

## **Livelihood Pattern of Farmers: A Study on the Impact of Social Welfare Schemes on Their Agriculture in Subarnapur District of Odisha**

**Sudam Tandi, Sumant Kerketta & Ashisan Ekka**

### **Abstract**

The article examines the livelihood patterns of farmers in Subarnapur district, Odisha, and how social welfare schemes have impacted their livelihoods and support in the agricultural field. 70 per cent of the district's population depends on agriculture as their main source of livelihood. The study areas were selected in Sindhola village, Ullunda Block, Subarnapur District, to understand the cropping patterns and the livelihoods of the farmers. Purposive sampling, also known as non-probability sampling, was selected to choose participants who are active farmers in the village; therefore, 42 farmers were selected to explore their understanding of social welfare schemes and their impact, as well as the challenges they face in maintaining sustainable livelihoods. To analyse the data, a descriptive research design was used to comprehend the current situation and challenges faced by the farmers in the study areas. The selected farmers were small and marginal, with low educational qualifications to comprehend the livelihood patterns of the farmers. Paddy cultivation is a primary source of livelihood in the region. Irrigation facilities are robust and benefit the farmers. KALIA, PM-KISAN, and Krishi Sinchai Yojana significantly enable farmers to maintain sustainable livelihoods in the study areas. The farmer's sale of the product at Mandi is a key factor in obtaining the minimum support price (MSP), a key finding of the study. In the study areas, the most critical challenge identified is crop destruction caused by wild animals, specifically elephants and boars. Despite high awareness of other schemes, farmers reported an inability to secure government compensation for wildlife-induced crop damage.

**Keywords:** Farmer, Sustainable Livelihood, Social Welfare Schemes, Crop Destruction, Minimum Support Price, And Mandi

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## **Introduction**

Agriculture is a key source of income and provides livelihoods for many families in rural India. Many families rely on farming and farming-related activities to support themselves every day. The way farmers earn money is affected by many factors, including land ownership, irrigation access, market access, and government support. In Subarnapur District (Odisha), agriculture remains the primary source of livelihood for farmers; on average, they plant rice in both the Kharif and Rabi seasons. Many government welfare programs for farmers—e.g., PM Kisan Samman Nidhi, KALIA Scheme, MGNREGA, PMKSY—were implemented to help farmers earn more money and increase productivity on their farms. Yet farmers still face issues such as fluctuating market prices, crop losses due to wildlife pests, and difficulties switching to another type of farm business, to name just a few. The agricultural sector was transforming in rural areas with the socio-cultural fabric. Still, 86 per cent of the total farming population in India is predominantly small and marginal farmers. In the study areas of Subarnapur District, the data were collected from the small and marginal farmers to assess the livelihood pattern.

These include federal programs such as the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN), state-specific Krushak Assistance for Livelihood and Income Augmentation (KALIA), and the recently merged CM-KISAN schemes, which mark a significant move towards Direct Benefit Transfers (DBTs). These systems are built to plug systemic leakages, bypass bureaucratic middlemen and disburse instant, unconditional financial liquidity directly into the bank accounts of the poor rural households.

## **Concept of Sustainable Livelihood Pattern**

Drawing on Chambers and Conway (1992), they define sustainable livelihood as *“A livelihood comprises the capabilities, assets (including both material and social resources) and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stresses and shocks, maintain or enhance its capabilities and assets, while not undermining the natural resource base.”* (Scoones, I. 1998)

Scoones (1998) elaborates on sustainable livelihoods, explaining that creating sustainable working days automatically generates income, production, and recognition. Poverty reduction is for sustainable livelihood: it is a multidimensional approach linked with qualitative

indicators to reduce poverty. “Well-being and capabilities - The notions of 'well-being' (cf. Chambers 1995; 1997) and ‘capability’ (Sen 1984; 1987) provide a wider definitional scope for the livelihoods concept. Sen sees capabilities as 'what people can do or be with their entitlements', a concept which encompasses far more than the material concerns of food intake or income”. Livelihood adaptation, vulnerability, and resilience: A key component of sustainable livelihoods is their capacity to endure and bounce back from shocks and pressures. Resilience in the face of stressors and shocks is essential for coping and livelihood adaptability. Natural resource base sustainability is crucial for rural livelihoods, as it ensures productivity amid disturbances, defined as either consistent 'stresses' or significant 'shocks'. It advocates preventing the depletion of natural resources to avoid long-term declines in the availability of useful products and services essential for these livelihoods.

Agriculture also provides jobs in other related industries, including livestock farming, fish farming and poultry (chicken) production. These other activities also provide rural families with income and help farmers rely on more than one source of income to live. When farmers combine the activity of growing crops with these other types of activities, they are able to create a more stable and secure way to provide for their families during times of economic hardship or poor climatic conditions.

The Mahatma Gandhi National Rural Employment Guarantee Act and the Pradhan Mantri Krishi Sinchayee Yojana are two Government programs that support rural development through the provision of jobs and improvement of irrigation systems. By doing so, they contribute to increased agricultural output, improved livelihoods for farmers, and overall sustainable rural development (FAO, 2016).

Sustainable Livelihoods focuses on understanding how people sustain their livelihoods and overall well-being over an extended period (multiple generations). In the past, poverty reduction efforts have focused mainly on income and economic growth, and have not considered other important issues (e.g., vulnerability, marginalisation, inequitable access to resources). At the United Nations Conference on Environment and Development in 1992, which emphasised the necessity of development that safeguards both people's livelihoods and natural resources, the concept of sustainable livelihood gained international attention. The sustainability of farmers' livelihoods is nevertheless affected by several factors, including

wildlife conflict, erratic market prices, and inadequate compensation for crop damage. (Natarajan, N., Newsham, A., Rigg, J., & Suhardiman, D., 2022).

### **Objectives of the Study**

The study focuses on understanding the livelihood patterns of farmers and examining how various social welfare schemes influence their agricultural activities and economic conditions.

The main objectives of the study are:

1. To study the livelihood patterns of farmers and farmers' awareness and access to social welfare schemes in Subarnapur district.
2. To identify challenges faced by farmers and their impact on agricultural work in the district.

### **Review of Literature**

Oraon, V (2012). Changes in the livelihoods of the tribals of Sundargarh district of Odisha: a reflection of the larger socio-economic changes in India since the early nineties. The central themes are: Sensex hitting new highs, India's poor ranking on the Global Hunger Index, and worrying trends such as farmer suicides and corporate retail encroachment. Initial attempts to alleviate poverty were directed towards agricultural production and did not correspond with the needs of the poor, and the gains from infrastructure investments were captured mostly by the well-off, even though they were significant.

Singh and Sadangi (2012) studied the livelihood patterns and resource base of tribes in Koraput and Rayagada Districts of Odisha, noting a high illiteracy rate (68% for males and 95% for females). The community predominantly consists of small, nuclear families, with less than 10% possessing advanced skills compared to traditional skills such as shifting cultivation, which is inherited by all males and over 80% of females. Farm technologies are sourced from villagers and NGOs. Most individuals (87.50%) utilize natural water sources for bathing, and only 50.83% of households have electric connections, with others relying on kerosene for lighting. Important forest products include fuel wood, tamarind, and mahua, while mango kernels, tubers, and bamboo are also significant. Lesser important products are timber, gum, resin, bark, honey, grasses, and mushrooms. Poor education, low resource base and insufficient infrastructure undermine the livelihood patterns; therefore, trials in the study area deserve special attention for strengthening their livelihoods

Rajput and Naberia (2025) studied beneficiaries' perceptions of the impact of the PM-KISAN scheme on livelihood resilience in Uttar Pradesh. Data were collected using a structured questionnaire with descriptive statistics and exploratory factor analysis from 141 respondents selected by a proportionate random sampling method in an ex-post facto design. The analysis was validated by the Kaiser-Meyer-Olkin measure and Bartlett's Test. Three major determinants of perceived efficacy were identified: Extension & Innovation Orientation, Economic & Resource Factors and Cognitive or Attitudinal Responses. The overall finding of this research is that although the PM-KISAN program has been positively identified as improving financial liquidity for farmers and allowing more agricultural investment, the overall effect is dependent upon supportive services, such as providing users with extension services, providing information to the user, and developing awareness of available services.

Udgata (2011) argued that in Odisha, expanding irrigation systems have forced farmers to alter their previously used farming practices, mostly to increase profits. In addition to rice, farmers cultivate sugarcane and bananas as a double crop each year. Elephants greatly like the jack fruit, mango, and coconut that people cultivate in their orchards as a consequence of the promotion of horticulture. Because of the unfavourable habitat characteristics mentioned in the previous paragraph, half of Orissa's wild elephant population lives outside sanctuaries and protected areas, which is surprising and has raised concerns among foresters and the general public.

Panda, G., Jena, B., & Meher, M. (2024). The study was conducted in the Talcher block in Angul District, Odisha, with 150 beneficiaries from the KALIA Yojana. The study found that farmers were well aware of these schemes. The farmer revealed that KALIA is a very good scheme that can cover household mobile recharge expenses for at least 1 year. Instead of achieving the objective of promoting and bolstering agricultural activity, the amount of money distributed through the program has led to smoother consumption. According to the respondents, the direct benefit transfer should be commensurate with the low cultivation expenses.

### **Methodology**

For the present research study, both Descriptive and Analytical research designs are being utilised. Descriptive research will be used to describe what exists (descriptive) - the condition of farmers and their livelihoods in the area of research by providing a full picture of farmers'

socio-economic status as well as their agricultural practices, livelihoods and irrigation facilities. Descriptive will also capture/describe the current status of farmers' awareness and use of social welfare schemes. Analytical research will be used to review and interpret the relationship between social welfare schemes and farmers' livelihoods, and to assess how different welfare schemes have impacted (positively or negatively) agricultural productivity, farming practices, and farmers' economic stability. Primary and secondary data were used in the study. For primary data, the data were collected directly from the farmer. The secondary data included the study's review of existing literature, journals, articles, and government reports. The study was conducted in Sindhol village, Ullunda Block, Subarnapur district, Odisha. Purposive sampling or non-probability sampling was used to select the farmers. Therefore, the total 42 farmers was selected who are active farmer to understand the agricultural workforce in the district. An interview scheduled, and a focus group discussion was a method of data collection. Empirical evidence reveals the ground realities and structural vulnerabilities that hinder welfare gains. The data collection was performed by utilising the triangulation method and primary sources. To collect information on sociodemographic characteristics, landholding sizes, cropping patterns, irrigation usage, and financial habits, the study used structured and semi-structured interviews with a thorough home schedule. Field observations, both participant and non-participant, were conducted to assess the physical state of infrastructure, natural surroundings, and farming systems. In-depth qualitative case studies were also used to examine the specific operational difficulties related to livelihood diversification, including evaluations of integrated farming practitioners.

### Findings of the Study

Table 1. Socio-Economic profile of the respondent in the study areas

Demographic Category	Classification / Sub-Category	Frequency (N=42)	Percentage (%)
Age of the farmer	21-30	3	7.10%
	31-40	17	40.50%
	41-50	19	45.20%
	51-60	3	7.10%
Gender	Female	7	16.70%
	Male	35	83.30%
Education Qualification	Graduate or above	5	11.90%
	High School (9-10)	8	19.00%

	Illiterate	8	19.00%
	Intermediate (11-12)	2	4.80%
	Middle school (6-8)	5	11.90%
	Primary School (1-5)	14	33.30%
Economical Status	ANTODAYA	4	9.52%
	APL	17	40.48%
	BPL	21	50.00%
Land Holding Status	10 – Above	2	4.76%
	1-2 Acre	30	71.43%
	3-5 Acre	8	19.05%
	5-10 Acre	2	4.76%
Annual Income Range	₹0 – ₹50,000	0	0.00%
	₹50,000 – ₹1,00,000	21	50.00%
	₹1,00,000 – ₹2,00,000	17	40.48%
	₹2,00,000 – ₹3,00,000	4	9.52%
Overall Total		42	100.00%

### Sources- Fieldwork, 2025

Economically, 50 percent of the respondents were below the poverty line, and 40 percent were above the poverty line. 83 percent of the farmers were male, and 16 percent of the farmers were female. All farmers in the study areas were adults, aged 21 – 60. Education of the farmer, which is directly linked with social awareness of the agricultural schemes. Those with higher educational qualifications may have a better understanding of social schemes. In Subarnapur District, the study found that 33 per cent of farmers were enrolled only in primary education. The impact on understanding social welfare schemes depends on the farmer's educational level. Regarding hand-holding status, 71 per cent of the farmers were marginal in the study areas, indicating that farmers in Subarnapur district are small and marginal. 50 per cent of respondents reported an annual income between 50000 and 100000, which is considered insufficient to fulfil the family's basic needs.

**Table 2 Secondary Livelihood Sources of Farmers in the Study Area**

Livelihood Source	Frequency	Percent
Wage labour	28	66.67%
No secondary, only agriculture.	7	16.67%
Small Business	3	7.14%

Dairy/Livestock	1	2.38%
Fish Business	1	2.38%
Seasonal...	1	2.38%
Others	1	2.38%
Grand Total	42	100.00%

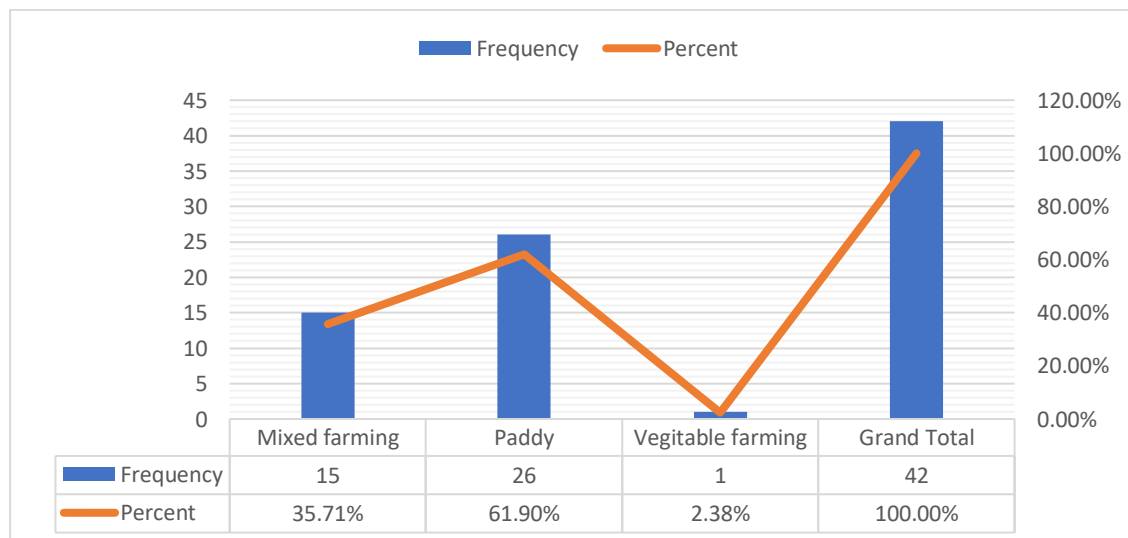
**Sources- Fieldwork, 2025**

Table shows that 66.6 percent of the respondents said that they depend on wage labour as a source of livelihood after as secondary sources of livelihood. Few farmers, 7.14 percent of the respondents, reported that they depend on small businesses to support their livelihood. Around 7 farmers, 16.67 percent, reported having no source of livelihood. Few farmers depend on dairy, fish, seasonal migration, and other sources; each accounts for 2.38 per cent, respectively. This indicates that most farmers diversify their sources of income through wage labour, and that social welfare schemes play a critical role in improving rural livelihoods and sustainable farming. Therefore, nearly 27 per cent of respondents reported diversifying their livelihoods beyond agriculture.

### Cropping Pattern of the farmer in Subarnapur District

In the study areas, the farmer was cropped in various ways, thereby strengthening livelihoods in line with the region's ecological needs. In the Subarnapur district, most farmers cultivate mainly paddy as their main source of livelihood.

Figure 2: Cropping Pattern of Farmers in the Study Area



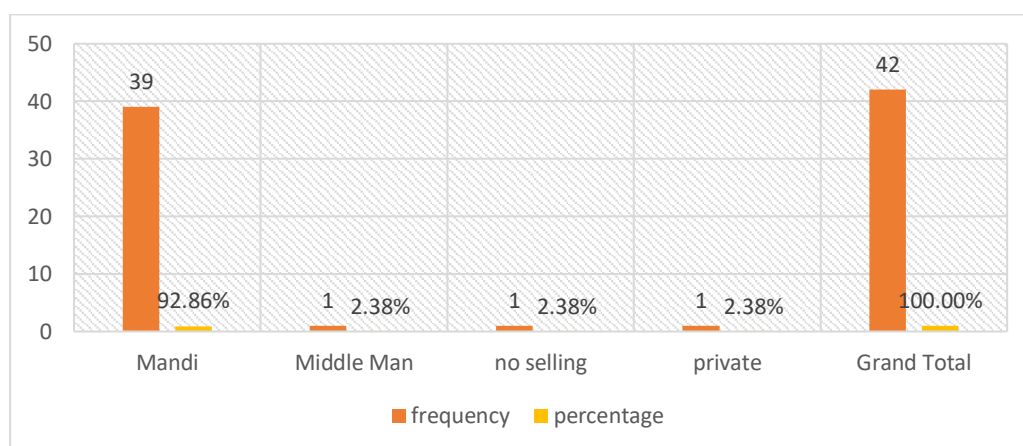
### Source- Field Work 2025

According to Figure 2, 61 per cent of respondents reported cultivating paddy, and 35 per cent reported mixed farming. From the above findings, it is clear that agriculture is mainly practiced through paddy cultivation in the selected area, and mixed farming also plays a major role in the livelihood activities of the people. Social welfare schemes related to agriculture support farmers in maintaining their farming activities and improving their livelihoods.

### Where do farmers sell their products after harvesting?

In the study areas, after harvesting, farmers sell paddy, especially at Mandi or the procurement centre. They thereby benefited from the MSP prices for the product. For selling at Mandi, it is near them. Hence, it gave them a huge advantage. The research revealed that, despite Mandi being available in the village, middlemen and businessmen buy the farmer's product. The next figure discusses where they sell the product after harvesting.

**Figure 3: Farmers Selling Agricultural Products After Harvesting**



**Figure 3** shows that the majority of farmers (92 per cent of respondents) disclose that they sell their products to the mandi or procurement centre. Only a small number of farmers, that is, 2 per cent of the farmers, said that they sell their products to middlemen or private buyers. To assist farmers in obtaining MSP directly during the state's major paddy procurement push (during the Kharif Marketing Season), mandis are essential. Decreased Exploitation: Mandis remove middlemen, reducing private merchants' exploitation and

giving farmers better prices, as claimed by more than 90 per cent of farmers in the study area.

### **Awareness among farmers of agricultural social welfare schemes**

The Government of Odisha implements various social welfare schemes relating to agriculture to provide subsidies, soil improvement and high-yielding seed, loans for farmers, and deliver kisan credit cards, employment opportunities, and compensation for crop losses. The next discussion concerns how the district's farmers were aware of the schemes to improve sustainable livelihood.

**Table 3- Awareness and beneficiary status of the farmers regarding social welfare schemes**

Government Scheme	Aware Yes	Aware No	Beneficiary Yes	Beneficiary No
KALIA Scheme	41 (97.6%)	1 (2.4%)	28 (66.7%)	14 (33.3%)
PM-KISAN Samman Nidhi	42 (100%)	0 (0%)	38 (90.5%)	4 (9.5%)
Kisan Credit Card (KCC)	42 (100%)	0 (0%)	39 (92.9%)	3 (7.1%)
PMFBY (Crop Insurance)	32 (76.2%)	10 (23.8%)	5 (11.9%)	37 (88.1%)
MGNREGA (100 Days Work)	42 (100%)	0 (0%)	35 (83.3%)	7 (16.7%)
Soil Health Card Scheme	4 (9.5%)	38 (90.5%)	0 (0%)	42 (100%)
Krishi Sinchai Yojana	42 (100%)	0 (0%)	40 (95.2%)	2 (4.8%)

### **Source- Fieldwork, 2025**

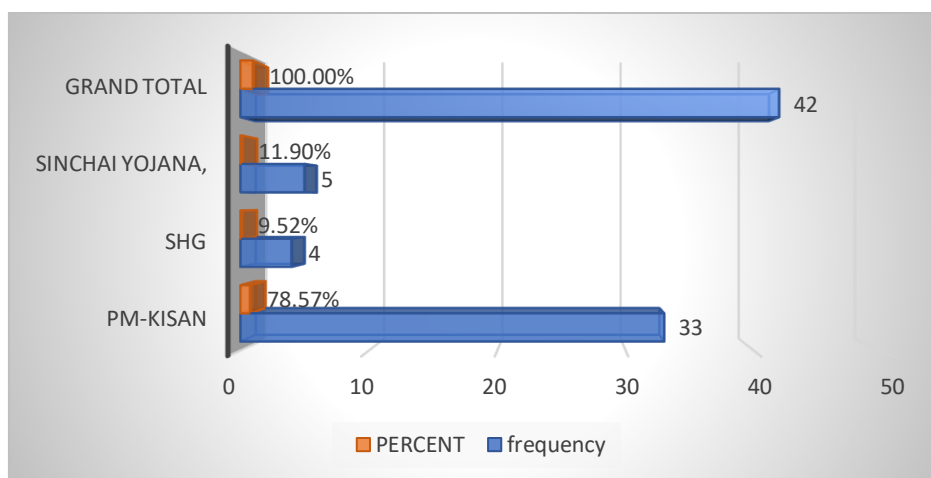
Table 3 above illustrates farmers' awareness of various social welfare schemes. Schemes like KALIA, PM-KISAN, Kisan Credit Card, PMFBY, and Krishi Sinchai Yojana help farmers to achieve sustainable livelihoods. Most of the farmer aware of these schemes. However, only 9 per cent of respondents said they were aware of the Soil Health Card scheme. Krushak Assistance for Livelihood and Income Augmentation (KALIA) is a state-sponsored scheme, while PM-KISAN is a centrally sponsored scheme that helps accelerate agricultural prosperity and reduce poverty in the state. Both provide direct benefit transfer schemes to farmers' accounts. KALIA and PM-KISAN schemes have greatly benefited them, that is, 66 percent and 90 percent, respectively. Pradhan Mantri Fasal Bima Yojana (PMFBY) compensates for crop loss due to natural calamities or wild animal attacks. The study found that only 11 per cent of the farmers said that they have

benefited from the scheme. The Mahanadi River fall alongside the study area and the selected village; therefore, the Krishi Sinchai Yojana significantly helps farmers irrigate their land. As it is near the river, this scheme benefits them. Thereby, 95 per cent of the farmers said they had benefited from this scheme.

### Social welfare schemes beneficial for the Farmer

Increasing the benefits of the farmers from social welfare schemes in the Sindhol Village of the Subarnapur district, especially Krishi Sinchai Yojana, PM-KISAN, and SHG, it enables sustainable livelihood. Through the Krishi Sinchai Yojana, farmers are experiencing reduced water wastage and increased adoption of micro-irrigation, which has significantly accelerated growth in their production.

**Figure 5: Which Social Scheme Brings More Benefits to Farmers Currently**



Source- Field Work 2025

**Figure 5** shows which government scheme provides more benefits to 42 farmers (n=42). Most of the farmers, i.e., 78.57%, say they receive more benefits from the PM-KISAN scheme. Only 11.90% receive more benefits from the Sinchhai Yojana irrigation scheme. 9.52% receive more benefits from the SHG scheme. This shows that the PM-KISAN scheme is most beneficial to farmers at the moment. This is because it directly supports their family income. The other schemes, such as the irrigation and SHG schemes, provide

fewer benefits to farmers. This shows the high impact of the PM-KISAN scheme on farmers' agriculture.

### **What Kind of Benefits Are Farmers Getting from Agricultural Social Schemes?**

In the study areas, farmers were receiving social benefits from government schemes in India. During the interview, through the direct cash transfer, the farmer was cashed in, which built the farmer's independence and allowed them to spend whenever they wanted.

**Table 4 : Benefit getting by farmers from social welfare schemes**

<b>Farmer responds to the benefits</b>	<b>Frequency</b>	<b>Percent</b>
Other	6	14.29%
Seed Receiving	1	2.38%
Skill Training	2	4.76%
Soil Testing	1	2.38%
Subsidy of money	30	71.43%
Training	2	4.76%
<b>Grand Total</b>	<b>42</b>	<b>100.00%</b>

**Source- Fieldwork, 2025**

71 per cent of the respondents said they were receiving direct cash subsidies, for instance, schemes like PM-KISAN and KALIA, which provide cash transfers through Direct Benefit Transfer (DBT) to farmers' accounts. Moreover, 14 per cent of farmers who received non-cash benefits, termed “other”, received insecticides, fertiliser, seed, solar pumps, and micro-irrigation (drip/sprinkler) systems. Moreover, 4 percent and 2 percent, respectively, of the farmers said they have received training from the government about soil testing benefits and skill training. This table indicates that the farmer receives social benefits from the schemes that shape sustainable livelihoods in the study areas.

### **Impact of the Social schemes on the family’s economic condition**

In the study areas, after receiving government social welfare schemes, the farmers became self-reliant, reduced their dependence on middlemen and businesses, and reduced risk, enabling them to purchase basic utilities, seeds, and fertiliser.

**Table 5: How Social Welfare Schemes Have Changed Farmers' Family Economic Condition (N=42)**

<b>Response category</b>	<b>Frequency</b>	<b>Percentage</b>
Never Beneficial	5	11.90%

Often Beneficial	4	9.52%
Rarely Beneficial	21	50.00%
Sometimes Beneficial	12	28.57%
<b>Total</b>	<b>42</b>	<b>100.00%</b>

Source- Field Work 2025

The table shows that 28 per cent of respondents said it was sometimes beneficial, and nearly 10 per cent of farmers said it was often beneficial (helps a lot of times). In addition, 50 per cent of the farmers said it was rarely beneficial (helped only once or twice). Most farmers believe these schemes have a positive impact on their financial situation. It allows families to utilise financial resources for activities other than agriculture, such as the education of children and family health care.

#### **Utilisation of Financial Support from Social Welfare Schemes by Farmers for Livelihood and Agricultural Activities**

It was observed that the educated farmer utilised financial support from social welfare schemes to improve their livelihood. They utilised it for multiple activities, such as children's education, agricultural activities, and health care.

**Table 6: Utilisation of the financial support from the social schemes by the farmers**

<b>Financial support from these schemes allowed you to invest</b>	<b>Frequency</b>	<b>Percent</b>
Better seeds/fertilisers	9	21.43%
Children's education or skills training	14	33.33%
Starting a small side business	2	4.76%
Livestock (goat, poultry, dairy animal), Repaying high-interest loans,	1	2.38%
Micro-irrigation (drip/sprinkler),	1	2.38%
Health care and hospital	7	16.67%
Livestock (goat, poultry, dairy animal), Repair/construction of house	1	2.38%
None of the above	6	14.29%
Repaying high-interest loans	1	2.38%
<b>Grand Total</b>	<b>42</b>	<b>100.00%</b>

Source- Field Work 2025

Table 6 indicates the ways in which the financial support provided to the farmers through social welfare schemes was utilised. Out of 42 respondents, the highest percentage, 33.33, invested financial support in better children's education/skill training. This indicates that the financial support provided through social welfare schemes benefits farmers' livelihood diversification. Around 21.43 per cent invested the financial support provided to the farmers through the social welfare schemes, mainly in better seeds/fertilisers. In addition, 16.67 per cent invested the financial support provided to the farmers through the social welfare schemes in health care and hospitals, while 14.29 per cent invested it in nothing.

**Table 7: Farmers' Perceived Change in Resilience to Shocks Due to Government Social Welfare Schemes**

Perceived Change in Resilience	Frequency (Number of Farmers)	Percentage (%)
More vulnerable ("No, I feel...")	2	5%
No change ("No, there is...")	13	31%
Slightly more resilient ("Yes, slightly...")	24	57%
Much more resilient ("Yes, much...")	3	7%
Total	42	100%

**Source- Fieldwork, 2025**

**Table 7** illustrates how farmers rate the extent to which government schemes have helped or hurt them in coping with shocks. Of 42 farmers surveyed, 57 per cent said they were slightly more resilient, and 7 per cent said they were much more resilient. Another 31 per cent claimed that they were no more or less resilient, while only 5 per cent of the farmers said they were more vulnerable. Hence, 64 per cent of farmers believe that social welfare schemes have enabled them to be more resilient to agricultural or economic shocks. The study found that social welfare schemes made them more resilient in coping with shocks and crop losses due to climate change, and enhanced their livelihoods, enabling them to better meet family needs.

### **Crop damaged by a wild animal attack in the Subarnapur district**

During the interview, the farmer revealed that they experience crop loss each year due to wild-animal attacks, especially elephants and wild boars, in the study areas. All 42 farmers had experienced crop loss due to wildlife attacks. Therefore, they lost 40-80 per

cent of the crop. How to mitigate the resilience of crop loss. However, the government of India has a scheme, Pradhan Mantri Fasal Bima Yojana, to compensate for crop loss due to wild animal attacks as part of efforts to address ecological and climate change. The following discussion moves towards how they received compensation from the government for crop loss due to wild animal attack in the region.

**Table 8: Do you receive compensation from the government after wild animal crop damage?**

Responses from the farmer	Frequency	Percentage
No compensation received	37	88%
Do not know the process	3	7.14%
No aware	2	4.76%
Total	42	100.00%

**Source- Field Work 2025**

This **table 8** shows a very wide gap in post-damage support among the surveyed farmers. An overwhelming 88 percent of the respondents revealed that they did not receive any compensation from the government after wild-animal crop raids, highlighting the failure of the existing relief mechanisms. Furthermore, 7 percent of the farmers do not even know the application or digitalisation processes, indicating a lack of awareness among the farmers. Further, 4 per cent of the farmers said they had no idea how to get information regarding compensation received. Under the Pradhan Mantri Fasal Bima Yojana (PMFBY), farmers were denied compensation for crop losses due to wild animal attacks. Semi-literate and semi-illiterate farmers had no idea of a web portal, uploading documents, or photography of evidence of the crop loss, which was mentioned as a guideline in PMFBY. As a result, they were less likely to receive compensation.

**Conclusion**

Schemes like PM-KISAN and KALIA have been successful in delivering cash transfers through direct benefit transfers, thereby impacting farmers' livelihoods. These schemes help the small and marginal farmers to smooth out during a family crisis. Furthermore, the Mandi system, known as the MSP system, enables farmers to achieve stable, reliable income, especially in paddy cultivation. The crisis, like human-wildlife animal conflicts, posed an existential threat to agrarian stability in the region. The crop was destroyed by

elephants and wild boar, reflecting an unmitigated risk that cannot be compensated by the government under the sophisticated digital compensation mechanism designed by the government of India. This is an unaddressed gap in the Sunbarnapur District, the farmers were deprived of getting the policy intent. The study found that significant challenges affect farmers' livelihoods in the study areas. The challenges are poor access to agricultural technology and small landholding. Another challenge is that market prices for agricultural products are also uncertain. As a result, making it difficult for farmers to predict their future earnings.

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