



May 2020

A rapid assessment

Vulnerabilities of agricultural producers during COVID-19 pandemic



Executive summary

BRAC conducted a rapid assessment to bring out the voice of the farmers and shed light on their vulnerabilities intensified by COVID-19 pandemic. The assessment report shows that farmers or agricultural producers are amongst the worst victims of the economic shock resulting from the coronavirus crisis. The farmers of Bangladesh have been living with multiple vulnerabilities from the long before. As the agriculture sector began losing dominance during the structural transformation in the early 1990s, farmers also began to lose resilience to shocks (both natural and economic). The smallholder farmers (owning up to 0.5 acres and below), accounts for 64.5% of all households. They have been in a vicious cycle of loss and debt. For them, the COVID-19 pandemic, translated into an economic shock, enhanced their vulnerabilities. Their products are perishable, they are positioned in the bottom of the value chain, and their access to information is limited.

As part of the assessment, a survey was conducted between April 30 and May 11, 2020, on a nationally representative sample (at 95% confidence interval) of 1,581 farmers from all the agricultural sub-sectors (poultry, dairy, fisheries, crops and vegetables). The farmers were randomly selected from a comprehensive producers' database maintained by BRAC Enterprises.

The report presents how the farmers are perceiving the crisis and how they think it had impacted their overall production and marketing. Like any perception survey, the results may contain some systematic or unsystematic biases and differences in respondents' interpretation of the issue. Therefore, losses and economic stresses reported can sometimes be higher than that is in reality. However, a perception survey can always offer a quick and somewhat near-to real picture of how a larger group is interpreting the reality which can be instrumental in taking policy-decisions.

Most farmers in all four sectors were economically affected by the pandemic. Overall, 88% of all farmers reported problems they faced, which resulted in economic losses. The fisheries sector seems to be the hardest hit (100%). **The main causes are not getting fair prices (66%), limited operation of markets (52%), higher prices of inputs (45%) and unavailability of labour (28%).**

In terms of losses, overall, **on an average, each of the farmers lost Tk. 2,07,976 of income during these 45 days. Sectorally, the worst affected are the fish farmers who have lost an average of Tk. 5,47,317 worth of income.** Poultry farmers, dairy farmers and crops & vegetable farmers reported an average income loss of Tk. 2,79,314, Tk. 2,66,976 and Tk. 37,326 respectively. **Based on the number of farmers in each of the sectors from the Agriculture Census data of 2019, and the Department of Livestock Services publication, the total combined income loss during late March to early May stands at an estimated value of Tk. 56,536.68 crore.** The sectoral distribution of the loss in Fisheries, Crop & vegetable, Poultry, and Dairy sector stands at Tk. 38,940.90 crore, Tk. 15,250.80 crore, Tk. 1,759.38 crore, and Tk. 585.6 crore respectively.

Given the sudden nature of the crisis and low resilience of marginal farmers, farmers found it difficult to cope with the ongoing crisis. **42% of all farmers reported that they had no way to cope with the crisis.** Especially, 60% of crop and vegetable farmers reported that they had to absorb the losses fully. **11% of all farmers and 17% of poultry farmers have to reduce their production.** Another 11% of all farmers took additional credit to stay afloat. The rate was highest among fish farmers of whom 37% had to depend on new credit. 8% of the farmers, on the other hand, had to sell assets to survive. **12% farmers had to stop paying credit instalments to cope**

with the crisis. Finally, a small fraction (2% overall, and 3% among fish farmers) had to close their business due to the losses.

To most farmers, the future seems to be equally bleak. **41% of the respondents are planning to depend on credit to survive. Of the respondents 14% will have to depend on their alternative income sources, 18% will either draw from savings or sell their assets, another 18% still have no plans and 5% respondents are planning to change their profession.** Those who are planning to rely on credit, 19% are planning to take loans from NGOs, 15% are to seek help from Banks and 7% will fall back on relatives. The sectoral distribution of those who are planning to depend on credit is 69% for fish farmers, 61% for poultry farmers, 46% for livestock farmers and 31% for crops and vegetable farmers. Alarming, 22% of the dairy farmers are planning to sell assets (cattle) to cope with future uncertainties.

That is while most farmers heard about the incentive mechanisms but are either unaware or misinformed about the process of availing the facilities. **The survey shows that 64% of all farmers are aware of the declared government incentive fund of Tk. 5000 crore.** Especially the awareness is high among the fisheries sector (91%). However, **further investigation reveals that among those who are aware of the incentive package most (~79%) had no idea or had a misconception about how to avail the facility.** As the survey reveals, 99% of the poultry farmers either do not know or seem to have misconceptions about how to avail the facility. A significant number of crop and vegetable farmers reported that they believe the loans will be distributed by the local agriculture office or have to go to Dhaka to apply, and so on. Most significantly, **only 20% of the respondents reported having prior experience of taking formal credit from banks which indicates farmers' limited relationships with the banking channels.** This number is higher among the fisheries sector (21%) but absolutely low in the poultry sector (9%). Since most farmers are either unaware or misinformed and have no experience of formal banking, an innovative channel is needed to properly target and distribute the incentive to avoid corruption and rent-seeking.

The way to support the farmers to bounce back from the pandemic losses lies in transparent delivery of government incentives and an effective market system. **A more farmer-friendly credit disbursement system reducing the red-tape barriers** is required to enable the genuine and needy farmers to get a share of it. **Government intervention in procurement and fully functioning supply chain systems** can rectify the falling prices. Budgetary allocations, the inclusion of farmers in social safety net programmes combined with time-bound plans taken at this stage might contribute to the sustainable growth of the sector. **Finally, it will also be important to support the overall agro-sector** including the producers of seed, fertiliser, feeds etc. so that they can extend their support to the farmers during the next season.



Background

The COVID-19 pandemic has left the world stands still and is leaving a scar in almost all sectors, including the agriculture sector. The agriculture sector of Bangladesh employs around 50% of the labour force and poses significant importance in the development context of Bangladesh in terms of ensuring food security and generating employment. Farmers of Bangladesh have always been among the major victims of any climatic or economic shock. Their vulnerabilities lie in the perishable nature of their products, their overdependence on the middlemen in the value chain and their least knowledge on market systems. The farmers of Bangladesh also lack an adequate credit system and have limited or no access to cold storage. The COVID-19 pandemic has added shocks to their existing miseries. As the country went into a 'lockdown' mode to fight the spread of novel coronavirus, agricultural producers have been struggling to cope with the changed realities. Restriction of inter-district transportation, limited market hours, closure of hotels and restaurants, and people's fear to go out have become the "new normal" since the pandemic unfolded worldwide. This "new normal" situation has added some new challenges to their recurring vulnerabilities. The new challenges include a massive disruption in the supply chain, lack of production inputs, low price of agro produces, and lack of policy support to cope with loss and damages.

BRAC Enterprises, with support from BRAC ASC and CCP, conducted a rapid assessment of the vulnerabilities of the agricultural producers of Bangladesh induced by COVID-19 pandemic. The assessment aims to shed light on the challenges of agricultural producers that they are encountering in the lockdown situation and to propose necessary policy actions to overcome the challenges.



Methodology

The assessment mainly banked on primary data generated through a phone survey as well as secondary data to feed into some qualitative aspects. The survey covered a nationally representative sample of 1,581 farmers from all 64 districts of the country. The sampling takes a 95% confidence interval. The sample design used the Census of Agriculture, 2008 as a reference. The respondents of the survey include crop and vegetable farmers (57%), poultry farmers (6%), fish farmers (12%) and dairy farmers (25%). The survey was conducted by BRAC staff over the telephone, using a short and structured questionnaire. The farmers were randomly selected from a comprehensive list provided by BRAC Enterprises. The survey was conducted between 30th April and 11th May 2020. Majority of the respondents are landless and marginalised farmers or operating cottage enterprises. Details of the demographic profile of the respondents are provided in Annex A.

Note on the perception survey methodology

Perception survey is generally based on respondents' perception and not on empirical evidence. Such surveys represent how respondents believe, feel, think of any situation and how they might react to it. Therefore, the results are subject to some systematic or unsystematic biases and differences in interpretation of the issue, including self-serving bias, confirmation bias, over-reporting of losses and under-reporting of gains etc. especially, during a time of war, conflict, economic stress or in a political crisis, there is a chance of exaggeration, which can sometimes challenge the reliability of the data. However, such surveys are useful means to gather quick data that can generate evidence on the changes and how people are perceiving the impacts. These provides the views of the ground and not the opinions of experts. Perception surveys always support in evaluating the situation from the perspective of the ones actually facing it and thus help in taking policy decisions.



Farmers' vulnerabilities increase as pandemic disrupts market systems

Some of the measures taken by the government to prevent the spread of COVID-19 pandemic, albeit were necessary, appeared to have adverse impacts on the agricultural market systems, as well as those involved in agro businesses. 88% of the farmers who participated in the survey faced some economic losses owing to the production and marketing related challenges. The major impact that COVID-19 pandemic has brought to the agriculture sector is the fall of demand for almost all agricultural products. 66% of farmers got a much lower price than they used to get in a normal situation (53% for crop and vegetable farmers and 99% of fish farmers). The perishable nature of agro products added woes to the farmers, as they could not but sell the items at whatever price they could incur.

52% of farmers reported that they were unable to take their produce to the local market or selling points to obtain better prices and sell their products smoothly and 45% reported higher input prices. Moreover, unavailability of labours, reported by 28% of farmers (48% for fish farmers and 31% for crop farmers), created difficulties for them to continue production. However, only 12% of farmers (19% of crop and vegetable farmers) were able to continue their production without any challenge.

Figure 1: Problems faced by the farmers during COVID situation (N=1581)*



*Multiple Responses

Farmers loses an estimated income of Tk. 56,536.68 crore over COVID-19 crisis

While each sub-sector is dealing with prices and supply chain issues, 34% of respondents have reported damages of their products. Moreover, during the end of March - first half of May 2020 period, the average income loss of these farmers as reported was Tk 2,07,976¹. The amount includes damage of products, getting lower prices, higher prices of inputs, lower demand for dairy, fisheries and poultry products. The combined income loss of crops, vegetables, poultry, dairy and fisheries subsector farmers of the country is estimated to be Tk. 56,536.68 crore during the above mentioned period of the lockdown. Among the survey participants, fish farmers reported highest amount of income loss on average (Tk. 5,47,317), owing to the rumour of spreading the coronavirus through fish and March-April being the fish cultivation season. A similar rumour was spread about poultry which led to a drastic fall in the demand for poultry, and a consequent income loss of Tk. 2,79,314 on average.



Table 1: Estimated income loss of farmers of each sub-sector

Sub-sector	Average income loss of farmers (Tk)	Estimated income loss of farmers nationally ² (Tk)
Fisheries	Tk. 5,47,317	Tk. 38,940.90 crore
Poultry	Tk. 2,79,314	Tk. 1759.38 crore
Livestock	Tk. 2,66,976	Tk. 585.6 crore
Crops & vegetables	Tk. 37,326	Tk. 15,250.80 crore
Total	Tk. 2,07,976	Tk. 56,536.68 crore

A cottage poultry farmer from Gopalganj mentioned that his poultry worth Tk. 4 lakh 50 thousand were destroyed as he had to bury his hatchlings finding no other alternative supports.

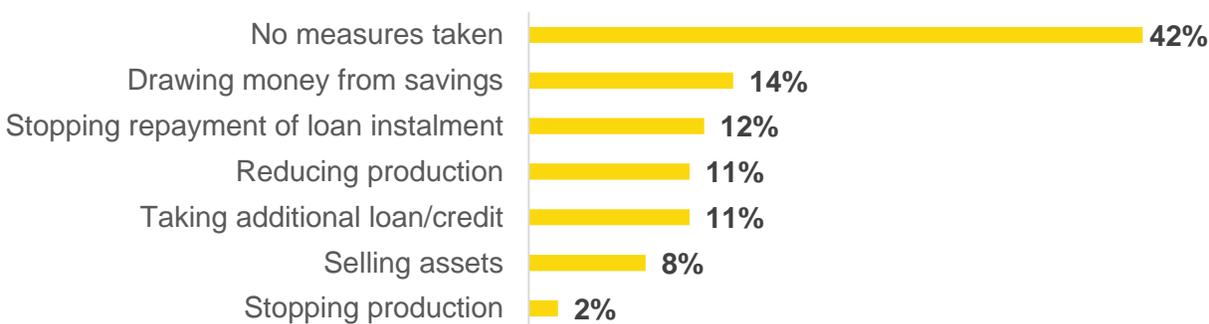
¹ Average amount reported by 34% of the farmers.

² The estimated income loss of the farmers all over the country has been calculated using the data from Agriculture Census 2019, and Department of Livestock Services. According to Agriculture Census 2019, no. of households involved in crop farming, and fish farming are 1,51,83,183 and 16,05,185 respectively. The no. of poultry and fisheries enterprises are 88000, and 58590 respectively.

Farmers couldn't do much to cope

Given the sudden nature of the crisis and low resilience of marginal farmers, farmers found it difficult to cope with the ongoing crisis. 42% of all farmers reported that they had no way to cope with the crisis. Especially, 60% of crop and vegetable farmers reported that they had to absorb the losses fully. 11% of all farmers and 17% of poultry farmers have to reduce their production. Another 11% of all farmers took additional credit to stay afloat. The rate was highest among fish farmers of whom 37% had to depend on new credit. 8% of the farmers, on the other hand, had to sell assets to survive. 12% farmers had to stop paying credit instalments to cope with the crisis. Finally, a small fraction (2% overall, and 3% among fish farmers) had to close their business due to the losses.

Figure 2: Measures taken by the farmers to cope with COVID situation (N=1581)



Findings suggest that before the pandemic situation, the majority of the farmers (52%) relied on different forms of loans or credit to finance their cost of production and business, out of which 26% depended on NGO loans, 17% on bank loans and 8% borrowed money from friends and relatives. The recurrent indebted farmers could not do much to face the challenges induced by COVID-19.

Farmers losing confidence in market systems



With the growing challenges and the significant amount of losses made over the last 45 days, farmers do not seem to be very positive about the crisis. Only 18% of farmers think that everything will be back to normal within a short time. 59% of farmers (90% of livestock) foresee that the price of the production inputs like seeds, fertiliser, feed, pesticides, medicine etc. will rise as the supply shortages of these inputs might occur. 56% of farmers presume that demands of their products will drop further as markets are not fully operating due to the ongoing restrictions. 33% of farmers do not have confidence in the market systems and suspect that syndicates will distort prices and will pocket farmers' share of profit.

If COVID 19 situation continues even in the next season, many of the farmers will find it difficult to stay in farming. Following the challenges that the farmers are facing in terms of production, supply chain and price constraints, they were asked how they would earn a living if they are again

not able to get a fair price or cannot produce in the next season. 34% of the farmers replied that they would take credits either from banks or NGOs.

Only 14% of the farmers replied that they have alternative income sources (18% among crop and vegetable farmers, 3% among poultry, 13% among livestock and 6% among fish farmers). However, 18% of the farmers (27% of crop and vegetable, 11% of poultry, 5% of livestock and 4% of fish farmers) did not have any answer to how they would survive if the crisis continues in the next season. 9% of farmers replied that they would have to sell their assets and 5%, losing their motivation, will change their profession.

The sectoral distribution of those who are planning to depend on credit is 69% for fish farmers, 61% for poultry farmers, 46% for livestock farmers and 31% for crops and vegetable farmers. Alarmingly, 22% of the dairy farmers are planning to sell assets to cope with future uncertainties.

Table 2: Farmers' alternative plan in case the disruption continues in the next season

Alternative livelihood options	Percentage of respondents (all)	Percentage of crop and vegetable farmers	Percentage of Poultry Farmers	Percentage of dairy farmers	Percentage of fish farmers
Other business/ income sources	13.98	17.61	3.16	12.56	4.86
Loan from relatives	6.7	8.42	4.2	3.02	7.57
Credit from NGOs	18.98	16.94	52.63	16.08	17.84
Will change profession	4.62	6.64	0	2.26	2.16
Credit from Banks	15.18	5.43	4.21	26.88	43.24
Drawing from savings	9.36	8.31	18.95	10.05	8.12
Selling assets	9.1	3.65	3.16	21.86	11.35
No problem with production	0.38	0.66	-	-	-
Do not know	18.28	27.8	10.53	5.03	4.32
Not Applicable	3.42	4.54	3.16	2.26	0.54

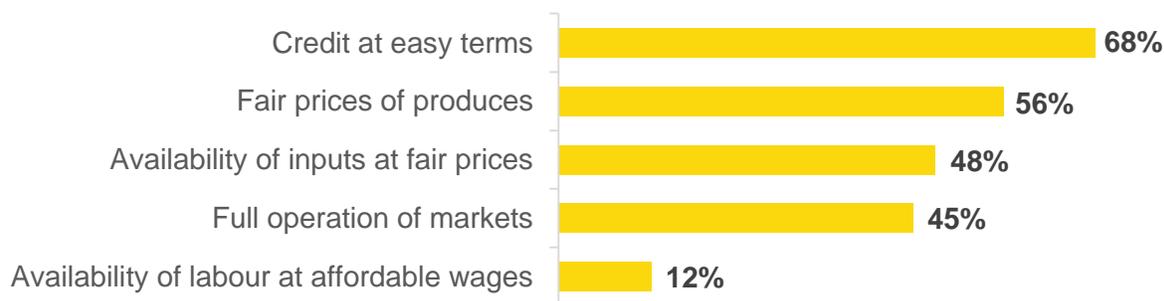
Dealing with the pandemic: Agricultural finances are largely demanded

Although the challenges of farmers are increasing, the policy support reaching their hands is significantly inadequate. 95% of farmers informed that they have not yet received any form of support from the government or NGOs. The rest have received food assistance, cash, fair prices of poultry and fish feed, and other input materials.



When they were asked about what support they require from the government or NGOs to deal with the ongoing and perceived upcoming challenges, 68% of farmers mentioned that they require agricultural credit at easy terms. The expectation is higher among the livestock farmers (76%). Moreover, 56% of farmers sought a guarantee of fair prices of their products.

Figure 3: Support needed to overcome COVID 19 situation (N = 1581) *



*Multiple responses

48% of farmers are opting for production inputs at affordable prices. This expectation is higher among livestock farmers (89%). Moreover, 45% of farmers expressed their demand that the government should resume the full-fledged market operations.

Are farmers ready to avail financial assistance?

The farmers have largely mentioned their need for financial assistance to continue their production and business. The government has declared a stimulus package of Tk. 5,000 crore for the agricultural sector where farmers will be provided with credits at a 4% rate of interest. One of the key objectives of the study was to assess the knowledge and preparedness of the farmers in availing the incentive through formal channels.

64% of the respondents were found to be aware of the stimulus package declared for the agriculture sector by the government. Among the sub-sectors fish farmers were found to be knowing about the incentive the most (91%) However, 58% farmers did not know how they can have access to the incentives. Only 21.4% were found to be aware that the stimulus package will be disbursed through banks. The rest 20.4% had various kinds of misconceptions regarding the delivery mechanism i.e. collection of loans from local agriculture offices or NGOs, going to Dhaka for availing loans etc. For poultry farmers, 99% of them either did not know how to avail the packages or had misconceptions. The knowledge level was higher among livestock farmers as 24% could rightly mention the availing mechanism. The farmers first heard of the packages mostly from television (75%). The second common source for them was fellow farmers.

Figure 4: Do you have a bank account?



The banks are responsible for the disbursement of loans to the farmers. Therefore, the incentives successfully reaching the farmers in need will depend on farmers' ability to avail bank loans at 4% rate of interest. But the survey reflects that 39% of the farmers do not have any bank account. This percentage is even higher among the landless (71%) and marginal farmers (59%). Sectorally, 15% of livestock, 59% of crop & vegetables, 4% of fish and 18% of poultry farmers do not hold any bank account. Out of the 61% of farmers having access to bank accounts, 9% of them never made any transaction through their bank account and 20% do not even use it once a month. Overall, only 20% of the farmers (9% of poultry farmers) took any form of agricultural loan from the formal banking channel previously.

Policy insights



The country is banking largely on agricultural productivity as a response and recovery plan for COVID-19 crisis and for ensuring food security. The declaration of stimulus package to cope with the COVID-19 induced challenges and to increase the resilience of the agricultural sector is undoubtedly a much needed initiative. However, the results and impacts of this package would largely depend on how these are implemented and how successfully the farmers at the bottom of the pyramid are reached out to.

A large majority (80%) of the farmers have no prior experiences of availing formal agricultural finance and hence would find it difficult to complete the complex banking procedures. On the other hand, the chances are high that banks would prefer working with their prior clients, rather going for new ones. The landless and marginal farmers cannot also readily provide collateral which restricts their access further.

The loan access and disbursement procedures need to be made farmer-friendly and easily accessible focusing on the landless and marginalised farmers. It should also be ensured that only the genuine farmers i.e. directly involved in farming and the ones who actually are in need get the money. Experiences suggest that the agricultural fund releases have always been on the lower side of priorities. Bureaucratic delays need to be addressed for ensuring quick disbursements. Innovation in targeting the farmers through partnership with the NGOs will enable the benefits of the stimulus to go to the last miles. The partnership can also contribute to ensuring transparency and accountability.

The smooth functioning of the supply chain following the safety measures is of significant importance. Government procurement of products, especially milk and vegetables can ease some of the issues. These procurements can be utilised in OMS, distribution as relief materials or providing to the children can ease the farmers' challenges and would have nutritional impacts on the population receiving it. Local level administration and local government institutions need to be integrated with the process further to ensure coordination at all levels. The full functioning of agro-allied sectors (input sellers, transportation agencies) requires some facilitation measures from the government as well so the backward and forward linkages can provide adequate support to the industry. The government subsidies should focus more on the poultry, fisheries and livestock sub-sectors, providing more support in feed and medicines. Private sector and agro-processing industries can be integrated through a partnership model.

Large scale food and cash-based support for the farmers and the inclusion of them in the social safety net programmes for continuing basic livelihoods are also crucial at the moment. The government's decision on labours' mobility during the Boro harvesting season has largely paid off. Considering the COVID-19 as the new normal, farming guidelines for the farmers and other value chain actors needs to be developed and widely disseminated.

Developing sub-sector specific short-medium and long term plans for combating the impact of COVID 19 and enhancing the resilience of the sectors against such shocks would contribute to the sustainable growth of the agricultural sector. Such plans should focus on innovative agribusiness utilising technology and models like contract farming. Finally, it will also be important to support the overall agro-sector including the producers of seed, fertiliser, feeds etc. so that they can extend their support to the farmers during the next season.



Annex A: Demographics

Table 1: Area (N=1581)

Area	No. of respondents	Share of respondents (%)
Rural	1,514	96
Urban	67	4

Table 2: Type of farmers (N=1581)

Type of farmer	No. of respondents	% Share of respondents
Livestock	398	25
Crops & Vegetables	903	57
Fisheries	185	12
Poultry	95	6

Table 3a: Category of farmers (by sub-sector) (N=1581)

Sub-Sector	Category of farmers	% Share of respondents
Crop and Vegetable	landless (up to 0.5 acre)	29
	Marginalised (operating in 0.5-1 acre land)	22
	small (operating in 1.01-2.5 acres of land)	30
	Medium (operating in 2.51-5 acres of land)	14
	Large (operating in more than 5 acres of land) farmers	5
Poultry, livestock and Fisheries Enterprises	Cottage (0-15 Employees)	94
	Micro (16- 30 Employees)	5
	Medium (31-120 Employee)	1

Table 3b: Category of farmers (by operating unit) (N=1581)

Type of Farmer	No. of respondents	Share of farmers (%)
Small Farmer	274	17
Marginal Farmer	195	12
Large Farmer	48	3
Landless Farmer	263	17
Medium Farmer	123	8
Cottage Industry	637	40
Large Industry	1	0
Small Industry	32	2
Medium Industry	8	1

Table 4: Source of awareness information (N=1581)

Source	No. of respondents	Share of respondents (%)
Internet (Facebook/EMO)	121	7.65
NGO	38	2.4
Do Not Know	5	0.32
Television	1,118	70.71
Relatives/ Neighbour	13	0.82
Newspaper	16	1.01
Miking	31	1.96
Radio	11	0.7
Leaflet	5	0.32
From people	202	12.78
Local Representatives/Govt. Officials	21	1.33

Annex B: Production problem and measures

Table 1: Sources of loan taken for production (N=1581)

Source of loan	Share of respondents (%)	% Share for landless and marginalised farmers
Do not take credit	48.13	52.4
Credit from NGO	26.31	28.6
Loan from acquaintances	5.57	6.11
Loan from relatives	3.04	5.24
Credit from Bank	16.95	7.64

Table 2: Production-related problem during COVID-19 (N=1581)*

Type of problem	% Share of farmers (all)	% Share of crop and vegetable farmers	% Share of livestock farmers	% of fish farmers	% of poultry farmers
Cannot go to market	52%	56%	33%	80%	35%
Prices of fertilisers/seed/pesticides increased	11%	20%	-	-	-
Unavailability of labour	28%	31%	16%	48%	1%
Not getting fair prices	66%	53%	75%	99%	87%
No problem/ challenge	12%	19%	3%	0%	8%
Poultry/feed/livestock feed prices increased	34%	-	89%	77%	33%

*Multiple responses

Table 3: Measures taken to deal with problems (n=1391)

Type of Measure	Share of respondents (%)	Share of landless and marginalised farmers (%)	Share of crop and vegetable farmers (%)	Share of fish farmers (%)	Share of poultry farmers (%)	Share of livestock farmers (%)
Had to take additional loan/credit	11	6	8%	37%	7%	8%
Have reduced production	11	7	7%	11%	17%	16%
Have stopped producing	2	3	2%	3%	2%	0%
Couldn't pay loan instalment	12	11	9%	20%	30%	11%
No measures taken	42	60	60%	3%	24%	28%
Have drawn money from savings	14	10	11%	12%	17%	20%
Had to sell assets	8	3	3%	14%	2%	17%

Table 4: Damage of product (N=1581)

	No. of respondents	% share of respondents
No	1,036	65.53
Yes	545	34.47

Table 5: Alternative options if the farmers cannot continue production

Livelihood options	% Share of respondents (all)	% Share of crop and vegetable farmers	% Share of poultry farmers	% Share of dairy farmers	% Share of fish farmers
Other business/ income source	13.98	17.61	3.16	12.56	4.86
Loan from relatives	6.7	8.42	4.2	3.02	7.57
No problem with production	0.38	0.66	0	0	0
Credit from NGOs	18.98	16.94	52.63	16.08	17.84
Do not know	18.28	27.8	10.53	5.03	4.32
Will change profession	4.62	6.64	0	2.26	2.16
Not Applicable	3.42	4.54	3.16	2.26	0.54
Credit from Banks	15.18	5.43	4.21	26.88	43.24
Drawing from savings	9.36	8.31	18.95	10.05	8.12
Selling assets	9.1	3.65	3.16	21.86	11.35

Annex C: Perception and required support

Table 1: Perception on COVID- 19 crisis and related problems in near future

Perception	% Share of farmers
Fertiliser/seeds/pesticides/feed/medicines will be unavailable and costly	23%
Labour will be unavailable/wage rates will rise	32%
Won't get fair prices due to syndicates	33%
Problem will be solved soon	18%
Poultry/fish/livestock feed will be unavailable and costly	36%
Demand will fall due to limited/no market operations	56%

*Multiple responses

Table 2: Required support to deal with the challenges

Support	% Share of respondents	% Share of crop & vegetable Farmers	% Share of poultry farmers	% Share of livestock farmers
Credit as easy terms	68%	61%	72%	76%
Fair prices of produces	56%	62%	39%	47%
Availability of seed/fertiliser/ pesticides at fair prices	19%	33%	0%	0%
Start full operation of markets	45%	44%	46%	39%
Availability of labour force at wages	12%	15%	3%	2%
Availability of fish/poultry/ livestock feed at fair prices	29%	61%	34%	89%

*Multiple responses

Table 6: Support received so far

Support	% Share of respondents
No support	94.9%
Additional workforce	0.2%
Cash Support	0.6%
Food support	4.2%
Poultry/fish/livestock feed	0.1%
Fair prices	0.8%
Easy Transportation	0.3%
Easy Access to paddy harvesting machinery	0.3%

*Multiple responses

Annex D: Government's incentive measure and preparedness to avail

Table 1: Knowledge on the Government declared incentive

Knowledge	No. of responses	% Share of respondents	% share of livestock farmers	% share of crop & vegetable farmers	% share of fish farmers	% share of poultry farmers
Yes	1,009	63.82	65	55	91	86
No	572	36.18	35	45	9	14

Table 2: First Source of information on incentive

Source	No. of respondents	% share of respondents
From other farmers	75	7.4
From NGOs	10	1
Through Television	755	74.8
From friends/relatives	63	6.2
Newspaper	18	1.8
Government Officials	27	2.7
Local representatives	61	6

Table 3: Knowledge on availing the incentives

Source	% Share of respondents	% of livestock farmers	% of crop and vegetable farmers	% of fish farmers	% of poultry farmers
Via NGO	5.4	4%	6%	9%	0%
Via Agriculture Office	7.82	12%	7%	4%	11%
Do not know	58.22	57%	65%	25%	88%
From Dhaka	0.2	0%	0%	0%	0%
Via Bank	21.4	24%	9%	62%	1%
From Mahajan	2.0	0%	4%	0%	0%
Other	5.1	3%	9%	0%	0%

Table 4: Bank account

Any bank account	No. of responses	% Share of respondents
No	622	39.34
Yes	959	60.66

Table 5: Frequency of using bank account

Frequency	No. of respondents	% Share of responses
In every 6 months/once a year	116	12.1
In every 3 months	78	8.13
In every 15 days	144	15.02
Do not use	90	9.38
Monthly	277	28.88
Weekly	254	26.49

Table 6: Experience of taking agricultural loans

	No. of responses	% Share of respondents	% Share of crop and vegetable farmers	% Share of poultry farmers	% Share of fish farmers	% Share of livestock farmers
No	1,268	80.2	80	91	79	80
Yes	313	19.8	20	9	21	20