



**Advancing sustainable livelihoods and resilience  
post COVID-19 in rural India**  
**Rapid Needs Assessment Report**

*Submitted by*



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## List of Abbreviations

APL	Above Poverty Line
BDO	Block Development Officers
BPL	Below Poverty Line
COVID-19	Corona Virus Disease
CSO	Civil Society Organizations
DPM	District Program Manager
HYV	High Yielding variety
HPPI	Humana People to People India
JSLPS	Jharkhand State Livelihood Promotion Society
NGO	Non-Government Organization
PRI	Panchayati Raj Institution
RNA	Rapid Need Assessment
SDG	Sustainable Development Goals
SHG	Self Help Group
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMSBY	Pradhan Mantri Suraksha Jyoti Bima Yojana

# **Advancing sustainable livelihoods and resilience post COVID-19 in rural India Rapid Needs Assessment Report**

## **1. Executive Summary**

The COVID-19 pandemic has not only been a health crisis but a major economic shock for women and vulnerable communities who are part of the unorganized sector. It is noteworthy that the highly impacted sectors such as trading, and services are dominated by women. Women were eight times more likely to have lost their jobs as compared to men, after controlling for factors like caste, religion, age, level of education, employment arrangement, industry, and state of residence. The pandemic has affected the backward regions of India in most severe way. Women in the State of Jharkhand were among the most affected by COVID-19. The Rapid Needs Assessment was carried out to study this impact. The study was carried out in three districts of Jharkhand, namely- Khunti, Latehar and Lohardaga. A total of 104 women and their households were part of the study to understand the impact and existing livelihood scenarios. Below are some of the key findings of the study,

### **Economic structure of households across the three districts**

1. High percentage of respondents (Khunti, for 76.7 percent, 75 percent in Latehar and 50 percent in Lohardaga) relied on daily wage activities as their main source of income.
2. The second most prominent source was agriculture (10 percent in Khunti, 23.3 percent in Latehar and 46.7 percent in Lohardaga).
3. In case of Khunti, 53.3 percent respondents do not own cultivable land holdings, 43.3 percent own land holdings less than 1 acres and 3.3 percent own land holding 1 to 2 acres of land.
4. In case of Khunti, 56.7 percent respondents do not rent cultivable land holdings and 43.3 percent rented land holdings less than 1 acres.
5. The productivity and yield of livestock was exceptionally low across the three districts. The most common livestock owned across the three districts are hens, bulls, cows, and pigs.
6. The livestock owned among the respondent was very low in number. The districts require support in terms of training on livestock rearing and management and need to be linked with the government and other schemes on animal husbandry.

### **Food and Nutrition**

1. High percentage of respondents in Khunti and Latehar mentioned about non-availability of food throughout the previous year (93.3 percent in Khunti, and 84.1 percent in Latehar) and the non-availability of food ranged between 2 to 12 months in case of Khunti and 2 to 6 months in case of Latehar.
2. Low percentage of respondents received training on good health and nutrition practices (13.3 percent in Khunti, 6.8 percent in Latehar and 10 percent in Lohardaga).
3. In terms of food and nutrition, it was observed that most of the respondents owned kitchen gardens (50 percent in Khunti, 75 percent in Latehar and 63.3 percent in Lohardaga).

#### **Linkages to scheme**

1. Across all the three districts, some respondents were linked to social security schemes (36.7 percent in Khunti, 27.3 percent in Latehar and 30 percent in Lohardaga).
2. Small number of respondents across the three districts were benefited from government schemes in agriculture and livestock (6 in Khunti, 2 in Latehar and 2 in Lohardaga).
3. In case of Latehar and Lohardaga, more family members of the respondents are members of SHG (84.1 percent in Latehar and 63.3 in Lohardaga) as compared to Khunti (33.3 percent).

#### **Impact of Covid 19**

1. Across the districts of Latehar and Lohardaga, the expenditure on food, education and health has slightly decreased post COVID-19.
2. In case of Khunti, out of the 30 respondents, 66.7 percent had family members returned to the villages due to COVID-19/Lockdown and loss of livelihood. In case of Latehar, out of 44 respondents, 90.9 percent and in case of Lohardaga, out of 30 respondents, 70 percent had family members returned to the villages.
3. In case of Khunti, out of the 30 respondents, 50 percent had family members above 18 vaccinated with at least the first dose. In case of Latehar, out of 44 respondents, 65.9 percent and in case of Lohardaga, out of 30 respondents, 46.7 percent had family members above 18 vaccinated with at least the first dose of COVID-19 vaccine.
4. In case of Khunti, out of the 30 respondents, 86.7 percent were aware about the treatment of COVID-19 whereas the same was 79.5 percent of 44 respondents in Latehar and 96.7 percent of 30 respondents in Lohardaga.

#### **Skill Set among respondents**

1. Very few respondents underwent vocational training across the three districts in the last 3 years (2 in Khunti, 1 in Latehar and 1 in Lohardaga).
2. High percentage of respondents across the three districts expressed their willingness to start their own enterprise (90 percent in Khunti, 70.5 percent in Latehar and 93.33 percent in Lohardaga).



2011 data and sex ratio is 948 females per 1000 males. Jharkhand's rural population is 2,50,55,073 and urban population is 79,33,061 and the overall tribal population is 86,45,042. There are more than 30 distinct tribal communities in Jharkhand and these tribes are grouped under the 'scheduled tribes' group of the Jharkhand populace. These tribes are separated based on their language and cultural preferences<sup>5</sup>.

#### **4. Objectives of the study**

The main aim of this needs assessment study was to understand the impact of COVID-19 pandemic on the lives and livelihoods of rural communities, especially women in hard to reach, tribal-dominated interior districts of Jharkhand. The study also aimed to understand the role of CSOs in mitigating the challenges of the pandemic for the rural population and explore the needs of the communities for social security, and its net and current coverage. The results of this study will guide the project design and the findings in this survey can be used as a reference baseline. The objectives are thus listed as below:

- To map the current livelihood trends, income levels and food/nutrition security, impact of COVID-19 on the livelihoods, and opportunities in both farm and non-farm sectors specifically in the context of the marginalised groups namely- Women, Especially-abled people, and other excluded communities
- To map the awareness, access, and linkages of rural households to social security schemes for resilience.
- To map the local CSOs and conduct a stakeholder analysis in their role for managing the pandemic.

#### **5. Study design**

Owing to the need of the study, an Exploratory Research Design was used.

##### **a. Field of the study**

The study was carried out in three districts of Jharkhand, namely- Khunti, Latehar and Lohardaga.

*Figure 1.1 Map of Jharkhand state*

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<sup>5</sup> [TRIBES OF JHARKHAND STATE \(jharenvis.nic.in\)](http://tribesofjharkhandstate.jharenvis.nic.in)



#### **b. Sample size and sampling technique**

A two staged sampling technique was used. In the first stage, the selection of the villages was carried out. In the second stage, for the selection of respondents and the villages, multi-stage sampling technique was considered. For the current study, three districts were selected. Under these, two blocks from each district were selected on a random basis. From each block, two Gram Panchayats were chosen randomly. From each Gram Panchayat, 15 respondents were interviewed. Thereby, responses of 30 women were collected from each district. For validating and for gathering further details, the other stakeholders from the society were also approached. These stakeholders included a) CSO worker, b) member of JSLPS, c) Government school teacher, d) Block Development Officer (BDO) and e) a PRI member – Mukhiya. Overall, 104 women (30 in Khunti, 44 in Latehar and 30 in Lohardaga) and 45 stakeholders (15 from each district) were covered in this study.

#### **c. Method and Tools of Data Collection**

The study used Structured Interview method, and an Interview Schedule tool. Two different tools were designed to collect data from two different category of respondents. For collecting data from a) CSO worker, b) member of JSLPS, c) Government school teacher, d) Block Development Officer (BDO) and e) a PRI member – Mukhiya, a semi-structured questionnaire was prepared. For collecting data from the 60 women respondents, an interview schedule was used.

#### **d. Inclusion Criteria**

- Women (>18 years) belonging to the low-income group.
- Part of SHG, Women's Groups, Tejaswini Clubs, etc.



- The respondents were residing in the village for at least the last five years.
- Must not be a senior citizen.
- Need assistance to enhance their quality of life through the various farm, and non-farm-based activities.

#### **e. Data Processing and analysis**

Responses from structured interviews were carefully recorded and coded. All responses were assimilated in MS Excel sheets for data analysis. The data was analyzed using simple descriptive content analysis through MS Excel. Pivot charts were used for graphical representations. For some of the data, correlation analysis was carried out using IBM SPSS software.

#### **f. Ethical Consideration**

Informed consent was sought from the respondents, and they will be informed about their choice to participate or not participate in the survey. Anonymity of respondents will be maintained in the records. Women being the primary target group for the interventions, the survey was done through women enumerators.

## **6. Findings**

### **6.1. Demographic profile of respondents**

1. For the study, responses were collected from 30 women in Khunti, 44 women in Latehar and 30 women in Lohardaga.
2. In case of Khunti, 60 percent of the respondents were married, 6.7 percent were unmarried, and 33.3 percent were widows. In case of Latehar, all the respondents were married. In case of Lohardaga, 83.3 percent of the respondents were married, and 16.7 percent were widows.
3. The mean value of the age of respondents in Khunti is 33, for Latehar is 29 and for Lohardaga is 35. Min and mix.
4. In case of Khunti, 23.3 percent respondents belonged to social category of Scheduled castes and 76.7 percent respondents belonged to the category of Scheduled tribe. In case of Latehar, 25 percent respondents belonged to social category of Scheduled castes and 75 percent respondents belonged to the category of Scheduled tribe. In case of Lohardaga, 13.3 percent respondents belonged to social category of Scheduled castes 66.7 percent respondents belonged to the category of Scheduled tribe and 20 percent belonged to the category of other backward classes.
5. In Khunti, 6.7 percent and in Lohardaga, 10 percent respondents were physically challenged while in case of Latehar, none of the respondents were physically challenged.

## 6.2. Economic structure of households across the three districts

1. In case of Khunti, 3.3 percent of respondents owned APL (green) card, 40 percent owned yellow card, 46.7 percent owned red card and the remaining 10 percent did not own any card. In case of Latehar, 2.3 percent of respondents owned APL (green) card, another 2.3 percent owned BPL card, 13.6 percent owned yellow card, 77.3 percent owned red card and the remaining 4.5 percent did not own any card. In case of Lohardaga, 6.7 percent of respondents owned APL (green) card, 53.3 percent owned BPL card, 6.7 percent owned yellow card and 33.3 percent owned red card.
2. In Khunti, 60 percent of the respondents had only one adult male member in the family, 13.3 percent had 2 adult male members in the family, 3.3 percent had 3 adult males in the family and 23.3 percent did not have any adult members in the family. In Latehar, 77.3 percent of the respondents had one adult male member, 11.4 percent had 2 adult male members, 6.8 percent had 3 adult males and 4.5 percent had 4 adult males in the family. In Lohardaga, 46.7 percent of the respondents had one adult male member in the family, 30 percent had 2 adult male members in the family, 13.3 percent had 3 adult males in the family, 3.3 percent had 4 adult male members and 6.7 percent did not have adult members in the family.

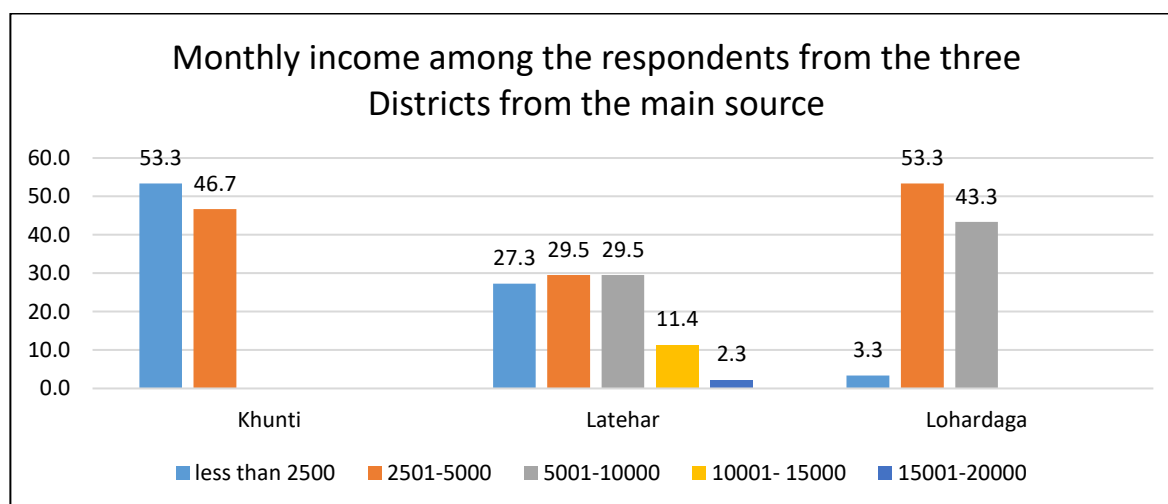
In Khunti, 60 percent of the respondents had only one adult female member, 30 percent had 2 adult female members, 3.3 percent had 3 adult females and 3.3 percent had 4 adult females in the family and 3.3 percent did not have any female adult member. In Latehar, 72.7 percent of the respondents had one adult female member, 13.6 percent had 2 adult female members, 11.4 percent had 3 adult females and 2.3 percent did not have any female adult member. In Lohardaga, 36.7 percent of the respondents had one adult female member, 43.3 percent had 2 adult female members, 16.7 percent had 3 adult females and 3.3 percent had 4 female adult members in the family.

3. Primary source of Income - In Khunti, for 76.7 percent respondents, the main source of household income was daily wage activity, 10 percent relied on agriculture, 6.7 percent relied on forest, 3.3 percent relied on their shop or business and 3.3 percent relied both on forest and daily wage activity for their household income. In case of Latehar, it was observed that 23.3 percent relied on agriculture and 75 percent relied on daily wage activity as the main source of household income. One respondent did not mention any source of household income. In case of Lohardaga, 46.7 percent respondents relied on agriculture, 3.3 percent have shops or business, and 50 percent are engaged on daily wage activities as the main source of household income.
4. Secondary source of income - In Khunti, for 30 percent respondents, the main source of household income was daily wage activity, 23.3 percent relied on agriculture, 3.3 percent depended both on agriculture and animal husbandry, 10 percent relied on agriculture and daily wage activity, 3.3 percent relied on animal husbandry and daily wage activity. However, 26.7 percent did not mention any secondary source of income.

In case of Latehar, 88.6 percent of respondents relied on agriculture, 6.8 percent depended on the forest and 2.3 percent relied on daily wage activities as secondary source of income and 2.3 percent did not mention any secondary source of income. In case of Lohardaga, 20 percent relies on agriculture, 6.7 percent relied on forest produce,

3.3 percent had shop or business and 26.7 percent relied on daily wage activity as secondary source of income. Nevertheless, 30 percent of respondents relied on agriculture, animal husbandry and daily wage activities, 10 percent relied on agriculture and animal husbandry and 3.3 percent were engaged on agriculture and daily wage activity.

## 5. Monthly income of respondents



From the above graph, it may be observed that in Khunti, 53.3 percent had income less than INR 2,500 and remaining 46.7 percent had income between INR 2,501 and 5,000 from their main source. In case of Latehar, it was observed that 27.3 percent had income less than INR 2,500, 29.5 percent had income between INR 2,501 and 5,000, another 29.5 percent had income between INR 5,001 and 10,000; 11.4 percent had income between INR 10,001 and 15,000 and 2.3 percent had income between INR 15,001 and 20,000 from their main source of occupation. In case of Lohardaga, it was observed that 3.3 percent had income less than INR 2,500, 53.3 percent had income between 2,501 and INR 5,000, another 43.3 percent had income between INR 5,001 and 10,000.

In case of income from other source occupations, in Khunti, it was observed that 30 percent of the respondents had income below 2,500, 60 percent had income between 2,501 and 5,000 and 110 percent had their income between 50,001 and 10,000. In case of Latehar, it was observed that 86.4 percent had income below 2,500, 11.4 percent had income between 2501 and 5,000 and 2.3 percent had income between 5001 and 10,000. In case of Lohardaga, 70 percent respondents had a monthly household income from another source below 2500 and 30 percent had income between 2501 and 5000.

## 6. Farm and non-farm based produce

- a. In case of Khunti, 53.3 percent respondents do not own cultivable land holdings, 43.3 percent own land holdings less than 1 acres and 3.3 percent own 1 to 2 acres of land. In case of Latehar, 4.5 percent respondents do not own cultivable land holdings, 84.1 percent own land holdings less than 1 acre, 9.1 percent own 1 to 2 acres of land and 2.3 percent owned 3 to 4 acres of cultivable land. In case of Lohardaga 23.3 percent own land holdings less than 1 acre, 43.3 percent own 1 to 2 acres of land, 23.3 percent owned 3 to 4 acres of cultivable land, 3.3 percent owned 5 acres of cultivable land.

b. In case of Khunti, 56.7 percent respondents do not rent cultivable land holdings and 43.3 percent rented land holdings less than 1 acre. These 43.3 percent who rented cultivable land got 10 to 25 percent rent per annum. In case of Latehar, 59.1 percent respondents do not rent cultivable land holdings and 38.6 percent rented land holdings less than 1 acre and 2.3 percent rented land holdings 2 to 3 acres. 38.6 percent rented on 10-25% and 2.3 percent rented on 51-75 %. In case of Lohardaga, 66.7 percent respondents do not rent cultivable land holdings, 13 percent rented land holdings less than 1 acre and 20 percent rented land holdings 2 to 3 acres. 6.7 percent of the respondents who rented the cultivable land received 10 to 25 % as rent and other 26 percent rented received 26 to 50 % as rent.

c. Ownership of livestock

	Khunti		Latehar		Lohardaga	
	Owned (Mean value)	Not owned (%)	Owned (Mean value)	Not owned (%)	Owned (Mean value)	Not owned (%)
Hen	3	56 %	Less than 1	86.4%	3	23.3%
Bull	Less than 1	83.3%	1	45%	1	43.3%
Cow	Less than 1	90%	Less than 1	77.3%	1	40%
Pig	Less than 1	96.7%	-	-	Less than 1	46.7%
Goat	-	-	1	81.8%	3	20%
Buffalo	-	-	-	-	Less than 1	50%
Duck	-	-	-	-	1	50%
Donkey	-	-	-	-	Less than 1	50%

From the above table, we can observe that the most common livestock owned across the three districts are hens, bulls, cows, and pigs. Overall, the livestock owned among the respondents was very low in number.

d. Productivity and yield

Livestock	Khunti	Latehar	Lohardaga
Cow milk	Less than 1 kg per day	-	-
Goat milk	Less than 1 kg per day	-	-
Goat	Less than 1 <b>piece/ month</b>	-	Less than 1 <b>piece/ month</b>
Pig	Less than 1 <b>piece/ month</b>	-	-
Hen/ Chicken	2 <b>piece/ month</b>	Less than 1 <b>piece/ month</b>	Less than 1 <b>piece/ month</b>
Hen	4 <b>Eggs in pieces/ month</b>	0	1 <b>Egg in pieces/ month</b>

Overall, it was observed that the productivity and yield of livestock was very low across the three districts.

### 6.3. Food and Nutrition

1. In case of Khunti, 50 percent (15 respondents) of respondents had a kitchen garden out of which 14 produced seasonally, and 1 produced throughout the year. 7 respondents

grew vegetables, 5 grew fruits, vegetables, and spices, and 3 respondents grew fruits and vegetables.

2. In Latehar, 75 percent (33 respondents) of the respondents had a kitchen garden, out of which, 31 produced seasonally and 2 produced throughout the year. All these respondents grew vegetables.
3. In Lohardaga, 63.3 percent (19 respondents) of the respondents had a kitchen garden and out of them, 17 produced seasonally and 2 produced throughout the year. Out of these respondents, 15 grew vegetables and 4 grew fruits.

#### 6.4. Linkage to schemes

1. Out of the 30 respondents, 11 (36.7 percent) in Khunti, out of 44 respondents, 12 (27.3 percent) in Latehar and out of 30 respondents, 9 (30 percent) in Lohardaga were linked to Social Security Schemes.
2. In case of Khunti, out of the 30 respondents, 6 had benefitted of any government scheme on agriculture or livestock in last 1 year. In case of Latehar, out of 44 respondents, 2 had benefitted of any government scheme on agriculture or livestock in last 1 year. In case of Lohardaga, out of 30 respondents, 2 had benefitted of any government scheme on agriculture or livestock in last 1 year. It reflects a poor reach of government scheme on agriculture or livestock to the community.
3. In case of Khunti, out of the 30 respondents, 18 (60 percent) were aware of their rights and entitlements and the same was 17 (38.6 percent) out of 44 respondents in Latehar, and 17 (56.7 percent) out of 30 respondents in Lohardaga.
4. In case of Khunti, out of 30 respondents, only 10 (33.3 percent) had a family member who were member of self-help group (SHG). In case of Latehar, 37 (84.1 percent) out of 44 respondents and in Lohardaga out of 30 respondents, 19 (63.3 percent) had a family member as member of SHG.
5. While assessing the beneficiaries of other livelihood enhancement projects implemented by local NGOs (Post COVID) - March 2020, 8 out of 30 respondents in Khunti, 2 out of 44 respondents in Latehar, and 2 out of 30 respondents in Lohardaga received the benefits.
6. In case of Khunti, out of the 30 respondents, 8 (26.7 percent) participated in developmental scheme survey. In case of Latehar, out of 44 respondents, 4 (9.1 percent) and in case of Lohardaga, out of the 30 respondents, 2 (6.7 percent) participated in developmental scheme survey.

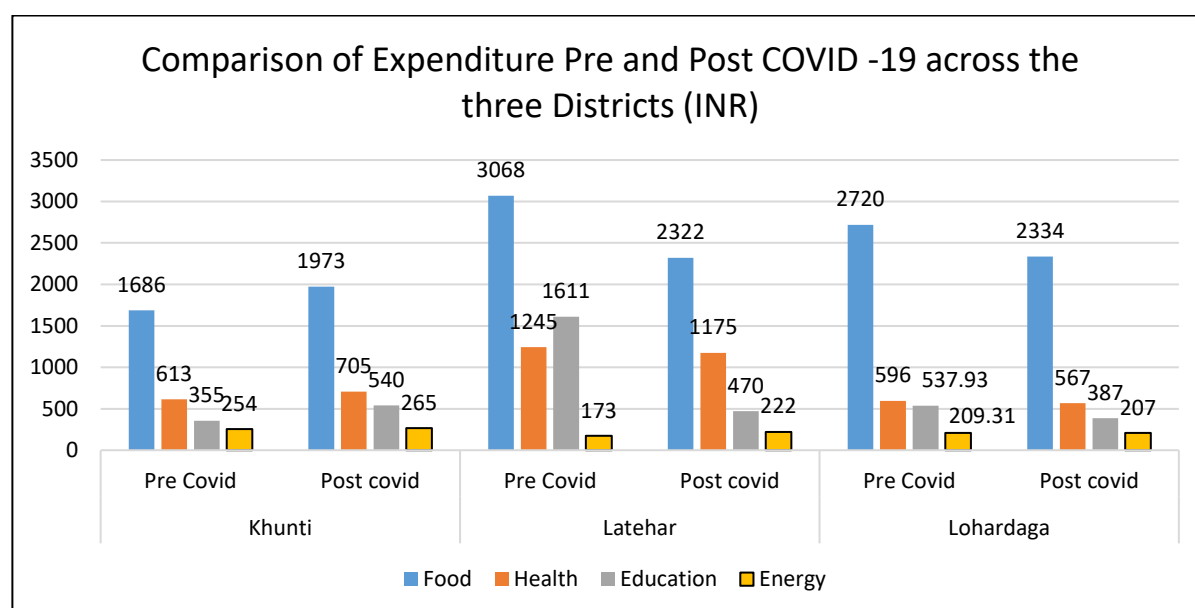
#### 6.5. Impact of COVID-19

Table comparing the trend in expenditure pre and post COVID-19

	Khunti				Latehar				Lohardaga			
Expenditure Pre COVID in INR	Min	Max	Mean	Standard deviation	Min	Max	Mean	Standard deviation	Min	Max	Mean	Standard deviation

Food	1000	3000	1686	414.17	1100	8000	3068	1176.66	1500	4500	2720	745.64
Health	200	1000	613	297.96	500	3000	1245	525.82	200	1500	596	277.08
Education	0	1500	355	371.19	0	12000	1611	2495.97	0	2000	537.93	453.88
Energy	0	500	254	152.62	0	1000	173	216.60	0	300	209.31	66.32
Expenditure Post COVID -19 in INR												
Food	1000	3500	1973	610.78	1000	8000	2322	1080.02	1000	4500	2334	963.35
Health	250	1500	705	319.57	100	2000	1175	413.78	300	1000	567	190.05
Education	0	2000	540	606.06	0	4000	470	1022.44	0	1500	387	418.25
Energy	0	500	265	147.19	0	3000	222	461.34	0	300	207	65.88

- From the study, the table (above) and the graph (next page) above it was observed that across the districts of Latehar and Lohardaga, the expenditure on food, education and health has slightly decreased post COVID-19. On contrary, in case of Khunti, there has been a slight rise in expenditure on food, health and education. In terms of expenditure on energy, there has been a slight increase in both Khunti and Latehar, whereas in case of Lohardaga there has been a slight decrease.
- In case of Khunti, out of the 30 respondents, 14 (46.7 percent) were trained/ made aware about the COVID-19 protocols by some NGOs and the same was 16 (36.4 percent) out of 44 respondents in Latehar, and 29 (96.7 percent) out of 30 respondents, in Lohardaga.



- In case of Khunti, out of the 30 respondents, 20 (66.7 percent) had family members returned to the village due to COVID-19/Lockdown and loss of livelihood. In case of Latehar, out of 44 respondents, 40 (90.9 percent) had family members returned to the village. In case of Lohardaga, out of 30 respondents, 21 (70 percent) had family members returned to the village.
- In case of Khunti, out of the 30 respondents, 15 (50 percent) had family members above 18 vaccinated with at least the first dose. In case of Latehar, out of 44 respondents, 29 (65.9 percent) had family members above 18 vaccinated with at least the first dose. In

case of Lohardaga, out of 30 respondents, 14 (46.7 percent) had family members above 18 vaccinated with at least the first dose.

5. In case of Khunti, out of the 30 respondents, 26 (86.7 percent) were aware about treatment of COVID-19 whereas the same was 35 (79.5 percent), out of 44 respondents in Latehar and, 29 (96.7 percent) out of 30 respondents in Lohardaga.
6. In the case of Khunti, out of the 30 respondents, 2 (6.7 percent) had access and availability of food round the year. For the remaining 28 respondents (93.3 percent) the non-availability of food ranged between 2 months to 12 months. In case of Latehar, out of 44 respondents, 7 (15.9 percent) had access and availability of food round the year. For the remaining 37 (84.1 percent) the non-availability of food ranged from 2 months to 6 months. In case of Lohardaga, out of 30 respondents, 24 (80 percent) had access and availability of food round the year. For the remaining 6 (20 percent), non – availability of food ranged between 1 month to 4 months.

## **6.6. Skill sets among the respondents**

1. In case of Khunti, out of the 30 respondents, only 1 had a family member been trained on good/modern farming practices in the last 3 years. In case of Latehar, out of 44 respondents, 1, and in Lohardaga, out of 30 respondents, 1 had a family member been trained on good/modern farming practices in last 3 years.
2. Out of the 30 respondents in Khunti only 4 (13.3 percent) have received training on good health practices and nutrition. Out of 44 respondents in Latehar, only 3 (6.8 percent) and in Lohardaga, out of 30 respondents only 3 (10 percent) received this training.
3. In case of Khunti, out of the 30 respondents, only 2 had a family member who received training on vocational skills or entrepreneurship in last 3-years. In case of Latehar, out of 44 respondents, 1 had a family member who received training on vocational skills or entrepreneurship in last 3-years. In case of Lohardaga, out of 30 respondents, 1 had a family member who received training on vocational skills or entrepreneurship in last 3-years.
4. In case of Khunti, out of the 30 respondents, only 3 had a family member who received training on livestock management in last 3-years. In case of Latehar, out of 44 respondents, 1 had a family member who received training on livestock management in last 3-years. In case of Lohardaga, out of 30 respondents, 3 had a family member who received training on livestock management in last 3-years.
5. In case of Khunti, out of the 30 respondents, 27 (90 percent) were interested in being an Entrepreneur/Start their own income generating activity and the same was observed for 31 (70.5 percent) out of 44 respondents in Latehar, and for 28 (93.33 percent) out of the 30 respondents in Lohardaga.
6. In case of Khunti, out of the 30 respondents, 2 (6.7 percent) were aware of program for entrepreneurial training and support. In case of Latehar, out of 44 respondents, 5 (11.4 percent) were aware of program for entrepreneurial training and support. In case of Lohardaga, out of the 30 respondents, 7 (23.3 percent) were aware of program for entrepreneurial training and support.

7. In case of Khunti, out of the 30 respondents, 12 (40 percent) mentioned they had easy availability of financial support for entrepreneurs where they live and the same was assessed for 5 (11.4 percent) out of 44 respondents in Latehar, and 5 (16.7 percent) out of the 30 respondents in Lohardaga.
8. In case of Khunti, out of the 30 respondents, 10 (33.3 percent) mentioned they had idea/skill to start an income generating activity. In case of Latehar, out of 44 respondents, 17 (38.6 percent) mentioned had idea/skill to start an income generating activity and the same was for 9 (30 percent) out of the 30 respondents in Lohardaga.
9. All the respondents in Khunti, Latehar and Lohardaga expressed their interest to participate in entrepreneurship development training and to start their own endeavor for livelihood.

## 7. Finding and Analysis

The study was conducted in three districts of Jharkhand, namely- Khunti, Latehar and Lohardaga in the first week of August 2021. 104 women were covered for tracing the impact of COVID-19 on the vulnerable rural population in the above mentioned three districts.

The survey area comes under Schedule V of Indian constitution which means these are tribal dominants area, politically reserved constituencies for the tribal community. The sample collected for the study represents (the current study sample consisted of 60 percent and above ST population) similar distribution of social category which may be target population of the project. Following are some of the observations of the study along the objectives it set out with:

*The current livelihood trends, income levels and food/nutrition security, impact of COVID-19 on the livelihoods, and opportunities in both farm and non-farm sectors.*

From the RNA, it was observed that in case of Khunti, 86.7 percent respondents were BPL where 40 percent owned yellow card, 46.7 percent owned red card and the remaining 10 percent did not own any card. In case of Latehar, 93.3 percent respondents were BPL, where 13.6 percent owned yellow card, 77.3 percent owned red card and the remaining 4.5 percent did not own any card. In case of Lohardaga, 93.3 percent were BPL, where 6.7 percent owned yellow card and 33.3 percent owned red card.

It was observed that across all the districts, high percentage of respondents (Khunti 76.7 percent, 75 percent in Latehar and 50 percent in Lohardaga) relied on daily wage activities as their main source of income. The second most prominent source was agriculture (10 percent in Khunti, 23.3 percent in Latehar and 46.7 percent in Lohardaga). Small percentage of respondents relied on shops or business as their source of income (3.3 percent in Khunti, and 3.3 percent in Lohardaga). In case of Khunti, there were small percentage of respondents who relied on forest as source of income. The most prominent source of secondary income across the three districts was agriculture (23.3 percent relied on agriculture Khunti, 88.6 percent in Latehar 63.3 percent in Lohardaga). Through the need assessment it is evident there lies a potential to create more sustainable living opportunities among these respondents by creating a more secure source of income. Moreover, it was observed that very few respondents had undergone vocational training across the three districts in the last 3 years (2 in Khunti, 1 in Latehar and 1 in Lohardaga). At the same time, high percentage of respondents across the three districts expressed their willingness to start their own enterprise (90 percent in Khunti, 70.5



percent in Latehar and 93.33 percent in Lohardaga). Few of these respondents were, however, aware of programs for such entrepreneurial training and support (6.7 percent in Khunti, 11.4 percent in Latehar and 23.3 percent in Lohardaga). Across the three districts, it was observed that a small number of respondents had been beneficiaries of livelihood enhancement projects implemented by local NGOs post COVID-19 (8 in Khunti, 2 in Latehar and 2 in Lohardaga).

In all the three districts, high percentage of respondents have mentioned of their family members had to return to the village due to COVID-19/Lockdown and loss of livelihood (66.7 percent in Khunti, 90.9 percent in Latehar and 70 percent in Lohardaga). It has also been observed that in case of Latehar and Lohardaga, all the respondents have pointed out that their income has significantly gone down post COVID-19 pandemic, whereas in the case of Khunti 26.7 percent have mentioned that there the pandemic had no effect on their income while the remaining 73.3 reported the effect of significant decrease in their income.

High percentage of respondents in Khunti and Latehar mentioned about non-availability of food throughout the previous year (93.3 percent in Khunti, and 84.1 percent in Latehar) and the non-availability of food ranged between 2 to 12 months in case of Khunti and 2 to 6 months in case of Latehar. Moreover, it was observed that low percentage of respondents had received training on good health and nutrition practices (13.3 percent in Khunti, 6.8 percent in Latehar and 10 percent in Lohardaga).

In case of income, it was observed that in Khunti, respondents were skewed towards a low monthly income bracket of less than INR 2500 (53.3 percent), and INR-2501 and 5000 (46.7 percent). In Latehar, a more heterogenous income profile of the respondents was observed where the income bracket ranged from less than INR 2,500 (27.3 percent) and INR 15,001-20,000 (2.3 percent). In case of Lohardaga, however, it was observed that overall, the monthly income of the respondents was towards the low, where the income brackets ranged between below INR 2500 and INR 5001 to 10,000. There is an urgent need, therefore, to aid the two districts – Khunti and Lohardaga in terms of generating more income and improving their living.

In terms of food and nutrition, it was observed that most of the respondents owned kitchen gardens (50 percent in Khunti, 75 percent in Latehar and 63.3 percent in Lohardaga). In order to build a more resilient community, it is needed that these respondents are made aware of the benefits of the kitchen gardens and provided information about importance of nutrition.

In case of Khunti, 53.3 percent respondents do not own cultivable land holdings, 43.3 percent own land holdings less than 1 acres and 3.3 percent own land holding 1 to 2 acres of land.

In case of Khunti, 56.7 percent respondents do not rent cultivable land holdings and 43.3 percent rented land holdings less than 1 acre. These 43.3 percent received rent of 10 to 25 percent rent per annum. Overall, it may be observed that in case of Khunti and Latehar, the average cultivable land holding was less than 1 acre, which denoted that these districts produce for self-consumption and not for sale in the market. Overall, it was observed that the productivity and yield of livestock was very low across the three districts. The most common livestock owned across the three districts are hens, bulls, cows, and pigs. Overall, the livestock owned among the respondent was very low in the number. The districts need support in terms of training on livestock rearing and management.

From the study, it was observed that across the districts of Latehar and Lohardaga, the expenditure on food, education and health has slightly decreased post COVID-19. On carrying out further analysis, a positive correlation was observed between income from main source and expenditure on health in case of Lohardaga with a correlation coefficient of 0.393, significant at 5 percent level. This denoted a decrease in expenditure on health with decrease in income from the main source. In case of Latehar, a positive correlation was observed between income from main source and expenditure on food post COVID-19, with correlation coefficient 0.351, significant at 5 percent level. This denoted a decrease in expenditure on food with decrease in income from the main source. On contrary, in case of Khunti there has been slight rise in expenditure on food, health and education. On carrying out further analysis, a positive correlation was observed between income from the main source and expenditure on food, with correlation coefficient of 0.315 significant at 5 percent level. This captures a scenario where the family who were earning more post COVID were spending more on food. In terms of expenditure on energy, there has been slight increase in both Khunti and Latehar, whereas in case of Lohardaga there has been a slight decrease. On carrying out further analysis, in Khunti, it was observed that there was a positive correlation between family member returning home due to loss of livelihood and increase of expenditure on two aspects - health and energy, with correlation coefficient 0.611 and 0.368 respectively both significant at 5 percent level. This result captures a scenario of increase in expenditure on health and energy with increase of family members on return. There is a further need to explore the possible explanation behind such relation between the association between return of family member and increase of expenditure on health and return of a family member and increase of expenditure on energy. Following the finding that the expenditure has gone down in these districts and that the income from farm and non-farm produce was very low since most of the respondents do not own livestock or farm land for income generation activities. It is imperative for HPPI to engage in such locations and create social value with appropriate interventions.

*To map the awareness, access, and linkages of rural households to social security schemes for resilience.*

From the RNA, it was observed that across all the three districts some respondents were linked to social security schemes (36.7 percent in Khunti, 27.3 percent in Latehar and 30 percent in Lohardaga). However, very small number of respondents across the three districts were benefited from government schemes in agriculture and livestock (6 in Khunti, 2 in Latehar and 2 in Lohardaga). Given that agriculture is prominent secondary source of income across the districts, it is important that relevant trainings are given to the families to improve their farm production.

It was observed that in case of Latehar and Lohardaga, more family members of the respondents are members of SHG (84.1 percent in Latehar and 63.3 in Lohardaga) as compared to Khunti (33.3 percent). It is, therefore, important to investigate the case of Khunti and improve the linkage of the families to form SHGs.

*To map the local CSOs and conduct a stakeholder analysis in their role for managing the pandemic.*

### ***Khunti***

According to the interviews with government schoolteachers in Khunti, loss of livelihood was the most serious challenge to overcome. According to the teachers, access to healthcare was

least challenging followed by access to vaccine, access to information about COVID and access to food supplies and nutrition. Nevertheless, a different opinion was stated by the Block Development Officer (BDO), Mukhiya and the CSOs in this district. According to these three stakeholders, access to healthcare was the biggest challenge in the district followed by access to information and awareness about COVID-19. According to BDO, loss of livelihood was minor concern. According to all the three stakeholders, during the last year, several initiatives have been taken to propagate awareness, information about health care and vaccination. According to the BDO, initiatives have been taken to make the community people more aware about COVID-19 and on vaccination. According to the Government school teacher, people with disability, widows, young children and senior citizens, people in Naxal areas and economically weaker people are the ones most vulnerable in Khunti. According to him, some had coinciding vulnerabilities. According to the member of JSPLS, economically weaker families, people with disability, widow, children, especially orphaned ones and the tribal were most vulnerable. According to the BDO and Mukhiya, senior citizens are most at danger from COVID-19, while both the Mukhiya and CSO agreed that at this stage, the economically weaker sections have been worst impacted, the daily wage earners have lost livelihood. All the four stakeholders interviewed in Khunti (BDO, CSO, Mukhiya, Government school teacher and the member of CSO) were aware of some of the schemes aiming to help the mentioned vulnerable groups. Currently, the schoolteacher is involved in awareness about all schemes. The JSPLS member mentioned that the village people have been linked with security schemes such as – PMJJBY, PMSBY during the pandemic. The Mukhiya and CSOs mentioned that there were special aid and schemes for COVID relief, especially for orphan children. The BDO mentioned that the migrant labors were helped with food and lodging, treatment, and quarantine services for COVID-19

According to three stakeholders (government schoolteachers, JSPLS and CSOs), there is a need to vaccinate more and more people with COVID-19 vaccine in the district. According to the school teacher, there is a need to a. help farmers with the high-yielding varieties (HYV) of seeds and good manure, etc. b. link farmers with market c. build skills of people for business and industry, and spread awareness about social security schemes.<sup>8</sup> Similarly, according to the Mukhiya, there is a need to a. promote agriculture and livestock farming, b. skill trainings for business, c. promote more crops other than wheat/rice d. training to farmers to improve productivity and d. reduce social evils such as child marriage, drug abuse, and drinking. According to the BDO there is a need to a) produce crops as per demand of the market, b) technical training, and c) production of crops other than rice and wheat which would increase the income of the farmers,

### ***Latehar***

During the interviews with the stakeholders, it was observed that loss of livelihood was considered major challenge in Latehar whereas access to health care was not considered so much as a challenge.

During this period, the BDO as well as the government schoolteacher and the CSO has been involved in distribution of masks, ration, health materials, and awareness events. The member of JSPLS and Mukhiya have been involved in coordination with the health department for awareness and access to COVID 19 services. The stakeholders have identified tribal groups, people in remote areas with no roads and network, widows and the people residing in the Naxal areas as most vulnerable. However, none of these stakeholders were strongly able to differentiate between the schemes for the masses, and for the vulnerable section. The BDO

highlighted the need to increase income generating activities, establish better connectivity with remote villages. The school headmaster has pointed out the need for linking the people to various schemes by government. The member of JSLPS has mentioned the need for supporting the farmers and setting up market links. The Mukhiya has highlighted the need for training on skills to improve farm production and the CSO has mentioned the need for encouraging entrepreneurship among the community members and for interventions to increase literacy.

### *Lohardaga*

During the interviews with the stakeholders in Lohardaga, it was observed that the BDO and the CSO considered access to healthcare as the biggest challenge followed by access to vaccination during the pandemic. According to the government schoolteacher, member of JSLPS, Mukhiya and CSO, loss of livelihood emerged as the major challenge. According to the Mukhiya and the CSO, there is a need to spread awareness about health care services. Apart from this, according to the JSLPS member, DPM, Mukhiya, the BDO and the government schoolteachers, more information on COVID 19 is required.

During the pandemic, the BDO has been involved in strategizing on spreading awareness on COVID-19. The Government school teacher has been involved in distribution of ration and spreading awareness among children, community, and youth. He has also been involved in busting myth relating to COVID-19 and vaccination. The member of JSLPS has been involved in organizing vaccination camps, mobilization for vaccination, distribution of sanitation materials, etc. The Mukhiya has been involved in spreading awareness, sharing rules, regulations, and restriction notifications, ensuring people behave as per protocol. The CSO has been involved in organizing awareness programs and conducted awareness sessions, helped in quarantine centers, and encouraged people for vaccination by registering them.

According to the stakeholders, the most vulnerable people during this period were senior citizens, people in Naxal areas and people from economically weaker section and malnourished children. It was not clearly evident that the stakeholders in Lohardaga were aware of security schemes for the vulnerable. The BDO and member of JSLPS highlighted the need for a. skills training to community people, and b. increase in agriculture products. The schoolteacher mentioned the need for monthly updates regarding social security schemes and print materials for distribution in schools for generating awareness among people. The Mukhiya and CSO highlighted the need for linkage of people with social security schemes and for providing skills training.

The sample selected for RNA provides a brief overview of the current (Post COVID-19) status of the vulnerable tribal population in the three districts of Jharkhand. It was observed that high percentage of the respondents were dependent on agriculture as daily wage activity as major source of income and agriculture as secondary source of income. The study could not find the consequences of lockdown on these daily wage earners and to clearly identify the source of livelihood during this period. While the stakeholders interviewed across the three districts highlighted the need for helping farmers to increase agriculture productivity of their cultivable land, the study could not capture the status of current land used for agriculture produce and their production across the three harvest seasons. HPPI aims to further explore these aspects with the proposed project. Furthermore, with its planned interventions, HPPI would aim to enhance the livelihood opportunities among the vulnerable population across these three districts and others

## Annexure I

### INTERVIEW SCHEDULE

1	Village		2	Gram Panchayat		3	Date		
<b>General Information of the Primary Respondent</b>									
4	Name of the Respondent				5	Age			
6	Gender	Female	Male	7	APL	BPL (i) Yellow Card (ii) Green Card (iii) Red Card	8 Any Disability?	YES NO	
9	Category	S C	ST	OBC	General	10	Marital Status	Married Unmarried Divorced Widow	
11	No. of adult (equal & greater than 18 yrs.) family members (Male)	12	No. of adult equal & greater than 18 yrs.) family members (Female)		13	No. of child less than 18 years family members (male)		14	No. of child (less than 18yrs) family members (female)
15	No. of children attending college including Inter college	16	No. of male child attending school including +2		17	No. of female child attending school including +2			
<b>Current Livelihood Trend, Income Levels, Nutrition Security, Impact of COVID on Livelihood, Opportunities in Farm and Non-Farm Sector</b>									
18 Do you work to enhance the household economy?   YES, I am independent   YES, but I only assist   NO									
19	Main source of household income (tick only 1)	Farming	Forest	Livestock	Shop/Business/Trade	JOB	Daily wage earner		
20	Secondary source of	Farming	Forest	Livestock	Shop/Business/Trade	JOB	Daily wage earner		

	<b>household income (may tick more than 1 option)</b>								
<b>21</b>	<b>Monthly household income from main occupation</b>	Up to 25000	26K to 10K	11 to 15 K	16 to 20 K	21 to 25K	More than 25K	<b>22 Monthly household incomes from secondary source</b>	
								(I) Up to 2500	
								(II) 2,600 to 5,000	
								(III) 6000 to 10,000	
								(IV) 11,000 to 15,000	
								(V) 16,000 to 20,000	
								(VI) 21,000 to 25,000	
								(VII) More than 25,000	
<b>23</b>	<b>Do you have a Kitchen Garden in your home?</b>							Yes	No
<b>24</b>	<b>What do you grow in your Kitchen Garden? (May tick more than 1 option)</b>							1. Fruits 2. Vegetables 3. Herbs & Medicinal Plants 4. Spices	
<b>25</b>	<b>How often do you grow items in your Kitchen Garden</b>	(i) Seasonally	(ii) Round the year						
<b>27</b>	<b>Cultivable land holding own (in Acres)</b>	(i) Less than 1 acre (ii) 1-2 acre	<b>28</b>	<b>Cultivable land holding rented (in acres)</b>	(i) Less than 1 acre (ii) 1-2 acre (iii) 3-4 acre	<b>29</b>	<b>If rented, rent per year</b>	(i) Less than 10K (ii) 10-20K (iii) 21-30K	

		(iii) 3-4 acre (iv) 5 acres (v) More than 5 acres			(iv) 5 acres (v) More than 5 acres			(iv) 31- 40K (v) 41- 50K (vi) 51- 75K (vii) More than 75K
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**30 What effects do the COVID-19 Pandemic and subsequent lockdowns have on your livelihood?**

- (I) No effect: I am earning the same as I was earning before
- (II) My income has gone up during the COVID season
- (III) My income has significantly gone down post-COVID-19 Pandemic

**31 To estimate, what is the loss is in your monthly income post-COVID-19 Pandemic?**

- (I) 0 to 2500
- (II) 2600 to 5000
- (III) 6,000 to 10,000
- (IV) 11,000 to 15,000
- (V) 16,000 to 20,000
- (VI) 21,000 to 25,000
- (VII) More than 25,000

<b>32. Ownership of Livestock (Write Nos)</b>		<b>32A Bull/Ox</b>		<b>32B Cow</b>		<b>32C Buffalo</b>		<b>32D Pig</b>	
<b>32E Duck</b>		<b>32F Goat</b>		<b>32G Horse</b>		<b>32H Donkey /Mule</b>		<b>32I Hen</b>	
<b>33. Productivity &amp; Yield (In Kgs/day and Nos)</b>		<b>33A Cow Milk</b>		<b>33B Buffalo milk</b>		<b>33C Goat (Milk)</b>		<b>33D Goat (In piece / month)</b>	
<b>33E Pig (In piece/ month)</b>		<b>33F Hen/Chicken (In piece/ month)</b>				<b>33G Hen (Eggs in pieces/ month)</b>			
<b>34 Agricultural Produce</b>		<b>Rabi (Oct-Mar)</b>		<b>Kharif (Jul-Sept)</b>		<b>Zaid (Apr-Jun)</b>			

	Crop Name	Land used (Pucca Acre)		Production (In Quintal)		Land used (Pucca Acre)		Production (In Quintal)			
35		35A		35 5 B		35 C		35 5 D	35 E		
36		36A		36 6 B		36 C		36 6 D	36 E		
37		37A		37 7 B		37 C		37 7 D	37 E		
38		38A		38 8 B		38 C		38 8 D	38 E		
39		39A		39 9 B		39 C		39 9 D	36 E		
40		40A		40 0 B		40 C		40 0 D	40 E		
41		41A		41 1 B		41 C		41 1 D	41 E		
42	Average monthly household expenses (In Rs) [PRE COVID]										
42 A	Food			42B	Health						
42 C	Education			42D	Energy						
42 E	Other HH expenses										
43	Average monthly household expenses (In Rs) [POST COVID]										
43 A	Food			43B	Health						
43 C	Education			43D	Energy						
43 E	Other HH expenses										
44	Have you received training on good health practices and nutrition?								Yes	No	
45	Are you or anyone in your family, a member of a Self Help Group?								Yes	No	
46	Has anyone in the family been trained on good/modern farming practices in last 3 years?								Yes	No	



47	Has anyone in your family received training on vocational skills or entrepreneurship in last 3-years?	Yes	No
48	Has anyone in the family been trained on livestock management in last 3 years?	Yes	No
49	Have you received benefit of any government scheme on agriculture or livestock in last 1 year?	Yes	No
50	Have you been/ are a beneficiary of any other livelihood enhancement project implemented by any local NGO? (Post COVID)- March 2020	Yes	No
51	Have you been trained/ made aware about the COVID-19 protocols by any NGO?	Yes	No
52	Anyone in your family returned to village due to COVID-19/Lockdown and loss of livelihood?	Yes	No
53	Are all family members above 18 vaccinated with at least the first dose?	Yes	No
54	Are you aware about treatment of COVID-19?	Yes	No
55	Are you linked to Social Security Schemes? (Give examples while asking) e.g., Pradhan Mantri Garib Kalyan Yojna/ Van Dhan Yojna, etc.	Yes	No
56	Did you receive any cash benefits (Direct Benefit Transfer) during COVID-19?	Yes	No
57	Are you aware of your Rights & entitlements? (For women)	Yes	No
58	Have you received food/ration support during lockdowns?	Yes	No
59	Where do you sell your farm produce? (MAY TICK MORE THAN 1 OPTION)	Man di	Local market
60	Does your family have access and availability of food round the year?	Yes	No
61	If no, how many months in a year are difficult?		
62	Did you participated in any developmental scheme survey, undertaken by the Govt/ any other CSO post COVID-19?	Yes	No
63	Are you interested in being an Entrepreneur/ Start your own income generating activity?	Yes	No
64	Are you aware of any Programme for entrepreneurial training and support?	Yes	No
65	Is there easy availability of financial support for entrepreneurs where you live?	Yes	No
66	Do you have an idea/ skill to start an income generating activity?	Yes	No
67	If any entrepreneurship Development training is provided, will you be interested to participate?	Yes	No

## Annexure II

### Interview of Government and CSO Officials for RNA

<b>Name &amp; designation Organization</b>	<b>Place Date</b>
1. Please rate the following aspects of the Pandemic as Least to Most challenging to overcome or resolve (1 being least and 5 being most challenging/difficult)	
I. Access to Basic Health Care	
II. Loss of Livelihood due to Pandemic	
III. Access to Vaccination	
IV. Access to information and awareness about Covid-19	
V. Access to nutrition & food supplies	
2. What are the key areas where initiatives can be taken to help and support the community in fighting the pandemic?	
3. What initiatives have been taken by your organization to support the community during the pandemic crisis?	
4. Which particular social security schemes have been encouraged by you (organization) during the pandemic?	
5. How many people (approximately) have benefitted from various schemes during this period? What is the most common benefit(s)? (In your particular block or district)	
6. Are certain groups more vulnerable than other? Who are they? How are they more vulnerable?	
7. Are there specific schemes to help such vulnerable groups? (Differently abled, widowed, tribals, children, etc.)	
8. In your opinion, is the relief provided reaching all community members equitably? If not, what are the challenges, what steps can be taken to ensure equitable support?	
9. How can other CSO / Government Authorities help to reduce the adverse impacts of the Pandemic on the local people?	
10. Going forward, are you (organization) better prepared with strategies to help the local population, especially the marginalized?	
11. How do you think/suggest that the livelihoods of rural population be strengthened for improved income and resilience?	