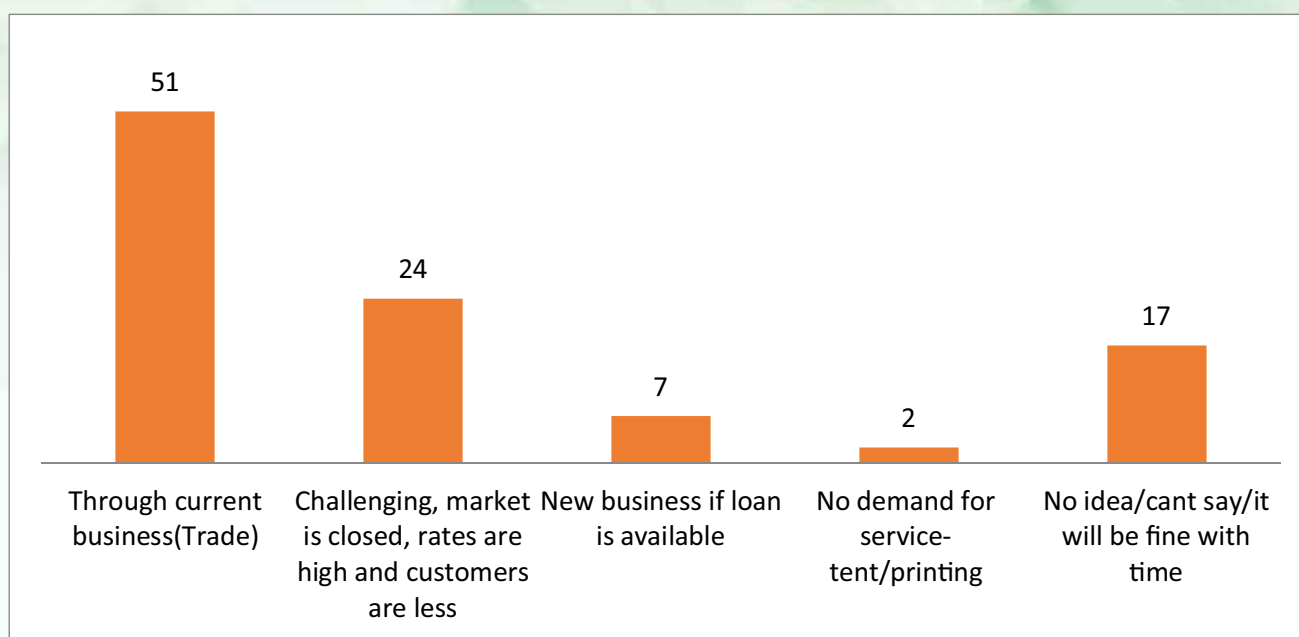
On further probing, the respondents mentioned that they were facing problems in procuring goods, in getting their goods moved from one place to another, for selling goods etc. Sudden lockdown situation has kept them in an ‘in-between’ type scenario where they are rendered helpless. When asked to share the name of their products, they were not much vocal. The response related to the drop in revenue from the business is mentioned in fig 5.

Almost all of them mentioned that there is a drop in the revenue in their business. The lockdown has stopped the mobility of the entrepreneurs. Thus, access to the market has also stopped. This resulted in a decrease in commodities in their business and ultimately less number of customers daily.

The response related to adaptation with the new scenario is given in Fig 6.

In the response of adaptation with the new scenario, half of them mentioned to be relying on their current business activity which they may have to run from home or using their savings to keep continuing. This also gives the idea that if lockdown is extended for a longer period, soon they will exhaust all of their savings and fall into the trap of poverty.

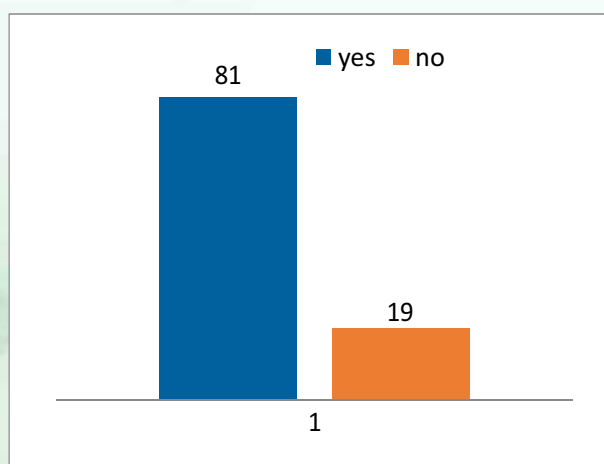
Fig.6: Adaptation of the new scenario and challenges (%)



The response related to change in the flow of money in the village is depicted in fig 7.

81% of the respondents observed the change in the flow of money in the village (including both, cash or transactions based on credit) as they have to use their savings instead of their daily business profits. They mentioned that since the market is closed so there is no money in the market, getting cash inside the village has become very difficult.

Fig. 7: Change observed in the flow of money in the village (including both cash or transactions based on credit (%))



d) Responses from the panchayat members

As per the majority of the responses, communities are not able to earn from their regular livelihood sources due to the lockdown whereas an equal number mentioned that people were unable to access essentials and services. Both these set of responses point towards the problems faced by people in the villages covered in the study, having a direct impact on their health and well-being.

4.3 Response of Government

In this section, the responses are only from the panchayat members as they were seen to be the main agency in taking forward the work of Government on the ground.

While understanding the response regarding following the Government guidelines w.r.t. providing support to the needy people in the area, all the panchayat members responded that they are working as per the guidelines of government and providing all the necessary support (free ration and monetary support of INR 500 to BPL families) in the villages including

especially differently-abled people, elderly, widows and those with no ration card.

Attempts were made to get the response related to in-migrants as they were the people who had come from different places at different points of time and chances of spreading of infection through them were comparatively high. Moreover, they were themselves as a group having higher level of anxieties and concerns. The response was received as follows:

- Panchayats have received information on migrant members who have returned or are returning to villages. Primary Health Centres (PHCs), School officials and Panchayat office have been proactive in testing them to check if they are showing symptoms. This is a preliminary checking for the virus infection.
- The quarantine facility is being provided for these migrant people at government buildings such as schools, Panchayat office, Anganwadi centres (AWCs) or common building for the community.

As per the panchayat members, doctors are available at the PHCs and are involved in primary level test (fever test and any other

abnormality) for COVID-19 especially for migrants. This clearly shows that such facilities are seen to be operational in these remote areas.

As per the response from Niwari district's Panchayat members, they have ensured that the migrants who were suffering from fever were put in quarantine. The time period of the quarantine was 8 to 14 days, rest stayed at their homes with a notice to not contact anyone for 14 days.

4.4 Coping mechanisms and future plans

a) In-migrants

Out of a sample size of 236, 60% of the respondents were interested in staying in the village and further look for work opportunities. Most of them would like to do labour work ('*majdoori*'), others were interested in doing farming, starting their own business, finding a job in village or setting up their shop in the village.

A little more than one-third of the total respondents either want to go back to their

Fig. 8: Future plans

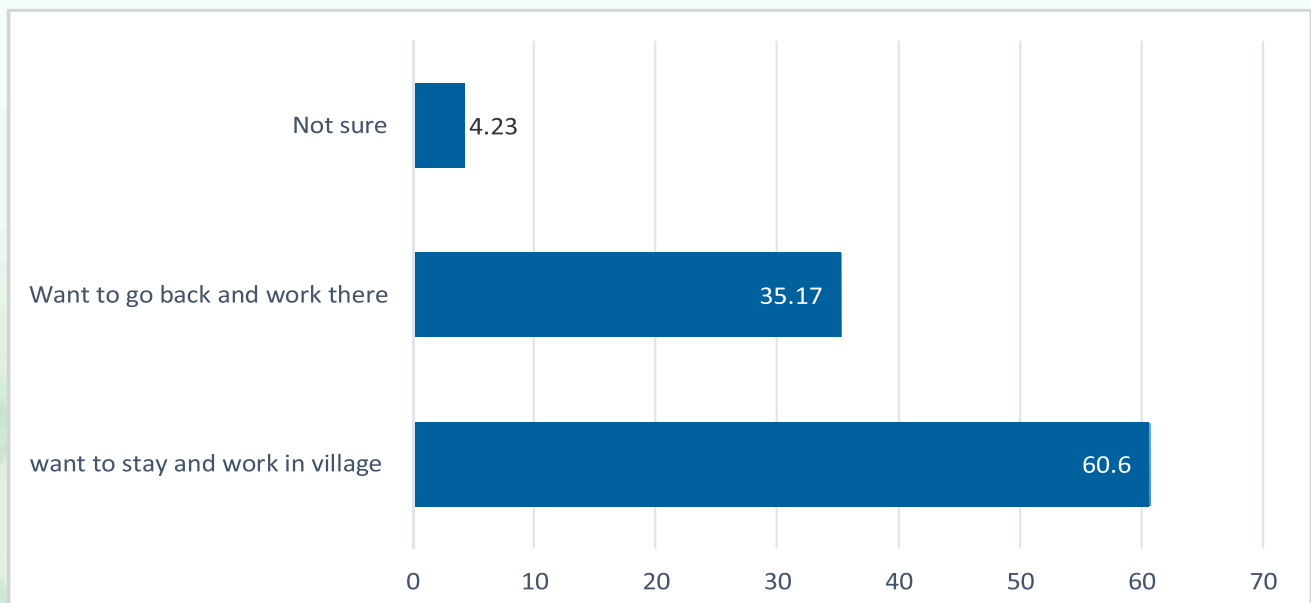
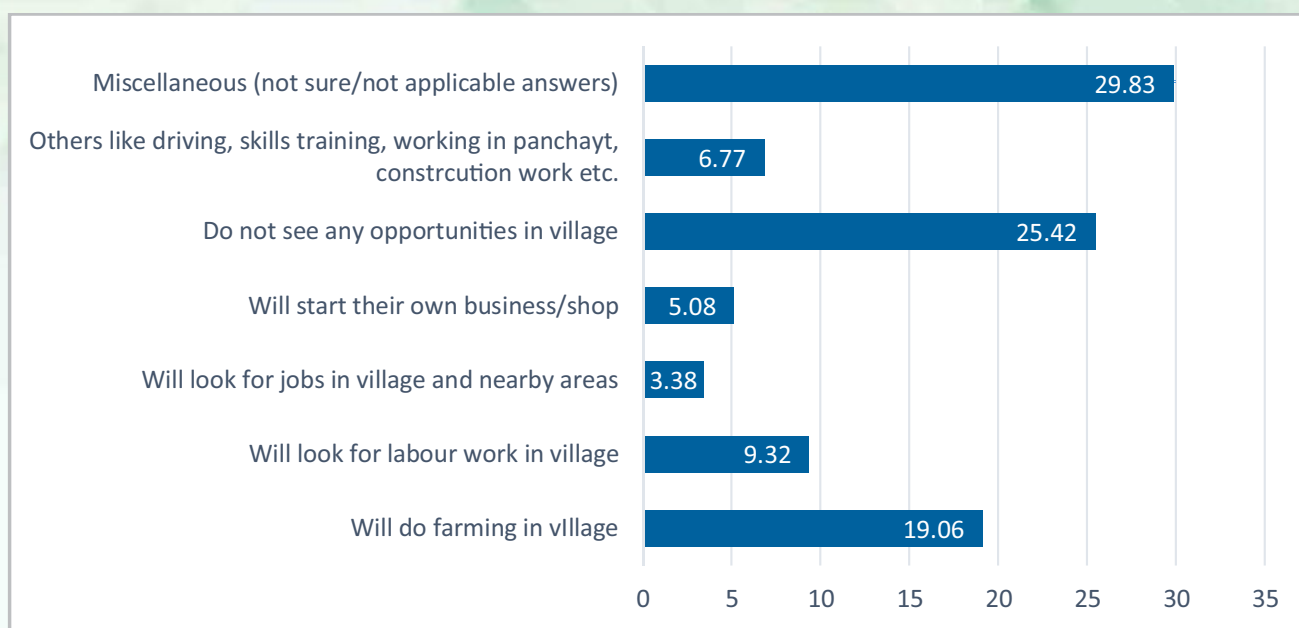


Fig. 9: Opinion regarding livelihood opportunities in the native village



previous work or at least to the cities from where they came back and look for new work opportunities. Approximately 4% of the total respondents were not sure about what they will do post the lockdown (Fig.8).

These findings are pertinent as the in-migrants who want to stay back, if they do not get work opportunities in the villages, will be extremely perturbed. Farming in Bundelkhand area is rain-fed and suffers from climatic disturbances, so earning livelihoods from farming cannot be seen as a good alternative in the present scenario. Overall it appears from the data that once the lockdown gets over, a state of confusion and helplessness will set in.

On further probing regarding opinions on livelihood opportunities in the native village, approximately 20% showed interest in indulging in 'farming' and related work at their native village (Fig. 9). Nearly one-fifth of them were either interested in doing labour work, jobs or starting their own business like 'kirana' shops etc.

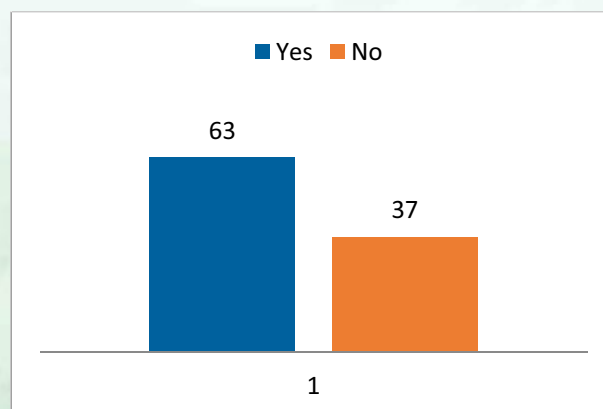
Approximately 7% of the total respondents mentioned that they are looking forward to taking up different jobs like taxi driving, skills

training, working in the panchayat, construction work etc. Approximately one-fourth of the total respondents were of the opinion that there does not exist any good opportunity in the village to work or earn a decent pay. Almost one-third of the respondents were either not sure about what they want to do or did not answer the question. This may imply that they were unsure or could not think of anything in the given situation.

b) Entrepreneurs

Entrepreneurs reported about facing issues related to the availability of finance, agencies to

Fig. 10: Finance of any kind availed during the need for any on-farm or off-farm activities (%)



support the backward and forward linkages etc. The questions were framed on these aspects. The response related to the availability of finance showed that 63% of the entrepreneurs got access to finance for their needs (some way or the other) during the lockdown situation.

On basic services at village level for finance, 46% respondents said they had any idea on what could be the opportunity or the resource to avail financial services when in need (Fig 11). A little more than one-tenth of the respondents mentioned that they were relying on their savings from their business.

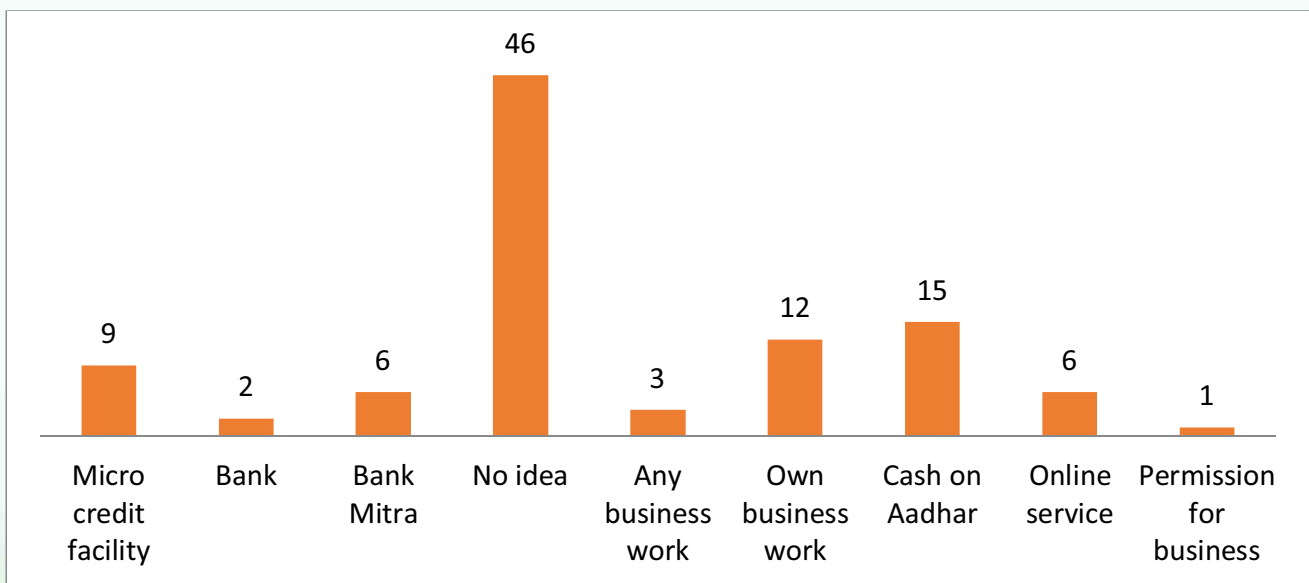
Around 9% of the respondents mentioned that Microcredit also can serve as an important source. 15% were able to get cash from any Community Service Centers from their Aadhar

linked account. 6% responses were pointing to online services, and 6% mentioned Bank Mitras as a source for money which indicates that entrepreneurs expect active service of banks in these villages during the lockdown.

c) Panchayat Members

As per the current situation, people in the villages are following the safety measures to prevent the spread the virus but they are also supporting each other. The help and support is mostly observed for sharing food grains, supporting when someone is ill in the family and so on. The panchayat members also shared that the shopkeepers are bringing the necessary products to the villagers inside the village itself, so that people do not suffer much.

Fig. 11: The alternative models emerging/identified to complement basic services for financial needs (%)



5. LIMITATIONS OF THE STUDY



Mobile survey response from youth. Village - Laadpura, District - Jhansi

The limitations of this study were as follows:

1. The survey was conducted telephonically so the selection of respondents was not random. It was based on the criterion of people whose numbers were available with the DA team and who were accessible or ready to respond on phone call.
2. Since this was a very short term study, appropriate time was not permitted to get qualitative responses from all the sets of the target population to the needed extent, which is needed to validate the quantitative responses. Hence the cross-checking and triangulation of data could not be done to the required extent.
3. As the survey was conducted on the phone, it was not possible to use a long survey tool. This has hindered the team from formulating the survey tool with all the needed questions.
4. Mostly the surveys are accompanied with 'observation' methodology which was not possible in this case.

6. CONCLUSIONS AND WAY FORWARD

Based on the information received from the villages of Bundelkhand from all the four categories of the target population, the following aspects have emerged as areas of intervention, which can also be seen as opportunities to work too.

Awareness generation

- As awareness level is still seen as a gap among the communities, increasing the awareness of all the 10 preventive measures for COVID-19 and use of 'Arogya Setu' mobile app needs to be worked upon. DA along with other partners can play an active role through using community radio as a tool. Wall painting, voice-over messages, radio campaigns are few options which can be implemented in these villages to raise the awareness level.

Enhancing the reach of the government support

- Various national and state-level immediate relief and support schemes have been announced, however for these to materialise on ground, the government needs to strengthen its existing contingency plan. This includes employing all resources at its disposal and partnering with various civil society organisations that have ground-level reach. To have good connect to people, the Panchayats are seen as active agencies. Organisations like DA can anchor such programmes with a 'programme management approach' and design the relief and rehabilitation programmes.
- Gram Panchayats are seen to be taking over the charge of providing government support in their villages; Panchayats need to be more proactive in reaching to the vulnerable population in the village and also have more robust tracking mechanisms in these times of need. CSOs who are already involved in providing food packages at village level and the local networks can facilitate the same with Panchayat system. DA as an organisation can facilitate this process through training and developing tools and processes.



Survey response from women. Village - Ambabai, District - Jhansi

Resolving issues pertaining to food security

To fulfil the gaps related to food security aspects in the villages, during and post COVID-19 situation, DA and other such organisations need to build systems and processes for the following:

- For bringing the service providers who work on the provision of transportation, machinery, labourers, packaging at one platform
- For doing research to understand markets and bring relevant stakeholders at one platform with an ecosystem approach
- For policy and regulatory interventions for preventing stocking by middlemen and retailers, and selling at very high prices.
- For development of warehouses operated and maintained scientifically
- For supporting operations of FPOs and other communities based organisations to take hold of the situation
- For engagement with Urban Local Bodies (ULBs) responsible for public distribution, assessment of quantity & quality, ensuring equitable distribution etc. to support them on ground with help of CBOs and other stakeholders

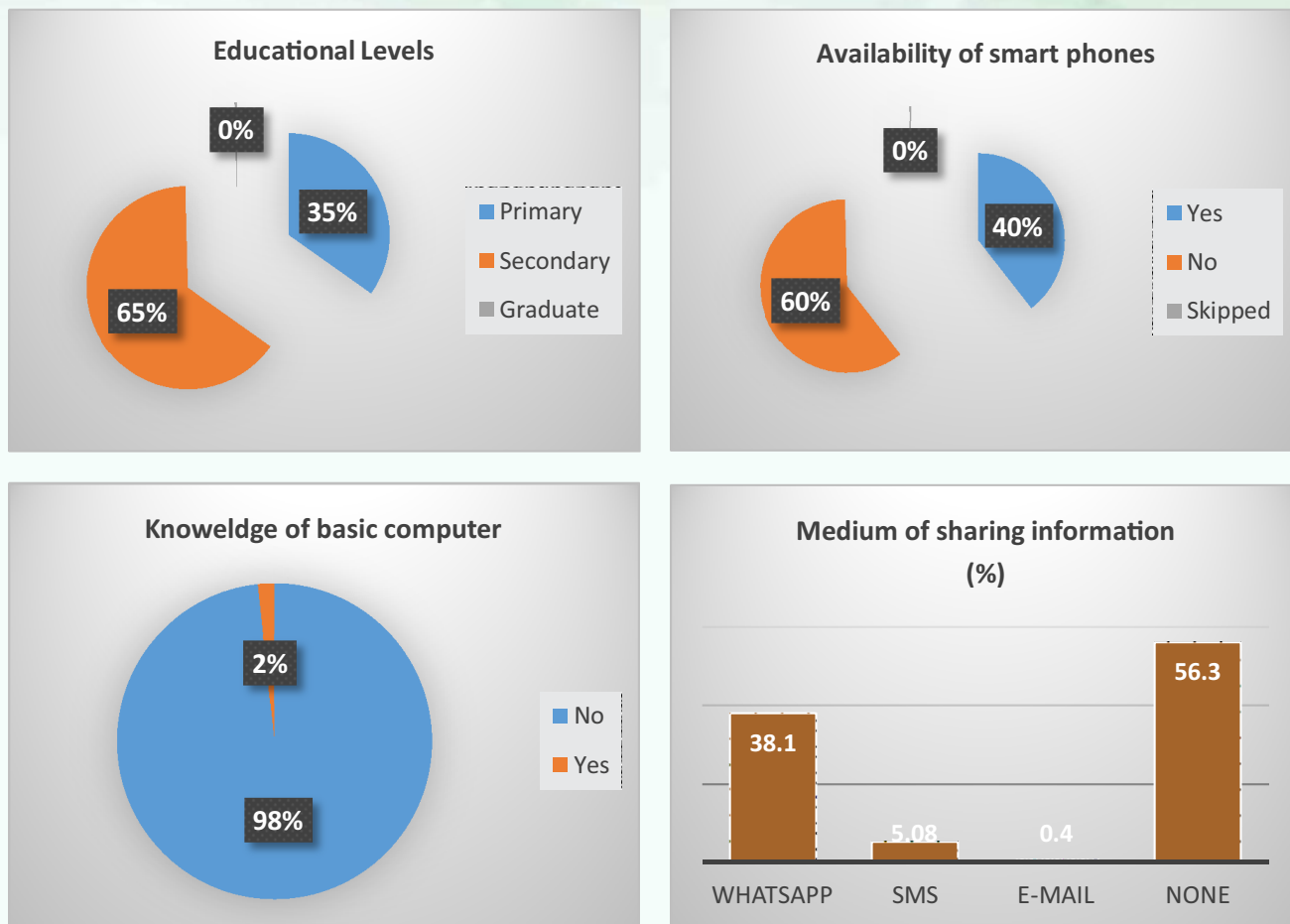
Resolving issues related to diminishing livelihoods

Livelihood loss is seen as a major challenge for the community. The shortage of livelihood options is already seen in the area of Bundelkhand. This problem has now aggravated to a bigger scale in the COVID-19 pandemic situation and so there is an urgent need to focus on this gap.

- Panchayat can have a major role to play in this time of need through linking people to the schemes and provisions. MGNREGS can play a crucial role where Gram Panchayats can open up work clear guidelines to maintain physical distancing and provide all necessary protections to the workers such as mask, sanitiser, drinking water and food.
- Organisations having experience of working on livelihood issues can provide the research and capacity building support. They can come up with some frameworks where alternatives source to earn livelihoods can be developed keeping in mind people's skill and capacities. Entrepreneurs can be helped by building supply chains to ensure timely and regular supply to products.
- As per the findings of this study, the entrepreneurs are utilising their savings and relying on their businesses in this situation, which shows their increased awareness of coping strategies. This can be used as an example for others. Microcredit is also mentioned as an option for credit service which gives a scope of intervention of microcredit facility through federations in Bundelkhand.
- Organisations working for economic empowerment need to create awareness about livelihood opportunities available through different communication mediums- as many of them are unaware of any prospects.
- There is a need to work to create employment opportunities for those in-migrants who want to work in the village and nearby areas and are scared to return to cities or have to earn while staying back in villages. A focus on skill development avenues will help both in looking for jobs or for running their business setups.

ANNEXURE

Fig 1. Relevant graphs to depict the profile of the in-migrant population



The opinion of respondents on reverse migration- whether they want to go back or not.

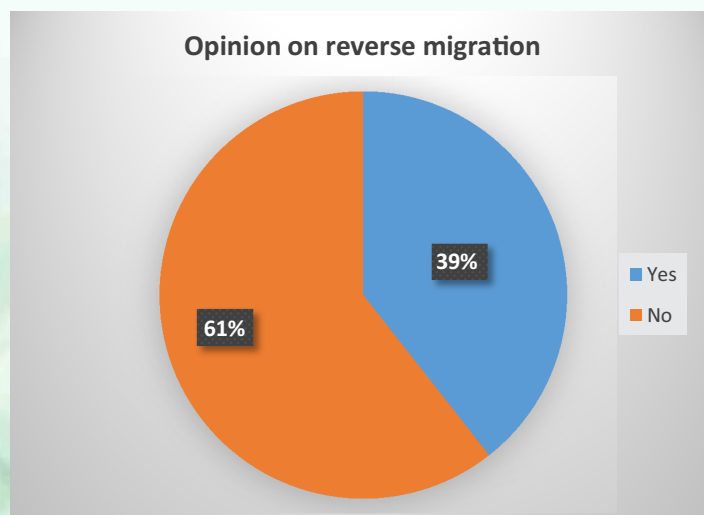


Fig 2: Figure showing the problems faced by the communities in managing the harvesting and marketing of their crops and produces

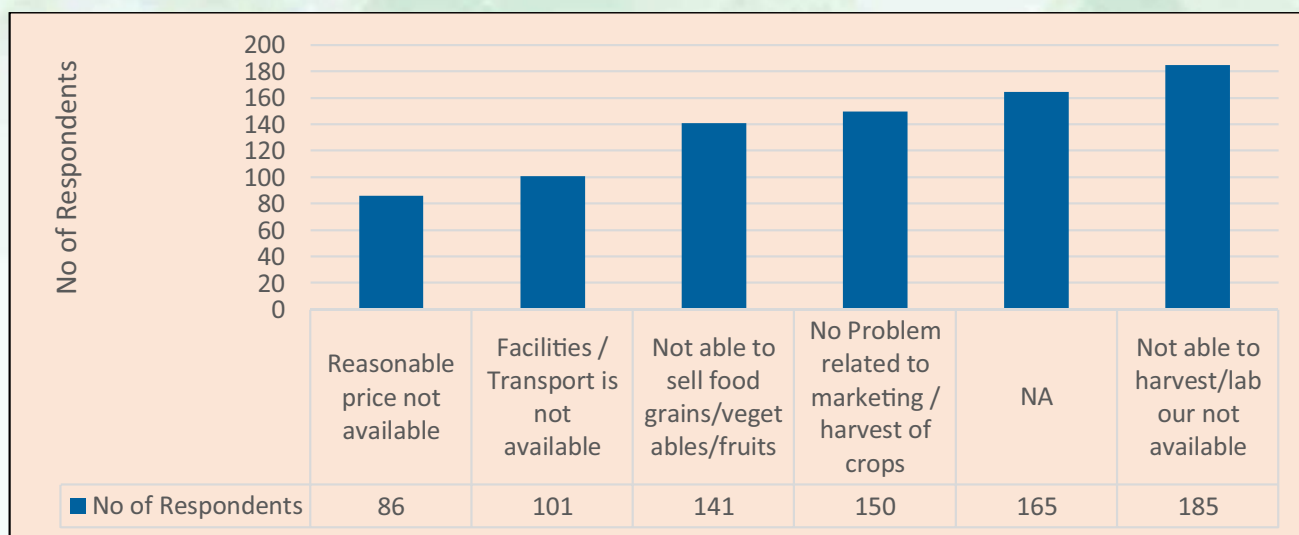


Table 1: Table depicting responses from community members to depict the emerging areas of intervention in present and the post COVID scenario

Responses from community members to depict the emerging areas of intervention in present and the post COVID scenario

S. No.	Area of Intervention	Need	Measures
1.	Increasing the awareness of all the 10 preventive measures for COVID-19 and use of 'Arogya Setu' mobile app.	Good sanitation practices should become a habit to prevent the lapses of coronavirus in the future.	Publicising through community radio, sarpanch of villages.
2.	Food Security	To prevent spoiling of crops ready for harvesting in the field.	Provision of transportation, machinery, labourers, packaging, and storage facilities.
		To prevent economic loss to farmers	Development of markets both at the village and city level. Policy intervention for preventing stocking by middlemen & buying at extremely low prices.

S. No.	Area of Intervention	Need	Measures
		To build resilience against the shortage and spoiling of food.	Development of warehouses operated and maintained scientifically.
		To increase the accessibility for the poor at subsidised prices.	Engagement with ULBs responsible for public distribution, assessment of quantity and quality, ensuring equitable distribution.
		To prevent rising of retail prices of food grains, vegetables and fruits.	Policy and Regulatory intervention for preventing stocking by middlemen and retailers and selling at very high prices.
3.	Rehabilitation	To rehabilitate alcoholics and tobacco consumers	Engagement with local hospitals, dispensaries, NGOs and rehabilitation centres, database generation.

The Study Team

Village wise responsibility of tracking Impact of COVID-19							
Cluster Name	Village name						No. of villages
Pahuj	Gopalpura	Rampura	Hastinapur	Sarmau	Dhikoli	Punwawali	6
Village wise responsibility	Drigpal	Anil	Drigpal	Anil	Saroj	Saroj	
Orchha	Rajpura	Bagan	Chandravan	Mador	Majra		5
Village wise responsibility	Umakant	Atmaram Pal	Atmaram Pal/Reshma	Kuldeep	Umakant/Reshma		
Niwari	Pipra	Kena	Biharipura				3
Village wise responsibility	Suresh	Suresh	Jai Singh				
Datia	Govindnagar	Kamhar					2
Village wise responsibility	Neeraj	Neeraj					
Shivpuri	Piproniya	Dulhai					2
Village wise responsibility	KK Tiwari	KK Tiwari					
							18
Lead the Initiative and data compilation:	Lalit Gangwar						
Data Compilation:	Rakshita						
Data Collection:	Radio Bundelkhand						
Data Analysis	Siddharth Jain, Vishakha Mittal and Diksha Singh						
Overall editing and guidance	Dr Alka Srivastava, Sandeep Khanwalkar and Shiv Shanker Singh						
Mentor	Zeenat Niazi						

COVID-19_Survey Format

Category	Target	Questions	Response Choices	Nature of the Qust.	Answers
About Survey Participant	घर का कोई वयस्क पुरुष या महिला	नाम - गॉव - पंचायत - जिला - जाति/वर्ग -	आ जाति / अणु जन जाति / अन्य पिछड़ा वर्ग / Gen. / बीपीएल / भूमिहीन / सीमांत / लघु	Multi Choice	
Community Awareness	घर का कोई वयस्क पुरुष या महिला	क्या आप को कोई कोरोनावायरस संक्रमण के लक्षण हैं?	Yes/No	Single Choice	
	घर का कोई वयस्क पुरुष या महिला	आपके अनुसार कोरोना वायरस की रोकथाम के तरीके क्या हैं?	Subjective	Open Ended	
Community Practices	घर का कोई वयस्क पुरुष या महिला	क्या आपके पास हर 2-3 घंटे में हाथ धोने के लिए पर्याप्त पानी है?	Yes/No	Single Choice	
	घर का कोई वयस्क पुरुष या महिला	क्या आप हर 2-3 घंटे में अपने हाथों को साफ करते समय साबुन या हैंड सेनिटाइज़र का उपयोग करते हैं?	Yes/No	Single Choice	
Knowledge Flow	घर का कोई वयस्क पुरुष या महिला	क्या आप कोरोना वायरस और इसकी रोकथाम के उपायों के बारे में जानते हैं?	Yes/No	Single Choice	
Food Security	घर का कोई वयस्क पुरुष या महिला	क्या आपके पास कोविड -19 के दौरान खाद्यान्न की कोई कमी है?	Yes/No	Single Choice	
	घर का कोई वयस्क पुरुष या महिला	क्या COVID-19 के बाद उपभोग की आदतों में कोई बदलाव आया है?	Yes/No	Single Choice	
	घर का कोई वयस्क पुरुष या महिला	उपभोग की आदतों में क्या - क्या बदलाव आया है?	Subjective	Open Ended	
	घर का कोई वयस्क पुरुष या महिला	क्या आप जानते हैं की सरकार ने खाद्यान्न की कीमतों में क्या बदलाव किया है? और उचित मूल्य के खाद्यान्न की उपलब्धता है?	Yes/No	Single Choice	


Category	Target	Questions	Response Choices	Nature of the Ques.	Answer
Economic Impact	घर का कोई वयस्क पुरुष या महिला	COVID-19 के बाद आपके व्यवसाय में परिवर्तन हुआ है? हुआ है तो वो क्या है??	Yes/No	Single Choice	
	घर का कोई वयस्क पुरुष या महिला	क्या कोविड 19 के बाद आय के स्तर में कोई बदलाव आया है?	Yes/No	Single Choice	
	घर का कोई वयस्क पुरुष या महिला	क्या खर्च में कोई बदलाव हुआ है?	Yes/No	Single Choice	
	घर का कोई वयस्क पुरुष या महिला	क्या बचत में कोई बदलाव हुआ है? अब आप कहां बचत कर रहे हैं?	Yes/No (बैंक एकाउंट्स/फिक्स डिपोजिट/ घरेलू स्तर पर)	Multi Choice	
	घर का कोई वयस्क पुरुष या महिला	क्या आपने हाल ही में ऋण लिया है? या आपके पास कोई संक्षिप्त ऋण है?	Yes/No	Single Choice	
	घर का कोई वयस्क पुरुष या महिला	क्या आपकी रोजगार की स्थिति बदल गई है? बदली है तो वो क्या है?	Yes/No	Single Choice	
Migration	घर का कोई वयस्क पुरुष या महिला	पिछले महीने से अब तक की अवधि में किसी और जगह से अपने घर की यात्रा की है? अगर हा तो कहा से आये है आप?	Yes/No	Single Choice	
	घर का कोई वयस्क पुरुष या महिला	पिछले महीने से, क्या आपके घर का कोई व्यक्ति परिवार के किसी सदस्य के घर गया था, जहां वह रह रहा था?	Yes/No	Single Choice	
	घर का कोई वयस्क पुरुष या महिला	क्या परिवार का कोई सदस्य अभी भी घर से दूर रह रहा है?	Yes/No	Single Choice	
	पलायन कर्ता	पलायन के समय आप किस तरह का कार्य कर क्या रहे थे?	दैनिकी घेतन कार्यकर्ता / राजमिस्त्री / बढ़ई / प्लंबर / चित्रकार / रेस्तरां कार्यकर्ता / बावर्ची / दर्जी / ड्राइवर आदि।	Multi Choice	

Category	Target	Questions	Response Choices	Nature of the Ques.	Answer
Migration	पलायन कर्ता	किस कक्षा तक की पढ़ाई कर रखी है आपने ?	Primary/Secondary/Graduate	Multi Choice	
	पलायन कर्ता	क्या आपके पास स्मार्टफोन है?	Yes/No	Single Choice	
	पलायन कर्ता	आप जानकारी कैसे साझा करते हैं? क्या आपके पास सोशल मीडिया प्रोफाइल है?	(व्हाट्सएप / संदेश / मेल), Yes/No	Multi Choice	
	पलायन कर्ता	क्या आप को बेसिक कंप्यूटर चलाना आता है?	Yes/No	Single Choice	
Institutions	सरपंच/ वार्ड पांच	कोरोना वायरस की स्थिति को संभालने के लिए पंचायतों द्वारा क्या उपाय किए गए हैं?	Subjective	Open Ended	
	सरपंच/ वार्ड पांच	वर्तमान स्थिति से निपटने के लिए ग्राम सभाओं के साथ पंचायतें कैसे काम कर रही हैं?	Subjective	Open Ended	
	सरपंच/ वार्ड पांच	COVID-19 के कारण PHCs, CHCs और आंगनवाड़ियों पर क्या असर हुआ है? क्या डॉक्टर और नर्स केंद्रों में उपस्थित रहते हैं?	Yes/No	Single Choice	
	सरपंच/ वार्ड पांच	पूरी स्थिति पर समुदाय कैसे प्रतिक्रिया दे रहे हैं? उन्हें किन चुनौतियों का सामना करना पड़ रहा है?	Subjective	Open Ended	
	सरपंच/ वार्ड पांच	स्थानीय संस्थान सूचना के समुचित प्रवाह को कैसे सुनिश्चित कर रहे हैं?	Subjective	Open Ended	
	सरपंच/ वार्ड पांच	उन लोगों की क्या स्थिति है जिनके पास राशन कार्ड नहीं है, जो घूमते या प्रवासी हैं, शारीरिक रूप से विकलांग हैं, वृद्ध हैं, विधवा हैं? क्या आपके पास इसके बारे में कोई जानकारी है?	Subjective	Open Ended	

Category	Target	Questions	Response Choices	Nature of the Ques.	Answer
Institutions	घर का कोई वयस्क पुरुष या महिला	क्या आपको SHG या बैंकों के माध्यम से क्रेडिट लेने की सुविधा है?	Yes/No	Single Choice	
	घर का कोई वयस्क पुरुष या महिला	क्या आप की पहुँच पीएचसी, सीएचसी, पीडीएस, आंगनवाड़ी जैसे संस्थानों से है?	Yes/No	Single Choice	
Market and Services	Entrepreneur	क्या आपके वर्तमान व्यवसाय से आय में गिरावट आये है?	Yes/No	Single Choice	
	Entrepreneur	क्या आपके वर्तमान व्यवसाय (नौकरी या आपके द्वारा चलाए जा रहे व्यवसाय) से आय में गिरावट आ रही है?	Yes/No	Single Choice	
	Entrepreneur	क्या किसी सामान या वस्तु की मांग / उत्पादन में कोई वृद्धि/ कमी देखी गई है (जो आपके बेचने या खरीदने में शामिल हैं)?	Yes/No	Single Choice	
	Entrepreneur	आप नए परिदृश्य के लिए कैसे अनुकूल होंगे? (आपकी नौकरी / व्यवसाय)	Subjective	Open Ended	
	Entrepreneur	क्या आपके गाँव में धन के प्रवाह में कोई वृद्धि/ कमी हुई है (क्रेडिट के आधार पर या नकदी लेनदेन)?	Yes/No	Single Choice	
	Entrepreneur	इस घटना में आपको किसी भी कृषि या अकृषि संबंधी गतिविधियों के लिए वित्त की आवश्यकता है, गतिविधि और क्रेडिट के स्रोत का नाम दें। यह उपलब्ध था या नहीं?	Yes/No, Subjective	Open Ended	

Category	Target	Questions	Response Choices	Nature of the Ques.	Answer
Market and Services	Entrepreneur	क्या कोई वैकल्पिक मॉडल है जो बुनियादी सेवाओं के पूरक के लिए उभर रहा है - (उदाहरण के लिए बैंकिंग सेवाएं)?	Subjective	Open Ended	
Post Lockdown	पलायन कर्ता	लॉक डाउन खत्म होने के बाद आपकी क्या योजना है?	Subjective	Open Ended	
	पलायन कर्ता	नई आजीविका और अन्य अवसर क्या हैं जो आप स्थानीय क्षेत्र में देख रहे हैं?	Subjective	Open Ended	
	पलायन कर्ता	क्या आप फिर से प्रवास करेंगे? यदि हाँ, अकेले या अपने परिवार के साथ?	Yes/No, Subjective	Open Ended	
Agriculture	घर का कोई वयस्क पुरुष या महिला	आपको कृषि और उपज के विपणन में किस तरह की समस्याओं का सामना करना पड़ रहा है?	Subjective	Open Ended	



 **Development Alternatives**

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