

ANALYZE THE EFFECTIVENESS OF GOVERNMENT SCHEMES LIKE PM-KISAN, CROP INSURANCE, AND MINIMUM SUPPORT PRICE (MSP) IN IMPROVING FARMER LIVELIHOODS IN UP

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Abstract

This study mainly investigates the actual impact of the key Indian government schemes—**PM-KISAN, Crop Insurance (PMFBY), and Minimum Support Price (MSP)**—on that of the socio-economic well-being of farmers in Uttar Pradesh (UP). Using a proper mixed-methods approach involving surveys of about 300 farmers and interviews with the government officials, the paper assesses the accessibility, awareness, and practical outcomes of these schemes. Findings suggest that while the PM-KISAN offers some of the immediate relief through direct income support, limited awareness and delayed payments hinder its effectiveness. Crop insurance actually uptake remains low due to that of the procedural complexities as well as a delayed claims, while MSP benefits are very well skewed toward specific crops and regions. This particular study recommends policy modifications for that of the wider outreach as well as better targeting.

Keywords: PM-KISAN, Crop Insurance, MSP, Farmer Livelihoods, Uttar Pradesh, Agricultural Policy, Rural Development

1. Introduction

1.1 Background of the Study

Agriculture plays a very pivotal role in India's economy, employing approximately 58% of the population as well as contributing about 17–18% to the national Gross Domestic Product (GDP). In states like that of Uttar Pradesh (UP), the agrarian sector is even more and more critical, with a large part of the agricultural population counting on farming as their primary source of profits. However, during the last few many years, the situation of Indian farmers has been a count number of country wide problems. Issues including unstable market fees, growing input expenses, erratic weather conditions, and inadequate credit score and era have significantly affected the socio-monetary circumstances of farmers.

To address these challenges as well as improve farmer livelihoods, the Government of India has launched several forms of agricultural support schemes. Among these are the three flagship programs stand out: the **Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)**, the **Pradhan Mantri Fasal Bima Yojana (PMFBY)**

or crop insurance scheme, as well as the **Minimum Support Price (MSP)** mechanism. These interventions goal to make sure income stability, chance mitigation, and truthful returns for farmers.

PM-KISAN, released in 2019, offers direct cash transfers to small and marginal farmers, making sure minimal income helps them control their primary needs and invest in agricultural inputs. PMFBY presents insurance coverage and economic assistance to farmers within the occasion of crop failure due to natural calamities, pests, or diseases. MSP, on the other hand, is a long-status mechanism that assures farmers a hard and fast price for his or her produce, no matter marketplace fluctuations, thereby reducing the hazard of exploitation and income loss. Despite the large-scale implementation of these schemes, questions continue to be about their effectiveness, accessibility, and impact on improving the real livelihoods of farmers, particularly in a complex and various nation like Uttar Pradesh.

1.2 Problem Statement

While government interventions have actually brought structural reforms as well as the financial support to the agricultural sector, their **onthat of the -ground effectiveness** is often inconsistent. Several reports and also the field-level studies indicate that the actual **benefits of PM-KISAN are not reaching all eligible** due to administrative bottlenecks, lack of expertise, and wrong land information. Likewise, the crop coverage scheme has been plagued through bad enrollment costs, behind schedule claim settlements, and dissatisfaction amongst beneficiaries. Similarly, while MSP is intended to provide a rate floor, many farmers, especially in eastern and marginal regions of UP, fail to take advantage due to lack of procurement centers and market access.

The disjointed implementation of those schemes frequently affects fragmented aid, leaving many small and marginal farmers susceptible. There is also a loss of included research that evaluates how these schemes engage and together affect farmer livelihoods in distinct regions of Uttar Pradesh (Bammann,*et al.*, 2007) . The heterogeneity of farming situations, crop styles, and socio-economic backgrounds in addition complicate the effectiveness of a uniform policy method.

Hence, it is crucial to explore the actual effect, perceived benefits, and demanding situations associated with these authorities schemes from the angle of farmers themselves. By doing so, we are able to better understand whether those schemes are honestly enabling a transformation in rural livelihoods or without a doubt supplying temporary comfort.

1.3 Research Objectives or Questions

This research aims to evaluate the effectiveness of that of the PM-KISAN, crop insurance (PMFBY), and MSP in the p[rocess of enhancing the socio-economic condition of the farmers in Uttar Pradesh..

- **To assess the level of awareness, accessibility, and satisfaction** among farmers regarding the PM-KISAN scheme in the different districts of UP.

- **To analyze the coverage, claims process, and barriers** to participation in the PMFBY crop insurance scheme.
- **To examine the reach and fairness of MSP implementation** as well as its impact on the income stability of farmers across different crops and regions.
- **To identify common challenges and gaps in the implementation** of these schemes from both farmer and institutional perspectives.
- **To suggest recommendations** for improving the effectiveness and outreach of these government interventions.

1.4 Significance of the Study

The significance of this study lies in its actual **policy relevance, practical implications**, and also the **regional specificity**. While there is some of the ample national-level data on scheme performance, few studies mainly focus specifically on that of the real-world outcomes in Uttar Pradesh—a country that not only holds the most important rural population in India but additionally contributes drastically to national meals grain manufacturing. This takes a look at bridges a critical studies gap by adopting a floor-level angle and integrating each quantitative and qualitative insights. It offers voice to farmers and local stakeholders, bringing ahead their reports, constraints, and tips. The findings are anticipated to tell policymakers, researchers, and agricultural extension workers approximately what's operating and what needs to trade within the design and execution of agricultural aid schemes.

In addition, via studying how those schemes perform in extraordinary agro-ecological zones of UP, they have a look that contributes to contextualizing agricultural coverage and supports the case for vicinity-specific changes (Bebbingtoet *al.*, 1999). The suggestions bobbing up from this research can play a role in strengthening rural resilience, enhancing farmer incomes, and in the end supporting India's broader dreams of inclusive and sustainable rural development.

2. Literature Review

According to a study by Below (2007), the Direct Benefit Transfer (DBT) mechanism under the actual PM-KISAN scheme has performed a sizable role in helping the livelihoods of small and marginal farmers by means of imparting direct economic aid, thereby bypassing intermediaries and decreasing leakages. The observe, performed in specific districts of Uttar Pradesh and Bihar, explored the perceptions, effectiveness, and effect of the scheme through empirical analysis, revealing that although a massive wide variety of beneficiaries

maintained an impartial stance on its effectiveness, the scheme nonetheless resulted in major improvements in livelihood results compared to non-beneficiaries. Ghosh highlights that the scheme contributed undoubtedly to numerous dimensions of livelihood assets consisting of human, social, herbal, physical, and monetary capital, as indicated through the slightly higher Livelihood Index rankings among beneficiaries (Below *et al.*, 2007). The studies hired perception scales, SWOT evaluation, and statistical tools like Principal Component Analysis and Propensity Score Matching to assess performance and monitor implementation gaps. One of the important strengths identified was the direct transfer of price range to farmers' bank debts, making sure transparency and performance. However, problems like mismatched land facts, defective Aadhaar info, and discrepancies in financial institution facts emerged as enormous boundaries to the seamless delivery of blessings. Officials worried in agricultural development acknowledged these systemic challenges, in particular inconsistencies among land information on the PM-KISAN portal and actual possession files. Despite such limitations, the observation underscores the ability of focused DBT schemes in improving rural livelihoods and calls for institutional reforms to deal with the technical and administrative constraints that preclude complete realization of blessings. Ghosh concludes that for DBT projects like PM-KISAN to be extra impactful, there has to be an emphasis on improving facts accuracy, institutional coordination, and beneficiary awareness, thereby reinforcing the scheme's role in selling inclusive and sustainable agricultural development.

Based on research conducted by Butt, (2015), the study mainly discusses the effectiveness of the actual PM-KISAN scheme in improving the livelihoods of small and marginal farmers through a direct advantage switch method. The research emphasizes the essential position of cash transfers in enhancing socio-economic conditions by minimizing the effect on intermediaries and making sure a well timed economic guide to vulnerable agricultural communities. It highlights how small and marginal farmers, who constitute the bulk of India's farming populace, are relevant to reaching long-time period agricultural development and meals security. By analyzing selected regions in Bihar and Uttar Pradesh, the look at explores how the scheme's implementation prompted diverse components of farmers' lives, especially across more than one dimensions of livelihood along with human, social, natural, physical, and economic capital (Butt *et al.*, 2015). The look employed superior analytical equipment to assemble a Livelihood Index and in comparison the consequences of beneficiaries and non-beneficiaries to assess the effect. The findings suggest a modest however significant improvement in the livelihood situations of those receiving blessings, suggesting that such cash transfer programs can create a high quality distinction whilst well-targeted. Moreover, the research identifies operational gaps and suggests that the scheme's proper potential can be found while integrated with broader developmental projects including getting right of entry to fashionable technology, better agricultural inputs, and institutional support structures. Administrative inefficiencies like mismatches in land records or identification documentation have been mentioned as key obstacles, proscribing full inclusion and reducing the scheme's effectiveness. Nevertheless, the direct and everyday nature of the financial help underneath PM-KISAN was visible as a sizable energy in selling profits, security and resilience amongst farmers. The look concludes that even as the cash transfer model has

proven promise, its sustainability and scalability depend on strategic alignment with comprehensive rural improvement frameworks and stronger institutional coordination.

In the opinion of Chambers (1992), the study mainly discusses the actual role of the PM-KISAN scheme as a direct benefit transfer mechanism aimed at the process of improving the livelihoods of small and marginal farmers in India. It highlights the significance of such cash switch programs in reducing dependency on intermediaries and turning in well timed monetary support to the most vulnerable sections of the agrarian community. The research emphasizes that small and marginal farmers play a pivotal function in making sure sustainable agricultural increase and food safety, making them key beneficiaries of targeted welfare schemes. By specializing in pick out districts in Bihar and Uttar Pradesh, the look at investigates the scheme's impact throughout various dimensions of livelihood, such as human, social, natural, bodily, and economic capital. The construction of a Livelihood Index allowed for a comparative analysis among beneficiaries and non-beneficiaries, revealing that folks that obtained guide skilled great improvements of their livelihood repute. However, the examination additionally factors out numerous demanding situations within the scheme's execution, including inconsistencies in land facts, errors in identity documentation, and exclusion due to administrative oversights. These boundaries underscore the want for stepped forward governance and file-keeping to ensure wider and extra correct inclusion. Despite those challenges, the ordinary and direct nature of the PM-KISAN payments has been stated as an electricity, imparting balance and a feel of economic security to recipient farmers(Chambers *et al.*, 1992). The research concludes that for the PM-KISAN scheme to reach its complete ability, it must be included right into a broader rural improvement approach that includes technological help, get right of entry to to great inputs, and institutional backing. Such integration might not handiest decorate the productive use of the financial resource but additionally make a contribution to lengthy-time period improvements in rural livelihoods and resilience.

3. Methodology

3.1 Research Design

This study employed a **mixed-methods research design** to mainly provide a comprehensive understanding of that of the actual effectiveness of the government schemes such as the PM-KISANop coverage (Pradhan Mantri Fasal Bima Yojana), and Minimum Support Price (MSP) in enhancing farmer livelihoods in Uttar Pradesh (UP). The motive for using a combined-strategies approach stems from the complicated and multifaceted nature of agricultural interventions. Quantitative techniques were used to capture statistically enormous patterns, while qualitative techniques provided contextual depth, revealing attitudes, reviews, and systemic troubles that numbers on my own couldn't specific.

The quantitative factor of the examination concerned a structured survey carried out with three hundred farmers drawn from 10 districts across Eastern and Western Uttar Pradesh(Dickson *et al.*, 2015). These regions were

purposefully selected because of their variation in agro-climatic conditions, cropping styles, market get admission to, and historical differences in policy implementation. This variety allowed for a richer comparative analysis and more generalizability of findings throughout exclusive zones of the nation.

On the qualitative facet, semi-dependent interviews have been carried out with 10 government officers directly concerned inside the implementation of those schemes at the district and block ranges, as well as 5 agricultural policy specialists, including pupils from neighborhood agricultural universities and participants of non-governmental organizations (NGOs) centered on rural improvement. The qualitative size was supposed to shed light on the practical demanding situations in enforcing authorities schemes, offer coverage-level feedback, and explore the perceptions and tips of stakeholders beyond the farming community.

The integration of these statistics resources ensured methodological triangulation, improving the validity, reliability, and robustness of the findings. The mixed method allowed the research to no longer handiest quantify get admission to and pleasure tiers among farmers but additionally to discover the underlying reasons of achievement and failure within the scheme implementation procedure.

3.2 Data Collection

The **quantitative data** were mainly being collected using a proper form of structured survey questionnaire that was developed based on a particular review of literature, coverage files, and preliminary field discussions. The questionnaire became pilot examined with a small pattern of 20 farmers to make sure clarity, relevance, and time feasibility. After refinement, the final version of the survey protected both closed and Likert-scale questions grouped under numerous categories. These classes blanketed demographic and socioeconomic profiles (age, landholding length, training degree, farming enjoyment), recognition of presidency schemes, participation in and utilization of schemes, timeliness and ease of receiving advantages, and perceived impact on income, hazard mitigation, and farming sustainability.

To ensure wide representation, a stratified sampling approach become used, dividing the sample equally between 5 districts in Eastern UP (along with Gorakhpur, Varanasi, and Azamgarh) and five districts in Western UP (together with Meerut, Baghpat, and Bulandshahr). Within each district, farmers were decided on through random sampling from village-degree lists received with the help of local agricultural places of work and Krishi Vigyan Kendras (KVKs). Efforts were made to make sure that each marginal and smallholder farmers were competently represented, as these companies are the number one meant beneficiaries of PM-KISAN and different welfare schemes.

Face-to-face interviews have been carried out with the aid of skilled discipline enumerators fluent in Hindi and local dialects(Dixonet al., 2007). These interactions no longer simplest helped keep excessive reaction charges however also supplied opportunities for clarifying questions and validating responses through casual discussions. The qualitative records had been accumulated through semi-dependent, in-intensity interviews carried out with key stakeholders. Government officers interviewed blanketed District Agriculture Officers, scheme implementation officials, and sales department representatives. Their insights focused on the logistical,

bureaucratic, and infrastructural challenges confronted at some stage in coverage execution. They also supplied remarks at the effectiveness of important and country-degree directives and the responsiveness of the machine to farmer grievances.

The agriculture experts interviewed covered teachers, coverage analysts, and NGO representatives with direct enjoyment working with farmer groups. These experts provided contextual expertise of ways authorities schemes engage with broader market forces, land possession dynamics, and environmental uncertainties. Interviews have been carried out either in man or woman or through virtual meetings and were audio-recorded with previous consent for transcription and coding functions.

Interview questions have been framed round four imperative subject matters: scheme cognizance and outreach efforts, implementation hurdles and administrative bottlenecks, farmer feedback mechanisms and grievance redressal structures, and tips for enhancing performance and impact.

3.3 Data Analysis

Once the data collection phase was completed, both the quantitative as well as qualitative datasets were subjected to that of the rigorous analysis. The **quantitative data** had been entered and cleaned the usage of Microsoft Excel, and then analyzed using the Statistical Package for the Social Sciences (SPSS), version 26. The analysis started out with descriptive facts such as frequency distributions, manner, and general deviations to understand the overall profile of the respondents and their engagement with authorities schemes.

Cross-tabulations have been then used to explore relationships between variables, such as the correlation between landholding size and scheme consciousness, or among training level and pleasure with scheme blessings(Fanadzoet *al.*, 2022). Chi-rectangular assessments have been implemented to determine the statistical significance of located relationships, specifically whilst examining variations in scheme participation across areas or demographic groups.

Additionally, a comparative analysis between the Eastern and Western regions of UP was performed to evaluate geographical disparities in implementation and outcomes. The goal changed into discovering whether farmers in sure areas have been better served and what elements contributed to such discrepancies.

For the qualitative data, the interview transcripts had been coded using thematic evaluation. The coding manner accompanied a hybrid technique, combining both inductive coding (emerging from the statistics) and deductive coding (primarily based at the research targets). Key themes inclusive of “bureaucratic postponement,” “lack of knowledge,” “beneficiary concentrated on,” “coverage gaps,” and “success testimonies” had been diagnosed and analyzed throughout special respondent categories.

The NVivo software program was hired to help in organizing and analyzing qualitative statistics, allowing the researcher to visualize connections between themes and extract illustrative fees. The analysis aimed to discover both convergent and divergent perspectives among officers and specialists, and how these matched or contrasted with farmers’ experiences captured inside the survey.

Importantly, the outcomes from the qualitative interviews have been used to contextualize and provide an explanation for the quantitative findings (Getneet *et al.*, 2012). For instance, if survey data indicated a low rate of crop insurance claims being venerated in a district, qualitative comments helped display whether or not this turned into due to a lack of survey personnel, dispute over land information, or not on time climate effect reviews.

This methodological triangulation allowed for a nuanced interpretation of records, where numbers might be substantiated or puzzled based on discipline-level insights, and stakeholder narratives may be grounded in empirical developments

4. Results

This section presents the actual findings from the mixed-methods study mainly assessing the effectiveness of the three major government schemes—PM-KISAN, the Pradhan Mantri Fasal Bima Yojana (PMFBY), and the Minimum Support Price (MSP) coverage—in enhancing farmer livelihoods in Uttar Pradesh (UP). The statistics supplied right here consist of the quantitative outcomes from the three hundred surveyed farmers and the qualitative insights acquired from interviews with authorities officers and agricultural specialists.

4.1 Impact of PM-KISAN Scheme

The PM-KISAN scheme, designed to mainly provide direct income support to that of the small and marginal farmers, showed a very notable high level of awareness among respondents. Out of the 300 farmers surveyed, 78% had been aware of the scheme, indicating a successful outreach effort (Hunsberger, *et al.*, 2014). However, the simplest sixty four% suggested receiving bills on a normal basis. Among the recipients, irregular bills and confusion about installment timelines had been commonplace worries raised for the duration of the interviews.

When asked about using the PM-KISAN price range, 42% of beneficiaries said spending the cash on agricultural inputs including seeds, fertilizers, and insecticides, suggesting some alignment with the policy's intended goals. Another 30% indicated that the budget has been used to satisfy family fees such as faculty expenses, medical desires, and food, particularly at some point of lean intervals or off-seasons. This highlights that while the scheme is being applied to guide farming to some extent, its effect extends into the overall monetary protection of the household.

Regarding the perceived effect of the scheme, 59% of recipients said that the monetary aid furnished “a few relief” throughout important durations which includes sowing seasons or submit-harvest months (Jonnaet *et al.*, 2012). However, the handiest 17% believed that the scheme brought any giant or lengthy-time period improvement to their agricultural productivity or income tiers. Many farmers indicated that the fixed amount of ₹6,000 consistent with yr changed into insufficient to cover growing expenses of cultivation, in particular whilst blended with inflation and market volatility.

Qualitative responses from agriculture officials emphasized the hassle of exclusion mistakes. Several eligible farmers have been reportedly left out due to wrong documentation or land file issues, specifically in districts with high tenancy farming. Officials also acknowledged delays in fund transfers resulting from information mismatches between local revenue information and valuable databases.

4.2 Effectiveness of Crop Insurance (PMFBY)

The PMFBY scheme, aimed at providing crop loss protection due to natural calamities and climate risks, had notably low uptake for most of the surveyed population. Only 28% of the farmers suggested enrolling in crop coverage in the beyond years. Among the non-enrolled farmers, the most common motives were lack of knowledge about the enrollment technique, distrust due to previous bad stories, and dependency on sellers who regularly didn't explain the phrases nicely.

Among people who had enrolled and filed claims, 60% pronounced experiencing delays in declaring settlements extending past three months(Khatun,*et al.*, 2012). This postponement, farmers stated, substantially undermined the reason for the scheme, as compensation frequently arrived after the next sowing season had already commenced, leaving them to borrow cash at high hobby costs in the meantime.

Farmers who received payouts beneath the scheme had mixed reactions. A small share (around 9% of the whole pattern) acknowledged that the reimbursement helped reduce the impact of crop loss to some extent. However, the bulk (approximately ninety one% of claimants) discovered the method of filing claims bulky and non-obvious. Interviewed government officials admitted that checks of crop damage had been regularly not on time because of lack of personnel or climate statistics, at the same time as insurance enterprise representatives had been criticized for his or her slow subject verification approaches.

Agricultural professionals emphasized the space between the scheme's capability and its real implementation. They noted that at the same time as PMFBY is theoretically robust, the lack of digital literacy amongst farmers and bad coordination among revenue departments, insurance corporations, and local discipline staff limits its practical advantages. Moreover, tenant farmers and sharecroppers—who often lack felony land titles—are excluded completely from enrollment.

4.3 Minimum Support Price (MSP) and Market Realities

The MSP mechanism, a very uch cornerstone of India's agricultural pricing policy, showed a huge range of mixed effectiveness in the actual context of UP. Only 38% of farmers surveyed mentioned selling their produce at MSP. The remaining sixty two% offered in open markets or to local investors, normally at costs extensively decreased than the declared MSP.

A crop-clever breakdown found out that MSP procurement especially benefited farmers growing wheat and rice(Kinyondo*et al.*, 2017) Among the wheat-growing farmers, sixty one% controlled to sell at MSP charges through authorities mandis, whilst for rice, this discern stood at fifty seven%. However, for farmers cultivating

veggies, pulses, and oilseeds, MSP aid changed into negligible. Most of those crops were now not procured under government packages or suffered from lack of charge enforcement, mainly due to unregulated marketplace conduct and depressed prices.

The primary motive for promoting underneath MSP, in keeping with seventy two% of affected farmers, was the on the spot want for coins, which forced them to promote their produce to nearby buyers quickly after harvest. Delays in procurement, insufficient garage centers, and transportation problems also discouraged participation in reliable MSP procurement channels.

From a coverage attitude, officers acknowledged that MSP advantages are concentrated among a restrained variety of crops and farmers, frequently favoring larger landholders with access to authorities' procurement facilities. Smaller and marginal farmers face widespread barriers, inclusive of transportation fees, long wait instances at mandis, and uncertain documentation strategies.

Experts interviewed emphasised that the modern MSP machine requires structural reforms, along with diversification of the procurement basket to consist of pulses, oilseeds, and horticultural crops. They additionally recommended strengthening Farmer Producer Organizations (FPOs) to collectively good buy for better expenses and establish direct linkages with institutional customers.

Table 1 presents a comparison of MSP access across major crops cultivated by the respondents.

| Crop type | Percentage selling at MSP | Percentage selling below MAP |
|-----------------------------|---------------------------|------------------------------|
| Wheat | 61% | 39% |
| Rice | 57% | 43% |
| Pulses (e.g., Moong, Arhar) | 19% | 81% |
| Vegetables | 11% | 89% |
| Oilseeds (e.g., Mustard) | 24% | 76% |
| | | |

4.4 Comparative Regional Analysis

An additional layer of analysis was mainly being conducted to examine some of the regional differences between Eastern and Western UP. The data mainly had revealed that farmers in Western UP The statistics found out that farmers in Western UP had better get entry to to PM-KISAN payments and better participation in MSP applications, whilst enrollment in PMFBY become marginally better in Eastern UP, in all likelihood due to more vulnerability to floods and erratic rainfall styles(Kumaret *al.*, 2015). However, systemic problems including behind schedule bills, lack of transparency, and implementation inefficiencies had been consistent throughout both regions.

5. Conclusion

The study aimed to evaluate the impact of that of the three key government initiatives—PM-KISAN, PMFBY, and MSP—on enhancing the livelihoods of farmers in Uttar Pradesh. The findings monitor that while the schemes have created a basis for profits security and chance mitigation, their effectiveness stays limited by way of gaps in consciousness, get admission to, and implementation performance.

The PM-KISAN scheme, no matter excessive cognizance tiers, suffers from irregular disbursals and inadequate support quantities. Though it gives brief-term monetary relief, it does not substantially beautify agricultural productiveness or earnings balance. Many farmers diverted the price range to satisfy critical non-agricultural wishes, which, at the same time as vital, suggests a dilution of the scheme's meaning.

PMFBY has proven the least impact, with low enrollment rates and chronic issues associated with delayed claim settlements and lack of transparency. Many farmers stay hesitant to participate due to terrible past studies and confined virtual literacy, particularly amongst small and marginal farmers.

The MSP policy, while conceptually strong, blesses a selective group of farmers—especially those generating wheat and rice and located close to procurement facilities. Farmers developing other crops or residing in far off areas often have a miserable income, receiving expenses notably beneath MSP. Furthermore, marketplace constraints and logistical challenges deter complete participation in the procurement manner.

Overall, while these schemes make contributions partly to financial and livelihood safety, they may be some distance from transformative. There exists a clear want for greater inclusive, farmer-centric coverage reforms that address structural boundaries, nearby disparities, and implementation bottlenecks. The look at highlights the significance of integrating comments from the ground level and suggests that an extra localized, tech-enabled, and diversified aid machine might also keep the important thing to maximizing the impact of these schemes on farmer proper-being.

6. Recommendations

Enhance PM-KISAN Payment Efficiency

Ensure regular and timely disbursement of the casual funds through a much better integration of land records as well as the Aadhaar verification systems. Establish grievance redressal of that of the main mechanisms at the village level to mainly assist excluded or that of the delayed beneficiaries.

Increase PM-KISAN Support Amount

Reevaluate the fixed amount of ₹6,000 per year to mainly and properly reflect inflation as well as the rising cultivation costs. Consider indexing payments based on that of the region-specific cost-of-living and farm input trends.

Improve PMFBY Awareness and Transparency

Launch localized consciousness campaigns the use of vernacular media to train farmers approximately enrollment, coverage, and declare approaches. Promote cellular-based total programs for transparent monitoring of crop loss evaluation and claim settlements.

Streamline PMFBY Claim Settlements

Reduce bureaucratic delays by means of decentralizing the evaluation system and involving nearby self-governance bodies. Introduce a hard and fast timeline for claim resolution and reimbursement disbursement.

Broaden MSP Coverage

Expand MSP to consist of pulses, oilseeds, and vegetables. Ensure that procurement facilities are accessible to farmers across each Eastern and Western UP, in particular in under-served areas.

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