

# A REPORT ON DIGITAL SOCIO-ECONOMIC IMPACT ASSESSMENT OF COVID-19 IN GANDAKI PROVINCE, NEPAL

November 2021



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A REPORT ON

**DIGITAL SOCIO-ECONOMIC IMPACT  
ASSESSMENT OF COVID-19 IN  
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# ACKNOWLEDGEMENT

This Digital Socio-Economic Impact Assessment (SEIA) on the impacts of COVID-19 in Gandaki province, Nepal, was conducted jointly by the UNDP Nepal's Accelerator Lab, UNDP SURGE Data Hub, Country Support Management Team, and UNDP Crisis Bureau at the request of and in collaboration with the Policy and Planning Commission (PPC) of Gandaki Province.

The study examines the socio-economic impacts of COVID-19 on study populations; namely, households, farmers, daily wage earners, and service sector enterprises (hotel and transportation). The assessment presents key findings and recommends policy measures to address the negative effects of COVID-19 on the study populations. The assessment attempts to reveal the extent of vulnerability experienced by those directly impacted by COVID-19 in Gandaki Province. Since the data collected for this assessment only reveals the vulnerabilities of the study populations, we hope this assessment will lay the groundwork for further comprehensive assessments in the future.

We would like to acknowledge with much appreciation, the crucial role of the whole team of UNDP in preparing this report. A special thanks to PPC members Dr. Subash Adhikari and Ms. Maya Timsina, Secretary at the Ministry of Internal Affairs and Law Mr. Kedar Nath Sharma, Secretary at the Office of the Chief Minister and Council of Ministers (OCMCM) Ms. Indu Ghimire, Secretary at the Ministry of Social Development Mr. Binod Bahadur Kunwar. Special gratitude to former Vice-Chair of PPC Dr. Giridhari Sharma Poudel, whose contribution in stimulating suggestions and encouragement helped to coordinate this assessment. We express heartfelt acknowledge on account of former members of PPC Dr. Bishnu Raj Baral and Dr. Bhima Dhungana who have supported us directly or indirectly. We would like to thank the UNDP SURGE Data Hub team for their technical insights and knowledge-sharing throughout the assessment, in particular, Mr. Gentjan Cera, Mr. Arnold Njogu, Ms. Shea Mann, Mr. Hamed Sambo and Mr. Fabjan Lashi. Our deepest appreciation goes to all PPC officials for their coordination.

This assessment would not have been possible without support from Mr. Damodar Gyawali, a senior statistics expert. Sincere thanks are due to him for his lead role in survey design, tools customization, training to survey staff, and data analysis and report-drafting. We would also like to thank Ms. Prakriti GC, Statistics Specialist for her support in every stage of the assessment and data analysis.

We would like to extend our appreciation to Sayapatri Society, a Pokhara-based partner NGO, for organizing the field operations ensuring smooth data collection while following the UN safety protocols during the pandemic. Last but not the least, our heartfelt gratitude to the respondents for their time and inputs that made this assessment possible.

## LIST OF ACRONYMS

|                 |   |
|-----------------|---|
| <b>ANC</b>      | Antenatal Care                          |
| <b>COVID-19</b> | Corona Virus Disease of 2019            |
| <b>HH</b>       | Household                               |
| <b>MSMEs</b>    | Micro, Small and Medium Enterprises     |
| <b>NGO</b>      | Non-Governmental Organization           |
| <b>PLW</b>      | Pregnant and Lactating Women            |
| <b>PNC</b>      | Postnatal care                          |
| <b>PPC</b>      | Policy and Planning Commission          |
| <b>PWD</b>      | Persons with Disability                 |
| <b>SEIA</b>     | Socio-economic Impact Assessment        |
| <b>SPSS</b>     | Statistical Package for Social Sciences |
| <b>UNDP</b>     | United Nations Development Programme    |

# EXECUTIVE SUMMARY

UNDP Nepal, in collaboration with the Policy and Planning Commission (PPC) of Gandaki Province, carried out a Digital Socio-Economic Impact Assessment (SEIA) survey across 11 districts of the province, in 2021.

The main objectives of the survey were to:

- (i) assess the socio-economic impacts of COVID-19 on four sets of population, namely households, including the vulnerable groups, such as, pregnant and lactating women (PLW) and Persons with Disabilities (PWD); agriculture holders (farmers); daily wage earners; and food and accommodation services (hotels, restaurants and eateries) and transportation sectors;
- (ii) generate socio-economic profile and evidence-base of the effects of COVID-19 on the study populations; and
- (iii) recommend action points/policy measures to the Gandaki PPC based on the study findings.

A direct personal interview approach was applied to collect data and information from 1,775 eligible respondents. Due to the lack of a sampling frame, time restrictions, and resource constraints, the survey followed a purposive sampling method.

The household survey collected data from 684 households, many of them (41.7%) receiving various forms of assistance provided by the provincial government and humanitarian organizations since the outbreak of COVID-19. According to the survey, 14.2% of households participated in cash for work, 13.7% got food subsidies, 8% received cash transfers and 5.8% engaged in food for work, among others. Households were found impacted by COVID-19 in a variety of ways. The main effects included (i) decrease in household income, (ii) increase in job losses or unemployment, (iii) short supply of food and rise in market price, (iv) difficulties in accessing health services, both ANC and PNC for pregnant and lactating women, (v) difficulties and near shortage of protective items, such as, face masks, hand sanitizer, medicines, soap etc. (vi) young children deprived of learning opportunity.

The farmers' survey collected information from 381 respondents. The vast majority of farmers (93%) grew more than one variety of crops. Less than half of farmers (46%) primarily produced for their household consumption. Among these 7% produced for sale (selling 90% or more). More than one-third of respondents (38%) sold their produce in the retail market and 16% in the wholesale market. About 61% of farmers visited markets less frequently, 15% monthly, and 8% daily to sell their produce.

In the previous agricultural year, only 5% of farmers received subsidies, directly or indirectly. Given the context of the COVID-19 outbreak, 44.4% of respondents were able to make use of their savings to bear the following week's living expenditures, 25.5% would change the crops planted on their farm, 19.9% would borrow money, and 10.2% would look to financial support from their family members. About 21% of respondents (80) said that there was a shortage of agricultural labor as compared to the peak agriculture months (mid-May through mid-August). The government support to farmers – subsidies (5%) and cash transfers (2.1%) – was found to be nominal.

The main effects of COVID-19 on farmers were: (i) reduced access to the market; (ii) labor shortages amongst farming communities; and, (iii) difficulties in bearing daily expenses. Furthermore, government subsidies and cash transfers were found to be nominal to mitigate or cope with these impacts.

The daily wage earners' survey collected information from 275 respondents. With the exception of those working two days a week, the average incomes of all respondents registered a decline. The major assistance received by respondents included food subsidies (39.3%), food transfers (28%), cash for work (26.9%), food for work (18.9%) and cash transfers (11.6%).

The main effects of COVID-19 on daily wage earners included: (i) increase in unemployment rate; (ii) reduction in working hours; (iii) decline in average income; (iv) fluctuation in living conditions; and, (v) rise in market prices of wide-ranging daily commodities, including food, clothes, and transportation and health services, among others.

The enterprise survey collected information from 435 businesses, with 159 (37%) of them representing the transportation sector and 276 (63%) representing the food and accommodation services. COVID-19 forced enterprises to close for an average of more than 6 months. Travel was restricted amidst a nationwide lockdown, suppressing the demand for goods and services, particularly in food and accommodation. Wage-earning workers lost employment opportunities, or found their working hours reduced. This in

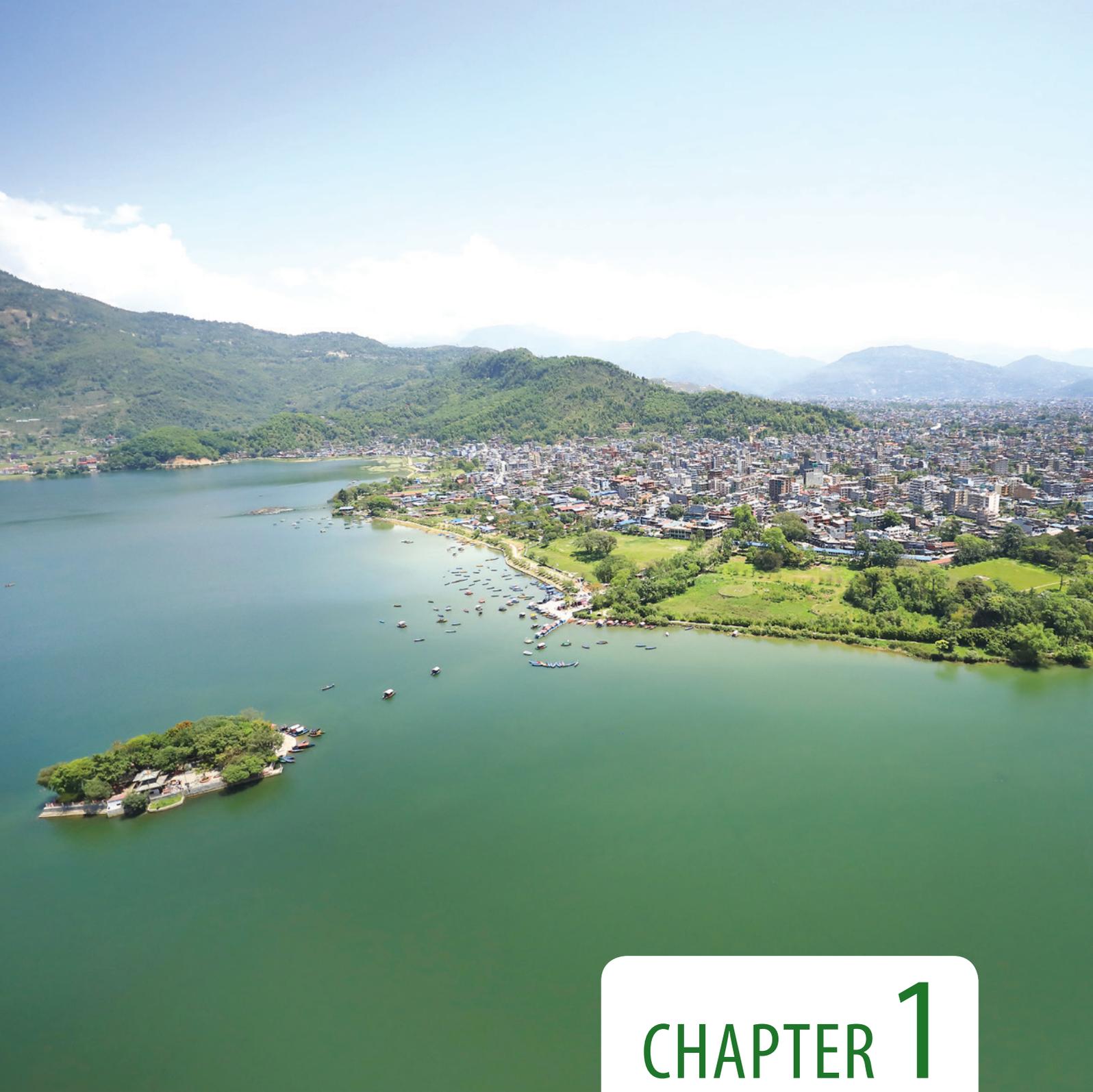
turn caused substantial reductions in their income, which, even in normal circumstances, was barely enough to make ends meet.

The severe impacts of COVID-19 on poor and vulnerable population/households, such as, PLWs, PWDs, and daily wage earners, calls for a comprehensive social protection strategy. The province requires more money to enhance budgets and ensure that the citizens have access to high-quality health care.

- Farmers should be provided with appropriate training, necessary agricultural tools and equipment, and their access to the market needs to be improved.
- Women are a vulnerable group in Nepal, and all the more so in rural areas, mainly because they lack financial independence and access to finance. The Kisan Credit Card should target women working in the agricultural sector as the scheme can be useful to them.
- The Kisan Credit Card should also be implemented effectively and efficiently so the intended users benefit to the maximum possible extent by enabling access to required goods and services.
- Provincial businesses have greatly suffered since the outbreak of COVID-19. Provisions should be made, ideally, for complete waiver on business loan interests for the entire period of lockdown.
- Hotels should be reimbursed for half of their monthly rents by the provincial government.
- Seating arrangements and the use of hand sanitizers while traveling are two most important safety precautions that the public transportation systems must adhere to. The public transport should provide for and make available face masks and hand sanitizers.

The PPC should review its existing COVID-19 response. It is important to develop a strong database system to track the affected population/sector with the support of local governments. The PPC needs to conduct more scientific surveys/research with large sample sizes.





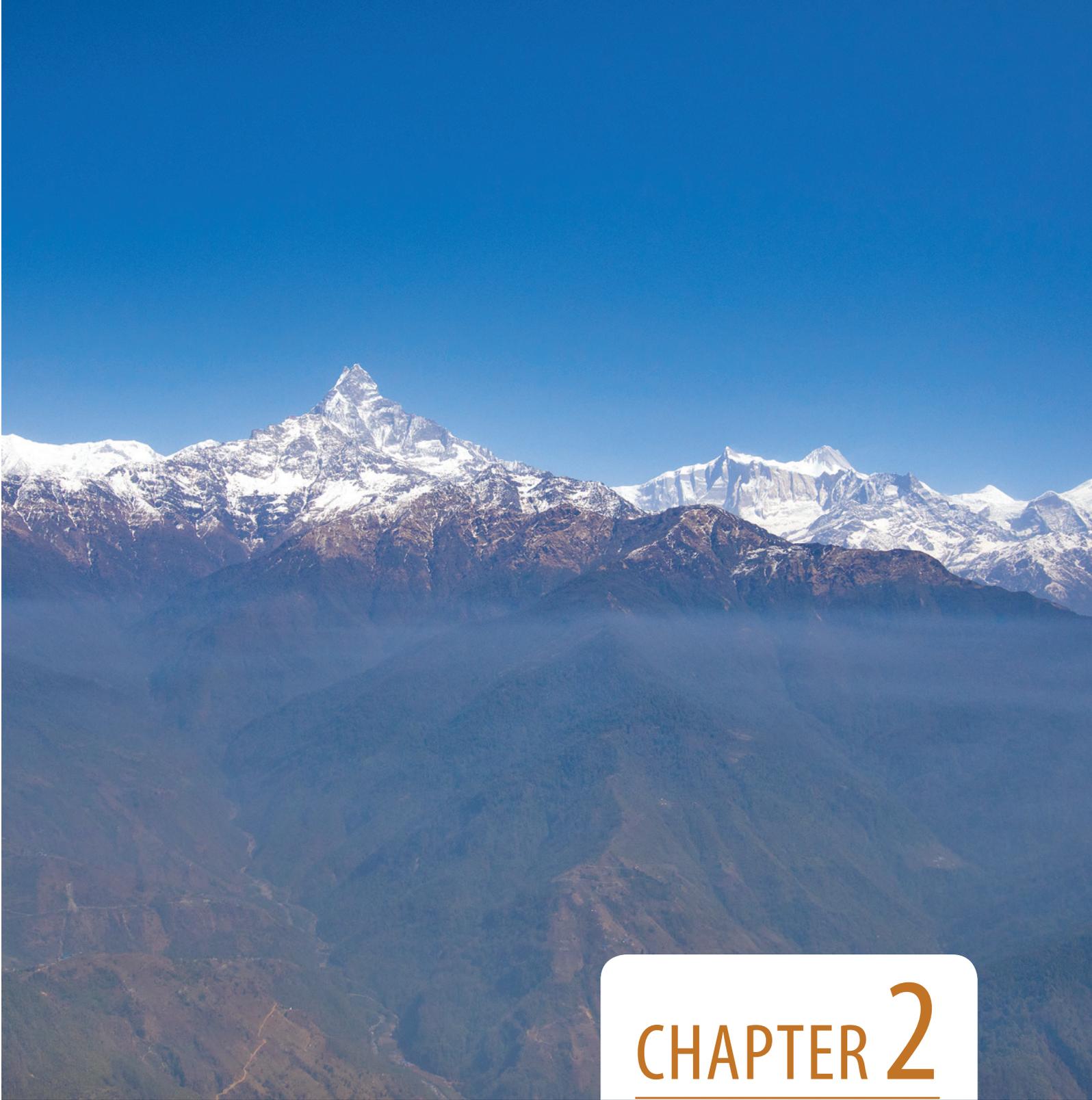
# CHAPTER 1

# INTRODUCTION

## 1.1 Background

COVID-19 brought unprecedented challenges to human life, ranging from public health emergencies to socio-economic consequences all over the world. Vulnerable populations, including, but not limited to, persons living below the poverty line, women, children, and persons with disabilities, as well as daily wage labours and Micro, Small, and Medium-sized Enterprises (MSMEs), among others, have been adversely impacted by the pandemic.

This Digital Socio-Economic Impact Assessment (SEIA) of COVID-19 in Gandaki Province, Nepal, was conducted by UNDP Nepal's Accelerator Lab and UNDP SURGE Data Hub, Country Support Management Team and Crisis Bureau upon the request of and in collaboration with Gandaki provincial Policy and Planning Commission (PPC). The study assesses socio-economic impacts of COVID-19 on four groups of population (i) households, including pregnant and lactating women and persons with disability, (ii) farmers, (iii) daily wage earners, and (iv) the service sector MSMEs (hotels/eateries and public transport); and analyses the recovery requirements of the targeted population based on the findings. The four groups were chosen for the assessment because, in Nepal, they are among the most affected segments of the population. The quantitative survey method was applied in the assessment covering all 11 districts of the province. The field operation of the survey was conducted in April 2021 by Sayapatri Society, an NGO based in Gandaki's provincial headquarters of Pokhara.



## CHAPTER 2

# SEIA OBJECTIVES, METHODOLOGY AND IMPLEMENTATION

## 2.1 Objectives

The main objectives of Digital Socio-economic Impact Assessment (SEIA) were to:

- (i) assess the socio-economic impacts of COVID-19 on selected households, including vulnerable members, such as, pregnant and lactating women (PLW), Persons with Disabilities (PWD), agriculture holders (farmers), daily wage earners, and food and accommodation services (hotels, restaurants and eateries) and the public transportation service;
- (ii) generate an evidence-base of the effects of COVID-19 on the populations of interest; and,
- (iii) recommend action points/policy measures to the Gandaki PPC based on the study findings of the affected populations in Gandaki Province.

## 2.2. Survey design and methodology

The survey used a direct personal interview approach to collect data and information from eligible respondents. Four separate sets of questionnaire were developed to solicit information from the samples, namely households, agriculture holders, daily wage earners, and enterprises.

The minimum sample size required for each population group was determined based on the following formula for unknown population,

$$n_0 = Z_{\alpha/2}^2 * p * (1-p) / e^2 \text{ where,}$$

$$Z_{\alpha/2} = 1.96 \text{ at 5\% level of significance,}$$

$$p = 0.5 \text{ (sample proportion)}$$

$$e = 0.1 \text{ (margin of error): assumption. This gives}$$

$$n_0 = 271 \text{ for minimum sample size required for simple random sampling for infinite (unknown) population.}$$

For the known population, the minimum sample size (n) is

$$n = N / (1 + n_0 / N) \text{ where } N = \text{population size of the known population.}$$

It should be stated here that the sample size of all categories of respondents was proportional to the size of population of each group. The following processes were applied while determining the sample size of a particular group of the study population.

- ✓ The determined sample size of each group (proportionally) was based on the respective group's known population by district,
- ✓ To capture the PLW and PWD through household surveys, the sample size was inflated by 2.5 times of 271 (minimum sample size for normal household survey for unknown population),
- ✓ Estimated sample size for the daily wage survey was based on the minimum sample size population for unknown populations (minimum requirement 271 persons), as there was no sampling frame on their population size.
- ✓ Determined sample sizes for farmers and enterprises survey was based on the formula for known population,
- ✓ Determined sample size for enterprise survey was based on Economic Census 2017/18 (Number of establishments of hotel and transportation sectors),
- ✓ Population census data (2011) and Agriculture Census data (2011/12) from the Central Bureau of Statistics were used while determining sample size for households survey and farmers survey.
- ✓ Selected representative sampling units from each group of population covering urban and rural areas depending on the nature of the study population covering all 11 districts of Gandaki Province,
- ✓ Followed national and international concepts, definition, classification, and methodologies related to socio-economic analysis,
- ✓ Ensured and maintained the confidentiality of the respondents as per the Statistics Act, 2015.

**Note:** This study collected data and information from the four groups of population (households, farmers, daily wage earners and MSMEs from the hotel and transportation sectors) covering 11 districts of the Gandaki Province on sample basis. As the sample size of each group of survey was limited, the results shouldn't be generalized within these groups and Gandaki province only. The rapid assessment only captured responses meant to understand the real-time and immediate impacts of COVID-19 on the study populations and, therefore, did not capture the full scope of impact during the limited time. The assessment was mostly quantitative in nature, as it was done through Kobo Toolbox for data collection. It should be stated here that qualitative data collection methods were not administered to triangulate the findings. The assessment followed purposive sampling with a limited sample size of 1,775 units due to time and resource constraints coupled with unavailability of the sampling frame.

## 2.3 Instruments, Training and Fieldwork

Mobile data collection was employed using Kobo Toolbox, following rigorous testing and refinement. Enumerators were trained virtually on the concepts of the survey, key terms, and variables, interview methods, and mobile data collection techniques. The survey used a Purposive Sampling method due to the lack of sampling frame, limited time, and resource constraints.

The data were collected over a period of three weeks between 2<sup>nd</sup> and 27<sup>th</sup> April 2021. On-site supervision of data collection, regular follow-ups, and technical guidance was provided to enumerators and research team members organized by Sayapatri Society for the fieldwork in order to enhance the quality of collected data.

## 2.4 Data Cleaning

Micro-data were cleaned and analyzed using Power BI, Excel, and Statistical Package for Social Sciences (SPSS).

### Allocation of samples

The data were collected from the overall sample size of 1,775 units selected from the targeted population representing all 11 districts of the province. The sample allocation for each group of population is given in Table 1.

**TABLE 1: Sample Allocation by type of study population**

| Study population              | Sample size  | Percentage |
|-------------------------------|--------------|------------|
| <b>1. Establishments</b>      | <b>435</b>   | 26.8       |
| 1.1 Transportation            | 159          | 9.0        |
| 1.2 Food and accommodation    | 276          | 15.5       |
| <b>2. Households</b>          | <b>684</b>   | 38.5       |
| <b>3. Agriculture holders</b> | <b>381</b>   | 21.5       |
| <b>4. Daily wage earners</b>  | <b>275</b>   | 15.5       |
| <b>Overall sample size</b>    | <b>1,775</b> | 100.0      |

### Key findings

The survey has disclosed some interesting results indicating varied impacts of COVID-19 on the sampled populations. Households, including children, pregnant and lactating women; persons with disability; daily wage workers; farmers; and hotels and transportation services, were found severely affected by COVID-19.

Monthly incomes of the study population were found to have declined significantly, causing difficulties in managing the regular household expenditures and piling debt burdens on the respondents. Women felt, and faced, difficulties accessing health services, both ANC and PNC, as they became reluctant to visit health posts/hospitals for maternal check-up due to fear of possible transmissions. Across the province, the people – not just the study population – ran out of daily items, such as, face masks, hand sanitizers, medicines, and soaps etc. School-children could not attend school and had difficulties coping with virtual classes because they did not have compatible electronic devices (smart phones, tablets, desktop computers and/or laptops). Moreover, not all students and teachers were connected to high speed internet, nor were they trained on the basics of online learning.

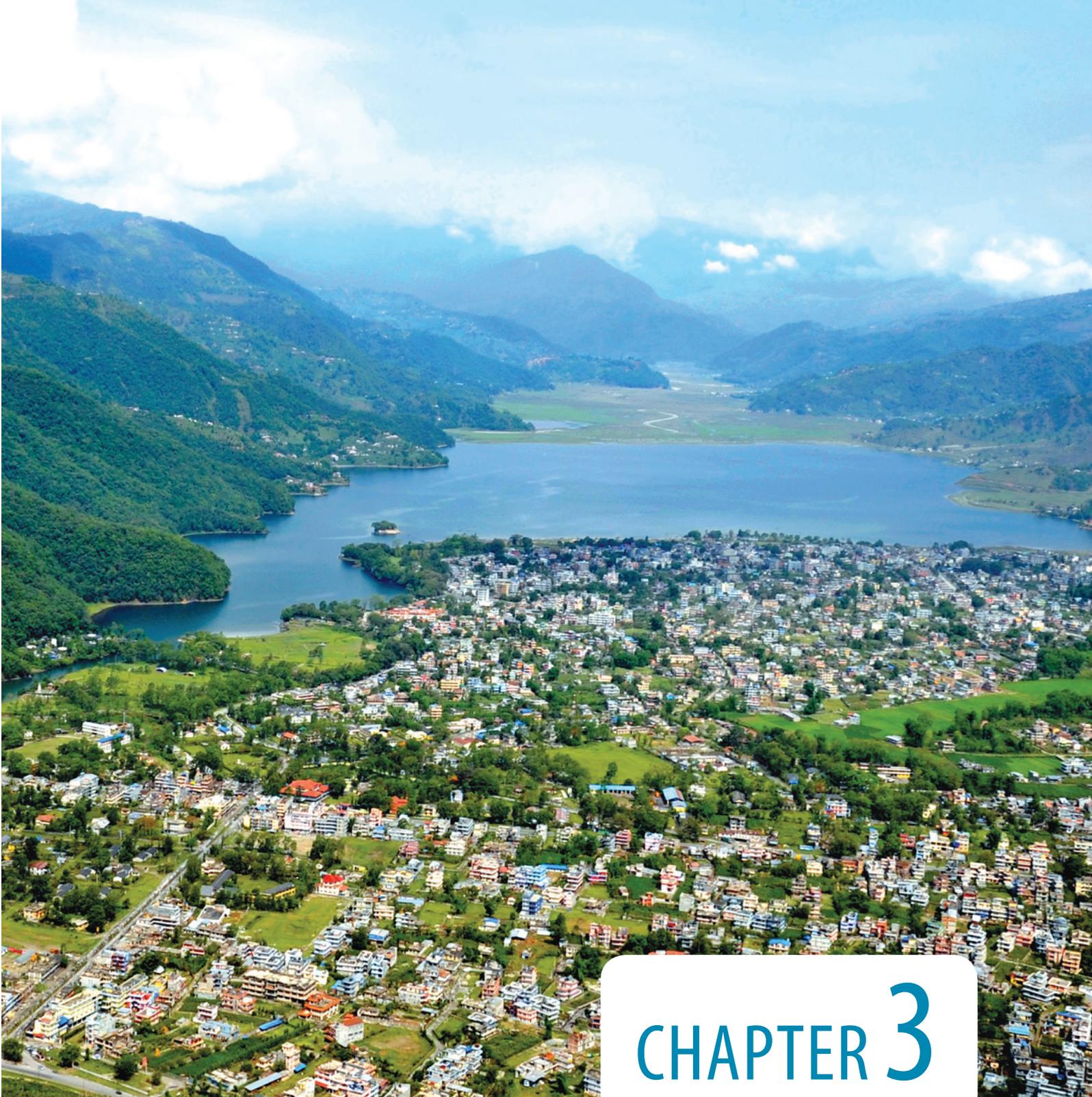
COVID-19 affected farmers selling their produce – both seasonal and off-seasonal – in the local markets for two key reasons: halt of transportation service and shortage of farm labor. The farmers could not ferry the goods and services to the market due to the lockdown and halt of transportation services and the migrant farm workers who had returned home during lockdown were yet to return to the farm work. Many farmers said they faced difficulties even paying for their daily expenses.

On the other hand, the daily wage workers lost their jobs and found themselves stranded without work or pay as they faced difficulties in getting jobs in the market. Their daily incomes of respondents declined and the provincial unemployment rates went up. Those who still had the job found their working/employment hours reduced heavily. Households were concerned that the quality of their livelihood had hit hard. Many said they were not in position to repay their loans because they had lost their incomes completely or because the incomes had declined significantly. Prices of groceries, basic utilities and daily consumables, including food products, clothes, shoes, and energy and transportation services, soared high. This hit the people hard across the province.

COVID-19 has severely impacted business operations. Businesses closed for more than 6 months since what is known in Nepal as "the first lockdown" till the time of data collection. Businesses and production units dealing with essentials heavily scaled down their operations. The majority of MSME respondents said they witnessed a decline in sales value and volume of business transactions. Mixed-effects have been witnessed on the prices of goods and services sold. According to entrepreneurs, the demand for products and services decreased significantly in the food and accommodation sector.

Most businesses rolled out products and services far below their installed, usual and actual capacity, forcing workers and regular employees to retire early.

The key results surrounding the impact of COVID-19 on these populations are discussed below. The detailed characteristics of sampled populations and the impacts of COVID-19 on them are presented in the annexes.



## CHAPTER 3

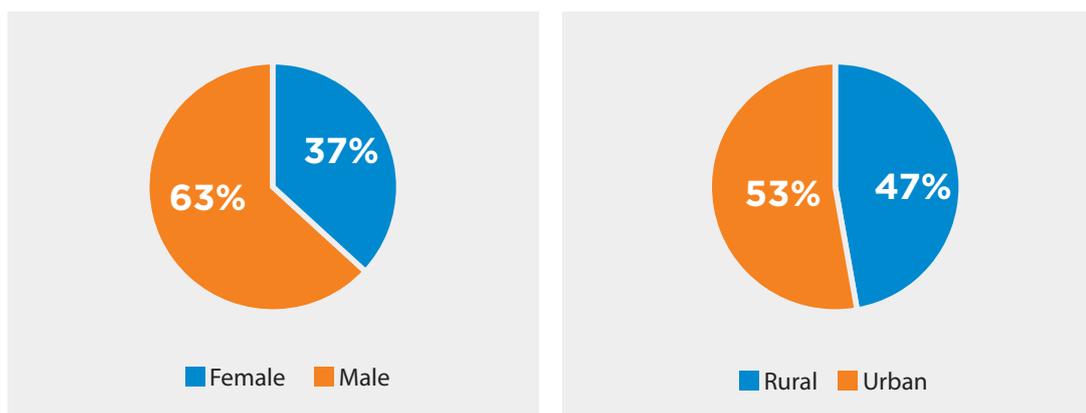
# FINDINGS FOR HOUSEHOLDS

### 3.1 Household Profile

The household survey collected information from 684 households/respondents from 11 districts of Gandaki Province. Of the total, 37% of respondents (252) were female. Likewise, 47% households (323) were selected from the rural municipalities. Figure 1 below shows the number of respondents by urban/rural municipalities and gender.

The survey clearly showed that people are aware of COVID-19. Almost all respondents (99.7%) knew a thing or two about the pandemic, and claimed to be adhering to safety protocols issued in 2020 by the federal government to protect themselves and others from COVID-19. The respondents used face masks (97%), sanitizer or soap for handwashing (81%) and maintained social/physical distance (78%) in their everyday life.

FIGURE 1: Number of respondents by gender and type of municipality



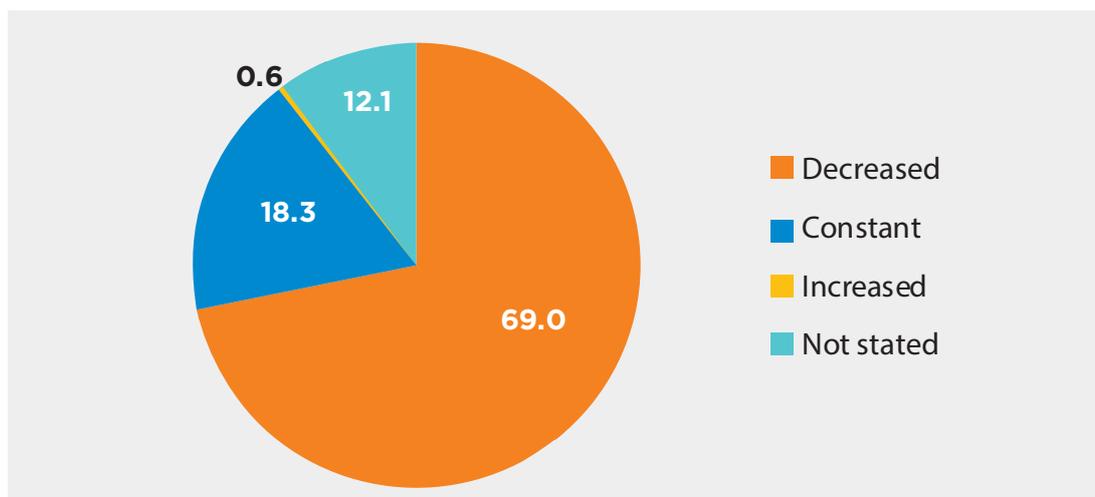
There were 2,460 people residing in 684 households at the time of data collection, indicating to an average household size of 3.6 persons. More than one third of households (36.8%) were headed by females. A total of 240 households (35%) had at least one member living abroad for employment and/or study reasons. There were 371 absentees living abroad. This demonstrates that for every 100 population (usual residents), there were 15 people living abroad, in most cases, in pursuit of better employment opportunities. An overwhelming majority (88%) of respondents had some level of education, including non-formal education, while the remaining 12% had no education. A sizable proportion of respondents (91.1%) were found to be living in their own houses while 7.1% of them lived in rented houses.

## 3.2 The impacts of COVID-19 on households

More than one-sixth of respondents (16.5%) were out of work and earned no wages during the reference period of the last 7 days, indicating a high rate of unemployment prevalence among the study population. The top five reasons as to why the respondents did not work were: (i) medical reasons or illness (26.5%), (ii) seasonal work (8.8%), (iii) childcare (7.1%), (iv) bad weather (7.1%), and (v) vacation and/or studying (6.2%).

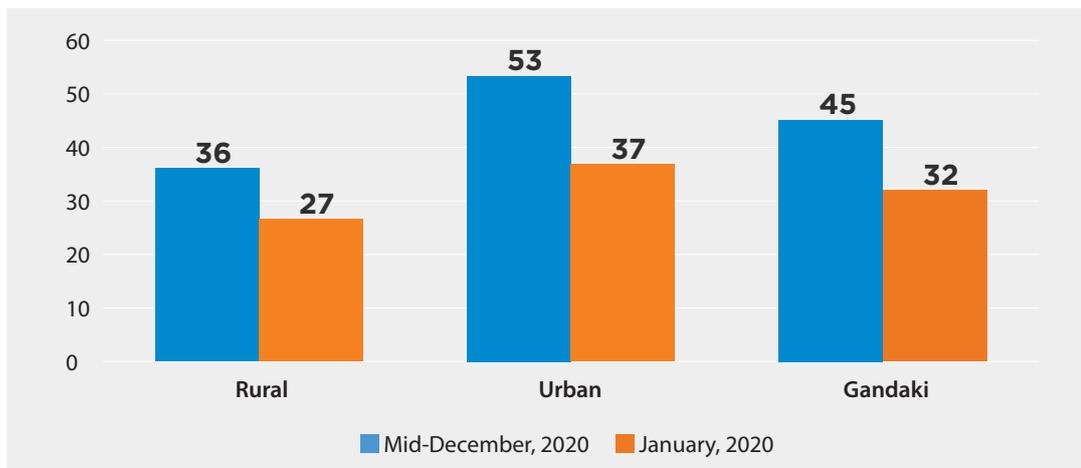
Two in every three respondents (69%) witnessed a decline in their monthly incomes due to the COVID-19 outbreak. Approximately 18.3% earned consistent monthly income while only 0.6% – mere 4 out of 684 respondents – saw an increase in their monthly incomes during the pandemic. Quick income-generating activities can be instrumental to decrease the negative impacts of COVID-19 on the affected population. The detailed status in the change of monthly income of respondents is presented in Figure 2.

FIGURE 2: Number of respondents perceiving changes in their monthly income (%)



The average monthly income of households was found to have declined by 29% from Rs. 45,000 in January 2020 to Rs. 32,000 in mid-December 2020. The decrease was witnessed both in urban and rural areas. Further, the average monthly income of households was found to be higher in urban municipalities compared to the households located in rural municipalities. For example, households in urban areas had a 1.47 times higher income than those in rural areas in January 2020, while it was found to be 1.43 times in mid-December 2020. Figure 3 shows how the income of households decreased between January 2020 and mid-December 2020 in the urban and rural areas due to COVID-19.

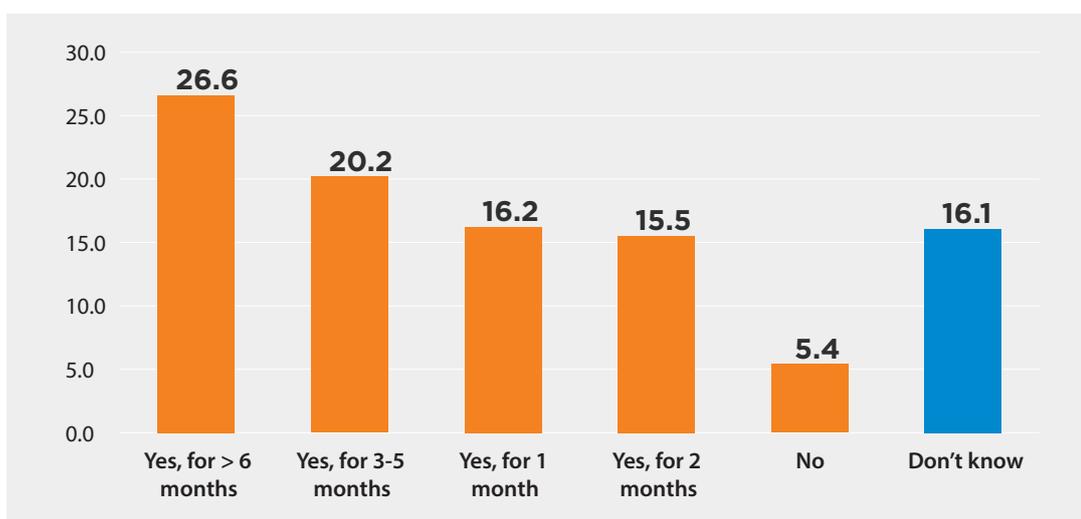
**FIGURE 3: Average monthly income of households in Gandaki Province before COVID-19 (Rs. 000)**



About 42% of respondents said the food prices had gone up and the supply down, causing short supply of food and other essential commodities.

About 5% of respondents stated they were without any income or savings to pay for their major monthly expenses, including rents, utilities, food, etc. Only 16% of respondents said that they did have a cushion of some income or savings to take care of regular expenses but that would be sufficient for less than a month or so. The perception of respondents on the adequacy of income or savings to cover monthly expenses (rent, utilities, food, etc.) is given in Figure 4.

**FIGURE 4: Respondents’ perception on adequacy of income to pay monthly expenses (%)**



**COVID-19 has had a significant impact on pregnant and lactating women visiting the ANC/PNC clinics.** According to the survey, only 3.9% of households had at least one PLW in their households. Approximately 19% of respondents with pregnant women in their households did not receive ANC service at a clinic since March 2020, following the COVID-19 pandemic, remaining 81% received such service during the same period.

When asked why pregnant women did not take the ANC service, 50.5% of respondents said it was because of fears associated with COVID-19. Apparently, they avoided visiting the nearest health facilities for ANC service fearing possible risks of transmission.

When asked about the state of maternity care services, fewer than half of the respondents (42.9 %) said that it had not changed as a result of COVID-19. Likewise, 26.6% of respondents said the maternity care service had improved – exactly the same percentage that said the maternity care service had not improved.

The impacts of COVID-19 have been found on school education, especially on school-going children. According to the survey, nearly half of the respondents (49.9%) had a total of 518 school-going children in their households as of December 2019. Of the total, more than one-third (36%) of children (184) stopped attending school since the outbreak of COVID-19. According to respondents (39.2%), school-going children could not get to join the remote/virtual classes during the lockdown period because they did not have compatible electronic devices (desktop or laptop computers, smart phones, tablets etc.) or reliable high-speed internet. During the same period, 61.6% of school-going children had access to remote classes via online, radio, television, and other means. **It showed the negative impacts of the pandemic on school education for children, particularly on attending school and even taking remote classes.** It suggests planners and educationists to plan, design, and implement easily accessible and affordable virtual education considering the indefinite effects of COVID-19.

**The decline in monthly income, inadequacy of income to pay for monthly expenses and debt burden on respondents demonstrated the impact of COVID-19 on households.**

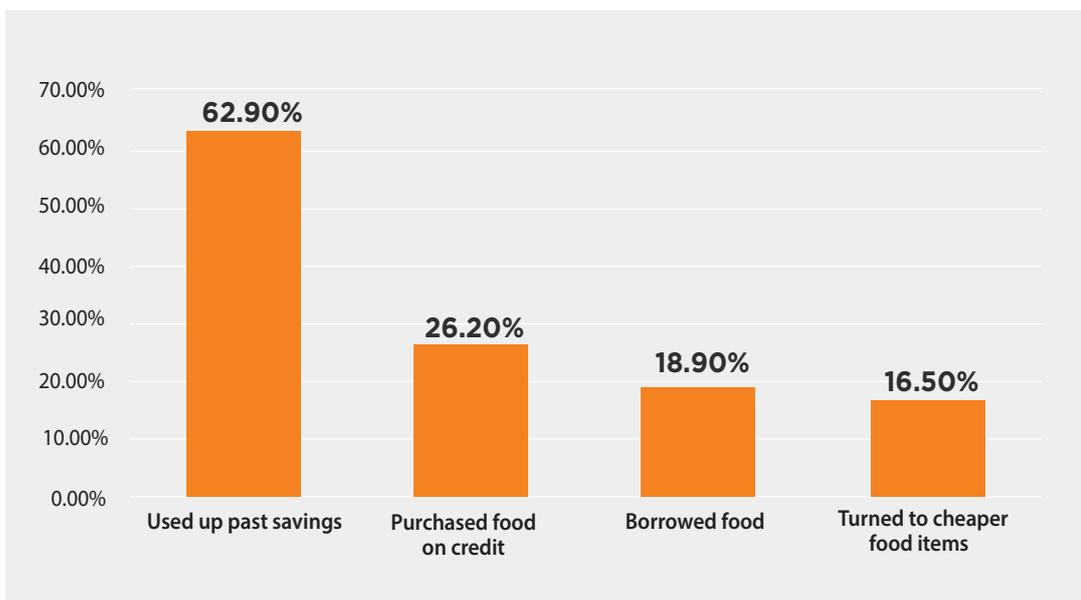
### Impact of COVID-19 on households and vulnerable groups

- ✓ Household income decreased
- ✓ Job loss or unemployment rate increased
- ✓ Market prices increased amidst short supply of food and other essential commodities
- ✓ Difficulties in accessing health services, including ANC and PNC services for pregnant and lactating women
- ✓ Difficulties in accessing daily items such as face masks, hand sanitizer, medicines, soap etc.
- ✓ Children having difficulties attending school or accessing virtual classes.

### 3.3 Coping strategies of households

The majority of respondents worked at or from home, thus cutting down on their external mobility. Of the total respondents (684), more than two thirds (70%) worked at home and/or farms during the assessment period. Only 9.1% of the respondents said they worked for businesses located away from their homesteads. The remaining respondents (20.9%) were found working in other/unspecified sectors.

FIGURE 5: Coping Strategies of Households



Households took a number of steps within their capacity to cope with the hardships posed by loss of income. While the majority of respondents (62.9%) used up their past savings a significant number of them (26.2%) purchased food on credit from the local vendors. Some said they borrowed food (18.9%) and just about the same size (16.5%) turned to otherwise less preferred and cheaper food items. Of the respondents, 15.8% said they were not sure as to what they precisely did to cope amidst declined incomes, 14.8% sought financial help from friends, relatives/family members and employers. One tenth (10.2%) said they turned to and searched for alternative employment opportunities, followed by 7.2% who said they consumed the seed stock kept for the upcoming season. Relatively small number (4.4%) borrowed from banks and financial institutes while some (4.1%) found themselves forced to sell their fixed assets – land, house, livestock, jewelry or phone. The government help was so nominal, in that only 3.9% benefitted. **So much so that the respondents living in the margins of society had to cut the number and proportion of meals per day – (3.8%) and 3.7%, respectively.**

## 3.4 Recovering needs of households

**COVID-19 has given added impetus to social security and social protection more than ever before.** Out of 684 respondents, less than one-third (30%) of had their social security benefits covered by the security institutions. The various types of social security covered included social security offered by the government, self-employment organizations, and the retirement fund, among others. Nearly one-third (31.5%) had their social security covered through government institutions. Apart from this, the social security for 23% of the respondents was covered through their self-employment organizations. Also, an important segment of respondents (20%) considered retirement funds as a means of their coverage for social security and protection provisions, through which it can be assumed that most of them are currently not employed or are elderly adults and senior citizens. It implies that planners and policy-makers should give proper attention to expand social protection programs keeping in view the negative effects of the pandemic on vulnerable populations.

When asked whether one or more members of the particular household had symptoms similar to that of COVID-19, 15.9% of respondents said they did. The symptoms included, but were not limited to, high temperature, dry cough, and/or tiredness. This demonstrates the prevalence of COVID-19 in the population, implying that there is a huge possibility of more transmission in the community. The overwhelming share of respondents (81%) considered COVID-19 to be an important issue/problem facing society. One-tenth of the study population (10.4%) said they had no knowledge about the consequences of COVID-19 while another 8.5% did not appear to take the pandemic seriously. This segment of population would either dismiss any such thing as COVID-19 or would typically subscribe to conspiracy theories

In terms of access to information, audio-visuals were the most popular and credible sources of information on COVID-19. An overwhelming majority of respondents (93%) believed the audio-visual medium to be the most reliable source of information on COVID-19. Apart from this, about 55% and 52% of respondents, respectively, believed that word of mouth and social/alternative media are the other two main sources of information on COVID-19

Two-thirds of respondents (66%) said the COVID-19 is expected to last for at least 12 months, causing long-term socio-economic repercussions on households, especially

the vulnerable groups. It recommends that the provincial government and related organizations continue their efforts to offer appropriate relief and recovery support to the impacted communities in order to help them take care of their basic needs.

Nearly two-thirds of the respondents (65.5%) were found ready to handle any long-term challenges posed by the COVID-19 pandemic. The remaining 34.5% said they needed support to deal with challenges triggered by the pandemic.

Agriculture remains the topmost sector of employment, followed by the manufacturing and household sector. Households produced goods and services for daily domestic consumption. More than half of household heads (54.7%) worked in agriculture, 14% in manufacturing, and 13% in households. The other sectors of employment included services (8.5%), construction (7.2%), wholesale and retail trade; repair of motor vehicles and motorcycles (4.1%), and food and accommodation service (3.9%). This provides the sector-wise evidence-base for the government in providing support programs towards reducing unemployment.

On the one hand, the respondents did not have sufficient income or savings to pay for their daily expenses. On the other, they were further burdened by the debt. It showed that one in three respondents had some debt (loan and mortgage repayments).

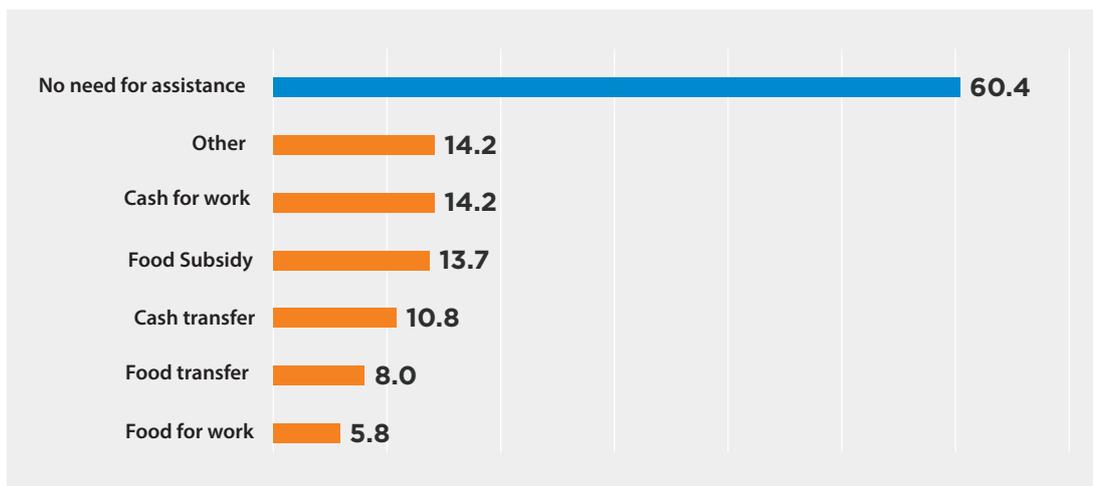
While the monthly income of households sharply declined due to the COVID-19 outbreak, the measures taken and support extended to the respondents apparently were inadequate to help them cope with their livelihood needs. This shows limited livelihood support to households. The quantity and quality of support should be expanded to benefit in real terms.

One in every ten respondents (10.8%) thought they had no access to health centers, health services, and medical supplies due to which they lived with a variety of untreated infections, in many cases, illnesses. About 8.6% of respondents stated that access to health centers, health services, and medical supplies had become more difficult during COVID-19 than before. Further, 5.8% respondents perceived that access to health centers, health services and medical supplies were constrained resulting in some untreated infections and illnesses. **In this way, one in four respondents (25.2%) perceived some changes (problems) in the level of access to health services since the outbreak of COVID-19.**

Having health insurance is more important than ever during a catastrophe like the present pandemic. Only 28% respondents had health insurance coverage, according to the survey. 15.5% of households had at least one vulnerable member in their households. About 6.1% of households had at least one senior citizen – 60 years or above. In addition, 5.8% of households had at least one person with physical disability, 1.3% with a developmental disability, 0.9% with a learning disability, 0.7% with an unseen disability, and 0.4% with a sensory disability. Health insurance is even more important for these families with vulnerable members.

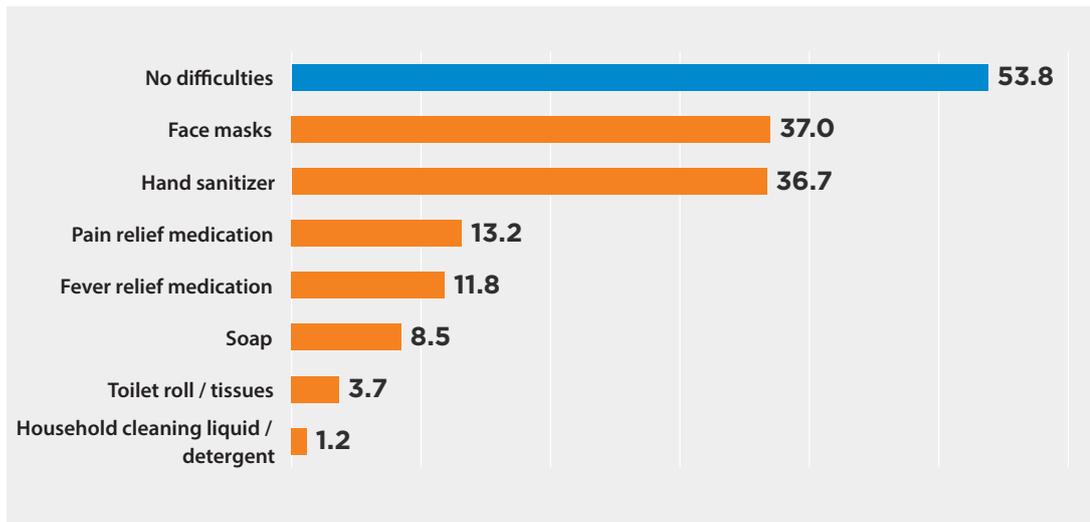
Figure 5 shows the type of assistance received by respondents as part of their livelihood needs in the context of the COVID-19 outbreak. Major assistance received by respondents included: 14.2% cash for work, 13.7% food subsidy, 8% cash transfer, and 5.8% food for work.

**FIGURE 6: Type of assistance received by respondents (%)**



Lactating women, who were supposed to receive full PNC coverage, were also found to be affected by the pandemic. Two-thirds of pregnant women (67%) visited the clinic for ANC more than three times while the remaining one-third did not receive the service, as required. Approximately, 48% of lactating women visited the PNC clinic more than once. Apart from assessing health services, respondents felt difficulties in obtaining daily essentials, such as, face masks, hand sanitizer, medicines, soap, etc. (Figure 7).

FIGURE 7: Respondents' feeling difficulties in accessing different items due to COVID-19 (%)





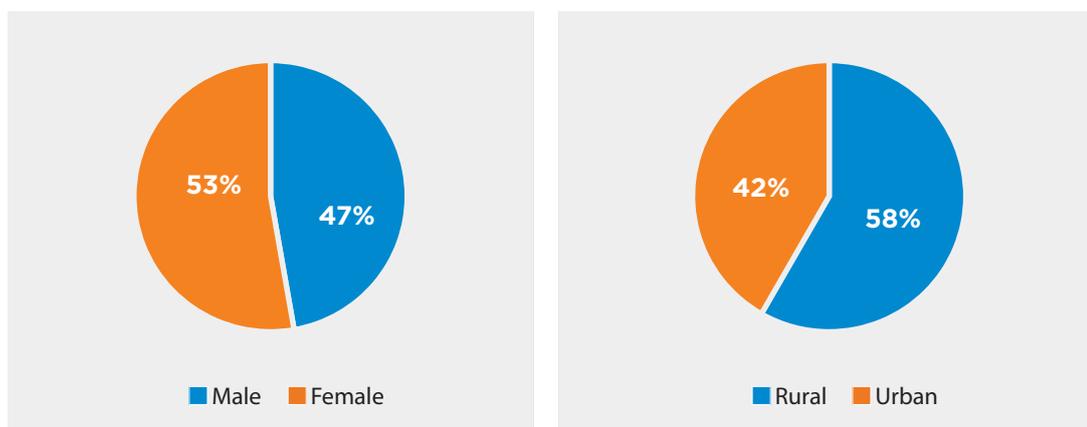
## CHAPTER 4

# FINDINGS FOR FARMERS

## 4.1 Farmers' Profile

The farmers' survey collected information from 381 respondents. Of them, 222 (58%) were from the rural municipalities and 159 from urban municipalities. About 53% of respondents (201) were female. Of the total, 72% respondents were at the head of the households. Figure 8 below presents the number of respondents by municipality type and gender.

FIGURE 8: Number of respondents by gender and type of municipality



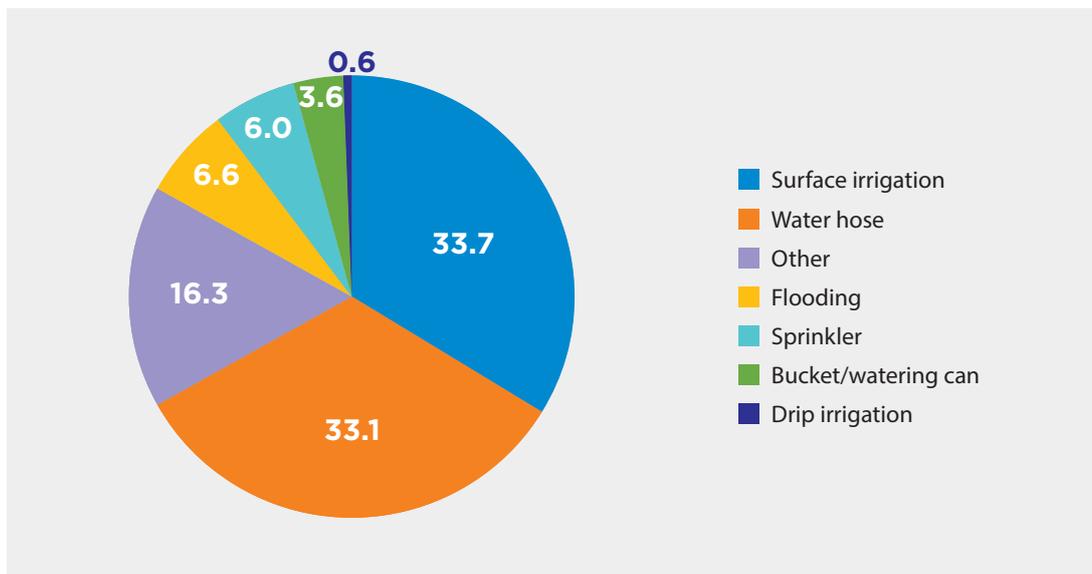
Around 86% of respondents had some education, including non-formal education, while the remaining 14% did not. During the reference period, 92% of agricultural holders were cultivating crops or fruits, raising animals, or performing agricultural activities.

When asked if they used animal-powered equipment for agricultural production (crops and livestock), nearly half of the respondents (49.1%) stated that they did not, whereas the remaining 50.9% of farmers used animal-powered equipment in the previous agricultural year. However, the use of machine-powered equipment for agricultural production was found to be higher than animal-powered equipment. Two out of every three farmers (66.4%) used machine-powered equipment for agricultural production during the same period. It is necessary to expand fee renting services for the remaining one third of farmers to use machine-powered equipment for better agricultural production.

In the most recent agricultural season, less than half of farmers (43.6%) used different irrigation facilities, meaning that 56.4% did not have such access to their agricultural

areas. Of the total agricultural holders having irrigation facilities, one third of farmers (33.7%) employed surface irrigation systems in recent agricultural seasons, followed by water hoses (33.1%) and floods (6.6%). Farmers also utilized sprinklers (6%), buckets/ watering cans (3.6%), and drip irrigation (0.6 percent). Figure 9 presents the different types of irrigation facilities used by farmers. This demonstrates that more than half of the farmers did not have access to irrigation facilities, implying that additional irrigation investment in agricultural land is necessary.

FIGURE 9: Type of irrigation facilities used by farmers (%)



Farmers were more likely to use their lands for crop production rather than other purposes. More than half of the landholders (56%) used agricultural holdings primarily for crop production, followed by crop and livestock production (37%), and livestock production (7%). This provides the basis for investment on different agricultural activities.

## 4.2 The impacts of COVID-19 on farmers

When asked if farmers had difficulties in getting labor for their agriculture work, about 21% of respondents (80) stated that there was a shortage of agricultural labor compared to the peak farming season. Of the total respondents, 36.3% respondents pointed out that the shortage of labor is caused due mainly to mobility restrictions in the face of COVID-19 pandemic. In nutshell, the main effects of COVID-19 on farmers among others are given below.

### Impact of COVID-19 on farmers

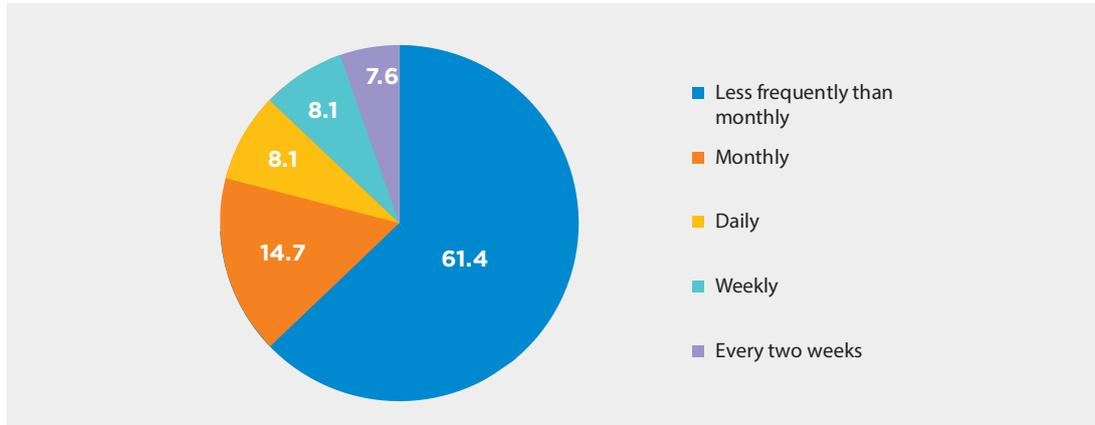
- ✓ COVID-19 affected farmers selling their products in the markets,
- ✓ It caused, or contributed to, labor shortage for agriculture activities,
- ✓ Farmers faced difficulties paying daily expenses,
- ✓ Government interventions in the form of subsidies and cash transfers were too nominal to tide over the crisis.

The vast majority of farmers (93%) planted multiple crops. Only 6.5% of farmers have planted one crop only. While many farmers cultivate a mix or a variety of crops on their farms, crop diversification initiatives required expert support. A very small percentage of farmers (7%) appeared fully committed to agriculture – 100% of the time. Two-fifths (42%) and one-fifth (19%) of farmers, respectively, invested at least 60% of time, resources and energy on farming and less than half (40%) of their working time on their farms. Figure 9 shows the time spent by the farmers in their holdings.

From an economic perspective, 34% of respondents raised livestock, mainly buffalo and sheep/goats for meat, 25% mixed livestock (no real prevalence of livestock activity), and 18% on milk production. The results showed that about 82% of farmers produced agriculture products both for household consumption and for sale.

Farmers were more likely to sell their products in the retail market. For example, while more than one-third of respondents (38%) sold their products in the retail market, 16% of respondents said they sold in the wholesale market. Likewise, 15% sold in farmer's markets and 5% offered home delivery services to their customers. Less than 5% had marketing contracts. The retail market offered relatively better prices for agriculture products as compared to the wholesale market. Therefore, there is a need to expand and strengthen the retail markets, ensuring the support prices of farmers' products. About 61% of farmers visited markets less frequently, 15% monthly, and 8% daily to sell their agricultural products in the market. **COVID-19 affected farmers going to markets less frequently to sell their products.** Figure 10 shows the frequency of farmers' visit to the market to sell their products over the past 12 months.

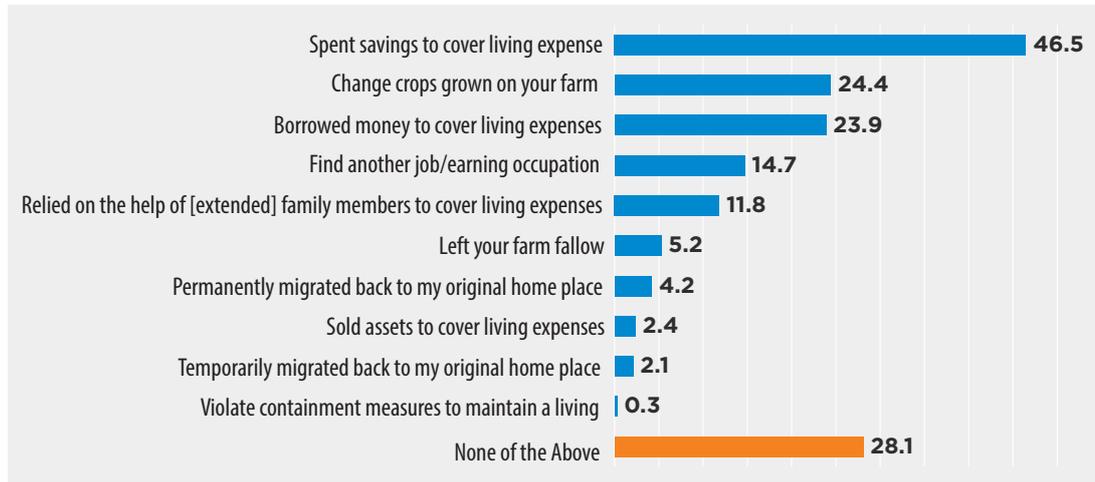
FIGURE 10: Farmers' visits to the markets to sell their products in the past 12 months (%)



### 4.3 Coping strategies of farmers

Respondents were asked about what actions they would take to cover their expenses in the next two weeks because of COVID-19 or related restrictions. It was found that 44.4% of respondents would use their savings to cover the living expenses, 25.5% would change crops grown on their farm, 19.9% would borrow money, 10.8% would try to find another job/occupation, and 10.2% would look to support from family members (Figure 11).

FIGURE 11: Actions to be taken in the next two weeks due to COVID-19 (%)



Farmers were also found to be engaged in non-agricultural activities in order to supplement their income. Approximately 37% of farmers had a secondary source of income in addition to their income from agricultural holdings. This might be due to the lower returns from agricultural activities.

Less than half of farmers (46%) primarily produced for their household consumption and sold 10% or less of what they produced indicating the existence of subsistence level farming in the province. Only 7% farmers produced mainly for sale (selling 90% or more). Table 2 shows the main intention of agriculture production.

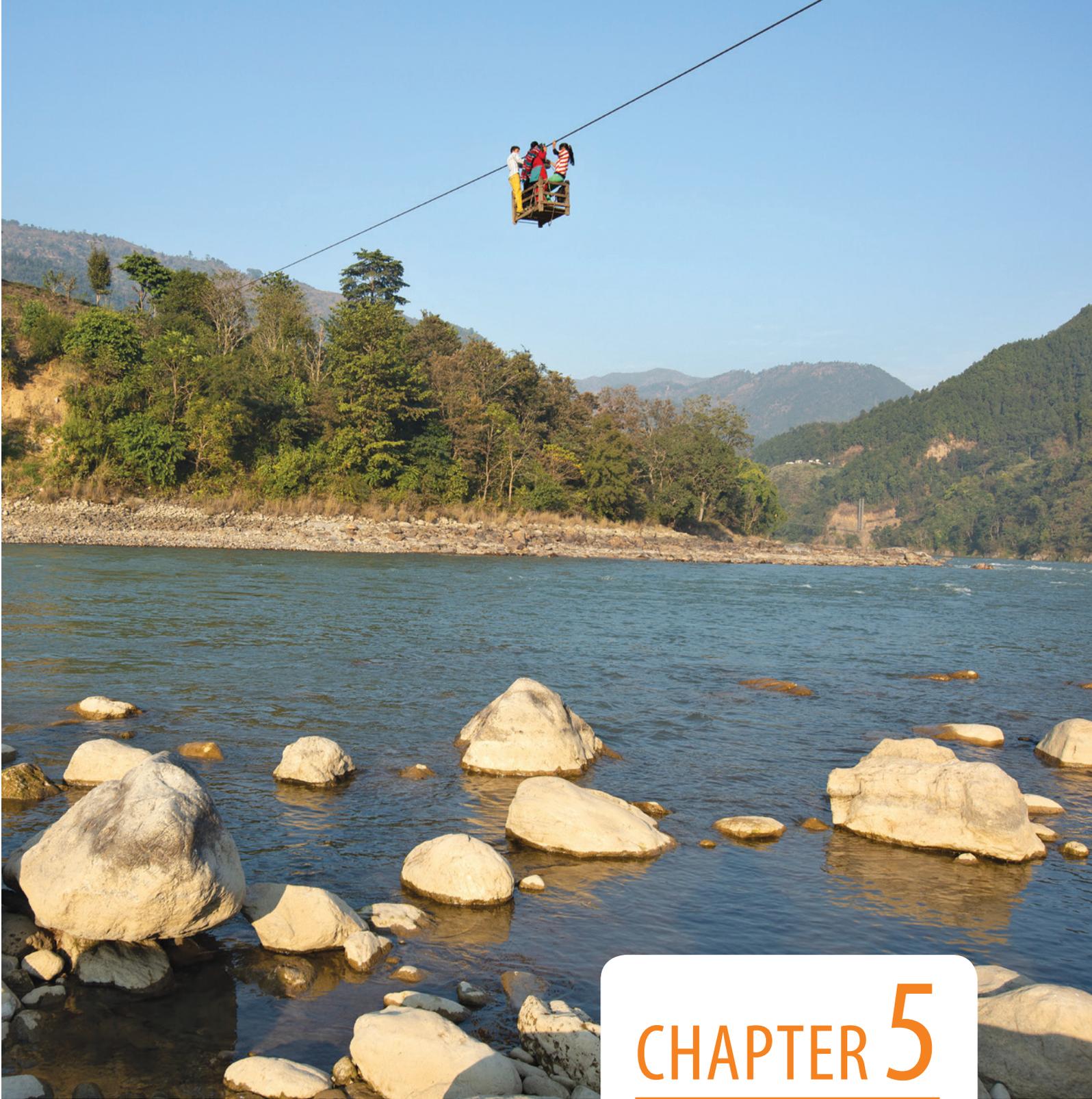
TABLE 2: Main Intended destination of agriculture production

| Purpose of agriculture production   | Number     | Percentage   |
|---|------------|--------------|
| Producing primarily for own consumption (selling 10% less)                                  | 174        | 45.7         |
| Producing mainly for own consumption, with some sales (selling more than 10% and up to 50%) | 127        | 33.3         |
| Producing mainly for sale, with some own consumption (selling more than 50% and up to 90%)  | 54         | 14.2         |
| Producing primarily for sale (selling 90% or more)  | 26         | 6.8          |
| <b>Total</b>  | <b>381</b> | <b>100.0</b> |

## 4.4 Recovery needs of farmers

Approximately 93% of farmers did not receive any subsidies from any government or state entity during the previous agricultural year. According to findings, 5% of farmers got some form of subsidies while 2.1% got cash transfers for agricultural operations. It shows that even during the epidemic, farmers had limited access to cash transfers. It suggests that the provincial government should increase both agriculture subsidies and cash transfers to a larger number of farmers.

Cash loans for agriculture-related investments were found to be less common among farmers. In the previous year, around 4% of holders obtained such loans. The main reasons for not taking such loans because the overwhelming majority of holders didn't request for loans (82.2%) while 15.6% lacked access to loans and/or banks and financial institutes and 2.5% had their loan requests refused. In response to the next question about whether or not cash loans were repaid, nearly 90% of holders said they were unable to do so in the previous year.



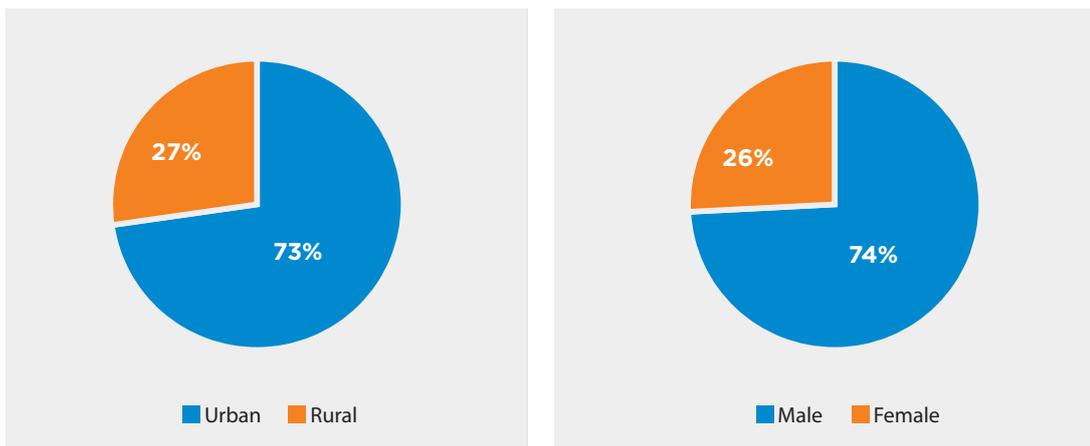
## CHAPTER 5

# FINDINGS FOR DAILY WAGE EARNERS

## 5.1 Daily wage earners' profile

The daily wage earners survey collected information from 275 respondents from urban and rural market areas. Of them, 71 were female and 75 respondents were from rural municipalities. Figure 12.

FIGURE 12: Number of respondents by type of municipality and gender



Since the daily wage earners are required to be available for work physically, insurance coverage is vital for them. During this critical health emergency, only 13.5% of respondents had personal health insurance coverage. It is essential to have some form of public health insurance scheme to support these already affected populations, whose rates of earning fluctuated abnormally. Nearly half of the respondents (48%) were in debt at the time of data collection. Among them, 16.7% could not afford loan repayment due to COVID-19. About half of the respondents (47.7%) said that they could pay off their loan within one to six months. The remaining 35.6% had no idea how they would pay back their loans or how long it would take.

## 5.2 The impacts of COVID-19 on daily wage earners

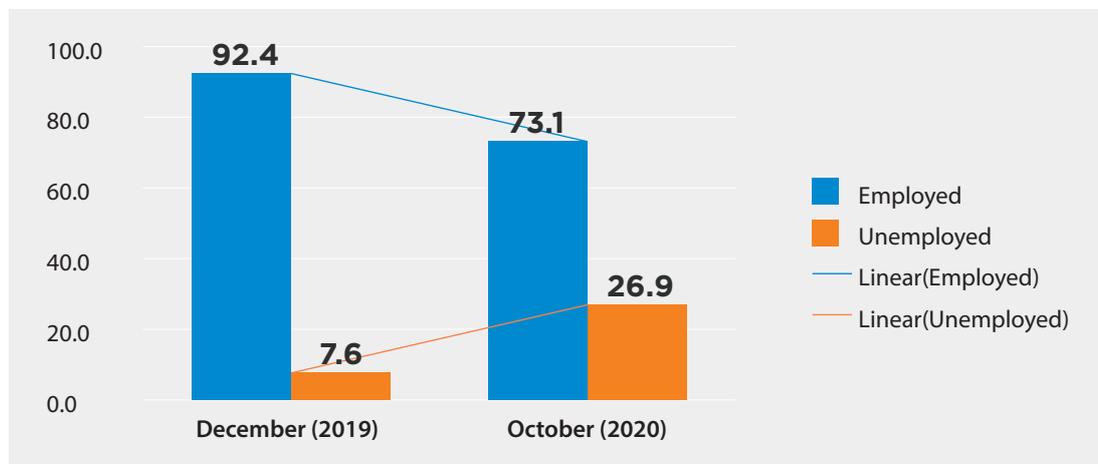
Given the situation of the COVID-19 outbreak and employment losses among daily wage earners, 74.5% of respondents expressed anxiety about their livelihood conditions for the next three months. Only 4.4% of those polled were unconcerned about it. The remaining 21.1% had no idea or were rather oblivious about their future.

### Impact of COVID-19 on daily wage workers

- ✓ The unemployment rate increased,
- ✓ Working time reduced,
- ✓ Average income decreased,
- ✓ Concerns aroused over the fluctuating livelihood situation,
- ✓ Problems in paying loan on time,
- ✓ Respondents perceived an increase in the price of essential items such as hygiene items, clothes/shoes, energy, food items, transportation, and health services, etc.

About one in every four respondents (23.6%) did not have enough money or savings to afford their monthly expenses, such as rent, utilities, food, and health care. As such, they worked every day to cover these expenses. Only 52.4% respondents said they had enough money or savings to cover these costs for at least a month. It means that daily wage earners require quick assistance to cover their monthly expenses even for their basic needs. The impact of COVID-19 on employment status and working time of daily wage earners was noticed in the survey results. For example, the unemployment rate of respondents sharply increased from 7.6% to 27% between December 2019 and October 2020 (Figure 13).

FIGURE 13: Employment status of respondents between Dec. 2019 and Oct. 2020 (%)



The average weekly working hours of respondents were found to have reduced by seven hours from 49.7 hours per week in December 2019 to 42.9 hours per week in October 2020. Reduced working hours meant reduced earnings. Interestingly, the results also disclosed the fact that women worked more hours than men around the year – both before and after the onset of COVID-19. Generally, women respondents worked an additional 7 hours/week than their male counterparts. This clearly shows the impact of COVID-19 on employment status as well as the working time of daily wage earners.

COVID-19 had a greater impact on respondents who worked on a weekly basis. Their income nosedived from Rs. 8,765 in December 2019 to Rs. 4,426 in December 2020, a drop of 49.5%. During the same period, income for other types of respondents who worked on a daily, weekly, or monthly basis had fallen, too (Table 3).

**TABLE 3: Average wage rate of respondents by different basis**

| Wage Basis | 2019 (December) | 2020 (October) | Change (%) |
|------------|-----------------|----------------|------------|
| Daily      | 1,087           | 931            | -14.4      |
| Weekly     | 8,765           | 4,426          | -49.5      |
| Bi-weekly  | 9,600           | 10,333         | 7.6        |
| Monthly    | 21,148          | 20,202         | -4.5       |

Since the emergence of COVID-19, respondents have perceived increase in market prices of hygiene products, clothing/shoes, electricity, food, transportation, and health services. The outbreak of pandemic led to undersupply of products which in turn kicked the overall market price up. Despite the fact that everyone was aware of COVID 19, it was found that 5% of respondents did not consider it to be a serious issue of concern. That probably explained why roughly a quarter of daily wage earner-respondents (24%) acquired symptoms identical to COVID-19 but were never tested. This is a high magnitude concern, which the relevant authorities should take seriously and reach out to the communities with effective awareness programmes to educate the vulnerable groups on the symptoms, safety and prevention methods, and step up COVID-19 testing.

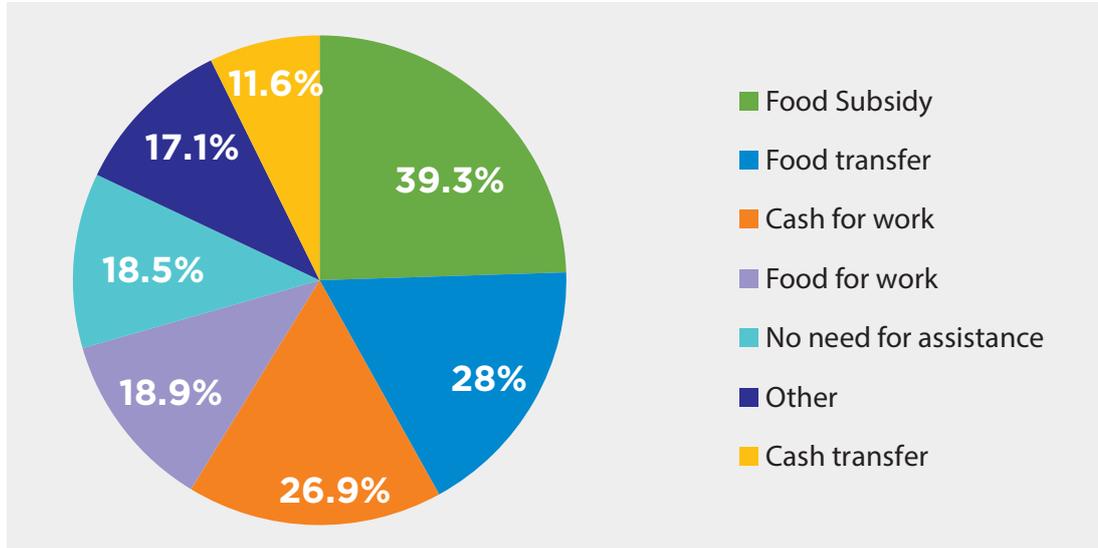
According to the needs of the daily wage earners, more than half of respondents (50.9%) believed that a good health was their most important requirement in respect to COVID-19, followed by food security (22.2%) and financial assistance (15.6%). To meet the needs of daily wage earners, 44.4% of respondents preferred assistance in the form of

cash for work, 22.5% food for work, 14.9% food subsidies, 10.2% cash transfers and 5.1% food transfers from the government and other humanitarian organizations. About 3% of respondents did not expect any assistance from any agency to deal with COVID-19. Similarly, they expected additional support to enhance their skills (84%), connect with job providers (52%) and receive unemployment benefits (36%) to name a few. This provides the evidence base for authority to create employment opportunities targeting the job seekers.

### 5.3 Coping strategies of daily wage earners

Respondents received various assistance from government entities and humanitarian organizations since the outbreak of COVID-19 (Figure 14). The major assistance received by them were food subsidy (39.3%), food transfer (28%), cash for work (26.9%), food for work (18.9%), and cash transfer (11.6%). Since this question had multiple-choice options, a single person might have received more than one type of assistance. This indicates that a large proportion of daily wage earners did not receive adequate livelihood support.

FIGURE 14: Number of respondents receiving different types of assistance (%)



### 5.4 Recovery needs of daily wage earners

The daily wage earners needed to be physically present for work. On the other hand, the economic activities were limited in the market due to the COVID-19 outbreak. The daily wage earners, therefore, need adequate and immediate support to cope with such crisis. By collaborating with federal and the local government the provincial government

of Gandaki should expand such assistance reaching out to a wider group of daily wage earners. For this, a real-time evidence-based automatic system should be developed by the provincial government partnering with the local and federal government to assess the income level of the vulnerable groups, including the daily wage earners, and provide cash transfer to the affected group based on the income fluctuation.



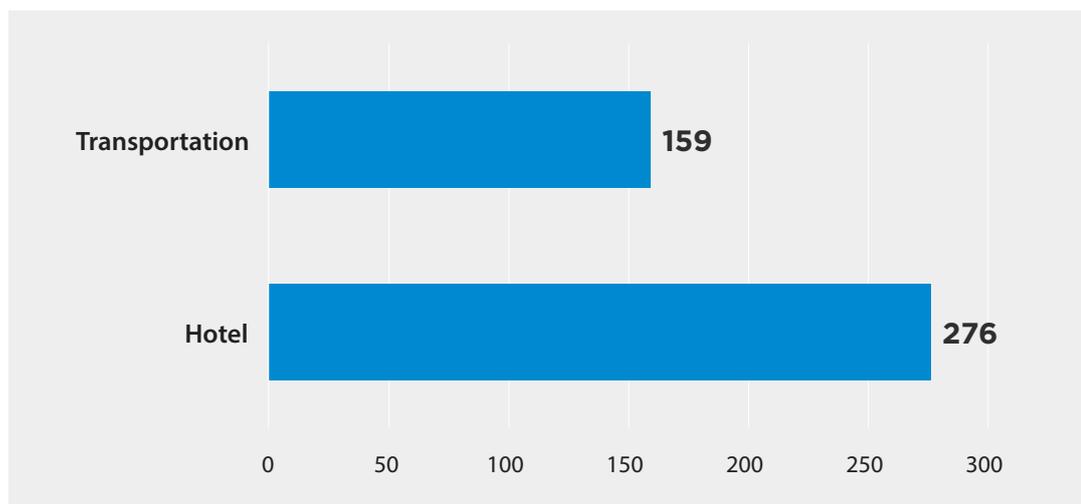
## CHAPTER 6

# FINDINGS FOR MSMEs

## 6.1 MSMEs profile

This survey collected information from 435 establishments. Of which, 159 (37%) were from the transportation sector and 276 (63%) from food and accommodation service (Figure 15).

FIGURE 15: Number of establishments by type



About 89% of business establishments (386) were found to be registered with one or the other government entity. Nearly two-thirds of establishments (65%) did less than one million rupees of business transactions in 2018/19, while 32% had transactions worth anywhere between one million and five million rupees. The remaining 3%, however, had transactions worth five to ten million rupees in the same period.

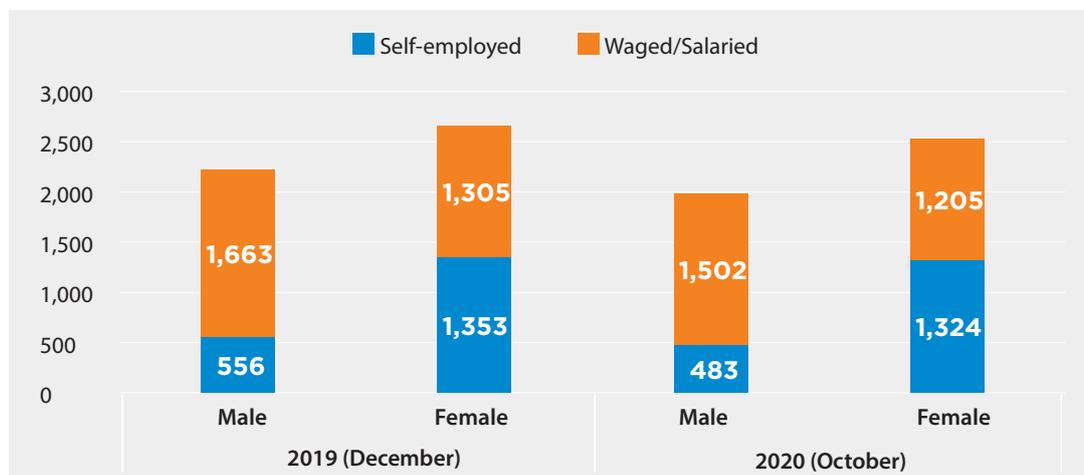
## 6.2 The impacts of COVID-19 on MSMEs

The survey showed that the COVID-19 had significant impact on businesses operations, volume of transaction and the prices of goods and services sold. On average, business establishments temporarily closed for more than 6.3 months due to COVID-19. Only in mid-April did business operate with minimal impact.

The survey showed a decrease in the number of employees in the establishments between December 2019 and October 2020. The number of persons engaged/employed in 435 establishments decreased by 7.4% from 4,877 in December 2019 to 4,514 in October 2020. This appears to be a clear effect of COVID-19 on the employment status of business establishments. The impact can be observed in all types of workers – waged/ salaried based and the self-employed. Further, it has equally affected the size of male and

female employees. A detailed information on the persons engaged in establishments by type and gender is given in Figure 16.

**FIGURE 16: Number of persons engaged by type of employees**



The total annual sales amount of the whole business (two sectors) was Rs. 386.3 million. The accommodation and food service/hotel sector occupied nearly three-quarters of annual sales. The average sales amount of the whole business (two sectors) was Rs. 8.9 lakh in the past 12-months. The average sales amount of the hotel sector was Rs. 10.4 lakh while it was 6.3 lakh for the transportation sector in the past 12 months.

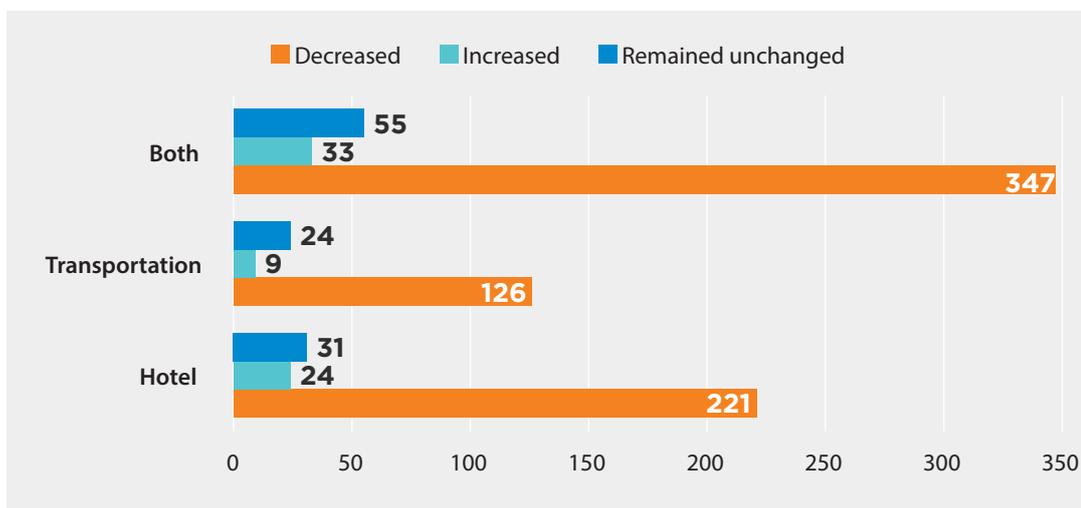
### Impact of COVID-19 on business establishments

- ✓ Respondents experienced decline in sales values/volume of business,
- ✓ Mixed-effects on prices of sold goods and services of the business,
- ✓ Great impact observed in business operations. On average, business establishments temporarily closed down for more than 6 months,
- ✓ Demand for products and services decreased significantly in the food and accommodation sector,
- ✓ Majority of establishments produced output below the maximum capacity level,
- ✓ Resulted in workers losing job, particularly in the food and accommodation sector,
- ✓ Monthly working hours significantly dropped,
- ✓ Annual net income and average net income both decreased heavily.

It was found that almost all business establishments (97.47%) temporarily closed due to COVID-19. On average, both types of businesses closed temporarily for about 6.3 months. About 81% of establishments were operating normally during the time of data collection (mid-April 2021).

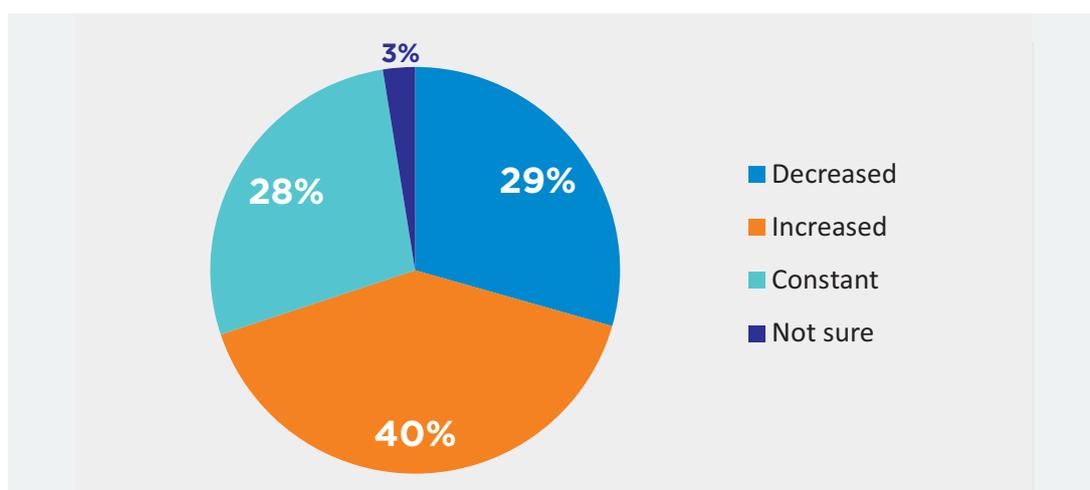
There was a decrease in sales amount of business establishments since the outbreak of COVID-19. About 80% of respondents (347) experienced decreases in their first half sales (2020) as compared to the same period in 2019. 8% respondents witnessed increase in their sales while 13% noticed no change in sales in the same period. Figures 17 shows the number of respondents with their opinions regarding the change in sales of the establishments.

**FIGURE 17: Perception in the change in sales between the first half of 2019 and 2020**



About 29% of respondents experienced a decline in prices of sold goods or services of establishments due to COVID-19 when compared to the normal period. About 40% of respondents experienced an increase in prices of sold goods or services in the same period. However, about 28% of respondents did not experience any changes in the prices before and during the COVID period. This shows a mixed impact of COVID-19 on business in terms of sales values and prices. The perception of respondents about the change in prices of sold goods or services in their establishments is given in figure 18.

FIGURE 18: Changes in prices of sold goods or services of establishments

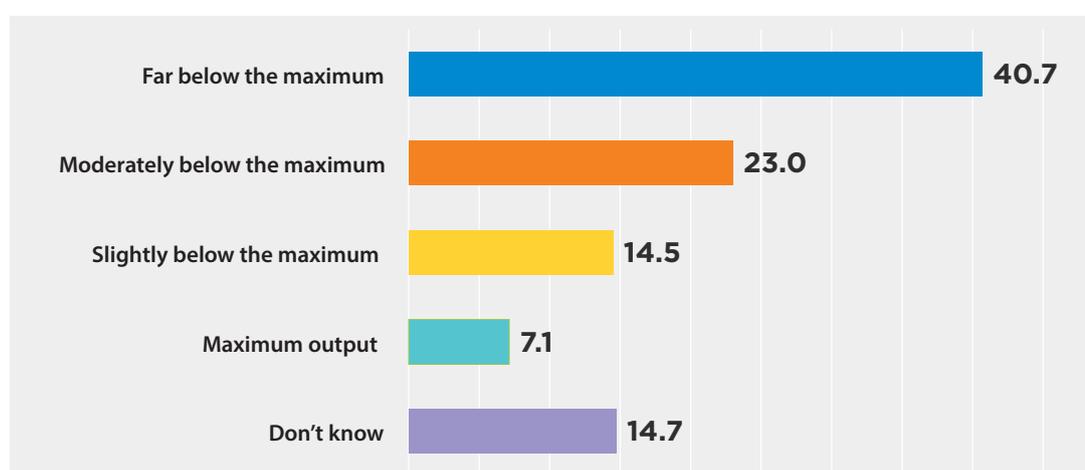


From the accommodation and food services point of view, 85.5% respondents said that the demand for products and services had decreased, 2.8% said it had increased whereas 11.5% saw no change in the first half of 2020 in comparison to the same period in 2019. Regarding the transportation sector, 76% claimed that the demand had decreased, 6.9% said it increased whereas 16.9% believed no difference in the first half of 2020 in comparison to the same period in 2019.

### 6.3 Coping strategies of MSMEs

The survey also investigated the capacity utilization of establishments in producing output in the first half of 2020 (Figure 19). About 41% of establishments had produced output far below their maximum installed capacity. Only 7% of establishments produced output in maximum capacity. Altogether, about 78.2% of establishments had produced output below the maximum capacity in the reference period.

FIGURE 19: Capacity utilization of establishments in producing output in the first half of 2020

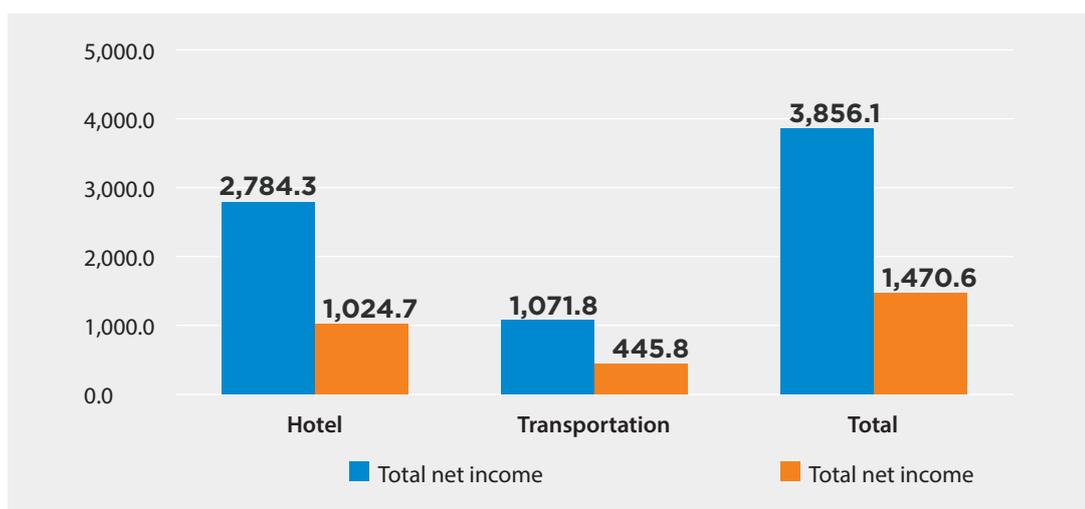


COVID-19 resulted in 358 persons losing their jobs in business establishments. They included 82.1% full-time workers, 11.5% part-time workers, 6.1% temporary workers, and 0.3% disabled workers, all of whom were Nepali nationals. Of every 100 workers who lost their jobs, 33 were women, the majority of whom (97.5%) worked in the service sector industry – eateries, restaurants, and hotels.

According to 72% of respondents, the monthly business operations hours dropped in the first half of 2020 compared to the same period in 2019. Only 2.5% of respondents reported total monthly hours in the business increased at the same time. Total working hours did not change over the reference period, according to 25.5% of respondents. Clearly, reduced business operation hours meant reduced production resulting in short supplies, reduced wages for workers and reduced tax collection, among others.

COVID-19 hit the business establishments severely and their net incomes dwindled heavily. The net income of establishments plunged by 62% from Rs. 38.56 crore during January-December 2019 to Rs. 14.71 crore during January-December 2020. Similarly, the average net income decreased from Rs.8.86 lakh to Rs. 3.38 lakh in this period. The food and accommodation sector experienced more troubles from COVID-19 compared to the transportation sector in terms of percentage decrease in net income. Figure 20 shows how total net incomes of both types of establishments decreased during the reference period.

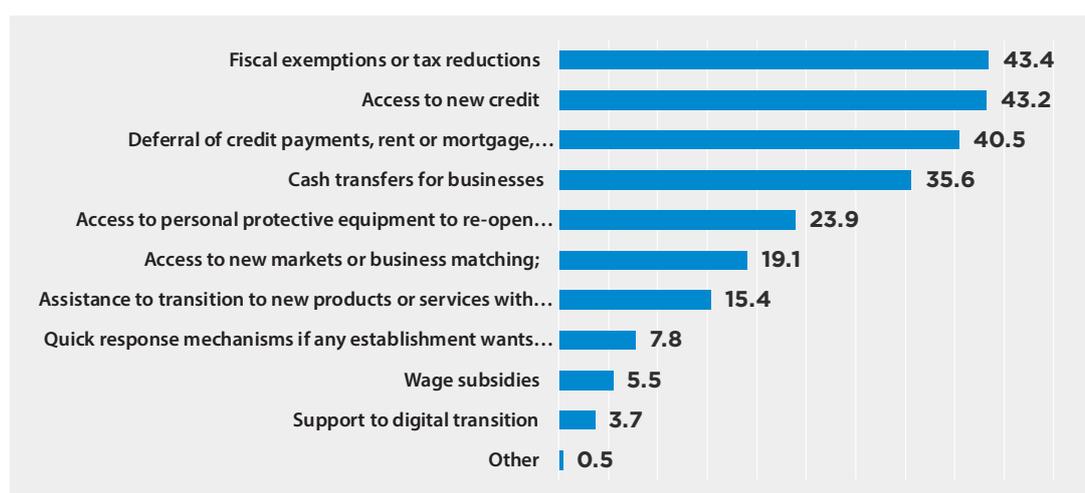
FIGURE 20: Total net income of establishments between two periods (Rs. Lakh)



## 6.4 Recovery needs of MSMEs

The role of government is vital in providing support to business establishments in the time of a crisis like COVID-19 outbreak. Respondents pointed out a variety of government-led actions that would be beneficial to businesses in dealing with the COVID-19 situation (Figure 21). The top five measures preferred by the respondents from government to cope with the COVID-19 crisis included (i) fiscal exemptions or tax reductions (43.4%), (ii) access to new credit (43.2), (iii) deferral of credit payments, rent or mortgage, suspension of interest payments, or rollover of debt (40.5%), (iv) cash transfers for business (35.6%) and (v) access to personal protective equipment to re-open business safely. This provides the evidence base for the government to prioritize policy measures while providing relief and support programmes for the businesses to reopen.

FIGURE 21: Actions to be taken in the next two weeks because of COVID-19 (%)







## CHAPTER 7

# CONCLUSION AND RECOMMENDATION

The present study demonstrates the impact of COVID-19 and its subsequent effects on sampled populations in varied ways. Based on the key findings, the following policy action points would be instrumental in mitigating the negative impacts of COVID-19 on affected populations.

## **7.1 Households and vulnerable populations**

- i. Given the severe impact of COVID-19 on poor and vulnerable people/households with PLW/PWD and daily wage earners, it is critical to develop a comprehensive social protection scheme. For this, it is important to increase the income security targeting vulnerable groups through cash transfers and emergency employment opportunities (eg. cash for work, food for work, etc.). Similar measures, such as, old-age pension, single woman's pension, child grant, disability allowance, and endangered ethnicity allowance, should be made accessible to the vulnerable populations, at least for the duration of the pandemic.
- ii. Emergency financial transfers should be made available to disadvantaged households that have lost family members as a result of COVID-19. Severely ill and hospitalized people should also be provided with the emergency funds.
- iii. With effective coordination, collaboration, and participation of local and federal governments, it is important to establish door-to-door mobile public services, including ANC and PNC check-up facilities. Physio-social counseling should be incorporated with the delivery of such services. There is a need to ensure access to quality health care by mobilizing extra funds to boost budgets as part of the emergency response.
- iv. Existing free health insurance programs for the poor and vulnerable should be expanded to wider population. In light of the current 2nd wave of COVID-19 and the resulting uncertainties, there is a need to build adequate oxygen plants in each district ensuring consistent supply of oxygen in all health facilities with federal funding.
- v. Make COVID-19 vaccinations a top priority and guarantee that everyone has access to them. With the help of the federal government, the province government should speed up the process of obtaining vaccines and conducting mass immunization programs in collaboration with local governments.

## **7.2 Farmers**

- i. Farmers should be provided with equipment, training, and market access. These interventions alone will help them improve their living standards in the long run. It should be noted that 67.5% respondents hired the same number of workers as last year due to a lack of proper training and the hired workers needed assistance from other trained farmers.
- ii. Since 92.7% of respondents said they did not get agricultural subsidies in the previous agricultural year, the Kisan Credit Card (for both men and women) should be implemented efficiently. This arrangement may be instrumental in uplifting the farmers.
- iii. Women form a vulnerable group in Nepal, more so in the rural areas. Agricultural cards should be provided to women engaged in commercial farming. Such cards should be beneficial to the card holders in several ways, such as, fee waivers in health posts or hospitals and other public services. This survey shows 44.4% spend all their earnings on living expenses, including health services.
- iv. Coordination with the Central Bank is regarded as important in order to (a) expand working capital, (b) farming and agricultural loans, and (c) deferral of interest payments for farmers in the agricultural sector.

## **7.3 Establishments (Hotels and transportation sectors)**

- i. Provisions should be made for 100% interest waiver for the duration of lockdown and 50% interest waiver for the remaining period until the situation returns to normalcy (with regards to loan outstanding as of 1st May 2021). Similarly, the government needs to provide the facility of deferment of loan repayment for at least two years effective from the date of start.
- ii. For the duration of the lockdown, a 50% exemption from yearly taxes on public vehicles and a 50% exemption from building rent for hotels, lodges, and restaurants should be made. The provincial government should reimburse property owners a half of the rent that has been waived.
- iii. For establishments affected by the pandemic, provisions should be provided for bridging loans with low interest rates.

- iv. Provision should be made for at least a 10% rebate on electricity bill and a 100% waiver of late payment charge on the electricity bill.
- v. It is critical to enhance the public transportation system, such as, seating arrangements, in the light of COVID-19 safety protocol (physical/social distancing, wearing face masks, and using hand sanitizer as much as possible). In order to do so, the provincial government should work closely with the mass and public transport operators to ensure smooth supply of face masks and sanitizers at subsidized rates.

## **7.4 Cross-cutting issues**

- i. Based on the previous year's lessons, the PPC should assess its existing COVID-19 response policy and programs and take relevant adjustments through new policies and guidelines.
- ii. With the help of local governments, it is critical to build a solid database system to track impacted populations/sectors and perform more scientific surveys/research with larger sample sizes.
- iii. With the assistance of local governments, poor and vulnerable population identification surveys should be conducted on a regular basis. The list of such populations should be updated and prioritized on a regular basis.

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# ANNEXES

## ANNEX I: Statistical tables (Household Survey)

| 1. Distributions of respondents by type of municipality |        |            |
|---|--------|------------|
| Area  | Number | Percentage |
| Urban   | 361    | 52.8       |
| Rural   | 323    | 47.2       |
| Total   | 684    | 100        |

| 2. Composition of respondents by sex |        |            |
|--------------------------------------|--------|------------|
| Gender                               | Number | Percentage |
| Male                                 | 432    | 63.2       |
| Female                               | 252    | 36.8       |
| Total                                | 684    | 100.0      |

| 3. Marital status of respondents |        |            |
|----------------------------------|--------|------------|
| Marital status                   | Number | Percentage |
| Married                          | 561    | 82.0       |
| Co-living                        | 56     | 8.2        |
| Widowed                          | 54     | 7.9        |
| Single                           | 8      | 1.2        |
| Separated/Divorced               | 5      | 0.7        |
| Total                            | 684    | 100        |

| 4. Education status of respondents |        |            |
|------------------------------------|--------|------------|
| Education status                   | Number | Percentage |
| Formally literate                  | 442    | 64.6       |
| Informally literate                | 160    | 23.4       |
| No education                       | 82     | 12.0       |
| Total                              | 684    | 100.0      |

| 5. Ownership type of dwellings |        |            |
|--------------------------------|--------|------------|
| Ownership of dwelling          | Number | Percentage |
| Own                            | 623    | 91.1       |
| Rented                         | 53     | 7.7        |

|                             |     |       |
|-----------------------------|-----|-------|
| Other                       | 6   | 0.9   |
| Provided by employers/other | 2   | 0.3   |
| Total                       | 684 | 100.0 |

#### 6. Type of materials used in the roof of the house

| Type of material used in the roof of house | Number | Percentage |
|--|--------|------------|
| Cement/Slab                                | 261    | 38.2       |
| Iron sheet                                 | 245    | 35.8       |
| Asbestos                                   | 83     | 12.1       |
| Tarpaulin                                  | 63     | 9.2        |
| Wooden                                     | 15     | 2.2        |
| Grass/thatched                             | 13     | 1.9        |
| Tiled                                      | 4      | 0.6        |
| Total                                      | 684    | 100.0      |

#### 7. Status of health insurance coverage of respondents

| Insurance coverage status | Number | Percentage |
|---------------------------|--------|------------|
| No                        | 491    | 71.8       |
| Yes                       | 193    | 28.2       |
| Total                     | 684    | 100.0      |

#### 8. Households having vulnerable member

| Households having Vulnerable members | Number | Percentage |
|--------------------------------------|--------|------------|
| No                                   | 388    | 56.7       |
| Yes                                  | 106    | 15.5       |
| Not stated                           | 190    | 27.8       |
| Total                                | 684    | 100.0      |

#### 9. Type of vulnerable groups in the household

| Vulnerable type                 | Number | Percentage |
|---------------------------------|--------|------------|
| Not sure                        | 42     | 6.1        |
| Elderly (60+)                   | 42     | 6.1        |
| People with physical disability | 40     | 5.8        |
| Chronically ill                 | 28     | 4.1        |
| Pregnant or lactating women     | 27     | 3.9        |
| Single woman                    | 12     | 1.8        |

|   |    |     |
|---|----|-----|
| People with mental health or emotional disability | 12 | 1.8 |
| People with developmental disability              | 9  | 1.3 |
| People with learning disability                   | 6  | 0.9 |
| People with unseen disability                     | 5  | 0.7 |
| People with sensory disability                    | 3  | 0.4 |

#### 10. Knowledge of respondents about COVID-19 in 2020

| Response    | Number | Percentage |
|-------------|--------|------------|
| Yes         | 682    | 99.71      |
| No          | 1      | 0.15       |
| Do not know | 1      | 0.15       |
| Total       | 684    | 100        |

#### 11. Months that the respondents first hear about COVID-19

| Month of first hearing | Rural | Urban |
|------------------------|-------|-------|
| Jan, 2020              | 77    | 79    |
| Feb, 2020              | 45    | 67    |
| March, 2020            | 117   | 136   |
| April, 2020            | 74    | 71    |
| Dec, 2019              | 10    | 6     |
| Total                  | 323   | 359   |

#### 12. Status of any symptoms of COVID-19 shown in HH members, including, but not limited to, a high temperature, dry cough and/or tiredness

| Symptoms                            | Number | Percentage |
|-------------------------------------|--------|------------|
| No                                  | 573    | 83.8       |
| Yes, but not tested                 | 76     | 11.1       |
| Yes, and tested negative to COVID19 | 23     | 3.4        |
| Yes, and tested positive to COVID19 | 8      | 1.2        |
| Yes, awaiting results for COVID19   | 2      | 0.3        |
| Not stated                          | 2      | 0.3        |
| Total                               | 684    | 100        |

#### 13. Respondents perception about the most trustable source of information on COVID-19

| Source of information | Number | Percentage |
|-----------------------|--------|------------|
| Radio/television      | 635    | 92.8       |
| Word of mouth         | 377    | 55.1       |

|                                      |     |      |
|--------------------------------------|-----|------|
| Social media                         | 358 | 52.3 |
| Internet sites                       | 228 | 33.3 |
| Newspapers                           | 198 | 28.9 |
| Health worker at health facility     | 188 | 27.5 |
| Megaphone public announcements       | 186 | 27.2 |
| Local representatives                | 168 | 24.6 |
| SMS / messaging application          | 137 | 20.0 |
| Posters                              | 114 | 16.7 |
| Door-to-door campaign                | 96  | 14.0 |
| Information campaign in public place | 86  | 12.6 |
| Traditional / local healer           | 45  | 6.6  |
| Other                                | 1   | 0.1  |
| Not stated                           | 2   | 0.3  |

#### 14. Perception of respondents about COVID-19 whether it is an important issue /problem in the your community

| Perception | Number | Percentage |
|------------|--------|------------|
| Yes        | 553    | 80.8       |
| Not sure   | 71     | 10.4       |
| No         | 58     | 8.5        |
| Not stated | 2      | 0.3        |
| Total      | 684    | 100.0      |

#### 15. Action taken by respondents to prevent himself/herself or his/her household from getting COVID-19 (MCQ)

| Action taken      | Number | Percentage |
|-------------------|--------|------------|
| Use of mask       | 662    | 96.8       |
| Use of Sanitizer  | 552    | 80.7       |
| Social distancing | 531    | 77.6       |
| Other             | 34     | 5.0        |
| None of the above | 15     | 2.2        |
| Not stated        | 2      | 0.3        |

#### 16. Guesstimate of the respondents about the duration of existence of COVID-19

| Estimated months | Number | Percentage |
|------------------|--------|------------|
| >12 months       | 450    | 65.8       |
| 9-12 months      | 109    | 15.9       |

|            |     |       |
|------------|-----|-------|
| 3-6 months | 49  | 7.2   |
| 6-9 months | 47  | 6.9   |
| <1 month   | 20  | 2.9   |
| 1-3 months | 7   | 1.0   |
| Not stated | 2   | 0.3   |
| Total      | 684 | 100.0 |

### 17. Respondents readiness to face the long-term challenges of COVID-19 pandemic

| Response                   | Number | Percentage |
|----------------------------|--------|------------|
| Ready                      | 261    | 38.2       |
| Very Ready                 | 187    | 27.3       |
| Neither read nor not ready | 155    | 22.7       |
| Not sure                   | 61     | 8.9        |
| Not Ready                  | 13     | 1.9        |
| Not Ready at all           | 5      | 0.7        |
| Not stated                 | 2      | 0.3        |
| Total                      | 684    | 100.0      |

### 18. Employment sector(s) of household head in December 2019? (MCQ)

| Sector of employment   | Number | Percentage |
|--|--------|------------|
| Agriculture, forestry and fishing  | 374    | 54.7       |
| Manufacturing  | 97     | 14.2       |
| Activities of households as employers; undifferentiated goods- and services-producing activities of households for own use | 86     | 12.6       |
| Other service activities   | 58     | 8.5        |
| Construction   | 49     | 7.2        |
| Not applicable;  | 36     | 5.3        |
| Wholesale and retail trade; repair of motor vehicles and motorcycles   | 28     | 4.1        |
| Accommodation and food service activities  | 27     | 3.9        |
| Other;   | 26     | 3.8        |
| Education  | 25     | 3.7        |
| Transportation and storage   | 18     | 2.6        |
| Human health and social work activities  | 10     | 1.5        |
| Public administration and defense; compulsory social security  | 9      | 1.3        |

|   |    |     |
|---|----|-----|
| Mining and quarrying  | 7  | 1.0 |
| Professional, scientific and technical activities                   | 6  | 0.9 |
| Administrative and support service activities                       | 6  | 0.9 |
| Information and communication                                       | 5  | 0.7 |
| Electricity, gas, steam and air conditioning supply                 | 4  | 0.6 |
| Financial and insurance activities                                  | 4  | 0.6 |
| Real estate activities  | 3  | 0.4 |
| Activities of extraterritorial organizations and bodies             | 2  | 0.3 |
| Arts, entertainment and recreation                                  | 2  | 0.3 |
| Water supply; sewerage, waste management and remediation activities | 1  | 0.1 |
| Not stated  | 61 | 8.9 |

### 19. Place of work of respondents

| Place of work  | Number | Percentage |
|--|--------|------------|
| At my home with no special work space  | 194    | 28.4       |
| Farm or individual agricultural/subsidiary plot  | 179    | 26.2       |
| At my home with work space inside/attached to the home   | 106    | 15.5       |
| Business premises with fixed location independent from my home (e.g. factory, office, workshop, shop, Vendor, kiosk, etc.) | 62     | 9.1        |
| Other  | 61     | 8.9        |
| Home or workplace of client  | 41     | 6.0        |
| Construction site  | 14     | 2.0        |
| Market, bazaar stall, trade fair   | 9      | 1.3        |
| Transport vehicle  | 6      | 0.9        |
| Street pavement or highway with fixed post   | 5      | 0.7        |
| No fixed location (e.g., mobile; door-to-door; street without fixed post)  | 4      | 0.6        |
| Employer's home  | 3      | 0.4        |
| Total  | 684    | 100.0      |

### 20. Status of social security coverage of respondents by security institution

| Response | Number | Percentage |
|----------|--------|------------|
| No       | 480    | 70.2       |
| Yes      | 204    | 29.8       |
| Total    | 684    | 100.0      |

| 21. Type of social security covered |        |            |
|-------------------------------------|--------|------------|
| Response                            | Number | Percentage |
| Social Security of government       | 64     | 31.4       |
| Other                               | 52     | 25.5       |
| Self-Employment Organization        | 47     | 23.0       |
| Retirement Fund                     | 41     | 20.1       |
| Total                               | 204    | 100        |

| 22. Form of income of respondents from main job   |        |            |
|---|--------|------------|
| Response  | Number | Percentage |
| Is not remunerated                                | 251    | 36.7       |
| At the task                                       | 157    | 23.0       |
| Benefits  | 106    | 15.5       |
| Fixed salary (per month, per fortnight, per week) | 97     | 14.2       |
| At the day or hour of work                        | 57     | 8.3        |
| Commission  | 15     | 2.2        |
| In kind   | 1      | 0.1        |
| Total   | 684    | 100.0      |

| 23. Employment status of respondents last week |        |            |
|--|--------|------------|
| Response                                       | Number | Percentage |
| Yes  | 571    | 83.5       |
| No   | 113    | 16.5       |
| Total  | 684    | 100.0      |

| 24. Main reason of not working last week by unemployed respondents |        |            |
|--|--------|------------|
| Response   | Number | Percentage |
| Other  | 35     | 31.0       |
| Medical (illness, injury)  | 30     | 26.5       |
| Seasonal work (self-employment)                                    | 10     | 8.8        |
| Care of children (up to 3 or 6 years)                              | 8      | 7.1        |
| Bad weather conditions   | 8      | 7.1        |
| Vacation or studies  | 7      | 6.2        |
| My business or business where I work closed due to COVID-19        | 3      | 2.7        |
| Days off, holidays, variable timetable                             | 3      | 2.7        |

|   |     |     |
|---|-----|-----|
| Technical unemployment (lack of raw material or energy, lack of orders or clients etc.) | 2   | 1.8 |
| Unpaid leave  | 2   | 1.8 |
| Family responsibilities (except for maternity leave)                                    | 2   | 1.8 |
| Strike or labour conflict   | 2   | 1.8 |
| Maternity leave   | 1   | 0.9 |
| Total   | 113 | 100 |

#### 25. Status of decline of monthly income of household members due to COVID-19 outbreak

| Response                     | Number | Percentage |
|------------------------------|--------|------------|
| Yes, significantly decreased | 183    | 26.8       |
| Yes, moderately decreased    | 163    | 23.8       |
| No, income hasn't changed    | 125    | 18.3       |
| Yes, slightly decreased      | 126    | 18.4       |
| Not applicable               | 83     | 12.1       |
| No, income has increased     | 4      | 0.6        |
| Total                        | 684    | 100.0      |

#### 26. Average monthly income of the households before and during COVID-19 in Rs.

| Municipality type | Dec-2019 | Oct-2020 |
|-------------------|----------|----------|
| Rural             | 36,059   | 26,533   |
| Urban             | 53,316   | 36,830   |
| Gandaki Province  | 45,167   | 31,977   |

#### 27. Status of sufficiency of income or savings to pay monthly expenses for rent, utilities and food etc.)

| Response            | Number | Percentage |
|---------------------|--------|------------|
| Yes, for > 6 months | 182    | 26.6       |
| Yes, for 3-5 months | 138    | 20.2       |
| Yes, for 1 month    | 111    | 16.2       |
| Don't know          | 110    | 16.1       |
| Yes, for 2 months   | 106    | 15.5       |
| No                  | 37     | 5.4        |
| Total               | 684    | 100.0      |

| 28. Current status of debt (loan payment and mortgage) of households |        |            |
|--|--------|------------|
| Response   | Number | Percentage |
| No   | 457    | 66.8       |
| Yes  | 227    | 33.2       |
| Total  | 684    | 100.0      |

| 29. Situation of households to pay loan installment due to COVID-19 |        |            |
|---|--------|------------|
| Response  | Number | Percentage |
| Don't know  | 64     | 28.2       |
| Yes, for > 6 months   | 60     | 26.4       |
| Yes, for 1 month  | 41     | 18.1       |
| Yes, for 3-5 months   | 26     | 11.5       |
| Yes, for 2 months   | 20     | 8.8        |
| No  | 16     | 7.0        |
| Total   | 227    | 100.0      |

| 30. Access of household appliances/items (MCQ) |        |            |
|--|--------|------------|
| Items  | Number | Percentage |
| Color TV                                       | 557    | 81.4       |
| Mobile internet connection                     | 468    | 68.4       |
| Mobile phone or landline                       | 438    | 64.0       |
| Smartphone/Tablet                              | 301    | 44.0       |
| Personal Computer/Laptop                       | 125    | 18.3       |
| Broadband internet connection                  | 94     | 13.7       |
| Car/van for private use                        | 38     | 5.6        |
| Washing machine                                | 23     | 3.4        |
| None of the above                              | 10     | 1.5        |

| 31. Condition of roads of households in the neighborhood     |        |            |
|--|--------|------------|
| Condition of Road  | Number | Percentage |
| Tarmac, well maintained, vehicles pass easily                | 241    | 35.2       |
| Not tarmacked, well maintained, vehicles pass easily         | 230    | 33.6       |
| Not tarmacked, not maintained, vehicles pass with difficulty | 106    | 15.5       |
| Tarmacked, not maintained, vehicles pass with difficulty     | 67     | 9.8        |
| Natural track or path with no vehicular access               | 40     | 5.8        |
| Total  | 684    | 100.0      |

| <b>32. Status of household performing agricultural activities</b> |     |        |
|---|-----|--------|
| Yes   | 502 | 73.39  |
| No  | 181 | 26.46  |
| Not stated  | 1   | 0.15   |
| Total   | 684 | 100.00 |

| <b>33. Main intended destination of agricultural production</b>                            |        |            |
|--|--------|------------|
| Intended destination of agriculture production   | Number | Percentage |
| Producing for household subsistence  | 227    | 45.2       |
| Producing mainly for own consumption, with the possibility of sales                        | 183    | 36.5       |
| Producing mainly for sale, with some own consumption (selling more than 50% and up to 90%) | 74     | 14.7       |
| Producing primarily for sale (selling 90% or more)   | 15     | 3.0        |
| Not applicable   | 3      | 0.6        |
| Total  | 502    | 100.0      |

| <b>34. Land tenure type of the agricultural area of the holding</b>               |        |            |
|---|--------|------------|
| Response  | Number | Percentage |
| Owned and operated  | 349    | 69.2       |
| Rented-in   | 31     | 6.2        |
| Other (occupied, borrowed for free, including common land managed by the holding) | 13     | 2.6        |
| Owned and rented-out (not operated by the holding)                                | 11     | 2.2        |
| Not applicable  | 9      | 1.8        |
| Unknown   | 89     | 17.7       |
| Total   | 502    | 99.6       |

| <b>35. Holding's main agricultural focus for the reference period from an economic perspective</b> |        |            |
|--|--------|------------|
| Main agriculture focus   | Number | Percentage |
| Mainly crop production   | 272    | 65.9       |
| A mix of crop, livestock and fruit production  | 100    | 24.2       |
| Not applicable   | 22     | 5.3        |
| Mainly livestock production  | 18     | 4.4        |
| Fruit production   | 1      | 0.2        |
| Total  | 413    | 100.0      |

| <b>36. Access of holdings to or avail any mechanisms for protection against external shocks</b>                   |        |            |
|---|--------|------------|
| Response  | Number | Percentage |
| Not applicable  | 251    | 60.8       |
| Neither the holding had access to nor availed any of the above mechanisms for protection against external shocks  | 133    | 32.2       |
| This holding had access to or availed credit (i.e. formal and/or informal) for protection against external shocks | 23     | 5.6        |
| This holding had access to both credit and insurance  | 3      | 0.7        |
| This holding had access to or availed insurance for protection against external shocks                            | 3      | 0.7        |
| Total   | 413    | 100.0      |

| <b>37. Experience of respondents on soil degradation in agriculture holding</b> |        |            |
|---|--------|------------|
| Response  | Number | Percentage |
| None of the above   | 167    | 40.4       |
| Reduction in soil fertility   | 119    | 28.8       |
| Soil erosion (loss of topsoil through wind or water erosion)                    | 109    | 26.4       |
| Waterlogging , including by floods  | 10     | 2.4        |
| Other   | 6      | 1.5        |
| Salinization of irrigated land  | 2      | 0.5        |
| Total   | 413    | 100.0      |

| <b>38. Status of irrigation facility in the holding to irrigate crops</b> |        |            |
|---|--------|------------|
| Response  | Number | Percentage |
| Yes   | 164    | 39.7       |
| No, there is no water available   | 116    | 28.1       |
| No, I don't need irrigation   | 104    | 25.2       |
| No, I can't afford irrigation   | 29     | 7.0        |
| Total   | 413    | 100.0      |

**39. Status of the use of synthetic or mineral fertilizer or animal manure/slurry for crops in the holdings**

| Response | Number | Percentage |
|----------|--------|------------|
| Yes      | 387    | 93.7       |
| No       | 26     | 6.3        |
| Total    | 413    | 100.0      |

**40. Status of action taken by the household to mitigate the environmental risks associated with the use of synthetic and mineral fertilizers**

| Response | Number | Percentage |
|----------|--------|------------|
| Yes      | 285    | 69.0       |
| No       | 128    | 31.0       |
| Total    | 413    | 100.0      |

**41. Status of use of pesticides for crop or livestock production by households**

| Response | Number | Percentage |
|----------|--------|------------|
| Yes      | 262    | 63.4       |
| No       | 151    | 36.6       |
| Total    | 413    | 100.0      |

**42. Whether the respondents are aware of the environmental and health risks associated with the use of pesticides**

| Response | Number | Percentage |
|----------|--------|------------|
| Yes      | 357    | 86.4       |
| No       | 56     | 13.6       |
| Total    | 413    | 100.0      |

**43. Whether the household hired any worker for carrying out simple and routine tasks**

| Response | Number | Percentage |
|----------|--------|------------|
| No       | 353    | 85.5       |
| Yes      | 60     | 14.5       |
| Total    | 413    | 100        |

**44. Perception of respondents about food scarcity and prices due to COVID-19**

| Response                      | Number | Percentage |
|-------------------------------|--------|------------|
| Yes, food prices are going up | 223    | 32.6       |
| No                            | 203    | 29.7       |

|                                       |     |       |
|---------------------------------------|-----|-------|
| Not sure                              | 164 | 24.0  |
| Yes, food is scarce and prices are up | 65  | 9.5   |
| Yes, food is scarce now               | 29  | 4.2   |
| Total                                 | 684 | 100.0 |

#### 45. Sources of drinking water of households (MCQ)

| Sources of drinking water   | Number | Percentage |
|---|--------|------------|
| Piped water   | 563    | 82.3       |
| Water from spring;  | 72     | 10.5       |
| Other   | 44     | 6.4        |
| Dug well  | 40     | 5.8        |
| Tube well/borehole  | 39     | 5.7        |
| Bottled water   | 34     | 5.0        |
| Surface water (river, stream, dam, lake, pond, canal, irrigation channel) | 19     | 2.8        |
| Rainwater collection  | 12     | 1.8        |
| Vendors   | 1      | 0.1        |

#### 46. Current main source of water of households for other purposes such as cooking and hand washing

| Response  | Number | Percentage |
|---|--------|------------|
| Piped water   | 575    | 84.1       |
| Water from spring   | 30     | 4.4        |
| Tube well/borehole  | 21     | 3.1        |
| Other   | 20     | 2.9        |
| Surface water (river, stream, dam, lake, pond, canal, irrigation channel) | 17     | 2.5        |
| Bottled water;  | 10     | 1.5        |
| Dug well;   | 9      | 1.3        |
| Rainwater collection;   | 2      | 0.3        |
| Total   | 684    | 100.0      |

#### 47. Level of access to safe and affordable water \*\*between mid-December 2019 - mid January 2020\*\* before the outbreak of COVID-19

| Response  | Number | Percentage |
|---|--------|------------|
| Limited safe drinking water available                                     | 347    | 50.7       |
| Drinking water supplies or water sources fully operational and affordable | 283    | 41.4       |

|  |     |       |
|--|-----|-------|
| Drinking water supplies or water sources mostly unaffected, but not affordable or sufficient for all | 28  | 4.1   |
| Don't know   | 17  | 2.5   |
| No safe drinking water available   | 9   | 1.3   |
| Total  | 684 | 100.0 |

#### 48. Level of access to safe and affordable water as of May 2020 during the outbreak of COVID-19.

| Response   | Number | Percentage |
|--|--------|------------|
| Limited safe drinking water available  | 349    | 51.0       |
| Drinking water supplies or water sources fully operational and affordable                            | 278    | 40.6       |
| Drinking water supplies or water sources mostly unaffected, but not affordable or sufficient for all | 30     | 4.4        |
| Don't know   | 19     | 2.8        |
| No safe drinking water available   | 8      | 1.2        |
| Total  | 684    | 100.0      |

#### 49. Type of toilet facility of household members using between mid-December 2019 - mid January 2020

| Type of toilet facility                       | Number | Percentage |
|---|--------|------------|
| Improved latrine in dwelling                  | 296    | 43.3       |
| Improved latrine shared with other households | 137    | 20.0       |
| Flushable toilet in dwelling                  | 124    | 18.1       |
| Basic latrine, bore hole or bucket            | 121    | 17.7       |
| Flushable toilet shared with other households | 53     | 7.7        |
| Open defecation                               | 1      | 0.1        |

#### 50. Changes in the level of access to clean sanitation (toilet facility) before and after the outbreak of COVID-19

| Level of access                  | Number | Percentage |
|----------------------------------|--------|------------|
| Level of access has not changed  | 343    | 50.1       |
| Level of access has ameliorated  | 191    | 27.9       |
| Not sure                         | 132    | 19.3       |
| Level of access has deteriorated | 18     | 2.6        |
| Total                            | 684    | 100.0      |

**51. Average distance household to nearest health centre from households is 2.75 Km****52. Changes in the level of access to health services since the outbreak of COVID-19**

| Response  | Number | Percentage |
|---|--------|------------|
| Don't know  | 336    | 49.1       |
| Access to health centers, health services and medical supplies uninterrupted  | 175    | 25.6       |
| No access to health centers, health services and medical supplies. Many untreated infections and illnesses observed           | 74     | 10.8       |
| Access to health centers, health services and medical supplies more difficult   | 59     | 8.6        |
| Access to health centers, health services and medical supplies constrained. Some untreated infections and illnesses observed. | 40     | 5.8        |
| Total   | 684    | 100.0      |

**53. Difficulties experienced by the households accessing different items due to COVID-19 (MCQ)**

| Response                              | Number | Percentage |
|---------------------------------------|--------|------------|
| No difficulties                       | 368    | 53.8       |
| Face masks                            | 253    | 37.0       |
| Hand sanitizer                        | 251    | 36.7       |
| Pain relief medication                | 90     | 13.2       |
| Fever relief medication               | 81     | 11.8       |
| Soap                                  | 58     | 8.5        |
| Toilet roll / tissues                 | 25     | 3.7        |
| Household cleaning liquid / detergent | 8      | 1.2        |

**54. Difficulties experienced by households accessing health services**

|             |     |       |
|-------------|-----|-------|
| No          | 462 | 67.5  |
| Do not know | 160 | 23.4  |
| Yes         | 62  | 9.1   |
| Total       | 684 | 100.0 |

**55. Different type of difficulties experienced by HH members due to (MCQ)**

| Response | Number | Percentage |
|----------|--------|------------|
| Other    | 21     | 33.9       |

|   |    |      |
|---|----|------|
| Infectious diseases treatments                        | 14 | 22.6 |
| Child health  | 13 | 21.0 |
| Antenatal and prenatal check up                       | 9  | 14.5 |
| Delivery in health institution                        | 8  | 12.9 |
| Maternal health                                       | 8  | 12.9 |
| Immunization  | 4  | 6.5  |
| Dialysis treatments                                   | 2  | 3.2  |
| Cancer treatments                                     | 1  | 1.6  |
| Kidney treatments                                     | 1  | 1.6  |
| Assistance of trained birth attendant during delivery | 1  | 1.6  |

#### 56. Presence of school-aged in the household

| Response | Number | Percentage |
|----------|--------|------------|
| Yes      | 341    | 49.9       |
| No       | 343    | 50.1       |
| Total    | 684    | 100.0      |

#### 57. Reasons of not attending school by children (MCQ)

| Response   | Number | Percentage |
|--|--------|------------|
| Schools have closed                              | 117    | 63.6       |
| Children want to stay home                       | 26     | 14.1       |
| Parents prefer that children stay home           | 23     | 12.5       |
| No access to online class                        | 6      | 3.3        |
| Lack transportation to schools                   | 4      | 2.2        |
| Note sure  | 4      | 2.2        |
| Schools are open but lack teachers               | 2      | 1.1        |
| Lack communication assistive facilities          | 2      | 1.1        |
| Other  | 2      | 1.1        |
| Children had to work to support household income | 1      | 0.5        |

#### 58. Whether not attending children have had the opportunity to take remote lessons

| Response                | Number | Percentage |
|-------------------------|--------|------------|
| Yes, via online classes | 61     | 48.8       |
| No                      | 39     | 31.2       |
| Yes, via TV             | 15     | 12.0       |
| Other                   | 9      | 7.2        |
| Yes, via the radio      | 1      | 0.8        |
| Total                   | 125    | 100.0      |

| 59. Whether there are any pregnant or lactating women in the households |        |            |
|---|--------|------------|
| Response  | Number | Percentage |
| No  | 593    | 86.7       |
| Yes   | 91     | 13.3       |
| Total   | 684    | 100.0      |

| 60. Whether the pregnant women have gone to the health clinic for antenatal checkup since March 2019 after the COVID-19 pandemic |        |            |
|--|--------|------------|
| Response   | Number | Percentage |
| Yes  | 74     | 81.3       |
| No   | 17     | 18.7       |
| Total  | 91     | 100.0      |

| 61. Frequency of ANC visits of pregnant women in the clinic |        |            |
|---|--------|------------|
| Response  | Number | Percentage |
| More than three times                                       | 50     | 67.6       |
| Three times   | 13     | 17.6       |
| Two time  | 6      | 8.1        |
| One time  | 5      | 6.8        |
| Total   | 74     | 100.0      |

| 62. Reasons for not visiting the ANC clinics by pregnant women |        |            |
|--|--------|------------|
| Response   | Number | Percentage |
| Apprehension of COVID-19                                       | 46     | 50.5       |
| Other  | 39     | 42.9       |
| Lack of resources for checkup                                  | 4      | 4.4        |
| Nearby health facilities were not opened during need           | 2      | 2.2        |
| Total  | 91     | 100.0      |

| 63. Status of changes in maternity care service since the COVID-19 outbreak |        |            |
|---|--------|------------|
| Response  | Number | Percentage |
| No change   | 39     | 42.9       |
| Somewhat improved   | 23     | 25.3       |
| Somewhat worsened   | 23     | 25.3       |
| Significantly worsened  | 3      | 3.3        |
| Significantly improved  | 3      | 3.3        |
| Total   | 91     | 100.0      |

**64. Type of services currently available for maternity care practice**

| Type of services  | Number | Percentage |
|---|--------|------------|
| Regular in-person appointments                              | 42     | 46.2       |
| Phone call appointments or messaging for questions/concerns | 33     | 36.3       |
| Emergency care  | 29     | 31.9       |
| Virtual care appointments                                   | 15     | 16.5       |
| Don't know  | 14     | 15.4       |
| Home fetal heart rate monitoring                            | 3      | 3.3        |
| Other   | 3      | 3.3        |
| Home blood pressure monitoring                              | 1      | 1.1        |

**65. Type of changes experiencing by women about maternity visits due to COVID-19 (MCQ)**

| Response  | Number | Percentage |
|---|--------|------------|
| Change from planned home birth to hospital                  | 47     | 51.6       |
| Cancellation/reduction in the frequency of maternity visits | 27     | 29.7       |
| Change in the selection of hospital or birthing center      | 20     | 22.0       |
| Other   | 9      | 9.9        |
| Change of maternity health care provider(s)                 | 8      | 8.8        |
| Change from planned hospital delivery to a home             | 4      | 4.4        |

**66. Extent of concerns about changes in medical care during baby's birth**

| Response                          | Number | Percentage |
|-----------------------------------|--------|------------|
| Very concerned                    | 31     | 34.1       |
| Concerned                         | 29     | 31.9       |
| Neither concerned nor unconcerned | 16     | 17.6       |
| Unconcerned                       | 9      | 9.9        |
| Not sure                          | 6      | 6.6        |
| Total                             | 91     | 100.0      |

**67. Extent of direct use of care worker (e.g., Home Health Aide, Personal Care Aide, or Unpaid Family Caregiver)**

| Response | Number | Percentage |
|----------|--------|------------|
| No       | 63     | 69.2       |
| Yes      | 28     | 30.8       |
| Total    | 91     | 100.0      |

**68. Whether there were any new births during this COVID-19 pandemic period in the households**

| Response | Number | Percentage |
|----------|--------|------------|
| Yes      | 53     | 58.2       |
| No       | 38     | 41.8       |
| Total    | 91     | 100.0      |

**69. Place of new born child/children born during COVID-19 pandemic period**

| Response           | Number | Percentage |
|--------------------|--------|------------|
| Health institution | 52     | 98.1       |
| Other              | 1      | 1.9        |
| Total              | 53     | 100.0      |

**70. Status of new born baby and mother receiving post-natal care (PNC)**

| Response | Number | Percentage |
|----------|--------|------------|
| Yes      | 77     | 84.6       |
| No       | 14     | 15.4       |
| Total    | 91     | 100.0      |

**71. Frequency of receiving PNC services**

| Response              | Number | Percentage |
|-----------------------|--------|------------|
| More than three times | 37     | 48.1       |
| One time              | 19     | 24.7       |
| Three times           | 12     | 15.6       |
| Two time              | 9      | 11.7       |
| Total                 | 77     | 100.0      |

**72. Reasons of not receiving PNC services**

| Response                 | Number | Percentage |
|--------------------------|--------|------------|
| Other                    | 9      | 64.3       |
| Apprehension of COVID-19 | 5      | 35.7       |
| Total                    | 14     | 100.0      |

**73. Extent of effects of COVID-19 on the delivery of direct care provider**

| Response          | Number | Percentage |
|-------------------|--------|------------|
| Slightly affected | 34     | 44.2       |
| Not affected      | 27     | 35.1       |

|                     |    |       |
|---------------------|----|-------|
| Moderately affected | 10 | 13.0  |
| Highly affected     | 6  | 7.8   |
| Total               | 77 | 100.0 |

#### 74. Extent of concern about changes in support and involvement of family and friends for baby's birth due to COVID-19

| Response                          | Number | Percentage |
|-----------------------------------|--------|------------|
| Concerned                         | 33     | 36.3       |
| Very concerned                    | 26     | 28.6       |
| Neither concerned nor unconcerned | 20     | 22.0       |
| Unconcerned                       | 9      | 9.9        |
| Not sure                          | 3      | 3.3        |
| Total                             | 91     | 100.0      |

#### 75. Actions taken by household to compensate for a loss of income or in preparation for potential loss of income (MCQ)

| Response   | Number | Percentage |
|--|--------|------------|
| Spent savings  | 430    | 62.9       |
| Purchased food on credit                             | 179    | 26.2       |
| Borrowed food  | 129    | 18.9       |
| Rely on less preferred, cheaper food                 | 113    | 16.5       |
| Note sure  | 108    | 15.8       |
| Sought financial help from friends/family/employer   | 101    | 14.8       |
| Sought other employment opportunity                  | 70     | 10.2       |
| Consumed seed stock for next season                  | 49     | 7.2        |
| Borrowed from banks                                  | 30     | 4.4        |
| Sold assets (land, house, Livestock, jewelry, phone) | 28     | 4.1        |
| Sought government help                               | 27     | 3.9        |
| Reduced number of meals per day                      | 26     | 3.8        |
| Reduced proportions of meals                         | 25     | 3.7        |
| Other  | 11     | 1.6        |
| Reduced spending on health and education             | 6      | 0.9        |
| Sold durable household goods                         | 5      | 0.7        |
| Sent children to live with relatives                 | 2      | 0.3        |
| Skipped days without eating                          | 1      | 0.1        |
| Some HH members migrated                             | 1      | 0.1        |

**76. Extent of assistance received by households received from different from any entities (MCQ)**

| Response                | Number | Percentage |
|-------------------------|--------|------------|
| No support received     | 525    | 76.8       |
| Friends / relatives     | 85     | 12.4       |
| Local Government        | 80     | 11.7       |
| Community organizations | 33     | 4.8        |
| Other                   | 20     | 2.9        |
| Not sure                | 16     | 2.3        |
| NGO / NGO               | 3      | 0.4        |
| Provincial government   | 2      | 0.3        |
| National Government     | 1      | 0.1        |

**77. Type of assistance received by the households since the outbreak of COVID-19 (MCQ)**

| Response               | Number | Percentage |
|------------------------|--------|------------|
| No need for assistance | 413    | 60.38      |
| Other                  | 97     | 14.18      |
| Cash for work          | 97     | 14.18      |
| Food Subsidy           | 94     | 13.74      |
| Cash transfer          | 74     | 10.82      |
| Food transfer          | 55     | 8.04       |
| Food for work          | 40     | 5.85       |

**78. Concern about household livelihood conditions for the next three months**

| Response                          | Number | Percentage |
|-----------------------------------|--------|------------|
| Concerned                         | 255    | 37.3       |
| Very concerned                    | 173    | 25.3       |
| Neither concerned nor unconcerned | 136    | 19.9       |
| Not sure                          | 79     | 11.5       |
| Unconcerned                       | 36     | 5.3        |
| Very unconcerned                  | 4      | 0.6        |
| Not stated                        | 1      | 0.1        |
| Total                             | 684    | 100.0      |

## ANNEX II: Statistical tables (Farmers Survey)

| 1. Gender of respondents |        |            |
|--------------------------|--------|------------|
| Gender                   | Number | Percentage |
| Female                   | 201    | 52.8       |
| Male                     | 180    | 47.2       |
| Total                    | 381    | 100.0      |

| 2. Gender of household head |        |            |
|-----------------------------|--------|------------|
| Gender                      | Number | Percentage |
| Male                        | 257    | 67.5       |
| Female                      | 124    | 32.6       |
| Total                       | 381    | 100.0      |

| 3. Whether respondents are the household head |        |            |
|---|--------|------------|
| Response                                      | Number | Percentage |
| Yes   | 276    | 72.44      |
| No  | 105    | 27.56      |
| Total   | 381    | 100.0      |

| 4. Main function of respondents on the agricultural holding                 |        |            |
|---|--------|------------|
| Function  | Number | Percentage |
| Main Holder (legal and/or economically responsible for the holding)         | 255    | 66.9       |
| Manager (responsible for the day-to-day decisions on the farming operation) | 56     | 14.7       |
| Co-holder (legal and/or economically co-responsible for holding)            | 41     | 10.8       |
| Employee  | 29     | 7.6        |
| Total   | 381    | 100.0      |

| 5. Whether the holdings currently growing any crops or fruits, or raising animals, or performed it during the reference period |        |            |
|--|--------|------------|
| Response   | Number | Percentage |
| Yes  | 350    | 91.86      |
| No   | 31     | 8.14       |
| Total  | 381    | 100.0      |

| 6. Legal status of the Holder |        |            |
|-------------------------------|--------|------------|
| Type of status                | Number | Percentage |
| Owner                         | 323    | 84.8       |
| Don't know                    | 32     | 8.4        |
| Lease                         | 25     | 6.6        |
| Mortgage                      | 1      | 0.3        |
| Total                         | 381    | 100.0      |

| 7. Current education status of respondents |        |            |
|--|--------|------------|
| Education status                           | Number | Percentage |
| Formally literate                          | 216    | 56.7       |
| Informally literate                        | 112    | 29.4       |
| No education                               | 53     | 13.9       |
| Total                                      | 381    | 100.0      |

| 8. Share of working time spent of holders on the holding |        |            |
|--|--------|------------|
| Share of working time of respondents                     | Number | Percentage |
| About half (40%-59%)                                     | 150    | 39.4       |
| Most/almost all (60%-99%)                                | 133    | 34.9       |
| Less than half (< 40%)                                   | 73     | 19.2       |
| All (100%)   | 25     | 6.6        |
| Total  | 381    | 100.0      |

| 9. Status of Holder on another gainful activity outside of the holding |        |            |
|--|--------|------------|
| Response   | Number | Percentage |
| Yes  | 240    | 62.99      |
| No   | 141    | 37.01      |
| Total  | 381    | 100.0      |

| 10. Tenure type of the agricultural land used by the holding during the reference period |        |            |
|--|--------|------------|
| Tenure type  | Number | Percentage |
| Owned with land title  | 327    | 85.8       |
| Owned without written documentation  | 20     | 5.2        |
| Rented-in, leased or sharecropped with written agreement                                 | 13     | 3.4        |
| Rented-in, leased or sharecropped without written agreement                              | 12     | 3.1        |
| Don't know   | 7      | 1.8        |

|                      |     |       |
|----------------------|-----|-------|
| No agricultural land | 2   | 0.5   |
| Total                | 381 | 100.0 |

### 11. Holding's main agricultural focus for the reference period, from an economic perspective

| Main intension                         | Number | Percentage |
|--|--------|------------|
| Mainly crop production                 | 215    | 56.4       |
| A mix of crop and livestock production | 139    | 36.5       |
| Mainly livestock production            | 27     | 7.1        |
| Total                                  | 381    | 100.0      |

### 12. Main cropping activity from an economic perspective

| Main cropping activity   | Number | Percentage |
|--|--------|------------|
| Mixed cropping (no real prevalence of a specific crop activity)  | 217    | 61.3       |
| Production of annual field crops (cereals, oilseeds, protein crops, root crops, tobacco, cotton, etc.) | 115    | 32.5       |
| Production of vegetables, mushrooms, flowers, ornamental plants, etc.                                  | 18     | 5.1        |
| Production of fruits   | 4      | 1.1        |
| Total  | 354    | 100.0      |

### 13. Main livestock activity from economic perspective

| Main livestock activity   | Number | Percentage |
|---|--------|------------|
| Buffalo Sheep/goat  | 56     | 33.7       |
| Mixed livestock (no real prevalence of a specific livestock activity) | 35     | 21.1       |
| Production of milk  | 30     | 18.1       |
| Chicken/duck  | 18     | 10.8       |
| Raising ruminant livestock for meat (buffaloes, sheep, goats, etc.)   | 15     | 9.0        |
| Raising non-ruminant livestock for meat (pigs, poultry, etc.)         | 8      | 4.8        |
| Pig   | 2      | 1.2        |
| Production of eggs  | 1      | 0.6        |
| Cow   | 1      | 0.6        |
| Total   | 166    | 100.0      |

| 14. Main intended destination of agricultural production                                    |        |            |
|---|--------|------------|
| Indented destination  | Number | Percentage |
| Producing primarily for own consumption (selling 10% less)                                  | 174    | 45.7       |
| Producing mainly for own consumption, with some sales (selling more than 10% and up to 50%) | 127    | 33.3       |
| Producing mainly for sale, with some own consumption (selling more than 50% and up to 90%)  | 54     | 14.2       |
| Producing primarily for sale (selling 90% or more)  | 26     | 6.8        |
| Total   | 381    | 100.0      |

| 15. Type of CROP used |        |            |
|-----------------------|--------|------------|
| Type                  | Number | Percentage |
| More than one variety | 329    | 92.9       |
| One variety           | 23     | 6.5        |
| Not applicable        | 2      | 0.6        |
| Total                 | 354    | 100        |

| 16. Whether the respondents can sell agricultural products in the usual markets |        |            |
|---|--------|------------|
| Response  | Number | Percentage |
| Yes   | 195    | 51.2       |
| Not applicable  | 57     | 15.0       |
| No, I will likely not be able to sell any of my crop                            | 56     | 14.7       |
| No, but I expect to find other channels to sell all my crop                     | 39     | 10.2       |
| No, I will likely not be able to sell all my crop                               | 34     | 8.9        |
| Total   | 381    | 100.0      |

| 17. Most important commercial network used for selling |        |            |
|--|--------|------------|
| Type of network used for selling                       | Number | Percentage |
| Retail market  | 144    | 37.8       |
| Other (specify)  | 71     | 18.6       |
| Wholesale market                                       | 62     | 16.3       |
| Farmers' markets                                       | 57     | 15.0       |
| Delivered to customers' homes                          | 21     | 5.5        |
| Production/marketing contracts                         | 16     | 4.2        |
| Farm-gate sales, stands, Hat, U-pick                   | 10     | 2.6        |
| Total  | 381    | 100.0      |

**18. Frequency of visits to the market to sell the agricultural products over past 12 months**

| Frequency of visits          | Number | Percentage |
|------------------------------|--------|------------|
| Less frequently than monthly | 234    | 61.4       |
| Monthly                      | 56     | 14.7       |
| Daily                        | 31     | 8.1        |
| Weekly                       | 31     | 8.1        |
| Every two weeks              | 29     | 7.6        |
| Total                        | 381    | 100.0      |

**19. Extent of use/plan to use of seeds and inputs (e.g. fertilizer, chemicals) in the farm for crops relative to previous year**

| Extent of use of inputs                                | Number | Percentage |
|--|--------|------------|
| About the same   | 255    | 72.0       |
| Fewer days   | 46     | 13.0       |
| More days  | 25     | 7.1        |
| Not allowed to go buy inputs; inputs are not available | 15     | 4.2        |
| Much fewer days, lowest number of days in past 5 years | 7      | 2.0        |
| Not applicable   | 5      | 1.4        |
| Many more days, highest number of days in past 5 years | 1      | 0.3        |
| Total  | 354    | 100.0      |

**20. Status of use of animal-powered equipment for the agricultural production (crop and livestock) in the last agricultural year**

| Status of use of equipment | Number | Percentage |
|----------------------------|--------|------------|
| Yes                        | 194    | 50.9       |
| No                         | 187    | 49.1       |
| Total                      | 381    | 100.0      |

**21. Status of use of machine-powered equipment for the agricultural production (crop and livestock) in the last agricultural year**

| Response | Number | Percentage |
|----------|--------|------------|
| Yes      | 253    | 66.4       |
| No       | 128    | 33.6       |
| Total    | 381    | 100        |

| 22. Status of irrigation during the most recent agricultural season |        |            |
|---|--------|------------|
| Response  | Number | Percentage |
| No  | 215    | 56.4       |
| Yes   | 166    | 43.6       |
| Total   | 381    | 100.0      |

| 23. Type of irrigation in the agriculture land |        |            |
|--|--------|------------|
| Type of irrigation                             | Number | Percentage |
| Surface irrigation                             | 56     | 33.7       |
| Water hose                                     | 55     | 33.1       |
| Other  | 27     | 16.3       |
| Flooding                                       | 11     | 6.6        |
| Sprinkler                                      | 10     | 6.0        |
| Bucket/watering can                            | 6      | 3.6        |
| Drip irrigation                                | 1      | 0.6        |
| Total  | 166    | 100.0      |

| 24. Method of obtaining water |        |            |
|-------------------------------|--------|------------|
| Type of methods               | Number | Percentage |
| Other                         | 98     | 59.0       |
| Motor pump                    | 26     | 15.7       |
| Hand bucket                   | 25     | 15.1       |
| Gravity                       | 15     | 9.0        |
| Hand/foot pump                | 2      | 1.2        |
| Total                         | 166    | 100.0      |

| 25. Source of water |        |            |
|---------------------|--------|------------|
| Type of sources     | Number | Percentage |
| River/stream        | 93     | 56.0       |
| Tap                 | 42     | 25.3       |
| Borehole            | 14     | 8.4        |
| Pond/tank           | 8      | 4.8        |
| Other               | 8      | 4.8        |
| Well                | 1      | 0.6        |
| Total               | 166    | 100.0      |

| <b>26. CASH LOANS REPAID in the last agricultural year</b> |        |            |
|--|--------|------------|
| Response   | Number | Percentage |
| No   | 341    | 89.5       |
| Yes  | 40     | 10.5       |
| Total  | 381    | 100.0      |

| <b>27. Status of LOANS received by holders for agriculture-related investments in past agriculture year</b> |        |            |
|---|--------|------------|
| Response  | Number | Percentage |
| No  | 366    | 96.1       |
| Yes   | 15     | 3.9        |
| Total   | 381    | 100.0      |

| <b>28. Reasons for not obtaining a loan</b> |        |            |
|---|--------|------------|
| Reasons                                     | Number | Percentage |
| The holding did not request                 | 301    | 82.2       |
| The holding could not request, no access    | 56     | 15.3       |
| The holding request was refused             | 9      | 2.5        |
| Total                                       | 366    | 100.0      |

| <b>29. Type of cash loans and in-kind loans providers in the last agricultural year</b> |        |            |
|---|--------|------------|
| Type of loan providers  | Number | Percentage |
| Public banks or other government institutions   | 9      | 60.0       |
| Friends or family - living in the country   | 2      | 13.3       |
| Production cooperatives   | 2      | 13.3       |
| Other commercial banks and insurance companies  | 1      | 6.7        |
| Microfinance Institutions and NGOs  | 1      | 6.7        |
| Total   | 15     | 100.0      |

| <b>30. Current phase of crop cycle</b>     |        |            |
|--|--------|------------|
| Phases                                     | Number | Percentage |
| Crop on the farm: Applying inputs, weeding | 180    | 50.9       |
| Land preparation                           | 80     | 22.6       |
| Planting                                   | 70     | 19.8       |
| None of the above (off-season)             | 17     | 4.8        |
| Harvesting                                 | 4      | 1.1        |

|         |     |       |
|---------|-----|-------|
| Selling | 3   | 0.9   |
| Total   | 354 | 100.0 |

### 31. Extent of harvested (do you expect to harvest) crop compared to last year

| Value                                    | Number | Percentage |
|--|--------|------------|
| About the same                           | 241    | 68.1       |
| Less                                     | 74     | 20.9       |
| More                                     | 17     | 4.8        |
| Much less, lowest amount in past 5 years | 16     | 4.5        |
| Not applicable                           | 5      | 1.4        |
| Not allowed to go harvest.               | 1      | 0.3        |
| Total                                    | 354    | 100.0      |

### 32. Expectation of prices of crops relative to the same season in the last year

| Response                                       | Number | Percentage |
|--|--------|------------|
| About the same                                 | 183    | 53.5       |
| Higher   | 117    | 34.2       |
| Lower  | 36     | 10.5       |
| Much lower, lowest price in the last 5 years.  | 4      | 1.2        |
| Much higher, highest price in the last 5 years | 2      | 0.6        |
| Total  | 342    | 100.0      |

### 33. Relative to the same season in the last year, how many days did you and your household members spend on this activity on your farm?

| Response   | Number | Percentage |
|--|--------|------------|
| About the same   | 276    | 72.4       |
| More days  | 53     | 13.9       |
| Fewer days   | 34     | 8.9        |
| Not applicable   | 9      | 2.4        |
| Much fewer days, lowest number of days in past 5 years | 5      | 1.3        |
| Many more days, highest number of days in past 5 years | 3      | 0.8        |
| I was not allowed to go to the farm this year          | 1      | 0.3        |
| Total  | 381    | 100.0      |

**34. Extent of workers hired to work on this activity on the farm relative to the last year**

| Response   | Number | Percentage |
|--|--------|------------|
| About the same   | 257    | 67.5       |
| Fewer days   | 52     | 13.6       |
| More days  | 37     | 9.7        |
| Not applicable   | 29     | 7.6        |
| Much fewer days, lowest number of days in past 5 years | 4      | 1.0        |
| I was not allowed to go to the farm this year          | 2      | 0.5        |
| Total  | 381    | 100.0      |

**35. Whether holders need more workers compared to peak months**

| Response | Number | Percentage |
|----------|--------|------------|
| No       | 301    | 79         |
| Yes      | 80     | 21         |
| Total    | 381    | 100        |

**36. Main reasons of labour shortage**

| Reasons  | Number | Percentage |
|--|--------|------------|
| Lack of workers                                      | 30     | 37.5       |
| Mobility restrictions                                | 29     | 36.3       |
| Wages are too high; the holding cannot afford labour | 15     | 18.8       |
| Workers are available, but lack adequate skills      | 6      | 7.5        |
| Total  | 80     | 100.0      |

**37. Effects of shortage of labors on holding's activities**

| Effects of labor shortage   | Number | Percentage |
|---|--------|------------|
| Reduced production  | 49     | 43.4       |
| Reduced product quality   | 18     | 15.9       |
| No impact on the holding's activities                                   | 17     | 15.0       |
| Reduced marketable surplus  | 15     | 13.3       |
| Reduced the amount of land cultivated or the number of livestock raised | 8      | 7.1        |
| Other   | 6      | 5.3        |
| Total   | 113    | 100.0      |

| <b>38. Working status of members of household to spend time on other people's farms (including plantations) compared to last year</b> |        |            |
|---|--------|------------|
| Response  | Number | Percentage |
| About the same  | 204    | 53.5       |
| Fewer days  | 57     | 15.0       |
| Not applicable  | 48     | 12.6       |
| More days   | 41     | 10.8       |
| Much fewer days, lowest number of days in past 5 years  | 14     | 3.7        |
| I was not allowed to work on other people's farm this year  | 13     | 3.4        |
| Many more days, highest number of days in past 5 years  | 4      | 1.0        |
| Total   | 381    | 100.0      |

| <b>39. Action taken by respondents after March 2020</b>                  |        |            |
|--|--------|------------|
| Type of actions  | Number | Percentage |
| Spent savings to cover living expense                                    | 177    | 46.5       |
| None of the Above  | 107    | 28.1       |
| Change crops grown on your farm  | 93     | 24.4       |
| Borrowed money to cover living expenses                                  | 91     | 23.9       |
| Find another job/earning occupation                                      | 56     | 14.7       |
| Relied on the help of [extended] family members to cover living expenses | 45     | 11.8       |
| Left your farm fallow;   | 20     | 5.2        |
| Permanently migrated back to my original home place                      | 16     | 4.2        |
| Sold assets to cover living expenses;                                    | 9      | 2.4        |
| Temporarily migrated back to my original home place;                     | 8      | 2.1        |
| Violate containment measures to maintain a living;                       | 1      | 0.3        |

| <b>40. Status of AGRICULTURAL SUBSIDIES RECEIVED by the agricultural holding in the last agricultural year</b> |        |            |
|--|--------|------------|
| Status   | Number | Percentage |
| No   | 353    | 92.7       |
| Yes, direct  | 12     | 3.2        |
| Yes, indirect  | 8      | 2.1        |
| Yes, both  | 8      | 2.1        |
| Total  | 381    | 100.0      |

**41. Status of CASH TRANSFERS USED FOR AGRICULTURAL ACTIVITIES received by the households.**

| Status | Number | Percentage |
|--------|--------|------------|
| No     | 373    | 97.9       |
| Yes    | 8      | 2.1        |
| Total  | 381    | 100.0      |

**42. Actions to be taken in the next two weeks because of Covid-19/coronavirus or related restrictions**

| Possible actions   | Number | Percentage |
|--|--------|------------|
| Spend savings to cover living expenses                                 | 169    | 44.4       |
| None of the Above  | 138    | 36.2       |
| Change crops grown on your farm  | 97     | 25.5       |
| Borrow money to cover living expenses                                  | 76     | 19.9       |
| Find another job/earning occupation                                    | 41     | 10.8       |
| Rely on the help of [extended] family members to cover living expenses | 39     | 10.2       |
| Find another job/earning occupation                                    | 20     | 5.2        |
| Permanently migrating back to my original home place                   | 17     | 4.5        |
| Leave your farm fallow;  | 12     | 3.1        |
| Temporarily migrating back to my original home place                   | 6      | 1.6        |

**43. Respondents plan to dedicate to CROP in the upcoming period**

| Response | Number | Percentage |
|----------|--------|------------|
| Similar  | 248    | 70.1       |
| None     | 66     | 18.6       |
| Greater  | 23     | 6.5        |
| Lower    | 17     | 4.8        |
| Total    | 354    | 100.0      |

**44. Main reason for changes in the intended area of CROP**

| Main reasons  | Number | Percentage |
|---------------|--------|------------|
| Crop rotation | 43     | 40.6       |
| Other         | 37     | 34.9       |
| Economic      | 14     | 13.2       |
| Technical     | 12     | 11.3       |
| Total         | 106    | 100.0      |

| 45. Types of loss of vegetable by different cause in past 12-months |        |            |
|---|--------|------------|
| Type of loss  | Number | Percentage |
| Insect and pests  | 297    | 78.0       |
| Hail stone  | 191    | 50.1       |
| Monkey  | 12     | 3.1        |
| Swollen Shoot   | 11     | 2.9        |

| 46. Intension to cultivate more vegetable in the future |        |            |
|---|--------|------------|
| Response  | Number | Percentage |
| Don't know  | 159    | 44.9       |
| Yes   | 107    | 30.2       |
| No  | 88     | 24.9       |
| Total   | 354    | 100.0      |

| 47. Status of contract with a company |        |            |
|---------------------------------------|--------|------------|
| Value                                 | Number | Percentage |
| No                                    | 353    | 99.7       |
| Yes                                   | 1      | 0.3        |
| Total                                 | 354    | 100.0      |

| 48. Status of plantation of Coffee this season |        |            |
|--|--------|------------|
| Response                                       | Number | Percentage |
| No   | 352    | 99.4       |
| Yes  | 2      | 0.6        |
| Total  | 354    | 100.0      |

| 49. Status of plantation of Oranges this season |        |            |
|---|--------|------------|
| Response  | Number | Percentage |
| No  | 328    | 92.7       |
| Yes   | 24     | 6.8        |
| Not stated                                      | 2      | 0.6        |
| Total   | 354    | 100.0      |

| <b>50. Whether orange is a business of respondent's occupation</b> |        |            |
|--|--------|------------|
| Response   | Number | Percentage |
| No   | 20     | 83.3       |
| Yes  | 4      | 16.7       |
| Total  | 24     | 100.0      |

| <b>51. Whether livestock raised on the holding during the reference period (last 12 months)</b> |        |            |
|---|--------|------------|
| Response  | Number | Percentage |
| Yes   | 149    | 89.8       |
| No  | 17     | 10.2       |
| Total   | 166    | 100.0      |

| <b>52. Type of livestock raised on the holding during the reference period</b> |        |            |
|--|--------|------------|
| Type of livestock  | Number | Percentage |
| Buffalo Sheep/goat   | 82     | 55.0       |
| Chicken/duck   | 50     | 33.6       |
| Production of milk   | 50     | 33.6       |
| Raising ruminant livestock for meat (buffaloes, sheep, goats, etc.)            | 20     | 13.4       |
| Production of eggs   | 16     | 10.7       |
| Mixed livestock (no real prevalence of a specific livestock activity)          | 11     | 7.4        |
| Raising non-ruminant livestock for meat (pigs, poultry, etc.)                  | 9      | 6.0        |
| Pig  | 9      | 6.0        |
| Cow  | 7      | 4.7        |
| Other  | 1      | 0.7        |

## ANNEX III: Statistical tables (Daily wage Survey)

### 1. Distribution of respondents by type of municipality

| Type of municipality | Number | Percentage |
|----------------------|--------|------------|
| Urban                | 200    | 72.7       |
| Rural                | 75     | 27.3       |
| Total                | 275    | 100        |

### 2. Mean age of respondents was 36.6 years

| 3. Gender of respondents |        |            |
|--------------------------|--------|------------|
| Gender                   | Number | Percentage |
| Male                     | 204    | 74.2       |
| Female                   | 71     | 25.8       |
| Total                    | 275    | 100        |

### 3. Current education status of respondents

| Educational status  | Number | Percentage |
|---------------------|--------|------------|
| Formally literate   | 131    | 47.6       |
| Informally literate | 81     | 29.5       |
| No education        | 63     | 22.9       |
| Total               | 275    | 100.0      |
|                     |        |            |

### 4. Mean years of school education is 7.5 years

### 5. Health insurance coverage of respondents

| Insurance coverage | Number | Percentage |
|--------------------|--------|------------|
| No                 | 238    | 86.5       |
| Yes                | 37     | 13.5       |
| Total              | 275    | 100.0      |
|                    |        |            |

### 6. Employment status of respondents in December 2019

| Employment status | Number | Percentage |
|-------------------|--------|------------|
| Yes               | 254    | 92.4       |
| No                | 21     | 7.6        |
| Total             | 275    | 100.0      |

| <b>7. Employment status of respondent in October 2020</b> |        |            |
|---|--------|------------|
| Employment status   | Number | Percentage |
| Yes   | 201    | 73.1       |
| No  | 74     | 26.9       |
| Total   | 275    | 100.0      |

| <b>8. Working status in December 2019</b>                 |        |            |
|---|--------|------------|
| Working status  | Number | Percentage |
| Full time   | 132    | 48.0       |
| Part time   | 91     | 33.1       |
| Business owner, with employees                            | 21     | 7.6        |
| Self-employed (self-operated business, without employees) | 7      | 2.5        |
| Contributing family member in family business             | 2      | 0.7        |
| Unemployed  | 1      | 0.4        |
| Not stated  | 21     | 7.6        |
| Total   | 275    | 100.0      |

| <b>9. Working status of respondents in October 2020</b>   |        |            |
|---|--------|------------|
| Working status  | Number | Percentage |
| Part time   | 128    | 63.7       |
| Full time   | 58     | 28.9       |
| Self-employed (self-operated business, without employees) | 8      | 4.0        |
| Business owner, with employees                            | 4      | 2.0        |
| Contributing family member in family business             | 3      | 1.5        |
| Not stated  | 74     | 36.8       |
| Total   | 201    | 100.0      |

**10. Average number of hours worked by the respondents in December 2019 was 49.7 hrs/ week.**

**11. Average number of hours worked by the respondents in October 2020 was 42.9 hrs/ week.**

| 12. Earning basis of respondents |        |            |
|----------------------------------|--------|------------|
| Earning basis                    | Number | Percentage |
| Daily                            | 160    | 121        |
| Monthly                          | 64     | 42         |
| Weekly                           | 20     | 23         |
| Bi-weekly                        | 10     | 15         |
| Not stated                       | 21     | 74         |
| Total                            | 275    | 275        |

| 13. Average wage rate of respondents |             |             |
|--------------------------------------|-------------|-------------|
| Wage rate (Rs.)                      | 2019 (Dec.) | 2020 (Oct.) |
| Daily (-14%)                         | 1,087       | 931         |
| Weekly (-49.5%)                      | 8,765       | 4,426       |
| Bi-weekly (7%)                       | 9,600       | 10,333      |
| Monthly (-4.9%)                      | 21,148      | 20,202      |

| 14. Place of activity carried out by the respondents between December 2019 and October 2020 |            |            |
|---|------------|------------|
| Place of activity   | Dec.(2019) | Oct.(2020) |
| Independent establishment   | 105        | 78         |
| Streets/public places   | 55         | 42         |
| Someone else's house  | 43         | 41         |
| In a workshop or establishment annexed to the house/<br>farm                                | 19         | 17         |
| Home service  | 14         | 10         |
| Vehicle   | 8          | 5          |
| Market stall  | 6          | 3          |
| Inside own house/farm   | 4          | 5          |
| Not stated  | 21         | 74         |
| Total   | 275        | 275        |

| 15. Services/products offered by respondents during December 2019 and October 2020 |             |            |
|--|-------------|------------|
| Type of clients  | Dec.( 2019) | Oct.(2020) |
| Multiple people/clients  | 101         | 80         |
| Single person/client   | 85          | 64         |
| People in general  | 67          | 58         |
| An establishment   | 64          | 44         |

|                  |    |    |
|------------------|----|----|
| Multiple vendors | 38 | 18 |
| Did not sell     | 5  | 5  |

#### 16. Contractual status with that/those person(s)/establishment(s) in\*December 2019 and in October 2020

| Contractual status | Dec.( 2019) | Oct.(2020) |
|--------------------|-------------|------------|
| No                 | 201         | 167.00     |
| Yes                | 48          | 29.00      |
| Not stated         | 26          | 79         |
| Total              | 275         | 275        |

#### 17. Whether respondents co-worked with another person in December 2019 and October 2020

| Co-working status | Dec.( 2019) | Oct.(2020) |
|-------------------|-------------|------------|
| Yes               | 145         | 102        |
| No                | 109         | 99         |
| Not stated        | 21          | 74         |
| Total             | 275         | 275        |

#### 18. Sufficiency of income or savings to pay monthly expenses (rent, utilities food, health care)

| Adequacy of income status   | Number | Percentage |
|-----------------------------|--------|------------|
| Yes, for 1 month            | 84     | 30.5       |
| Don't know                  | 66     | 24.0       |
| No                          | 65     | 23.6       |
| Yes, for 2 months           | 28     | 10.2       |
| Yes, for 3-5 months         | 18     | 6.5        |
| Yes, for more than 6 months | 14     | 5.1        |
| Total                       | 275    | 100.0      |

#### 19. Whether respondents have currently any debt (loan payment and mortgage)

| Debt status | Number | Percentage |
|-------------|--------|------------|
| No          | 143    | 52         |
| Yes         | 132    | 48         |
| Total       | 275    | 100        |

| <b>20. Affordability status of loan payment of the respondents given the impacts of COVID-19</b> |        |            |
|--|--------|------------|
| Loan payment status  | Number | Percentage |
| Don't know   | 47     | 35.6       |
| Yes, for more than 6 months  | 28     | 21.2       |
| Yes, for 1 month   | 24     | 18.2       |
| No   | 22     | 16.7       |
| Yes, for 2 months  | 9      | 6.8        |
| Yes, for 3-5 months  | 2      | 1.5        |
| Total  | 132    | 100.0      |

| <b>21. Sources of support of households in December 2019 and October 2020</b> |        |            |
|---|--------|------------|
| Source of income  | Number | Percentage |
| Income from a paid job (held by a household member or yourself)               | 164    | 145        |
| Income from household farming or fishing                                      | 91     | 110        |
| Support from other households in the country                                  | 65     | 70         |
| Foodstuff produced by the household from farming, raising animals or fishing  | 61     | 59         |
| Income from properties, investments or savings                                | 51     | 56         |
| Money or support from people living abroad                                    | 41     | 36         |
| Income from a household business (other than farming or fishing);             | 37     | 38         |
| Other   | 30     | 21         |
| Charity from NGOs or other charitable organizations                           | 16     | 31         |
| Private pension/state pension or other government support                     | 1      | 3          |

| <b>22. Approximate percentage of household's income spent in different categories in December 2019 and October 2020</b> |             |            |
|---|-------------|------------|
| Expenditure Items   | Dec. (2019) | Oct.(2020) |
| Hygiene items   | 5.1         | 7.3        |
| Clothing / shoes  | 6.3         | 5.3        |
| Communication (Internet, phone)   | 3.7         | 3.8        |
| Communal utilities  | 1.1         | 0.9        |
| Food  | 45.9        | 47.1       |
| Health  | 6.4         | 7.1        |
| Water   | 2.1         | 2.0        |

|   |     |     |
|---|-----|-----|
| Energy (Fuel, wood, charcoal, electricity, gas, petrol) | 6.4 | 6.5 |
| Transportation  | 2.3 | 2.0 |
| Housing / Rent  | 4.3 | 4.1 |
| Education   | 4.2 | 3.6 |
| Reimbursement of debt                                   | 3.5 | 3.7 |
| Other   | 8.6 | 6.4 |
| Total   | 100 | 100 |

### 23. Perception of respondents about the changes in prices in different items since COVID-19

| Items                 | Increased | Decreased |
|-----------------------|-----------|-----------|
| Hygiene               | 236       | 2         |
| Clothing/shoes        | 195       | 14        |
| Communication         | 35        | 4         |
| Communal utilities    | 15        | 12        |
| Food                  | 229       | 1         |
| Health                | 171       | 4         |
| Water                 | 31        | 1         |
| Energy                | 196       | 3         |
| Transportation        | 161       | 9         |
| Housing / Rent        | 29        | 15        |
| Education             | 57        | 8         |
| Reimbursement of debt | 45        | 3         |
| Other                 | 53        | 5         |

### 24. First time hearing by the respondents about COVID-19

| First time heard about COVID-19 | Number | Percentage |
|---------------------------------|--------|------------|
| Before three months ago         | 206    | 74.9       |
| Not sure                        | 57     | 20.7       |
| In the last three months        | 11     | 4.0        |
| In the last month               | 1      | 0.4        |
| Total                           | 275    | 100.0      |

**25. Status of symptoms of COVID-19, including, but not limited to, a high temperature, dry cough and/or fatigue**

| Symptoms of COVID-19                | Number | Percentage |
|-------------------------------------|--------|------------|
| No                                  | 175    | 63.6       |
| Yes, but not tested                 | 66     | 24.0       |
| Yes, and tested negative to COVID19 | 30     | 10.9       |
| Yes, and tested positive to COVID19 | 4      | 1.5        |
| Total                               | 275    | 100.0      |

**26. Main source/channel about the information COVID-19 (MCQ)**

| Source of information  | Number | Percentage |
|--|--------|------------|
| Radio / television   | 239    | 86.9       |
| Word of mouth (family, friends, neighbors, colleagues)         | 189    | 68.7       |
| Social media (Facebook, Instagram etc.)                        | 112    | 40.7       |
| Megaphone public announcements                                 | 110    | 40.0       |
| Health worker at health facility                               | 71     | 25.8       |
| Internet sites   | 67     | 24.4       |
| Newspapers   | 55     | 20.0       |
| SMS / messaging application (WhatsApp, Telegram, signals etc.) | 53     | 19.3       |
| Information campaign in public place                           | 47     | 17.1       |
| Door-to-door campaign  | 45     | 16.4       |
| Community center / community leaders;                          | 35     | 12.7       |
| Posters  | 32     | 11.6       |
| Traditional / local healer;                                    | 13     | 4.7        |
| Other  | 10     | 3.6        |
| Place of worship / religious leaders                           | 8      | 2.9        |
| Not sure   | 1      | 0.4        |

**27. Perception of respondents whether they COVID-19 is an important issue / problem in their community**

| Response | Number | Percentage |
|----------|--------|------------|
| Yes      | 236    | 85.8       |
| Not sure | 26     | 9.5        |
| No       | 13     | 4.7        |
| Total    | 275    | 100.0      |

| <b>28. Action taken by the respondents to prevent from getting COVID-19</b> |           |            |
|---|-----------|------------|
| Response  | Frequency | Percentage |
| Yes   | 240       | 87.3       |
| Not sure  | 20        | 7.3        |
| No  | 15        | 5.5        |
| Total   | 275       | 100.0      |

| <b>29. Action taken by the households to compensate for a loss of income or in preparation for potential loss of income since the outbreak of COVID-19 (MCQ)</b> |        |            |
|--|--------|------------|
| Response   | Number | Percentage |
| Purchased food on credit   | 175    | 63.6       |
| Spent savings  | 114    | 41.5       |
| Sought financial help from friends/family/employer   | 97     | 35.3       |
| Borrowed food  | 90     | 32.7       |
| Sought other employment opportunity  | 79     | 28.7       |
| Rely on less preferred, cheaper food   | 70     | 25.5       |
| Sought government help   | 51     | 18.5       |
| Reduced number of meals per day  | 17     | 6.2        |
| Reduced proportions of meals   | 16     | 5.8        |
| Borrowed from banks  | 12     | 4.4        |
| Skipped days without eating  | 11     | 4.0        |
| Consumed seed stock for next season  | 10     | 3.6        |
| Other  | 8      | 2.9        |
| Sold assets (land, house, Livestock, jewelry, phone)   | 8      | 2.9        |
| Some HH members migrated   | 7      | 2.5        |
| Sent children to live with relatives   | 7      | 2.5        |
| Not sure   | 7      | 2.5        |
| Reduced spending on health and education   | 4      | 1.5        |
| Sold durable household goods   | 2      | 0.7        |

| <b>30. Status of assistance received by households from different entities since the outbreak of COVID-19</b> |        |            |
|---|--------|------------|
| Response  | Number | Percentage |
| No support received   | 124    | 45.1       |
| Local Government  | 85     | 30.9       |
| Friends / relatives   | 78     | 28.4       |
| Community organizations   | 51     | 18.5       |
| Other   | 11     | 4.0        |
| NGO / INGO  | 6      | 2.2        |
| Not sure  | 6      | 2.2        |
| UN Agency   | 1      | 0.4        |
| Provincial government   | 1      | 0.4        |

| <b>31. Type of assistance received by the respondents since the outbreak of COVID-19</b> |        |            |
|--|--------|------------|
| Type of assistance   | Number | Percentage |
| Food Subsidy;  | 108    | 39.3       |
| Food transfer;   | 77     | 28.0       |
| Cash for work;   | 74     | 26.9       |
| Food for work;   | 52     | 18.9       |
| No need for assistance;  | 51     | 18.5       |
| Other;   | 47     | 17.1       |
| Cash transfer;   | 32     | 11.6       |

| <b>32. Extent of concern of respondents over household livelihood conditions for the next three months</b> |        |            |
|--|--------|------------|
| Concerned over livelihood  | Number | Percentage |
| Very concerned   | 107    | 38.9       |
| Concerned  | 98     | 35.6       |
| Neither concerned nor unconcerned  | 44     | 16.0       |
| Not sure   | 14     | 5.1        |
| Unconcerned  | 8      | 2.9        |
| Very unconcerned   | 4      | 1.5        |
| Total  | 275    | 100.0      |

| <b>33. Respondents' top three priority needs in relation to COVID-19</b> |           |            |
|--|-----------|------------|
| <b>A. First Choice</b>   |           |            |
| Priority needs   | Frequency | Percentage |
| Health   | 140       | 50.9       |
| Food Security  | 61        | 22.2       |
| Financial support  | 43        | 15.6       |
| Livelihoods Protection / Safety and Dignity                              | 10        | 3.6        |
| Business and employment  | 6         | 2.2        |
| Sanitation/Hygiene   | 5         | 1.8        |
| Education  | 3         | 1.1        |
| Information about COVID-19 and child's health                            | 2         | 0.7        |
| Social support and protection  | 2         | 0.7        |
| Maternal and child nutrition   | 1         | 0.4        |
| Interaction with other pregnant people                                   | 1         | 0.4        |
| Non-food items   | 1         | 0.4        |
| Total  | 275       | 100.0      |
| <b>B. Second Choice</b>  |           |            |
| Priority needs   | Number    | Percentage |
| Food Security  | 85        | 30.9       |

|  |            |              |
|--|------------|--------------|
| Financial support  | 55         | 20.0         |
| Health   | 47         | 17.1         |
| Livelihoods Protection / Safety and Dignity                            | 21         | 7.6          |
| Education  | 16         | 5.8          |
| Social support and protection  | 12         | 4.4          |
| Sanitation/Hygiene   | 10         | 3.6          |
| Water  | 10         | 3.6          |
| Business and employment  | 8          | 2.9          |
| Maternal and child nutrition   | 3          | 1.1          |
| Information about COVID-19 and child's health                          | 3          | 1.1          |
| Non-food items   | 2          | 0.7          |
| Psychosocial support   | 2          | 0.7          |
| Not stated   | 1          | 0.4          |
| <b>Total</b>   | <b>275</b> | <b>100.0</b> |
| <b>C. Third Choice</b>   |            |              |
| Priority needs   | Number     | Percentage   |
| Financial support  | 61         | 22.2         |
| Food Security  | 56         | 20.4         |
| Livelihoods Protection / Safety and Dignity                            | 44         | 16.0         |
| Health   | 26         | 9.5          |
| Social support and protection  | 19         | 6.9          |
| Business and employment  | 15         | 5.5          |
| Sanitation/Hygiene   | 14         | 5.1          |
| Water  | 7          | 2.5          |
| Education  | 7          | 2.5          |
| Maternal and child nutrition   | 5          | 1.8          |
| Psychosocial support   | 4          | 1.5          |
| Rehabilitation of logistics infrastructure (roads, railways, airports) | 2          | 0.7          |
| Other  | 2          | 0.7          |
| Not stated   | 13         | 4.7          |
| <b>Total</b>   | <b>275</b> | <b>100.0</b> |

### 34. Type of assistance that would be the most helpful for households in the face of COVID-19

#### A. First Choice

| Response      | Number | Percentage |
|---------------|--------|------------|
| Cash for work | 122    | 44.4       |
| Food for work | 62     | 22.5       |
| Food Subsidy  | 41     | 14.9       |

|                         |        |            |
|-------------------------|--------|------------|
| Cash transfer           | 28     | 10.2       |
| Food transfer           | 14     | 5.1        |
| No need for assistance  | 7      | 2.5        |
| Other                   | 1      | 0.4        |
| Total                   | 275    | 100.0      |
| <b>B. Second Choice</b> |        |            |
| Response                | Number | Percentage |
| Cash for work           | 76     | 28.46      |
| Food for work           | 68     | 25.47      |
| Cash transfer           | 45     | 16.85      |
| Food transfer           | 39     | 14.61      |
| Food Subsidy            | 38     | 14.23      |
| Other                   | 1      | 0.37       |
| Not stated              | 8      | 3.00       |
| Total                   | 267    | 100.00     |
| <b>C. Third Choice</b>  |        |            |
| Response                | Number | Percentage |
| Food Subsidy            | 86     | 31.3       |
| Cash transfer           | 50     | 18.2       |
| Food for work           | 38     | 13.8       |
| Other                   | 25     | 9.1        |
| Food transfer           | 25     | 9.1        |
| Cash for work           | 23     | 8.4        |
| No need for assistance  | 4      | 1.5        |
| Job opportunity         | 1      | 0.4        |
| Not stated              | 23     | 8.4        |
| Total                   | 275    | 100.0      |

| <b>35. Type of most useful support expecting by the respondents</b> |        |            |
|---|--------|------------|
| Response  | Number | Percentage |
| Get training for new skills   | 230    | 83.6       |
| Channels or platforms in learning about new opening positions       | 143    | 52.0       |
| Unemployment benefit  | 100    | 36.4       |
| Rent support from Government  | 44     | 16.0       |
| Obtain a long-term concessional loan                                | 40     | 14.5       |
| Deferment of loan repayment   | 29     | 10.5       |
| Other   | 11     | 4.0        |
| Deferment of tax payment  | 5      | 1.8        |

## ANNEX IV: Statistical tables (Enterprise Survey)

| 1. Number of respondent by current position and sex                        |        |      |      |
|--|--------|------|------|
| Position   | Female | Male | Both |
| Chief Accountant / Financial Director / Financial Manager / Accountant     | 10     | 21   | 31   |
| General Director / Executive Director / Deputy Director/ Managing Director | 3      | 8    | 11   |
| Manager  | 8      | 39   | 47   |
| Owner / Co-owner   | 93     | 253  | 346  |
| Total  | 114    | 321  | 435  |

| 2. Registration status of business by type of establishment |       |                |       |
|---|-------|----------------|-------|
| Registration status   | Hotel | Transportation | Total |
| Don't know  | 4     | 2              | 6     |
| No, unregistered business                                   | 30    | 6              | 36    |
| Prefer not to say   | 5     | 2              | 7     |
| Yes, registered business                                    | 237   | 149            | 386   |
| Total   | 276   | 159            | 435   |

| 3. Legal status by type of establishment              |       |                |       |
|---|-------|----------------|-------|
| Legal status  | Hotel | Transportation | Total |
| Don't know  | 2     | 4              | 6     |
| Individual business ran by household members          | 190   | 63             | 253   |
| Joint stock company/corporation                       | 5     | 40             | 45    |
| Limited liability company/partnership                 | 13    | 34             | 47    |
| Ordinary partnership with members of other households | 5     | 4              | 9     |
| Other   | 4     | 4              | 8     |
| Prefer not to answer                                  | 2     | 0              | 2     |
| Private household employing domestic staff            | 43    | 7              | 50    |
| Registered cooperative                                | 12    | 3              | 15    |
| Total   | 276   | 159            | 435   |

| 4. No of employees by sex between December 2019 and October 2020 |                 |        |                |        |
|--|-----------------|--------|----------------|--------|
| Type of employee   | 2019 (December) |        | 2020 (October) |        |
|  | Male            | Female | Male           | Female |
| Self-employed  | 556             | 1,353  | 483            | 1,324  |
| Waged/Salaried   | 1,663           | 1,305  | 1,502          | 1,205  |
| Total  | 2,219           | 2,658  | 1,985          | 2,529  |

| 5. No of establishments by sales range in 2018/19 (Rs.) |       |                |       |
|---|-------|----------------|-------|
| Sales range (in Rs.)                                    | Hotel | Transportation | Total |
| <1,000,000  | 173   | 109            | 282   |
| >10,000,000   | 8     | 1              | 9     |
| 1,000,001 - 5,000,000                                   | 83    | 47             | 130   |
| 5,000,001 - 10,000,000                                  | 12    | 2              | 14    |
| Total   | 276   | 159            | 435   |

| 6. Total and average sales of business during past 12 months (in lakh) |             |               |           |
|--|-------------|---------------|-----------|
| Business type  | Total sales | Average sales | Sales (%) |
| Accommodation and food service   | 2,862.3     | 10.4          | 74.1      |
| Transportation   | 1,000.5     | 6.3           | 25.9      |
| Total  | 3,862.8     | 8.9           | 100.0     |

| 7. Current operation status of establishments |                                |                |       |
|---|--------------------------------|----------------|-------|
| Sector  | Accommodation and food service | Transportation | Total |
| Operating normally                            | 217                            | 136            | 353   |
| Operating partially                           | 46                             | 13             | 59    |
| Permanently closed                            | 0                              | 1              | 1     |
| Temporarily closed                            | 13                             | 9              | 22    |
| Total   | 276                            | 159            | 435   |

| <b>8. Status of temporarily close down of business due to COVID-19</b> |                                |                |       |
|--|--------------------------------|----------------|-------|
| Status of close down   | Accommodation and food service | Transportation | Total |
| Do not know  | 2                              | 1              | 3     |
| No   | 6                              | 2              | 8     |
| Yes  | 268                            | 156            | 424   |
| Total  | 276                            | 159            | 435   |

| <b>9. Changes of prices of goods or services sold by the establishments due to COVID-19 compared to normal period</b> |                                |                |       |
|---|--------------------------------|----------------|-------|
| Change in price of goods or services  | Accommodation and food service | Transportation | Total |
| Decreased moderately  | 22                             | 10             | 32    |
| Decreased significantly   | 62                             | 34             | 96    |
| Increased moderately  | 65                             | 43             | 108   |
| Increased significantly   | 45                             | 23             | 68    |
| Not sure  | 7                              | 4              | 11    |
| Remained unchanged  | 75                             | 45             | 120   |
| Total   | 276                            | 159            | 435   |

| <b>10. Average no. of month closed down of establishment due to COVID-19 by business type</b> |       |  |  |
|---|-------|--|--|
| Business type   | Month |  |  |
| Accommodation and food service  | 6.05  |  |  |
| Transportation  | 6.64  |  |  |
| Total   | 6.27  |  |  |

| <b>11. Change in sales for the first half of 2020 with the same period in 2019</b> |                                |                |       |
|--|--------------------------------|----------------|-------|
| Change in sales  | Accommodation and food service | Transportation | Total |
| Decreased  | 221                            | 126            | 347   |
| Increased  | 24                             | 9              | 33    |
| Remained unchanged   | 31                             | 24             | 55    |
| Total  | 276                            | 159            | 435   |

**12. Expectations of respondents about prices of goods or services that the business sells over the next month**

| Perception about price change  | Accommodation and food service | Transportation | Total |
|--------------------------------|--------------------------------|----------------|-------|
| Not sure                       | 69                             | 45             | 114   |
| Prices will generally decrease | 30                             | 6              | 36    |
| Prices will generally increase | 108                            | 62             | 170   |
| Prices will stay the same      | 69                             | 46             | 115   |
| Total                          | 276                            | 159            | 435   |

**13. Capacity utilization of establishment in producing output in the first half of 2020**

| Capacity utilization         | Accommodation and food service | Transportation | Total |
|------------------------------|--------------------------------|----------------|-------|
| Don't know                   | 35                             | 29             | 64    |
| Far below the maximum        | 98                             | 79             | 177   |
| Maximum output               | 20                             | 11             | 31    |
| Moderately below the maximum | 75                             | 25             | 100   |
| Slightly below the maximum   | 48                             | 15             | 63    |
| Total                        | 276                            | 159            | 435   |

**14. Change in total hours worked per month by type of business between the first half of 2020 with the same period in 2019**

| Change in worked hours | Accommodation and food service | Transportation | Total |
|------------------------|--------------------------------|----------------|-------|
| Decreased              | 190                            | 123            | 313   |
| Increased              | 10                             | 1              | 11    |
| Remained unchanged     | 76                             | 35             | 111   |
| Total                  | 276                            | 159            | 435   |

**15. Change in demand on establishment's products and services between the first half of 2020 with the same period in 2019**

| Change in products and service | Accommodation and food service | Transportation | Total |
|--------------------------------|--------------------------------|----------------|-------|
| Decreased                      | 236                            | 121            | 357   |
| Increased                      | 8                              | 11             | 19    |
| Remained unchanged             | 32                             | 27             | 59    |
| Total                          | 276                            | 159            | 435   |

**16. Change in supply of purchased items to resell between the first half of 2020 with the same period in 2019**

| Change of purchased items | Accommodation and food service | Transportation | Total |
|---------------------------|--------------------------------|----------------|-------|
| Decreased                 | 193                            | 81             | 274   |
| Increased                 | 53                             | 21             | 74    |
| Remained unchanged        | 30                             | 57             | 87    |
| Total                     | 276                            | 159            | 435   |

**17. Change in the number of guests between the first half of 2020 with the same period in 2019**

| Change in the number of guests | Accommodation and food service | Transportation | Total |
|--------------------------------|--------------------------------|----------------|-------|
| Decreased                      | 242                            | 130            | 372   |
| Increased                      | 7                              | 5              | 12    |
| Remained unchanged             | 27                             | 24             | 51    |
| Total                          | 276                            | 159            | 435   |

**18. COVID-19- effects on establishments**

| Type of effects   | Hotel | Transport | Total |
|---|-------|-----------|-------|
| Clients not paying their bills  | 80    | 13        | 93    |
| Reduced logistics services  | 27    | 6         | 33    |
| Reduced certification services  | 4     | 1         | 5     |
| Power outage  | 15    | 7         | 22    |
| Water supply disruptions  | 8     | 1         | 9     |
| Problems with internet access   | 15    | 2         | 17    |
| Problems with roads   | 48    | 89        | 137   |
| Increased administrative bottlenecks  | 33    | 43        | 76    |
| Reduced investment  | 99    | 36        | 135   |
| Employee absences due to sickness or childcare  | 19    | 1         | 20    |
| Adopting social distancing in the workplace   | 104   | 77        | 181   |
| Shifting production to products required for COVID-19 response (e.g., masks, soap, hand sanitizer, gowns) | 21    | 10        | 31    |
| Increased costs due to need to purchase personal protective equipment for employees                       | 67    | 33        | 100   |

|   |     |    |     |
|---|-----|----|-----|
| Increase in input prices                            | 119 | 45 | 164 |
| Disruption in the supply chain                      | 67  | 18 | 85  |
| Guests do not visit this establishment (e.g. Hotel) | 170 | 19 | 189 |
| None of the above                                   | 4   | 4  | 8   |
| Other   | 1   | 10 | 11  |
| Don't know  | 0   | 8  | 8   |

### 19. Number job losers due to COVID-19

| Job looser type                       | Number | Percentage |  |
|---------------------------------------|--------|------------|--|
| Full-time workers (nationals)         | 294    | 82.1       |  |
| Part-time workers (nationals)         | 41     | 11.5       |  |
| Temporary workers (nationals)         | 22     | 6.1        |  |
| Workers with disabilities (nationals) | 1      | 0.3        |  |
| Total                                 | 358    | 100.0      |  |

### 20. Number female job losers due to COVID-19

| Type of business                | Number | Percentage |  |
|---------------------------------|--------|------------|--|
| Food and accommodation services | 117    | 97.5       |  |
| Transportation                  | 3      | 2.5        |  |
| Total                           | 120    | 100        |  |

### 21. No of establishments that allows employees to work virtually

| Response  | Accommodation and food service | Transportation | Total |
|-----------|--------------------------------|----------------|-------|
| No        | 196                            | 145            | 341   |
| Partially | 13                             | 3              | 16    |
| Yes       | 67                             | 11             | 78    |
| Total     | 276                            | 159            | 435   |

### 22. No of establishment that have provided their staff different facilities to make remote work possible

| Type of facilities provided by the establishments                              | Number | Percentage |  |
|--|--------|------------|--|
| Workstation (desk, chair, footrest, etc.)                                      | 44     | 10.11      |  |
| Computers/tablets  | 2      | 0.46       |  |
| Partial or total payment of essential services (electricity, water, gas, etc.) | 9      | 2.07       |  |

|  |    |      |  |
|--|----|------|--|
| Co-financing of the internet connection service  | 5  | 1.15 |  |
| Full payment of internet connection service  | 3  | 0.69 |  |
| Remote access to the organization's intranet   | 2  | 0.46 |  |
| Implemented methodologies to improve the efficiency of remote work (Agile, use of Scrum tools, etc.)   | 2  | 0.46 |  |
| Use of online platforms for videoconference (Zoom, MS Teams, Skype for Business, etc.)   | 2  | 0.46 |  |
| Use of online platforms for task scheduling and/or team project scheduling (MS Teams, Planner, Slack, Monday.com, Zoho Sprints, Project Manager.com, Jira, Target process, ClickUp, Vivify Scrum, Meister Task, Ax soft, Scrum wise, etc.) | 1  | 0.23 |  |
| None   | 39 | 8.97 |  |
| Other  | 4  | 0.92 |  |

### 23. Approximate net and average income of establishments before and during COVID-19 (in lakh)

| Business type  | Total net income |                | Average net income |                |
|----------------|------------------|----------------|--------------------|----------------|
|                | Jan-Dec(2019)    | Jan- Dec(2020) | Jan- Dec (2019)    | Jan- Dec(2020) |
| Hotel          | 2,784.3          | 1,024.7        | 10.09              | 3.71           |
| Transportation | 1,071.8          | 445.8          | 6.74               | 2.80           |
| Total          | 3,856.1          | 1,470.6        | 8.86               | 3.38           |

### 24. Establishment's ability to access financial resources (cash flow) since the outbreak of COVID-19

| Cash flow availability | Hotel | Transportation | Total |
|------------------------|-------|----------------|-------|
| Decrease               | 180   | 107            | 287   |
| Don't know             | 25    | 3              | 28    |
| Increase               | 17    | 11             | 28    |
| Not applicable         | 11    | 25             | 36    |
| Remain the same        | 43    | 13             | 56    |
| Total                  | 276   | 159            | 435   |

**25. Establishment's ability to access financial resources (purchases on credit) since the outbreak of COVID-19**

| Purchases on credit | Accommodation and food service | Transportation | Total |
|---------------------|--------------------------------|----------------|-------|
| Decrease            | 42                             | 8              | 50    |
| Don't know          | 32                             | 28             | 60    |
| Increase            | 103                            | 32             | 135   |
| Not applicable      | 47                             | 70             | 117   |
| Remain the same     | 52                             | 21             | 73    |
| Total               | 276                            | 159            | 435   |

**26. a. Main sources of establishments to deal with cash flow shortages since the outbreak of COVID-19 (first choice)**

| Main sources to deal shortage of cash flow (First choice)  | Hotel | Transportation | Total |
|--|-------|----------------|-------|
| Concessional loans from commercial or public banks   | 60    | 29             | 89    |
| Concessional loans from non-banking financial institutions (microfinance institutions, credit cooperatives, credit unions, or finance companies) | 35    | 13             | 48    |
| Delaying payments to banks or other financial service providers  | 10    | 5              | 15    |
| Delaying payments to suppliers or workers  | 13    | 8              | 21    |
| Don't know   | 1     | 1              | 2     |
| Drawing on personal savings or contributions from family   | 122   | 59             | 181   |
| Government grants  | 1     | 0              | 1     |
| Non-concessional loans from commercial or public banks   | 20    | 30             | 50    |
| None of the above  | 6     | 6              | 12    |
| Selling off business assets (e.g., property, equipment)  | 1     | 5              | 6     |
| Selling off personal assets (e.g., car, property)  | 7     | 3              | 10    |
| Total  | 276   | 159            | 435   |

| <b>26.b. Main sources of establishments to deal with cash flow shortages since the outbreak of COVID-19 (2nd choic)</b>                          |                                |                |            |
|--|--------------------------------|----------------|------------|
| Main sources to deal shortage of cash flow (2nd choice)  | Accommodation and food service | Transportation | Total      |
| Concessional loans from commercial or public banks   | 33                             | 24             | 57         |
| Concessional loans from non-banking financial institutions (microfinance institutions, credit cooperatives, credit unions, or finance companies) | 43                             | 29             | 72         |
| Delaying payments to banks or other financial service providers  | 21                             | 15             | 36         |
| Delaying payments to suppliers or workers  | 28                             | 14             | 42         |
| Don't know   | 21                             | 7              | 28         |
| Drawing on personal savings or contributions from family   | 48                             | 23             | 71         |
| Equity finance (increase contributions or capital from existing owners/shareholders or issuing new shares)                                       | 0                              | 2              | 2          |
| Government grants  | 4                              | 3              | 7          |
| Non-concessional loans from commercial or public banks   | 13                             | 6              | 19         |
| Other  | 25                             | 3              | 28         |
| Selling off business assets (e.g., property, equipment)  | 14                             | 5              | 19         |
| Selling off personal assets (e.g., car, property)  | 11                             | 1              | 12         |
| Not stated   | 15                             | 27             | 42         |
| <b>Total</b>   | <b>276</b>                     | <b>159</b>     | <b>435</b> |

**26.c. Main sources of establishments to deal with cash flow shortages since the outbreak of COVID-19 (3rd choice)**

| Main sources to deal shortage of cash flow (2nd choice)  | Hotel | Transportation | Total |
|--|-------|----------------|-------|
| Concessional loans from commercial or public banks   | 24    | 21             | 45    |
| Concessional loans from non-banking financial institutions (microfinance institutions, credit cooperatives, credit unions, or finance companies) | 11    | 5              | 16    |
| Delaying payments to banks or other financial service providers  | 18    | 10             | 28    |
| Delaying payments to suppliers or workers  | 6     | 5              | 11    |
| Don't know   | 57    | 27             | 84    |
| Drawing on personal savings or contributions from family   | 32    | 19             | 51    |
| Equity finance (increase contributions or capital from existing owners/shareholders or issuing new shares)                                       | 1     | 1              | 2     |
| Government grants  | 3     | 1              | 4     |
| Non-concessional loans from commercial or public banks   | 8     | 1              | 9     |
| Other  | 38    | 14             | 52    |
| Selling off business assets (e.g., property, equipment)  | 6     | 5              | 11    |
| Selling off personal assets (e.g., car, property)  | 14    | 6              | 20    |
| Not stated   | 58    | 44             | 102   |
| Total  | 276   | 159            | 435   |

**27. Status of establishments for insolvency or bankruptcy protection since the outbreak of COVID-19**

| Response | Hotel | Transportation | Total |
|----------|-------|----------------|-------|
| No       | 253   | 136            | 389   |
| Yes      | 23    | 23             | 46    |
| Total    | 276   | 159            | 435   |

**28. Type of assistance received by establishments since the outbreak of COVID-19**

| Type of assistance received  | Response | Hotel | Transportation |
|--|----------|-------|----------------|
| No assistance received;  | No       | 40    | 51             |
|  | Yes      | 236   | 108            |
| Cash transfers for businesses;   | No       | 276   | 153            |
|  | Yes      | 0     | 6              |
| Deferral of credit payments, rent or mortgage, suspension of interest payments, or rollover of debt; | No       | 254   | 131            |
|  | Yes      | 22    | 28             |
| Access to new credit schemes;  | No       | 270   | 155            |
|  | Yes      | 6     | 4              |
| Fiscal exemptions or reductions  | No       | 268   | 149            |
|  | Yes      | 8     | 10             |
| Wage subsidies   | No       | 275   | 158            |
|  | Yes      | 1     | 1              |
| Distribution of masks, hand sanitizers, soap, Personal Protective Equipment;                         | No       | 260   | 151            |
|  | Yes      | 16    | 8              |
| Quarantine and insolation services to employees;   | No       | 273   | 159            |
|  | Yes      | 3     | 0              |
| Treatment to Covid-19 infected staff;  | No       | 273   | 157            |
|  | Yes      | 3     | 2              |
| Other  | No       | 274   | 155            |
|  | Yes      | 2     | 4              |

**29. Perception of respondents on adequacy of government supports to respond COVID-19**

| Adequacy of government support  | Hotel | Transportation | Total |
|---------------------------------|-------|----------------|-------|
| Adequate                        | 6     | 6              | 12    |
| Inadequate                      | 23    | 28             | 51    |
| Neither adequate nor inadequate | 9     | 7              | 16    |
| Very adequate                   | 2     | 3              | 5     |
| Very inadequate                 | 0     | 7              | 7     |
| Not reported                    | 236   | 108            | 344   |
| Total                           | 276   | 159            | 435   |

**30. Main reasons of making business continuity plan by the establishments**

| Reasons for making continuity plan | Hotel | Transportation | Total | Percentage |
|------------------------------------|-------|----------------|-------|------------|
| Asset protection                   | 55    | 51             | 106   | 33.0       |
| Minimize downtime                  | 9     | 4              | 13    | 4.0        |
| Other                              | 2     | 1              | 3     | 0.9        |
| Quick recovery/resuming operations | 129   | 70             | 199   | 62.0       |
| Total                              | 195   | 126            | 321   | 100.0      |

**31. Extent of usefulness of business continuity plan of establishments in the current COVID-19 epidemic**

| Usefulness of business plan | Hotel | Transportation | Total | Percentage |
|-----------------------------|-------|----------------|-------|------------|
| Not that useful             | 39    | 18             | 57    | 17.8       |
| Not useful at all           | 6     | 6              | 12    | 3.7        |
| Somewhat useful             | 114   | 63             | 177   | 55.1       |
| Very useful                 | 36    | 39             | 75    | 23.4       |
| Total                       | 195   | 126            | 321   | 100.0      |

**32. Type of government measures most helpful for establishments to cope with the COVID-19 crisis**

| Most preferred measures from governments  | Hotel | Transportation | Total | Percentage |
|---|-------|----------------|-------|------------|
| Fiscal exemptions or tax reductions   | 126   | 63             | 189   | 43.4       |
| Access to new credit  | 114   | 74             | 188   | 43.2       |
| Deferral of credit payments, rent or mortgage, suspension of interest payments, or rollover of debt | 106   | 70             | 176   | 40.5       |
| Cash transfers for businesses   | 93    | 62             | 155   | 35.6       |
| Access to personal protective equipment to re-open business safely;                                 | 53    | 51             | 104   | 23.9       |
| Access to new markets or business matching;   | 65    | 18             | 83    | 19.1       |
| Assistance to transition to new products or services with higher demand;                            | 56    | 11             | 67    | 15.4       |
| Quick response mechanisms if any establishment wants to test COVID-19 for their workers/employee    | 20    | 14             | 34    | 7.8        |
| Wage subsidies  | 18    | 6              | 24    | 5.5        |
| Support to digital transition   | 10    | 6              | 16    | 3.7        |
| Other   | 1     | 1              | 2     | 0.5        |

**33. Average months that take establishments to resume business as usual**

| Establishments | Average Months |
|----------------|----------------|
| Hotel          | 17.2           |
| Transportation | 15.0           |
| Both           | 16.3           |

**34. Likelihood in demand for establishment's products and services in the next three months compared with the past three months**

| Likelihoods in demand | Hotel | Transportation | Total | Percentage |
|-----------------------|-------|----------------|-------|------------|
| Will decrease         | 78    | 45             | 123   | 28.3       |
| Will increase         | 91    | 55             | 146   | 33.6       |
| Will remain unchanged | 107   | 59             | 166   | 38.2       |
| Total                 | 276   | 159            | 435   | 100.0      |

**35. Respondents' opinion about the risk that establishments will permanently shut down because of the COVID-19 crisis**

| Likelihoods in demand | Hotel | Transportation | Total | Percentage |
|-----------------------|-------|----------------|-------|------------|
| No                    | 88    | 57             | 145   | 33.3       |
| Not sure              | 137   | 78             | 215   | 49.4       |
| Yes                   | 51    | 24             | 75    | 17.2       |
| Total                 | 276   | 159            | 435   | 100.0      |

**36. Average months that closure could occur**

| Establishments | Average Months |
|----------------|----------------|
| Hotel          | 13.7           |
| Transportation | 5.6            |
| Both           | 11.5           |

**37. Expectation of respondents about establishment's workforce size to change over the next months due to the COVID-19 outbreak**

| Change in workforce size               | Hotel | Transportation | Total | Percentage |
|--|-------|----------------|-------|------------|
| Expect workforce size to decrease      | 56    | 18             | 74    | 17.0       |
| Expect workforce size to increase      | 20    | 8              | 28    | 6.4        |
| Expect workforce size to stay the same | 74    | 50             | 124   | 28.5       |
| Not sure                               | 126   | 83             | 209   | 48.0       |
| Total                                  | 276   | 159            | 435   | 100.0      |

**38. Status of health protocol followed by establishments while selling their products and services in response to COVID-19**

| Status   | Hotel | Transportation | Total | Percentage |
|----------|-------|----------------|-------|------------|
| No       | 10    | 2              | 12    | 2.8        |
| Not sure | 19    | 7              | 26    | 6.0        |
| Yes      | 247   | 150            | 397   | 91.3       |
| Total    | 276   | 159            | 435   | 100.0      |

**39. Possibility to change the sector of activity of establishments due to the impacts of COVID-19**

| Response | Hotel | Transportation | Total | Percentage |
|----------|-------|----------------|-------|------------|
| No       | 158   | 99             | 257   | 59.1       |
| Not sure | 67    | 38             | 105   | 24.1       |
| Yes      | 51    | 22             | 73    | 16.8       |
| Total    | 276   | 159            | 435   | 100.0      |

**40. Size of the hotel**

| Size          | Number | Percentage |
|---------------|--------|------------|
| 1 - 10 rooms  | 13     | 4.7        |
| 11 - 25 rooms | 15     | 5.4        |
| 26-50 rooms   | 3      | 1.1        |
| Not stated    | 245    | 88.8       |
| Total         | 276    | 100.0      |

**41. Type of lodging property of establishment (Hotel)**

| Type of lodging         | Number | Percentage |
|-------------------------|--------|------------|
| Bed and breakfast (B&B) | 10     | 32.3       |
| Independent Hotel       | 13     | 41.9       |
| Motel                   | 4      | 12.9       |
| Guest house             | 1      | 3.2        |
| Resort                  | 2      | 6.5        |
| Vacation rental         | 1      | 3.2        |
| Total                   | 31     | 100.0      |

**42. Change in demand for booking of establishments (hotel) between January-September in 2019 to January-September in 2020**

| Change in demand for booking | Number | Percentage |
|------------------------------|--------|------------|
| Moderate decrease            | 4      | 12.9       |
| Moderate increase            | 2      | 6.5        |
| No change                    | 1      | 3.2        |
| Not applicable               | 2      | 6.5        |
| Not sure                     | 1      | 3.2        |
| Significant decrease         | 20     | 64.5       |
| Significant increase         | 1      | 3.2        |
| Total                        | 31     | 100.0      |

**43. Cancellation of booking in January-September, 2020 compared to January-September 2019**

| Cancellation of booking | Number | Percentage |
|-------------------------|--------|------------|
| Moderate decrease       | 3      | 9.7        |
| Moderate increase       | 2      | 6.5        |
| Not applicable          | 2      | 6.5        |
| Not sure                | 8      | 25.8       |
| Significant decrease    | 15     | 48.4       |
| Significant increase    | 1      | 3.2        |
| Total                   | 31     | 100.0      |

**44. Type of negative impact of COVID-19 outbreak. on hotel**

| Negative impact of COVID-19 outbreak. on hotel    | Number | Percentage |
|---|--------|------------|
| Cancellations and postponements                   | 12     | 38.7       |
| Decrease in demand                                | 23     | 74.2       |
| Travel restrictions                               | 23     | 74.2       |
| Loss of revenue/income                            | 21     | 67.7       |
| Strained cash flow                                | 10     | 32.3       |
| Staff stress and anxiety                          | 10     | 32.3       |
| Payments delayed to staff/contractors             | 3      | 9.7        |
| Expenses frozen                                   | 1      | 3.2        |
| Unstable and damaged relations with suppliers     | 2      | 6.5        |
| Layoffs and reduction in employee salaries/ hours | 5      | 16.1       |
| Not applicable                                    | 1      | 3.2        |

| 45. Type of positive impact on hotel                              |        |            |
|---|--------|------------|
| Positive impact of COVID-19 on hotel                              | Number | Percentage |
| Last-minute bookings (from a COVID-19 hotspot to a non-hotspot)   | 7      | 22.6       |
| Contingency planning for the future                               | 11     | 35.5       |
| Deeper look into finances, seeking efficiencies                   | 6      | 19.4       |
| Creation of new rules and cancelling policies                     | 9      | 29.0       |
| Greater staff ability to work remotely                            | 4      | 12.9       |
| Downtime  | 3      | 9.7        |
| Time to invest in other things, such as upgrading company website | 5      | 16.1       |
| Travel industry coming together                                   | 8      | 25.8       |
| Not applicable  | 4      | 12.9       |

| 46. Type of concerns of hotels about COVID-19 |        |            |
|---|--------|------------|
| Hotels' key short-term concerns on COVID-19?  | Number | Percentage |
| General economic uncertainty                  | 22     | 71         |
| Political uncertainty                         | 14     | 45         |
| Virus-related travel restrictions             | 21     | 68         |
| Establishment cash flow                       | 4      | 13         |
| Staffing/employment                           | 6      | 19         |
| Cancellation policy                           | 6      | 19         |
| Marketing                                     | 7      | 23         |
| Exchange rate                                 | 1      | 3          |
| Pricing                                       | 8      | 26         |

| 47. No. of hotels with change in the no. of visitors since the outbreak of COVID-19 |                      |                        |
|---|----------------------|------------------------|
| Change in the no. of visitors in hotels   | Allocentric tourists | Psychocentric tourists |
| Decreased moderately  | 3                    | 11                     |
| Decreased significantly   | 17                   | 10                     |
| Increased moderately  | 2                    | 1                      |
| Increased significantly   | 1                    | 0                      |
| Not applicable  | 3                    | 5                      |
| Not sure  | 1                    | 2                      |
| Remained unchanged  | 4                    | 2                      |

**Note:** 1. Allocentric tourists are the persons who like adventures, such as hiking, climbing etc.

2. Psychocentric tourists are the persons who do not like adventures. They like crowded places such as beach, historical places, etc.

#### 48. Respondents' your opinion about the responsibility of the government

| Type of responsibility of government  | Number | Percent |
|---|--------|---------|
| Providing basic tourism infrastructure (transport, water, power, sewage etc)  | 22     | 71.0    |
| Advertising/promoting tourism in media  | 18     | 58.1    |
| Taking part in travel fairs/exhibitions (local, national, international)      | 8      | 25.8    |
| Organizing events   | 9      | 29.0    |
| Direct entrepreneurial role (Running govt. hotels, sightseeing)               | 12     | 38.7    |
| Regulatory role (Formulating Tourism Policy, Master Plan, Environ. Laws etc.) | 15     | 48.4    |
| Providing Benchmarking and certification systems                              | 2      | 6.5     |
| Promoting innovation in the sector  | 8      | 25.8    |
| Providing tourism information services  | 16     | 51.6    |
| Undertaking Research and market analysis                                      | 7      | 22.6    |

#### 49. Respondents' opinion in different statements (hotel)

| Type of statements  | Agree | Disagree | Neither disagree, nor agree | Strongly agree |
|---|-------|----------|-----------------------------|----------------|
| It is not good use of public money to promote destinations  | 12    | 13       | 2                           | 1              |
| Tourism businesses should lead in promoting destinations  | 17    | 1        | 1                           | 7              |
| A public private partnership is the best way to promote and organise destinations                         | 20    | 2        | 4                           | 2              |
| The public sector is often out of touch with the way the industry actually works                          | 7     | 12       | 7                           | 2              |
| Tourism development, management, marketing and promotion should be managed within an integrated structure | 17    | 4        | 1                           | 4              |
| The public sector should take the lead in promoting destinations  | 16    | 2        | 3                           | 6              |

**50. Respondents' opinion about the business activity (hotel) and future of tourism in province/country**

| Opinion of respondents | Before COVID-19 | December, 2020 |
|------------------------|-----------------|----------------|
| Neutral                | 2               | 9              |
| Optimistic             | 7               | 3              |
| Pessimistic            | 1               | 14             |
| Very optimistic        | 18              | 1              |
| Very pessimistic       | 3               | 4              |
|                        | 31              | 31             |

**51. Type of transport services of establishments**

| Type of service          | Number          |                | Percentage      |                |
|--------------------------|-----------------|----------------|-----------------|----------------|
|                          | Before COVID-19 | December, 2020 | Before COVID-19 | December, 2020 |
| District transport       | 102             | 105            | 64.2            | 66.0           |
| Inter-district transport | 99              | 92             | 62.3            | 57.9           |

**52. Type of vehicles in operation before COVID-19 and December 2020**

| Type of vehicles  | Before COVID-19 | Dec-20 |
|---|-----------------|--------|
| Buses (vehicles with 10 or more seats and standing space)       | 49              | 50     |
| Coaches (vehicles with 10 or more seats without standing space) | 11              | 11     |
| Minibus (vehicles with 9 seats or less)                         | 21              | 23     |
| Cab (less than 5 seats)   | 43              | 44     |
| Motorcycles   | 3               | 4      |
| Utility vehicles up to and including 3.5 tons                   | 6               | 7      |
| Truck Tractors  | 10              | 11     |
| Trucks over 3.5 tons up to and including 19 tons                | 5               | 4      |
| Trucks over 19 tons   | 3               | 3      |
| Not reported  | 8               | 2      |
| Total   | 159             | 159    |

**53. Status of following physical distance principle while transporting passengers, as a result of COVID-19**

| Status            | Number | Percentage |
|-------------------|--------|------------|
| No                | 7      | 4.4        |
| Yes, All the time | 100    | 62.9       |
| Yes, sometimes    | 52     | 32.7       |
| Total             | 159    | 100.0      |

**54. Service availability to disables and older adults in vehicles**

| Status  | Number | Percentage |
|---|--------|------------|
| No; I do not currently serve to them and have not in the past | 21     | 13.2       |
| Not anymore; I did in the past but discontinued serve to them | 7      | 4.4        |
| Yes   | 131    | 82.4       |
| Total   | 159    | 100.0      |

**55. Whether passengers have changed their attitude about transportation, after the COVID-19 outbreak**

| Status           | Number | Percentage |
|------------------|--------|------------|
| Don't know       | 17     | 10.7       |
| No change at all | 37     | 23.3       |
| Yes, negatively  | 54     | 34.0       |
| Yes, positively  | 51     | 32.1       |
| Total            | 159    | 100.0      |

**56. Extent of changes in attitude of passengers**

| Change in attitude | Number | Percentage |
|--------------------|--------|------------|
| Completely         | 5      | 4.8        |
| Somewhat           | 50     | 47.6       |
| Very little        | 20     | 19.0       |
| Very much          | 30     | 28.6       |
| Total              | 105    | 100.0      |

**57. Method of approaching to vehicle by passengers**

| Method of approaches       | Number | Percentage |
|----------------------------|--------|------------|
| Other                      | 15     | 9.4        |
| Scheduling a trip by phone | 101    | 63.5       |
| Spontaneously in the road  | 43     | 27.0       |
| Total                      | 159    | 100.0      |

**58. Possible impact of COVID-19 on different Business Issues in the long-term (more than 12 months from now)**

| Effects of COVID-19              | Decrease | Don't know | Increase | Not applicable |
|----------------------------------|----------|------------|----------|----------------|
| Operational productivity         | 72       | 19         | 8        | 38             |
| Skills shortages and recruitment | 22       | 29         | 3        | 45             |
| Material and hardware supply     | 27       | 18         | 26       | 51             |
| Fuel demand                      | 29       | 5          | 62       | 16             |
| Fuel supply                      | 57       | 2          | 43       | 16             |
| Fuel prices                      | 1        | 4          | 143      | 0              |

**59. Key contributors to solve transport sector issues in COVID-19 situation**

| Key action points                                     | Number | Frequency |
|---|--------|-----------|
| Investment in efficiency technology                   | 63     | 39.6      |
| Investment in sustainability technology               | 86     | 54.1      |
| Decrease in the reliance on single-occupancy vehicles | 27     | 17.0      |
| Adaptation and enhancement of supply chains           | 29     | 18.2      |
| Investment in planning and urban design               | 51     | 32.1      |
| Don't know  | 5      | 3.1       |

**60. Whether respondents would like to see government increase adoption of ITS, Technology and emerging solutions in responding to transport challenges**

| Response | Number | Percentage |
|----------|--------|------------|
| No       | 27     | 17.0       |
| Yes      | 132    | 83.0       |
| Total    | 159    | 100.0      |

**61. Respondents' opinion on policy measures that may be useful to solve transport challenges**

| Policy measures                                  | Number | Percentage |
|--|--------|------------|
| Integral local project planning                  | 52     | 32.7       |
| Support of trials and research of new technology | 65     | 40.9       |
| Support economic studies of the sector           | 78     | 49.1       |
| Don't know;                                      | 2      | 1.3        |

**62. Whether the business adopting measures to specifically help mitigate impacts on transport services and network operations**

| Response | Number | Percentage |
|----------|--------|------------|
| No       | 145    | 91.2       |
| Yes      | 14     | 8.8        |
| Total    | 159    | 100.0      |

**63. Existing measures adopted by business to mitigate the impact**

| Measures   | Number | Percentage |
|--|--------|------------|
| Contact customer through phone call                                  | 1      | 7.1        |
| Efficient and Safety transportation                                  | 1      | 7.1        |
| Government rules and regulations                                     | 1      | 7.1        |
| Healthy and Safe Travels following all Covid-19 guidelines           | 1      | 7.1        |
| Running transportation effectively and efficiently                   | 1      | 7.1        |
| Running Transportation effectively and efficiently                   | 1      | 7.1        |
| Running Transportation with all Covid -19 safety measure             | 1      | 7.1        |
| Social distance and government rule                                  | 1      | 7.1        |
| Social distancing  | 4      | 28.6       |
| Transportation to run effectively and With all health Safety Measure | 1      | 7.1        |
| Use of masks, sanitizers   | 1      | 7.1        |
| Total  | 14     | 100.0      |

## ANNEX V: Sample allocation by districts

| District | Establishments |       | Total | Households | Farmers | Daily wage workers | Overall units |
|----------|----------------|-------|-------|------------|---------|--------------------|---------------|
|          | Transport      | Hotel |       |            |         |                    |               |
| Baglung  | 23             | 15    | 38    | 70         | 40      | 29                 | 177           |
| Gorkha   | 17             | 25    | 42    | 81         | 44      | 31                 | 198           |
| Kaski    | 25             | 103   | 128   | 149        | 82      | 59                 | 418           |
| Lamjung  | 19             | 15    | 34    | 48         | 28      | 20                 | 130           |
| Manang   | 3              | 5     | 8     | 3          | 3       | 3                  | 17            |
| Mustang  | 6              | 8     | 14    | 5          | 3       | 3                  | 25            |
| Myagdi   | 20             | 12    | 32    | 32         | 18      | 13                 | 95            |
| Nawalpur | 13             | 30    | 43    | 77         | 44      | 31                 | 195           |
| Parbat   | 15             | 10    | 25    | 43         | 23      | 17                 | 108           |
| Syangja  | 9              | 18    | 27    | 84         | 45      | 32                 | 188           |
| Tanahun  | 9              | 35    | 44    | 92         | 51      | 37                 | 224           |
| Total    | 159            | 276   | 435   | 684        | 381     | 275                | 1,775         |



