



Impact Assessment of COVID-19 on Indian Agriculture and Rural Economy

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ONLINE SURVEY

DDMs of NABARD

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Foreword

The COVID-19 pandemic is the greatest global humanitarian challenge the world has faced since World War II. The virus has spread widely, and the number of cases is rising daily as governments work to slow its spread. India had moved swiftly, implementing a proactive, nationwide, 21-day lockdown, with the goal of flattening the curve and using the time to plan and resource responses adequately. India's effort to combat COVID-19 virus has been praised over the globe. However, the lockdown came with an economic cost and cascading impact on all the sections of society. The Covid-19 induced lockdown in India was a huge economic shock. It started across the country on 24 March 2020 and is still ongoing with restrictions in one form or other. It stalled the economy with complete closure imposed on enterprises across all sectors. Even though agricultural activities were exempted, in the initial phases of the lockdown the agriculture value chain also faced large-scale disruptions. This had a serious detrimental effect on the rural Indian economy. The coronavirus pandemic has also triggered a massive reverse migration from the urban to rural areas in large parts of the country.

Times of crisis is a great teacher as along with the inherent challenges it can throw open many new opportunities. In the present corona virus pandemic also, the immediate challenge was restoration of the supply chains for essential commodities as well as reducing the plight of the distressed migrant worker. The government, through its various interventions specifically through the Prime Minister Garib Kalyan Yojana and MNREGA has provided timely relief to migrants in these difficult times. While most of the challenges presented by the pandemic have been efficiently handled it is also important to make use of the opportunities the crises provides. A case in point is the new opportunities the crises has thrown open in the agriculture supply chain network. In many parts of the country, FPOs stepped in successfully creating supply chains in the COVID scenario. There are also numerous examples across metros in the way groups of farmers took the initiative to ensure direct delivery of produce to gated communities and societies for products ranging from exotic avocados to perishables like regular fruits and vegetables. The entire logistics chain has been set in motion, but it currently lacks depth and width. An institutional fillip is required which builds on this with expertise can generate livelihoods at various levels.

The migrant crisis should be looked upon as an opportunity to rethink the whole aspect of migration and by using the innate or acquired skills of the migrants who have moved back an

attempt should be made to resolve the long pending problems faced by the rural sector. Some of the migrants working in the food and vegetable supply chain in big cities can be engaged with FPOs on the marketing side as they have a fair understanding of the nuances of marketing and consumer preferences in urban areas. There are close to 6,000 FPOs in the country and growing. These can be ideal institutions to absorb them gainfully.

The Government of India through its 'Atmanirbhar' package has rolled out many path breaking reforms particularly in the agriculture and rural sector. It is now important for all institutions to step up and engage all stakeholders to take forward the vision of a rejuvenated, ambitious and self-reliant Bharat.

I would like to congratulate DEAR team for coming out with this All India survey on the impact of CoVID-19 on Indian agriculture and rural economy. I hope the survey provides valuable insight on the impact of the pandemic on agriculture and the rural Indian economy, which would guide bankers and development practitioners to initiate necessary policy initiatives and interventions for inclusive and equitable growth of the distressed sections of the society in times of Covid-19 pandemic.

K J SATYASAI
CHIEF GENERAL MANAGER

EXECUTIVE SUMMARY

I. Objectives of the Survey

This survey was conceptualised and launched with the major objective of assessing the impact of COVID-19 on Indian agriculture and rural economy. The specific objectives of the study were to assess the impact of COVID 19 on:

- i. Agriculture and allied sector production, farm gate prices, supply and demand of agricultural inputs, etc.
- ii. Marketing of agricultural produce of farmers
- iii. Banking activities in terms of access to credit, recovery and digital transactions
- iv. Activities of SHGs, NBFC–MFIs, FPOs, Farmers Club and MSME sector in rural areas
- v. To suggest policy measures for agriculture and rural sector to ameliorate the adverse situation prevailing in the post COVID-19 situation

II. Methodology and Sampling Design

A questionnaire for getting feedback from DDMs was designed and test checked internally. In view of restricted mobility of people owing to complete lockdown announced by the Govt. of India starting 25 March 2020, the online link was shared with NABARD DDMs seeking their online responses through a structured questionnaire. Data and feedback received through purposive sampling method from 560 districts of 33 States/UTs manned by 401 DDMs of NABARD were tabulated and analysed using suitable statistical tools to arrive at major findings of the Survey. The responses and perception from DDMs were based on their interaction with various stakeholders, viz. farmers, government officials, members of SHGs, Farmer Clubs, Farmer Producer Organizations, Microfinance Institutions and Banks. The online survey was conducted during 29 April 2020 to 04 May 2020, a period during which complete lockdown was being enforced by the Government.

III. Major Findings of the Survey

- i. **Impact on Production** – At All-India level, agriculture production in almost half (47%) of sample districts was adversely affected by the impact of COVID-19. Magnitude wise, agriculture production (-2.7%) had not been adversely impacted significantly, mainly due to the fact that harvesting of rabi crops like wheat was almost complete by the end of April 2020. However, production in *allied sector* had declined significantly, especially in poultry sector (-19.5%), followed by fisheries sector (-13.6%) and Sheep/Goat/Pig (S/G/P) sector (-8.5%), primarily due to drastic decline in demand for these products possibly due to the widespread fear circulating in the wake of COVID 19 regarding safety of non-vegetarian food, particularly poultry

meat, for health related concerns. Similarly, production in dairy (-6.6%) and horticulture (-5.7%) sub-sector also reduced, owing to reduced demand for these products and disruption in their supply chain.

- ii. **Impact on Farm Gate Prices** – Farm gate prices have not declined significantly in crop sector (-2.2%). However, prices in allied sectors had declined in the range of 2% to 18%. This decline was highest in poultry sector (-17.8%), followed by horticulture (-7.6%), dairy (-5.6%), fisheries (-4.8%) and S/G/P (-2.9%) sectors respectively, mainly due to supply disruption caused by restriction on movement of vehicles. On the whole, 54% of sample districts witnessed adverse impact on farm gate prices of agricultural produce.
- iii. **Impact on Availability of Agri Inputs** - Due to restrictions imposed on movement of men/material and closure of shops, availability of agri inputs viz. seeds (-9.2%), fertilisers (-11.2%), pesticides (-9.8%), fodder (-10.8%), etc. declined in the range of 9 to 11 per cent. At all-India level, 58% of sample districts were adversely affected in terms of availability of inputs.
- iv. **Impact on Prices of Agri Inputs** - Due to disruption in supply chain owing to restrictions on movement of vehicles and closure of shops and markets, prices of agri inputs viz. seeds (8.8%), fertilisers (10.0%), pesticides (9.0%), fodder (11.6%), increased in the range of 9 to 12 per cent. At all-India level, 54% of sample districts witnessed an increase in prices of agri inputs, possibly due to its non-availability.
- v. **Impact on Agriculture Marketing** –Even though local procurement centres were opened by various State Governments under their jurisdiction, yet restrictions on movement of vehicles had adversely impacted about 74 per cent of sample districts in smooth operation of agriculture marketing through *mandis*. The impact on operation of rural *haats* was more severe, with 87 per cent of sample districts being adversely affected. This was mainly due to a complete ban on opening of rural *haats* by the local authorities in majority of the districts in the country.
- vi. **Impact on Banking Services** – As far as banking services are concerned, access to credit through term lending and KCC was adversely impacted in about 89 per cent and 59 per cent of districts, respectively. As regards to recovery, 94 per cent of sample districts were reported to have been adversely affected by the pandemic and consequent lockdown. However, a positive feature that emerged was that 63 per cent of sample districts reported an increase in digital transactions by the customers during the lockdown period.
- vii. **Impact on Microfinance Activities and FPO/FC**– At an all-India level, microfinance activities were adversely impacted in 95 per cent of the sample districts and the business activities of NBFC-MFIs was adversely affected in 88 per cent of the

sample districts. Similarly, adverse impact was reported in activities of FPOs and Farmers Clubs promoted by NABARD. However, many SHGs and FPOs seized upon the opportunity of making face mask and sanitizers as also direct selling of vegetables/fruits to the customers, thereby helping the local community and administration as also increasing their business.

- viii. **Impact on MSME Sector** – MSME sector was the worst hit sector by the COVID pandemic in terms of impact on price level of raw materials, employment, production level, consumer demand and disruptions in supply chains. Decline in production level and employment was reported in 97 per cent and 96 per cent of the sample districts, respectively. Similarly, adverse impact was reported on consumer demand (85% districts) and cash flow (80% districts) of MSME sector thereby increasing hardship of the people at large.

IV. Policy Implications/Suggested Action Points

- Due to decline in agriculture and allied sector production, income support may be provided to farmers in general and particularly those engaged in poultry and fisheries sector. In this connection, enhancing the income support through PM-KISAN could be a good option
- Due to poor recovery, interest waiver for agri term loan for at least one year may be provided by Banks
- Microfinance activities to be reactivated through injection of more liquidity to NBFC-MFIs
- Banks to be nudged to enhance credit linkage and next dose of credit to eligible SHGs
- MSME sector to be supported through credit support (working capital) at concessional rate and interest subvention schemes and waiver of interest for at least two quarters for existing loans
- Opportunities for mask making, sanitizers, direct delivery of food grains, vegetables, fruits may be encashed by SHGs and FPOs.
- A provision may be considered for NABARD grant assistance to FPOs for purchase of small road transport vehicle to take advantage of new emerging opportunities for direct selling of agri and horticulture produce to consumers.
- Launching awareness camps and disseminating information on coping/dealing with COVID-19 or similar such emergencies by SHGs, FPOs and FCs in rural areas.
- Due to disruption in marketing of agri produce through *mandis* and rural *haats*, and reduced farm gate prices, the income stream of farmers have dwindled leading to

poor recovery. Therefore, interest waiver for agri term loan for at least one year may be considered.

- Microfinance activities need to be reactivated through injection of liquidity to NBFC-MFI sector so that petty business activities on pavement and road side could be resurrected in semi-urban and rural areas.
- Banks should be nudged to enhance credit linkage and /or next dose of credit to eligible SHGs
- Expanding digital infrastructure for online trading of agricultural goods
- Universalization of MNREGS for covering more labourers, including the migrant workers who have returned from bigger cities

1 INTRODUCTION

1.1 The novel Coronavirus (COVID-19) pandemic has rapidly spread across the world, adversely affecting the lives and livelihoods of millions across the globe. India reported its first infection on 30 January 2020, prompting the authorities to soon initiate various measures to contain the spread of the epidemic. Given that the disease is highly contagious, the much-needed nation-wide lockdown was enforced starting 25 March 2020 in order to contain the spread of COVID-19 pandemic. During the initial few weeks, the restrictions were strict and all non-essential activities and businesses, including retail establishments, educational institutions, places of religious worship, across the country were prohibited from operating. Subsequently, these restrictions are being gradually eased in a phased manner in most parts of the country.

1.2 As the restrictions imposed due to the lockdown are being lifted, it is an opportune moment to analyse the impact of COVID-19 on different sectors of the economy. A number of reports have pointed towards the possibility of contraction of Indian GDP in 2020-21. This is a worrisome indication, since a higher GDP contributes immensely towards achieving better living standards, reduced poverty as well as improvement in other socio-economic indicators. While other sectors are reported to be under significant stress, it is important to analyse the impact on agricultural and allied sectors which provide livelihood to majority of the population in India.

Why Agriculture Sector Matters?

1.3 The agricultural & allied sector carries immense importance for the Indian economy. It contributes nearly one-sixth to the Indian national income and provides employment to nearly 50% of the workforce. It is fundamental for ensuring food security of the nation and also influences the growth of secondary and tertiary sector of the economy through its forward and backward linkages. The performance of agricultural sector greatly influences achievements on many other fronts. For instance, World Development Report 2008 released by World Bank emphasises that growth in agriculture is, on average, at least twice as effective in reducing poverty as growth outside agriculture. Agricultural growth reduces poverty directly, by raising farm incomes, and indirectly, through generating employment and reducing food prices. In other words, a thriving agricultural sector is a boon for most sectors of the Indian economy.

India's Position in World Agriculture

1.4 As regards, India's position in world's agriculture is concerned, it is the largest producer of pulses, okra, mango, banana and lemon and the second largest producer of

wheat, rice groundnut, potato, tomato, onion, cabbage, cauliflower, brinjal etc (Table 2.1). India produces more than one fifth of global production of paddy and pulses. Similarly, it contributes to more than twenty per cent of global production of many of the horticulture crops such as okra, cauliflower, brinjal, banana, mango and papaya. However, the area of concern is the low level of productivity of major field and horticulture crops in the country.

| Table 2.1 : India's Position in World Agriculture | | | | | |
|--|------------------------------|------------------------------|---------|--------|------------------|
| Item | India (Million Tonnes) | World (Million Tonnes) | India's | | Next to |
| | | | % Share | Rank | |
| 1. Crop production | | | | | |
| (A): Total Cereals | 294 | 2849 | 10.3 | Third | China, USA |
| Wheat | 93.5 | 749.5 | 12.5 | Second | China |
| Rice (Paddy) | 159 | 741 | 21.4 | Second | China |
| Total Pulses | 17.6 | 82 | 21.5 | First | |
| (B): Oilseeds | | | | | |
| Groundnut (in shell) | 7 | 44 | 15.6 | Second | China |
| Rapeseed | 6.8 | 69 | 10 | Third | Canada, China |
| 2. Fruits & Vegetables | | | | | |
| Vegetables & Melons | 120 | 1075 | 11.2 | Second | China |
| Okra | 5.5 | 9 | 62.0 | First | |
| Potatoes | 44 | 377 | 11.6 | Second | China |
| Tomato | 18.4 | 177 | 10.4 | Second | China |
| Onion (dry) | 19.4 | 93.2 | 21 | Second | China |
| Cabbages & other Brassicas | 9 | 71.2 | 12.3 | Second | China |
| Cauliflower & Broccoli | 8.2 | 25.2 | 32.5 | Second | China |
| Brinjal | 12.6 | 51.3 | 24.5 | Second | China |
| Fruits excluding Melons | 91 | 866 | 10.5 | Second | China |
| Banana | 29.1 | 113.2 | 25.7 | First | |
| Mango and Guava | 18.8 | 46.5 | 40.4 | First | |
| Lemon & Lime | 3 | 17.3 | 17.2 | First | |
| Papaya | 5.6 | 12.6 | 44.4 | First | |

Source: FAOSTAT

Global Vs National Yield of Major Crops

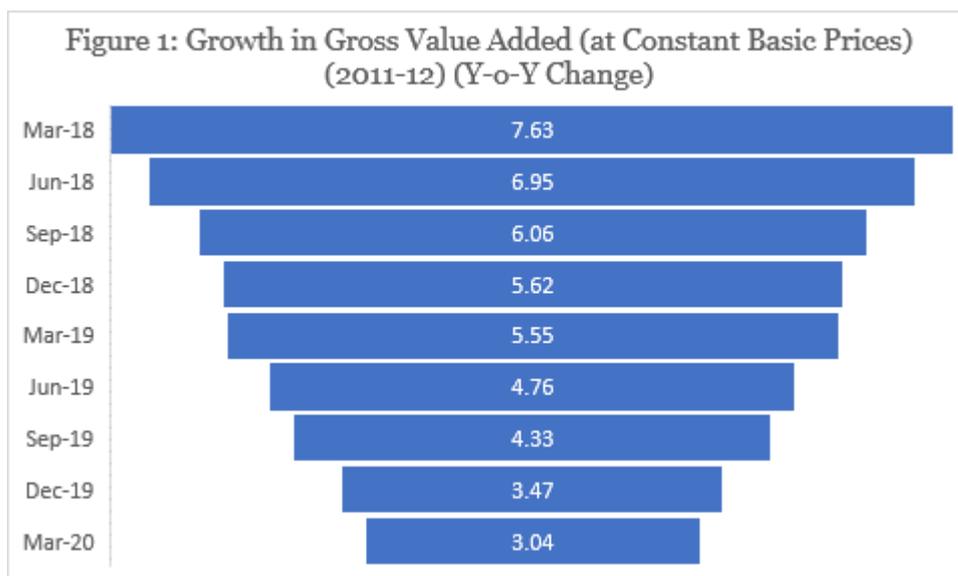
1.5 Although, India is one of the largest producer of some of the agriculture and horticulture products, yet the national yield of major crops (except ground nut) is less than the global average yield production. Further, the national yield of such crops is far less than the highest yield achieved in other parts of the world. (Table 2.2). The COVID 19 pandemic has adversely impacted the globally agriculture sector and Indian agriculture sector is no exception.

| Item | World (kg/ha) | India (kg/ha) | Next to |
|-------------|----------------------|----------------------|---------------------------------|
| Paddy | 4602 | 3848 | China (6917), Brazil (6210) |
| Wheat | 3531 | 3219 | Germany (7644), France (6757) |
| Maize | 5755 | 3115 | USA (11084), Argentina (7576) |
| Pulses | 1009 | 664 | Russia (2008), Canada (1964) |
| Sugarcane | 70891 | 69735 | Gautemala (121012), USA (82412) |
| Groundnut | 1686 | 1732 | USA (4566), China (3709) |
| Tobacco | 1843 | 1711 | Pakistan (2368) |

Source: FAOSTAT

COVID-19: Concerns related to Rural Economy

1.6 The COVID-19 pandemic has occurred at a time when the global and Indian economic growth was already expected to decelerate. The last few quarters have witnessed a moderation of growth rate of the Indian economy, with quarterly growth in GVA declining from 7.63% in Q4 in 2017-18 to 3.04% in Q4 of 2019-20 (Figure 1). The declining trend may have become more severe due to COVID-19, as indicated by many factors. For instance, recently released estimates by Govt of India indicate that production in the eight core sectors of our economy contracted for the third month in a row, with output declining 23.4 per cent in May 2020. Overall growth has been adversely affected in most core sectors, apart from fertilisers.



Prioritising Agriculture Sector for Economic Recovery

1.7 The economic implications of the novel Coronavirus (COVID-19) pandemic have brought the agricultural sector into sharp focus and heightened its responsibility to feed and employ thousands who might have lost livelihoods. At this time when most sectors of the economy are reported to be under significant stress, the agricultural sector continues to be promising and cushioning the economy. The area sown under all major kharif crops is expected to be higher than corresponding period during the last year. Since the agricultural sector continues to be one of the bright spots amidst this pandemic, there is a need of prioritising agricultural sector during this time to ensure speedy economic recovery of the country.

Background of the Survey

1.8 With this background, NABARD had decided to collect and analyse quick feedback through our district level field officers i.e. District Development Managers (DDMs) posted in various districts on the effect of COVID-19 on farming, horticulture, dairy, poultry, NFS and various other sectors of the economy. The gathered information may be useful in understanding the ground-level situation so as to devise suitable policy responses.

2 METHODOLOGY AND SAMPLING DESIGN

Objectives of the Survey

2.1 The survey was conceptualised and launched with the major objective of assessing the impact of COVID-19 on agriculture and rural economy. The specific objectives of the study were to assess the impact of COVID 19 on:

- i. Agriculture and allied sector production, farm gate prices, supply and demand of agricultural inputs, agriculture labour and wage rates.
- ii. Marketing of agriculture produce of farmers
- iii. Banking activities in terms of access to credit, recovery and digital transactions
- iv. Activities of SHG, NBFC –MFI, FPO, Farmers Club and MSME sector in rural areas
- v. To suggest policy measures for agriculture and rural sector to ameliorate the adverse situation prevailing in the post COVID 19 situation

Methodology

2.2 In order to fulfill the objectives outlined in the previous Chapter, a questionnaire (enclosed in Annexure) for obtaining feedback from DDMs was designed and test checked internally. In view of restricted mobility of people owing to complete lockdown with effect from 25 March 2020 announced by Govt. of India, *online survey* was the only option available to solicit responses from the field. Accordingly, the *online link* was shared with the DDMs seeking their responses through a structured questionnaire. The questionnaire was designed in such a manner so as to assess whether the lockdown imposed due to COVID-19 pandemic had impacted the various activities in the agriculture and rural sector adversely, favourably or had no impact. Based on the responses received, a further probe was attempted to quantify the magnitude of impact on various activities in this sector, wherever possible.

2.3 The data and feedback have been obtained through purposive sampling method from 560 districts of 33 States/UTs manned by 401 DDMs of NABARD (Annexure Table 14). The responses and perception from DDMs are based on their interaction with various stakeholders, viz. farmers, and government officials, members of SHGs, Farmer Clubs, Farmer Producer Organizations, Microfinance Institutions and Banks. The responses received were analysed suitably using the standard statistical tools. The finding emanating

from analysis has been presented in the next chapter as per the sequencing of questions given in the questionnaire.

The questionnaire contained questions to analyse the impact of COVID-19 on aspects such as agricultural production, prices of inputs and outputs, availability and wage of labour, marketing of agricultural produce, banking activities, microfinance activities, MSMEs, etc. In order to analyse the impact on various dimension, an index was created for using the following methodology:

Let us consider the example of Q9 on Marketing of agricultural produce. For each district, our questionnaire had asked whether the impact on the indicator was favourable, adverse or no impact. While creating this index:

- a) For each district, the favourable impact is coded as '1', adverse impact is coded as '-1' and no impact is coded as '0'.
- b) This has been done for each of the indicators given under a particular question. So, each district's score will have a range of -6 to +6
- c) The score has been added for all districts in each state.
- d) The aggregate score of each state has been divided by the number of districts to arrive at the final score.
- e) The aggregate score has been categorised into low, medium and high category based on the following conjecture:

| Category | Criterion |
|----------|---|
| Low | If score greater than -2 (one-third) |
| Medium | If score between -2 and -4 (two-thirds) |
| High | If score less than -4 |
| | |

Timeframe of the Survey

The online study was conducted from 29 April 2020 to 04 May 2020, a period during which complete lockdown was enforced by the Government. There was complete ban on movement of persons and vehicles except some relaxation for essential services.

Limitations of the Survey

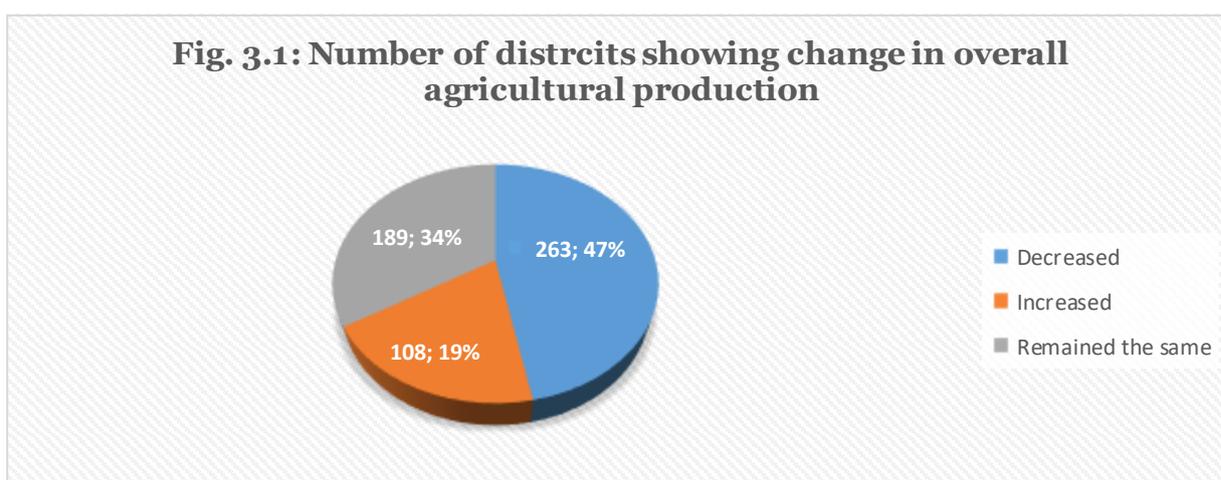
In view of the limited mobility of persons and vehicles due to lockdown, the *online responses* have been obtained only from such districts which were manned by NABARD officers. Further, the responses of the DDMs are based on their field level perception supported with discussion with various stakeholders operating in rural areas. Therefore, the findings may be interpreted accordingly and used taking into account this limitation.

3 MAJOR FINDINGS OF THE SURVEY

This Chapter elaborates on the major findings of the survey.

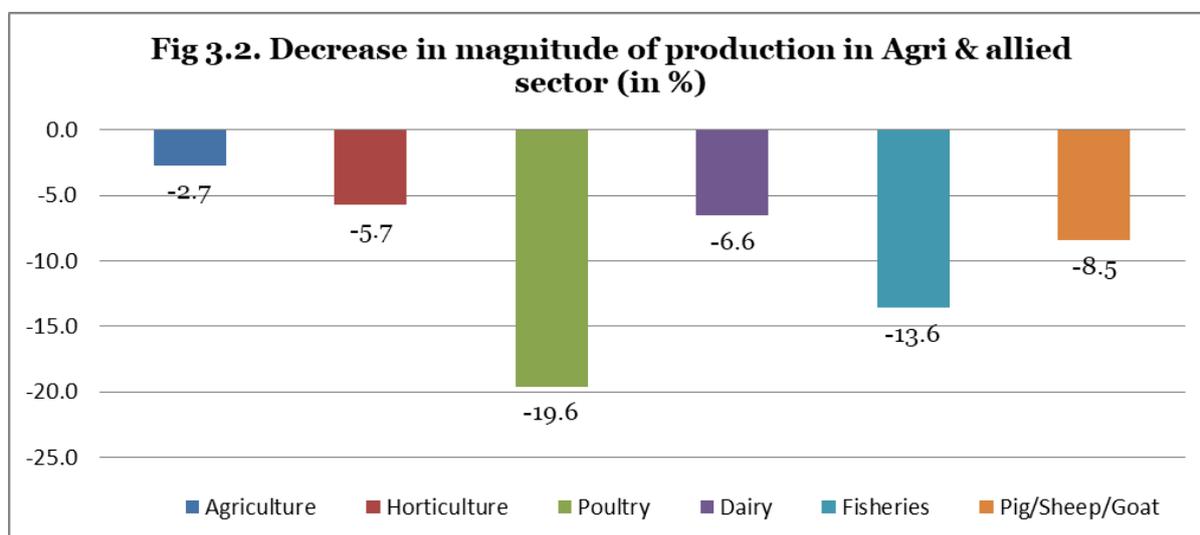
3.1 Impact on Agriculture Production

3.1 The impact of lockdown imposed in the entire country owing to COVID-19 on the overall production levels in the agricultural and allied sector has been significant with overall production levels in the agriculture and allied sector declining in 47% of the sample districts. (Fig 3.1). However, 19% of the districts have also reported an increase in the overall level of production in the sector and 34% of the districts have shown no change in the levels of production in the agriculture and the allied sector. Some of the reasons for decline in agricultural activities include lack of availability of labour and machines, need for social distancing, and restrictions on free movement of men and machineries.



3.2 Through this survey an attempt was also made to gauge the magnitude of the impact of COVID-19 and resultant lockdown on various sub-sectors of the rural economy. In order to do so, the agriculture and allied sector was further sub-categorised as: Agriculture, Horticulture, Poultry, Dairy, Fisheries and Pig/Sheep/Goat and an attempt was made to assess the magnitude of impact on these sub-sectors. The all-India changes in magnitude of production in these sub-sectors has been depicted in Fig 3.2. All the subsectors have shown a decline in the magnitude of production with poultry showing the highest decline of 19.6% followed by fisheries with a decline in production by 13.6%. Crop production has been least impacted with a decline of 2.7%. The adverse impact on Crop sector was lower since harvesting of major rabi crops viz. wheat, mustard, gram, etc. in majority of the states was almost complete by the end

of April 2020 and farmers had already moved major portion of their produce from their farms to their houses. However, production in *allied sector* had declined significantly especially in poultry sector (-19.5%), followed by fisheries sector (-13.6%), Sheep/Goat/Pig (-8.5%), dairy (-6.6%) and horticulture (-5.7%).



3.3. The outbreak of the pandemic has hit the poultry and related sectors the hardest and the demand has fallen drastically due to the widespread fear circulating in the wake of COVID 19 that animal products were carriers of the Coronavirus and may be a source of the infection. As a result, the demand for products emanating from the poultry, fisheries and sheep/goat/pig (S/G/P) sectors had declined significantly during the lockdown period of April 2020. The production cycles in these allied sectors therefore got adversely affected. In the dairy sector, the demand for milk had not been impacted much but the demand for processed dairy products viz. sweets, khoya, paneer, cream, etc. was adversely affected mainly due to demand disruptions caused by the lockdown. The closure of hotels, restaurants, sweet shops, parlours and street sellers in particular depressed demand for processed dairy products. As a consequence of declining demand, the dairy farmers were not getting remunerative prices for their milk which ultimately led to the decrease in production of milk. Feedback from the field indicated that dairy farmers had reduced the doses of green and dry fodder, feed, etc. to their animals leading to decline in their milk capacity. All these factors resulted in a decline in production in the dairy sectors by about 6% at all India level within one month of the lockdown period.

Magnitude of Change of Production at the State level

3.4. The magnitude of impact on various sub-sectors have been discussed in following paragraphs:

- a. Agriculture:** In the agriculture subsector, most of the states have witnessed a decline in production. States like Chhattisgarh (13%) and Himachal Pradesh (15%) have witnessed a sharp decline in agriculture production. However, some large agricultural states like Telangana (23 % increase), Punjab (5%), Rajasthan (4.4%) and Gujarat (6.7%) have actually shown an increase in agricultural production which may be attributed to the fact that rabi season had witnessed a bumper crop production and harvesting of the crops had been completed in many of the states before the onset of the pandemic and the lockdown.
- b. Horticulture:** Horticulture being a perishable crop was adversely affected during the lockdown even though there was no restriction on sale of fruits and vegetables in the market, except ban on operations of rural haats. All states except Gujarat (5%), Rajasthan (2.5%) and Karnataka (1.7%) have witnessed a decrease in production in the horticulture sector. Amongst the larger states, Himachal Pradesh, Chhattisgarh and Tamil Nadu faced the highest decline of 18%, 17.9 and 13.9% respectively.
- c. Poultry:** This sector was most strongly impacted in all states (except Arunachal Pradesh where production was reported to increase by 25%) with production declining by a significant amount. The decline in production levels was the sharpest in the states of Haryana (37.2%), Madhya Pradesh (34.2%) and Uttar Pradesh (31.9%). The fall in the production levels in poultry could be directly attributed to the lower demand for poultry products due to the widespread fear prevailing that COVID-19 virus may spread through the poultry birds.
- d. Dairy:** The dairy sector was one of the least adversely affected sector after crop production as the demand for the dairy products was relatively stable and the supply chain also did not face large scale disruption during the lockdown. At the all-India level, the overall dairy production declined by 6.6%, but this decline was of similar small magnitude across most major states. The States of West Bengal (11.9%), Jharkhand (13%) and Chhattisgarh (11.5%) reported the largest decline in the dairy sector mainly due to decline in demand for milk products as most of the restaurants, sweet shops remained closed during April 2020.
- e. Fisheries:** The full range of activities required to deliver fish and fish products from production to the final consumer is subject to indirect impacts of the pandemic through changing consumer demands, market access or logistical problems related to transportation and border restrictions. This has led to serious disruptions in the fisheries supply chain. All states except Telangana (increase of 7%) witnessed a

decline in fisheries production. Amongst the larger states, those which faced the biggest decline were Maharashtra (23.5%), Madhya Pradesh (22.7%) and Andhra Pradesh (21.7%).

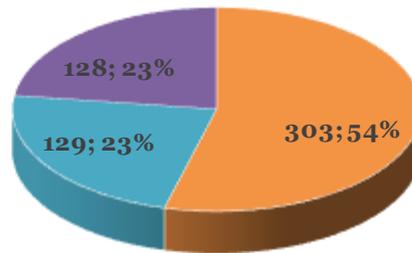
- f. Pig/Sheep/Goat:** This sector had also been impacted adversely by the pandemic, but to a much lesser extent. One of the reasons for this was that in some regions there has been an increase in Pig/Sheep/Goat consumption as it is being considered a safer alternative to poultry. Telangana and Arunachal Pradesh have seen an increase in production levels by 10% and 25%, respectively. Rest of the states have seen a decline in the production levels with Nagaland (25%), Haryana (17%) and Madhya Pradesh (16.3%) reporting the highest decline.

The details of the State-wise changes in the magnitude of production across the various sub-sectors has been provided in Table 2.1 and Table 2.2 in the Annexure.

3. II Impact on Farm-gate Prices in Agriculture & Allied sector

- 3.5.** The spread of the pandemic and the subsequent lockdown that was imposed by the government had a significant impact on the farm gate prices of commodities in agriculture and the allied sector. This was mainly due to the fact that with the shutting down of major sectors of the economy, the demand for these commodities also dried up due to lack of transport, shutting down of rural haats/markets and shops which led to a decrease in prices across many districts of the country. A total of 54% districts reported a decline in overall prices of commodities in agriculture and allied sector and 23% districts witnessed an increase in prices which can be attributed to the supply chain disruptions in some parts of the country. The prices remained same in 23% of the districts (Fig 3.3).

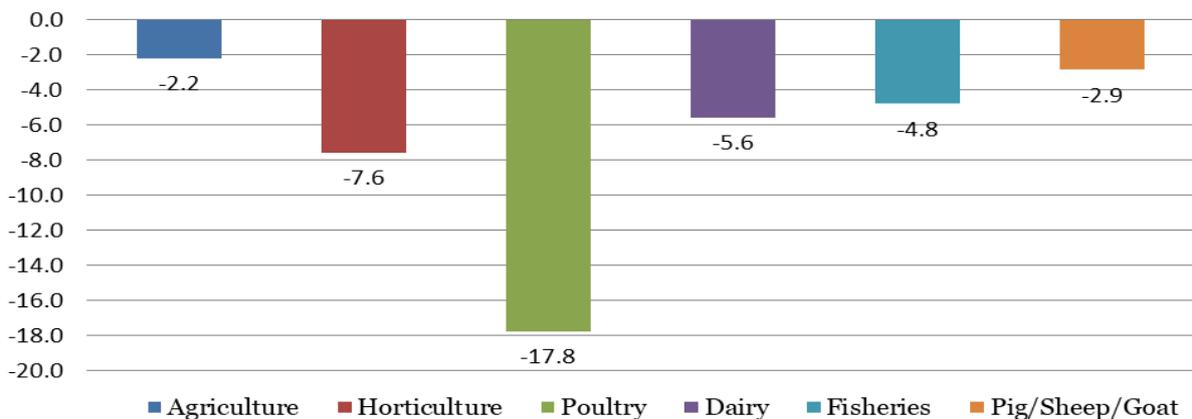
Fig 3.3: Number of districts showing change in overall prices of Agricultural commodities



■ Decreased ■ Increased ■ Remained the same

3.6. The magnitude of decline in farm gate prices has been presented in Fig 3.4. The farm gate prices at the all-India level were reported to decline across all sub-sectors. The most significant decline was in the poultry sector where prices declined by as much as 17.8%. This was followed by a decrease in the prices of horticulture produce by 7.6% mainly due to its perishability and lower demand. The least decline in prices was observed in the agriculture (2.2%) and pig/sheep/goat (2.9%) sectors respectively. The dairy and fisheries sector also showed only a moderate decline of 5.6% and 4.8%, respectively. The decline in prices could be attributed to decline in demand for such products and disruption in movement of agriculture produce to the markets owing to ban on movement of vehicles.

Fig. 3.4: Decrease in magnitude of farm-gate prices of commodities in agriculture & allied sector (in %)



Impact of COVID-19 on farm gate prices: State level

3.7. The impact of COVID-19 on farm gate prices at State level in different sub sectors are discussed as under:

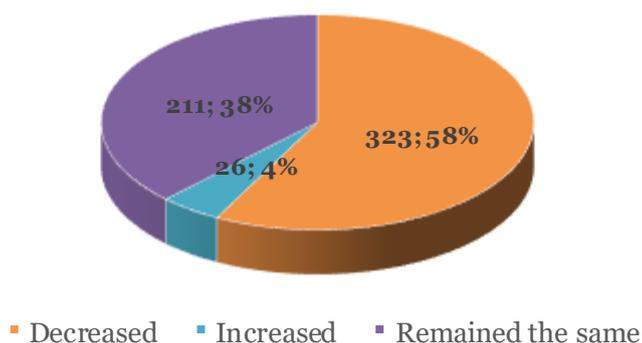
- a) **Agriculture:** The impact of COVID-19 has been fairly uneven on the prices of the agriculture sector at the state level. Some states like Arunachal Pradesh (15%), Mizoram (13.6%), Himachal Pradesh (8%) and Jammu & Kashmir (7%) have reported an increase in the prices of agricultural commodities. On the other hand, states like Karnataka (15%), Telangana (11.7%) and West Bengal (9.7%) have reported a decline in the prices of agricultural commodities.
- b) **Horticulture:** The impact of COVID-19 is uneven on the prices of horticulture sector commodities. Some states like Arunachal Pradesh (15%), Kerala (13%) and Mizoram (10.7%) have reported an increase in the prices of horticulture commodities. Whereas, states like Karnataka (23%), Tamil Nadu (15.8%), Telangana (15%) and Madhya Pradesh (13.3%) have reported a decline in prices of horticulture commodities. At the aggregate all-India level, there was a 7.6% decline in prices of horticulture products.
- c) **Poultry:** Poultry prices had reported a significant decline across most of states in the country. Haryana (37.2%), Madhya Pradesh (34.2%), Bihar (31.9%) and Punjab (28.2%) had reported the most significant fall in the prices of the poultry sector.
- d) **Dairy:** Overall aggregate prices in the dairy sector fell moderately by 5.6%. The states of West Bengal (13.8%), Uttarakhand (15.0%), Jharkhand (14.2%) and Chhattisgarh (11.9%) reported the highest decline, whereas the smaller states of Arunachal Pradesh (25%), Mizoram (7.5%) and Meghalaya (6.7%) showed an increase in the prices of dairy products.
- e) **Fisheries:** Overall aggregate prices fell moderately in the fisheries sector by 4.8%. COVID-19 had a fairly uneven impact on the fisheries sector prices at the state level. States like Punjab (21.7%), Madhya Pradesh (19.8%), Haryana (19.3%) and Uttar Pradesh (10.7%) reported a significant decline in the prices, whereas, states like Kerala (24.15%), Goa (15%) and Tripura (17.5%) reported a sharp increase in the prices.
- f) **Pig/Sheep/Goat:** Prices in this sector witnessed only a small overall decline of 2.9% at the all-India level. The states of Haryana (21%), Madhya Pradesh (18.6%), Himachal Pradesh (15%) and Punjab (14.4%) were the ones with sharpest decline in prices, whereas, Nagaland (25%), Kerala (16.1%), Tamil Nadu (10.6%) and Telangana (10%) witnessed the sharpest increase in prices.

The details of the State-wise changes in the magnitude of farm gate prices across the various sub-sectors has been provided in Table 3.1 and 3.2 in the Annexure.

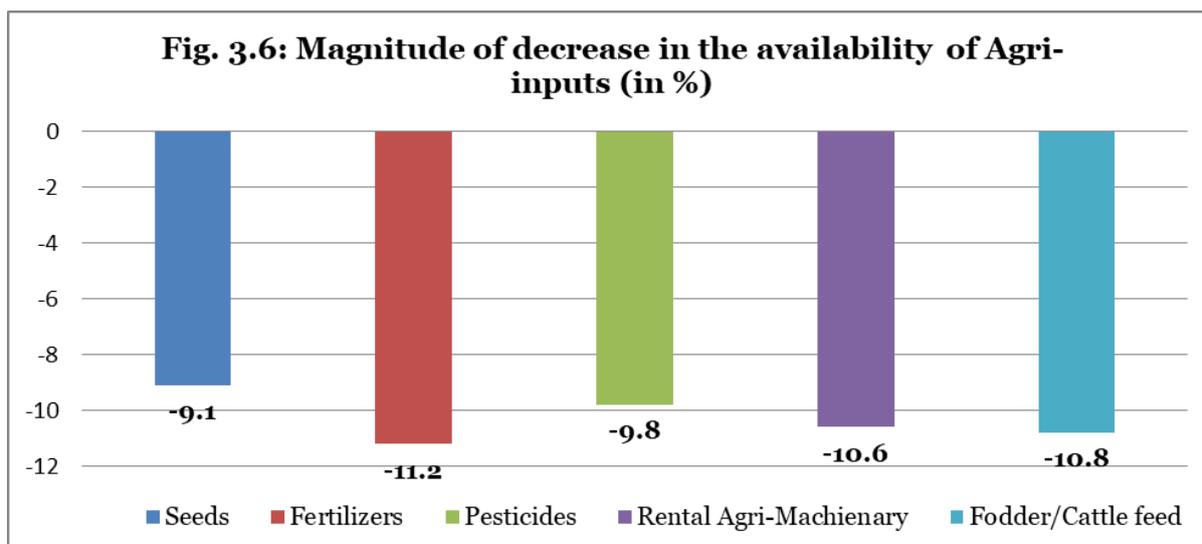
3.III Impact of COVID-19 on availability of Agri-inputs

3.8. The impact of COVID 19 on the availability of agri inputs during the lockdown period has been discussed in the following paragraphs. The overall availability of agri-inputs was reported to have declined in 58% of the sample districts and 38% of the total districts surveyed reported no change in the availability of agri-inputs, whereas only 4% districts reported an increase in the availability of Agri-inputs (Fig 3.5). The feedback on availability and prices of various agri-inputs viz. seeds, fertilizers, pesticides, rentals agricultural machinery, fodder/cattle feed, etc. were obtained to gain greater insights into the agriculture sector during the lockdown period.

Fig. 3.5: Number of districts showing change in the availability of Agri-Inputs



3.9. The overall magnitude of change in the availability of the agri-inputs in each category (All-India level) has been depicted in Fig. 3.6. The aggregate availability of agri-inputs at all-India level was reported to have declined across all subsectors. The sharpest decline was in the availability of fertilizers (11.2%) followed by fodder/cattle feed (10.8%) and rental agricultural machinery (10.6%). Significant decline was also reported in the availability of pesticides (9.8%) and seeds (9.1%). The reasons for decline in availability of inputs were disruption in supply due to restrictions on movement of vehicles, closure of shops and markets, etc.



Impact on availability of Agri-inputs: state level

3.10. Although there was a general decline in availability of agri inputs at the national level, yet there were minor variations across states which are discussed as under:

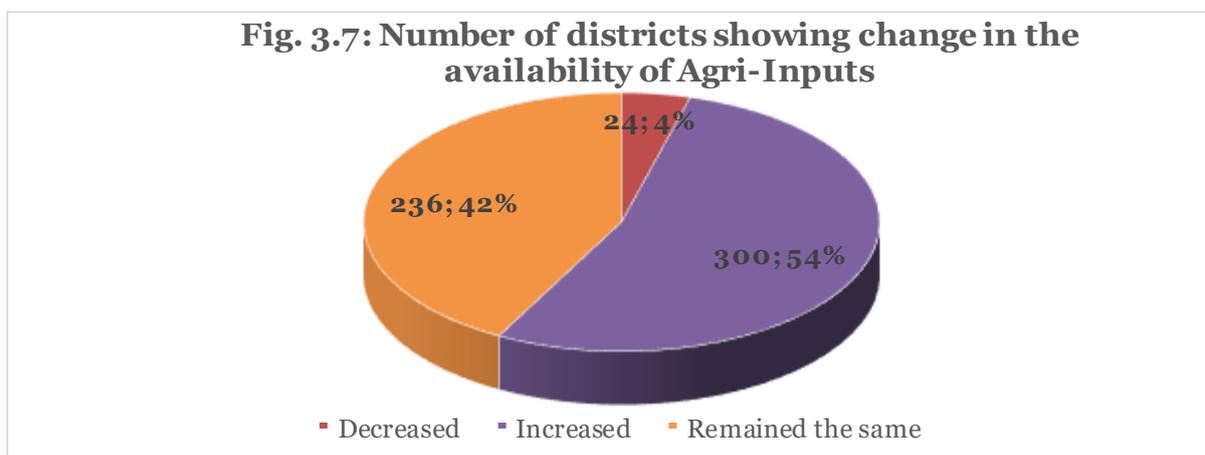
- a) Seeds:** The availability of seeds was adversely impacted across all states (except Arunachal Pradesh where seed availability was reported to increase by 2.8%). Nagaland (27.5%), Jharkhand (16.7%), West Bengal (15%), Bihar (14.7%) and Tamil Nadu (12.5%) reported the sharpest decline in the availability of seeds.
- b) Fertilizers:** The availability of fertilizers was also significantly impacted due to lockdown imposed owing to the COVID-19 pandemic. The availability of fertilizers decreased in all states except Uttarakhand and Arunachal Pradesh. The states such as Nagaland (35%), Jharkhand (20.8%), Punjab (20%), Andhra Pradesh (18.8%) and West Bengal (18.8%) were all states which reported the largest fall in the availability of fertilizers.
- c) Pesticides:** The availability of pesticides also fell sharply across all states in the country except Uttarakhand. The states of Nagaland (35%), Andhra Pradesh (20.6%), Manipur (20%) and West Bengal (18.1%) reported the sharpest fall in the availability of pesticides.
- d) Rental Agricultural Machinery:** There was a decline in the availability of Rental Agricultural Machinery across all states in the country due to restrictions on movement of men and material. The states of Nagaland (45%), Jharkhand (18.6%), Assam (17%) and Gujarat (17%) reported the sharpest decline in the availability of Rental Agricultural Machinery.
- e) Fodder/Cattle feed:** The availability of fodder/cattle feed also declined across all states in the country due to the COVID-19 pandemic. The states of Manipur

(35%), West Bengal (19.7%), Bihar (17.6%) and Jharkhand (16.1%) were some of the states reporting the sharpest decline in the availability of fodder/cattle feed.

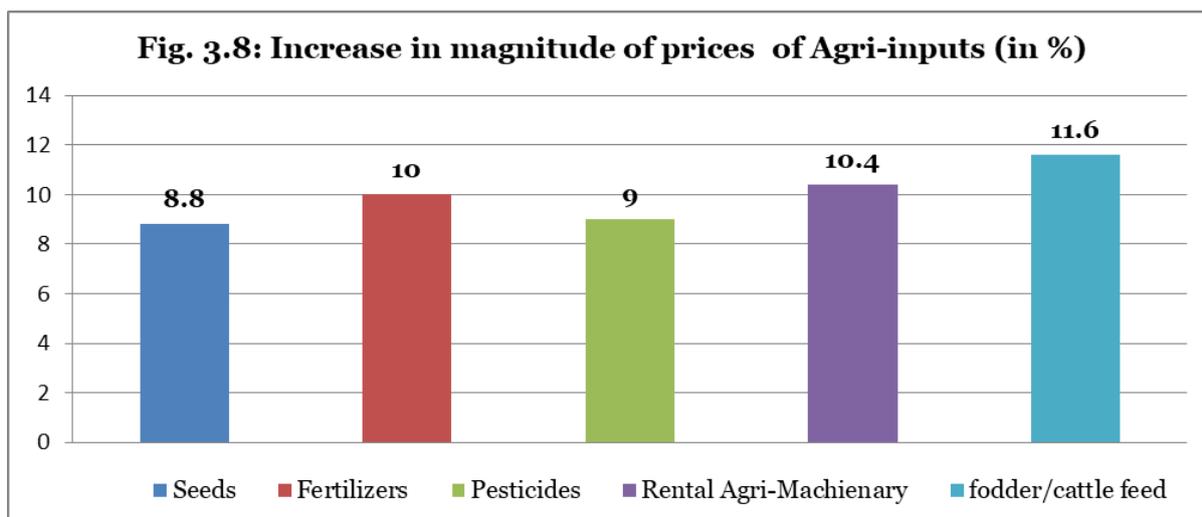
The details of the State-wise changes in the availability of agri-inputs across the various sub-sectors has been provided in Table 4.1 and 4.2 in the Annexure.

3.IV Impact on the Prices of Agri-inputs

3.11. As evident from the previous section, the availability of agri-inputs had declined both at the all-India level and across the States. Theoretically, lower availability is expected to result in higher prices. The survey results also reflected a similar picture. The overall prices of agri-inputs showed an increase in 300 sample districts (54%) while 236 districts (42%) reported no impact of COVID-19 on the price levels of agri inputs and 24 (4%) districts reported a decline in the overall price levels of Agri-inputs (Fig 3.7).



3.12. The change in the magnitude of prices for each category at the all-India level has been depicted in Fig 3.8. All the inputs had witnessed an increase in the magnitude of prices with fodder/ cattle feed showing the highest increase of 11.6% followed by rent of agri-machinery with an increase of 10.4%. The magnitude of increase in price was marginally less for seeds which had increased by 8.8%. The reasons for increase in prices of agri-inputs included lower availability due to disruption in supply, closure of markets and shops and decline in purchasing power of farmers as they were facing difficulty in marketing of their produce.



Impact of Covid-19 on Prices of Agri-inputs: State Level

3.13. Although there was a general increase in prices of agri inputs at the national level, yet there were minor variations across states which are highlighted as under:

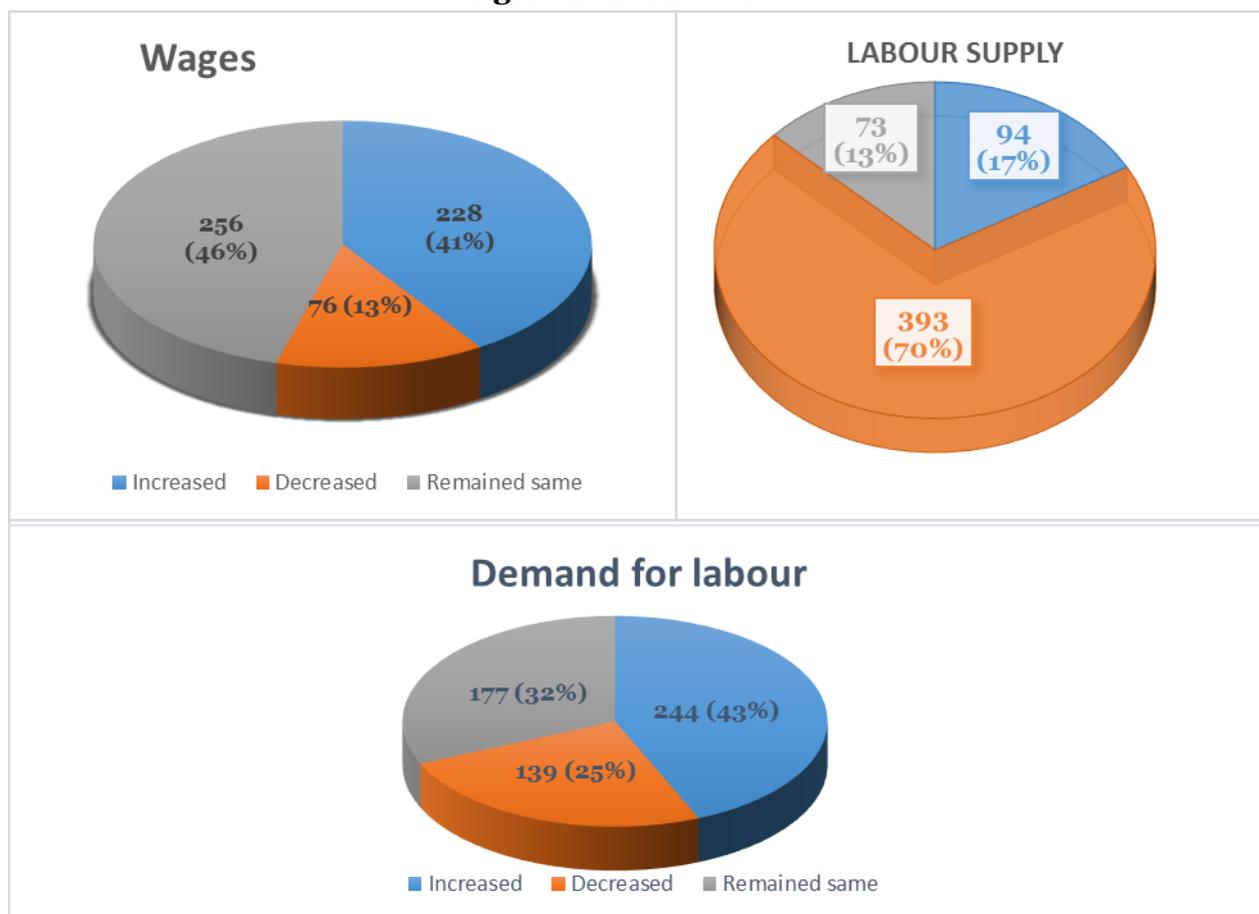
- a) Seeds:** The prices of seeds had increased across all states in the country. The states of Kerala (15%), West Bengal (13.3%), Tamil Nadu (12%) and Bihar (12%) reported the highest increase in the prices of seeds.
- b) Fertilizers:** The availability of fertilizers was also significantly impacted due to the COVID-19 pandemic leading to an increase in prices of fertilizers across all states. The states of West Bengal (16%), Rajasthan (15%) and Bihar (12.4%) reported the sharpest increase in prices of fertilizers.
- c) Pesticides:** The price of pesticides also increased across all states in the country due to the shortage in availability. The states of West Bengal (16.1%), Rajasthan (15.8%), and Maharashtra (11.7%) reported the sharpest increase in prices amongst the larger states.
- d) Rental on Agricultural Machinery:** The shortage in availability of agricultural machinery due to reduced availability of manpower handling such machines owing to the lockdown also led to an increase in the rent on agricultural machinery across all states. The states of Rajasthan (19.1%), Gujarat (15%), Maharashtra (14.2%) and Bihar (13.2%) reported the steepest increase in rent on agricultural machinery.
- e) Fodder/Cattle feed:** The availability of fodder/cattle feed saw the sharpest decline due to the pandemic and thus the sharpest increase in prices was also for Fodder/ Cattle feed. The states of Telangana (25%), Kerala (18.3%), Rajasthan (17.2%) and Himachal Pradesh (17%) reported the sharpest increase in prices of Fodder/Cattle Feed.

The details of the State-wise changes in the magnitude of prices of agri-inputs across the various sub-sectors has been provided in Table 5.1 and 5.2 in the Annexure.

3.V Impact of COVID-19 on Supply, Demand and Wages of Agri-labour

3.14. The pandemic and the subsequent lockdown imposed to curb its spread had a significant impact on the supply, demand and wages of Agri-labour at all-India level (Fig. 3.9). The country has also witnessed large number of migrant labourers attempting to return back to their native places. This had significantly impacted the supply of labour in some of the states. Agricultural labour supply had shown a decline in 70% of the districts covered in the survey. The labour supply had remained the same only in 17% of the districts. Labour supply had also seen an increase in 13% of the districts which may be attributed to return of migrant labour to their native places. As regards the demand for labour, at all India level, the demand for labour had increased in 43% of the districts whereas it had declined in 25% of the districts. In 32% of the districts, the demand for labour had remained the same. As far as wages were concerned, it was reported during the survey that wage rate had increased in 41% of the districts, decreased in 13% of the districts and remained the same in 46% of the districts. The dynamics of supply and demand in rural areas showed a mixed trend due to outflux of labourers from agriculturally advanced states to influx of labour in relatively backwards states. The aggregate magnitude of decline in labour supply was estimated to be about 20% percent at the all-India level whereas aggregate magnitude in increase in demand for labour was estimated to be about 6%. At all-India level, the wage rate was estimated to increase by 8.36%. This slight increase in wage rate could be attributed to the decline in supply of labour due to restricted mobility and increase in demand of labour at all India level.

Fig. 3.9: Districts showing changes in the Supply, Demand and Wages of Agricultural Labor

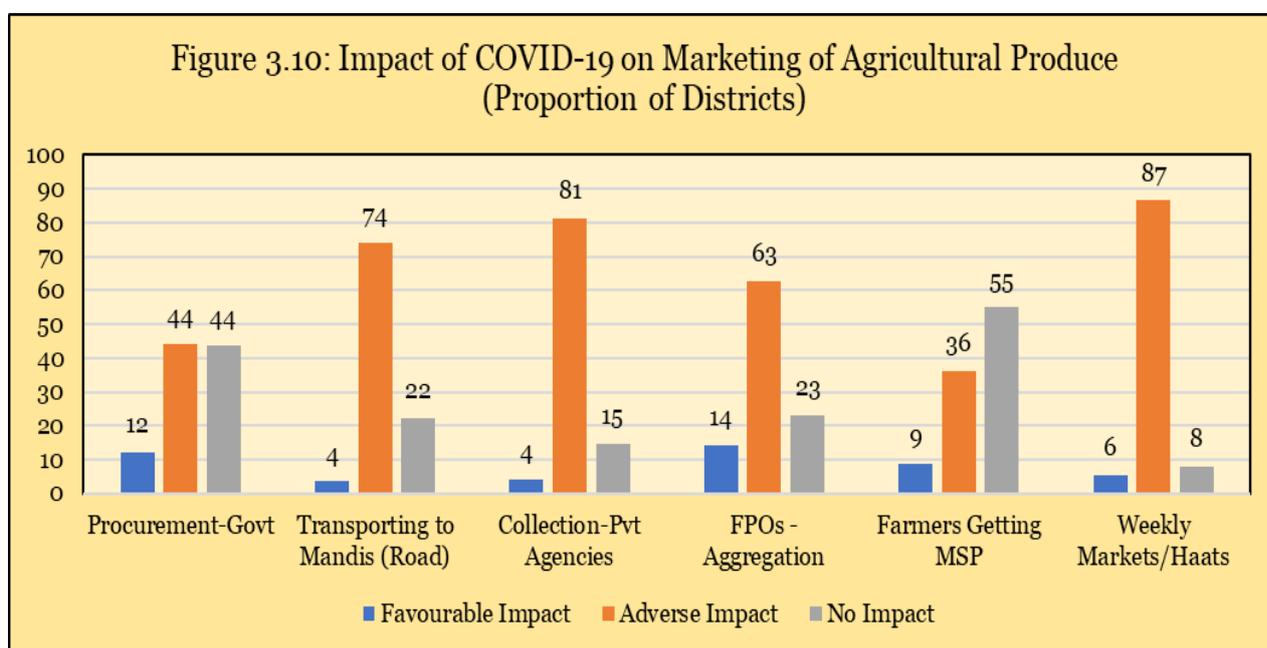


3.VI Impact on Marketing of Agricultural Produce

3.15. In order to assess the impact of COVID-19 on marketing of the agricultural produce, the survey included questions relating to multiple dimensions of the marketing of agricultural produce. The analysis of received responses depicted a significant adverse impact on different aspects of marketing of agricultural produce, as shown in Figure 3.10. For instance, at all-India level, among all captured variables relating to marketing of agri-produce, conduct of weekly markets/*haats* had been affected adversely in nearly 87% of sample districts whereas procurement by Govt. agencies had been adversely affected in 44% of the sample districts. This was mainly because of complete ban on operation of such rural *haats* by the administration to stop the gathering of people so as to check the spread of the corona virus. Notably, the degree of impact on marketing of agricultural produce had witnessed some variations across different states in respect of each of the marketing aspects. The

details of the State-wise summary of the response received has been given in Table 9.1 to Table 9.6 in the Annexure.

3.16. On consolidating the responses through the index, we find that the all-India impact on marketing has been in the Medium ‘Category’. In terms of the state-level analysis, we find considerable variation. The states of Assam, Bihar, Chhattisgarh, Jharkhand, Maharashtra, Rajasthan, Uttarakhand and West Bengal report the impact to be ‘High’. On the other hand, the states of Karnataka, Kerala, Tamilnadu and Telangana report the impact to be ‘Low’. The detailed state-wise summary has been given in Table 9.7 in Annexure.



3.17. The major findings with respect to different dimensions of marketing have been summarised below:

- a. **Procurement of Food grains by Govt. Agencies:** Many districts reported headwinds in the procurement process of the Govt. agencies. Nearly 44 percent of the sample districts reported an adverse impact on the procurement of food grains by government while remaining 44% sample districts observed no impact. The adverse impact on procurement by govt. agencies had been much lower as compared to other aspects of marketing because extensive steps were taken by govt. to expand procurement of food grains. State-wise analysis of the data shows that the major states which reported a higher proportion of districts with adverse impact include

Maharashtra (76%), Mizoram (71%), Assam (69%), Bihar (68%) and Rajasthan (67%).

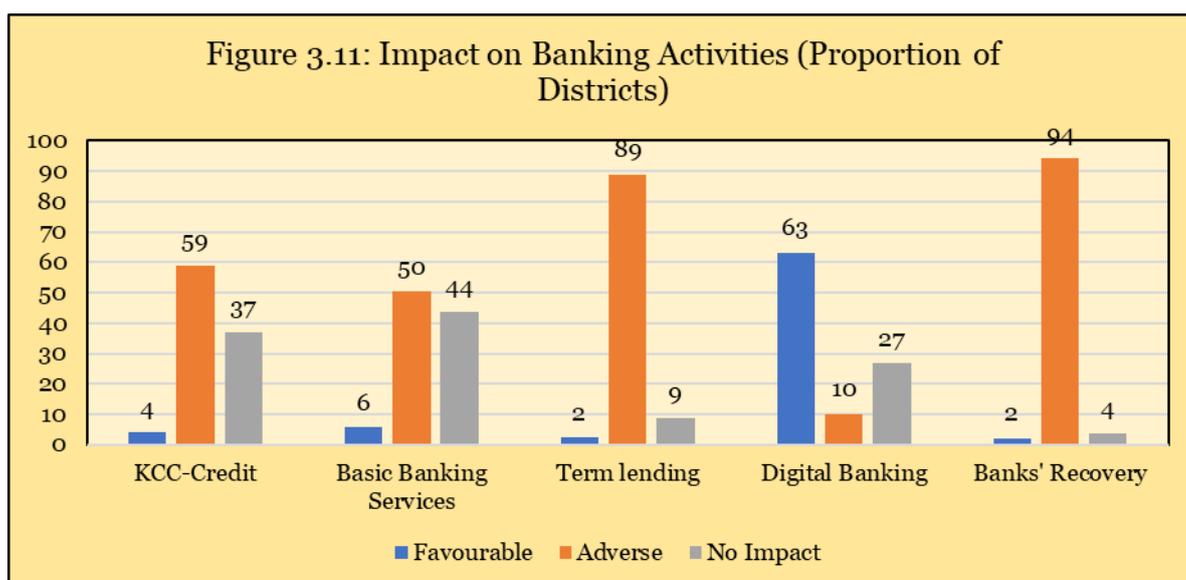
- b. **Transporting Harvested Produce to APMCs/Mandis through Road Transport:** The marketing of the harvested produce had been impacted adversely due to limitations of road transportation in many regions of India. Nearly 74 % of the all-India sample districts reported adverse impact on farmers' ability to haul their goods to APMCs/*Mandis* through road transport. The government had exempted (with initial restriction for 4-5 days) movement of essential goods from the restrictions imposed during the lockdown, thereby reducing the extent of adverse impact on ability of farmers to take the harvested produce to APMCs/*Mandis* through roads. In terms of the proportion of districts affected adversely, the impact was higher in the states of Kerala (100%), Jharkhand (95%) and Maharashtra (88%) than all-India average.
- c. **Collection of Harvested Produce by Private Agencies:** Collection of harvested produce by private agencies had been impacted adversely in nearly 81% of the sample districts. Although movement of essential goods was exempted from the restrictions imposed during the lockdown, private transporters may have faced restrictions while traveling from cities to rural areas, thereby leading to a higher adverse impact on collection of harvested produce by private agencies. In terms of the proportion of districts reporting adverse impact, some of the smaller states had been severely impacted, with states such as Arunachal Pradesh, Sikkim, Meghalaya and Manipur reporting adverse impact in almost all their districts. Among other major states, Odisha (95%), West Bengal (94%), Kerala (92%) and Maharashtra (91%) were the states reporting higher proportion of districts with adverse impact.
- d. **FPOs' Business of Aggregation/Purchase of Agricultural Produce:** FPOs' business of aggregation/purchase of agricultural produce had been reported to be impacted adversely in nearly 63% of the sample districts. In terms of the proportion of districts impacted adversely, some of the major states include Bihar (89%), Chhattisgarh (83%), Himachal Pradesh (83%), Madhya Pradesh (83%) and West Bengal (82%).
- e. **Farmers Getting MSP for their produce:** The ability of farmers to sell their produce at MSP had been reported to be affected adversely in nearly 36% of the all-India districts, while 55% reported no impact. Since the authorities had undertaken extensive efforts to expand procurement of food grains, the adverse impact on this aspect was relatively lower. States which

reported a higher proportion of districts impacted adversely include Rajasthan (67%), Maharashtra (59%) and West Bengal (59%).

- f. **Organising Local Markets/Haats:** At all-India level, nearly 87% of the districts had reported an adverse impact on organisation of local rural weekly markets/haats. A large proportion of districts were affected adversely due to a complete ban on opening of rural *haats* by the local authorities. Several north-eastern states including Manipur, Meghalaya, Mizoram and Tripura had reported adverse impact in all of their sample districts. While organisation of weekly rural *haats*/markets was impacted adversely in only 17% of the districts in Kerala as against other major states reporting higher proportion of districts with adverse impact viz. Assam (100%), Chhattisgarh (100%), Odisha (100%), Rajasthan (95%) and Maharashtra (94%).

3.VII Impact on Banking Activities

3.18. Banking sector carries immense importance for the livelihoods of the rural population through the provision of basic banking services such as deposits, withdrawals, credit, etc. For example, timely availability of credit through Kisan Credit Cards (KCC) to farmers in the form of working capital is a major factor determining the production of agricultural sector. Therefore, the survey attempted to capture the impact of COVID-19 and resultant lockdown on various banking services viz. KCC, term lending to agriculture sector, basic banking services, recovery and digital banking in sample districts at all India level (Fig 3.11).



3.19. On consolidating the response received, we find that the impact on Banking activities has been in the 'Medium' category. At state-level, we find that a few states/UTs such

as Telangana, Nagaland, Puducherry have reported the impact to be 'Low' while most of the other states have reported the impact to be 'Medium'. The detailed state-level responses have been given in Table 10.6 in the Annexure.

3.20. Major findings of the survey relating to these banking aspects have been discussed in following paragraphs:

- i. Farmers' Access to Credit through KCC:** At all-India level nearly 59% of the districts reported an adverse impact on the farmers' access to credit through KCC. Although provision of banking facilities was exempted from the restrictions imposed in the lockdown yet the adverse impact on KCC disbursement may be due to restrictions imposed on the movement of people, and fear of contracting corona virus through human contact and gathering. Several north-eastern states including Manipur, Mizoram and Sikkim had reported adverse impact in all of their sample districts. Other major states reporting higher proportion of districts affected adversely include Kerala (100%), Assam (75%), West Bengal (76%), Uttar Pradesh (75%), Bihar (73%) and Maharashtra (71%).
- ii. Access to Basic Banking Services:** The access to basic banking services such as deposits, withdrawal, etc. was reported to be adversely impacted in nearly 50% of sample districts in India. One possible reason for the adverse impact on basic banking services was need for social distancing and the restrictions imposed on movement of people, thereby restricting their ability to reach banks. Some of the major states reporting higher proportion of districts being impacted adversely include Chhattisgarh (78%), Jharkhand (75%) and Maharashtra (68%).
- iii. Term Lending by Banks:** The term lending by banking institutions was reported to be most adversely impacted across the different Indian states. At all-India level, nearly 89% of the sample districts reported adverse impact on term lending by banks. Some of the possible reasons were the restrictions imposed on movement of people during lockdown period, difficulty in undertaking field visits by bank officials for appraisal of the project, reduced repayment capabilities of households due to present challenges and postponement of new investments/projects due to prevailing economic and health uncertainties. Many smaller states/UTs, including A&N Islands, Arunachal Pradesh, Manipur, Puducherry, reported an adverse impact in all of their sample districts. The major Indian states reporting higher proportion of districts with adverse impact include Haryana (100%), Himachal Pradesh (100%), Bihar (95%), Punjab (95%), Rajasthan (95%), Maharashtra (94%) and Madhya Pradesh (91%).
- iv. Digital Banking/Digital Financial Transaction:** Among various banking aspects, digital financial transaction was the only aspect reported to have been

impacted favourably in nearly 63% of the sample districts. This was indicative of the fact that even people who otherwise don't prefer digital financial transactions may have transacted digitally due to restrictions imposed during the lockdown, possibly by taking assistance from others. The major states reporting high proportion of districts with favourable impact include Kerala (92%), Punjab (91%), Rajasthan (90%), Haryana (87%) and Bihar (81%).

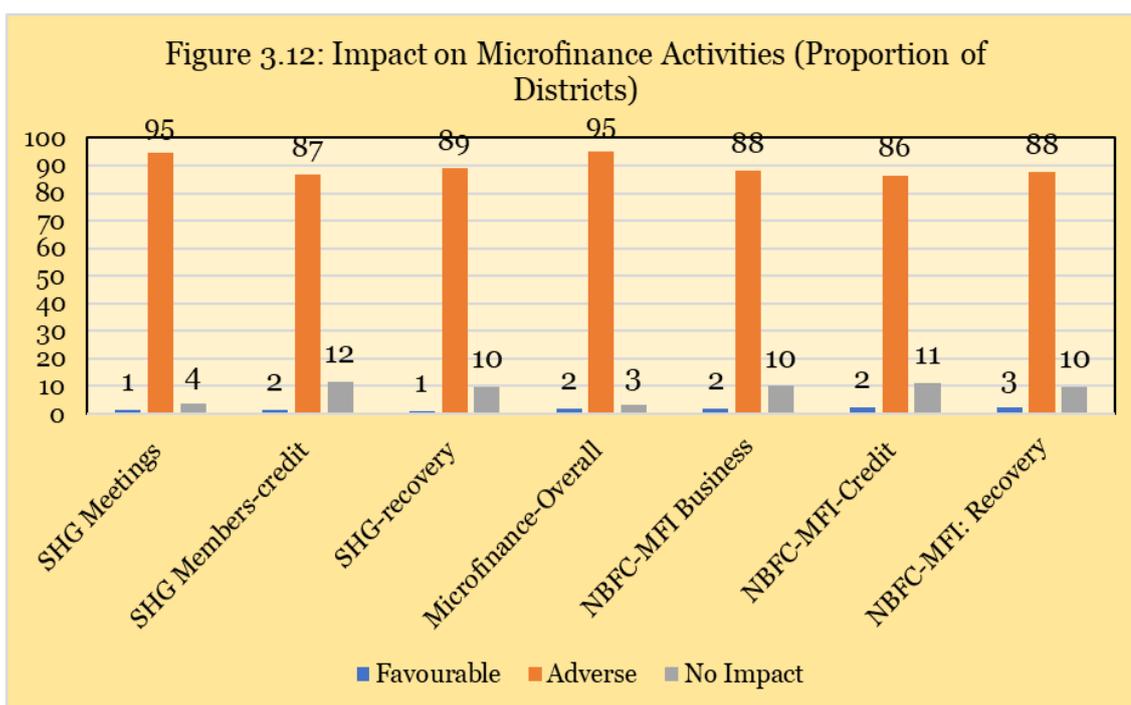
- v. **Banks' Recovery:** Banks's recovery had been the biggest casualty with 94% of the sample districts being adversely impacted. Due to imposition of lockdown, and restrictions on movement of vehicles, price discovery mechanism was seriously impaired for the agriculture sector in general and allied sector like poultry, dairy, fisheries and horticulture in particular. As a result, earnings of many households may have been adversely affected during this period. Further, factors such as reduced output prices, reduced livelihood opportunities, lower remittances, etc. further impaired the repayment capabilities of farmers and rural people. Many major states including Haryana, Himachal Pradesh, Jharkhand, Karnataka, Maharashtra, Punjab, Rajasthan, Uttarakhand and West Bengal have reported an adverse impact on all of their sample districts.

The details of the State-wise summary of the response received has been given in Table 10.1 to Table 10.5 in the Annexure.

3.VIII. Impact on Microfinance Activities of SHGs/NBFCs

- 3.21.** An attempt was made to capture the impact of COVID19 on microfinance activities of Self Help Groups (SHGs) and Non-Banking Finance Companies (NBFCs) operating in sample districts.
- 3.22.** On consolidating the responses received, we find that the aggregate response has been 'High'. In terms of state-level analysis, we find that a few smaller states such as Arunachal Pradesh, Goa and Nagaland reported that impact to be in the 'Medium' category while most of the other states reported the impact to have been 'High'. The detailed state-level results have been given in Table 11.8 in the Annexure.
- 3.23.** The broad findings of the same are presented in following paragraphs:
- i. **Conduct of SHG Meetings:** The ability of SHGs to conduct meetings had been reported to be affected adversely in 95% sample districts (figure 2.12). This was mainly due to the restrictions on movement of people imposed during lockdown as also the fear of infection with corona virus during such meetings. Most of the major

Indian states including Assam, Bihar, Chhattisgarh, Haryana, Himachal Pradesh, Kerala, Punjab, Rajasthan and West Bengal had reported an adverse impact on all of their sample districts. Many other states had reported an adverse impact in a high proportion of their districts. However, feedback received from some of the districts indicated that some of the SHG members took upon themselves to help the community and the administration by stitching face masks and personal protective equipment. They were also helping the community through distribution of dry ration and food packets to people in distress.



- ii. **SHG Members' Access to credit through SHG/Banks:** Another related dimension has been the impact on access to credit to members of SHG. The access to credit by SHG members had been adversely impacted in nearly 87% of the districts (figure 3.12). The adverse impact on SHG meetings and restrictions on movement of people had impacted the ability of SHGs to lend among themselves or approach banks for credit. Many states have reported adverse impact in a high proportion of their districts, such as Jharkhand (100%), Rajasthan (100%), Madhya Pradesh (96%) and Maharashtra (94%).
- iii. **SHGs' Ability to recover dues from its members:** The ability of SHGs to recover dues from its members had been adversely impacted in nearly 89% of the sample districts (figure 3.12). This may be attributed to reduced earnings and thereby reduced repaying capacity of the individuals/households, as discussed earlier. State-

wise analysis of the data showed that the states which reported a higher proportion of districts with adverse impact include Chhattisgarh (100%), Jharkhand (100%), Kerala (100%), Rajasthan (100%), Tamil Nadu (97%), Maharashtra (94%), etc.

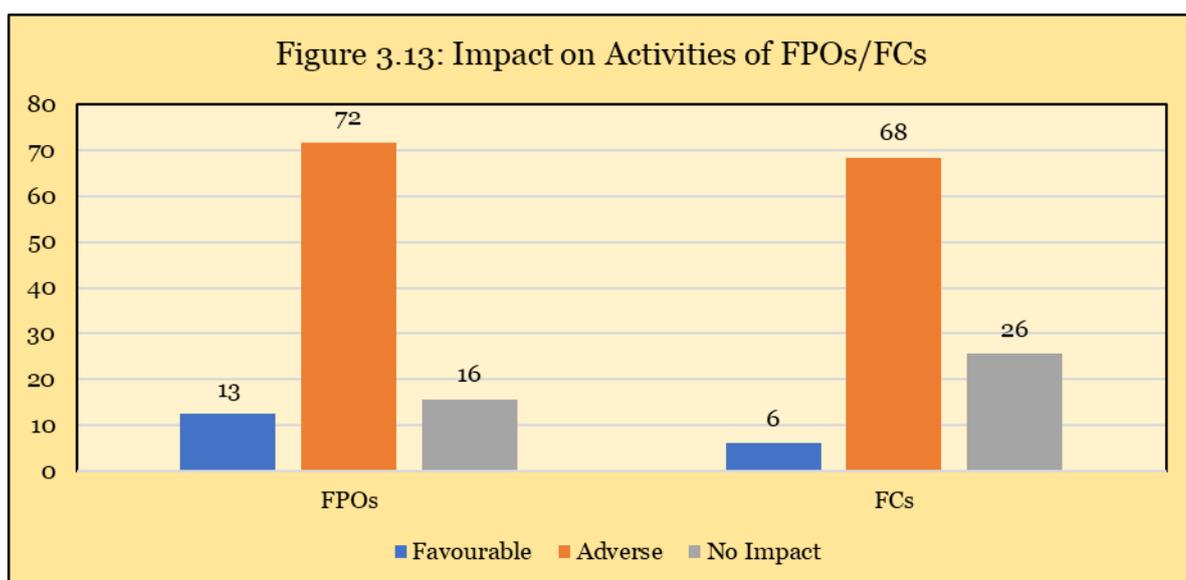
- iv. Overall Impact on Microfinance Activities:** Overall, the microfinance activities had been severely impacted in an overwhelming majority of the districts. Nearly 95% of the sample districts reported an adverse overall impact on microfinance activities (figure 3.12) for reasons explained earlier. State-wise analysis of the data showed that the states which reported a higher proportion of districts with adverse impact include Bihar (100%), Chhattisgarh (100%), Haryana (100%), Jharkhand (100%), Karnataka (100%), Kerala (100%), etc.
- v. Business of NBFC-MFI:** The business of Non-Banking Finance Companies – Microfinance Institutions (NBFC-MFIs) had been adversely impacted in nearly 88% of the sample districts (figure 3.12). The inability of NBFC-MFIs agent to reach to the villages due to travel restrictions had adversely impacted the supply of credit. State-wise analysis of the data showed that the states which reported a higher proportion of districts with adverse impact include Chhattisgarh (100%), Haryana (100%), Kerala (100%), Punjab (100%), Uttarakhand (100%), West Bengal (100%).
- vi. Members' Access to Credit through NBFC-MFI:** Nearly 86% of the sample districts reported an adverse impact on the members' access to credit through NBFC-MFIs (figure 3.12). This could be attributed to reduced supply of credit due to inability of agents to reach many villages. State-wise analysis of the data showed that the states which reported a higher proportion of districts with adverse impact include Kerala (100%), Uttarakhand (100%), Bihar (97%), Haryana (96%), Karnataka (96%), Uttar Pradesh (97%), etc.
- vii. NBFC-MFI's ability to Recover Dues from Members:** Nearly 88% of the sample districts reported an adverse impact on NBFC-MFI's ability to recover dues from members (figure 3.12), due to reduced repayment capacity of households and restrictions on travel imposed during lockdown. State-wise analysis of the data shows that the states which reported a higher proportion of districts with adverse impact include Bihar (100%), Chhattisgarh (100%), Haryana (100 %), Kerala (100%), Punjab (100%), Uttarakhand (100%), etc.

The details of the State-wise summary of the response received has been given in Table 11.1 to Table 11.7 of the Annexure

3.IX. Impact on Activities of FPOs/Farmer Clubs

- 3.24.** The routine activities of Farmers Producer Organisation (FPOs) and Farmer Clubs (FCs) promoted by NABARD in sample districts had been severely affected

(Fig.3.13) but the silver lining was the business and social opportunities thrown open by this pandemic on such rural institutions. The survey revealed that many of such FPOs and FCs seized the business opportunity of making face masks, personal protective equipment and thereby helping the communities at large. In some of the districts, FPOs were helping the administrations in direct delivery of food grains, fruits and vegetables to the doorsteps of the consumer thereby helping the producers as well as consumers and creating a win-win situation for all stakeholders. FPOs and FCs were also reported to be instrumental in creation of awareness among the rural people about COVID 19 and its preventive measures. In a few districts, the NGOs were also reported to have provided food packets, cooked meal and water to migrant labourers returning to their native places. In such a situation, availability of small road transport vehicle with the FPO is expected to help them in taking advantage of new emerging opportunities for direct selling of agri and horticulture produce to consumers.



- a) Activities of FPOs:** The activities of FPOs particularly aggregation of farm produce and sale of agri inputs were adversely impacted in nearly 72% of the sample districts. This was mainly due to the restriction on movement of vehicles and disruption in supply of agri inputs. State-wise analysis of the data shows that the states which reported a higher proportion of districts with adverse impact include Bihar (100%), Chhattisgarh (100%), Uttarakhand (100%), Bihar (89%), Telangana (88%), etc.
- b) Activities of FCs:** The activities of Farmer Clubs (FCs) has been adversely impacted in nearly 68% of the sample districts as their regular meeting were hampered. The activities relating to technology transfer, training and awareness camps were completely halted due to ban on social gathering. State-wise analysis of the data

shows that the states which reported a higher proportion of districts with adverse impact include Kerala (100%), Chhattisgarh (94%), Uttarakhand (92%), Bihar (86%), Telangana (88%), etc.

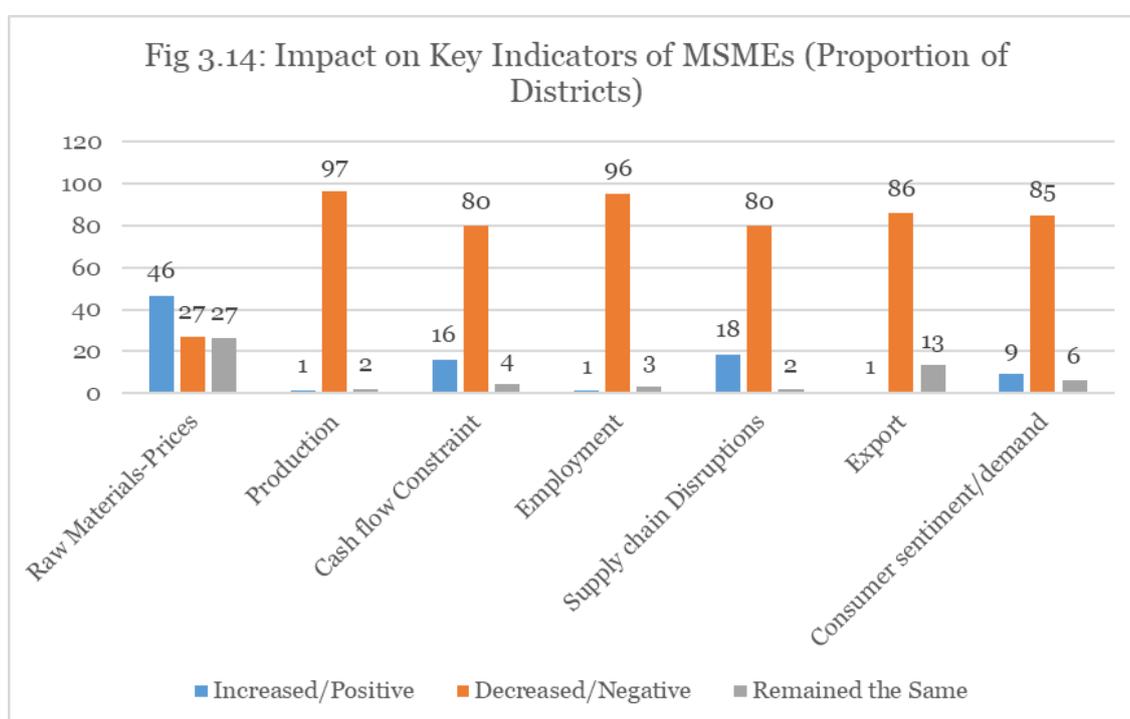
The details of the State-wise summary of the response received has been given in Table 12.1 and Table 12.2 in the Annexure.

3.X. Impact on MSMEs

- 3.25.** Micro, Small and Medium Enterprises (MSMEs) are considered to be the backbone of the Indian economy. It is the second largest employment generating sector (after agriculture), employing nearly 120 million people. It contributes over 40% of the overall exports from India. An analysis of the impact of COVID-19 on rural economy is incomplete without considering its impact on MSMEs.
- 3.26.** On consolidating the responses received, we find that the aggregate impact on the economy has been 'Medium. In terms of the state-level analysis, we find that some of the states such as Arunachal Pradesh and Sikkim reported the impact to be 'Low', while other states/UTs such as Haryana, Jammu & Kashmir, Kerala and West Bengal reported the impact to have been 'High'. The state-level results have been given in Table 13.3 in the Annexure.
- 3.27.** The summary of reported responses regarding impact of COVID-19 on MSME sector in sample districts (Fig 3.14) are given below:
- i. Price of Key Raw Materials:** Price of key raw materials was reported to increase or adversely impacted in nearly 46% of the sample districts. Increase in prices of raw materials may have been observed due to restriction of movement of goods during the lockdown, thereby reducing their supply. State-wise analysis of the data shows that the major states which reported a higher proportion of districts with increased prices of raw materials include Andhra Pradesh (69%), Bihar (68%), Rajasthan (67%), Jharkhand (65%) and Haryana (61%).
 - ii. Production Level:** Production levels were reported to have decreased or adversely affected in nearly 97% of the sample districts. Since an overwhelming majority of the enterprises were reported to face challenges in the form of restricted movement of goods and people, reduced access to credit, lower sales, etc., their production may have reduced. State-wise analysis of the data showed that most of the bigger states, including Andhra Pradesh, Chhattisgarh, Haryana, Madhya Pradesh and Tamil Nadu, reported a decrease in production level in all of their sample districts.
 - (iii) Cash Flow:** Cash flow constraints were reported in nearly 80% of the sample districts. Reduced purchasing power of other firms/individuals owing to restrictions

imposed during lockdown had impacted the cash flow of the MSMEs adversely. State-wise analysis of the data showed that the bigger states which reported a higher proportion of districts with increased prices of raw materials include Kerala (100%), Maharashtra (91%), Punjab (91%), Gujarat (89%) and Haryana (87%).

- (iv) **Employment:** Among various operational aspects of MSME, employment was reported to be most adversely affected in nearly 96% of the sample districts. The reduced sales, uncertainty about future business prospects and declining financial viability of the enterprises may have forced the enterprises to reduce employment. The State-wise analysis of the data showed that most of the bigger states, including Andhra Pradesh, Chhattisgarh, Haryana, Kerala, Punjab, Rajasthan and Uttarakhand, reported a decrease in production level in all of their sample districts.



- (v) **Supply Chain:** Supply Chain disruptions were reported in nearly 80% of the of the sample districts mainly due to disruption in entire chain owing to the lockdown restrictions. State-wise analysis of the data shows that the bigger states which reported a higher proportion of districts with increased prices of raw materials include Kerala (100%), Haryana (96%), West Bengal (94%), Punjab (91%) and Jharkhand (90%).
- (vi) **Export:** Exports, wherever applicable, were reported to have been adversely affected in nearly 86% of the districts. Reduced means of international transportation, reduced foreign incomes and a push by many economies to encourage domestic production may have adversely impacted the exports. State-wise analysis of the data

showed that the bigger states which reported a higher proportion of districts with increased prices of raw materials include Kerala (100%), Karnataka (96%), Punjab (96%), Tamil Nadu (97%), Maharashtra (94%), Chhattisgarh (94%), Uttar Pradesh (94%) and Haryana (91%).

- (vii) Consumer Sentiment/Demand:** Consumer sentiment/demand was reported to be adversely affected in nearly 85% of the sample districts. Reduced employment, lower earnings of individuals/households and growing uncertainty may have prompted many households to postpone non-essential expenditure, leading to decline in demand. State-wise analysis of the data shows that the bigger states which reported a higher proportion of districts with increased prices of raw materials include Kerala (100%), Punjab (100%), Haryana (96%), Jharkhand (95%), West Bengal (94%), Madhya Pradesh (94%) and Bihar (91%).

3.XI Conclusions

3.28. On the whole, at the national level the impact of COVID-19 and the resultant lockdown had been quite harsh on agriculture and allied sector in majority of districts. Among various subsectors, rabi crops were least affected as its harvesting was on the verge of completion but allied sectors such as poultry, fisheries and pig/goat/sheep sector witnessed a drastic fall in demand due to misplaced rumours leading to declining production as well as declining farm gate prices. However, prices of agriculture inputs were estimated to be rising mainly due to disruption in supply chain and closure of shops and markets. Although banking activities were exempted from lockdown, yet basic banking services viz, loans, deposit and recovery were severely hampered in majority of the sample districts in the country. However, the silver lining was the increase in digital banking transactions in majority of the sample districts. The microfinance sector and MSME sector were the biggest casualty with disruption in more than four-fifths of the sample districts thereby seriously hampering the livelihood in the unorganised sector which provides maximum employment in the rural areas. The activities of FPOs and FCs also came to complete halt. However, these rural institutions including SHGs grabbed the opportunities provided by the situation of stitching face masks, PPEs and preparation of sanitizers thereby helping the society as also earning some income for their members. Further, FPOs in close coordination with local administration in some of the districts were quite instrumental in door to door delivery of fruits, vegetable and dry rations to the needy there by extending a helping hand to the

society. These rural institutions like SHGs and FCs were also active in creation of awareness in rural areas about COVID 19 and its preventive measures.

3.XII. Policy Implications/Action Points

3.29. Based on the findings of the survey and feedback received from the stakeholders, a few policy suggestions for mitigating the impact of COVID-19 on rural India are as under:

- i. Due to decline in agriculture and allied sector production, direct income support may be provided to farmers in general and those engaged in poultry and fisheries sector in particular. In this connection, enhancing the income support through PM-KISAN could be a good option.
- ii. Due to disruption in marketing of agri produce in *mandis* and rural *haats*, and reduced farm gate prices, the income of farmers declined leading to poor recovery. Therefore, interest waiver for agri term loan for at least one year may be thought of.
- iii. Microfinance activities need to be reactivated through injection of liquidity to NBFC-MFI sector so that small business activities on pavement and road side shops could be resurrected in semi-urban and rural areas.
- iv. Banks should be nudged to enhance credit linkage and /or next dose of credit to eligible SHGs
- v. MSME sector to be supported through enhanced credit support (working capital) at lower interest rate, interest subvention and waiver of interest for at least two quarters for existing loans
- vi. Opportunities for mask making, sanitizers, direct delivery of food grains, vegetables, fruits to be encashed by SHGs and FPOs.
- vii. A provision may be considered for NABARD grant assistance to FPOs for purchase of small road transport vehicle to take advantage of new emerging opportunities for direct selling of agri and horticulture produce to consumers.
- viii. Awareness programme on COVID-19 by SHGs, FPOs and FCs in rural areas may be done on massive scale to check the growth of corona pandemic
- ix. Universalization of MNREGS for covering more and more labourers, including those migrant workers who have returned from bigger cities.
- x. MSMEs may be encouraged to produce PPE kits and hand sanitizers, etc.
- xi. Rural godowns and cold storage infrastructure capacities in rural regions need to be augmented
- xii. Model farm equipment bank/ fodder bank with FPOs may be developed with support from NABARD.

Impact Assessment of COVID-19 on Indian Agriculture & Rural Economy

Annexure State-wise Tables

Table 1.1: District Identification:

| Details of Districts covered in each State/U.T. | | | |
|--|----------------------------------|------------------------------|--------------------------------|
| State/U.T. | Non-Aspirational District | Aspirational District | Total Districts covered |
| Andaman & Nicobar | 3 | 0 | 3 |
| Andhra Pradesh | 10 | 3 | 13 |
| Arunachal Pradesh | 9 | 0 | 9 |
| Assam | 13 | 3 | 16 |
| Bihar | 24 | 13 | 37 |
| Chhattisgarh | 11 | 7 | 18 |
| Dadra Nagar Haveli | 1 | 0 | 1 |
| Daman & Diu | 1 | 0 | 1 |
| Goa | 2 | 0 | 2 |
| Gujarat | 24 | 3 | 27 |
| Haryana | 22 | 1 | 23 |
| Himachal Pradesh | 10 | 2 | 12 |
| Jammu & Kashmir | 11 | 2 | 13 |
| Jharkhand | 5 | 15 | 20 |
| Karnataka | 23 | 3 | 26 |
| Kerala | 11 | 1 | 12 |
| Madhya Pradesh | 38 | 15 | 53 |
| Maharashtra | 29 | 5 | 34 |
| Manipur | 5 | 1 | 6 |
| Meghalaya | 10 | 1 | 11 |
| Mizoram | 6 | 1 | 7 |
| Nagaland | 7 | 1 | 8 |
| Odisha | 16 | 6 | 22 |
| Puducherry | 1 | 0 | 1 |
| Punjab | 20 | 2 | 22 |
| Rajasthan | 16 | 5 | 21 |
| Sikkim | 1 | 2 | 3 |
| TamilNadu | 29 | 2 | 31 |
| Telangana | 6 | 2 | 8 |
| Tripura | 5 | 1 | 6 |
| Uttar Pradesh | 59 | 6 | 65 |
| Uttarakhand | 10 | 2 | 12 |
| West Bengal | 12 | 5 | 17 |
| All India | 450 | 110 | 560 |

Table 2.1: State-wise Impact of COVID-19 on Agricultural Production

| Number of districts where overall agricultural production has: | | | | |
|---|------------------|------------------|----------------------|--------------------------------|
| State/U.T. | Decreased | Increased | Remained same | Total Districts Covered |
| Andaman & Nicobar | 3 | 0 | 0 | 3 |
| Andhra Pradesh | 6 | 4 | 3 | 13 |
| Arunachal Pradesh | 0 | 0 | 9 | 9 |
| Assam | 12 | 2 | 2 | 16 |
| Bihar | 24 | 8 | 5 | 37 |
| Chhattisgarh | 12 | 1 | 5 | 18 |
| Dadra Nagar Haveli | 0 | 0 | 1 | 1 |
| Daman & Diu | 0 | 0 | 1 | 1 |
| Goa | 0 | 0 | 2 | 2 |
| Gujarat | 3 | 8 | 16 | 27 |
| Haryana | 12 | 0 | 11 | 23 |
| Himachal Pradesh | 8 | 0 | 4 | 12 |
| Jammu & Kashmir | 5 | 5 | 3 | 13 |
| Jharkhand | 16 | 2 | 2 | 20 |
| Karnataka | 14 | 2 | 10 | 26 |
| Kerala | 7 | 0 | 5 | 12 |
| Madhya Pradesh | 23 | 18 | 12 | 53 |
| Maharashtra | 18 | 3 | 13 | 34 |
| Manipur | 6 | 0 | 0 | 6 |
| Meghalaya | 7 | 0 | 4 | 11 |
| Mizoram | 5 | 1 | 1 | 7 |
| Nagaland | 0 | 0 | 8 | 8 |
| Odisha | 15 | 3 | 4 | 22 |
| Puducherry | 0 | 0 | 1 | 1 |
| Punjab | 1 | 11 | 10 | 22 |
| Rajasthan | 5 | 13 | 3 | 21 |
| Sikkim | 0 | 0 | 3 | 3 |
| TamilNadu | 13 | 2 | 16 | 31 |
| Telangana | 0 | 4 | 4 | 8 |
| Tripura | 0 | 0 | 6 | 6 |
| Uttar Pradesh | 28 | 18 | 19 | 65 |
| Uttarakhand | 8 | 2 | 2 | 12 |
| West Bengal | 12 | 1 | 4 | 17 |
| All India | 263 | 108 | 189 | 560 |

Table 2.2: State-wise Impact on production of agriculture and Allied Sector - Magnitude

| State-wise Average Increase/Decrease in magnitude of production in Agri & allied sector (%) | | | | | | |
|---|-------------|--------------|--------------|-------------|--------------|----------------|
| State/ U.T. | Agriculture | Horticulture | Poultry | Dairy | Fisheries | Pig/Sheep/Goat |
| Andaman & Nicobar | -21.7 | -15.0 | -15.0 | -20.0 | -55.0 | -25.0 |
| Andhra Pradesh | -2.0 | -7.5 | -15.9 | -0.8 | -21.7 | -1.0 |
| Arunachal Pradesh | 0.0 | 0.0 | 15.0 | -5.0 | 5.0 | 25.0 |
| Assam | -4.2 | -2.3 | -2.3 | -9.0 | -1.0 | -3.3 |
| Bihar | -5.3 | -7.6 | -29.9 | -10.0 | -10.2 | -7.2 |
| Chhattisgarh | -12.9 | -17.9 | -21.1 | -11.5 | -10.4 | -5.9 |
| Dadra Nagar Haveli | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Daman & Diu | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Goa | 0.0 | -5.0 | 0.0 | 0.0 | -15.0 | 0.0 |
| Gujarat | 6.7 | 5.0 | -1.4 | 4.2 | -6.5 | -6.7 |
| Haryana | -0.7 | -1.8 | -33.3 | -5.8 | -13.0 | -17.0 |
| Himachal Pradesh | -15.0 | -18.0 | -12.0 | -5.0 | -21.3 | -13.3 |
| Jammu & Kashmir | 0.6 | -3.8 | -8.3 | 4.0 | -12.1 | 5.0 |
| Jharkhand | -6.7 | -8.9 | -29.7 | -13.0 | -9.4 | -13.2 |
| Karnataka | 4.2 | 1.7 | -15.5 | -6.8 | -16.5 | -11.4 |
| Kerala | -7.2 | -8.0 | 0.7 | -8.3 | -6.3 | -8.3 |
| Madhya Pradesh | -0.1 | -4.3 | -26.6 | -9.5 | -22.7 | -16.3 |
| Maharashtra | -7.6 | -11.7 | -20.2 | -9.0 | -23.5 | -10.0 |
| Manipur | -15.0 | -15.0 | -20.0 | -16.7 | -13.3 | -20.0 |
| Meghalaya | -5.0 | -5.0 | -6.4 | -2.1 | -7.5 | -6.7 |
| Mizoram | -13.3 | -8.3 | -15.0 | -15.0 | -8.3 | -9.0 |
| Nagaland | 0.0 | 0.0 | -25.0 | 0.0 | 0.0 | -25.0 |
| Odisha | -7.5 | -13.3 | -21.5 | -4.4 | -1.5 | 0.7 |
| Puducherry | 0.0 | 0.0 | 0.0 | 0.0 | -55.0 | -55.0 |
| Punjab | 5.0 | -1.2 | -23.4 | 2.1 | -20.0 | -15.0 |
| Rajasthan | 4.4 | 2.5 | -12.0 | 1.0 | -20.0 | 2.1 |
| Sikkim | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Tamil Nadu | -8.6 | -13.9 | -9.7 | -6.3 | -21.8 | -3.2 |
| Telangana | 23.3 | 0.0 | 5.0 | 2.5 | 7.0 | 10.0 |
| Tripura | -5.0 | 0.0 | -23.3 | -15.0 | 0.0 | 0.0 |
| Uttar Pradesh | 0.0 | -0.5 | -24.7 | -5.8 | -11.3 | -7.6 |
| Uttarakhand | 0.6 | -4.1 | -8.6 | 0.7 | -3.6 | 0.0 |
| West Bengal | -1.4 | -2.5 | -14.4 | -11.9 | -10.8 | -13.2 |
| All India | -2.7 | -5.7 | -19.6 | -6.6 | -13.6 | -8.5 |

Table 3.1: State-wise Impact of COVID-19 on farm gate prices of commodities in Agri and allied sector

| Number of Districts where farm gate prices of commodities of Agri and allied Sector (No.) | | | | |
|--|------------|------------|-------------------|-------------------------|
| State/U.T. | Decreased | Increased | Remained the same | Total districts covered |
| Andaman & Nicobar | 2 | 0 | 1 | 3 |
| Andhra Pradesh | 8 | 2 | 3 | 13 |
| Arunachal Pradesh | 0 | 1 | 8 | 9 |
| Assam | 10 | 5 | 1 | 16 |
| Bihar | 24 | 11 | 2 | 37 |
| Chhattisgarh | 10 | 5 | 3 | 18 |
| Dadra Nagar Haveli | 0 | 0 | 1 | 1 |
| Daman & Diu | 1 | 0 | 0 | 1 |
| Goa | 2 | 0 | 0 | 2 |
| Gujarat | 12 | 1 | 14 | 27 |
| Haryana | 11 | 3 | 9 | 23 |
| Himachal Pradesh | 3 | 4 | 5 | 12 |
| Jammu & Kashmir | 4 | 7 | 2 | 13 |
| Jharkhand | 18 | 1 | 1 | 20 |
| Karnataka | 14 | 3 | 9 | 26 |
| Kerala | 2 | 8 | 2 | 12 |
| Madhya Pradesh | 27 | 10 | 16 | 53 |
| Maharashtra | 21 | 9 | 4 | 34 |
| Manipur | 2 | 4 | 0 | 6 |
| Meghalaya | 1 | 8 | 2 | 11 |
| Mizoram | 0 | 6 | 1 | 7 |
| Nagaland | 0 | 0 | 8 | 8 |
| Odisha | 17 | 2 | 3 | 22 |
| Puducherry | 0 | 0 | 1 | 1 |
| Punjab | 14 | 2 | 6 | 22 |
| Rajasthan | 10 | 9 | 2 | 21 |
| Sikkim | 0 | 1 | 2 | 3 |
| TamilNadu | 21 | 3 | 7 | 31 |
| Telangana | 1 | 2 | 5 | 8 |
| Tripura | 1 | 0 | 5 | 6 |
| Uttar Pradesh | 42 | 20 | 3 | 65 |
| Uttarakhand | 9 | 1 | 2 | 12 |
| West Bengal | 16 | 1 | 0 | 17 |
| All India | 303 | 129 | 128 | 560 |

Table 3.2: State-wise Impact of COVID-19 on farm gate prices of commodities in Agri & allied sector

| State-wise Increase/Decrease in magnitude of farm-gate prices in Agri & allied sector (in %) | | | | | | |
|---|-------------|--------------|--------------|-------------|-------------|----------------|
| State/ U.T. | Agriculture | Horticulture | Poultry | Dairy | Fisheries | Pig/Sheep/Goat |
| Andaman & Nicobar | -25.0 | -15.0 | -20.0 | 0.0 | -15.0 | 0.0 |
| Andhra Pradesh | -9.2 | -26.5 | -8.1 | 0.7 | -4.1 | 8.3 |
| Arunachal Pradesh | 15.0 | 15.0 | 25.0 | 25.0 | 35.0 | 45.0 |
| Assam | -1.0 | 5.7 | 2.5 | 3.3 | 4.4 | 5.7 |
| Bihar | -4.4 | -5.3 | -31.9 | -7.1 | -9.8 | -8.0 |
| Chhattisgarh | -2.8 | 1.5 | -17.2 | -11.9 | 1.7 | -0.8 |
| Dadra Nagar Haveli | 5.0 | 5.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Daman & Diu | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Goa | 0.0 | -45.0 | 0.0 | 0.0 | 15.0 | 0.0 |
| Gujarat | 0.0 | -7.9 | -11.0 | -2.1 | -8.1 | -0.6 |
| Haryana | -4.2 | -7.6 | -37.2 | -10.7 | -19.3 | -21.0 |
| Himachal Pradesh | 8.0 | -8.0 | -11.0 | 0.0 | -12.0 | -15.0 |
| Jammu & Kashmir | 7.0 | 6.0 | 5.0 | 4.2 | 6.4 | 4.0 |
| Jharkhand | -0.8 | -11.8 | -19.2 | -14.2 | 4.3 | 6.2 |
| Karnataka | -15.5 | -23.0 | -18.8 | -7.5 | -0.7 | -7.2 |
| Kerala | -3.3 | 13.0 | 15.0 | 0.0 | 24.1 | 16.1 |
| Madhya Pradesh | -0.9 | -13.3 | -34.2 | -2.3 | -19.8 | -18.6 |
| Maharashtra | -4.0 | -9.8 | -17.0 | -0.2 | -0.5 | 4.0 |
| Manipur | 1.7 | 1.7 | -10.0 | 1.7 | 13.3 | 10.0 |
| Meghalaya | 11.4 | 6.8 | 12.8 | 6.7 | 15.0 | 12.8 |
| Mizoram | 13.6 | 10.7 | 9.3 | 7.5 | 5.0 | 5.0 |
| Nagaland | 13.0 | 7.0 | 25.0 | 0.0 | 22.5 | 25.0 |
| Odisha | -6.8 | 0.0 | -20.5 | -6.0 | 3.4 | 3.4 |
| Puducherry | 0.0 | -45.0 | 0.0 | 0.0 | 45.0 | 55.0 |
| Punjab | -4.2 | -13.5 | -28.2 | -2.7 | -21.7 | -14.4 |
| Rajasthan | 1.0 | -6.0 | -13.8 | -4.5 | -12.8 | -11.8 |
| Sikkim | 5.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| TamilNadu | -2.9 | -15.8 | -6.2 | -8.1 | 4.6 | 10.6 |
| Telangana | -11.7 | -15.0 | -8.3 | -5.0 | 1.0 | 10.0 |
| Tripura | -5.0 | -7.5 | 10.0 | -8.3 | 17.5 | 12.5 |
| Uttar Pradesh | -0.2 | -6.0 | -25.9 | -10.0 | -10.7 | -10.0 |
| Uttarakhand | -7.2 | -6.8 | -23.0 | -15.0 | -9.0 | 1.0 |
| West Bengal | -9.7 | -6.8 | -8.8 | -13.8 | -6.3 | -0.5 |
| All India | -2.2 | -7.6 | -17.8 | -5.6 | -4.8 | -2.9 |

Note: negative sign denotes decrease, positive sign denotes an increase, 0=no change

Table 4.1: State-Wise Impact of COVID-19 on the supply of Agri-inputs

| Number Of Districts where the supply of Agri-inputs | | | | |
|--|------------------|------------------|--------------------------|--------------------------------|
| State/U.T | Decreased | Increased | Remained the same | Total Districts Covered |
| Andaman & Nicobar | 2 | 0 | 1 | 3 |
| Andhra Pradesh | 7 | 1 | 5 | 13 |
| Arunachal Pradesh | 9 | 0 | 0 | 9 |
| Assam | 15 | 1 | 0 | 16 |
| Bihar | 28 | 2 | 7 | 37 |
| Chhattisgarh | 10 | 0 | 8 | 18 |
| Dadra Nagar Haveli | 0 | 0 | 1 | 1 |
| Daman & Diu | 0 | 0 | 1 | 1 |
| Goa | 0 | 0 | 2 | 2 |
| Gujarat | 10 | 1 | 16 | 27 |
| Haryana | 11 | 0 | 12 | 23 |
| Himachal Pradesh | 8 | 0 | 4 | 12 |
| Jammu & Kashmir | 10 | 0 | 3 | 13 |
| Jharkhand | 13 | 2 | 5 | 20 |
| Karnataka | 10 | 1 | 15 | 26 |
| Kerala | 11 | 0 | 1 | 12 |
| Madhya Pradesh | 27 | 5 | 21 | 53 |
| Maharashtra | 19 | 3 | 12 | 34 |
| Manipur | 5 | 1 | 0 | 6 |
| Meghalaya | 10 | 0 | 1 | 11 |
| Mizoram | 7 | 0 | 0 | 7 |
| Nagaland | 6 | 0 | 2 | 8 |
| Odisha | 12 | 3 | 7 | 22 |
| Puducherry | 0 | 0 | 1 | 1 |
| Punjab | 6 | 0 | 16 | 22 |
| Rajasthan | 9 | 0 | 12 | 21 |
| Sikkim | 3 | 0 | 0 | 3 |
| TamilNadu | 11 | 0 | 20 | 31 |
| Telangana | 1 | 1 | 6 | 8 |
| Tripura | 2 | 0 | 4 | 6 |
| Uttar Pradesh | 40 | 5 | 20 | 65 |
| Uttarakhand | 7 | 0 | 5 | 12 |
| West Bengal | 14 | 0 | 3 | 17 |
| All India | 323 | 26 | 211 | 560 |

Table 4.2: State-Wise Impact of COVID-19 on the supply of Agri-inputs

| State-wise Increase/Decrease in magnitude of quantity supplied of Agri-inputs | | | | | |
|--|--------------|--------------------|-------------------|------------------------------|---------------------------|
| State/ U.T. | Seeds | Fertilizers | Pesticides | Rental Agri-Machinery | Fodder/Cattle feed |
| Andaman & Nicobar | 0.0 | 0.0 | 0.0 | -55.0 | -50.0 |
| Andhra Pradesh | -13.0 | -18.8 | -20.6 | -16.1 | -7.5 |
| Arunachal Pradesh | 2.8 | 5.0 | 0.0 | 5.0 | -3.9 |
| Assam | -5.0 | -5.0 | -11.3 | -17.0 | -9.4 |
| Bihar | -14.7 | -12.9 | -12.9 | -16.7 | -17.6 |
| Chhattisgarh | -5.7 | -8.3 | -6.7 | -15.0 | -12.1 |
| Dadra Nagar Haveli | 0.0 | 0.0 | 0.0 | 0.0 | -5.0 |
| Daman & Diu | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Goa | 0.0 | -5.0 | 0.0 | 0.0 | 0.0 |
| Gujarat | -8.6 | -10.8 | -7.5 | -17.0 | -15.0 |
| Haryana | -7.0 | -7.5 | -7.5 | -6.6 | -9.7 |
| Himachal Pradesh | -5.0 | -16.1 | -9.3 | -7.0 | -12.0 |
| Jammu & Kashmir | -11.0 | -12.0 | -9.4 | -1.7 | -2.8 |
| Jharkhand | -16.7 | -20.8 | -15.8 | -18.6 | -16.1 |
| Karnataka | -10.7 | -11.9 | -12.1 | -7.9 | -7.8 |
| Kerala | -12.0 | -17.0 | -11.0 | -14.1 | -8.3 |
| Madhya Pradesh | -4.6 | -10.2 | -8.4 | -12.0 | -14.2 |
| Maharashtra | -4.6 | -5.5 | -1.2 | -10.2 | -5.4 |
| Manipur | -21.7 | -25.0 | -20.0 | -8.3 | -35.0 |
| Meghalaya | -9.4 | -12.8 | -9.0 | -20.0 | -7.0 |
| Mizoram | -13.6 | -20.7 | -17.9 | -3.6 | -13.0 |
| Nagaland | -27.5 | -35.0 | -35.0 | -45.0 | -25.0 |
| Odisha | -13.1 | -10.6 | -10.0 | -3.8 | -6.1 |
| Puducherry | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Punjab | -3.6 | -20.0 | -5.0 | -0.4 | -6.4 |
| Rajasthan | -8.8 | -11.7 | -9.3 | -11.2 | -2.5 |
| Sikkim | -5.0 | -8.3 | -11.7 | -5.0 | -8.3 |
| TamilNadu | -12.5 | -13.6 | -9.6 | -10.6 | -9.2 |
| Telangana | -12.5 | -7.5 | -10.0 | 15.0 | -12.5 |
| Tripura | -5.0 | -5.0 | -5.0 | 0.0 | -20.0 |
| Uttar Pradesh | -6.3 | -6.6 | -6.9 | -11.6 | -5.6 |
| Uttarakhand | -0.6 | 5.0 | 3.6 | -5.0 | -16.0 |
| West Bengal | -15.0 | -18.8 | -18.1 | -10.0 | -19.7 |
| All India | -9.1 | -11.2 | -9.8 | -10.6 | -10.8 |

Note: negative sign denotes decrease, positive sign denotes an increase, 0=no change

Table 5.1: State-wise Impact of COVID-19 on prices of agri-Inputs**Number Of Districts where the prices of Agri-inputs (No.)**

| State/U.T. | Decreased | Increased | Remained the same | Total Districts Covered |
|--------------------|-----------|------------|-------------------|-------------------------|
| Andaman & Nicobar | 0 | 2 | 1 | 3 |
| Andhra Pradesh | 0 | 6 | 7 | 13 |
| Arunachal Pradesh | 0 | 0 | 9 | 9 |
| Assam | 1 | 11 | 4 | 16 |
| Bihar | 0 | 31 | 6 | 37 |
| Chattisgarh | 2 | 10 | 6 | 18 |
| Dadra Nagar Haveli | 0 | 0 | 1 | 1 |
| Daman & Diu | 0 | 0 | 1 | 1 |
| Goa | 0 | 0 | 2 | 2 |
| Gujarat | 3 | 6 | 18 | 27 |
| Haryana | 1 | 14 | 8 | 23 |
| Himachal Pradesh | 0 | 7 | 5 | 12 |
| Jammu & Kashmir | 0 | 8 | 5 | 13 |
| Jharkhand | 2 | 14 | 4 | 20 |
| Karnataka | 2 | 10 | 14 | 26 |
| Kerala | 0 | 2 | 10 | 12 |
| Madhya Pradesh | 2 | 26 | 25 | 53 |
| Maharashtra | 3 | 22 | 9 | 34 |
| Manipur | 0 | 6 | 0 | 6 |
| Meghalaya | 0 | 7 | 4 | 11 |
| Mizoram | 0 | 7 | 0 | 7 |
| Nagaland | 0 | 0 | 8 | 8 |
| Odisha | 0 | 13 | 9 | 22 |
| Puducherry | 0 | 0 | 1 | 1 |
| Punjab | 0 | 8 | 14 | 22 |
| Rajasthan | 1 | 15 | 5 | 21 |
| Sikkim | 0 | 3 | 0 | 3 |
| TamilNadu | 1 | 16 | 14 | 31 |
| Telangana | 0 | 3 | 5 | 8 |
| Tripura | 0 | 1 | 5 | 6 |
| Uttar Pradesh | 4 | 35 | 26 | 65 |
| Uttarakhand | 1 | 5 | 6 | 12 |
| West Bengal | 1 | 12 | 4 | 17 |
| All India | 24 | 300 | 236 | 560 |

Table 5.2: State-wise Impact of COVID-19 on prices of agri-Inputs

| State-wise Increase/Decrease in magnitude of Prices of Agri-inputs (%) | | | | | |
|---|--------------|--------------------|-------------------|------------------------------|---------------------------|
| State/ U.T. | Seeds | Fertilizers | Pesticides | Rental Agri-Machinery | Fodder/Cattle feed |
| Andaman & Nicobar | 0.0 | 0.0 | 0.0 | 15.0 | 20.0 |
| Andhra Pradesh | 11.0 | 5.0 | 5.0 | 5.0 | 6.8 |
| Arunachal Pradesh | 0.0 | 0.0 | 0.0 | 0.0 | 15.0 |
| Assam | 6.5 | 8.8 | 5.8 | 5.0 | 11.2 |
| Bihar | 12.0 | 12.4 | 9.8 | 13.2 | 12.9 |
| Chattisgarh | 4.3 | 3.0 | 3.5 | 6.8 | 7.3 |
| Dadra Nagar Haveli | 0.0 | 0.0 | 0.0 | 0.0 | 5.0 |
| Daman & Diu | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Goa | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Gujarat | 2.3 | 5.0 | 5.0 | 15.0 | 11.3 |
| Haryana | 6.5 | 6.1 | 6.8 | 8.2 | 8.9 |
| Himachal Pradesh | 10.7 | 10.7 | 10.0 | 10.7 | 17.0 |
| Jammu & Kashmir | 13.8 | 10.0 | 10.7 | 8.8 | 8.8 |
| Jharkhand | 9.0 | 11.3 | 9.3 | 8.8 | 16.0 |
| Karnataka | 6.4 | 8.6 | 7.1 | 3.5 | 5.0 |
| Kerala | 15.0 | 10.0 | 10.0 | 13.3 | 18.3 |
| Madhya Pradesh | 8.3 | 9.5 | 9.1 | 14.1 | 9.6 |
| Maharashtra | 10.4 | 10.6 | 11.7 | 14.2 | 11.9 |
| Manipur | 11.7 | 11.7 | 11.7 | 10.0 | 18.3 |
| Meghalaya | 13.6 | 13.6 | 12.1 | 5.0 | 20.0 |
| Mizoram | 12.1 | 16.4 | 12.1 | 7.9 | 11.0 |
| Nagaland | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Odisha | 8.1 | 5.7 | 2.3 | -2.7 | 7.7 |
| Puducherry | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Punjab | 5.0 | 7.0 | 9.0 | 8.8 | 7.2 |
| Rajasthan | 11.4 | 15.0 | 15.8 | 19.1 | 17.2 |
| Sikkim | 1.7 | 0.0 | 0.0 | 0.0 | 5.0 |
| TamilNadu | 13.0 | 10.6 | 10.0 | 10.0 | 12.0 |
| Telangana | 0.0 | 0.0 | 0.0 | 11.7 | 25.0 |
| Tripura | 5.0 | 0.0 | 0.0 | 0.0 | 15.0 |
| Uttar Pradesh | 6.2 | 9.4 | 7.9 | 10.4 | 10.2 |
| Uttarakhand | 7.5 | 10.0 | 5.0 | 8.3 | 12.8 |
| West Bengal | 13.3 | 16.0 | 16.1 | 13.8 | 15.6 |
| All India | 8.8 | 10.0 | 9.0 | 10.4 | 11.6 |

Table 6.1: State wise Impact of COVID-19 on supply of Agri-Labour

| Number of Districts where the Supply of Agri/Rural Labour (No.) | | | | |
|--|------------------|------------------|----------------------|--------------------------------|
| States/U.T. | Decreased | Increased | Remained same | Total districts covered |
| Andaman & Nicobar | 2 | 0 | 1 | 3 |
| Andhra Pradesh | 11 | 0 | 2 | 13 |
| Arunachal Pradesh | 8 | 0 | 1 | 9 |
| Assam | 14 | 1 | 1 | 16 |
| Bihar | 22 | 12 | 3 | 37 |
| Chattisgarh | 16 | 2 | 0 | 18 |
| Dadra Nagar Haveli | 0 | 0 | 1 | 1 |
| Daman & Diu | 0 | 0 | 1 | 1 |
| Goa | 2 | 0 | 0 | 2 |
| Gujarat | 16 | 1 | 10 | 27 |
| Haryana | 22 | 0 | 1 | 23 |
| Himachal Pradesh | 8 | 1 | 3 | 12 |
| Jammu & Kashmir | 11 | 0 | 2 | 13 |
| Jharkhand | 10 | 8 | 2 | 20 |
| Karnataka | 22 | 2 | 2 | 26 |
| Kerala | 12 | 0 | 0 | 12 |
| Madhya Pradesh | 34 | 10 | 9 | 53 |
| Maharashtra | 24 | 8 | 2 | 34 |
| Manipur | 2 | 3 | 1 | 6 |
| Meghalaya | 3 | 1 | 7 | 11 |
| Mizoram | 6 | 1 | 0 | 7 |
| Nagaland | 6 | 0 | 2 | 8 |
| Odisha | 18 | 2 | 2 | 22 |
| Puducherry | 0 | 0 | 1 | 1 |
| Punjab | 21 | 0 | 1 | 22 |
| Rajasthan | 18 | 3 | 0 | 21 |
| Sikkim | 3 | 0 | 0 | 3 |
| TamilNadu | 15 | 6 | 10 | 31 |
| Telangana | 5 | 1 | 2 | 8 |
| Tripura | 2 | 0 | 4 | 6 |
| Uttar Pradesh | 37 | 26 | 2 | 65 |
| Uttarakhand | 9 | 3 | 0 | 12 |
| West Bengal | 14 | 3 | 0 | 17 |
| All India | 393 | 94 | 73 | 560 |

Table 7.1: Impact of COVID-19 on Demand for Agri/Rural Labor:

| Number of Districts where the Demand or Agri/Rural Labour (No.) | | | | |
|--|------------------|------------------|----------------------|--------------------------------|
| States/U.T. | Decreased | Increased | Remained same | Total districts covered |
| Andaman & Nicobar | 0 | 2 | 1 | 3 |
| Andhra Pradesh | 2 | 10 | 1 | 13 |
| Arunachal Pradesh | 0 | 6 | 3 | 9 |
| Assam | 5 | 7 | 4 | 16 |
| Bihar | 11 | 17 | 9 | 37 |
| Chhattisgarh | 12 | 1 | 5 | 18 |
| Dadra Nagar Haveli | 0 | 0 | 1 | 1 |
| Daman & Diu | 0 | 0 | 1 | 1 |
| Goa | 0 | 2 | 0 | 2 |
| Gujarat | 6 | 7 | 14 | 27 |
| Haryana | 1 | 18 | 4 | 23 |
| Himachal Pradesh | 1 | 5 | 6 | 12 |
| Jammu & Kashmir | 1 | 8 | 4 | 13 |
| Jharkhand | 15 | 2 | 3 | 20 |
| Karnataka | 3 | 16 | 7 | 26 |
| Kerala | 11 | 0 | 1 | 12 |
| Madhya Pradesh | 7 | 30 | 16 | 53 |
| Maharashtra | 6 | 19 | 9 | 34 |
| Manipur | 2 | 1 | 3 | 6 |
| Meghalaya | 5 | 1 | 5 | 11 |
| Mizoram | 1 | 5 | 1 | 7 |
| Nagaland | 4 | 0 | 4 | 8 |
| Odisha | 6 | 8 | 8 | 22 |
| Puducherry | 0 | 0 | 1 | 1 |
| Punjab | 1 | 12 | 9 | 22 |
| Rajasthan | 1 | 16 | 4 | 21 |
| Sikkim | 3 | 0 | 0 | 3 |
| Tamil Nadu | 7 | 6 | 18 | 31 |
| Telangana | 1 | 5 | 2 | 8 |
| Tripura | 2 | 0 | 4 | 6 |
| Uttar Pradesh | 19 | 28 | 18 | 65 |
| Uttarakhand | 4 | 3 | 5 | 12 |
| West Bengal | 2 | 9 | 6 | 17 |
| All India | 139 | 244 | 177 | 560 |

Table 8.1: State wise Impact of COVID-19 on Wages of Agri/Rural Labor

| Number of Districts where the Demand or Agri/Rural Labour (No.) | | | | |
|--|------------------|------------------|----------------------|--------------------------------|
| States/U.T. | Decreased | Increased | Remained same | Total districts covered |
| Andaman & Nicobar | 1 | 0 | 2 | 3 |
| Andhra Pradesh | 10 | 0 | 3 | 13 |
| Arunachal Pradesh | 9 | 0 | 0 | 9 |
| Assam | 7 | 1 | 8 | 16 |
| Bihar | 10 | 9 | 18 | 37 |
| Chhattisgarh | 10 | 4 | 4 | 18 |
| Dadra Nagar Haveli | 0 | 0 | 1 | 1 |
| Daman & Diu | 0 | 1 | 0 | 1 |
| Goa | 0 | 0 | 2 | 2 |
| Gujarat | 4 | 2 | 21 | 27 |
| Haryana | 21 | 1 | 1 | 23 |
| Himachal Pradesh | 5 | 1 | 6 | 12 |
| Jammu & Kashmir | 8 | 0 | 5 | 13 |
| Jharkhand | 4 | 5 | 11 | 20 |
| Karnataka | 8 | 4 | 14 | 26 |
| Kerala | 1 | 1 | 10 | 12 |
| Madhya Pradesh | 21 | 12 | 20 | 53 |
| Maharashtra | 19 | 3 | 12 | 34 |
| Manipur | 0 | 2 | 4 | 6 |
| Meghalaya | 0 | 1 | 10 | 11 |
| Mizoram | 1 | 0 | 6 | 7 |
| Nagaland | 0 | 0 | 8 | 8 |
| Odisha | 10 | 0 | 12 | 22 |
| Puducherry | 0 | 0 | 1 | 1 |
| Punjab | 17 | 0 | 5 | 22 |
| Rajasthan | 16 | 2 | 3 | 21 |
| Sikkim | 0 | 0 | 3 | 3 |
| Tamil Nadu | 7 | 1 | 23 | 31 |
| Telangana | 5 | 0 | 3 | 8 |
| Tripura | 0 | 0 | 6 | 6 |
| Uttar Pradesh | 16 | 21 | 28 | 65 |
| Uttarakhand | 7 | 2 | 3 | 12 |
| West Bengal | 11 | 3 | 3 | 17 |
| All India | 228 | 76 | 256 | 560 |

Table 9.1: State wise Impact of COVID-19 on Food grain Procurement by Govt. Agencies

| Number of Districts where Food grains Procurement by Govt Agencies (No.) | | | | |
|---|----------------------------|---------------------------|------------------|--------------------------------|
| States/U.T. | Favourably Impacted | Adversely Impacted | No Impact | Total districts covered |
| Andaman & Nicobar | 0 | 0 | 3 | 3 |
| Andhra Pradesh | 5 | 5 | 3 | 13 |
| Arunachal Pradesh | 1 | 0 | 8 | 9 |
| Assam | 1 | 11 | 4 | 16 |
| Bihar | 4 | 25 | 8 | 37 |
| Chhattisgarh | 0 | 7 | 11 | 18 |
| Dadra Nagar Haveli | 0 | 0 | 1 | 1 |
| Daman & Diu | 0 | 0 | 1 | 1 |
| Goa | 0 | 2 | 0 | 2 |
| Gujarat | 2 | 13 | 12 | 27 |
| Haryana | 0 | 12 | 11 | 23 |
| Himachal Pradesh | 3 | 0 | 9 | 12 |
| Jammu & Kashmir | 1 | 7 | 5 | 13 |
| Jharkhand | 2 | 9 | 9 | 20 |
| Karnataka | 6 | 6 | 14 | 26 |
| Kerala | 0 | 1 | 11 | 12 |
| Madhya Pradesh | 3 | 21 | 29 | 53 |
| Maharashtra | 3 | 26 | 5 | 34 |
| Manipur | 0 | 3 | 3 | 6 |
| Meghalaya | 1 | 6 | 4 | 11 |
| Mizoram | 1 | 5 | 1 | 7 |
| Nagaland | 4 | 4 | 0 | 8 |
| Odisha | 3 | 11 | 8 | 22 |
| Puducherry | 0 | 0 | 1 | 1 |
| Punjab | 1 | 12 | 9 | 22 |
| Rajasthan | 1 | 14 | 6 | 21 |
| Sikkim | 0 | 0 | 3 | 3 |
| Tamil Nadu | 4 | 6 | 21 | 31 |
| Telangana | 5 | 0 | 3 | 8 |
| Tripura | 0 | 0 | 6 | 6 |
| Uttar Pradesh | 15 | 28 | 22 | 65 |
| Uttarakhand | 0 | 6 | 6 | 12 |
| West Bengal | 2 | 7 | 8 | 17 |
| All India | 68 | 247 | 245 | 560 |

Table 9.2: State wise Impact of COVID-19 on Farmers' Ability to take Produce to APMC

| Number of Districts where Farmers' Ability to Take Produce to APMC (No.) | | | | |
|---|----------------------------|---------------------------|------------------|--------------------------------|
| States/U.T. | Favourably Impacted | Adversely Impacted | No Impact | Total districts covered |
| Andaman & Nicobar | 0 | 0 | 3 | 3 |
| Andhra Pradesh | 5 | 5 | 3 | 13 |
| Arunachal Pradesh | 1 | 0 | 8 | 9 |
| Assam | 1 | 11 | 4 | 16 |
| Bihar | 4 | 25 | 8 | 37 |
| Chhattisgarh | 0 | 7 | 11 | 18 |
| Dadra Nagar Haveli | 0 | 0 | 1 | 1 |
| Daman & Diu | 0 | 0 | 1 | 1 |
| Goa | 0 | 2 | 0 | 2 |
| Gujarat | 2 | 13 | 12 | 27 |
| Haryana | 0 | 12 | 11 | 23 |
| Himachal Pradesh | 3 | 0 | 9 | 12 |
| Jammu & Kashmir | 1 | 7 | 5 | 13 |
| Jharkhand | 2 | 9 | 9 | 20 |
| Karnataka | 6 | 6 | 14 | 26 |
| Kerala | 0 | 1 | 11 | 12 |
| Madhya Pradesh | 3 | 21 | 29 | 53 |
| Maharashtra | 3 | 26 | 5 | 34 |
| Manipur | 0 | 3 | 3 | 6 |
| Meghalaya | 1 | 6 | 4 | 11 |
| Mizoram | 1 | 5 | 1 | 7 |
| Nagaland | 4 | 4 | 0 | 8 |
| Odisha | 3 | 11 | 8 | 22 |
| Puducherry | 0 | 0 | 1 | 1 |
| Punjab | 1 | 12 | 9 | 22 |
| Rajasthan | 1 | 14 | 6 | 21 |
| Sikkim | 0 | 0 | 3 | 3 |
| Tamil Nadu | 4 | 6 | 21 | 31 |
| Telangana | 5 | 0 | 3 | 8 |
| Tripura | 0 | 0 | 6 | 6 |
| Uttar Pradesh | 15 | 28 | 22 | 65 |
| Uttarakhand | 0 | 6 | 6 | 12 |
| West Bengal | 2 | 7 | 8 | 17 |
| All India | 68 | 247 | 245 | 560 |

Table 9.3: State wise Impact of COVID-19 on Farmers' Ability to Sell Through Private Agencies

| Number of Districts where Farmers' Ability to Sell Thro. Pvt. Agencies (No.) | | | | |
|---|----------------------------|---------------------------|------------------|--------------------------------|
| States/U.T. | Favourably Impacted | Adversely Impacted | No Impact | Total districts covered |
| Andaman & Nicobar | 0 | 3 | 0 | 3 |
| Andhra Pradesh | 0 | 12 | 1 | 13 |
| Arunachal Pradesh | 0 | 9 | 0 | 9 |
| Assam | 0 | 16 | 0 | 16 |
| Bihar | 3 | 32 | 2 | 37 |
| Chhattisgarh | 0 | 18 | 0 | 18 |
| Dadra Nagar Haveli | 0 | 1 | 0 | 1 |
| Daman & Diu | 0 | 1 | 0 | 1 |
| Goa | 0 | 1 | 1 | 2 |
| Gujarat | 2 | 20 | 5 | 27 |
| Haryana | 0 | 18 | 5 | 23 |
| Himachal Pradesh | 1 | 9 | 2 | 12 |
| Jammu & Kashmir | 1 | 9 | 3 | 13 |
| Jharkhand | 1 | 17 | 2 | 20 |
| Karnataka | 2 | 14 | 10 | 26 |
| Kerala | 1 | 11 | 0 | 12 |
| Madhya Pradesh | 2 | 36 | 15 | 53 |
| Maharashtra | 0 | 31 | 3 | 34 |
| Manipur | 0 | 6 | 0 | 6 |
| Meghalaya | 0 | 11 | 0 | 11 |
| Mizoram | 1 | 5 | 1 | 7 |
| Nagaland | 3 | 4 | 1 | 8 |
| Odisha | 0 | 21 | 1 | 22 |
| Puducherry | 0 | 0 | 1 | 1 |
| Punjab | 0 | 13 | 9 | 22 |
| Rajasthan | 0 | 18 | 3 | 21 |
| Sikkim | 0 | 3 | 0 | 3 |
| Tamil Nadu | 4 | 23 | 4 | 31 |
| Telangana | 0 | 5 | 3 | 8 |
| Tripura | 0 | 6 | 0 | 6 |
| Uttar Pradesh | 2 | 55 | 8 | 65 |
| Uttarakhand | 0 | 11 | 1 | 12 |
| West Bengal | 0 | 16 | 1 | 17 |
| All India | 23 | 455 | 82 | 560 |

Table 9.4: State wise Impact of COVID-19 on FPO's Aggregation Business

| Number of Districts where FPO's Aggregation Business (No.) | | | | |
|---|----------------------------|---------------------------|------------------|--------------------------------|
| States/U.T. | Favourably Impacted | Adversely Impacted | No Impact | Total districts covered |
| Andaman & Nicobar | 0 | 2 | 1 | 3 |
| Andhra Pradesh | 1 | 9 | 3 | 13 |
| Arunachal Pradesh | 1 | 4 | 4 | 9 |
| Assam | 1 | 13 | 2 | 16 |
| Bihar | 2 | 33 | 2 | 37 |
| Chhattisgarh | 2 | 15 | 1 | 18 |
| Dadra Nagar Haveli | 0 | 0 | 1 | 1 |
| Daman & Diu | 0 | 0 | 1 | 1 |
| Goa | 0 | 0 | 2 | 2 |
| Gujarat | 1 | 17 | 9 | 27 |
| Haryana | 2 | 9 | 12 | 23 |
| Himachal Pradesh | 1 | 10 | 1 | 12 |
| Jammu & Kashmir | 3 | 7 | 3 | 13 |
| Jharkhand | 4 | 14 | 2 | 20 |
| Karnataka | 9 | 11 | 6 | 26 |
| Kerala | 2 | 10 | 0 | 12 |
| Madhya Pradesh | 4 | 34 | 15 | 53 |
| Maharashtra | 4 | 24 | 6 | 34 |
| Manipur | 0 | 5 | 1 | 6 |
| Meghalaya | 0 | 7 | 4 | 11 |
| Mizoram | 1 | 5 | 1 | 7 |
| Nagaland | 3 | 4 | 1 | 8 |
| Odisha | 4 | 16 | 2 | 22 |
| Puducherry | 0 | 0 | 1 | 1 |
| Punjab | 1 | 13 | 8 | 22 |
| Rajasthan | 1 | 16 | 4 | 21 |
| Sikkim | 0 | 0 | 3 | 3 |
| Tamil Nadu | 14 | 11 | 6 | 31 |
| Telangana | 0 | 4 | 4 | 8 |
| Tripura | 0 | 4 | 2 | 6 |
| Uttar Pradesh | 17 | 28 | 20 | 65 |
| Uttarakhand | 0 | 12 | 0 | 12 |
| West Bengal | 2 | 14 | 1 | 17 |
| All India | 80 | 351 | 129 | 560 |

Table 9.5: State wise Impact of COVID-19 on Price Discovery Through MSP

| Number of Districts where Price Discovery Through MSP (No.) | | | | |
|--|----------------------------|---------------------------|------------------|--------------------------------|
| States/U.T. | Favourably Impacted | Adversely Impacted | No Impact | Total districts covered |
| Andaman & Nicobar | 0 | 3 | 0 | 3 |
| Andhra Pradesh | 2 | 6 | 5 | 13 |
| Arunachal Pradesh | 1 | 4 | 4 | 9 |
| Assam | 1 | 9 | 6 | 16 |
| Bihar | 4 | 21 | 12 | 37 |
| Chhattisgarh | 0 | 3 | 15 | 18 |
| Dadra Nagar Haveli | 0 | 0 | 1 | 1 |
| Daman & Diu | 0 | 0 | 1 | 1 |
| Goa | 0 | 1 | 1 | 2 |
| Gujarat | 6 | 10 | 11 | 27 |
| Haryana | 2 | 3 | 18 | 23 |
| Himachal Pradesh | 1 | 5 | 6 | 12 |
| Jammu & Kashmir | 2 | 7 | 4 | 13 |
| Jharkhand | 0 | 11 | 9 | 20 |
| Karnataka | 4 | 8 | 14 | 26 |
| Kerala | 1 | 0 | 11 | 12 |
| Madhya Pradesh | 0 | 16 | 37 | 53 |
| Maharashtra | 1 | 20 | 13 | 34 |
| Manipur | 0 | 3 | 3 | 6 |
| Meghalaya | 0 | 3 | 8 | 11 |
| Mizoram | 0 | 0 | 7 | 7 |
| Nagaland | 0 | 1 | 7 | 8 |
| Odisha | 2 | 7 | 13 | 22 |
| Puducherry | 0 | 0 | 1 | 1 |
| Punjab | 0 | 2 | 20 | 22 |
| Rajasthan | 1 | 14 | 6 | 21 |
| Sikkim | 0 | 1 | 2 | 3 |
| Tamil Nadu | 5 | 7 | 19 | 31 |
| Telangana | 2 | 1 | 5 | 8 |
| Tripura | 0 | 0 | 6 | 6 |
| Uttar Pradesh | 13 | 24 | 28 | 65 |
| Uttarakhand | 0 | 3 | 9 | 12 |
| West Bengal | 1 | 10 | 6 | 17 |
| All India | 49 | 203 | 308 | 560 |

Table 9.6: State wise Impact of COVID-19 on Rural Weekly Markets/Haats

| Number of Districts where Rural Weekly Markets/Haats Impacted (No.) | | | | |
|--|----------------------------|---------------------------|------------------|--------------------------------|
| States/U.T. | Favourably Impacted | Adversely Impacted | No Impact | Total districts covered |
| Andaman & Nicobar | 0 | 3 | 0 | 3 |
| Andhra Pradesh | 1 | 11 | 1 | 13 |
| Arunachal Pradesh | 0 | 8 | 1 | 9 |
| Assam | 0 | 16 | 0 | 16 |
| Bihar | 1 | 34 | 2 | 37 |
| Chhattisgarh | 0 | 18 | 0 | 18 |
| Dadra Nagar Haveli | 0 | 1 | 0 | 1 |
| Daman & Diu | 0 | 1 | 0 | 1 |
| Goa | 0 | 2 | 0 | 2 |
| Gujarat | 2 | 21 | 4 | 27 |
| Haryana | 1 | 21 | 1 | 23 |
| Himachal Pradesh | 1 | 9 | 2 | 12 |
| Jammu & Kashmir | 1 | 8 | 4 | 13 |
| Jharkhand | 0 | 19 | 1 | 20 |
| Karnataka | 4 | 22 | 0 | 26 |
| Kerala | 10 | 2 | 0 | 12 |
| Madhya Pradesh | 1 | 49 | 3 | 53 |
| Maharashtra | 0 | 32 | 2 | 34 |
| Manipur | 0 | 6 | 0 | 6 |
| Meghalaya | 0 | 11 | 0 | 11 |
| Mizoram | 0 | 7 | 0 | 7 |
| Nagaland | 3 | 4 | 1 | 8 |
| Odisha | 0 | 22 | 0 | 22 |
| Puducherry | 0 | 0 | 1 | 1 |
| Punjab | 0 | 18 | 4 | 22 |
| Rajasthan | 0 | 20 | 1 | 21 |
| Sikkim | 0 | 3 | 0 | 3 |
| Tamil Nadu | 6 | 19 | 6 | 31 |
| Telangana | 0 | 4 | 4 | 8 |
| Tripura | 0 | 6 | 0 | 6 |
| Uttar Pradesh | 0 | 64 | 1 | 65 |
| Uttarakhand | 0 | 12 | 0 | 12 |
| West Bengal | 0 | 12 | 5 | 17 |
| All India | 31 | 485 | 44 | 560 |

Table 9.7: Index for Impact on Marketing

| State | Marketing Impact Score | No of districts per state | Final Score of the State |
|--------------------|------------------------|---------------------------|--------------------------|
| Andaman & Nicobar | -13 | 3 | -4.33 |
| Andhra Pradesh | -46 | 13 | -3.54 |
| Arunachal Pradesh | -31 | 9 | -3.44 |
| Assam | -76 | 16 | -4.75 |
| Bihar | -164 | 37 | -4.43 |
| Chattisgarh | -76 | 18 | -4.22 |
| Dadra Nagar Haveli | -3 | 1 | -3.00 |
| Daman & Diu | -2 | 1 | -2.00 |
| Goa | -6 | 2 | -3.00 |
| Gujarat | -83 | 27 | -3.07 |
| Haryana | -72 | 23 | -3.13 |
| Himachal Pradesh | -33 | 12 | -2.75 |
| Jammu & Kashmir | -41 | 13 | -3.15 |
| Jharkhand | -82 | 20 | -4.10 |
| Karnataka | -46 | 26 | -1.77 |
| Kerala | -22 | 12 | -1.83 |
| Madhya Pradesh | -175 | 53 | -3.30 |
| Maharashtra | -155 | 34 | -4.56 |
| Manipur | -28 | 6 | -4.67 |
| Meghalaya | -46 | 11 | -4.18 |
| Mizoram | -24 | 7 | -3.43 |
| Nagaland | -5 | 8 | -0.63 |
| Odisha | -85 | 22 | -3.86 |
| Puducherry | 0 | 1 | 0.00 |
| Punjab | -67 | 22 | -3.05 |
| Rajasthan | -97 | 21 | -4.62 |
| Sikkim | -10 | 3 | -3.33 |
| TamilNadu | -42 | 31 | -1.35 |
| Telangana | -12 | 8 | -1.50 |
| Tripura | -22 | 6 | -3.67 |
| Uttar Pradesh | -201 | 65 | -3.09 |
| Uttarakhand | -52 | 12 | -4.33 |
| West Bengal | -68 | 17 | -4.00 |
| All India | -1885 | 560 | -3.37 |

Table 10.1: State wise Impact of COVID-19 on Farmers' Access to Credit through KCC

| Number of Districts where Farmers' Access to Credit Through KCC (No.) | | | | |
|--|----------------------------|---------------------------|------------------|--------------------------------|
| States/U.T. | Favourably Impacted | Adversely Impacted | No Impact | Total districts covered |
| Andaman & Nicobar | 0 | 0 | 3 | 3 |
| Andhra Pradesh | 1 | 8 | 4 | 13 |
| Arunachal Pradesh | 0 | 9 | 0 | 9 |
| Assam | 3 | 12 | 1 | 16 |
| Bihar | 0 | 27 | 10 | 37 |
| Chhattisgarh | 0 | 8 | 10 | 18 |
| Dadra Nagar Haveli | 0 | 1 | 0 | 1 |
| Daman & Diu | 0 | 1 | 0 | 1 |
| Goa | 0 | 0 | 2 | 2 |
| Gujarat | 2 | 7 | 18 | 27 |
| Haryana | 0 | 14 | 9 | 23 |
| Himachal Pradesh | 1 | 8 | 3 | 12 |
| Jammu & Kashmir | 3 | 10 | 0 | 13 |
| Jharkhand | 1 | 14 | 5 | 20 |
| Karnataka | 2 | 8 | 16 | 26 |
| Kerala | 0 | 12 | 0 | 12 |
| Madhya Pradesh | 0 | 19 | 34 | 53 |
| Maharashtra | 1 | 24 | 9 | 34 |
| Manipur | 0 | 6 | 0 | 6 |
| Meghalaya | 0 | 9 | 2 | 11 |
| Mizoram | 0 | 7 | 0 | 7 |
| Nagaland | 3 | 4 | 1 | 8 |
| Odisha | 0 | 13 | 9 | 22 |
| Puducherry | 0 | 0 | 1 | 1 |
| Punjab | 0 | 4 | 18 | 22 |
| Rajasthan | 1 | 13 | 7 | 21 |
| Sikkim | 0 | 3 | 0 | 3 |
| Tamil Nadu | 2 | 11 | 18 | 31 |
| Telangana | 1 | 3 | 4 | 8 |
| Tripura | 0 | 6 | 0 | 6 |
| Uttar Pradesh | 1 | 49 | 15 | 65 |
| Uttarakhand | 0 | 7 | 5 | 12 |
| West Bengal | 0 | 13 | 4 | 17 |
| All India | 22 | 330 | 208 | 560 |

Table 10.2: State wise Impact of COVID-19 on Farmers' Access to Basic Banking Services

| Number of Districts where Farmers' Access to Basic Banking Services (No.) | | | | |
|--|----------------------------|---------------------------|------------------|--------------------------------|
| States/U.T. | Favourably Impacted | Adversely Impacted | No Impact | Total districts covered |
| Andaman & Nicobar | 0 | 3 | 0 | 3 |
| Andhra Pradesh | 1 | 11 | 1 | 13 |
| Arunachal Pradesh | 0 | 8 | 1 | 9 |
| Assam | 0 | 16 | 0 | 16 |
| Bihar | 1 | 34 | 2 | 37 |
| Chhattisgarh | 0 | 18 | 0 | 18 |
| Dadra Nagar Haveli | 0 | 1 | 0 | 1 |
| Daman & Diu | 0 | 1 | 0 | 1 |
| Goa | 0 | 2 | 0 | 2 |
| Gujarat | 2 | 21 | 4 | 27 |
| Haryana | 1 | 21 | 1 | 23 |
| Himachal Pradesh | 1 | 9 | 2 | 12 |
| Jammu & Kashmir | 1 | 8 | 4 | 13 |
| Jharkhand | 0 | 19 | 1 | 20 |
| Karnataka | 4 | 22 | 0 | 26 |
| Kerala | 10 | 2 | 0 | 12 |
| Madhya Pradesh | 1 | 49 | 3 | 53 |
| Maharashtra | 0 | 32 | 2 | 34 |
| Manipur | 0 | 6 | 0 | 6 |
| Meghalaya | 0 | 11 | 0 | 11 |
| Mizoram | 0 | 7 | 0 | 7 |
| Nagaland | 3 | 4 | 1 | 8 |
| Odisha | 0 | 22 | 0 | 22 |
| Puducherry | 0 | 0 | 1 | 1 |
| Punjab | 0 | 18 | 4 | 22 |
| Rajasthan | 0 | 20 | 1 | 21 |
| Sikkim | 0 | 3 | 0 | 3 |
| Tamil Nadu | 6 | 19 | 6 | 31 |
| Telangana | 0 | 4 | 4 | 8 |
| Tripura | 0 | 6 | 0 | 6 |
| Uttar Pradesh | 0 | 64 | 1 | 65 |
| Uttarakhand | 0 | 12 | 0 | 12 |
| West Bengal | 0 | 12 | 5 | 17 |
| All India | 31 | 485 | 44 | 560 |

Table 10.3: State wise Impact of COVID-19 on Farmers' Access to Term Loan

| Number of Districts where Farmers' Access to Term Loan (No.) | | | | |
|---|----------------------------|---------------------------|------------------|--------------------------------|
| States/U.T. | Favourably Impacted | Adversely Impacted | No Impact | Total districts covered |
| Andaman & Nicobar | 0 | 3 | 0 | 3 |
| Andhra Pradesh | 0 | 11 | 2 | 13 |
| Arunachal Pradesh | 0 | 9 | 0 | 9 |
| Assam | 2 | 14 | 0 | 16 |
| Bihar | 0 | 35 | 2 | 37 |
| Chhattisgarh | 0 | 14 | 4 | 18 |
| Dadra Nagar Haveli | 0 | 1 | 0 | 1 |
| Daman & Diu | 0 | 1 | 0 | 1 |
| Goa | 0 | 2 | 0 | 2 |
| Gujarat | 1 | 18 | 8 | 27 |
| Haryana | 0 | 23 | 0 | 23 |
| Himachal Pradesh | 0 | 12 | 0 | 12 |
| Jammu & Kashmir | 0 | 13 | 0 | 13 |
| Jharkhand | 0 | 20 | 0 | 20 |
| Karnataka | 2 | 23 | 1 | 26 |
| Kerala | 0 | 12 | 0 | 12 |
| Madhya Pradesh | 1 | 48 | 4 | 53 |
| Maharashtra | 0 | 32 | 2 | 34 |
| Manipur | 0 | 6 | 0 | 6 |
| Meghalaya | 0 | 8 | 3 | 11 |
| Mizoram | 0 | 6 | 1 | 7 |
| Nagaland | 2 | 4 | 2 | 8 |
| Odisha | 0 | 18 | 4 | 22 |
| Puducherry | 0 | 1 | 0 | 1 |
| Punjab | 0 | 21 | 1 | 22 |
| Rajasthan | 0 | 20 | 1 | 21 |
| Sikkim | 0 | 3 | 0 | 3 |
| Tamil Nadu | 2 | 21 | 8 | 31 |
| Telangana | 1 | 5 | 2 | 8 |
| Tripura | 0 | 6 | 0 | 6 |
| Uttar Pradesh | 1 | 60 | 4 | 65 |
| Uttarakhand | 0 | 12 | 0 | 12 |
| West Bengal | 1 | 16 | 0 | 17 |
| All India | 13 | 498 | 49 | 560 |

Table 10.4: State wise Impact of COVID-19 on Digital Transaction

| Number of Districts where Farmers' Access to Digital Transaction (No.) | | | | |
|---|----------------------------|---------------------------|------------------|--------------------------------|
| States/U.T. | Favourably Impacted | Adversely Impacted | No Impact | Total districts covered |
| Andaman & Nicobar | 0 | 0 | 3 | 3 |
| Andhra Pradesh | 8 | 1 | 4 | 13 |
| Arunachal Pradesh | 9 | 0 | 0 | 9 |
| Assam | 7 | 3 | 6 | 16 |
| Bihar | 30 | 1 | 6 | 37 |
| Chhattisgarh | 10 | 1 | 7 | 18 |
| Dadra Nagar Haveli | 0 | 0 | 1 | 1 |
| Daman & Diu | 0 | 0 | 1 | 1 |
| Goa | 2 | 0 | 0 | 2 |
| Gujarat | 6 | 3 | 18 | 27 |
| Haryana | 20 | 0 | 3 | 23 |
| Himachal Pradesh | 9 | 0 | 3 | 12 |
| Jammu & Kashmir | 8 | 2 | 3 | 13 |
| Jharkhand | 10 | 8 | 2 | 20 |
| Karnataka | 13 | 3 | 10 | 26 |
| Kerala | 11 | 0 | 1 | 12 |
| Madhya Pradesh | 33 | 5 | 15 | 53 |
| Maharashtra | 21 | 2 | 11 | 34 |
| Manipur | 1 | 5 | 0 | 6 |
| Meghalaya | 2 | 3 | 6 | 11 |
| Mizoram | 7 | 0 | 0 | 7 |
| Nagaland | 0 | 0 | 8 | 8 |
| Odisha | 12 | 1 | 9 | 22 |
| Puducherry | 1 | 0 | 0 | 1 |
| Punjab | 20 | 0 | 2 | 22 |
| Rajasthan | 19 | 1 | 1 | 21 |
| Sikkim | 2 | 1 | 0 | 3 |
| Tamil Nadu | 20 | 3 | 8 | 31 |
| Telangana | 5 | 0 | 3 | 8 |
| Tripura | 3 | 1 | 2 | 6 |
| Uttar Pradesh | 45 | 8 | 12 | 65 |
| Uttarakhand | 9 | 2 | 1 | 12 |
| West Bengal | 11 | 2 | 4 | 17 |
| All India | 354 | 56 | 150 | 560 |

Table 10.5: State wise Impact of COVID-19 on Bank's Recovery

| Number of Districts where Bank's Recovery (No.) | | | | |
|--|----------------------------|---------------------------|------------------|--------------------------------|
| States/U.T. | Favourably Impacted | Adversely Impacted | No Impact | Total districts covered |
| Andaman & Nicobar | 0 | 3 | 0 | 3 |
| Andhra Pradesh | 0 | 11 | 2 | 13 |
| Arunachal Pradesh | 2 | 7 | 0 | 9 |
| Assam | 0 | 14 | 2 | 16 |
| Bihar | 0 | 36 | 1 | 37 |
| Chhattisgarh | 0 | 16 | 2 | 18 |
| Dadra Nagar Haveli | 0 | 1 | 0 | 1 |
| Daman & Diu | 0 | 1 | 0 | 1 |
| Goa | 0 | 0 | 2 | 2 |
| Gujarat | 2 | 23 | 2 | 27 |
| Haryana | 0 | 23 | 0 | 23 |
| Himachal Pradesh | 0 | 12 | 0 | 12 |
| Jammu & Kashmir | 0 | 13 | 0 | 13 |
| Jharkhand | 0 | 20 | 0 | 20 |
| Karnataka | 0 | 26 | 0 | 26 |
| Kerala | 0 | 12 | 0 | 12 |
| Madhya Pradesh | 3 | 47 | 3 | 53 |
| Maharashtra | 0 | 34 | 0 | 34 |
| Manipur | 0 | 6 | 0 | 6 |
| Meghalaya | 0 | 10 | 1 | 11 |
| Mizoram | 0 | 6 | 1 | 7 |
| Nagaland | 4 | 4 | 0 | 8 |
| Odisha | 0 | 21 | 1 | 22 |
| Puducherry | 0 | 1 | 0 | 1 |
| Punjab | 0 | 22 | 0 | 22 |
| Rajasthan | 0 | 21 | 0 | 21 |
| Sikkim | 0 | 3 | 0 | 3 |
| Tamil Nadu | 0 | 28 | 3 | 31 |
| Telangana | 0 | 7 | 1 | 8 |
| Tripura | 0 | 6 | 0 | 6 |
| Uttar Pradesh | 1 | 64 | 0 | 65 |
| Uttarakhand | 0 | 12 | 0 | 12 |
| West Bengal | 0 | 17 | 0 | 17 |
| All India | 12 | 527 | 21 | 560 |

Table 10.6: Index for Impact on Banking Activities

| State | Banking Impact Score | No of districts per state | Final Score of the State |
|--------------------|----------------------|---------------------------|--------------------------|
| Andaman & Nicobar | -9 | 3 | -3.00 |
| Andhra Pradesh | -27 | 13 | -2.08 |
| Arunachal Pradesh | -11 | 9 | -1.22 |
| Assam | -37 | 16 | -2.31 |
| Bihar | -90 | 37 | -2.43 |
| Chattisgarh | -43 | 18 | -2.39 |
| Dadra Nagar Haveli | -3 | 1 | -3.00 |
| Daman & Diu | -3 | 1 | -3.00 |
| Goa | 0 | 2 | 0.00 |
| Gujarat | -44 | 27 | -1.63 |
| Haryana | -49 | 23 | -2.13 |
| Himachal Pradesh | -29 | 12 | -2.42 |
| Jammu & Kashmir | -31 | 13 | -2.38 |
| Jharkhand | -66 | 20 | -3.30 |
| Karnataka | -48 | 26 | -1.85 |
| Kerala | -29 | 12 | -2.42 |
| Madhya Pradesh | -112 | 53 | -2.11 |
| Maharashtra | -93 | 34 | -2.74 |
| Manipur | -28 | 6 | -4.67 |
| Meghalaya | -38 | 11 | -3.45 |
| Mizoram | -15 | 7 | -2.14 |
| Nagaland | -6 | 8 | -0.75 |
| Odisha | -51 | 22 | -2.32 |
| Puducherry | 0 | 1 | 0.00 |
| Punjab | -37 | 22 | -1.68 |
| Rajasthan | -47 | 21 | -2.24 |
| Sikkim | -11 | 3 | -3.67 |
| TamilNadu | -48 | 31 | -1.55 |
| Telangana | -9 | 8 | -1.13 |
| Tripura | -18 | 6 | -3.00 |
| Uttar Pradesh | -159 | 65 | -2.45 |
| Uttarakhand | -27 | 12 | -2.25 |
| West Bengal | -42 | 17 | -2.47 |
| All India | -1260 | 560 | -2.25 |

Table 11.1: State wise Impact of COVID-19 on Microfinance Activities of SHGs

| Number of Districts where Regular Meeting of SHGs (No.) | | | | |
|--|----------------------------|---------------------------|------------------|--------------------------------|
| States/U.T. | Favourably Impacted | Adversely Impacted | No Impact | Total districts covered |
| Andaman & Nicobar | 0 | 3 | 0 | 3 |
| Andhra Pradesh | 0 | 11 | 1 | 12 |
| Arunachal Pradesh | 0 | 9 | 0 | 9 |
| Assam | 0 | 16 | 0 | 16 |
| Bihar | 0 | 37 | 0 | 37 |
| Chhattisgarh | 0 | 18 | 0 | 18 |
| Dadra Nagar Haveli | 0 | 1 | 0 | 1 |
| Daman & Diu | 0 | 1 | 0 | 1 |
| Goa | 0 | 2 | 0 | 2 |
| Gujarat | 2 | 21 | 4 | 27 |
| Haryana | 0 | 23 | 0 | 23 |
| Himachal Pradesh | 0 | 12 | 0 | 12 |
| Jammu & Kashmir | 2 | 11 | 0 | 13 |
| Jharkhand | 0 | 20 | 0 | 20 |
| Karnataka | 1 | 24 | 1 | 26 |
| Kerala | 0 | 12 | 0 | 12 |
| Madhya Pradesh | 0 | 51 | 2 | 53 |
| Maharashtra | 0 | 33 | 1 | 34 |
| Manipur | 0 | 6 | 0 | 6 |
| Meghalaya | 0 | 10 | 1 | 11 |
| Mizoram | 0 | 7 | 0 | 7 |
| Nagaland | 1 | 0 | 7 | 8 |
| Odisha | 1 | 21 | 0 | 22 |
| Puducherry | 0 | 1 | 0 | 1 |
| Punjab | 0 | 22 | 0 | 22 |
| Rajasthan | 0 | 21 | 0 | 21 |
| Sikkim | 0 | 3 | 0 | 3 |
| Tamil Nadu | 0 | 30 | 1 | 31 |
| Telangana | 0 | 7 | 1 | 8 |
| Tripura | 0 | 6 | 0 | 6 |
| Uttar Pradesh | 0 | 63 | 2 | 65 |
| Uttarakhand | 1 | 11 | 0 | 12 |
| West Bengal | 0 | 17 | 0 | 17 |
| All India | 8 | 530 | 22 | 560 |

Table 11.2: State wise Impact of COVID-19 on Microfinance Activities of SHGs

| Number of Districts where Access To Credit Through SHGs (No.) | | | | |
|--|----------------------------|---------------------------|------------------|--------------------------------|
| States/U.T. | Favourably Impacted | Adversely Impacted | No Impact | Total districts covered |
| Andaman & Nicobar | 0 | 3 | 0 | 3 |
| Andhra Pradesh | 0 | 8 | 5 | 13 |
| Arunachal Pradesh | 0 | 9 | 0 | 9 |
| Assam | 1 | 15 | 0 | 16 |
| Bihar | 0 | 33 | 4 | 37 |
| Chhattisgarh | 0 | 16 | 2 | 18 |
| Dadra Nagar Haveli | 0 | 1 | 0 | 1 |
| Daman & Diu | 0 | 1 | 0 | 1 |
| Goa | 0 | 0 | 2 | 2 |
| Gujarat | 1 | 21 | 5 | 27 |
| Haryana | 0 | 20 | 3 | 23 |
| Himachal Pradesh | 0 | 11 | 1 | 12 |
| Jammu & Kashmir | 0 | 13 | 0 | 13 |
| Jharkhand | 0 | 20 | 0 | 20 |
| Karnataka | 0 | 23 | 3 | 26 |
| Kerala | 0 | 11 | 1 | 12 |
| Madhya Pradesh | 0 | 51 | 2 | 53 |
| Maharashtra | 0 | 32 | 2 | 34 |
| Manipur | 0 | 6 | 0 | 6 |
| Meghalaya | 0 | 10 | 1 | 11 |
| Mizoram | 0 | 7 | 0 | 7 |
| Nagaland | 3 | 4 | 1 | 8 |
| Odisha | 0 | 17 | 5 | 22 |
| Puducherry | 1 | 0 | 0 | 1 |
| Punjab | 0 | 18 | 4 | 22 |
| Rajasthan | 0 | 21 | 0 | 21 |
| Sikkim | 0 | 3 | 0 | 3 |
| Tamil Nadu | 1 | 21 | 9 | 31 |
| Telangana | 0 | 3 | 5 | 8 |
| Tripura | 0 | 6 | 0 | 6 |
| Uttar Pradesh | 0 | 59 | 6 | 65 |
| Uttarakhand | 0 | 9 | 3 | 12 |
| West Bengal | 2 | 14 | 1 | 17 |
| All India | 9 | 486 | 65 | 560 |

Table 11.3: State wise Impact of COVID-19 on Microfinance Activities of SHGs

| Number of Districts where Recovery of SHGs (No.) | | | | |
|---|----------------------------|---------------------------|------------------|--------------------------------|
| States/U.T. | Favourably Impacted | Adversely Impacted | No Impact | Total districts covered |
| Andaman & Nicobar | 0 | 3 | 0 | 3 |
| Andhra Pradesh | 0 | 10 | 3 | 13 |
| Arunachal Pradesh | 0 | 9 | 0 | 9 |
| Assam | 1 | 14 | 1 | 16 |
| Bihar | 0 | 35 | 2 | 37 |
| Chhattisgarh | 0 | 18 | 0 | 18 |
| Dadra Nagar Haveli | 0 | 1 | 0 | 1 |
| Daman & Diu | 0 | 0 | 1 | 1 |
| Goa | 0 | 2 | 0 | 2 |
| Gujarat | 2 | 22 | 3 | 27 |
| Haryana | 0 | 21 | 2 | 23 |
| Himachal Pradesh | 1 | 10 | 1 | 12 |
| Jammu & Kashmir | 1 | 10 | 2 | 13 |
| Jharkhand | 0 | 20 | 0 | 20 |
| Karnataka | 0 | 25 | 1 | 26 |
| Kerala | 0 | 12 | 0 | 12 |
| Madhya Pradesh | 0 | 49 | 4 | 53 |
| Maharashtra | 0 | 32 | 2 | 34 |
| Manipur | 0 | 5 | 1 | 6 |
| Meghalaya | 0 | 10 | 1 | 11 |
| Mizoram | 0 | 7 | 0 | 7 |
| Nagaland | 0 | 0 | 8 | 8 |
| Odisha | 0 | 17 | 5 | 22 |
| Puducherry | 0 | 1 | 0 | 1 |
| Punjab | 0 | 19 | 3 | 22 |
| Rajasthan | 0 | 21 | 0 | 21 |
| Sikkim | 0 | 3 | 0 | 3 |
| Tamil Nadu | 0 | 30 | 1 | 31 |
| Telangana | 0 | 6 | 2 | 8 |
| Tripura | 0 | 6 | 0 | 6 |
| Uttar Pradesh | 1 | 55 | 9 | 65 |
| Uttarakhand | 0 | 10 | 2 | 12 |
| West Bengal | 0 | 16 | 1 | 17 |
| All India | 6 | 499 | 55 | 560 |

Table 11.4: State wise Impact of COVID-19 on Overall Micro-finance Activities

| Number of Districts where Overall Micro-finance Activities (No.) | | | | |
|---|----------------------------|---------------------------|------------------|--------------------------------|
| States/U.T. | Favourably Impacted | Adversely Impacted | No Impact | Total districts covered |
| Andaman & Nicobar | 0 | 3 | 0 | 3 |
| Andhra Pradesh | 1 | 10 | 2 | 13 |
| Arunachal Pradesh | 0 | 9 | 0 | 9 |
| Assam | 0 | 15 | 1 | 16 |
| Bihar | 0 | 37 | 0 | 37 |
| Chhattisgarh | 0 | 18 | 0 | 18 |
| Dadra Nagar Haveli | 0 | 1 | 0 | 1 |
| Daman & Diu | 0 | 1 | 0 | 1 |
| Goa | 0 | 2 | 0 | 2 |
| Gujarat | 0 | 24 | 3 | 27 |
| Haryana | 0 | 23 | 0 | 23 |
| Himachal Pradesh | 1 | 11 | 0 | 12 |
| Jammu & Kashmir | 0 | 13 | 0 | 13 |
| Jharkhand | 0 | 20 | 0 | 20 |
| Karnataka | 0 | 26 | 0 | 26 |
| Kerala | 0 | 12 | 0 | 12 |
| Madhya Pradesh | 0 | 51 | 2 | 53 |
| Maharashtra | 0 | 34 | 0 | 34 |
| Manipur | 0 | 6 | 0 | 6 |
| Meghalaya | 0 | 9 | 2 | 11 |
| Mizoram | 0 | 5 | 2 | 7 |
| Nagaland | 4 | 3 | 1 | 8 |
| Odisha | 0 | 22 | 0 | 22 |
| Puducherry | 0 | 1 | 0 | 1 |
| Punjab | 0 | 21 | 1 | 22 |
| Rajasthan | 0 | 21 | 0 | 21 |
| Sikkim | 0 | 3 | 0 | 3 |
| Tamil Nadu | 1 | 28 | 2 | 31 |
| Telangana | 0 | 7 | 1 | 8 |
| Tripura | 0 | 6 | 0 | 6 |
| Uttar Pradesh | 2 | 62 | 1 | 65 |
| Uttarakhand | 0 | 12 | 0 | 12 |
| West Bengal | 1 | 16 | 0 | 17 |
| All India | 10 | 532 | 18 | 560 |

Table 11.5: State wise Impact of COVID-19 on NBFC-MFI Activities

| Number of Districts where on NBFC-MFI Activities (No.) | | | | |
|---|----------------------------|---------------------------|------------------|--------------------------------|
| States/U.T. | Favourably Impacted | Adversely Impacted | No Impact | Total districts covered |
| Andaman & Nicobar | 0 | 2 | 1 | 3 |
| Andhra Pradesh | 0 | 8 | 5 | 13 |
| Arunachal Pradesh | 0 | 1 | 8 | 9 |
| Assam | 0 | 15 | 1 | 16 |
| Bihar | 0 | 36 | 1 | 37 |
| Chhattisgarh | 0 | 18 | 0 | 18 |
| Dadra Nagar Haveli | 0 | 1 | 0 | 1 |
| Daman & Diu | 0 | 1 | 0 | 1 |
| Goa | 0 | 0 | 2 | 2 |
| Gujarat | 0 | 21 | 6 | 27 |
| Haryana | 0 | 23 | 0 | 23 |
| Himachal Pradesh | 1 | 7 | 4 | 12 |
| Jammu & Kashmir | 1 | 8 | 4 | 13 |
| Jharkhand | 0 | 19 | 1 | 20 |
| Karnataka | 1 | 25 | 0 | 26 |
| Kerala | 0 | 12 | 0 | 12 |
| Madhya Pradesh | 0 | 51 | 2 | 53 |
| Maharashtra | 1 | 29 | 4 | 34 |
| Manipur | 0 | 6 | 0 | 6 |
| Meghalaya | 0 | 7 | 4 | 11 |
| Mizoram | 0 | 5 | 2 | 7 |
| Nagaland | 3 | 2 | 3 | 8 |
| Odisha | 0 | 20 | 2 | 22 |
| Puducherry | 0 | 1 | 0 | 1 |
| Punjab | 0 | 22 | 0 | 22 |
| Rajasthan | 0 | 20 | 1 | 21 |
| Sikkim | 0 | 3 | 0 | 3 |
| Tamil Nadu | 3 | 27 | 1 | 31 |
| Telangana | 0 | 5 | 3 | 8 |
| Tripura | 0 | 6 | 0 | 6 |
| Uttar Pradesh | 1 | 63 | 1 | 65 |
| Uttarakhand | 0 | 12 | 0 | 12 |
| West Bengal | 0 | 17 | 0 | 17 |
| All India | 11 | 493 | 56 | 560 |

Table 11.6: State wise Impact of COVID-19 on Access to Credit Through NBFC-MFIs

| Number of Districts where Access to Credit Through NBFC-MFIs (No.) | | | | |
|---|----------------------------|---------------------------|------------------|--------------------------------|
| States/U.T. | Favourably Impacted | Adversely Impacted | No Impact | Total districts covered |
| Andaman & Nicobar | 0 | 2 | 1 | 3 |
| Andhra Pradesh | 0 | 7 | 6 | 13 |
| Arunachal Pradesh | 0 | 1 | 8 | 9 |
| Assam | 1 | 14 | 1 | 16 |
| Bihar | 0 | 36 | 1 | 37 |
| Chhattisgarh | 0 | 16 | 2 | 18 |
| Dadra Nagar Haveli | 0 | 1 | 0 | 1 |
| Daman & Diu | 0 | 1 | 0 | 1 |
| Goa | 0 | 0 | 2 | 2 |
| Gujarat | 1 | 21 | 5 | 27 |
| Haryana | 0 | 22 | 1 | 23 |
| Himachal Pradesh | 1 | 7 | 4 | 12 |
| Jammu & Kashmir | 0 | 9 | 4 | 13 |
| Jharkhand | 0 | 19 | 1 | 20 |
| Karnataka | 1 | 25 | 0 | 26 |
| Kerala | 0 | 12 | 0 | 12 |
| Madhya Pradesh | 0 | 50 | 3 | 53 |
| Maharashtra | 1 | 30 | 3 | 34 |
| Manipur | 0 | 6 | 0 | 6 |
| Meghalaya | 0 | 7 | 4 | 11 |
| Mizoram | 0 | 5 | 2 | 7 |
| Nagaland | 3 | 0 | 5 | 8 |
| Odisha | 0 | 20 | 2 | 22 |
| Puducherry | 0 | 1 | 0 | 1 |
| Punjab | 0 | 21 | 1 | 22 |
| Rajasthan | 0 | 20 | 1 | 21 |
| Sikkim | 0 | 3 | 0 | 3 |
| Tamil Nadu | 3 | 26 | 2 | 31 |
| Telangana | 0 | 5 | 3 | 8 |
| Tripura | 0 | 6 | 0 | 6 |
| Uttar Pradesh | 1 | 63 | 1 | 65 |
| Uttarakhand | 0 | 12 | 0 | 12 |
| West Bengal | 1 | 16 | 0 | 17 |
| All India | 13 | 484 | 63 | 560 |

Table 11.7: State wise Impact of COVID-19 on NBFC-MFIs' Recovery Performance

| Number of Districts where NBFC-MFIs' Recovery Performance (No.) | | | | |
|--|----------------------------|---------------------------|------------------|--------------------------------|
| States/U.T. | Favourably Impacted | Adversely Impacted | No Impact | Total districts covered |
| Andaman & Nicobar | 0 | 2 | 1 | 3 |
| Andhra Pradesh | 0 | 8 | 5 | 13 |
| Arunachal Pradesh | 0 | 1 | 8 | 9 |
| Assam | 0 | 14 | 2 | 16 |
| Bihar | 0 | 37 | 0 | 37 |
| Chhattisgarh | 0 | 18 | 0 | 18 |
| Dadra Nagar Haveli | 0 | 1 | 0 | 1 |
| Daman & Diu | 0 | 1 | 0 | 1 |
| Goa | 0 | 2 | 0 | 2 |
| Gujarat | 2 | 22 | 3 | 27 |
| Haryana | 0 | 23 | 0 | 23 |
| Himachal Pradesh | 1 | 7 | 4 | 12 |
| Jammu & Kashmir | 1 | 8 | 4 | 13 |
| Jharkhand | 0 | 19 | 1 | 20 |
| Karnataka | 1 | 24 | 1 | 26 |
| Kerala | 0 | 12 | 0 | 12 |
| Madhya Pradesh | 1 | 50 | 2 | 53 |
| Maharashtra | 1 | 29 | 4 | 34 |
| Manipur | 0 | 6 | 0 | 6 |
| Meghalaya | 0 | 7 | 4 | 11 |
| Mizoram | 0 | 5 | 2 | 7 |
| Nagaland | 3 | 0 | 5 | 8 |
| Odisha | 0 | 19 | 3 | 22 |
| Puducherry | 0 | 1 | 0 | 1 |
| Punjab | 0 | 22 | 0 | 22 |
| Rajasthan | 0 | 20 | 1 | 21 |
| Sikkim | 0 | 3 | 0 | 3 |
| Tamil Nadu | 2 | 27 | 2 | 31 |
| Telangana | 0 | 6 | 2 | 8 |
| Tripura | 0 | 6 | 0 | 6 |
| Uttar Pradesh | 1 | 63 | 1 | 65 |
| Uttarakhand | 0 | 12 | 0 | 12 |
| West Bengal | 1 | 16 | 0 | 17 |
| All India | 14 | 491 | 55 | 560 |

Table 11.8: Index for Impact on Microfinance Activities

| State | MFI Impact Score | No of districts per state | Final Score of the State |
|--------------------|------------------|---------------------------|--------------------------|
| Andaman & Nicobar | -18 | 3 | -6.00 |
| Andhra Pradesh | -61 | 13 | -4.69 |
| Arunachal Pradesh | -39 | 9 | -4.33 |
| Assam | -100 | 16 | -6.25 |
| Bihar | -251 | 37 | -6.78 |
| Chattisgarh | -122 | 18 | -6.78 |
| Dadra Nagar Haveli | -7 | 1 | -7.00 |
| Daman & Diu | -6 | 1 | -6.00 |
| Goa | -8 | 2 | -4.00 |
| Gujarat | -144 | 27 | -5.33 |
| Haryana | -155 | 23 | -6.74 |
| Himachal Pradesh | -60 | 12 | -5.00 |
| Jammu & Kashmir | -67 | 13 | -5.15 |
| Jharkhand | -137 | 20 | -6.85 |
| Karnataka | -168 | 26 | -6.46 |
| Kerala | -83 | 12 | -6.92 |
| Madhya Pradesh | -352 | 53 | -6.64 |
| Maharashtra | -216 | 34 | -6.35 |
| Manipur | -41 | 6 | -6.83 |
| Meghalaya | -60 | 11 | -5.45 |
| Mizoram | -41 | 7 | -5.86 |
| Nagaland | 8 | 8 | 1.00 |
| Odisha | -135 | 22 | -6.14 |
| Puducherry | -5 | 1 | -5.00 |
| Punjab | -145 | 22 | -6.59 |
| Rajasthan | -144 | 21 | -6.86 |
| Sikkim | -21 | 3 | -7.00 |
| TamilNadu | -179 | 31 | -5.77 |
| Telangana | -39 | 8 | -4.88 |
| Tripura | -42 | 6 | -7.00 |
| Uttar Pradesh | -422 | 65 | -6.49 |
| Uttarakhand | -77 | 12 | -6.42 |
| West Bengal | -107 | 17 | -6.29 |
| All India | -3444 | 560 | -6.15 |

Table 12.1: State wise Impact of COVID-19 on Activities of FPO

| Number of Districts where Activities of FPO (No.) | | | | |
|--|----------------------------|---------------------------|------------------|--------------------------------|
| States/U.T. | Favourably Impacted | Adversely Impacted | No Impact | Total districts covered |
| Andaman & Nicobar | 0 | 2 | 1 | 3 |
| Andhra Pradesh | 1 | 10 | 2 | 13 |
| Arunachal Pradesh | 0 | 4 | 5 | 9 |
| Assam | 3 | 11 | 2 | 16 |
| Bihar | 3 | 33 | 1 | 37 |
| Chhattisgarh | 0 | 18 | 0 | 18 |
| Dadra Nagar Haveli | 0 | 0 | 1 | 1 |
| Daman & Diu | 0 | 0 | 1 | 1 |
| Goa | 0 | 0 | 2 | 2 |
| Gujarat | 1 | 21 | 5 | 27 |
| Haryana | 0 | 18 | 5 | 23 |
| Himachal Pradesh | 1 | 11 | 0 | 12 |
| Jammu & Kashmir | 3 | 5 | 5 | 13 |
| Jharkhand | 4 | 14 | 2 | 20 |
| Karnataka | 4 | 16 | 6 | 26 |
| Kerala | 3 | 9 | 0 | 12 |
| Madhya Pradesh | 5 | 37 | 11 | 53 |
| Maharashtra | 4 | 28 | 2 | 34 |
| Manipur | 0 | 4 | 2 | 6 |
| Meghalaya | 0 | 8 | 3 | 11 |
| Mizoram | 4 | 3 | 0 | 7 |
| Nagaland | 1 | 4 | 3 | 8 |
| Odisha | 2 | 19 | 1 | 22 |
| Puducherry | 0 | 0 | 1 | 1 |
| Punjab | 0 | 19 | 3 | 22 |
| Rajasthan | 1 | 18 | 2 | 21 |
| Sikkim | 0 | 0 | 3 | 3 |
| Tamil Nadu | 17 | 12 | 2 | 31 |
| Telangana | 0 | 7 | 1 | 8 |
| Tripura | 0 | 3 | 3 | 6 |
| Uttar Pradesh | 11 | 42 | 12 | 65 |
| Uttarakhand | 0 | 12 | 0 | 12 |
| West Bengal | 2 | 14 | 1 | 17 |
| All India | 70 | 402 | 88 | 560 |

Table 12.2: State wise Impact of COVID-19 on Activities of Farmers' Club

| Number of Districts where Activities of Farmers' Club (No.) | | | | |
|--|----------------------------|---------------------------|------------------|--------------------------------|
| States/U.T. | Favourably Impacted | Adversely Impacted | No Impact | Total districts covered |
| Andaman & Nicobar | 0 | 2 | 1 | 3 |
| Andhra Pradesh | 1 | 9 | 3 | 13 |
| Arunachal Pradesh | 0 | 8 | 1 | 9 |
| Assam | 3 | 11 | 2 | 16 |
| Bihar | 1 | 32 | 4 | 37 |
| Chhattisgarh | 0 | 17 | 1 | 18 |
| Dadra Nagar Haveli | 0 | 0 | 1 | 1 |
| Daman & Diu | 0 | 0 | 1 | 1 |
| Goa | 0 | 0 | 2 | 2 |
| Gujarat | 2 | 18 | 7 | 27 |
| Haryana | 0 | 18 | 5 | 23 |
| Himachal Pradesh | 1 | 9 | 2 | 12 |
| Jammu & Kashmir | 4 | 5 | 4 | 13 |
| Jharkhand | 2 | 16 | 2 | 20 |
| Karnataka | 1 | 11 | 14 | 26 |
| Kerala | 0 | 12 | 0 | 12 |
| Madhya Pradesh | 2 | 40 | 11 | 53 |
| Maharashtra | 0 | 25 | 9 | 34 |
| Manipur | 0 | 3 | 3 | 6 |
| Meghalaya | 0 | 9 | 2 | 11 |
| Mizoram | 4 | 2 | 1 | 7 |
| Nagaland | 0 | 0 | 8 | 8 |
| Odisha | 1 | 16 | 5 | 22 |
| Puducherry | 0 | 0 | 1 | 1 |
| Punjab | 0 | 16 | 6 | 22 |
| Rajasthan | 0 | 17 | 4 | 21 |
| Sikkim | 0 | 3 | 0 | 3 |
| Tamil Nadu | 8 | 7 | 16 | 31 |
| Telangana | 0 | 6 | 2 | 8 |
| Tripura | 0 | 2 | 4 | 6 |
| Uttar Pradesh | 2 | 45 | 18 | 65 |
| Uttarakhand | 0 | 11 | 1 | 12 |
| West Bengal | 2 | 13 | 2 | 17 |
| All India | 34 | 383 | 143 | 560 |

Table 13.1: Impact on Key Indicators of MSME Sector - All India

| Number of Districts where Key Indicators of MSME Sector Impacted (No.) | | | | | |
|---|---|----------------------------|----------------------------|----------------------|--------------|
| S.No | Key Indicators | Increased /Positive | Decreased/ Negative | Remained Same | Total |
| 1 | Impact on price level of Key Raw Materials | 260 | 151 | 149 | 560 |
| 2 | Impact on Production levels of MSMEs | 7 | 541 | 12 | 560 |
| 3 | Impact on Cash flow Constraints faced by MSMEs | 90 | 447 | 23 | 560 |
| 4 | Impact on Employment levels by MSMEs | 6 | 535 | 19 | 560 |
| 5 | Impact on supply chain Disruptions faced by MSMEs | 103 | 447 | 10 | 560 |
| 6 | Impact on the Export level by MSMEs | 5 | 481 | 74 | 560 |
| 7 | Impact of COVID-19 on consumer sentiment/demand | 50 | 477 | 33 | 560 |

Table 13.2: Magnitude of Impact on Key Indicators of MSME Sector - All India

| Degree of Impact on Key Indicators of MSME Sector (No.) | | | | | | |
|--|---|-------------------|----------------------|--------------------|------------------|------------------------|
| S.No | Key Indicators | Low Impact | Medium Impact | High Impact | No Impact | Total Districts |
| 1 | Impact on price level of Key Raw Materials | 118 | 224 | 130 | 88 | 560 |
| 2 | Impact on Production levels of MSMEs | 26 | 137 | 391 | 6 | 560 |
| 3 | Impact on Cash flow Constraints faced by MSMEs | 30 | 206 | 313 | 11 | 560 |
| 4 | Impact on Employment levels by MSMEs | 25 | 162 | 364 | 9 | 560 |
| 5 | Impact on supply chain Disruptions faced by MSMEs | 23 | 168 | 363 | 6 | 560 |
| 6 | Impact on the Export level by MSMEs | 33 | 111 | 360 | 56 | 560 |
| 7 | Impact of COVID-19 on consumer sentiment/demand | 49 | 206 | 287 | 18 | 560 |

Table 13.3: Index for Impact on MSMEs

| State | MSME Impact Score | No of districts per state | Final Score of the State |
|--------------------|--------------------------|----------------------------------|---------------------------------|
| Andaman & Nicobar | -9 | 3 | -3.00 |
| Andhra Pradesh | -35 | 13 | -2.69 |
| Arunachal Pradesh | -9 | 9 | -1.00 |
| Assam | -40 | 16 | -2.50 |
| Bihar | -95 | 37 | -2.57 |
| Chattisgarh | -51 | 18 | -2.83 |
| Dadra Nagar Haveli | -4 | 1 | -4.00 |
| Daman & Diu | -4 | 1 | -4.00 |
| Goa | -6 | 2 | -3.00 |
| Gujarat | -86 | 27 | -3.19 |
| Haryana | -91 | 23 | -3.96 |
| Himachal Pradesh | -39 | 12 | -3.25 |
| Jammu & Kashmir | -46 | 13 | -3.54 |
| Jharkhand | -55 | 20 | -2.75 |
| Karnataka | -87 | 26 | -3.35 |
| Kerala | -50 | 12 | -4.17 |
| Madhya Pradesh | -168 | 53 | -3.17 |
| Maharashtra | -107 | 34 | -3.15 |
| Manipur | -16 | 6 | -2.67 |
| Meghalaya | -23 | 11 | -2.09 |
| Mizoram | -21 | 7 | -3.00 |
| Nagaland | -32 | 8 | -4.00 |
| Odisha | -61 | 22 | -2.77 |
| Puducherry | -4 | 1 | -4.00 |
| Punjab | -83 | 22 | -3.77 |
| Rajasthan | -41 | 21 | -1.95 |
| Sikkim | 3 | 3 | 1.00 |
| TamilNadu | -88 | 31 | -2.84 |
| Telangana | -23 | 8 | -2.88 |
| Tripura | -19 | 6 | -3.17 |
| Uttar Pradesh | -180 | 65 | -2.77 |
| Uttarakhand | -27 | 12 | -2.25 |
| West Bengal | -58 | 17 | -3.41 |
| All India | -1655 | 560 | -2.96 |

Table 14: List of Districts covered in the Survey

| S.NO. | STATE/U.T. | Name Of The District |
|--------------|-------------------|-----------------------------|
| 1 | Andaman & Nicobar | Nicobar |
| 2 | Andaman & Nicobar | Nicobar |
| 3 | Andaman & Nicobar | North & Middle Andaman |
| 4 | Andhra Pradesh | Chittoor |
| 5 | Andhra Pradesh | Kurnool |
| 6 | Andhra Pradesh | Ysr Kadapa |
| 7 | Andhra Pradesh | West Godavari |
| 8 | Andhra Pradesh | Spsr Nellore |
| 9 | Andhra Pradesh | Anantapuramu |
| 10 | Andhra Pradesh | Guntur |
| 11 | Andhra Pradesh | Krishna |
| 12 | Andhra Pradesh | Vizianagaram |
| 13 | Andhra Pradesh | East Godavari |
| 14 | Andhra Pradesh | Visakhapatnam |
| 15 | Andhra Pradesh | Prakasam |
| 16 | Andhra Pradesh | Srikakulam |
| 17 | Arunachal Pradesh | Dibang Valley |
| 18 | Arunachal Pradesh | Lower Dibang Valley |
| 19 | Arunachal Pradesh | Lohit |
| 20 | Arunachal Pradesh | Anjaw |
| 21 | Arunachal Pradesh | Lower Subansiri |
| 22 | Arunachal Pradesh | Upper Subansiri |
| 23 | Arunachal Pradesh | Kurung Kumey |
| 24 | Arunachal Pradesh | Kra-Daadi |
| 25 | Arunachal Pradesh | Changlang |
| 26 | Assam | Karbi Anglong |
| 27 | Assam | West Karbi Anglong |
| 28 | Assam | Tinsukia |
| 29 | Assam | Dibrugarh |
| 30 | Assam | Morigaon |
| 31 | Assam | Bongaigaon |
| 32 | Assam | Goalpara |
| 33 | Assam | Majuli |
| 34 | Assam | Kokrajhar |
| 35 | Assam | Sivasagar |
| 36 | Assam | Jorhat |
| 37 | Assam | Charaideo |
| 38 | Assam | Golaghat |
| 39 | Assam | Cachar |
| 40 | Assam | Hailakandi |
| 41 | Assam | Barpeta |
| 42 | Bihar | West Champaran |
| 43 | Bihar | Purnea |
| 44 | Bihar | Aurangabad |

| | | |
|----|-------------|----------------|
| 45 | Bihar | Madhepura |
| 46 | Bihar | Nawada |
| 47 | Bihar | Muzaffarpur |
| 48 | Bihar | Madhubani |
| 49 | Bihar | Buxar |
| 50 | Bihar | Saharsa |
| 51 | Bihar | Supaul |
| 52 | Bihar | Nalanda |
| 53 | Bihar | Sheikhpura |
| 54 | Bihar | Jehanabad |
| 55 | Bihar | Bhojpur |
| 56 | Bihar | Rohtas |
| 57 | Bihar | Munger |
| 58 | Bihar | Begusarai |
| 59 | Bihar | East Champaran |
| 60 | Bihar | Gaya Bihar |
| 61 | Bihar | Khagaria |
| 62 | Bihar | Banka |
| 63 | Bihar | Bhagalpur |
| 64 | Bihar | Jamui |
| 65 | Bihar | Saran |
| 66 | Bihar | Gopalganj |
| 67 | Bihar | Buxar |
| 68 | Bihar | Lakhisarai |
| 69 | Bihar | Siwan |
| 70 | Bihar | Samastipur |
| 71 | Bihar | Kishanganj |
| 72 | Bihar | Katihar |
| 73 | Bihar | Araria |
| 74 | Bihar | Sitamarhi |
| 75 | Bihar | Darbhanga |
| 76 | Bihar | Sheohar |
| 77 | Bihar | Kaimur |
| 78 | Bihar | Arwal |
| 79 | Chattisgarh | Rajnandgaon |
| 80 | Chattisgarh | Kawardha |
| 81 | Chattisgarh | Kanker |
| 82 | Chattisgarh | Narayanpur |
| 83 | Chattisgarh | Jashpur |
| 84 | Chattisgarh | Bastar |
| 85 | Chattisgarh | Dantewada |
| 86 | Chattisgarh | Surguja |
| 87 | Chattisgarh | Balrampur |
| 88 | Chattisgarh | Raigarh |
| 89 | Chattisgarh | Korba |
| 90 | Chattisgarh | Koriya |

| | | |
|-----|--------------------|----------------------|
| 91 | Chattisgarh | Durg |
| 92 | Chattisgarh | Janjgir Champa |
| 93 | Chattisgarh | Baloda Bazar |
| 94 | Chattisgarh | Balod |
| 95 | Chattisgarh | Mahasamund |
| 96 | Chattisgarh | Gariaband |
| 97 | Dadra Nagar Haveli | Dadra & Nagar Haveli |
| 98 | Daman & Diu | Daman |
| 99 | Goa | South Goa |
| 100 | Goa | North Goa |
| 101 | Gujarat | Vadodara |
| 102 | Gujarat | Chhotaudepur |
| 103 | Gujarat | Banaskantha |
| 104 | Gujarat | Valsad |
| 105 | Gujarat | Sabarkantha |
| 106 | Gujarat | Aravalli |
| 107 | Gujarat | Bhavnagar |
| 108 | Gujarat | Junagadh |
| 109 | Gujarat | Surendranagar |
| 110 | Gujarat | Morbi |
| 111 | Gujarat | Botad |
| 112 | Gujarat | Jamnagar |
| 113 | Gujarat | Patan |
| 114 | Gujarat | Gir Somnath |
| 115 | Gujarat | Anand |
| 116 | Gujarat | Panchmahal |
| 117 | Gujarat | Mahisagar |
| 118 | Gujarat | Mehsana |
| 119 | Gujarat | Kheda |
| 120 | Gujarat | Bharuch |
| 121 | Gujarat | Narmada |
| 122 | Gujarat | Navsari |
| 123 | Gujarat | Dang |
| 124 | Gujarat | Dahod |
| 125 | Gujarat | Kutch |
| 126 | Gujarat | Amreli |
| 127 | Gujarat | Rajkot |
| 128 | Haryana | Ambala |
| 129 | Haryana | Panchkula |
| 130 | Haryana | Kurukshetra |
| 131 | Haryana | Faridabad |
| 132 | Haryana | Rohtak |
| 133 | Haryana | Palwal |
| 134 | Haryana | Jhajjar |
| 135 | Haryana | Rewari |
| 136 | Haryana | Panipat |

| | | |
|-----|------------------|-------------------------|
| 137 | Haryana | Yamunanagar |
| 138 | Haryana | Jind |
| 139 | Haryana | Kaithal |
| 140 | Haryana | Karnal |
| 141 | Haryana | Nuh (Mewat) |
| 142 | Haryana | Gurugram Or Gurgaon |
| 143 | Haryana | Hisar |
| 144 | Haryana | Fatehabad |
| 145 | Haryana | Mahendragarh |
| 146 | Haryana | Sirsa |
| 147 | Haryana | Sonepat |
| 148 | Haryana | Sonepat |
| 149 | Haryana | Bhiwani |
| 150 | Haryana | Charkhi Dadri |
| 151 | Himachal Pradesh | Kinnaur |
| 152 | Himachal Pradesh | Chamba |
| 153 | Himachal Pradesh | Hamirpur |
| 154 | Himachal Pradesh | Bilaspur |
| 155 | Himachal Pradesh | Sirmaur |
| 156 | Himachal Pradesh | Kangra |
| 157 | Himachal Pradesh | Una |
| 158 | Himachal Pradesh | Solan |
| 159 | Himachal Pradesh | Kullu |
| 160 | Himachal Pradesh | Lahaul Spiti |
| 161 | Himachal Pradesh | Shimla |
| 162 | Himachal Pradesh | Mandi |
| 163 | Jammu & Kashmir | Samba |
| 164 | Jammu & Kashmir | Baramulla |
| 165 | Jammu & Kashmir | Kupwara(Tagged Distric) |
| 166 | Jammu & Kashmir | Budgam |
| 167 | Jammu & Kashmir | Ganderbal |
| 168 | Jammu & Kashmir | Udhampur |
| 169 | Jammu & Kashmir | Pulwama |
| 170 | Jammu & Kashmir | Rajouri |
| 171 | Jammu & Kashmir | Anantnag |
| 172 | Jammu & Kashmir | Ramban |
| 173 | Jammu & Kashmir | Reasi |
| 174 | Jammu & Kashmir | Kathua |
| 175 | Jammu & Kashmir | Doda |
| 176 | Jharkhand | Godda |
| 177 | Jharkhand | Dumka |
| 178 | Jharkhand | Lohardaga |
| 179 | Jharkhand | Sahibganj |
| 180 | Jharkhand | Pakur |
| 181 | Jharkhand | West Singhbhum |
| 182 | Jharkhand | Ramgarh |

| | | |
|-----|-----------|---------------------|
| 183 | Jharkhand | Simdega |
| 184 | Jharkhand | East Singhbhum |
| 185 | Jharkhand | Seraikela Kharsawan |
| 186 | Jharkhand | Bokaro |
| 187 | Jharkhand | Koderma |
| 188 | Jharkhand | Chatra |
| 189 | Jharkhand | Dhanbad |
| 190 | Jharkhand | Hazaribagh |
| 191 | Jharkhand | Garhwa |
| 192 | Jharkhand | Giridih |
| 193 | Jharkhand | Deoghar |
| 194 | Jharkhand | Jamtara |
| 195 | Jharkhand | Gumla |
| 196 | Karnataka | Dakshina Kannada |
| 197 | Karnataka | Udupi |
| 198 | Karnataka | Belagavi |
| 199 | Karnataka | Bidar |
| 200 | Karnataka | Kodagu |
| 201 | Karnataka | Chamarajanagar |
| 202 | Karnataka | Raichur |
| 203 | Karnataka | Ballari |
| 204 | Karnataka | Chitradurga |
| 205 | Karnataka | Gadag |
| 206 | Karnataka | Koppal |
| 207 | Karnataka | Hassan |
| 208 | Karnataka | Vijayapura |
| 209 | Karnataka | Uttara Kannada |
| 210 | Karnataka | Yadgir |
| 211 | Karnataka | Tumakuru |
| 212 | Karnataka | Haveri |
| 213 | Karnataka | Mandya |
| 214 | Karnataka | Ramanagara |
| 215 | Karnataka | Chikmagalur |
| 216 | Karnataka | Kalaburagi |
| 217 | Karnataka | Shivamogga |
| 218 | Karnataka | Dharwad |
| 219 | Karnataka | Bagalkote |
| 220 | Karnataka | Mysore |
| 221 | Karnataka | Davanagere |
| 222 | Kerala | Thiruvananthapuram |
| 223 | Kerala | Malappuram |
| 224 | Kerala | Kozhikode |
| 225 | Kerala | Kollam |
| 226 | Kerala | Palakkad |
| 227 | Kerala | Thrissur |
| 228 | Kerala | Idukki |

| | | |
|-----|----------------|-------------|
| 229 | Kerala | Ernakulam |
| 230 | Kerala | Kannur |
| 231 | Kerala | Kottayam |
| 232 | Kerala | Wayanad |
| 233 | Kerala | Kasargod |
| 234 | Madhya Pradesh | Vidisha |
| 235 | Madhya Pradesh | Guna |
| 236 | Madhya Pradesh | Gwalior |
| 237 | Madhya Pradesh | Datia |
| 238 | Madhya Pradesh | Sagar |
| 239 | Madhya Pradesh | Mandsaur |
| 240 | Madhya Pradesh | Mandsaur |
| 241 | Madhya Pradesh | Ashoknagar |
| 242 | Madhya Pradesh | Morena |
| 243 | Madhya Pradesh | Betul |
| 244 | Madhya Pradesh | Harda |
| 245 | Madhya Pradesh | Dewas |
| 246 | Madhya Pradesh | Bhind |
| 247 | Madhya Pradesh | Sehore |
| 248 | Madhya Pradesh | Shivpuri |
| 249 | Madhya Pradesh | Sheopur |
| 250 | Madhya Pradesh | Umaria |
| 251 | Madhya Pradesh | Jabalpur |
| 252 | Madhya Pradesh | Hoshangabad |
| 253 | Madhya Pradesh | Chhindwara |
| 254 | Madhya Pradesh | Tikamgarh |
| 255 | Madhya Pradesh | Shahdol |
| 256 | Madhya Pradesh | Satna |
| 257 | Madhya Pradesh | Dhar |
| 258 | Madhya Pradesh | Anuppur |
| 259 | Madhya Pradesh | Chhatarpur |
| 260 | Madhya Pradesh | Raisen |
| 261 | Madhya Pradesh | Sidhi |
| 262 | Madhya Pradesh | Niwari |
| 263 | Madhya Pradesh | Ratlam |
| 264 | Madhya Pradesh | Agar Malwa |
| 265 | Madhya Pradesh | Katni |
| 266 | Madhya Pradesh | Panna |
| 267 | Madhya Pradesh | Rewa |
| 268 | Madhya Pradesh | Singrauli |
| 269 | Madhya Pradesh | Khandwa |
| 270 | Madhya Pradesh | Burhanpur |
| 271 | Madhya Pradesh | Shajapur |
| 272 | Madhya Pradesh | Rajgarh |
| 273 | Madhya Pradesh | Narsinghpur |
| 274 | Madhya Pradesh | Seoni |

| | | |
|-----|----------------|-----------------|
| 275 | Madhya Pradesh | Mandla |
| 276 | Madhya Pradesh | Dindori |
| 277 | Madhya Pradesh | Indore |
| 278 | Madhya Pradesh | Ujjain |
| 279 | Madhya Pradesh | Alirajpur |
| 280 | Madhya Pradesh | Jhabua |
| 281 | Madhya Pradesh | Khargone |
| 282 | Madhya Pradesh | Barwani |
| 283 | Madhya Pradesh | Balaghat |
| 284 | Madhya Pradesh | Damoh |
| 285 | Madhya Pradesh | Bhopal |
| 286 | Madhya Pradesh | Singrauli |
| 287 | Maharashtra | Akola |
| 288 | Maharashtra | Gondia |
| 289 | Maharashtra | Yeotmal |
| 290 | Maharashtra | Ahmednagar |
| 291 | Maharashtra | Nanded |
| 292 | Maharashtra | Solapur |
| 293 | Maharashtra | Nandurbar |
| 294 | Maharashtra | Amravati |
| 295 | Maharashtra | Aurangabad |
| 296 | Maharashtra | Chandrapur |
| 297 | Maharashtra | Kolhapur |
| 298 | Maharashtra | Beed |
| 299 | Maharashtra | Sindhudurg |
| 300 | Maharashtra | Satara |
| 301 | Maharashtra | Wardha |
| 302 | Maharashtra | Raigad |
| 303 | Maharashtra | Raigad |
| 304 | Maharashtra | Raigad |
| 305 | Maharashtra | Jalgaon |
| 306 | Maharashtra | Parbhani |
| 307 | Maharashtra | Hingoli |
| 308 | Maharashtra | Gadchiroli |
| 309 | Maharashtra | Sangli |
| 310 | Maharashtra | Nagpur |
| 311 | Maharashtra | Washim |
| 312 | Maharashtra | Jalna |
| 313 | Maharashtra | Nasik |
| 314 | Maharashtra | Ratnagiri |
| 315 | Maharashtra | Palghar |
| 316 | Maharashtra | Bhandara |
| 317 | Maharashtra | Buldhana |
| 318 | Maharashtra | Dhule |
| 319 | Maharashtra | Osmanabad |
| 320 | Maharashtra | Mumbai Suburban |

| | | |
|-----|-----------|-----------------------------------|
| 321 | Manipur | Ukhrul |
| 322 | Manipur | Senapati |
| 323 | Manipur | Imphal West |
| 324 | Manipur | Kangpokpi |
| 325 | Manipur | Tamenglong |
| 326 | Manipur | Churachandpur |
| 327 | Meghalaya | South Garo Hills |
| 328 | Meghalaya | West Jaintia Hills |
| 329 | Meghalaya | East Garo Hills |
| 330 | Meghalaya | North Garo Hills |
| 331 | Meghalaya | Ri Bhoi |
| 332 | Meghalaya | West Garo Hills |
| 333 | Meghalaya | South West Garo Hills |
| 334 | Meghalaya | West Khasi Hills |
| 335 | Meghalaya | South West Khasi Hills |
| 336 | Meghalaya | EAST JAINTIA HILLS (Tagged Distt) |
| 337 | Meghalaya | East Khasi Hills |
| 338 | Mizoram | Champhai |
| 339 | Mizoram | Kolasib |
| 340 | Mizoram | Mamit |
| 341 | Mizoram | Lunglei |
| 342 | Mizoram | Lawngtlai |
| 343 | Mizoram | Siaha |
| 344 | Mizoram | Hnahthial |
| 345 | Nagaland | Phek |
| 346 | Nagaland | Mokokchung |
| 347 | Nagaland | Tuensang |
| 348 | Nagaland | Longleng |
| 349 | Nagaland | Mon |
| 350 | Nagaland | Kiphire |
| 351 | Nagaland | Dimapur |
| 352 | Nagaland | Peren |
| 353 | Odisha | Dhenkanal |
| 354 | Odisha | Bhadrak |
| 355 | Odisha | Balasore |
| 356 | Odisha | Gajapati |
| 357 | Odisha | Rayagada |
| 358 | Odisha | Angul |
| 359 | Odisha | Jagatsinghpur |
| 360 | Odisha | Mayurbhanj |
| 361 | Odisha | Sambalpur |
| 362 | Odisha | Subarnapur |
| 363 | Odisha | Kendrapara |
| 364 | Odisha | Nayagarh |
| 365 | Odisha | Koraput |
| 366 | Odisha | Ganjam |

| | | |
|-----|------------|-------------------------------|
| 367 | Odisha | Ganjam |
| 368 | Odisha | Keonjhar |
| 369 | Odisha | Boudh |
| 370 | Odisha | Jajpur |
| 371 | Odisha | Bolangir |
| 372 | Odisha | Kalahandi |
| 373 | Odisha | Sundargarh |
| 374 | Odisha | Jharsuguda |
| 375 | Puducherry | Union Territory Of Puducherry |
| 376 | Punjab | Gurdaspur |
| 377 | Punjab | Pathankot |
| 378 | Punjab | Kapurthala |
| 379 | Punjab | Ferozpur |
| 380 | Punjab | Amritsar |
| 381 | Punjab | Fazilka |
| 382 | Punjab | Tarn Taran |
| 383 | Punjab | Sangrur |
| 384 | Punjab | Fatehgarh Sahib |
| 385 | Punjab | Hoshiarpur |
| 386 | Punjab | Ludhiana |
| 387 | Punjab | Sas Nagar |
| 388 | Punjab | Mansa |
| 389 | Punjab | Rupnagar |
| 390 | Punjab | Barnala |
| 391 | Punjab | Shaheed Bhagat Singh Nagar |
| 392 | Punjab | Moga |
| 393 | Punjab | Jalandhar |
| 394 | Punjab | Faridkot (Tagged District) |
| 395 | Punjab | Bathinda |
| 396 | Punjab | Patiala |
| 397 | Punjab | Sri Muktsar Sahib |
| 398 | Rajasthan | Jodhpur |
| 399 | Rajasthan | Pali Rajasthan |
| 400 | Rajasthan | Nagaur |
| 401 | Rajasthan | Banswara |
| 402 | Rajasthan | Dungarpur |
| 403 | Rajasthan | Chittorgarh |
| 404 | Rajasthan | Sirohi |
| 405 | Rajasthan | Jalore |
| 406 | Rajasthan | Alwar |
| 407 | Rajasthan | Hanumangarh |
| 408 | Rajasthan | Sikar |
| 409 | Rajasthan | Udaipur |
| 410 | Rajasthan | Kota |
| 411 | Rajasthan | Bharatpur |
| 412 | Rajasthan | Dholpur |

| | | |
|-----|-----------|-----------------------------|
| 413 | Rajasthan | Bhilwara |
| 414 | Rajasthan | Barmer |
| 415 | Rajasthan | Jaisalmer- Tag |
| 416 | Rajasthan | Sriganganagar |
| 417 | Rajasthan | Baran |
| 418 | Rajasthan | Ajmer |
| 419 | Sikkim | West Sikkim |
| 420 | Sikkim | South Sikkim |
| 421 | Sikkim | West Sikkim |
| 422 | TamilNadu | Dindigul |
| 423 | TamilNadu | Tiruvarur |
| 424 | TamilNadu | Madurai |
| 425 | TamilNadu | Trichy |
| 426 | TamilNadu | Kanyakumari |
| 427 | TamilNadu | Sivagangai |
| 428 | TamilNadu | The Nilgris |
| 429 | TamilNadu | Ramanathapuram |
| 430 | TamilNadu | Coimbatore |
| 431 | TamilNadu | Erode |
| 432 | TamilNadu | Krishnagiri |
| 433 | TamilNadu | Thoothukudi |
| 434 | TamilNadu | Virudhunagar |
| 435 | TamilNadu | Tirupur |
| 436 | TamilNadu | Dharmapuri |
| 437 | TamilNadu | Karur |
| 438 | TamilNadu | Tirunelveli |
| 439 | TamilNadu | Ariyalur |
| 440 | TamilNadu | Thanjavur |
| 441 | TamilNadu | Thanjavur |
| 442 | TamilNadu | Perambalur |
| 443 | TamilNadu | Tiruvannamalai |
| 444 | TamilNadu | Salem |
| 445 | TamilNadu | Theni |
| 446 | TamilNadu | Cuddalore |
| 447 | TamilNadu | Villupuram |
| 448 | TamilNadu | Nagapattinam |
| 449 | TamilNadu | Vellore District (Unified) |
| 450 | TamilNadu | Namakkal |
| 451 | TamilNadu | Pudukkottai |
| 452 | TamilNadu | Kancheepuram / Chengalpattu |
| 453 | Telangana | Medak |
| 454 | Telangana | Mahboobnagar |
| 455 | Telangana | Karimnagar |
| 456 | Telangana | United Nalgonda |
| 457 | Telangana | Nizamabad |
| 458 | Telangana | Adilabad |

| | | |
|-----|---------------|----------------------|
| 459 | Telangana | Warangal |
| 460 | Telangana | Khammam |
| 461 | Tripura | Gomati |
| 462 | Tripura | South Tripura |
| 463 | Tripura | Dhalai |
| 464 | Tripura | Khowai |
| 465 | Tripura | Unakoti |
| 466 | Tripura | North Tripura |
| 467 | Uttar Pradesh | Etah |
| 468 | Uttar Pradesh | Kasganj |
| 469 | Uttar Pradesh | Moradabad |
| 470 | Uttar Pradesh | Amroha |
| 471 | Uttar Pradesh | Saharanpur |
| 472 | Uttar Pradesh | Lakhimpur-Kheri |
| 473 | Uttar Pradesh | Bijnor |
| 474 | Uttar Pradesh | Ballia |
| 475 | Uttar Pradesh | Sultanpur |
| 476 | Uttar Pradesh | Hardoi |
| 477 | Uttar Pradesh | Amethi |
| 478 | Uttar Pradesh | Kannauj |
| 479 | Uttar Pradesh | Farrukhabad |
| 480 | Uttar Pradesh | Muzaffarnagar |
| 481 | Uttar Pradesh | Mainpuri |
| 482 | Uttar Pradesh | Shamli |
| 483 | Uttar Pradesh | Kanpur Nagar |
| 484 | Uttar Pradesh | Ghaziabad |
| 485 | Uttar Pradesh | Kanpur Dehat |
| 486 | Uttar Pradesh | Gautam Buddha Nagar |
| 487 | Uttar Pradesh | Fatehpur |
| 488 | Uttar Pradesh | Prayagraj(Allahabad) |
| 489 | Uttar Pradesh | Kaushambi |
| 490 | Uttar Pradesh | Budaun & Sambhal |
| 491 | Uttar Pradesh | Mirzapur |
| 492 | Uttar Pradesh | Sonebhadra |
| 493 | Uttar Pradesh | Chandauli |
| 494 | Uttar Pradesh | Bahraich |
| 495 | Uttar Pradesh | Agra |
| 496 | Uttar Pradesh | Pilibhit |
| 497 | Uttar Pradesh | Shahjahanpur |
| 498 | Uttar Pradesh | Gonda |
| 499 | Uttar Pradesh | Jaunpur |
| 500 | Uttar Pradesh | Jalaun |
| 501 | Uttar Pradesh | Bulandshahr |
| 502 | Uttar Pradesh | Hapur |
| 503 | Uttar Pradesh | Mau |
| 504 | Uttar Pradesh | Sambhal |

| | | |
|-----|---------------|--------------------|
| 505 | Uttar Pradesh | Pratapgarh |
| 506 | Uttar Pradesh | Lalitpur |
| 507 | Uttar Pradesh | Maharajganj |
| 508 | Uttar Pradesh | Meerut |
| 509 | Uttar Pradesh | Hamirpur |
| 510 | Uttar Pradesh | Varanasi |
| 511 | Uttar Pradesh | Mahoba |
| 512 | Uttar Pradesh | Raebareli |
| 513 | Uttar Pradesh | Bareilly |
| 514 | Uttar Pradesh | Rampur |
| 515 | Uttar Pradesh | Ghazipur |
| 516 | Uttar Pradesh | Baghpat |
| 517 | Uttar Pradesh | Balrampur |
| 518 | Uttar Pradesh | Gorakhpur |
| 519 | Uttar Pradesh | Siddharthnagar |
| 520 | Uttar Pradesh | Azamgarh |
| 521 | Uttar Pradesh | Deoria |
| 522 | Uttar Pradesh | Kushinagar |
| 523 | Uttar Pradesh | Unnao |
| 524 | Uttar Pradesh | Etawah |
| 525 | Uttar Pradesh | Auraiya |
| 526 | Uttar Pradesh | Ayodhya (Faizabad) |
| 527 | Uttar Pradesh | Ambedkar Nagar |
| 528 | Uttar Pradesh | Mathura |
| 529 | Uttar Pradesh | Jhansi |
| 530 | Uttar Pradesh | Barabanki |
| 531 | Uttar Pradesh | Aligarh |
| 532 | Uttarakhand | Tehri Garhwal |
| 533 | Uttarakhand | Almora |
| 534 | Uttarakhand | Udhamsingh Nagar |
| 535 | Uttarakhand | Pithoragarh |
| 536 | Uttarakhand | Champawat |
| 537 | Uttarakhand | Haridwar |
| 538 | Uttarakhand | Pauri Garhwal |
| 539 | Uttarakhand | Uttarkashi |
| 540 | Uttarakhand | Chamoli |
| 541 | Uttarakhand | Rudraprayag |
| 542 | Uttarakhand | Bageshwar |
| 543 | Uttarakhand | Nainital |
| 544 | West Bengal | Malda |
| 545 | West Bengal | Nadia |
| 546 | West Bengal | Jalpaiguri |
| 547 | West Bengal | Coochbehar |
| 548 | West Bengal | Purulia |
| 549 | West Bengal | Bankura |
| 550 | West Bengal | Darjeeling |

| | | |
|-----|-------------|---------------------|
| 551 | West Bengal | Uttar Dinajpur |
| 552 | West Bengal | Birbhum |
| 553 | West Bengal | Paschim Medinipur |
| 554 | West Bengal | Murshidabad |
| 555 | West Bengal | Purba Bardhaman |
| 556 | West Bengal | Paschim Bardhaman |
| 557 | West Bengal | Alipurduar District |
| 558 | West Bengal | Purba Medinipur |
| 559 | West Bengal | Kalimpong |
| 560 | West Bengal | Dakshin Dinajpur |

QUESTIONNAIRE

Assessment of Impact of COVID-19 on Indian Agriculture and Rural Economy

1. District Identification

- a) Name of Respondent:
- b) Designation/Occupation of Respondent:
- c) Mobile No. of Respondent: _____
- d) Email ID of Respondent
- e) Name of the District:
- f) Is it an Aspirational District? Yes/ No
- g) Name of the state to which district belongs:

2. Impact on Agricultural Production in the District

2A. Whether the aggregate production of agriculture and allied sector has Increased/Decreased/remained the same in the district? _____

2B. Magnitude of Decrease/Increase in production in Agriculture and Allied Sector:

- i. Magnitude of Increase/Decrease in production (in %) : Agriculture?
(Please choose one of the following options)
 - Increased by 0.1-9.99%
 - Increased by 10-19.99%
 - Increased by 20-29.99%
 - Increased by 30-39.99%
 - Increased by 40-49.99%
 - Increased by More than 50%
 - Decreased by 0.1-9.99%
 - Decreased by 10-19.99%
 - Decreased by 20-29.99%
 - Decreased by 30-39.99%
 - Decreased by 40-49.99%
 - Decreased by More than 50%
 - No Change
- ii. Magnitude of Increase/Decrease in production (in %) : Horticulture?
_____ Options same as Above (Q. 2B(i))
- iii. Magnitude of Increase/Decrease in production (in %) : Dairy?
_____ Options same as Above (Q. 2B(i))
- iv. Magnitude of Increase/Decrease in production (in %) : Poultry?
_____ Options same as Above (Q. 2B(i))
- v. Magnitude of Increase/Decrease in production (in %) : Fisheries?
_____ Options same as Above (Q. 2B(i))
- vi. Magnitude of Increase/Decrease in production (in %) : Pig/Sheep/Goat?
_____ Options same as Above (Q. 2B(i))

3. Impact on Prices of Agricultural Output

3A. Have the average farm-gate prices for agricultural and allied sector commodities Increased/decreased /remained the same in the district? _____

3B. Magnitude of increase/decrease in farm gate prices of agricultural commodities:

i. Magnitude of Increase/Decrease in Prices of Commodities in Agriculture and Allied Sector (in %): Agriculture? (Please choose one of the following options)

- Increased by 0.1-9.99%
- Increased by 10-19.99%
- Increased by 20-29.99%
- Increased by 30-39.99%
- Increased by 40-49.99%
- Increased by More than 50%
- Decreased by 0.1-9.99%
- Decreased by 10-19.99%
- Decreased by 20-29.99%
- Decreased by 30-39.99%
- Decreased by 40-49.99%
- Decreased by More than 50%
- No Change

ii. Magnitude of Increase/Decrease in Prices of Commodities in Agriculture and Allied Sector (in %): Horticulture?
_____ Options same as Above (Q. 3B(i))

iii. Magnitude of Increase/Decrease in Prices of Commodities in Agriculture and Allied Sector (in %): Dairy?
_____ Options same as Above (Q. 3B(i))

iv. Magnitude of Increase/Decrease in Prices of Commodities in Agriculture and Allied Sector (in %): Poultry?
_____ Options same as Above (Q. 3B(i))

v. Magnitude of Increase/Decrease in Prices of Commodities in Agriculture and Allied Sector (in %): Fisheries?
_____ Options same as Above (Q. 3B(i))

vi. Magnitude of Increase/Decrease in Prices of Commodities in Agriculture and Allied Sector (in %): Pig/Sheep/Goat?
_____ Options same as Above (Q. 3B(i))

4. Impact on Availability of Agri-Inputs

4A. Has the availability of agri-inputs Increased/Decreased/Remained the same in the district? _____

4B. Magnitude of Increase/Decrease in Quantity Supplied of Agri-Inputs:

- i. What has been the magnitude of increase/decrease in the Quantity Supplied of Agri-Inputs (in %): Seeds
(Please select one of the following options)
 - Increased by 0.1-9.99%
 - Increased by 10-19.99%
 - Increased by 20-29.99%
 - Increased by 30-39.99%
 - Increased by 40-49.99%
 - Increased by More than 50%
 - Decreased by 0.1-9.99%
 - Decreased by 10-19.99%
 - Decreased by 20-29.99%
 - Decreased by 30-39.99%
 - Decreased by 40-49.99%
 - Decreased by More than 50%
 - No Change
- ii. What has been the magnitude of increase/decrease in the Quantity Supplied of Agri-Inputs (in %): Fertilizers
_____ (Options same as above (Q 4B(i)))
- iii. What has been the magnitude of increase/decrease in the Quantity Supplied of Agri-Inputs (in %): Pesticides
_____ (Options same as above (Q 4B(i)))
- iv. What has been the magnitude of increase/decrease in the Quantity Supplied of Agri-Inputs (in %): Rental Agricultural Machinery
_____ (Options same as above (Q 4B(i)))
- v. What has been the magnitude of increase/decrease in the Quantity Supplied of Agri-Inputs (in %): Fodder/Cattle Feed
_____ (Options same as above (Q 4B(i)))

5. Impact on Prices of Agri-Inputs

5A. Average Price of Agri-inputs increased/decreased/remained the same in the district? _____

5B. Magnitude of Increase/Decrease in Average Prices of Agri-Inputs:

- i. What has been the magnitude of increase/decrease in the average prices of Agri-Inputs in the district (in %): Seeds
(Please select one of the following options)
 - Increased by 0.1-9.99%
 - Increased by 10-19.99%

- Increased by 20-29.99%
- Increased by 30-39.99%
- Increased by 40-49.99%
- Increased by More than 50%
- Decreased by 0.1-9.99%
- Decreased by 10-19.99%
- Decreased by 20-29.99%
- Decreased by 30-39.99%
- Decreased by 40-49.99%
- Decreased by More than 50%
- No Change

- ii. What has been the magnitude of increase/decrease in the average prices of Agri-Inputs in the district (in %): Seeds
_____ (Options same as above (Q 5B(i))
- iii. What has been the magnitude of increase/decrease in the average prices of Agri-Inputs in the district (in %): Fertilizers
_____ (Options same as above (Q 5B(i))
- iv. What has been the magnitude of increase/decrease in the average prices of Agri-Inputs in the district (in %): Pesticides
_____ (Options same as above (Q 5B(i))
- v. What has been the magnitude of increase/decrease in the average prices of Agri-Inputs in the district (in %): Rent on Agricultural Machinery
_____ (Options same as above (Q 4B(i))
- vi. What has been the magnitude of increase/decrease in the average prices of Agri-Inputs in the district (in %): Fodder/Cattle Feed
_____ (Options same as above (Q 4B(i))

6. Impact on Availability of Agri-Labour

6A. Has the supply of labour increased/decreased/remained the same in the district?
_____ If increased or remained the same, please answer 6B. If decreased, please answer 6C.

| 6B | Magnitude of Increase in supply of Labour (in %) (Please choose ONE option) | | | | | |
|------------------|---|-----------|-----------|-----------|-----------|---------------|
| | 0.1-9.99% | 10-19.99% | 20-29.99% | 30-39.99% | 40-49.99% | More than 50% |
| Supply of Labour | | | | | | |

| 6C | Magnitude of Decrease in supply of Labour (in %) (Please choose ONE option) | | | | | |
|------------------|---|-----------|-----------|-----------|-----------|---------------|
| | 0.1-9.99% | 10-19.99% | 20-29.99% | 30-39.99% | 40-49.99% | More than 50% |
| Supply of Labour | | | | | | |

7. Impact on Demand for agri/rural labour

7A. Has the demand for rural labour increased/decreased/remained the same in the district? _____

If increased or remained the same, please answer 7B. If decreased, please answer 7C

| 7B | Magnitude of Increase in demand of Labour (in %) (Please choose ONE option) | | | | | |
|------------------|---|-----------|-----------|-----------|-----------|---------------|
| | 0.1-9.99% | 10-19.99% | 20-29.99% | 30-39.99% | 40-49.99% | More than 50% |
| Demand of Labour | | | | | | |

| 7C | Magnitude of Decrease in demand of Labour (in %) (Please choose ONE option) | | | | | |
|------------------|---|-----------|-----------|-----------|-----------|---------------|
| | 0.1-9.99% | 10-19.99% | 20-29.99% | 30-39.99% | 40-49.99% | More than 50% |
| Demand of Labour | | | | | | |

8. Impact on Wages of Agri/rural labour

8A. Average wages of Agri/rural labour increased/decreased/remained unchanged? _____

If increased or remained unchanged, please answer 8B. If decreased please answer 8.C.

| 8B | Average Increase in wages of agri/rural labour (in %) (Please choose ONE option) | | | | | |
|-----------------|--|-----------|-----------|-----------|-----------|---------------|
| | 0.1-9.99% | 10-19.99% | 20-29.99% | 30-39.99% | 40-49.99% | More than 50% |
| Wages of Labour | | | | | | |
| 8B | Average Decrease in wages of agri/rural labour (in %) (Please choose ONE option) | | | | | |
| | 0.1-9.99% | 10-19.99% | 20-29.99% | 30-39.99% | 40-49.99% | More than 50% |
| Wages of Labour | | | | | | |

9. Impact on Marketing of Agricultural Produce

- a. Whether procurement of foodgrains by govt. agencies has been impacted? No Impact/Impacted Adversely / impacted Favourably.
- b. Whether farmers taking their produce to APMCs/Mandis through road transport has been impacted? No Impact/Impacted Adversely/ Impacted Favourably.
- c. Whether collection of harvested produce by private agencies has been impacted? No Impact/Adversely Impacted/Impacted Favourably
- d. Whether Farmer Producers' Organizations (FPOs) business of aggregation/purchase of agriculture produce have been impacted? No Impact/Impacted Adversely/ Impacted Favourably.
- e. Whether COVID-19 had an impact on farmers getting a Minimum Support Price (MSP) for their produce? No Impact/Impacted Adversely/ Impacted Favourably.
- f. Whether local rural weekly markets/Haats have been impacted in the district? No Impact/Adversely Impacted/ Impacted Favourably.

10. Impact on Banking Activities

- a) Impact on farmers' access to credit through KCC? No Impact/Adversely Impacted/Impacted favourably.
- b) Impact on rural population to access basic banking services such as deposits/withdrawal? No impact/adversely Impacted/Impacted favourably.
- c) Impact on term lending by banks? No impact/adversely Impacted/Impacted favourably.
- d) Impact of COVID-19 on digital banking/digital financial transactions? No impact/adversely Impacted/Impacted favourably.
- e) Impact on banks' recovery – No Impact/Adversely Impacted/Impacted favourably.

11. Impact on Microfinance Activities of SHG/NBFCs

- a) Whether conduct of meetings of SHGs have been impacted? No Impact/Adversely Impacted/Impacted favourably.
- b) Impact on SHG Members' access to credit through SHGs/Banks? No Impact/Adversely Impacted/Impacted favourably.
- c) Impact on SHG's ability to recover dues from their members? No Impact/ Adversely Impacted/Impacted favourably.
- d) Overall Impact on Microfinance Activities? No Impact/Adversely Impacted/Impacted favourably.
- e) Impact on business of NBFC-MFI activities in district? No Impact/Adversely Impacted/Impacted favourably.
- f) Impact on Members' access to credit through NBFC-MI? No Impact/Adversely Impacted/Impacted favourably.

- g) Impact on NBFC-MFI ability to recover dues from their members? No Impact/ Adversely Impacted/Impacted favourably.

12. Impact on FPOs/FCs

- a) Whether activities of FPOs are affected – No Impact/Adversely Impacted /Impacted favourably.
- b) Whether activities of FCs are affected- No Impact/Adversely Impacted /Impacted favourably.
- c) Any specific intervention by FPO/FC/SHG in the district (please write in with specific details of place, activity, type of support, etc) –

For eg- Supply of vegetables or essential commodities directly to consumers, distribution of food packets/ration to vulnerable section of society, engagement or support to migrant labour, medical support, etc.

13. Impact of COVID-19 on MSME Sector

**13A. Impact of COVID-19 on some key Indicators of the MSME sector?
(Please choose one option for each row)**

| Key indicators | Increased/Positive | Decreased/Negative | Remained the same |
|--|--------------------|--------------------|-------------------|
| 1. Impact on price level of key raw materials | | | |
| 2. Impact on Production levels of MSMEs | | | |
| 3. Impact on Cash flow Constraints faced by MSMEs | | | |
| 4. Impact on Employment levels by MSMEs | | | |
| 5. Impact on supply chain Disruptions faced by MSMEs | | | |
| 6. Impact on the Export level by MSMEs | | | |
| 7. Impact of COVID-19 on consumer sentiment/demand | | | |

13B. Magnitude of the impact on MSME sector?
(Please choose one option for each row)

| Key indicators | No Impact | Low Impact | Medium impact | High impact |
|--|-----------|------------|---------------|-------------|
| 1. Impact on price level of key raw materials | | | | |
| 2. Impact on Production levels of MSMEs | | | | |
| 3. Impact on Cash flow Constraints faced by MSMEs | | | | |
| 4. Impact on Employment levels by MSMEs | | | | |
| 5. Impact on supply chain Disruptions faced by MSMEs | | | | |
| 6. Impact on the Export level by MSMEs | | | | |
| 7. Impact of COVID-19 on consumer sentiment/demand | | | | |

14. Suggestions/ Any Other Feedback?



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