

ASA's response to the relief of rural populace amid COVID 19 crisis

The prevailing situation brought out due to COVID 19 has not only resulted in to health emergency but has also impacted livelihoods adversely for marginal community. The most sufferers amongst the communities are small and marginal farmers and the timing of the problem has increased its magnitude manifold for them. On one hand, farmers are not able to sell out their Rabi produce due to lockdown, issues in accessing market with meagre quantity and limited option in given situation or they fall prey to victim of distress sale at local level; and on other hand they see grim prospects with forth coming Kharif season planting in the absence of money and availability of agri- inputs. Secondly to tackle the unprecedented unemployment crisis which is likely to last for several months ASA is proactively implementing the MGNREGA, a legal obligation and the infrastructure already in place and making work available to all.

Partnership with Rang De: ASA has taken up the challenge of resolving the above crucial issues of the community in its program area in partnership with socially inclined Non Banking Financial Institution named *Rang De* (a NBFC registered in India on Peer to Peer lending model) to facilitate interest free loans for small & marginal farmers, who are selling their produce through their own Farmer Producer Organizations (FPOs). This Credit line will help in resolving liquidity issues at farmers level to invest in future crop planting as well as avoiding issues of distress sales as they will be getting fair price of their produce by storing their commodities with FPO's Warehouse and selling them when market prices are good. The famers shall be provided loans up to INR 50000 for period up to 6 months, which is sufficient to take care of expenses for upcoming planting as well as meeting household expenses during lean rainy season for marginal farmer. ASA plans to take this model with 3 FPOs in western and central Madhya Pradesh benefiting more than 1500 small and marginal farmers.

Nabkisan: ASA is facilitating credit linkages for FPOs from Nabkisan Finance Limited for 9 FPOs with working capital input amounting to Rs. 100 Lakhs to undertake procurement of Rabi Produce from marginal farmers. This support will enable FPOs to trading value of Rs. 850 Lakhs from about 3000 Famers.

Samunnati Finance: ASA has also forged tie up with another NBFC to help FPOs to procure and store Rabi produce (Wheat) for future sale for higher returns. Under this initiative 4 FPOs will be provided term loan of about Rs. 250 Lakhs to store about 16000 Quintals of Wheat in warehouse facilities. This arrangement will fetch net returns of about 3-4 %.

Support in MGNREGA as a Cluster Facilitation Team (CFT) – To ensure that lockdown does not impact the livelihoods of the rural poor, ASA is partnering as the civil society organization with NRLM to synergizing the functioning of MGNREGS to substantially enhance the rural livelihoods. ASA is facilitating the MGNREGS on a quick track mode in 9 blocks of 8 districts.

Jharkhand Cluster Facilitation Team (CFT) - Similarly, in two districts of Jharkhand, ASA in coordination with JSLPS-SRLM and Rural Development Department is facilitating in the implementation of the MGNREGS work thus providing relief to the rural populace.

Didi Kitchens started amid the lockdown are run by SHGs in Jharkhand with the state government's assistance to provide free meals to the poor and destitute people. Initially there was one Didi Kitchen per panchayat which was found to be impractical as villages under the panchayat was in the radius of 10 or more KMs. ASA intervened here and with much persuasion, could convince the administration to open up 2-3 Didi Kitchen in every panchayat. Presently, ASA is facilitating 220 "Didi's Kitchen" in 8 blocks of 4 districts in Jharkhand in joint efforts with JSLPS

Other activities include face masks distribution by our Samuh didi in our intervention villages. This has not only created a sense of togetherness but has also made them responsible towards the pandemic. Wall writing in our project villages to create awareness among the villagers is being effortlessly done by our samuh didis.