

173930

**PERFORMANCE ANALYSIS OF SELF HELP GROUPS (SHGs) AND
SWASRAYA KARSHAKA SAMITHIS (SKSs) ON FARM
ENTREPRENEURSHIP IN THIRUVANANTHAPURAM DISTRICT**

by

SUMA ROSE SUNDARAN

(2014-11-119)



THESIS

**Submitted in partial fulfilment of the
requirements for the degree of**

MASTER OF SCIENCE IN AGRICULTURE

Faculty of Agriculture

Kerala Agricultural University



2016

Department of Agricultural Extension

COLLEGE OF AGRICULTURE

VELLAYANI, THIRUVANANTHAPURAM-695522

ii.

DECLARATION

I, hereby declare that this thesis entitled “**Performance analysis of Self Help Groups (SHGs) and Swasraya Karshaka Samithis (SKSs) on farm entrepreneurship in Thiruvananthapuram district**” is a bonafide record of research work done by me during the course of research and that the thesis has not previously formed the basis for the award to me of any degree, diploma, associateship, fellowship or other similar title, of any other University or Society.

Vellayani

Date: 25-11-2016



Suma Rose Sundaran

(2014-11-119)

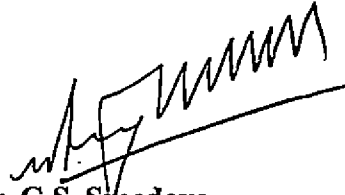
iii.

CERTIFICATE

Certified that this thesis entitled “**Performance analysis of Self Help Groups (SHGs) and Swasraya Karshaka Samithis (SKSs) on farm entrepreneurship in Thiruvananthapuram district**” is a record of research work done independently by Mrs. Suma Rose Sundaran under my guidance and supervision and it has not previously formed the basis for the award of any degree, diploma, fellowship or associateship to her.

Vellayani

Date: 25-11-2016



Dr. G.S. Sreedaya

(Major Advisor, Advisory Committee)

Assistant Professor (Agricultural Extension)

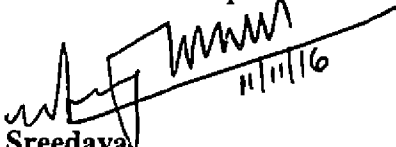
College of Agriculture, Vellayani,

Thiruvananthapuram- 695522

iv.

CERTIFICATE

We, the undersigned members of the advisory committee of Mrs. Suma Rose Sundaran (2014-11-119), a candidate for the degree of Master of Science in Agriculture with major in Agricultural Extension, agree that this thesis "Performance analysis of Self Help Groups (SHGs) and Swasraya Karshaka Samithis (SKSs) on farm entrepreneurship in Thiruvananthapuram district" entitled may be submitted by Mrs. Suma Rose Sundaran in partial fulfilment of the requirement for the degree.


Dr. G.S. Sreedaya

(Major Advisor, Advisory Committee)
Assistant Professor (Agricultural Extension)
College of Agriculture, Vellayani.


Dr. V.B. Padmanabhan

(Member, Advisory Committee)
Professor and Head (Agricultural Extension)
College of Agriculture, Vellayani.


Dr. A. Anil Kumar

(Member, Advisory Committee)
Professor (Agricultural Extension)
College of Agriculture, Vellayani.


Dr. Vijayaraghavakumar

(Member, Advisory Committee)
Professor and Head (Agricultural Statistics)
College of Agriculture, Vellayani.


EXTERNAL EXAMINER

CP. Setunaman Sivak
Senior Scientist
ICAR - CTCRI,
Thiruvananthapuram.

Acknowledgement

First and foremost I offer my sincere gratitude to God, almighty for giving me all the blessings to complete my thesis inspite of all the hurdles.

With all incessant pleasure and gratification, it is an opportunity of life time to work under the esteemed guidance of Dr. G. S. Sreedaya, Assistant Professor, Department of Agricultural Extension, Chairman of the Advisory Committee for her fervent interest, guidance with ameliorative suggestions and advices, unaccountable help and care during my study epoch.

I wish to express my sincere thanks to the members of the advisory committee, Dr. V.B.Padmanabhan, Professor and Head, Department of Agricultural Extension, Dr. A. Anil Kumar, Professor, Department of Agricultural Extension for their, infallible guidance with ingenious suggestions and vivid support in carrying out the research work.. I am also indebted to my teachers Dr.N.Kishore Kumar, Dr.B.Seema and Dr. Allan Thomas.

I am thankful to Dr. R. Prakash, Retired Professor of Department of Agricultural Extension for his guidance and encouragement throughout the course of this study.

I am pleased to thank Dr. Vijayaraghava Kumar, Head and Professor of Agricultural Statistics and all the staff members of Department of Agricultural Statistics for the help rendered during the span of this study.

I express my gratitude to the officials and the SHG group members of Vegetable and Fruit Promotion Council, Kudumbasree, Agricultural Technology Management Agency and Swasraya Karshaka Samithies for their co-operation in survey and data collection

I sincerely acknowledge Smt Aswathy and other non teaching staffs of Department of Agricultural Extension for their sincere and wholehearted co-operation throughout the research work.

My sincere thanks to the Kerala Agricultural University for providing opportunity and the timely assistance in fulfillment of the research.

I express my heartfelt thanks to my classmates Dhanya, Namitha, Vishnu, Anju and my friends Sheeba, Lekshmi K.M and Reshma Gopi for their encouragement and co- operation during the study tenure. I am also indebted to express my thanks to my seniors Shely Chechi, Revathy, Sachna, Sujitha, Iby, Reeba and Akshay and also for my juniors Greeshma, Preethu, Vani, Aparna, , Athira, Namitha, Mamatha, Uthara, Dhanusha and Dileep.

I find no words to express my boundless gratitude to my beloved pappa P. Sundaran and amma Mary Rose, for their love, motivation, blessings, sacrifice and prayers for keeping me in high spirit in pursuing this research programme.

Personally I would like to express my gratitude to my husband Mr. Aneesh T.A, my mami Mrs. Anithamony my natoon Mrs. Aswani Suresh, my brother in law Mr Ajesh T.A and his wife Mrs Manju Ajesh and my dear Abhi, Kunji and Balu for their mellifluous love and appealing affection on me which helped me in maintaining the joy in fulfilling my education. Finally I would express my thanks to my beloved sisters Ms Anu. S, Ms. Biniraj and Mrs. Minimol. S for their help, affection, motivation and prayers .



SUMA ROSE SUNDARAN

CONTENTS

Sl. No.	CHAPTER	Page No.
1	INTRODUCTION	01-05
2	REVIEW OF LITERATURE	06-16
3	METHODOLOGY	17-34
4	RESULTS AND DISCUSSIONS	35-58
5	SUMMARY	59-63
6	REFERENCES	64-75
	ABSTRACT	76-79
	APPENDICES	80-122

LIST OF TABLES

Table No.	Title	Page No.
1.	Distribution of the respondents based on their managerial efficiency	36
2.	Distribution of the respondents based on their opinion regarding the sustainability of group	37
3.	Distribution of the respondents based on their entrepreneurial behaviour	38
4.	Distribution of the respondents based on their age	39
5.	Distribution of the respondents based on their annual income	39
6.	Distribution of the respondents based on their market perception	40
7.	Distribution of the respondents based on their self confidence	41
8.	Distribution of the respondents based on their social participation	41
9.	Distribution of respondents based on their goal setting	42
10.	Distribution of respondents based on their dealing with failure	43
11.	Distribution of respondents based on their personal initiative and responsibilities	43
12.	Distribution of the respondents based on their use of resources	44
13.	Distribution of respondents based on their problem solving ability	45
14.	Distribution of respondents based on their assertiveness	46
15.	Distribution of respondents based on their work commitment	46
16.	Relationship of managerial efficiency of the respondents with profile characteristics	48
17.	Relationship of sustainability of the respondents with profile characteristics	49
18.	Relationship of entrepreneurial behaviour of the respondents with profile characteristics	51

19.	Result of the ANOVA between men and women SHGs with respect to different independent variables	52
20.	Result of the ANOVA between men and women SHGs with respect to their dependent variables	53
21.	Distribution of the respondents based on their opinion regarding marketing efficiency of SKSs	54
22	Role of extension functionaries in farm entrepreneurship	55
23	Constraints faced by the SHG members	56

LIST OF FIGURES

Figure No.	Title	Between pages
1.	Map of Thiruvananthapuram District	17-18
2.	Distribution of the respondents based on their managerial efficiency	37-38
3.	Distribution of the respondents based on their opinion regarding the sustainability of group	37-38
4.	Distribution of the respondents based on their entrepreneurial behaviour	37-38
5.	Distribution of the respondents based on their age	38-39
6.	Distribution of the respondents based on their annual income	38-39
7.	Distribution of the respondents based on their market perception	40-41
8	Distribution of the respondents based on their self confidence	40-41
9.	Distribution of the respondents based on their social participation	41-42
10.	Distribution of respondents based on their goal setting	41-42
11.	Distribution of respondents based on their dealing with failure	42-43
12.	Distribution of respondents based on their personal initiative and responsibilities	42-43
13.	Distribution of the respondents based on their use of resources	44-45
14.	Distribution of respondents based on their problem solving ability	44-45
15.	Distribution of respondents based on their assertiveness	46-47
16.	Distribution of respondents based on their work commitment	46-47

xi.

LIST OF PLATES

Plate No.	Title	Between pages
1.	Field Survey	58-59
2.	Field of SHG members	58-59

LIST OF APPENDICES

Sl.No	Title	Appendix No
1.	List of variables sent for judges rating	I
2.	Interview schedule for the SHG members (English)	II
3.	Interview schedule for the SKS members (English)	III
4.	Interview schedule for the SHG members (Malayalam)	IV
5.	Interview schedule for the SHG members (Malayalam)	V
6.	Interview schedule for the extension officials (English)	VI

LIST OF ABBREVIATIONS AND SYMBOLS USED

%	Per cent
₹	Rupees
ANOVA	Analysis of Variance
ATMA	Agricultural Technology Management Agency
CDS	Community Development Society
CSA	Community Supporting Agriculture
F	Frequency
MYRADA	Mysore Resettlement Development Agency
NHG	Neighbour hood Group
NS	Non-significant
PRIs	Panchayathi Raj Institutions
Q	Quartiles
NGO	Non-Governmental Organization
SD	Standard deviation
SHGs	Self Help Groups
SHPI	Self Help Promoting Institution
SKSs	<i>Swasraya Karshaka Samithis</i>
VFPCK	Vegetable and Fruit Promotion Council- Keralam

INTRODUCTION

1.INTRODUCTION

'I can do things you cannot,

You can do things I cannot,

Together we can do great things.'

- Mother Teresa

A group becomes the basis for action and change. Forming small groups and linking them to bank branches for credit delivery has been the most important feature of the growth of the Self Help Group (SHG) movement in India. The concept of self help groups gained significance after 1976 when Professor Mohammed Yunus of Bangladesh began experimenting with micro-credit and women SHGs and made a revolution in poverty eradications by empowering rural women (Sandhu, 2013). Today, the SHG movement is an innovation in the field of rural credit in many developing countries including India to help the rural poor and considered as a vehicle to reach the marginalized section who cannot avail credit from the bank. In India, first SHG was emerged in 1985 under Mysore Resettlement Development Agency (MYRADA) (Parthasarathy, 2015). In the total number of SHGs in India, around 55% of SHGs are located in southern region (Chethana, 2016). Usually there are three types of promotional institutions namely governments, banks and NGOs in the formation of SHGs. Other than government efforts large number of NGOs has also played a major role in advancing the SHG movement in the country by facilitating and assisting SHGs in organizing savings and credit in different parts of India.

A Self Help Group (SHG) is a small economically homogenous group of 10 to 20 persons who come together to save small amounts regularly, mutually agree to contribute to a common fund, have collective decision making, or resolve conflicts through collective leadership and mutual discussion (Ramanathan, 2007). In 2003,

RBI reported that a SHG is a registered or unregistered group of microentrepreneurs of more or less homogenous social and economic backgrounds, voluntarily coming together for compulsory periodic saving by mutually agreeing to contribute to a common fund and to meet their needs on the basis of mutual help. According to Padmavathi (2016) SHGs are formed voluntarily by the rural and urban poor to save and contribute to a common fund to be lent to its members and working together for social and economic uplift of their families and community.

Agriculture and agriculture related sectors helps in generating growth, increasing and diversifying income, and providing entrepreneurial opportunities in both rural and urban area. Entrepreneur is one who always searches for change, responds to it and exploits it as an opportunity (Drucker, 1985). Entrepreneurship is described as the process through which entrepreneurs create and grow enterprises (Dabson and Malkin, 2003). Entrepreneurship forms a key factor for the survival of small scale farming in this changing global scenario and has an important role in the industrial sector as well as the farm and service sectors. Chandrasekar and Jubi in 2006 reported that lack of entrepreneurship in Kerala were due to aversion for taking risks and preference for secure employment, lack of confidence to innovate, poor self-esteem of entrepreneurs, lack of business culture built on mutual trust and unsupportive bureaucracy.

Farm entrepreneurship helps in income generation, poverty reduction and improvements in nutrition, health and overall food security in the national economy. Farmer entrepreneurs are the one who see their farms as a means of earning profits (Kahan, 2012). Entrepreneurship in agriculture helps in improving the productivity gains by smallholder farmers and integrating them into local, national and international markets reducing food costs, supply uncertainties (Bairwa *et al.*, 2014).

Pandey in 2013 reported that agriculture have several areas of entrepreneurship like dairy, goat rearing, rabbit rearing, floriculture, fisheries, shrimp farming, sheep rearing, vegetable cultivation, nursery farming and farm forestry.

In Kerala, Kudumbasree is a community based initiative for poverty alleviation through self help group approach involving poor women. It facilitates lease farming in identified fallow land under Harithasree programme. It also identifies entrepreneurs for starting microenterprises and provide assistance in developing their project ideas.

Vegetable and Fruit Promotion Council- Keralam (VFPCCK) is another agency promoting SHGs for fruit and vegetable cultivation. There are more than 8000 SHGs with 1.6 lakh farmers under VFPCCK. Establishment of the group marketing centres by VFPCCK was a radical step in the marketing of agricultural commodities. These marketing groups are known as *Swasraya Karshaka Samithis* (SKSs). It is a group of 15 – 20 SHGs numbering to 150-300 farmers. The farmers bring their produce at a common point and trade it collectively and get better prices and their payment at time (VFPCCK, 2015).

ATMA (Agricultural Technology Management Agency) is an autonomous institution formed under Kerala state department for agricultural development and farmers welfare which help in the organization and development of Farmers Interest Groups (FIGs) and Farmers Organizations (FOs) within a particular district. It facilitate the involvement of private sector firms in providing inputs, technical support, agro-processing and marketing services to farmers and encourage agriculture lending institutions to increase the availability of capital to marginal farmers and women farmers. ATMA also have women groups involved in various avenue of farm entrepreneurship.

Loyola (2004) reported that the supporting agencies are expected to support the SHGs in identifying raw materials and local resources, upgrade their skills and technology and exploring markets for their product.

With this background, the present study was conducted with the following objectives:

1. To analyze the performance of the Self Help Groups in terms of managerial efficiency and sustainability of enterprises.
2. To study the marketing efficiency of SKSs
3. To compare the men and women Self Help Groups.
4. To study the role of extension functionaries in farm entrepreneurship

1.1. SCOPE OF THE STUDY

The present study helps to investigate the managerial efficiency of farmer entrepreneurs, the sustainability of the farm enterprises undertaken by them and the marketing efficiency of the SKS. The results of the study will help in eliminating the bottlenecks in the present set up of SHGs and SKSs in farm entrepreneurship. The study will also help the policy maker and extension functionaries to further strengthen the farmer groups as a means of sustainable development.

1.2. LIMITATIONS OF THE STUDY

The study was done in men and women SHGs involved in farm entrepreneurship. It was difficult to find out exclusive men groups involved in farm entrepreneurship. The researcher could identify the exclusive men groups in fruit and vegetable sector alone. There were also constraints of time and money. But without considering the limitations, the researcher had carried out the investigation in a systematic manner.

1.3. PRESENTATION OF THE STUDY

The report of the research work has been discussed under five chapters. The first chapter deals with the introduction, the objectives, the scope of the study, and the limitations of the study. In second chapter, the review of literature related to the present study is discussed. The third chapter covers the methodology used for the study. The fourth chapter deals with the results of the study and discussions of the result. The fifth and the final chapter represent the summary of the study, implication of the study and suggestions for future research. The references, appendices, and abstract of the thesis are given at the end.

REVIEW OF LITERATURE

2. REVIEW OF LITERATURE

The main objective of this chapter is to provide an outline of the references used for the study. A review of existing literature on a topic helps the researcher to develop a theoretical framework of the study and assess the broad area in which the research has been conducted. The literature which is relevant is presented under following heads.

2.1. Concept of SHGs.

2.2. Studies on SHGs.

2.3. Importance of SHGs in farm entrepreneurship.

2.4. Managerial efficiency.

2.5. Sustainability.

2.6. Importance of SKSs.

2.7. Marketing efficiency of SKSs.

2.8. Entrepreneurial behaviour.

2.9. Constraints faced by the members.

2.10. Profile characteristics.

2.1. CONCEPT OF SHG

NABARD (1995) defined SHG as a homogenous group of rural poor voluntarily formed to save an amount they can conveniently save out of their earnings and mutually agree to contribute to a common fund from which they lend to members for both productive and emergent credit needs.

According to Ganeshmurthy *et al.* (2002) reported that Self Help Group is a voluntary association of the poor with a common goal of social and economic empowerment.

Self Help Groups are community level savings and loan groups which require an adequate level of external support (Christen, 2005).

According to Davis *et al.* (2010) Self Help Groups are the small grass root groups that the member chooses to join to address their common concerns and worries which provide a mutual support.

Self-help group is a method of organizing the poor and the marginalized to come together and to solve their individual problem (Das, 2013)

According to Kanaga *et al.* (2015) SHG is a village based financial intermediary groups composed of 10–20 local women or men.

2.2. STUDIES ON SHGS

Nair (2005) reported that SHG federations employ their own resources in promoting new SHGs and reduce the cost of promotion of SHGs thus improving the sustainability of SHGs through financial and organizational support.

Sen and Sircar (2006) conducted a study on SHGs in West Bengal by keeping the regularity of meetings, participation of members, group management, regularity of savings, loan disbursement, loan recovery, accounts and records, links with PRIs (Panchayathi Raj Institutions), livelihood engagement and social action as the indicators of quality assessment of SHG.

Suja (2012) found out that SHGs paved attention on skill improvement, facilitating invention, gaining access to credit from financial institutions for micro enterprises, and supervision of credit for the economically destitute sections of rural people.

According to Kumari *et al.* (2013) Self Help Group is a helpful instrument for the empowerment of women.

Priyakumari (2015) reported that monthly income and the decision making power in community, village and households of majority of the SHG members has increased after joining SHGs.

SHG is a platform for creating awareness, training, capacity building, dissemination of information, delivery of services and developing communal self-reliance and collective action (Kumari and Mishra, 2015).

Padmavathi in 2016 reported that SHG disburses microcredit to the rural women for the purpose of making them entrepreneurs and undertake entrepreneurial activities.

2.3. IMPORTANCE OF SHGS IN FARM ENTREPRENEURSHIP

The concept of farmer groups for agricultural promotion, originally known to be Community Supporting Agriculture (CSA), originated in the 1960s in Switzerland and Japan, where consumers interested in safe food and farmers seeking stable markets for their crops came together in economic partnerships. (Harper, 1998)

Rudmann (2008) reported that farm entrepreneurs face many challenges such as social barriers, economic barriers, regulations, access to finance and information.

Glendenning *et al.* (2010) noted that the promotion of farmer-based self-help groups is also part of a fundamental shift in extension policy.

Kahan (2012) reported that farmer entrepreneur see their farms as business, a means of earning profit and are willing to take calculated risk to make their farms profitable and their business grow.

2.4. MANAGERIAL EFFICIENCY

Sreedaya (2000) reported that the involvement in planning, production and marketing aspects of vegetables by farmers of KHDP has direct correlation with the sustainability of the group.

Marketing is a social and managerial process by which individuals and groups obtain what they need and want by creating and exchanging products and value with others (Kotler 2009).

Parida and Sinha (2010) opined that the performance of self help groups depends upon the awareness of members about overall group objectives and the capacity of the group to develop members' managerial and technical skills.

Chandran (2015) reported that majority of the women farm group members have medium involvement in planning, production and marketing aspects of vegetable cultivation.

2.5. SUSTAINABILITY

Reddy (2005) identified that financial management, governance and human resource were the key areas of weakness which undermine the sustainability of SHGs.

Vayssieres *et al.* (2009) opined that a sustainable enterprise operates a business so as to be viable, grow and earn a profit. Sustainable enterprises recognize the economic and social aspirations of people inside and outside the organization and the impact on the natural environment.

Sujatha and Somu (2013) defined sustainability as the ability of the group to continue to function and grow without financial, managerial and other organizational support from SHPIs (Self Help Promoting Institutions)

Vasantha (2014) reported that the sustainability of SHGs depends on the growth of income generation activity and entrepreneurship among women self help group members.

2.6. IMPORTANCE OF SKS

Prakash and Nehru (1998) described the initiative of the Kerala Horticulture Development Programme that was set up in co-operation between the European Union and the Government of Kerala in 1993. This programme builds on SHGs, which select master farmers who are trained and act as facilitator and assists SHGs in processing and marketing of products. The marketing infrastructure include establishing field centres for bulking the produce from 10-15 SHGs. These centres envisage creating farmer's markets and helps in elimination of wholesalers and commission agents.

VFPCCK developed a new group marketing system called *Swasraya Karshaka Samithi* (SKS). It consists of 10-15 Self Help Groups (SHGs), numbering about 250-300 farmers and trade their produce collectively. The marketing is managed by farmers groups. The major focus is to facilitate the farmers to take effective decisions in marketing of their produce.(VFPCCK, 2015).

2.7. MARKETING EFFICIENCY OF SKS

Abbott (1967) has pointed out that an efficient market acts as a bridge between the producer and consumer.

Jasdanwalla (1966) defined marketing efficiency as the effectiveness with which a structure performs its designated functions.

Ramakumar (2001) computed the marketing efficiency of each marketing channels by ranking the different performance indicators like marketing costs and margins of intermediaries, producer's share in consumer's rupee, rate of return (ratio between marketing margin and marketing cost).

Lyon (2003) stated that cooperation among farmers for negotiating prices with traders empowers them with greater control over price setting and reduces the time and cost of marketing.

2.8. ENTREPRENEURIAL BEHAVIOUR

Herron and Robinson (2003) reported that passion, perseverance, resourcefulness, open mindedness and innovativeness are the important entrepreneurial characteristics of farmer entrepreneurs.

Narayan and Geethakutty (2003) reported that majority of women entrepreneurs prefer traditional industries like food processing and those who have initiated innovative enterprises mostly came from the upper strata of the society.

Gurubalan (2007) reported that majority of the copra unit owners belonged to medium level of entrepreneurial behaviour.

According to Nath (2008) and Harper (2002) in most of the studies the weightage is given to equip women with all necessary skills and develop entrepreneurship qualities among them for better socio-economic development of the poverty ridden people.

Sreeram *et al.* in 2015 reported that income, mass media exposure, social participation, training received, extension contact and marketing facilities and management orientation showed a significant and positive relationship with the entrepreneurial behaviour of Kudumbashree members.

2.9. CONSTRAINTS FACED BY THE MEMBERS

Sivaloganathan (2004) stated that non- availability of agricultural operations in relation to their positions in the market, lack of infrastructure facilities and services are the major problems in the recovery of the rural credit.

Gurubalan (2007) reported that shortage of raw materials, instability of prices, competition from low priced oils were major constraints perceived by the coconut oil mill owners, followed by lack of organized marketing, high labour charge import of coconut oil, lack of infrastructural facilities and higher scrutiny at the hands of bank and financial institutions.

Keshava and Gill (2010) revealed that 65 % of women SHG members faced financial problems, whereas 47 % faced marketing related constraints and about 29 % faced technical problem.

Minimol and Mukesh (2012) reported that major problems faced by the SHG members were absenteeism from group meetings and conflicts among members

Vasantha (2014) reported that various challenges for SHG members for carrying out the income generation activity were lack of support from group members, inadequacy of finance, lack of skill, poor entrepreneurial support and some personal barriers.

2.10. PROFILE CHARACTERISTICS

2.10.1 Age

Fayas (2003) reported that majority of the vegetable growers belonged to the medium age category of 35-50 years of age.

Arul *et al.* (2014) reported that 92% of the women self help group members engaged in agricultural and allied activities belonged to middle age group (30-40 years).

Pal (2014) reported that 59% of the women SHG members engaged in various activities such as farming, livestock rearing and farm labour belonged to young age (20-35 years)

Chandran (2015) reported that majority of the farm women group members belonged to the medium age category of 36-55 years of age.

2.10.2 Annual Income

Sreedaya (2000) reported that the group cohesion is significantly and negatively correlated with the annual income of SHG members involved in vegetable cultivation.

Esakkimuthu (2012) reported that 76.67% of the banana growers earned income ranging between Rs.50,001 to Rs. 1,00,000 followed by 21.6 % in the income range less than Rs.50,000

Vasantha (2014) reported that the SHG members have undergone training to enhance their income generation activities and helped to increase the income of the SHG members.

Chandran (2015) reported that annual income and increase in income showed a significant and positive relationship with group interaction.

2.10.3 Market Perception

Suthan (2003) reported that the 54.67 % of the vegetable growers had medium market perception.

Elakkia (2007) reported that the 60% of the vegetable growers had medium level of market perception, followed by high level (22%) and low level (17%).

Sudhakaran (2014) reported that 73% of the vegetable farmers have medium level of market perception followed by low 16% and high 11% levels of market perception.

Sasidharan (2015) reported that 82% of the organic vegetable growers had low market perception with respect to organic products. While high market perception was observed in 18 % of farmers.

2.10.4 Self Confidence

Moyle *et al.* (2006) found that a large share of female SHG members reported significant development of their self-confidence and work efficiency involved withxx being an SHG member.

According to Florin and Wanderman (2007) and Zimmerman and Rappaport (2003), strong correlation was observed between SHG participation and self confidence, self efficacy, civil responsibility, and political efficacy.

Sharma and Varma (2008) reported that there was an increase in self confidence and self reliance of rural women due to their involvement in the entrepreneurial as well as other activities of SHGs.

Centre for Development Research and Action (2009) found out that SHGs contribute to overcome exploitation, create confidence and self-reliance of the rural poor, particularly among women..

2.10.5. Social Participation

Reid (2000) stated that active community participation is the key to build an empowered community.

Sindhu (2002) reported that the old farmers are likely to loose interest in active participation within and outside the social system.

Priya in 2003 reported that group characteristics like social participation and cosmopolitaness were more relevant to technology adoption than individual characters like area, knowledge, experience, education etc

Reddy (2003) stated that 60% of the sericulture farmers had medium level of social participation followed by low (25.33%).

According to Esakkimuthu (2012) over 63 % of the banana growers have medium level of social participation.

2.10.6. Use of Resources

According to Gianatti and Llewellyn (2003), Sabhlok (2006) and Panda (2008), the empowerment of self-help groups was possible because of their strong contacts with other institutions and government organizations.

Smith *et al.* (2004) stated that group linkages with other institutions and organizations lead to benefits to stakeholders from the economies of scale coming from the pooling of knowledge, expertise, and other resources.

Gianatti and Carmody (2007) stated that access to the latest information and research allows SHG members to make the best possible decisions for their farming business.

METHODOLOGY

3. METHODOLOGY

This chapter discusses the methodology used for study and for the measurement of the independent variables and dependent variables. They are as follows.

- 3.1. Research design.
- 3.2. Locale of the study.
- 3.3. Sampling procedure.
- 3.4. Operationalisation and measurement of dependent variables.
- 3.5. Operationalisation and measurement of independent variables.
- 3.6. Comparison of performance of men and women SHGs.
- 3.7. Marketing efficiency of SKSs.
- 3.8. Role of extension functionaries in farm entrepreneurship.
- 3.9. Constraints experienced by the groups.
- 3.10. Suggestion for improvement.
- 3.11. Methods used for data collection.
- 3.12. Statistical tools used for the study.



Figure 1. Map of Thiruvananthapuram District

3.1. RESEARCH DESIGN

According to Kothari (2008) a research design is the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure. Ex post facto design was the research design employed in the present study. Ex post facto design is a systematic inquiry in which the scientist does not have direct control over the independent variables because their manifestation have already occurred or because they are inherently not manipulable (Kerlinger, 1983).

3.2. LOCALE OF STUDY

The study was conducted in Thiruvananthapuram district for the ease of study for the researcher. For the performance analysis of SHGs in terms of managerial efficiency and sustainability, six blocks with maximum number of SHGs in fruit and vegetable cultivation were selected. From each block one panchayath was selected based on the availability of maximum number of men and women SHGs involved in fruit and vegetable cultivation. Three panchayaths namely Kazhakootam, Poovachal and Kalliyoor for men SHGs and three panchayaths namely Manikal, Ottoor and Pallichal for women SHGs were selected from the selected blocks.

Swasraya Karshaka Samithis (SKSs) is a group marketing approach of VFPCCK which consist of 10 – 15 SHGs and 200 – 300 farmers. The major thrust area of SKSs was marketing. So performance analysis of SKSs in terms of marketing efficiency was studied. Out of 21 *Swasraya Karshaka Samithis* (SKSs) of Thiruvananthapuram district, three SKSs which were well performing having high profit earning, namely Kovilnada, Kattakada and Pothencode were selected.

3.3. SAMPLING PROCEDURE

From each selected panchayath one functional SHG involved in fruit and vegetable cultivation was selected. Fifteen members were randomly selected from each of the selected SHGs adding to a total of 90 respondents. Out of the selected

three SKS 10 members were randomly selected from each SKSs. Thirty extension officials were randomly selected from Department of Agriculture, VFPCCK, Kudumbasree and NGOs linked to farm entrepreneurship programme of Thiruvananthapuram district. Thus a total of 150 respondents were selected for the study.

3.4. OPERATIONALISATION AND MEASUREMENT OF DEPENDENT VARIABLES

3.4.1. Managerial efficiency – Planning, Production and Marketing Aspects of SHGs on Farm Entrepreneurship

Managerial efficiency was operationally defined as the ability of the respondent in effective planning, production and marketing of fruits and vegetables.

In the present study managerial efficiency was measured using the three components planning, production and marketing. The procedure developed by Sreedaya (2000) (refer Appendix II) was used for the purpose.

The schedule for planning and production consisted of nine statements and measured on a five- point continuum as 'always', 'frequently', 'sometimes', 'rarely', and 'never' with scores 5, 4, 3, 2 and 1 respectively. The schedule for marketing consisted of five statements and measured on a five- point continuum ranging from 'always', 'frequently', 'sometimes', 'rarely' and 'never' with scores '5, 4, 3, 2 and 1 respectively. The composite score for planning, production and marketing aspects of vegetable of each respondent was obtained by summation of scores of all the 23 statements after giving an equal weightage.

3.4.2. Sustainability of SHGs

Sustainability was operationally defined as the extent to which the group is viable after the withdrawal of the SHG formation promoters. A measurement procedure was developed for the research purpose. The developed schedule consisted

of 15 statements which consisted of 11 positive statements and 4 negative statements which was measured on a five- point continuum as 'always', 'frequently', 'sometimes', 'rarely', and 'never' with scores 5, 4, 3, 2 and 1 respectively and vice - versa for negative statements.

Indicate your response to the following statements in appropriate columns.

Sl.No	Statement	Always	Frequently	Sometimes	Rarely	Never
1.	Members are able to articulate the vision and goal of SHG formation.					
2.	Members regularly attended group meeting.					
3.	Weekly group meeting are conducted.					
4.	All the decisions and important discussions are not noted in minute book.					
5.	The loans are not given need based.					
6.	Regular repayment of the loan by the members.					
7.	New marketing strategies were evolved by SHG members.					
8.	Membership in SHGs reduced every year.					
9.	Savings in the bank account increased to meet					

	the credit requirement of members of SHG.					
10.	Capacity of members of SHGs enhanced to meet higher amount of thrift.					
11.	SHG have an external linkage with banks.					
12.	SHG has increased the monthly income of the members.					
13.	SHG has promoted entrepreneurship development.					
14.	SHG members attended skill development programmes.					
15.	Being the member of the SHG is a liability.					

3.4.3. Entrepreneurial Behaviour

Entrepreneurial behaviour was operationally defined as the human behaviour involved in identifying and exploiting opportunities through creating and developing new ventures.

The procedure developed by Kumar (2007) was used for its measurement.

The procedure was as follows

Entrepreneurial behaviour index , $I_j = \sum x_i w_{ij}$

where, I_j = Entrepreneurial behaviour index of jth individual

$$w_i = 1/s_i^2$$

s_i^2 is the variance for i^{th} component character

w_i is the corresponding weight attached to this component character.

x_i is the score of the jth individual ($i=1,2,3\dots n$) for i^{th} component character.

The entrepreneurial behaviour index is measured in terms of component characters like dealing with failure, personal initiative and responsibility, use of resources, assertiveness, problem solving ability and work commitment.

3.5. OPERATIONALISATION AND MEASUREMENT OF INDEPENDENT VARIABLES

Twelve profile characteristics were selected as independent variable.

3.5.1. Age

Age was operationalized as actual age of the respondents in completed years at the time of interview. The respondents were classified based on the Census report (2011) of Government of India.

Category	Age	Score
Young	>35	1
Middle aged	35-55	2
Old	<55	3

3.5.2. Annual Income

Annual income refers to the total earning of the respondent through farm entrepreneurship per year. The variable was measured by directly asking the respondents. The scoring was done as follows:

Annual income (₹)	Score
Up to 25,000	1
25,000 – 50,000	2
50,000 – 75,000	3
75,000 – 1,00,000	4
Above 1,00,000	5

3.5.3. Market Perception

It was operationalised as the capacity of the respondent to identify the market trend to sell the produce for greater returns. Market perception was measured by the procedure developed by Nair (1969). The procedure was as follows:

Sl.No	Statement	Response with scores			
1.	Do you think a farmer will be able to sell his or her produce if he / she increase the production by adopting the recommended practices?	Yes (1)		No (2)	
2.	Do you find it difficult to sell the produce in local market ?	Very difficult (0)	Difficult (1)	Easy (2)	Very easy (3)

3.	How much price the produce will fetch compared to those produced under traditional practices?	Low (0)	Same (1)	High (2)
----	---	------------	-------------	-------------

3.5.4. Self Confidence

It refers to extent of feeling about one's own power, abilities, and resourcefulness to perform any activity which the respondent desires to undertake. It was measured by the scale developed by Basanna (1974). The scale consisted of 8 items (refer Appendix II) The respondents were asked to give their responses in a five point continuum ranging from strongly agree, agree, undecided, disagree and strongly disagree with weightage 5, 4, 3, 2 and 1 respectively and vice – versa for negative statements. Summing up the score for each statement the respondents self confidence score was obtained by summing the score for each statement. The score ranges from 8-40.

3.5.5. Social Participation

Social participation refers to the participation of the respondent in various formal social institutions either as a member or as an office bearer. The procedure developed by Kamarudeen (1981) was used for the measurement of social participation (refer Appendix II). The score obtained by the respondent on the above two dimensions were summed to get the social participation score of the respondent.

3.5.6. Goal Setting

It refers to the setting of the goal which is realistic and attainable. It was measured by the goal commitment scale (refer Appendix II) developed by Klein *et al.* (2001). The scale consisted of five statements. The respondents were asked to give their responses in a five point continuum ranging from 'strongly agree', 'agree', undecided', 'disagree' and 'strongly disagree' with scores 5, 4, 3, 2 and 1

respectively and vice – versa for negative statements. By summing up the score obtained for each statement the score for respondent was obtained. The score ranges from 5-25.

3.5.7. Dealing with Failure

Dealing with failure was operationalised as the character of the respondent to deal with failure and being more intended on success. It was measured by the Self Compassion Scale-Short form (refer Appendix II) developed by Neff (2011) with slight modification. It consisted of nine statements measured in a five point continuum ranging from ‘almost never’, ‘occasionally’, ‘about half of time’, ‘fairly often’ and ‘almost always’ with scores 5, 4, 3, 2 and 1 respectively and vice – versa for negative statements. The score of the respondents for the variable was obtained by summing up the score obtained for each statement. The score ranges from 9-45.

3.5.8. Personal Initiative and Responsibility

Refers to the character of the respondent to put themselves in situations where they are personally responsible for the success or failure of the operation. It was measured by the procedure developed by the researcher. It consisted of nine statements. The respondents were asked to give their responses in a five point continuum ranging from ‘always’, ‘frequently’, ‘sometimes’, ‘rarely’, and ‘never’ with scores 5, 4, 3, 2 and 1 respectively and vice – versa for negative statements. The score of the respondents for personal initiative and responsibility was obtained by summing up the score obtained for each statement. The score ranges from 9-45.

Indicate your response to the following statements in appropriate columns

Sl.No	Statement	Always	Frequently	Sometimes	Rarely	Never
1.	I make recommendations and suggestions regarding the operations.					

2.	I provide information to other to enhance knowledge.					
3.	I do only what is required.					
4.	I can choose the role that I want to have in a group.					
5.	I have a specific action plan which help to reach my goals.					
6.	I know what I need to do to get started toward reaching my goals.					
7.	I have a plan for making my life more balanced.					
8.	I take initiative to enlarge the responsibility.					
9.	I use opportunities quickly in order to attain my goals.					

3.3.9. Use of Resource

It was operationalised as the willingness of the respondent to seek and to utilize outside resources. The procedure developed by the researcher was used for studying the resources used by the respondents. The procedure consists of eight statements with yes or no option with scores 0 and 1 respectively. The score ranges from 0-8.

Indicate your response to the following statements in appropriate columns

Sl. No	Statement	Yes	No
1.	Members attend the training on all aspects of agriculture.		
2.	Members approach the krishibihavan for assistance.		
3.	Members are aware of various credit and scheme.		
4.	Members use the credit and scheme only for establishment of farm enterprise.		
5.	Members purchase the inputs from the farms as well as krishibihavan.		
6.	Members seek information regarding market price.		
7.	Members do not subscribe for farm magazines.		
8.	Members do not watch agricultural programmes telecasted in various channels.		

3.5.10. Problem Solving Ability

It was operationalised as the ability of the respondent to identify the problem, find the solution, select the best one and apply it. An appropriate measurement procedure was developed for the present study (refer Appendix II). It consists of eight statements. The respondents were asked to give their responses in a five point continuum ranging from 'strongly agree', 'agree', 'undecided', 'disagree' and 'strongly disagree' with scores 5, 4, 3, 2 and 1 respectively and vice – versa for negative statements. By summing up the score obtained for each statement the score of the respondents was obtained. The score ranges from 8-40.

3.5.11. Assertiveness

Refers to the ability of the respondent to communicate one's own thoughts and opinions in a direct and non-aggressive way. An appropriate measurement procedure was developed for the present study. It consisted of seven statements which was measured in a in a five point continuum ranging from 'always', 'frequently', 'sometimes', 'rarely', and 'never' with scores 5, 4, 3, 2 and 1 respectively and vice – versa for negative statements. The score of the respondents for the variable was obtained by summing up the score obtained for each statement. The score ranges from 7-35.

Indicate your response to the following statements in appropriate columns

Sl.No	Statement	Always	Frequently	Sometimes	Rarely	Never
1.	I often have a hard time saying "no."					
2.	I am open and frank about my feelings.					
3.	There are times when I just can't say anything					
4.	When I am asked to do something, I insist upon knowing why.					
5.	I express my opinions, even if others in the group disagree with me					
6.	I appreciate peoples view even they differ from mine					
7.	I like to control others					

3.5.12. Work Commitment

Refers to the ability of the respondent for taking personal sacrifices and additional efforts to accomplish the objectives. Procedure developed by the researcher was used for the measurement of work commitment. The procedure which consisted of eight statements were given for the respondent to give their responses in a five point continuum ranging from 'strongly agree', 'agree', 'undecided', 'disagree' and 'strongly disagree' with scores 5, 4, 3, 2 and 1 respectively and vice – versa for negative statements. The score of the respondents for work commitment was obtained by summing up the score obtained for each statement. The score ranges from 8-40.

Please indicate your agreement or disagreement to the following statement

SA – Strongly Agree ,A- Agree ,UD- Undecided ,DA- Disagree , SDA- Strongly disagree

Sl. No	Statement	SA	A	UD	DA	SDA
1.	If the value of the group was different I would have attached to this group					
2.	After joining the group , the group's values and my values have become similar					
3.	I feel a sense of ownership for the group					
4.	I am proud to tell others you are a part of this group					
5.	The reason you prefer this group to others is because of what it stands for its value					
6.	You express this group to your					

	friends as a great group to work for					
7.	My work is a pleasant place to be					
8.	I am proud to tell others this I am part of this group					

3.6. COMPARISON OF PERFORMANCE OF MEN AND WOMEN SHGs

The comparison of performance of men and women SHGs was done by using ANOVA (Analysis of Variance).

3.7. MARKETING EFFICIENCY OF SKSs

Marketing efficiency is operationally defined as the effectiveness with which the structure performs its functions. *Swasraya Karshaka Samithis* (SKSs) is a group marketing system under Vegetable and Fruit Promotion Council- Keralam (VFPCCK). It consists of 10-15 Self Help Groups (SHGs), numbering about 250-300 farmers, who come together and trade their produce collectively. The marketing is managed by farmers groups. Other than planning and production the thrust area of SKSs is marketing. So only marketing efficiency of SKSs is studied using the procedure developed by the researcher. The schedule, which was given to the SKS respondents, consisted of nine statements which was given a score of 2 for 'yes' opinion and a score of 1 for 'no' opinion.

Indicate your response to the following statements in appropriate column.

Sl.No	Statement	YES	NO
1.	Marketing is fully managed by the members.		
2.	Members are not interested in e - marketing facility.		
3.	Members are interested in well established storage facilities.		

4.	Members do not consider the advice of master farmer in case of marketing.		
5.	Members get an optimum profit.		
6.	Members properly utilizes the market information and management support of VFPCCK.		
7.	SKS is able to meet the demand of customers.		
8.	SKS has increased the bargaining power of members.		
9.	SKS has increased the level of production and consumption.		

3.8. ROLE OF EXTENSION FUNCTIONARIES IN FARM ENTREPRENEURSHIP

The relationship between extension worker and group is critical as the support of an extension worker is essential to organize the group and to facilitate the linkages along the value chain. The role of extension functionaries in farm entrepreneurship was studied using the procedure developed by the researcher. The procedure given to the 30 extension facilitators consisted of eight statements which was measured in a five point continuum ranging from 'strongly agree', 'agree', 'undecided', 'disagree' and 'strongly disagree' with scores 5, 4, 3, 2 and 1.

Please indicate your agreement or disagreement to the following statement.

SA – Strongly Agree ,A- Agree ,UD- Undecided ,DA- Disagree , SDA- Strongly disagree

Sl.No	Statement	SA	A	UD	DA	SDA
1.	Provide input supply facilities.					
2.	Improve the social participation of the members.					
3.	Motivate the inactive members.					
4.	Act as facilitators in training in various aspects of agriculture.					
5.	Provide market information and e – marketing facilities.					

6.	Provide information regarding new varieties of crop.					
7.	Provide information regarding cropping practices.					
8.	Provide assistance in setting up of infrastructural facilities.					
9.	Help them to avail loan from financial institutions.					
10.	Make arrangements of exhibition and trade fairs.					

3.9. CONSTRAINTS EXPERIENCED BY THE GROUPS

In the present study, constraint is operationalised as the difficulties faced by the men and women SHG members in the process of group formation, in maintaining farm enterprise and production and marketing of the produce. The identified constraints were given to the respondents for scoring in a three point continuum ranging from 'most important', 'important' and 'least important' with scores '3', '2' and '1'. The total score was calculated for each respondent and the constraints were ranked based on the total score.

Indicate your response to the following statements in appropriate columns

MI-Most Important, I-Important, LI-Less Important

Sl. No	Statement	MI	I	LI
1.	Lack of insurance in case of high crop damage.			
2.	Perishable nature of vegetables			
3.	Misutilisation of subsidy.			
4.	Non- availability of good quality seed and planting material.			
5.	The time delay in giving back the price of sold produce to the members.			
6.	Lack of supervision by officials.			

7.	Improper repayment of loan.			
8.	Improper distribution of TA while participating in melas.			
9.	Lack of attendance of members in the meeting.			
10.	Difficulty in marketing the produce.			
11.	High incidence of pest and disease.			
12.	Lack of dedicated and efficient leadership.			
13.	Lack of training.			
14.	Hesitation to move out from the traditional farming practices.			
15.	Improper selection of member in the group.			

3.10. SUGGESTION FOR IMPROVEMENT

Based on the study suggestions were proposed by the researcher for the improvement of SHGs to help any future course of action.

3.11. METHODS USED FOR DATA COLLECTION

The data was collected after conducting a pilot study using a pre-tested questionnaire. The questionnaire which was prepared in English was translated to Malayalam before administering to the respondents. To study the marketing efficiency of respondents and the role of extension functionaries separate questionnaire was prepared.

3.12. STATISTICAL TOOLS USED FOR THE STUDY

3.12.1. Mean and Standard Deviation

Categorisation was done in low, medium, and higher groups using $< \text{Mean} - \text{SD}$, $= \text{Mean} \pm \text{SD}$ and $< \text{Mean} + \text{SD}$ respectively. The respondents were categorised into low, medium and high based on the mean scores and standard deviation for entrepreneurial behaviour.

3.12.2. Quartiles

The respondents were categorised into low, medium and high groups based on the quartiles. Except age and annual income all independent variables were categorised based on quartiles.

3.12.3. Frequency and Percentage

For finding out the distribution of respondents and to make simple comparisons, frequency and percentage analysis were used.

3.12.4. ANOVA

ANOVA (Analysis of Variance) was done to compare the men and women SHGs and to find if there are any significant difference between men and women SHGs with respect to different variables.

3.12.5. Correlation Analysis

Simple correlation analysis was done to find the degree of relationship between the dependent variables and independent variables.

3.12.6. Spearman's Rank Order Correlation

Spearman's rank order correlation was done to measure the degree of agreement among the men and women SHG members in their ranking of constraints.

RESULTS AND DISCUSSIONS

4. RESULTS AND DISCUSSIONS

This chapter includes the results and the discussions based on the study and are presented under the following subheads.

4.1. DEPENDENT VARIABLE

4.2. INDEPENDENT VARIABLES / PROFILE CHARACTERISTICS

4.3. MARKETING EFFICIENCY OF SKSs

4.4. COMPARISON OF PERFORMANCE OF MEN AND WOMEN GROUPS

4.5. THE ROLE OF EXTENSION FUNCTIONARIES IN FARM
ENTREPRENEURSHIP

4.6. CONSTRAINTS RELATED TO THE SELF HELP GROUPS

4.7. SUGGESTIONS FOR IMPROVING THE GROUPS

4.1. DEPENDENT VARIABLE

**4.1.1. Managerial efficiency – Planning, Production and Marketing Aspects of
SHGs on Farm Entrepreneurship**

4.1.1.1. Distribution of Respondents Based on Their Managerial Efficiency.

It is clear from table 1 that 66.67% of men respondents and 60% of women respondents exhibited medium level of managerial efficiency. The managerial efficiency was measured in terms of planning, production and marketing aspects of SHGs which in turn depend on the profile characteristics such as market perception, self confidence, goal setting, social participation, use of resources and problem solving ability. In all these seven profile characteristics selected, men respondents were in a better position than the women respondents which may be the reason for better managerial efficiency of men SHG members. More over the land holdings of

women SHGs were less compared to men which may be another reason for reduced managerial efficiency by the women respondents.

Table 1. Distribution of the respondents based on their managerial efficiency

Sl.No	Category	Score range	Men (n=45)		Category	Score range	Women (n=45)	
			F	%			F	%
1	Low	<49.8	7	15.56	Low	<47.95	9	20
2	Medium	49.8-78.89	30	66.67	Medium	47.95-71.17	27	60
3	High	>78.89	8	17.77	High	>71.17	9	20
		Q ₁ = 49.8 Q ₃ = 78.89			Q ₁ = 47.95 Q ₃ = 71.17			

F- Frequency, % - Percentage

Expected score range : 44.25- 76.85

4.1.2. Sustainability of Group

4.1.2.1. Distribution of Respondents Based on Their Opinion Regarding Sustainability of Group.

It is clear from table 2 that the men SHGs (62.23%) seems to be more sustainable than women SHGs (51.12%). Sustainability depends on wise use of resources and problem solving ability. In the present study sustainability is operationally defined as the extent to which group is viable after the withdrawal of the SHG promoters. The SHGs can withstand only if they use the resources wisely and face the problem encountered by them. It was revealed in the study that the men respondents were better in judicious use of resources (table 12) and problem solving ability (table 13).

Table 2. Distribution of the respondents based on their opinion regarding the sustainability of group.

SLNo	Category	Score range	Men (n=45)		Category	Score range	Women (n=45)		
			F	%			F	%	
1	Low	<61	12	26.66	Low	<62	9	20.00	
2	Medium	61-71	28	62.23	Medium	62-71	23	51.12	
3	High	>71	5	11.11	High	>71	13	28.88	
Q ₁ = 61 Q ₃ = 71					Q ₁ = 62 Q ₃ = 71				

F- Frequency, % - Percentage

Expected score range: 15-75

4.1.3. Entrepreneurial Behaviour

4.1.3.1. Distribution of Respondents Based on Their Entrepreneurial Behaviour.

Entrepreneurial behaviour index was calculated for each respondent and they were classified into low, medium and high category based on mean and standard deviation. It is clear from table 3 that 60% of men respondents and 53.34% of women respondents exhibited medium level of entrepreneurial behaviour. The researcher could find out during the field visit that men SHG members were willing to adopt innovating farming practices like cultivation of grafted chilli, cabbage etc. On the other hand women farmers were hesitant to adopt innovative activities of cultivation. This may be because of the fact that men SHG members were cultivating on commercial scale whereas women were only confined to households.

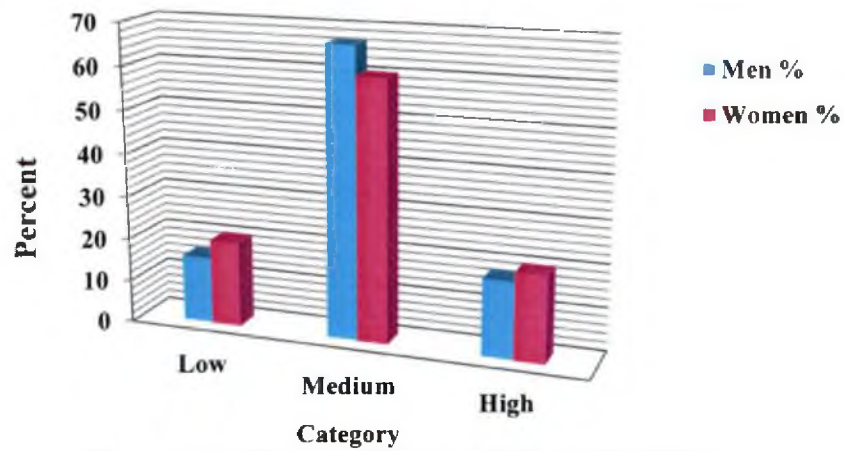


Figure 2. Distribution of the respondents based on their managerial efficiency

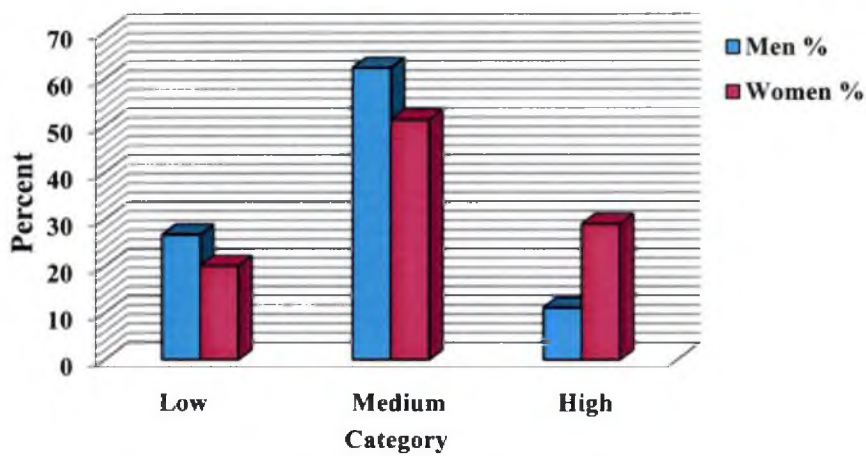


Figure 3. Distribution of respondents based on their opinion regarding sustainability of SHGs

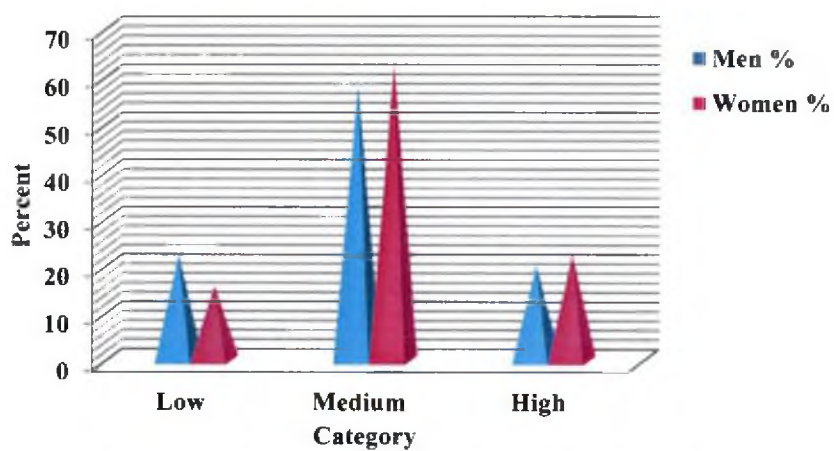


Figure 4. Distribution of the respondents based on their entrepreneurial behaviour

Table 3. Distribution of the respondents based on their entrepreneurial behaviour

Sl.No	Category	Score range	Men (n=45)		Category	Score range	Women (n=45)	
			F	%			F	%
1	Low	<4.55	7	15.55	Low	<3.59	16	35.55
2	Medium	4.55-6.47	27	60.00	Medium	3.59-5.47	24	53.34
3	High	>6.47	11	24.45	High	>5.47	5	11.11
Mean=5.51 SD = 0.96					Mean = 4.53 SD = 0.94			

F- Frequency, % - Percentage

Expected score range: 1.62-2.63

4.2. INDEPENDENT VARIABLES / PROFILE CHARACTERISTICS

For the present study twelve profile characteristics were selected. The results of the twelve profile characteristics selected as independent variables are discussed below.

4.2.1. Distribution of the Respondents Based on Their Profile Characteristics.

4.2.1.1. Distribution of Respondents Based on Their Age.

It is clear from table 4 that 51.11% of men SHG members belonged to the age group >55 years whereas 66.67% of women SHG members belonged to the age group between 35 and 55 years. Now a days women had lost control over their food system as well as natural practices of health care and started to depend on markets for their food. This trend actually led to food insecurity, in terms of quality and diversity. This may be reason for young women representative in the women SHGs.

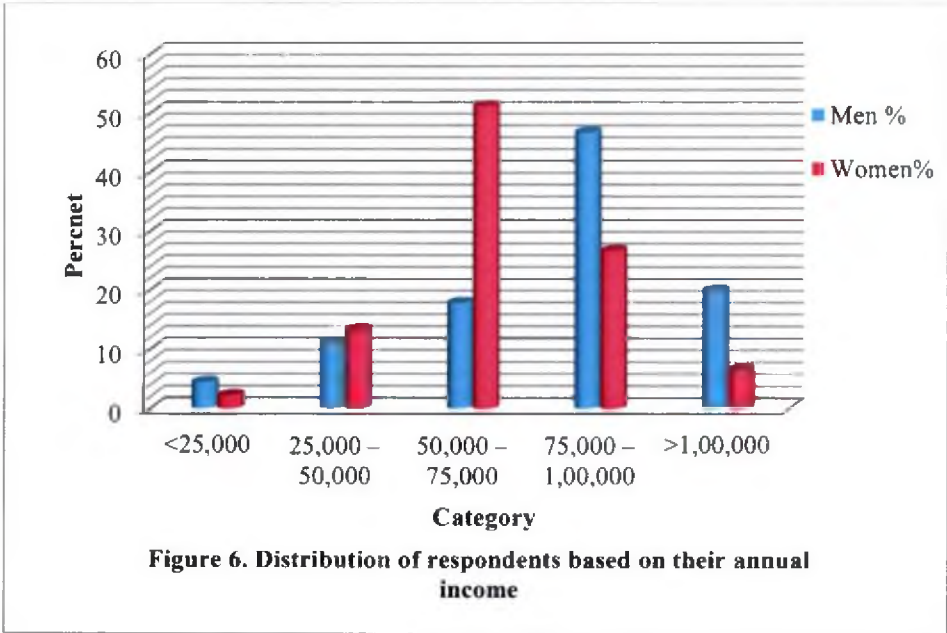
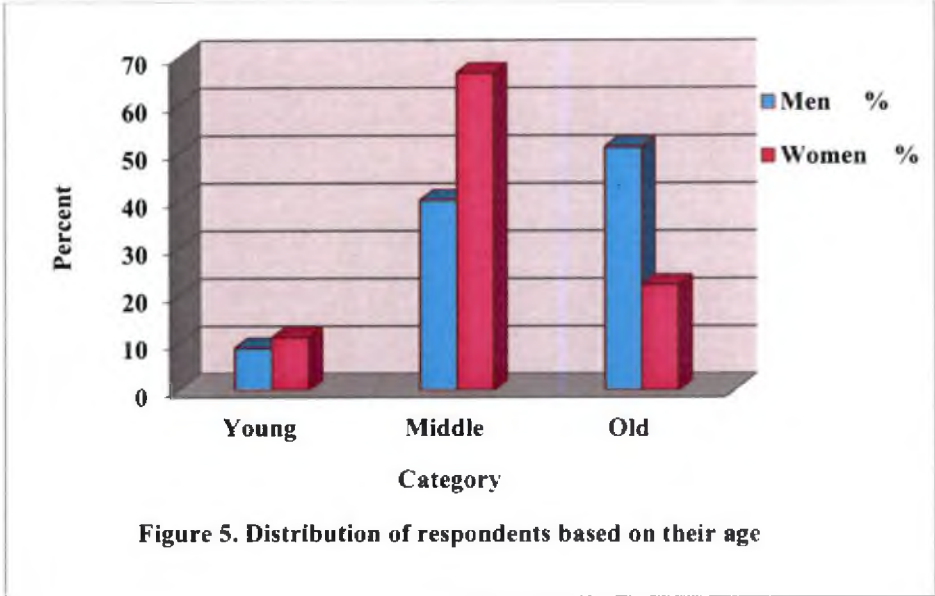


Table 4. Distribution of the respondents based on their age

Sl.No	Category	Age (in years)	Men (n=45)		Women(n=45)	
			F	%	F	%
1	Young	< 35	4	8.89	10	22.22
2	Middle	35 - 55	18	40.00	30	66.67
3	Old	>55	23	51.11	5	11.11

F- Frequency, % - Percentage

4.2.1.2. Distribution of Respondents Based on Their Annual Income.

The perusal of table 5 indicates that 35.56 % of men respondents received an annual income between ₹ 75,000 – 1,00,000 and 51.12% of women SHG members received an annual income between ₹ 50,000 and 75,000. This may be because men SHG members were involved in commercial cultivation compared to women respondents who confine in small scale cultivation.

Table 5. Distribution of the respondents based on their annual income

Sl.No	Annual Income (₹)	Men (n=45)		Women (n=45)	
		F	%	F	%
1	<25,000	2	4.45	1	2.23
2	25,000 – 50,000	5	11.11	6	13.33
3	50,000 – 75,000	8	17.77	23	51.12
4	75,000 – 1,00,000	21	46.67	12	26.66
5	>1,00,000	9	20	3	6.66

F- Frequency, % - Percentage

4.2.1.3. Distribution of Respondents Based on Their Market Perception.

It is clear from the table 6 that 71.12% of men SHG members and 62.23% of women SHG members have a medium level of market perception. More social participation of men gives them more exposure to mass media and other innovative information sources. The social media also help the men SHG members for their better market perception. But as women SHG members were involved in household and domestic work may be the reason for their lower market perception compared to men.

Table 6. Distribution of the respondents based on their market perception

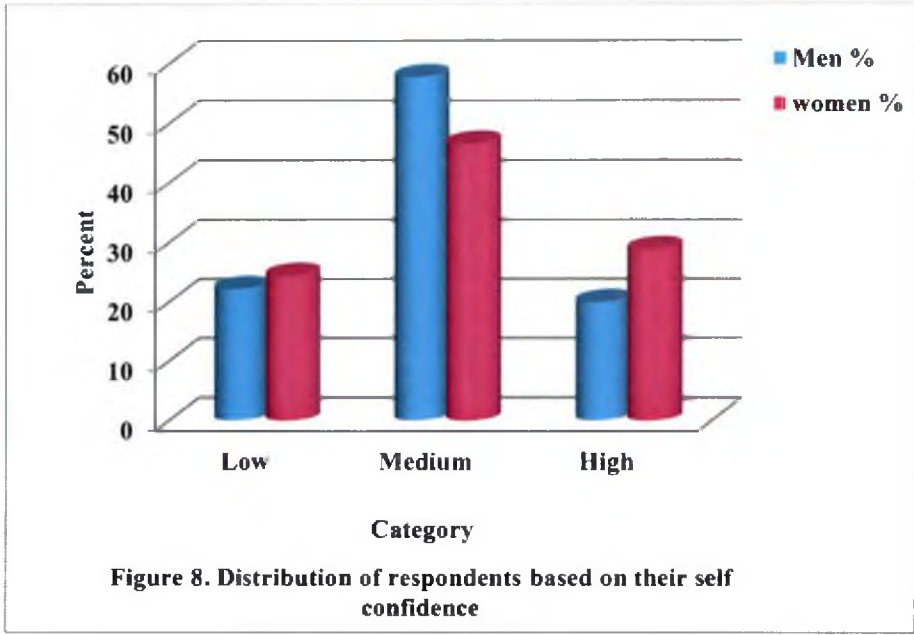
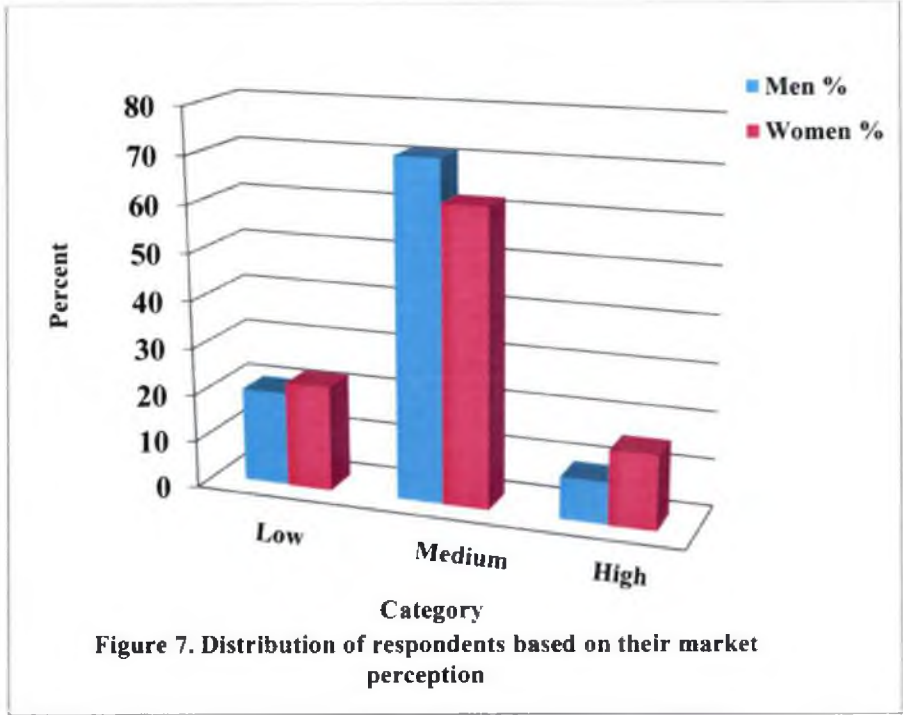
Sl.No	Category	Score range	Men (n=45)		Category	Women (n=45)	
			F	%		F	%
1	Low	<4	9	20	Low	10	22.22
2	Medium	4-5	32	71.12	Medium	28	62.23
3	High	>5	4	8.88	High	7	15.55
Q ₁ =4 , Q ₂ =5							

F- Frequency, % - Percentage

Expected score range: 1-7

4.2.1.4. Distribution of Respondents Based on Their Self Confidence.

The perusal of table 7 shows that 57.78% of men SHG members and 46.67% of women SHG members exhibited medium level of self confidence. The men respondents were confident in farming and were involved in innovative farming practices. The men SHG members of Kazhakoatham panchayath have gone for even grafted tomato cultivation. Though less compared to men, women SHG members were also confident in their farming practices. The women SHG members were doing



organic based cultivation and their produce was having high demand and they use to exchange their produce by barter system with neighbours.

Table 7. Distribution of the respondents based on their self confidence

Sl.No	Category	Score range	Men (n=45)		Category	Score range	Women (n=45)	
			F	%			F	%
1	Low	<20	10	22.22	Low	<21	11	24.45
2	Medium	20-35	26	57.78	Medium	21-37	21	46.67
3	High	>35	9	20	High	>37	13	28.88
Q ₁ = 20 Q ₃ = 35					Q ₁ = 21 Q ₃ = 37			

F- Frequency, % - Percentage ,

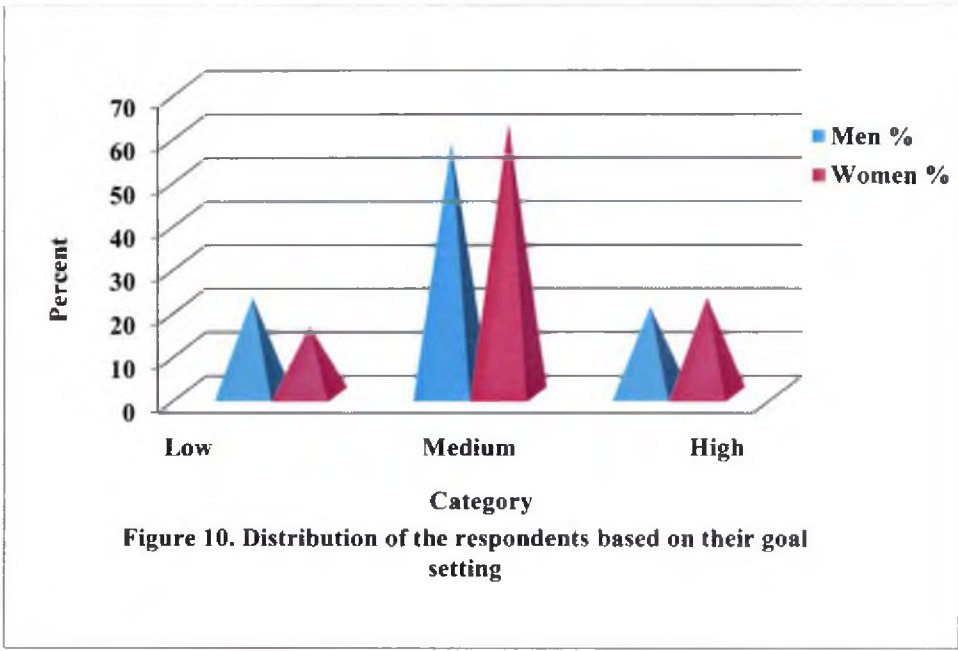
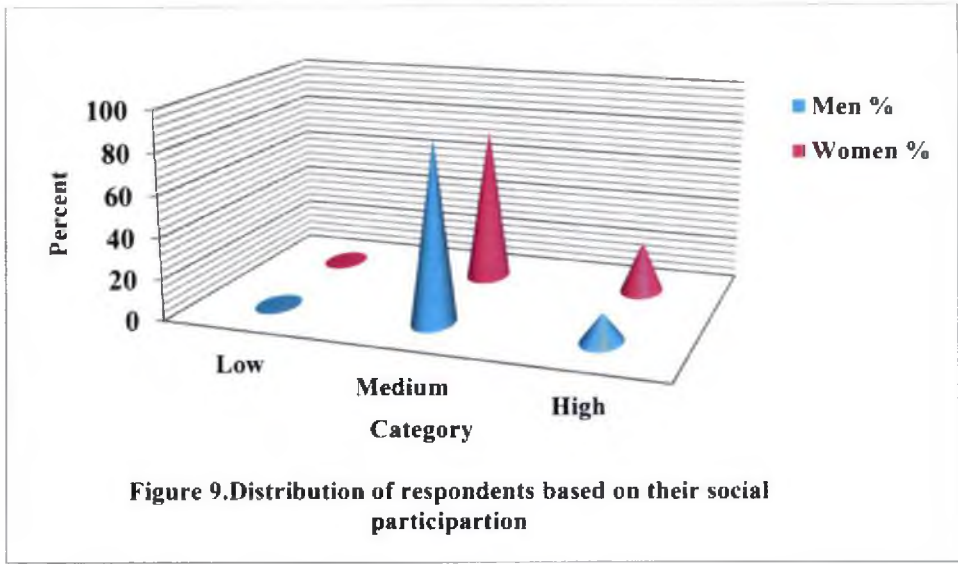
Expected score range: 8-40

4.2.1.5. Distribution of Respondents Based on Their Social Participation.

The table 8 indicates that 86.66% men SHG members and 75.56% of women SHG members showed medium level of social participation. This may be because most of the men respondents were also the members or office bearers of other social organizations.

Table 8. Distribution of the respondents based on their social participation

Sl.No	Category	Score range	Men (n=45)		Category	Women (n=45)	
			F	%		F	%
1	Low	<12	0	0	Low	0	0
2	Medium	12-14	39	86.66	Medium	34	75.56
3	High	>14	6	13.34	High	11	24.44
Q ₁ = 12 , Q ₃ = 14							



F- Frequency, % - Percentage

Expected score range : 12-15

4.2.1.6. Distribution of Respondents Based on Their Goal Setting.

It is clear from table 9 that 57.78% of men SHG members and 62.23% of women SHG members exhibited medium level of goal setting. The women respondents were better in setting realistic goal. It was found that women farmers set their goal after considering family support and expenditure where as men farmers were more oriented to profit.

Table 9. Distribution of the respondents based on their goal setting

SLNo	Category	Score range	Men (n=45)		Category	Score range	Women (n=45)	
			F	%			F	%
1	Low	<12	10	22.22	Low	<17	7	15.55
2	Medium	12-17	26	57.78	Medium	17-22	28	62.23
3	High	>17	9	20	High	>22	10	22.22
Q ₁ = 12 Q ₃ = 17					Q ₁ = 17 Q ₃ = 22			

F- Frequency, % - Percentage

Expected score range: 5-25

4.2.1.7. Distribution of Respondents Based on Dealing with Failure.

It is clear from table 10 that 60 % of men respondents and 66.67 % of women respondents show medium dealing with failure behaviour.

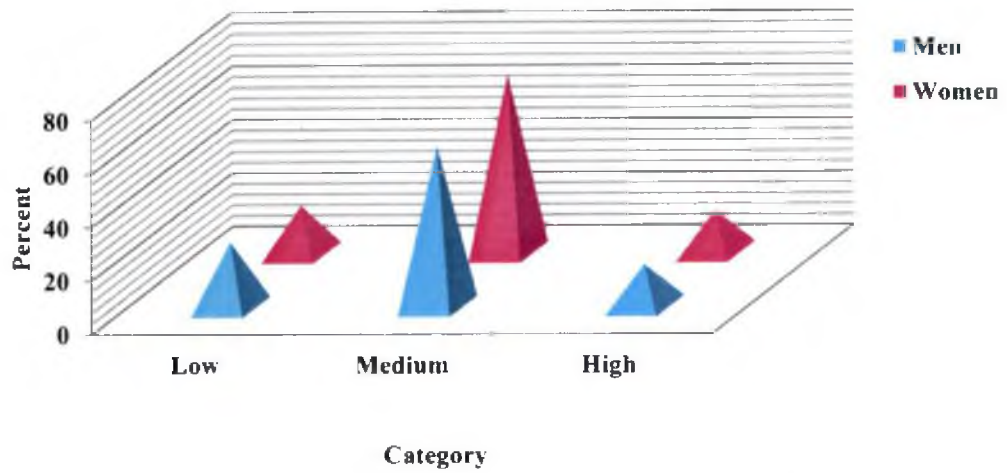


Figure 11. Distribution of respondents based on dealing with failure

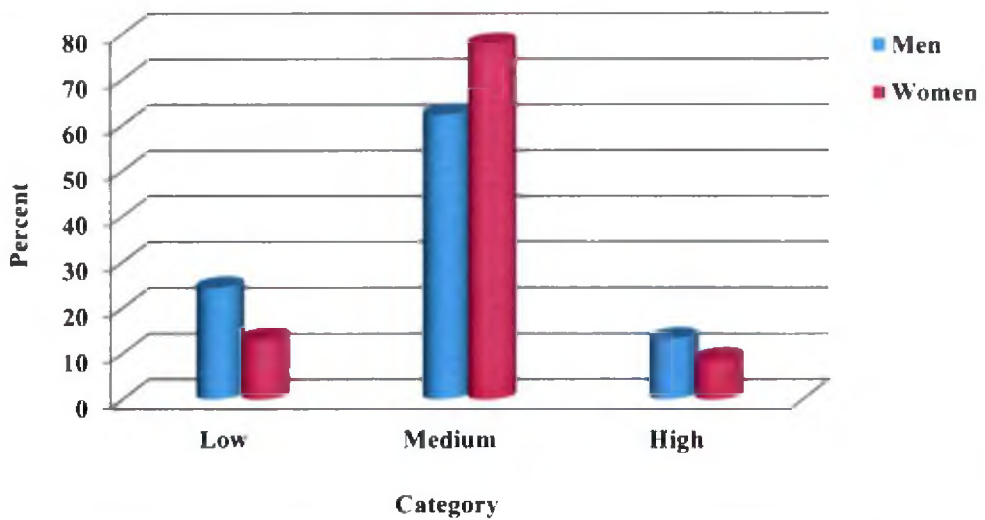


Figure 12. Distribution of respondents based on their personal initiative and responsibility

Table 10. Distribution of the respondents based on dealing with failure

Sl.No	Category	Score range	Men (n=45)		Category	Score range	Women (n=45)	
			F	%			F	%
1	Low	<20	11	24.45	Low	<20	8	17.78
2	Medium	20-29	27	60	Medium	20-28	30	66.67
3	High	>29	7	15.56	High	>28	7	15.56
Q ₁ = 20 Q ₃ = 29					Q ₁ = 20 Q ₃ = 28			

F- Frequency, % - Percentage

Expected score range: 9-45

4.2.1.8. Distribution of Respondents Based on Their Personal Initiative and Responsibility.

From table 11 it is evident 62.24% of men respondents and 77.78% of women respondents belong to medium level in taking personal initiative and responsibility. The women respondents were in a better level in personal initiative and responsibility. It may be because the women group belongs to a age group between 35 – 55 years and men respondents were above age 55 years.

Table 11. Distribution of the respondents based on their personal initiative and responsibility

Sl.No	Category	Score range	Men (n=45)		Category	Score range	Women (n=45)	
			F	%			F	%
1	Low	<28	11	24.43	Low	<27	6	13.34
2	Medium	28-41	28	62.24	Medium	27-40	35	77.78
3	High	>41	6	13.33	High	>40	4	8.88
Q ₁ = 28 Q ₃ = 41					Q ₁ = 27 Q ₃ = 40			

F- Frequency, % - Percentage

Expected score range: 9-45

4.2.1.9. Distribution of Respondents Based on Their Use of Resources.

From table 12 it is clear that 80 % of men respondents and 68.89% of women respondents were in medium category. This may be because men approach krishibihavan, VFPCCK and block office for queries and clarifications. They also subscribe agriculture related magazine and avail loan for farm establishment. As far women respondents their periodic visit to these offices were less compared to men. Either secretary or president visit the office and exchange the information. They are also not utilizing the innovative information sources to check the availability of benefit or resources they can avail.

Table 12. Distribution of the respondents based on their use of resources

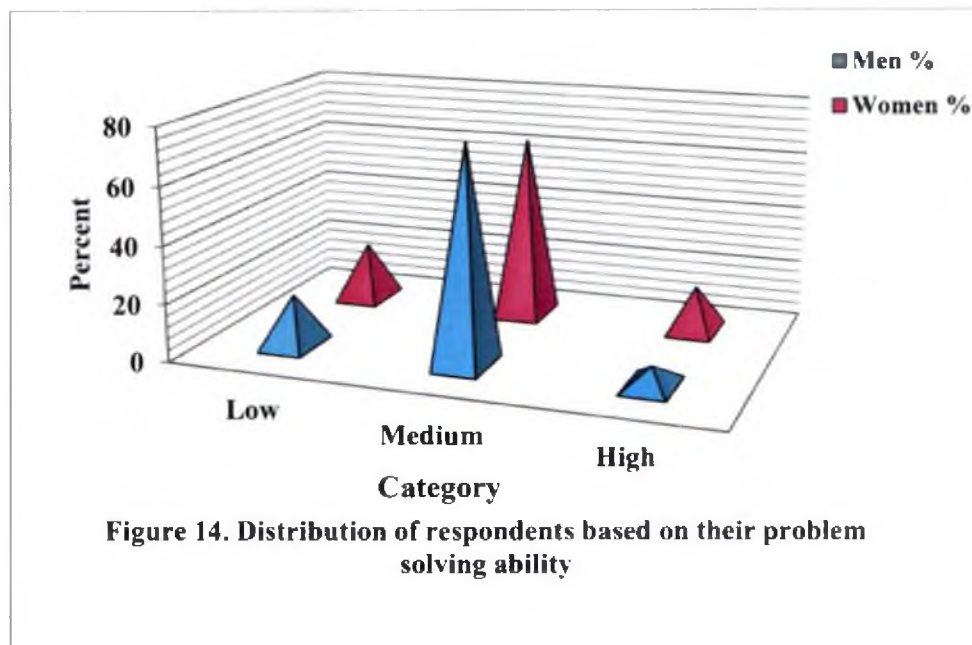
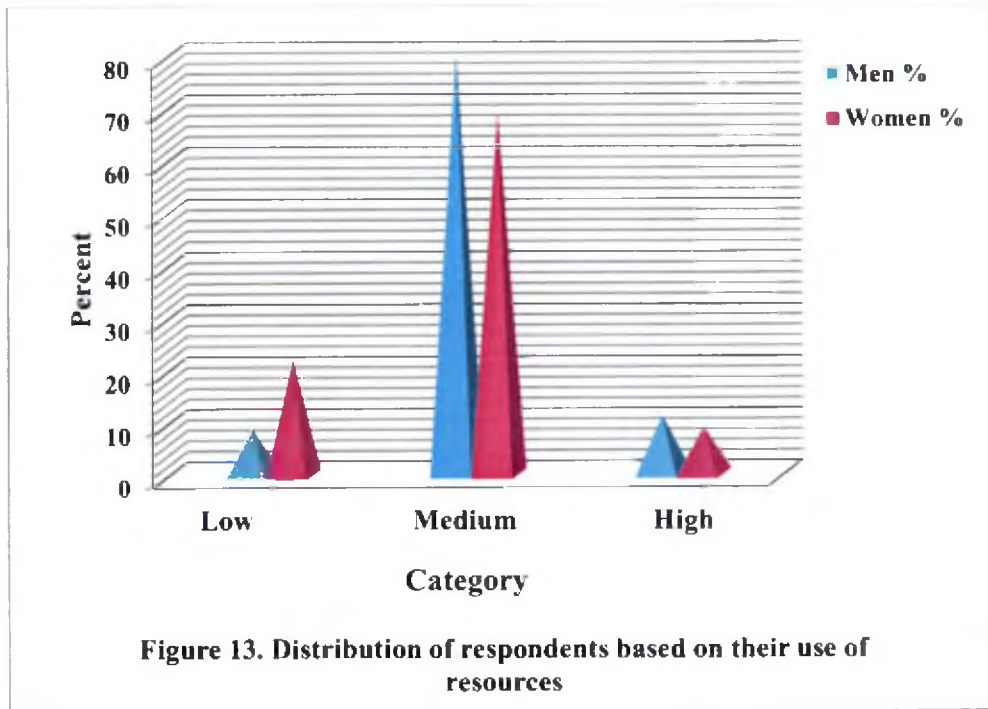
Sl.No	Category	Score range	Men (n=45)		Category	Women (n=45)	
			F	%		F	%
1	Low	<3	4	8.89	Low	10	22.23
2	Medium	3-6	36	80	Medium	31	68.89
3	High	>6	5	11.11	High	4	8.88
Q1 = 3 , Q3= 6							

F- Frequency, % - Percentage

Expected score range : 0-8

4.2.1.10. Distribution of Respondents Based on Their Problem Solving Ability.

The table 14 shows that the men respondents seem to have more problem solving ability than the women respondents. This may be because the men



respondents were having better social participation and were using the resources more than the women respondents.

Table 13. Distribution of the respondents based on their problem solving ability

SLNo	Category	Score range	Men (n=45)		Category	Score range	Women (n=45)	
			F	%			F	%
1	Low	<22	8	17.78	Low	<27	9	20
2	Medium	22-37	34	75.56	Medium	27-39	29	64.45
3	High	>37	3	6.66	High	>39	7	15.55
Q ₁ = 22 Q ₃ = 37					Q ₁ = 27 Q ₃ = 39			

F- Frequency, % - Percentage

Expected score range : 8-40

4.2.1.11. Distribution of Respondents Based on Their Assertiveness.

In the present study assertiveness is operationally defined as ability of the respondent to communicate one's own thoughts and opinions in a direct and non-aggressive way. The perusal of table 13 indicated that 53.34% of men respondents and 55.56% of women respondents were in a medium level of assertiveness. Kerala is cent percent literate state and it capacitates the people to tell what they want to tell without fear.

Table 14. Distribution of the respondents based on their assertiveness

SLNo	Category	Score range	Men (n=45)		Category	Score range	Women (n=45)		
			F	%			F	%	
1	Low	<21	12	26.66	Low	<21	9	20	
2	Medium	21-25	24	53.34	Medium	21-27	25	55.56	
3	High	>25	9	20	High	>27	11	24.44	
Q ₁ = 21 Q ₃ = 25					Q ₁ = 21 Q ₃ = 27				

F- Frequency, % - Percentage

Expected score range : 7-35

4.2.1.12. Distribution of Respondents Based on Their Work Commitment.

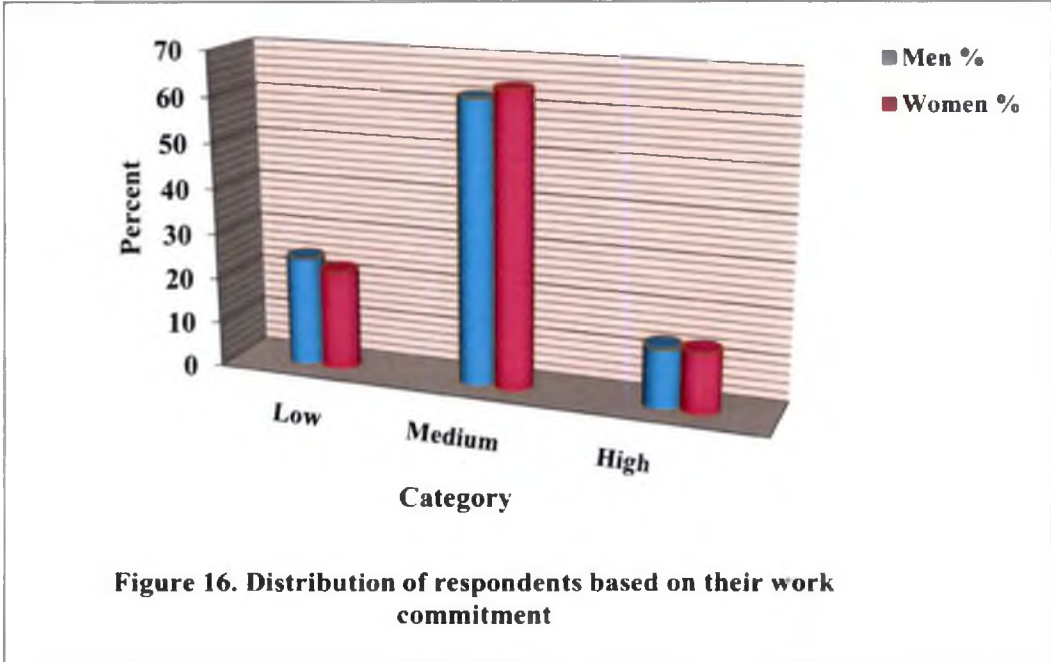
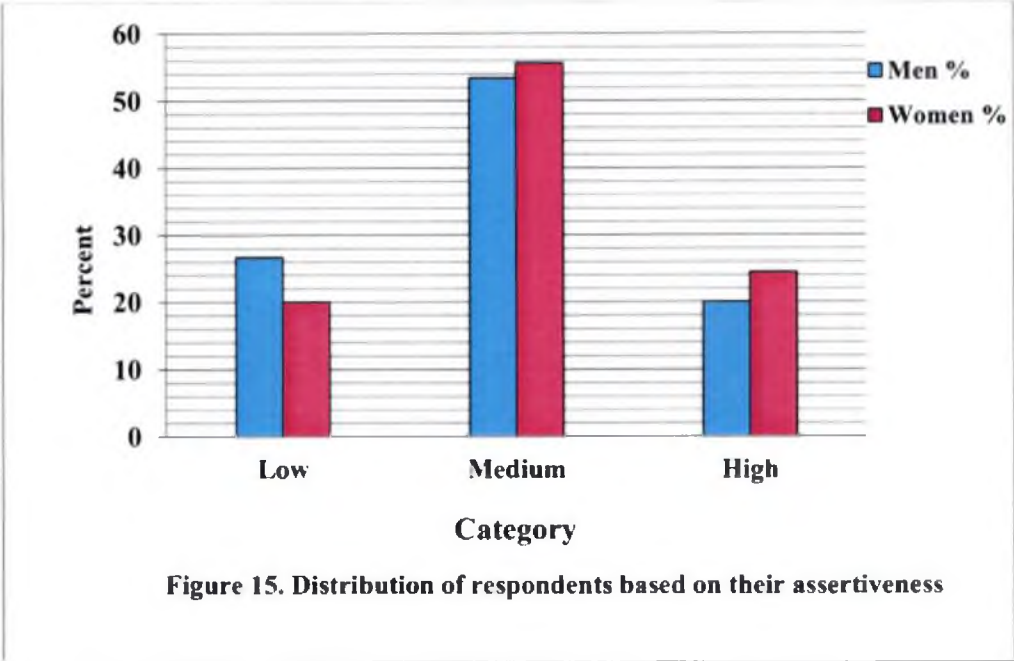
It is clear from table 15 that 62.23% of men respondents and 64.45% of women respondents were exhibiting medium level of work commitment.

Table 15. Distribution of the respondents based on their work commitment

SLNo	Category	Score range	Men (n=45)		Category	Score range	Women (n=45)		
			F	%			F	%	
1	Low	<22	11	24.44	Low	<27	10	22.23	
2	Medium	22-37	28	62.23	Medium	27-39	29	64.45	
3	High	>37	6	13.33	High	>39	6	13.32	
Q ₁ = 22 Q ₃ = 37					Q ₁ = 27 Q ₃ = 39				

F- Frequency, % - Percentage

Expected score range: 8-40



4.2.1. Relationship of Managerial Efficiency with Profile Characteristics.

The table 16 indicates that for men respondents the managerial efficiency showed a significant and positive relationship with age, self confidence, use of resources and work commitment at 5 % level whereas market perception, social participation, dealing with failure and problem solving ability at 1 % level. This is in agreement with the result that for men as the age increases their managerial efficiency also increases as 51.11% of the men respondents belong to old age category and 66.67% of them belong to medium category of managerial efficiency. They are confident that using the information sources from krishibhavan, VFPCCK and progressive farmers, planning of farming practices was possible. They utilize the existing marketing facilities to get maximum profit from the optimum use of resources and can deal the risk and uncertainties.

In the case of women respondents the managerial efficiency showed significant and negative relationship with age at 5 % level and significant and positive relationship with dealing with failure (5%) and work commitment (1%). This is in agreement from the result of table 4 and table 1. Most of the respondents were in their productive age unlike men and were having medium managerial efficiency. The women respondents of middle aged are having commitment to their group because they sees the farm entrepreneurship as a means of income to support their family and provide a safe and healthy produce. To avoid risk and uncertainty the members seek advice from the active member of the group and progressive farmers. They plan their work and act accordingly with the full commitment.

Table 16. Relationship of managerial efficiency of the respondents with profile characteristics

SL.No	Profile characteristics	Correlation (r value)	
		Men	Women
1	Age	0.36*	-0.33*
2	Annual income	0.13 ^{NS}	0.23 ^{NS}
3	Market perception	0.40**	0.24 ^{NS}
4	Self confidence	0.36*	0.14 ^{NS}
5	Social participation	0.43**	0.10 ^{NS}
6	Goal setting	0.06 ^{NS}	0.26 ^{NS}
7	Dealing with failure	0.51**	0.31*
8	Personal initiative and responsibility	0.20 ^{NS}	0.28 ^{NS}
9	Use of resources	0.31*	0.04 ^{NS}
10	Problem solving ability	0.39**	0.13 ^{NS}
11	Assertiveness	0.03 ^{NS}	0.27 ^{NS}
12	Work commitment	0.33*	0.53**

* Significant at 5% level

** Significant at 1% level

4.2.2. Relationship of Sustainability with Profile Characteristics.

From table 17 it is evident that for men respondents the sustainability showed a significant and positive relationship with age at 1% level and problem solving ability, assertiveness and work commitment at 5% level. This may be because young people considered agriculture as an outdated career and as the age increases they realize the significance of agriculture and act for the unity and stability of the group. This may be the reason for the positive correlation between sustainability with problem solving ability, assertiveness and work commitment.

The sustainability showed a significant and positive relationship with market perception at 1% level and dealing with failure, problem solving ability and work commitment at 5% level for women SHG members. This may be because the goal of majority of women respondents who belonged to middle age group was to attain a considerable income, to support the family and to meet small credit needs. So they were more committed to the group. The members were able to sell their produce utilizing the existing marketing facilities. As the togetherness gave more support to them, they encountered the problem faced and worked hard with commitment. This may be the reason for the positive correlation between sustainability with problem solving ability and work commitment.

Table 17. Relationship of sustainability of the respondents with profile characteristics.

SL.No	Profile characteristics	Correlation (r value)	
		Men	Women
1	Age	0.39**	-0.25 ^{NS}
2	Annual income	-0.08 ^{NS}	0.12 ^{NS}
3	Market perception	0.20 ^{NS}	0.44**
4	Self confidence	0.28 ^{NS}	0.26 ^{NS}
5	Social participation	0.23 ^{NS}	0.12 ^{NS}
6	Goal setting	0.22 ^{NS}	0.26 ^{NS}
7	Dealing with failure	-0.05 ^{NS}	0.33*
8	Personal initiative and responsibility	0.14 ^{NS}	0.21 ^{NS}
9	Use of resources	0.15 ^{NS}	0.18 ^{NS}
10	Problem solving ability	0.35*	0.30*
11	Assertiveness	0.33*	0.11 ^{NS}
12	Work commitment	0.36*	0.32*

* Significant at 5% level

** Significant at 1% level

4.2.3. Relationship of Entrepreneurial Behaviour with Profile Characteristics.

It is clear from table 18 that for men respondents the entrepreneurial behaviour showed a significant and negative relationship with age at 1% level. It also showed a significant and positive relationship with all profile characteristics at 1% for self confidence, goal setting, dealing with failure, use of resources, problem solving ability, assertiveness and work commitment. The entrepreneurial behaviour showed a significant and positive relationship with market perception, social participation, and personal initiative and responsibility at 5% level. From table 3 it is clear that only 24.45% of men respondents exhibited high entrepreneurial behaviour and majority of the men respondents were in old age category (table 4). This result is in agreement with the significant and negative correlation between age and entrepreneurial behaviour. For all the other profile characteristics also, proportion of the men respondents in high category was low compared to medium. This is in agreement with the positive correlation of entrepreneurial behaviour with profile characteristics as only 24.45% of men respondents belong to high category.

It is also clear from table 18 that for women SHG members entrepreneurial behaviour showed a significant and negative relationship with age at 1% level and showed a significant and positive relationship with annual income, market perception, dealing with failure, personal initiative and responsibility, use of resources, problem solving ability, assertiveness and work commitment at 1% level. The table 4 indicates that 66.67% of women respondents were middle aged. They exhibited medium entrepreneurial behaviour may be they had attended entrepreneurship development training.

Table 18. Relationship of entrepreneurial behaviour of the respondents with profile characteristics

SL.No	Profile characteristics	Correlation (r value)	
		Men	Women
1	Age	-0.57**	-0.60**
2	Annual income	0.11	0.40 **
3	Market perception	0.30*	0.41**
4	Self confidence	0.61**	0.23 ^{NS}
5	Social participation	0.35*	0.22 ^{NS}
6	Goal setting	0.39**	0.26 ^{NS}
7	Dealing with failure	0.39**	0.69**
8	Personal initiative and responsibility	0.33*	0.71**
9	Use of resources	0.87**	0.85**
10	Problem solving ability	0.62**	0.63**
11	Assertiveness	0.56**	0.43**
12	Work commitment	0.67**	0.53**

* Significant at 5% level

** Significant at 1% level

4.3. MARKETING EFFICIENCY OF SKSs

4.3.1. Distribution of Respondents Based on Their Opinion Regarding Marketing Efficiency of SKSs.

Out of 21 Swasraya Karshaka Samithis (SKSs) of Thiruvananthapuram district, three well performing SKSs namely Kovilnada, Kattakada and Pothencode were selected for study. From each SKS ten members were randomly selected.

From the table 19, it is clear that 6.66% of farmers opined that SKS have low marketing efficiency, 80% of the respondents have the opinion that the SKS exhibit

medium level of marketing efficiency and 13.34% of the respondents hold the opinion that SKS have higher marketing efficiency. This may be because all the farmers were able to sell their produce to SKS at the prevailing market price by eliminating the middle men and they are getting an optimum profit. Majority of the farmers considered the advice of the master farmers in planning, production and credit aspects. The farmers were able to increase the production of fruits and vegetables.

Table 19. Distribution of the respondents based on their opinion regarding marketing efficiency of SKSs. n=30

Sl.No	Category	Score range	F	%
1	Low	>13	2	6.66
2	Medium	13-16	24	80
3	High	<16	4	13.34
Q1= 13 , Q3=16				

4.4. COMPARISON OF PERFORMANCE OF MEN AND WOMEN GROUPS

4.4.1. Comparison of Performance of Men and Women Groups with Independent Variables.

It is clear from the table 20 that the men and women SHG members show significant difference in their social participation and goal setting behaviour. The social participation of men respondents were higher than that of the women respondents. The goal of the men respondents were to get profit whereas the goal of the women respondents were to generate additional income for supporting their family.

Table 20. Result of the ANOVA between men and women SHGs with respect to different independent variables.

SLNo	Profile characteristics	Mean score (Men)	Mean score (Women)	F-value	Inference
1	Market perception	4.35	4.35	1.31	NS
2	Self confidence	27.77	29.68	1.13	NS
3	Social participation	13.04	12.57	5.20	S*
4	Goal setting	15.17	19.11	4.78	S*
5	Dealing with failure	23.75	23.82	0.004	NS
6	Personal initiative and responsibility	34.06	33.48	0.11	NS
7	Use of resources	4.5	4.13	1.08	NS
8	Problem solving ability	29.33	32.13	3.35	NS
9	Assertiveness	23.15	24.8	2.59	NS
10	Work commitment	29.8	32.08	1.80	NS

* Significant at 5% level

4.4.2. Comparison of Performance of Men And Women Groups with Dependent Variables.

The table 21 indicates that the men and women SHG members showed significant difference in their entrepreneurial behaviour. This may be because the men respondents who belonged to age group >55 had low competitive entrepreneurial skill. The women respondents who belonged to age group between 35-55 exhibited medium entrepreneurial behaviour.

Table 21. Result of the ANOVA between men and women SHGs with respect to their dependent variables.

SLNo	Dependent variables	Mean score (Men)	Mean score (Women)	F-value	Inference
1	Managerial efficiency	64.32	59.56	2.95	NS
2	Sustainability	65.4	66.5	0.72	NS
3	Entrepreneurial behaviour	5.51	4.53	4.2	S*

* Significant at 5% level

4.5. THE ROLE OF EXTENSION FUNCTIONARIES IN FARM ENTREPRENEURSHIP

From the table 22 it is clear that the extension officials felt that their major role should be to provide the input supply facilities for the promotion of the farm entrepreneurship. The researcher during the course of study felt the need for providing more input facility centres at the reach of farmers. Though the farmer were aware of many of the biopesticides and hybrid varieties, they need to travel to either College of Agriculture, Vellayani or distant Kazhakoottam coconut nursery. It was not available in their panchayath. So the extension functionaries ranked it first. The next role ranked by the extension officials were to improve the social participation of other members and to motivate the inactive members. The extension functionaries also have a role in providing market information and e-marketing facilities, provide information regarding new varieties of crop, provide information regarding new cropping practices. 8th rank was given to the statement to provide assistance in setting up of infrastructural facilities. The statement help them to avail loan from financial institutions was given 9th rank. The extension officials have given 10th rank for the statement make arrangements of exhibition and trade fairs.

Table 22. Role of extension functionaries in farm entrepreneurship

Sl.No	Statement	Score	Rank
1	Provide input supply facilities.	146	1
2	Improve the social participation of the members	143	2
3	Motivate the inactive members	137	3
4	Act as facilitators in training in various aspects of agriculture.	134	4
5	Provide market information and e – marketing facilities	133	5
6	Provide information regarding new varieties of crop	128	6
7	Provide information regarding cropping practices.	126	7
8	Provide assistance in setting up of infrastructural facilities	125	8
9	Help them to avail loan from financial institutions.	101	9
10	Make arrangements of exhibition and trade fairs.	97	10

4.6. CONSTRAINTS RELATED TO THE SELF HELP GROUPS

Table 23. Constraints faced by the SHG members.

Sl.No	Statement	Rank (Men)	Rank (Women)
1	Lack of insurance in case of high crop damage.	1	13
2	Perishable nature of vegetables.	2	4
3	Misutilisation of subsidy.	5	5
4	Non- availability of good quality seed and planting material	4	1
5	The time delay in giving back the price of sold produce to the members	6	15
6	Lack of supervision by officials	8	2
7	Improper repayment of loan.	7	11
8	Improper distribution of TA while participating in melas	9	3
9	Lack of attendance of members in the meeting	11	12
10	Difficulty in marketing the produce.	15	14
11	High incidence of pest and disease.	3	10
12	Lack of dedicated and efficient leadership	12	7
13	Lack of training.	13	8
14	Hesitation to move out from the traditional farming practices	14	6
15	Improper selection of member in the group	10	9

Spearman's Rank order correlation coefficient =0.07

The Spearman's Rank order correlation coefficient was 0.07 which is less than 1. So we can say there is a disagreement between the constraints faced by men and women SHG members .i.e. the most topmost constraint of men respondents were lack of insurance in case of high crop damage while it was 13th constraint for the women SHG members. The second constraint faced by the men SHG members were perishable nature of vegetables but it was 4th constraint faced by women SHG member. Misutilisation of subsidy was the 5th constraint faced by both men and women respondents. Non-availability of good quality seed and planting material was ranked as 4th and 1st by the men and women respondents respectively. The time delay in giving back the price of sold produce to the members was the 6th and 15th constraint faced by the men and women respondents respectively. Lack of supervision by officials was given 8th rank by men respondents and it was the second most constraint faced by women respondents. Improper repayment of loan was given 7th and 11th rank by the men and women SHG members respectively. Improper distribution of TA while participating in melas was given a rank of 9 and 3 by the men and women SHG members respectively. Lack of attendance of members in the meeting was the 11th and 12th constraint faced by the men and women respondents. Difficulty in marketing the produce was not a major constraint for both men and women SHG members. High incidence of pest and disease was 3rd and 10th constraint faced by the men and women SHG members. Lack of dedicated and efficient leadership, lack of training, hesitation to move out from the traditional farming practices and improper selection of member in the group were constraints of minor importance.

4.7. SUGGESTIONS FOR IMPROVING THE GROUPS

During the repeated visits and interaction with 90 respondents of six panchayaths and 30 extension functionaries researcher could identify some of the bottlenecks and propose following suggestions for improvement.

1. Create awareness about farm entrepreneurship.
2. Create awareness regarding thrift and credit which ensures the sustainability of SHGs.
3. Performance based incentives should be given to the SHGs.
4. Ensure demand driven extension delivery mechanism to the group members.
5. Development of infrastructural facilities.
6. Promotion and support from the Government.
7. Members should be motivated to take up innovative farming activity.
8. Create conducive climate for entrepreneurial development.
9. Development of skilled man power.
10. The crop should be insured.
11. Quality seed and planting material should be made available to all the members of the group through block, panchayaths, krishibhavan and VFPCCK.
12. Make provisions to remove the inactive members from the group



Plate 1. Field Survey



Plate 2. Field of the SHG members

SUMMARY

5. SUMMARY

Farm entrepreneurship is a sector which provides a multitude of opportunities of employment. A group becomes the basis for action and change. Formation of SHG on farm entrepreneurship can provide employment, income and healthy food. In this context the study was conducted with following objectives:

- 1.To analyze the performance of the Self Help Groups in terms of managerial efficiency and sustainability of enterprises.
2. To study the marketing efficiency of SKSs.
3. To compare the men and women Self Help Groups.
4. To study the role of extension functionaries in farm entrepreneurship.

The study was conducted in Thiruvananthapuram district. The blocks, panchayaths and Swasraya Karshaka Samithis(SKSs) were selected based on purposive sampling. Three panchayaths namely Kazhakootam, Poovachal and Kalliyoor were selected for the study for men SHGs and from the selected panchayath one men SHG was identified. The women SHGs were selected from Manikal, Ottoor and Pallichal panchayaths and from the selected panchayath one women SHG was identified. Out of 21 Swasraya Karshaka Samithis (SKSs) of Thiruvananthapuram district, the study was conducted in three SKSs namely Kovilnada, Kattakada and Pothencode.

There were three categories of respondents, men and women SHG members, SKS members and extension officials. From each selected men SHGs and women SHGs, 15 members were randomly selected. Ten members from each SKS and thirty extension officials from Department of Agriculture, VFPCCK, Kudumbasree and NGOs linked to farm entrepreneurship programme of Thiruvananthapuram district were randomly selected. Thus a total of 150 respondents were selected for the study.

The dependent variables of the study were managerial efficiency *i.e.* planning, production and marketing aspects of SHGs on farm entrepreneurship, sustainability of the SHGs, and entrepreneurial behaviour of men and women groups and marketing efficiency of SKSs. The independent variables used for the study were age, annual income, market perception, self confidence, social participation, goal setting, dealing with failure, personal initiative and responsibility, use of resources, assertiveness, problem solving ability and work commitment. The independent variables were selected based on the objectives, review of literature and after the judges rating by experts.

The dependent variable managerial efficiency was measured using the procedure developed by Sreedaya (2000), sustainability and marketing efficiency was measured using the procedure developed for the present study and entrepreneurial behaviour was measured using the procedure developed by Kumar (2007). The independent variables like dealing with failure, personal initiative and responsibility, use of resources, assertiveness, problem solving ability and work commitment were measured using appropriate procedures developed for the purpose. The data were collected using structured pre-tested interview schedule. The statistical tools used for the study were mean, frequency, percentage, quartile, standard deviation, ANOVA, correlation analysis and Spearman's rank order correlation.

Findings

1. Exactly 66.67% of the men respondents and 60% of the women respondents exhibited medium level of managerial efficiency.
2. From the study it was evident that 62.23 % of men respondents and 51.12 % women respondents reported the SHGs showed a medium level of sustainability.
3. Only 60% of men respondents and 53.34% of women respondents showed medium level of entrepreneurial behaviour.

4. As much as 80% of the respondents opined that the SKSs have medium level of marketing efficiency.
5. Managerial efficiency showed a significant and positive relationship with age, market perception, self confidence, social participation, dealing with failure, use of resources, problem solving ability and work commitment in men SHGs
6. Managerial efficiency showed a significant and negative relationship with age and a significant and positive relationship with dealing with failure and work commitment for women SHG members.
7. Sustainability showed significant and positive relationship with age, problem solving ability, assertiveness and work commitment in men SHGs.
8. Sustainability showed a significant and positive relationship with market perception, dealing with failure, problem solving ability and work commitment in women SHGs.
9. Entrepreneurial behaviour showed a significant and positive relationship with all independent variables except annual income and showed a significant and negative relationship with age in men SHGs.
10. Entrepreneurial behaviour showed significant and negative relationship with age and showed a significant and positive relationship with all independent variables except self confidence, social participation and goal setting in women SHGs.
11. ANOVA revealed that significant difference was observed between men SHGs and women SHGs in entrepreneurial behaviour, social participation and goal setting.

12. Provide the input service facilities, improve the social participation of the members, motivate the inactive members and act as facilitators in training in various aspects of agriculture were the major roles of the extension officials.

13. The major constraints experienced by the men SHGs were lack of insurance in case of high crop damage(rank 1), perishable nature of vegetables (rank 2) and for women SHGs, the major constraints were non- availability of good quality seed and planting materials (rank1) and lack of supervision by officials (rank 2).

14. Proposed suggestions are to create awareness about farm entrepreneurship, development of required skilled manpower, create awareness regarding thrift and credit, performance based incentives, and demand driven extension delivery mechanism.

15. Exactly 51.11% of the men belonged to >55 years and 66.67% of the women to 35-55 years.

16. Only 35.56 % of men respondents received an annual income between ₹ 75,000 – 1,00,000 and 51.12% of women SHG members received an annual income between ₹ 50,000 and 75,000.

17. Out of the 12 profile characteristics selected, except age and annual income the distribution of respondents, ten profile characteristics namely market perception , self confidence, social participation, goal setting, dealing with failure, personal initiative and responsibility, use of resources, problem solving ability, assertiveness and work commitment were in medium category.

Implications for the study

The implications of the study are as follows.

The study would provide data for the further researches in sustainability of the SHGs involved in farm entrepreneurship, entrepreneurial behaviour of the group and the marketing efficiency of SKSs. The present study was confined only to a particular district and further studies in similar line may be done in other districts. The results of the study is expected to help in upgrading entrepreneurial skill of farmers.

The results of the study may also help in eliminating the bottlenecks in the present set up of SHGs and SKSs in farm entrepreneurship and help the policy makers, administrators, and extension functionaries to further strengthen the farmer groups as a means of sustainable development.

Suggestions for future research

Further studies can be done to find out the means to enhance the sustainability of SHGs. Also managerial efficiency and entrepreneurial behaviour of farmers are vital for the success of any SHGs involved in farm entrepreneurship. Therefore further studies in these lines can be encouraged. An extensive study should be done to compare the performance analysis of SHGs involved in farm entrepreneurship and SKSs in different districts of Kerala.

REFERENCE

6. REFERENCES

- Abbott, J.C. 1967. The development of marketing institutions. In: Southworth, H.M. and Johnson, F.B. (eds), *Agricultural development and Economic Growth* (11th Ed.), Cornell University Press, Ithaca. pp. 100-102.
- Arul, P., Tamilenth, S. and Srividhya, C. 2014. A study on performance and evaluation of self help groups in Thiruppurambiyam village of Kumbakonam taluk, Thanjavur District. *Afr. J. Geo Sci. Res.* 2(2): 23-26.
- Bairwa, S.L., Lakra, K.S., Kushwaka, L.K., Meena, L.K. and Kumar, P. 2014. Agripreneurship development as a tool to upliftment of agriculture. *Int. J. Sci. Res. Publ.* 4(3): 45-47.
- Basanna, M.A. 1974. A study in self confidence as an attitude of self concept in *Handbook of Pshychological and soc. instruments*. Pareek,U and Rao, V.C. (Eds.). Sumathi Baroda. pp. 107.
- Census India. 2011. *Population of India* [on-line]. Available: <http://censusindia.gov.in>. [13 Decèmber 2015].
- Chandran, R. 2015. Social capital formation through farm women groups in vegetable production in Kollam district. M.Sc.(Ag) thesis, Kerala Agricultural University, Thrissur. 101p.
- Chandrasekar, K.S. and Jubi, R. 2006. Entrepreneurship issues and challenges in Kerala and the role of university of Kerala in fostering an entrepreneurial culture and the need for entrepreneurship education [on-line]. Available:

http://www.indianmba.com/Faculty_Column/FC489/fc489.html. [08 August. 2016].

Chethana, B. 2016. SHGs- bank linkage programme and financial inclusion – an econometric analysis. *Int. J. Advanced Res. Manage. Soc. Sci.* 5(4): 292-293.

Christen, R. 2005. Microfinance and sustainability: International experiences and lessons for India. In: Christen, R. (ed.), *Microfinance: Challenges for the Future*. Proceedings from NABARD workshop, New Delhi. National Bank for Agriculture and Rural Development, New Delhi, pp. 41-42.

Centre for Development Research and Action. 2009. *Micro Finance and Empowerment of Scheduled Caste Women: An Impact Study of SHGs in Uttar Pradesh and Uttaranchal*. [on-line]. Available: <http://www.planningcommission.nic.in/reports/sereport/ser/stdymicrofin>. [30 June 2016].

Dabson, B. and Malkin, J. 2003. *Mapping Rural Entrepreneurship*. W.K.Kellong Foundation and Corporation for Enterprise Development, New York, 225p.

Das, S.K. 2013. An analytical study of quality assessment among SHG's of NABARD & MYRADA. *Indian Res. J. Ext. Educ.* 13(1): 9-15.

Davis, K., Nkonya, E., Kato, E., Mekonnen, D.A., Odendo, M., Miiro, R. and Nkuba, J. 2010. Impact of farmer field schools on agricultural productivity and poverty in East Africa [on-line]. Available: <http://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.227.1223&rep=rep1&type=pdf> [10 Dec.2015].

- Drucker, P. F. 1985. *Innovation and Entrepreneurship*. Harper Business, New York, 229p.
- Elakkia, N. 2007. Training needs of vegetable growers on organic farming practices in western zone of Tamil Nadu. M.Sc.(Ag) thesis (unpub.), Department of Agricultural Extension and Rural Sociology, Tamil Nadu Agricultural University, Coimbatore.
- Esakkimuthu, M. 2012. Innovation in technical backstopping for the Thiruvananthapuram district panchayath- a critical appraisal of the Samagra project on banana cultivation. M.Sc.(Ag) thesis, Kerala Agricultural University, Thrissur, 76p.
- Fayas, M. 2003. Viability of self help groups in vegetable and fruit promotion council Keralam- a multidimensional analysis. M.Sc.(Ag) thesis, Kerala Agricultural University, Thrissur, 150p.
- Florin, P.R. and Wanderman, A. 2007. Cognitive social learning and participation in community development. *Am. J. Community Psychol.* 12(6): 689-708.
- Gianatti, T.M. and Llewellyn, R.S. 2003. Characteristics of successful farmer-driven farming systems groups in Western Australia. In: *Australian Farming Systems Conference*, 7-10 September 2003, Toowoomba, Queensland [On-line]. Available:<http://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.576.1723&rep=rep1&type=pdf> [21 July. 2016].
- Gianatti, T.M. and Carmody, P. 2007. The use of networks to improve information flows between grower groups and research. *Field Crops Res.* 104(3): 165-173.

Glendenning, C.J., Babu, S. and Okyere, A.A. 2010. Are farmers' information needs being met? In: Glendenning, C.J., Babu, S. and Okyere, A.A. (eds), *Review of agriculture extension in India*. Proceedings of an international workshop, Addis Ababa, Ethiopia. International Food Policy Research Institute, Ethiopia. pp. 25-27.

Gurubalan, M. 2007. Entrepreneurial behaviour of coconut oil based unit owners. M.Sc. (Ag) thesis, Kerala Agricultural University, Thrissur, 100p.

Harper, M. 1998. Why are commercial banks not entering the micro-finance market? [online]. Available: <http://www.alternativefinance.org.uk/cgi-bin/summary.pl?id=32&language=E> [20 May. 2016].

Harper, M. 2002. *Practical Micro Finance: A training guide for South Asia*. Vistaar Publication, New Delhi, 175p.

Herron, L. and Robinson, R.B. 2003. A structural model of the effects of entrepreneurial characteristics on venture performance. *J. of business venturing*. 8(3): 281-294.

Jasdanwalla, Z.Y. 1966. *Marketing Efficiency in Indian Agriculture*. Allied Publishers Private Limited, Bombay, 108p.

Kahan, D. 2012. *Entrepreneurship in farming*. Farm management extension guide. Food and Agriculture Organization of the United Nations, Rome, 27p.

Kamarudeen, M. 1981. A study on impact of national demonstration programme on paddy cultivation in Trichur district. M.Sc.(Ag) thesis, Kerala Agricultural University, Thrissur, 98p.

Kanaga, V., Rajakumar, M., Sivasankar, P., Sruthi, K. and Gowsalya, P. 2015. Constraints analysis in fisherwomen SHGs in Therapuram fishing village, Thoothukudi district. *Int. J. Fish. and Aquat Stud.* 2(3): 217-220.

Kerlinger, F. N. 1983. *Foundations of Behavioural Research*. Holt, Rinehart and Winston, New York, 531p.

Keshava, M.A.K. and Gill, H.K. 2010. Management of economic activity in women self-help groups. *Indian Res. J. Ext. Edu.* 10(1): 58-61.

Klein, H.J., Wesson, M.J., Hollenbeck, J.R., Wright, P.M. and DeShon, R.D. 2001. The assessment of goal commitment: a measurement model meta-analysis. *Organizational Behav. Hum. Decision Processes.* 85(1): 32-55.

Kothari, C. R. 2008. *Research methodology: Methods and Techniques*. New age International Private Limited, New Delhi, 401p.

Kotler, P. 2009. *Marketing management*. Prentice Hall of India, New Delhi, 230p.

- Kumar, T.R. 2007. A multi - dimensional analysis of apiculturists in Kollam and Thiruvananthapuram district. M.Sc.(Ag) thesis, Kerala Agricultural University, Thrissur, 109p.
- Kumari, A., Kaushal, P., Dubey, J.K. and Thaku, K.S. 2013. Socio- economic empowerment of women SHG in Punjab. *J. Int. Academic Res. for Multidisciplinary*. 1(5): 2-3.
- Kumari, T. and Mishra, A.P. 2015. Self Help Groups (SHGs) and women's development: a case study of the Varanasi district, India. *Space and Cult. India*. 2(4): 35-36.
- Loyola. 2004. A comparative study of Self-Help Groups (SHGs) organised and promoted by Nongovernmental Organisations (NGOs) and Kudumbashree – a government Organised Nongovernmental Organisation (GONGO) in Kerala towards Empowerment of Poor Women [on-line]. Available: <http://wcd.nic.in/Schemes/research/SHG's-Loyala%20College.pdf> [11 May. 2016].
- Lyon, F. 2003. Community groups and livelihood in remote rural areas of Ghana: how small scale farmers sustain collective action?. *Community Dev. J.* 38(4): 320–331.
- Minimol, M.C. and Mukesh, K.G. 2012. Empowering rural women in Kerala: a study on the role of Self Help Groups (SHGs). *Int. J. Sociol. Anthropol.* 4(9): 270-280.
- Moyle, T.M., Dollard, M. and Biswas, S.N. 2006. Personal and economic empowerment in rural Indian women: a self-help group approach. *Int. J. Rural Manage.* 2(2): 245–66.

NABARD [National Bank for Agriculture and Rural Development]. 1995. Linking SHGs with Banks - An Indian Experience. NABARD, Bombay, pp. 1-25.

Nair, G.T. 1969. A multivariate study on adoption of high yielding varieties by the farmers of Kerala state. Ph.D (Ag) thesis (unpub.), I.A.R.I., New Delhi.

Narayan, S.S. and Geethakutty, P.S. 2003. Level of entrepreneurial success among women entrepreneurs in agribusiness. *J. Trop. Agric.* 41(3): 41-44.

Nair, A. 2005. Sustainability of microfinance self help groups in India: would federating help? [on-line]. Available: <http://elibrary.worldbank.org/doi/abs/10.1596/1813-9450-3516> [22 April. 2016].

Nath, D. 2008. Self-help group and women empowerment [on-line]. Available: <http://www.assamtribune.com/scripts/detailsnew.asp?id=> [10 June. 2016].

Neff, K.D., Raes, F., Pommier, E. and Gucht, D.V. 2011. Construction and factorial validation of a short form of the self - compassion scale. *Clin. Psychol. Psychother.* 18(1): 250-255.

Pal, S. 2014. Comparative study on decision making power of self help group and non-selfhelp group women in relation to farm activities. *Int. J. Agr. Ext.* 2(1): 21-28.

- Padnavathi, M. 2016. Empowerment of women through SHGs in Chittoor district of Andhra Pradesh. *Int. Educ. Res. J.* 2(5): 44-48
- Panda, D.K. 2008. Self- help through micro-finance: a paradigm shift in Orissa, India. *Int. J. Rural Stud.* 15(1): 1-7.
- Pandey, G. 2013. Agripreneurship education and development : need of the day. *Asian Resonance.* 2(4): 153-156.
- Parida, P.C. and Sinha, A. 2010. Performance and sustainability of self-help groups in India: a gender perspective. *Asian Dev. Rev.* 27(1): 80-103.
- Parthasarathy, A. 2015. A study on origin and growth of self help groups in India. In: Kunasekharan, K.K.H., Elangovan, S. and Vignesh, R. (eds), *Proceedings of the International Conference on Inter Disciplinary Research in Engineering and Technology*, 29 - 30 April 2015, New Delhi. Association of Scientists, Developers and Faculties, New Delhi, pp. 250-254
- Prakash, R. and Nehru, S.M. 1998. Marketing produce through self help groups. *LIESA.* 14(4): 26-27.
- Priya, R.D. 2003. Micro credit and technology utilization in vegetable production by self help groups in Thiruvananthapuram district. M.Sc.(Ag) thesis, Kerala Agricultural University, Thrissur, 105p.

- Priyakumari, S.V. 2015. A comparative study of SHG organized and promoted by SKDRP and Kudumbasree in Dakshina Kannada district and Kollam district, towards empowerment of rural women. [on-line] Available: http://www.sdmcejire.in/userfiles/MRP/MRP_priya%20kumari.pdf[05 April. 2016].
- Ramakumar, R. 2001. Costs and margins in coconut marketing: some evidence from Kerala. *Indian J. Agric. Econ.* 56(4): 668-682.
- Ramanathan, A. 2007. Financial Inclusion in India through SHG-bank linkage programme. *J Marketing Theory and Practice.* 10(3): 309-327.
- RBI [Reserve Bank of India]. 2003. *Annual Report 2002-2003*. Reserve Bank of India, Mumbai, 410p.
- Reddy, S.S. 2003. A study on entrepreneurial behaviour of sericulture farmers in Chittoor district of Andhra Pradesh. M.Sc.(Ag), thesis, Acharya N.G. Ranga Agricultural University, Hyderabad, 135p.
- Reddy, C. S. 2005. SHGs: A Keystone of micro finance in India: women empowerment and social security [on-line]. Available: <http://www.self-help-approach.com> [20 June. 2016].
- Reid, J.N. 2000. Community participation: How people power brings sustainable benefits to communities [on-line]. Available: <http://www.nurdev.usda.gov/rbs/ezec/pubs/commparticrept.pdf> [21 June. 2016].

- Rudmann, C. 2008. *Entrepreneurial Skills and their Role in Enhancing the Relative Independence of Farmers*. Report of Research Project Developing Entrepreneurial Skills of Farmers. Research Institute of Organic Agriculture, Frick, Switzerland. 68p.
- Sabhlok, S.G. 2006. Self-help as a strategy for women's development in India. In: Sabhlok, S.G (ed.), *Proceedings of the 16th Biennial Conference*, 26–29 June 2006, Wollongong, Australia. Asian Studies Association, Australia, pp. 36-37
- Sandhu, G.K. 2013. A study of norms and functioning of Self Help Groups (SHGs) in Punjab. *J. Business Manage. Social Sci. Res.* 2(8): 32-37.
- Sasidharan, A. 2015. Adoption of organic farming technologies in banana and vegetable crops in Kasargod district. M.Sc.(Ag) thesis, Kerala Agricultural University, Thrissur, 120p
- Sen, M. and Sircar, A. 2006. Study of SHG & MF sector in West Bengal with special reference to CASHE . Action research project to Loka Kalyan Parishad [on-line]. Available:http://www.lkp.org.in/pub/Study_Rpt/Study_SHG_MF.pdf [04 April. 2016].
- Sharma, P. and Varma, S.K. 2008. Women empowerment through entrepreneurial activities of self help groups. *Indian Res. J. Ext. Edu.* 8(1): 46-51.
- Sindhu, S. 2002. Social cost-benefit analysis in vegetable development programmes in Kerala through participatory approach. Ph.D thesis, Kerala Agricultural University, Thrissur, 145p.

Sivaloganathan, K. 2004. Problems in the recovery of rural credit. *Kurukshethra* 52(4): 36-38.

Smith, O., Avila, M. and Abdi, N. 2004. Strengthening linkages between farmers' organizations and agricultural research institutions. In: *World Farmer Congress of IFAP*, 29 May – 4 June 2004, Washington, DC [On- line]. Available: <http://www.fao.org/docs/eims/upload/210490/gfar%20paper%20for%2036wfc.pdf> [29 July. 2016].

Sreedaya, G.S. 2000. Performance analysis of self help groups involved in vegetable production in Thiruvananthapuram district. M.Sc.(Ag) thesis, Kerala Agricultural University, Thrissur. 175p.

Sreeram, V., Prasad, S.V. and Lakshmi, T. 2015. A study on entrepreneurial behaviour of kudumbashree Neighbour hood Group (NHG) members in Kerala. *Indian Res. J. Ext. Edu.* 15 (2): 123-126

Sudhakaran, A. 2014. Content development for an agricultural expert system on organic vegetable cultivation. M.Sc.(Ag) thesis, Kerala Agricultural University, Thrissur, 110p

Suja, S. 2012. SHGs show the way. *Glob. Manag. Rev.* 6(3): 20-25.

Sujatha, V.S. and Somu, A. 2013. Outreach and sustainability of SHGs – A study of SNDP union's self help groups. *J. Manag.* 1(1): 6-17.

- Suthan, L. 2003. Analysis of farmers participation in the Participatory Technology Development (PTD) process *vis-à-vis* plant protection in vegetables at Kunnathukal panchayath, M.Sc.(Ag.) thesis, Kerala Agricultural University, Thrissur, 113p.
- Vasantha, S. 2014. Challenges of self help group members towards income generation activity. *Int. J. Accounting and Financial Manag. Res.* 4(2): 1-8.
- Vayssieres, J., Guerrin, F., and Lecomte, P. 2009. GAMEDE A global activity model for evaluating the sustainability of dairy enterprises part I – whole-farm dynamic model. *Agric. Syst.* 101(3): 128-138.
- VFPCCK [Vegetable and Fruit Promotion Council Keralam]. 2015. VFPCCK home page [online]. Available: <http://www.vfpck.org> [18 Nov. 2015].
- Zimmerman, M. & Rappaport, J. 2003. Citizen participation, perceived control and psychological empowerment. *Am. J. Community Psychol.* 16(5): 725-750.

**PERFORMANCE ANALYSIS OF SELF HELP GROUPS
(SHGs) AND SWASRAYA KARSHAKA SAMITHIS (SKSs) ON
FARM ENTREPRENEURSHIP IN THIRUVANANTHAPURAM
DISTRICT**

SUMA ROSE SUNDARAN

(2014-11-119)

ABSTRACT

**Submitted in partial fulfilment of the
requirements for the degree of**

MASTER OF SCIENCE IN AGRICULTURE

Faculty of Agriculture

Kerala Agricultural University



2016

DEPARTMENT OF AGRICULTURAL EXTENSION

COLLEGE OF AGRICULTURE

VELLAYANI, THIRUVANANTHAPURAM-695522

KERALA, INDIA

ABSTRACT

The present study entitled “Performance analysis of Self Help Groups (SHGs) and Swasraya Karshaka Samithis (SKSs) on farm entrepreneurship in Thiruvananthapuram district” was conducted in six blocks of Thiruvananthapuram district with the objective of analyzing the performance of the SHGs in terms of managerial efficiency and sustainability of enterprises, to study the marketing efficiency of SKSs and to compare the men and women SHGs. The role of extension functionaries in farm entrepreneurship was also studied.

Swasraya Karshaka Samithis (SKSs) under VFPCCK is a group of 15-20 SHGs which facilitates trading between farmers and traders and help to improve the bargaining power of farmers. SHG can be defined as a homogenous group of 10-20 members formed to overcome poverty through self help and mutual benefit. Any enterprise related to agriculture and allied sector is farm entrepreneurship.

In the present study, fifteen members were selected from the selected three men SHGs and three women SHGs involved in fruit and vegetable cultivation selected from six different blocks of Thiruvananthapuram district through simple random sampling. Thirty extension officials and thirty farmers from three SKSs were also identified. Thus a total of 150 respondents were included in the study. A well-structured interview schedule was used for data collection from the respondents. Three dependent variables and twelve independent variables were studied and analysed with the help of different statistical tools like mean, standard deviation, frequency, percentage, correlation, ANOVA and Spearman’s rank order correlation

The men SHGs (62.23%) seems to be more sustainable than women SHGs (51.12%). Only 66.67% of the men respondents and 60% of the women respondents exhibited medium level of managerial efficiency. The study showed 60 % of men respondents and 53.34 % of women respondents exhibited medium entrepreneurial behaviour. According to 80% of the respondents, the SKSs have

medium level of marketing efficiency. The men and women SHGs differed in terms of entrepreneurial behaviour social participation, goal setting behaviour and in terms of constraints faced also there was a disagreement between men and women SHGs.

Extension officials have a major role in providing the input service facilities and improve the social participation of the members. The major constraints experienced by the men SHGs were lack of insurance in case of high crop damage and for women SHGs, the major constraints were non- availability of good quality seed and planting. Important suggestions were to create awareness about farm entrepreneurship incentives and provide demand driven extension delivery mechanism.

Exactly 51.11% of the men belonged to >55 years and 66.67% of the women to 35-55 years. Only 46.67 % of men respondents received an annual income between ₹ 75,000 – 1,00,000 and 51.12% of women SHG members received an annual income between ₹ 50,000 and 75,000. Market perception , self confidence, social participation, goal setting, dealing with failure, personal initiative and responsibility, use of resources, problem solving ability, assertiveness and work commitment were in medium category.

From the present study, it can be concluded that men SHGs are more sustainable with more managerial efficiency and entrepreneurial behaviour when compared to women SHGs. The study also proposed suggestions for the improvement of SHGs to help any future course of action.

സംഗ്രഹം

കാർഷിക സംരംഭത്തിൽ ഏർപ്പെടുന്ന സ്വയം സഹായ സംഘങ്ങളുടെ നിർവഹണസ്വഭാവം, സുസ്ഥിരത എന്നിവ മനസ്സിലാക്കുവാനും വി.എഫ്.പി.സി.കെയുടെ കീഴിലുള്ള സ്വാശ്രയ കർഷക സമിതികളുടെ വിപണനകാര്യക്ഷമത മനസ്സിലാക്കുവാനും തിരുവനന്തപുരം ജില്ലയിലെ ആറു ബ്ലോക്കുകളിലായി “തിരുവനന്തപുരം ജില്ലയിൽ കൃഷി സംരംഭത്തിൽ ഏർപ്പെടുന്ന സ്വയം സഹായ സംഘങ്ങൾ, സ്വാശ്രയ കർഷക സമിതികൾ- പ്രവർത്തന വർഷകലനം എന്ന പഠനം നടത്തുകയുണ്ടായി.

നാൽപ്പത്തി അഞ്ചു പുരുഷ സ്വയം സഹായ സംഘാഗങ്ങൾ, നാൽപ്പത്തി അഞ്ചു സ്ത്രീ സ്വയം സഹായ സംഘാഗങ്ങൾ, മൂപ്പതു സ്വാശ്രയ കർഷക സമിതി അംഗങ്ങൾ, മൂപ്പതു വിജ്ഞാന വ്യാപന ഉദ്യോഗസ്ഥർ എന്നിവർ ഉൾപ്പെടുന്ന ഈ പഠനത്തിൽ നിന്ന് പുരുഷ സ്വയം സഹായ സംഘങ്ങൾ സ്ത്രീ സ്വയം സഹായ സംഘങ്ങളെക്കാൾ സുസ്ഥിരത പാലിക്കുന്നു എന്ന് മനസ്സിലാക്കാൻ സാധിച്ചു. നിർവഹണസ്വഭാവത്തിലും, സംരംഭത്വസ്വഭാവത്തിലും പുരുഷ അംഗങ്ങൾ സ്ത്രീ അംഗങ്ങളെക്കാൾ മേൽപക്ഷമാണ്. സംരംഭത്വസ്വഭാവം, സാമൂഹികപങ്കാളിത്തം, ലക്ഷ്യം ചിട്ടപ്പെടുത്തൽ എന്നിവയിലും പുരുഷ അംഗങ്ങൾ സ്ത്രീകളിൽ നിന്ന് വ്യത്യസ്തമാണ്. സ്വാശ്രയ കർഷക സമിതി താരതമ്യേന നല്ല വിപണനകാര്യക്ഷമത കാഴ്ചവെക്കുന്നു എന്നാണ് 80% തിരഞ്ഞെടുത്ത സ്വാശ്രയ കർഷക സമിതി അംഗങ്ങളുടെ അഭിപ്രായത്തിൽ നിന്ന് മനസ്സിലാക്കാൻ സാധിച്ചത്. അതുപോലെ തന്നെ 51.11% പുരുഷ അംഗങ്ങൾ 55 വയസ്സിനു മുകളിലും 66.67% സ്ത്രീ അംഗങ്ങൾ 35 നും 55 വയസ്സിനും ഇടയിലും ഉള്ളവരാണ്. എന്നാൽ 46.67% പുരുഷ അംഗങ്ങളുടെ വാർഷിക വരുമാനം 75,000 രൂപയ്ക്കും 1,00,000 രൂപയ്ക്കും ഇടയിലും, 51.12 % സ്ത്രീ അംഗങ്ങളുടെ വാർഷിക വരുമാനം 50,000 രൂപയ്ക്കും, 75,000 രൂപയ്ക്കും ഇടയിലാണ്.

സ്വയം സഹായ സംഘാടനങ്ങൾക്ക് ആവശ്യമുള്ള ഉപാധികൾ എത്തിക്കുന്നതിനും, അവരുടെ സാമൂഹികപങ്കാളിത്തം മെച്ചപ്പെടുത്തുന്നതിനും വിജ്ഞാന വ്യാപന ഉദ്യോഗസ്ഥർ പ്രധാന പങ്ക് വഹിക്കേണ്ടതുണ്ട്. കൃഷിനാശം ഉണ്ടാകുമ്പോൾ വളർന്നു നിൽക്കുന്ന ഇൻഷുറൻസിന്റെ അലഭ്യതയാണ് പുരുഷ സ്വയം സഹായ സംഘാടനങ്ങൾ നേരിടുന്ന പ്രധാന പ്രശ്നം. ഗുണനിലവാരമുള്ള വിത്തുകളുടെയും നടീൽ വസ്തുവിന്റെയും അലഭ്യതയാണ് സ്ത്രീ സ്വയം സഹായ സംഘാടനങ്ങൾ അഭിമുഖീകരിക്കുന്ന പ്രധാന പ്രശ്നം. കൃഷി സംരംഭത്തെ കുറിച്ചുള്ള അവബോധം നൽകുക; ആവശ്യാനുസൃതമായ വിജ്ഞാന വ്യാപന സംവേദിതം നൽകുക എന്നീ നിർദ്ദേശങ്ങൾ പഠനത്തിന്റെ ഭാഗമായി നൽകുകയും ചെയ്തു.

ഈ പഠനത്തിൽ നിന്ന് മനസ്സിലാക്കാൻ സാധിക്കുന്നത് പുരുഷ സ്വയം സഹായ സംഘങ്ങൾ അവരുടെ മെച്ചപ്പെട്ട നേർവഹണസ്വഭാവവും, സംരംഭസ്വഭാവവും കൊണ്ട് സ്ത്രീ സ്വയം സഹായ സംഘങ്ങളെക്കാൾ സുസ്ഥിരത പാലിക്കുന്നു എന്നാണ്.

APPENDICES

APPENDIX-I

KERALA AGRICULTURAL UNIVERSITY
COLLEGE OF AGRICULTURE, VELLAYANI
THIRUVANANTHAPURAM - 695522

From

Dr. G.S. Sreedaya
Assistant Professor
Dept of Agricultural Extension

Dated : 19-08-2015

Sir / Madam

Sub : M.Sc (Agri) - Thesis Research Project- Judges opinion regarding

Miss Suma Rose Sundaran one of my P.G scholar has taken up her research project entitled **“Performance analysis of Self Help Groups (SHGs) and Swasraya Karshaka Samithis (SKSs) on farm entrepreneurship in Thiruvananthapuram district”** for her M.Sc (Agri) Research Programme. As a part of it she has identified some of the profile characteristics , group characteristics and entrepreneurial traits based on the review of literature and discussion with experts.

Considering your vast experience I request you to spare your valuable time to offer for the rating of the variables and also to add appropriate variables and suggestions to be included in the study.

Thanking you

Place: Vellayani

Date :19-05-2016

Yours sincerely

Sd/-

(G.S Sreedaya)

APPENDIX-1

LIST OF VARIABLES

(Please rate the statement with a tick mark in the appropriate column)

INDEPENDENT VARIABLES (Personal socio-psychological characters)

SL. No	Variables	Most relevant	More relevant	Undecided	Less relevant	Least relevant
1.	Age: refers to the number of calendar years completed by the respondent at the time of interview.					
2.	Sex : indicates whether the respondent belongs to male or female.					
3.	Education: refers to the informal and formal learning achieved by the respondent.					
4.	Occupational status: defined as the position of the group member which acts as a source of income in which he or she spends major part of his time and attention.					
5.	Annual income: refers to the total earning of all the member of the family of the respondent for one year.					

Table continued.....

6.	Farming experience: refers to the total number of years respondent has been engaged in farming.					
7.	Farm size: refers to the extent of area under farming possessed by the respondent.					
8.	Economic motivation: refers to the extent to which the respondent is oriented towards profit maximization and relative value he or she places on monetary gains.					
9.	Credit orientation: refers to the orientation to avail credit by the respondent.					
10.	Innovativeness: refers to the characteristics of the respondent to accept new ideas in farming.					
11.	Risk orientation: refers to the degree to which the farming is oriented towards encountering risk and uncertainty in adopting new ideas in farming.					
12.	Achievement motivation: refers to the striving of respondents to do good work and attain a sense of accomplishment.					

Table continued.....

13.	Mass media exposure: refers to the extent to which respondent is exposed to different mass media channels.					
14.	Market perception: refers to the degree of perception of respondent about different marketing channels.					
15.	Attitude towards group approach: refers to the degree of favourbleness or unfavourbleness of the respondent towards group approach.					
16.	Knowledge in farming: refers to the quantum of scientific information possessed by the respondent on farming.					
17.	Social participation: refers to the interaction of members of SHG with other extension agencies and other members of society.					
18.	Training: defined as number of training which a group member had undergone for the success of their group work.					
19.	Indebttness: defined as the total debt in terms of					

Table continued.....

	money a group member owes at the time of survey to various money lending sources.					
20.	Perception about SHGs: refers to the recognition of stimuli and interpretation about SHGs involved in farm entrepreneurship.					
21.	Perception about SKSs : refers to the recognition of stimuli and interpretation about SKSs.					
22.	Gender bias: refers to whether the male member influences on the women in encouraging or dominating decision making..					
23.	Leader propensity: refers to the ability of the respondent to influence others in the attainment of goals					
24.	Group cohesion: refers to the degree to which the group members are affiliated to one another and are motivated to remain in the group.					
25.	Group motivation: defined as the goal directing behaviour of individual members so as to					

	influence mutually in achieving group goals.					
26.	Group security: defined as the tendency exhibited by members for avoiding failure, economic crisis, resource crisis etc towards the success of the group.					
27.	Group norms: defined as the extent of clarity respondents had about rules, regulations and procedures for various SHG operations.					
28.	Group size: defined as the number of members in the group at the time of study.					
29.	Member's interest: defined as the extent of interest exhibited by group members in the activities of the group.					
30.	Need satisfaction: defined as achieving individual member's need and requirements by group within a stipulated time.					
31.	Involvement in decision making: defined as the frequency with which group members were involved in generation of ideas, evaluation of opinions and making a					

	choice from among options.					
32.	Group leadership: refers to the effectiveness of leaders in promoting the stability and success of the group.					
33.	Team spirit: refers to the extent to which joint action behaviour is exhibited by group members through coordinated effects to achieve common goals.					
34.	Autonomy: defined as the degree to which the group has freedom and independence in the direction and scheduling of its activities.					
35.	Transparency: refers to the extent to which the activities of group are open and clear to the members of the group.					
36.	Decision making ability: degree to which the respondent justifies the selection of most effective means from among the available alternatives on the basis of scientific criteria for achieving maximum economic profit.					

37.	Risk taking ability: degree to which the respondent is oriented towards risk and uncertainty and have courage to face the problems in starting an enterprise.					
38.	Management orientation: refers to the degree to which respondent is oriented towards scientific management of an enterprise in agriculture i.e.planning, production and marketing aspects.					
39.	Self confidence: refers to the extent of feeling about one's own abilities and resourcefulness to perform any activity which the respondent desires to undertake.					
40.	Assertiveness: defined as direct confrontation of problem, communicate what expected of others and addressing those who fail to perform as expected.					
41.	Work commitment: refers to taking personal sacrifice and additional efforts to accomplish objectives.					
42.	Adaptable: refers to the					

	ability of the respondent to respond quickly in any situation.					
43.	Money management: refers to the ability of the respondent in making money, going out and investing money in another company and starting all over again					
44.	Use of resources: refers to the optimum use of the resource for the accomplishment of the goals.					
45.	Persuasion: defined as the ability of the respondent to succeed in persuading others to do what he or she want.					
46.	Others if any please specify.					

APPENDIX II

INTERVIEW SCHEDULE FOR THE SHG MEMBERS

1. Date :
2. Panchayath :
3. Name of the group
4. Name of the respondent :
5. Address (with phone number) :

6. Age :

7. Annual income : :

8. Market perception

Please regard your response based on your perception with regard to marketing your produce

Statement	Response			
Do you think a farmer will be able to sell his or her produce if he / she increase the production by adopting the recommended practices?	Yes		No	
Do you find it difficult to sell the produce in local market?	Very difficult	Difficult	Easy	Very easy
How much price the produce will fetch compared to those produced under traditional practices	Low	Same		High

9. Self confidence

Please indicate your agreement or disagreement to the following statement

SA – Strongly Agree, A- Agree, UD- Undecided, DA- Disagree, SDA- Strongly disagree

Sl. no	Statement	SA	A	UD	D	SDA
1.	I feel no obstacle can stop me from achieving my final goal					
2.	I am generally confident of my ability.					
3.	I am bothered by inferiority feelings that I cannot compete with other.					
4.	I am not interested to do things at my own at my own initiatives.					
5.	I usually work out things for myself rather than to get someone else to show me.					
6.	I get discouraged easily.					
7.	Life is a strain for me for much of the time.					
8.	I find myself worrying about something or other.					

10. Social participation

Please indicate whether you are a member or office bearer in any of the following organization. If so indicate the frequency of participation

R-Regular ST-Sometimes N-Never

Sl.no	Organization	Nature of participation		Frequency of participation of meeting		
		Member	Office bearer	R	ST	N
1.	Panchayath					
2.	Co-operative society					
3.	Farmer's club					
4.	Youth club					
5.	Socio- cultural organization					
6.	Any other (specify)					

11.Goal setting

Please indicate your agreement or disagreement to the following statement

SA – Strongly Agree ,A- Agree ,UD- Undecided ,DA- Disagree , SDA- Strongly disagree

Sl. No	Statement	SA	A	UD	D	SDA
1.	It's hard to take this goal seriously.					
2.	Quite frankly, I don't care if I achieve this goal or not.					
3.	I am strongly committed to pursuing this goal.					
4.	It wouldn't take much to make me abandon this goal					
5.	I think this is a good goal to shoot for.					

12. Dealing with failure

Indicate your response to the following statements in appropriate columns.

Sl.No	Statement	Almost never	Occasionally	About half of time	Fairly often	Almost always
1.	I try to be understanding and patient towards those aspects of my personality I don't like					
2.	When something painful happens I try to take a balanced view of the situation.					
3.	When I'm feeling down, I tend to feel like most other people are probably happier than I am					
4.	I try to see my failings as part of the human condition.					
5.	When I'm going through a very hard time, I give myself the caring and tenderness I need					
6.	When something upsets me I try to keep my emotions in balance.					
7.	When I fail at something that's important to me, I tend to feel alone in my failure					

13. Personal initiative and responsibility

Indicate your response to the following statements in appropriate columns

Sl.No	Statement	Always	Frequently	Sometimes	Rarely	Never
1.	I make recommendations and suggestions regarding the operations.					
2.	I provide information to other to enhance knowledge.					
3.	I do only what is required.					
4.	I can choose the role that I want to have in a group.					
5.	I have a specific action plan which help to reach my goals.					
6.	I know what I need to do to get started toward reaching my goals.					
7.	I have a plan for making my life more balanced.					
8.	I take initiative to enlarge the responsibility.					
9.	I use opportunities quickly in order to attain my goals.					

14. Use of resources

Indicate your response to the following statements in appropriate columns.

Sl. No	Statement	Yes	No
1.	Members attend the training on all aspects of agriculture.		
2.	Members approach the krishibhavan for assistance.		
3.	Members are aware of various credit scheme.		
4.	Members use the credit scheme only for		

	establishment of farm enterprise.		
5.	Members purchase the inputs from the farms and krishibhavan.		
6.	Members do not make use of available channel for marketing of new produce.		
7.	Members subscribe for farm magazines and watch agricultural programmes telecasted in various channels.		
8.	Members make use of various ITK.		

15. Problem solving ability

Please indicate your agreement or disagreement to the following statement

SA – Strongly Agree, A- Agree ,UD- Undecided ,DA- Disagree , SDA- Strongly disagree

Sl.No	Statement	SA	A	UD	DA	SDA
1.	I am usually able to think effective alternatives to solve a problem.					
2.	I make judgments and later regret them.					
3.	I asked someone for advice and followed it.					
5.	I trust my ability to solve new and difficult problems.					
6.	I make decisions and am happy with them later.					
7.	I am unsure whether I can handle the problem.					
8.	When confronted with a problem I collect all piece of information regarding the situation.					
9.	I am confident that I can solve a problem.					

16. Assertiveness

Indicate your response to the following statements in appropriate columns

Sl.No	Statement	Always	Frequently	Sometimes	Rarely	Never
1.	I often have a hard time saying "no."					
2.	I am open and frank about my feelings.					
3.	There are times when I just can't say anything					
4.	When I am asked to do something, I insist upon knowing why.					
5.	I express my opinions, even if others in the group disagree with me					
6.	I appreciate peoples view even they differ from mine					
7.	I like to control others					

17. Work commitment

Please indicate your agreement or disagreement to the following statement

SA – Strongly Agree ,A- Agree ,UD- Undecided ,DA- Disagree , SDA- Strongly disagree

Sl. No	Statement	SA	A	UD	DA	SDA
1.	If the value of the group was different I would have attached to this group					
2.	After joining the group , the group's values and my values have become similar					
3.	I feel a sense of ownership for the group					
4.	I am proud to tell others you are a part of this group					
5.	The reason you prefer this group to others is because of what it stands for its value					

6.	You express this group to your friends as a great group to work for					
7.	My work is a pleasant place to be					
8.	I am proud to tell others this I am part of this group					

18. Managerial efficiency

i. Planning

Indicate your response to the following statements in appropriate columns.

Sl. No	Statement	Always	Frequently	Sometimes	Rarely	Never
1.	Do you always set an objective of 'profit target' through cultivation?					
2.	Do you prepare calendar of various operations in advance?					
3.	Do you select the variety to be grown and 'season for planting' well in advance considering the adaptability and marketability?					
4.	Do you work-out 'operation-wise expenditure' before the cultivation starts?					
5.	Do you assess the amount of inputs needed for raising the crop?					
6.	Do you estimate the labour requirement for vegetable cultivation					

	before the crop?					
7.	Do you calculate the financial requirement for cultivation of crop in advance?					
8.	Do you try to acquire the money through credit or some other methods before starting the cultivation?					
9.	Do you think in advance about any alternate marketing facilities if the prevailing marketing facilities fail at any chance ?					

ii. Production

Indicate your response to the following statements in appropriate columns

Sl. no	Statement	Always	Frequently	Sometimes	Rarely	Never
1.	Timely planting of crop ensures good yield.					
2.	One should use as much fertilizer as he / she likes.					
3.	Determining fertilizer by soil test saves money.					
4.	For timely pest control one should know suitable plant based pesticide.					
5.	Seed rate should be					

	given as recommended by the specialist.					
6.	When the water table in the soil is very low ,one should use as much irrigation water as possible.					
7.	Scientific methods in vegetable cultivation involve high cost.					
8.	To follow scientific methods in cultivation one should have proper knowledge about the technology.					
9.	Training is essential for starting vegetable cultivation.					

iii. Marketing

Indicate your response to the following statements in appropriate columns.

Sl. No	Statement	Always	Frequently	Sometimes	Rarely	Never
1.	One should grow those varieties which have more market demand.					
2.	One should sell his / her produce to the nearest market irrespective of the price.					
3.	One should be careful that the price he/ she gets should not come					

	below the prevailing market price.					
4.	One should negotiate with the buyers for increasing the price of his/her produce.					
5.	One should market his/her produce either through wholesale or retail method based on the profit consideration.					

19. Sustainability

Indicate your response to the following statements in appropriate columns.

Sl.No	Statement	Always	Frequently	Sometimes	Rarely	Never
1.	Members are able to articulate the vision and goal of SHG formation.					
2.	Members regularly attended group meeting.					
3.	Weekly group meeting are conducted.					
4.	All the decisions and important discussions are not noted in minute book.					
5.	The loans are not given need based.					
6.	Regular repayment of the loan by the members.					
7.	New marketing strategies were evolved by SHG members.					
8.	Membership in SHGs					

	reduced every year.					
9.	Savings in the bank account increased to meet the credit requirement of members of SHG.					
10.	Capacity of members of SHGs enhanced to meet higher amount of thrift.					
11.	SHG have an external linkage with banks.					
12.	SHG has increased the monthly income of the members.					
13.	SHG has promoted entrepreneurship development.					
14.	SHG members attended skill development programmes.					
15.	Being the member of the SHG is a liability.					

CONSTRAINTS RELATED TO THE SELF HELP GROUPS

Indicate your response to the following statements in appropriate columns.

MI-Most Important, I-Important, LI-Less Important

Sl. No	Statement	MI	I	LI
1.	Lack of insurance in case of high crop damage.			
2.	Perishable nature of vegetables			
3.	Misutilisation of subsidy.			
4.	Non- availability of good quality seed and planting material.			
5.	The time delay in giving back the price of sold produce to the members.			

6.	Lack of supervision by officials.			
7.	Improper repayment of loan.			
8.	Improper distribution of TA while participating in melas.			
9.	Lack of attendance of members in the meeting.			
10.	Difficulty in marketing the produce.			
11.	High incidence of pest and disease.			
12.	Lack of dedicated and efficient leadership.			
13.	Lack of training.			
14.	Hesitation to move out from the traditional farming practices.			
15.	Improper selection of member in the group.			

173930



207

APPENDIX III

INTERVIEW SCHEDULE FOR THE SKS MEMBERS

1. Date :
2. Panchayath :
3. Name of the group
4. Name of the respondent :
5. Address (with phone number) :

6. Age :

7. Annual income

8. Marketing efficiency

Indicate your response to the following statements in appropriate column.

Sl.No	Statement	YES	NO
1.	Marketing is fully managed by the members.		
2.	Members are not interested in e - marketing facility.		
3.	Members are interested in well established storage facilities.		
4.	Members do not consider the advice of master farmer in case of marketing.		
5.	Members get an optimum profit.		
6.	Members properly utilizes the market information and management support of VFPCK.		
7.	SKS is able to meet the demand of customers.		
8.	SKS has increased the bargaining power of members.		
9.	SKS has increased the level of production and consumption.		

10. സാമൂഹിക പങ്കാളിത്തം

നിങ്ങളുടെ പങ്കാളിത്ത സ്വഭാവം വ്യക്തമാക്കുക

ക്രമ..ന	സംഘടന	പങ്കാളിത്ത സ്വഭാവം		ആവർത്തന പങ്കാളിത്തം		
		മെമ്പർ	ഓഫീസ് കാരവാഹി	എപ്പോഴും	ചിലപ്പോൾ മാത്രം	ഒരിക്കലുമില്ല
1.	പഞ്ചായത്ത്					
2.	സഹകരണ സംഘം					
3.	കർഷക ക്ലബ്ബ്					
4.	യാത്രാജന ക്ലബ്ബ്					
5.	സംരംഭന-സാംസ്കാരിക സംഘടന					
6.	മറ്റുള്ളവ					

11. ലക്ഷ്യം ചിട്ടപ്പെടുത്തൽ

താഴെ പറയുന്ന പ്രസ്താവനയുമായി താങ്ങൽ യോജിക്കുന്നോ ഇല്ലയോ എന്ന് പറയുക

APPENDIX IV

സ്വയം സഹായ സംഘത്തിലെ അംഗങ്ങൾക്കുള്ള അഭിമുഖ ക്രമം

- 1. തരീതി:
- 2. പങ്കായത്ത് :
- 3. സ്വയം സഹായ സംഘത്തിന്റെ പേര് :
- 4. അംഗത്തിന്റെ പേര് :
- 5. മേൽവർഷം:
- 6. വയസ്സ് :
- 7. വർഷിക വരുമാനം:
- 8. വാണിജ്യവ്യവസ്ഥ:

താഴെ പറയുന്ന കാര്യങ്ങൾക്ക് യുക്തമായ ഉത്തരം ബന്ധപ്പെട്ട കോളങ്ങളിൽ (v) മാർക്ക് ചെയ്തു രേഖപ്പെടുത്തുക

- i. കർഷകൻ തന്റെ കാർഷികവിളകളുടെ ഉല്പാദനം കൂട്ടുകയാണെങ്കിൽ അവ എളുപ്പത്തിൽ വിറ്റഴിക്കാൻ സാധിക്കുമെന്ന് കരുതുന്നുണ്ടോ?
 - . ഉണ്ട് . ഇല്ല
- ii. ശാസ്ത്രീയ രീതിയിൽ ഉല്പാദിപ്പിക്കുന്ന കാർഷിക ഉല്പന്നങ്ങൾക്ക് പാരമ്പര്യ കാർഷികരീതിയിൽ ലഭിക്കുന്നവയേക്കാൾ എന്തുവില കിട്ടുമെന്നാണ് കരുതുന്നത്
 - . കുറഞ്ഞവില . ഒരേവില . കൂടിയവില
- iii. അധിക ഉല്പാദനം ഉണ്ടായാൽ അവ വിറ്റഴിക്കാൻ നിലവിലുള്ള വിപണി സാഹചര്യമെന്തെന്ന് പറയാമോ?
 - . വളരെ പ്രയാസം . പ്രയാസം . എളുപ്പം . വളരെ എളുപ്പം

9. ആത്മവിശ്വാസം

താഴെ പറയുന്ന പ്രസ്താവനയുമായി താങ്ങൽ യോജിക്കുന്നോ ഇല്ലയോ എന്ന് പറയുക

ക്ര. ന	പ്രസ്താവന	ശക്തമായി യോജിക്കുന്നു	യോജിക്കുന്നു	തർക്കമില്ല	യോജിക്കുന്നില്ല	ശക്തമായി യോജിക്കുന്നില്ല
1.	ലക്ഷ്യം നേടുന്നതിൽ നിന്നും ഒരുകാരെ പ്രതിസന്ധിയും എന്നെ പിന്തിരിപ്പിക്കാനാവില്ല.					
2.	എന്റെ കഴിവുകളിൽ എനിക്ക് ഉറച്ച വിശ്വാസമുണ്ട്.					
3.	അപകർഷ ബോധതൽ ഞാൻ വ്യാകുലനാണ്.					
4.	എനിക്ക് സ്വന്തമായി ഒരു പഴയ സാഹചര്യം ഏറ്റെടുക്കാനുള്ള കഴിവില്ല.					
5.	ഞാൻ സാധാരണയായി കാര്യങ്ങൾ ചെയ്യുന്നത് എനിക്കുവേണ്ടിയാണ് അല്ലാതെ മറ്റുള്ളവരുടെ മുന്നിൽ ആഘോഷം.					
6.	എന്നെ പെട്ടെന്നു നഷ്ടപ്പെടുത്താൻ കഴിയും.					
7.	ജീവിതം മിക്കപ്പോഴും എനിക്ക് ഒരു പിഡനമാണ്.					
8.	ഞാൻ എന്തിനെയെങ്കിലും കുറിച്ചു വിഷമിച്ചു കൊണ്ടിരിക്കും.					

ക്ര. ന	പ്രസ്താവന	ശക്തമായി യോജിക്കുന്നു	യോജിക്കുന്നു	തർക്കശീലമായി	യോജിക്കുന്നില്ല	ശക്തമായി യോജിക്കുന്നില്ല
1.	ഒരു ലക്ഷ്യത്തെ എടുക്കുകയും അതിൽ വളരെ ബുദ്ധിമുട്ടാണ്.					
2.	ലക്ഷ്യം സാക്ഷാത്കരിക്കാൻ കഴിയാത്തതിൽ വിഷമിക്കാറില്ല.					
3.	എന്റെ ലക്ഷ്യം തേടി എടുക്കുന്നതിൽ എനിക്കുള്ള താല്പര്യം ശക്തമാണ്.					

4.	ഒരു പ്രതിസന്ധിയും എന്റെ ലക്ഷ്യത്തിൽ നിന്ന് എന്തെങ്കിലും പിന്തിരിപ്പിക്കില്ല.					
5.	ഈ സംഘടന എന്റെ ലക്ഷ്യത്തിൽ എന്തൊരു നല്ലൊരു മാർഗ്ഗമാണ്.					

12. അപര്യാപ്തതയിൽ പങ്കുകൊള്ളൽ

താഴെ പറയുന്ന പ്രസ്താവനയുമായി താങ്കളുടെ അഭിപ്രായം രേഖപ്പെടുത്തുക

ക്ര. ന	പ്രസ്താവന	ഒരിക്കലുമില്ല	വല്ലപ്പോഴും	പകുതി മാത്രം	യാദ്യശ്ചികമായി	എല്ലായ്പ്പോഴും
1.	എന്റെ വ്യക്തിത്വത്തിൽ എനിക്ക് ഇഷ്ടമല്ലാത്ത വസ്തുതകളെ മനസ്സിലാക്കുവാനും ക്ഷമയോടെ തെരഞ്ഞെടുക്കാൻ ശ്രമിക്കാറുണ്ട്.					
2.	വേദനജനകമായ സംഭവങ്ങൾ ഉണ്ടാകുമ്പോൾ സമനഃമി പാലിക്കാൻ ശ്രമിക്കുന്നു.					
3.	എനിക്ക് വിഴിച്ചുപറ്റുന്ന അവസരങ്ങളിൽ മറ്റുള്ളവർ സന്തോഷമായി ഇരിക്കുന്നു എന്നു ചിന്തിക്കാറുണ്ട്.					
4.	എനിക്ക് പറ്റുന്ന പരാജയങ്ങളെ സംയംതണ					

	മനുഷ്യന്റെ സാഹചര്യങ്ങളായി കണക്കാക്കുന്നു.					
5.	ഞാൻ കഠിനമായ അവസ്ഥയിലൂടെ കടന്നു പോകുമ്പോൾ ആവശ്യമായ ശ്രദ്ധയും സ്നേഹവും ഞാൻ സ്വയം എനിക്ക് നൽകുന്നു.					
6.	ഏതെങ്കിലും കാര്യങ്ങൾ എന്തെങ്കിലും അസ്വസ്ഥനാക്കിയത് ഞാൻ വികാരങ്ങൾ അടക്കി സമനില പാലിക്കുന്നു.					
7.	ഏതെങ്കിലും പ്രധാനകാര്യത്തിൽ ഞാൻ പരാജയപ്പെട്ടാൽ ഞാൻ തന്നെയാണ് എന്റെ പരാജയത്തിനു കാരണം എന്നു മനസ്സിലാക്കുന്നു.					

13.ഒരു ഭാഗം ആരംഭിക്കുകയും അതിന്റെ ഉത്തരവാദിത്വവും

താഴെ പറയുന്ന പ്രസ്താവനയുമായി താങ്ങി യോജിക്കുന്നോ ഇല്ലയോ എന്ന് പറയുക

ക്ര. ന	പ്രസ്താവന	എല്ലായിപ്പോഴും	മിക്കപ്പോഴും	ചിലപ്പോൾ മാത്രം	അപൂർവ്വമായി	ഒരിക്കലുമില്ല
1.	പ്രവർത്തനത്തിനു വേണ്ട ശുപാർശകളും നിർദ്ദേശങ്ങളും ഞാൻ പാലിക്കുന്നു.					
2.	അറിവു നേടാനുള്ള വിവരങ്ങൾ ഞാൻ മറ്റുള്ളവർക്ക്					

	നൽകുന്നു.					
3.	ആവശ്യമുള്ളത് മാത്രം ചെയ്യുക.					
4.	ഈ ഗ്രൂപ്പിൽ എനിക്ക് എന്തായ സ്ഥാനം ഉറപ്പിക്കാൻ പറ്റാറുണ്ട്.					
5.	കൃത്യമായ പ്രവൃത്തിരൂപരേഖ ലക്ഷ്യം നേടാൻ എന്നെ സഹായിക്കുന്നു.					
6.	എന്റെ ലക്ഷ്യം നേടാൻ എന്തു എിവരിട തുടങ്ങണമെന്നു എനിക്കറിയാം.					
7.	എന്റെ ജീവിതം സന്തുലിതമാക്കാൻ ആവശ്യമായ രൂപരേഖ എന്റെ കൈവശമുണ്ട്.					
8.	എന്റെ ഉത്തരവാദിത്വങ്ങൾ നിറവേറ്റാനുള്ള പ്രവർത്തനങ്ങൾക്ക് ഞാൻ തുടക്കം കുറിക്കുന്നു.					
9.	എന്റെ ലക്ഷ്യം നേടാനുള്ള അവസരങ്ങൾ ഞാൻ പരമാവധി പെട്ടെന്ന് ഉപയോഗപ്പെടുത്തുന്നു.					

14.വിഭവങ്ങളുടെ ഉപയോഗം

താഴെ പറയുന്ന കാര്യങ്ങൾക്ക് യുക്തമായ ഉത്തരം ബന്ധപ്പെട്ട കോളങ്ങളിൽ (✓) മാർക്ക് ചെയ്തു രേഖപ്പെടുത്തുക

ക്ര.ന	പ്രസ്താവന	ശരി	തെറ്റ്
1.	കൃഷിയുമായി ബന്ധപ്പെട്ട പരിശീലന പരിപാടിയിൽ പങ്കെടുക്കാറുണ്ട്.		
2.	കൃഷി സഹായങ്ങൾക്കായി കൃഷിഭവനെ സമീപിക്കാറുണ്ട്.		
3.	കൃഷി അനുബന്ധ സ്കീമുകളെ കുറിച്ചു അറിവുണ്ട്.		
4.	കർഷക സംരംഭങ്ങൾ തുടങ്ങുന്നതിനു വേണ്ടി വായ്പ പദ്ധതികൾ ഉപയോഗപ്പെടുത്തുന്നു.		
5.	വിത്തുകളും വളങ്ങളും മറ്റും കൃഷിഭവൻ, ഫാം മുഖേന വാങ്ങുന്നു.		
6.	ഉത്പന്നങ്ങൾ വാങ്ങാൻ എത്തിക്കാൻ നഷ്ടം ഉള്ള മാർഗ്ഗം സ്വീകരിക്കുന്നില്ല.		
7.	ഫോറംസൺ വരിക്കാറാവുകയും വിവിധ ചാനലുകളിൽ സംപ്രേഷണം ചെയ്യുന്ന കാർഷിക പരമ്പരകൾ കണ്ടുകയും ചെയ്യുന്നു.		
8.	നാട്ടറിവുകൾ പ്രയോജനപ്പെടുത്താറുണ്ട്.		

15.പ്രശ്നനിവാരണം

താഴെ പറയുന്ന പ്രസ്താവനയുമായി താങ്ങൾ യോജിക്കുന്നോ ഇല്ലയോ എന്ന് പറയുക

ക്ര. ന	പ്രസ്താവന	ശക്തമായി യോജിക്കുന്നു	യോജിക്കുന്നു	തർക്കിതമില്ല	യോജിക്കുന്നില്ല	ശക്തമായി യോജിക്കുന്നില്ല
1.	ഒരു പ്രശ്നമുണ്ടായാൽ പരിഹരിക്കാൻ ഞാൻ എപ്പോഴും സജ്ജമായിരിക്കും.					
2.	ഞാൻ സ്വയം വിലയിരുത്തലുകൾ നടത്തുകയും പിന്നീട് അവയോർത്ത് പശ്ചാത്താപിക്കുകയും ചെയ്യുന്നു.					

3.	ഞാൻ മറ്റുള്ളവരിൽ നിന്ന് ഉപദേശങ്ങൾ സ്വീകരിക്കുകയും അവ പിന്തുടരുകയും ചെയ്യുന്നു.					
4.	പത്തൊമ്പതാം പ്രയാസമുള്ളവായുമായ പ്രശ്നങ്ങളെ തരണം ചെയ്യാനുള്ള എന്റെ കഴിവ് ഞാൻ വിശ്വസിക്കുന്നു.					
5.	ഞാൻ തീരുമാനങ്ങളെടുക്കുകയും അതിന്റെ പേരിൽ പിന്നീട് സന്തോഷിക്കുകയും ചെയ്യുന്നു.					
6.	എനിക്ക് പ്രശ്നങ്ങൾ പരിഹരിക്കാൻ കഴിയും എന്ന് എനിക്ക് ഉറപ്പില്ല.					
7.	ഒരു പ്രശ്നത്തെ അഭിമുഖീകരിക്കുകയാണെങ്കിൽ ഞാൻ അതുമായി ബന്ധപ്പെട്ട എല്ലാം വിവരങ്ങളും ശേഖരിക്കുന്നു.					
8.	ഒരു പ്രശ്നം പരിഹരിക്കാൻ എന്ന ആത്മവിശ്വാസം എനിക്കുണ്ട്.					

16. ഉറപ്പുപറയൽ

താഴെ പറയുന്ന പ്രസ്താവനയുമായി താങ്ങൾ യോജിക്കുന്നോ ഇല്ലയോ എന്ന് പറയുക

ക്ര. ന	പ്രസ്താവന	എല്ലായിപ്പോഴും	മിക്കപ്പോഴും	ചിലപ്പോൾ മാത്രം	അപൂർവ്വമായി	ഒരിക്കലുമില്ല
1.	ഒരു കാര്യം പറ്റില്ല എന്നു പറയാൻ പ്രയാസമാണ്.					
2.	എന്റെ തോന്നലുകൾ തുറന്നതും വ്യക്തവുമാണ്.					

17.ജോലി ഏറ്റെടുക്കൽ

താഴെ പറയുന്ന പ്രസ്താവനയുമായി താങ്ങുൾ യോജിക്കുന്നോ ഇല്ലയോ എന്ന് പറയുക

ക്ര. ന	പ്രസ്താവന	ശക്തമായി യോജിക്കുന്നു	യോജിക്കുന്നു	തർക്കിതമില്ല	യോജിക്കുന്നില്ല	ശക്തമായി യോജിക്കുന്നില്ല
1.	ശുപ്തിലേ മൂല്യങ്ങൾ എനിക്ക് വ്യക്യാസ്തമാണെങ്കിൽ, ശുപ്തിൽ നിന്ന് ഞാൻ പിന്മാറും.					

3.	എനിക്ക് പറ്റില്ല എന്ന് പറയാൻ പറ്റാത്ത അവസ്ഥകൾ ഉണ്ടായിട്ടുണ്ട്.					
4.	എൽപ്പിച്ച ജോലി എന്തിനാണ് ചെയ്യുന്നത് എന്നറിയാൻ നഷ്ടബന്ധമുണ്ട്.					
5.	എന്റെ അഭിപ്രായങ്ങൾ ശ്രദ്ധിക്കാതെ മറ്റു അംഗങ്ങൾ എതിർക്കുന്നു.					
6.	മറ്റുള്ളവരുടെ വ്യത്യസ്തമായ കാഴ്ചപ്പാടുകളെ ഞാൻ അഭിനയിക്കാനുണ്ട്.					
7.	മറ്റുള്ളവരെ നിയന്ത്രിക്കാൻ എനിക്ക് ഇഷ്ടമാണ്.					

2.	ഗ്രൂപ്പിൽ ചേർന്നതുകൊണ്ട് ശേഷം എന്റെയും ഗ്രൂപ്പിന്റെയും മുഖ്യങ്ങളെ സമത്വമായി കണ്ടാൽ സാധിച്ചു.					
3.	ഈ ഗ്രൂപ്പിനോട് ഒരു ഉടമസ്താവകാശം തോന്നുന്നുണ്ട്.					
4.	ഞാൻ ഈ ഗ്രൂപ്പിന്റെ ഭാഗമാണ് എന്ന് പറയാൻ എനിക്ക് അഭിമാനമുണ്ട്.					
5.	ഈ ഗ്രൂപ്പിന്റെ പ്രവർത്തനം കൊണ്ട് നിങ്ങൾക്ക് അംഗങ്ങളുടെ എണ്ണം കൂട്ടുന്നതിനു സഹായകമായേക്കാം.					
6.	എന്റെ ഗ്രൂപ്പിന്റെ പ്രവർത്തനത്തെ കുറിച്ച് മറ്റുള്ളവരോട് നല്ല അഭിപ്രായം പറയാറുണ്ട്.					
7.	ഗ്രൂപ്പുമായി ബന്ധപ്പെട്ട ജോലി എനിക്ക് സന്തോഷം നൽകുന്നു.					
8.	ഞാൻ ഈ ഗ്രൂപ്പിന്റെ ഭാഗമാണ് എന്ന് പറയുന്നതിൽ ഞാൻ അഭിമാനം കൊള്ളുന്നു.					

18. നരീവഹണ സ്വഭാവം

1. ആസൂത്രണം

താഴെ പറയുന്ന പ്രസ്താവനയോട് താങ്കളുടെ അഭിപ്രായം രേഖപ്പെടുത്തുക

ക്ര. ന	പ്രസ്താവന	എല്ലായിപ്പോഴും	മിക്കപ്പോഴും	ചിലപ്പോൾ മാത്രം	അപൂർവ്വമായി	ഒരിക്കലുമില്ല
1.	നടുന്നതിന് മുൻപ് തന്നെ കൃഷിയിൽ നിന്ന് ഒരു നിശ്ചയിത തുക ലഭിക്കാൻ കഴിയുമെന്ന് ലക്ഷ്യമിടാറുണ്ടോ?					
2.	മൊത്തം കൃഷിപ്പണികൾ കലണ്ടർ രൂപത്തിൽ മൗനകൃഷി തയ്യാറാക്കാറുണ്ട്					
3.	വിളയിറക്കുന്നതിനു മുൻപ് തന്നെ ഓരോ കൃഷിപ്പണികൾക്കും വേണ്ടി വരുന്ന ചെലവ് കൃഷി കണക്കുകളിലുൾപ്പെടുത്താറുണ്ട്					
4.	കർഷകർ ഉൽപാദനോപാധികൾ എത്രമാത്രം വേണ്ടി വരുമെന്നു നോക്കാറുണ്ട്					
5.	കൃഷിയിറക്കുന്നതിനു മുമ്പേ തന്നെ കൃഷിയാവശ്യത്തിനായി കൈവശം എത്ര തുക വേണ്ടി വരുമെന്നും കണക്ക് കൂട്ടാറുണ്ട്.					

6.	കൃഷിയിറക്കുന്നതിനു മുൻപ് തന്നെ എത്ര ജോലിക്കാർ വേണ്ടിവരുമെന്നൊരു ധാരണയുണ്ടോ					
7.	കൃഷിയിറക്കുന്നതിനു മുൻപ് തന്നെ കഷ്ടി ആവശ്യത്തിനായി എത്ര തുക വേണമെന്ന് മൗലികം കണക്ക് കൂട്ടുന്നുണ്ടോ					
8.	കൃഷിയിറക്കുന്നതിനു മുൻപ് തന്നെ ഒരു നിശ്ചയിതപ്പെട്ട വായ്പ എടുക്കാറുണ്ടോ					
9.	വിലേണ സാധ്യതകൾ മൗലികം കാണാറുണ്ടോ					

ii. ഉല്പാദനം

താഴെ പറയുന്ന പ്രസ്താവനയോട് താങ്കളുടെ അഭിപ്രായം രേഖപ്പെടുത്തുക

ക്ര. ന	പ്രസ്താവന	എല്ലായിപ്പോഴും	മിക്കപ്പോഴും	ചിലപ്പോൾ മാത്രം	അപൂർവ്വമായി	ഒരിക്കലുമില്ല
1.	സമയ ബന്ധിതമായ വളങ്ങൾ നടുന്ന് നല്ല വിളവുണ്ടാക്കാൻ സഹായിക്കുന്നു.					
2.	രൊട്കെ ഇഷ്ടത്തിനനുസരിച്ചുള്ള അളവിൽ രാസവളം ഉപയോഗിക്കാം.					
3.	മണ്ണ് പരിശോധനയ്ക്ക് ശേഷം മാത്രം വളപ്രയോഗം					

	നടത്തുന്നതിനാൽ ധനനഷ്ടം ഉണ്ടാകുന്നില്ല.					
4.	സമയബന്ധിതമായ കീടനിയന്ത്രണത്തി ന് വിളയ്ക്ക് അനുയോജ്യമായ കീടനാശിനിയ കുറിച്ചു വ്യക്തിക്ക് അറിവുണ്ടാക്കണം.					
5.	വില്പന നഷ്ടം വിത്തുവ് ഉപയോഗിക്കണം.					
6.	ജലസേചനം കുറഞ്ഞ മണ്ണാണെങ്കിൽ ജലസേചനം നടത്തുകയാണ് ഉത്തമം.					
7.	ശാസ്ത്രീയ രീതിയിലുള്ള പച്ചക്കറി കൃഷി ചിലവേറിയതാണ്.					
8.	ശാസ്ത്രീയ രീതിയിലുള്ള കൃഷി നടത്താൻ ഒരാൾക്ക് അതിനെപ്പറ്റി ശരിയായ അറിവ് ഉണ്ടായിരിക്കണം.					
9.	പച്ചക്കറികൃഷി തുടങ്ങുന്നതിന് പരീക്ഷണം ആവശ്യമാണ്.					

19.സുസ്ഥിരത

താഴെ പറയുന്ന പ്രസ്താവനയുമായി താങ്ങൾ യോജിക്കുന്നോ ഇല്ലയോ എന്ന് പറയുക

ക്ര. ന	പ്രസ്താവന	എല്ലായിപ്പോഴും	മിക്കപ്പോഴും	ചിലപ്പോൾ മാത്രം	അപൂർവ്വമായി	ഒരിക്കലുമില്ല
1.	സ്വയം സഹായ സംഘങ്ങളുടെ ലക്ഷ്യങ്ങളും ദൗത്യങ്ങളും സംയോജിപ്പിക്കാൻ അംഗങ്ങൾക്ക് സാധിക്കുന്നു.					
2.	അംഗങ്ങൾ ക്രമമായി മിറ്റിംഗുകൾ കൂടാറുണ്ട്.					
3.	ഓരോ ആഴ്ചയിലും ഗ്രൂപ്പ് മിറ്റിംഗുകൾ സംഘടിപ്പിക്കുന്നു.					
4.	എല്ലാം ചർച്ചകളും തീരുമാനങ്ങളും മിനിറ്റു ബുക്കിൽ രേഖപ്പെടുത്താറുണ്ട്.					
5.	ആവശ്യാനുസൃതമായി വായ്പ നൽകുന്നില്ല.					
6.	അംഗങ്ങൾ കൃത്യമായി വായ്പതുക നൽകുന്നില്ല.					
7.	അംഗങ്ങൾ പഴയ വാങ്ങൽ തന്ത്രങ്ങൾ ആവിഷ്കരിക്കാറുണ്ട്.					

8.	അംഗങ്ങളുടെ എണ്ണം വർഷംതോറും കുറഞ്ഞു വരുന്നു					
9.	അംഗങ്ങൾക്ക് നഷ്ടം ഒഴിവാക്കാനുള്ള തുക ബാങ്കിൽ നിക്ഷേപിക്കാൻ സാധിക്കുന്നില്ല					
10.	അംഗങ്ങൾക്ക് മിതവ്യയം (ത്രിഫ്റ്റ്) വർദ്ധിപ്പിക്കാൻ കഴിഞ്ഞു					
11.	സ്വയം സഹായ സംഘങ്ങളുടെ പ്രവർത്തനം ബാങ്കുമായി ബന്ധപ്പെടുത്തിയിട്ടുണ്ട്.					
12.	സ്വയം സഹായ സംഘം വഴി അംഗങ്ങളുടെ മത്സവരംഗത്തും വർദ്ധിച്ചിട്ടുണ്ട്.					
13.	സ്വയം സഹായ സംഘം സംരക്ഷണസന്ദേശം പ്രോത്സാഹിപ്പിക്കുന്നു.					
14.	സ്വയം സഹായ സംഘം അംഗങ്ങൾ പ്രവർത്തിപ്പിച്ച പരീക്ഷണ പരമ്പരകളിൽ പങ്കെടുക്കുന്നുണ്ട്.					
15.	ഈ സ്വയം സഹായ സംഘത്തിലെ അംഗത്വം ഒരു ബാധ്യതയാണ്.					

കൃഷിസംരംഭത്തിൽ സ്വയം സഹായ സംഘങ്ങളുടെ പ്രശ്നങ്ങൾ

താഴെ പറയുന്ന പ്രസ്താവനയോട് താങ്കളുടെ അഭിപ്രായം രേഖപ്പെടുത്തുക

ക്ര.ന	പ്രസ്താവന			
1.	കൃഷിനാശനഷ്ടത്തിൽ വളർച്ചി ഇൻഷുറൻസിന്റെ അലഭ്യത.			
2.	പച്ചകറികളുടെ പെട്ടെന്ന് നശിക്കുന്ന സ്വഭാവം.			
3.	സബ്സിഡിയുടെ ആവശ്യാനുശ്രമമല്ലാത്ത ഉപയോഗം.			
4.	ഗുണനിലവാരമുള്ള വിത്തുകളുടെയും നടീൽ വസ്തുവിന്റെയും അലഭ്യത.			
5.	ഉൽപ്പന്നത്തിന്റെ വിറ്റു തുക ലഭിക്കുന്നതിൽ താമസം			
6.	ഉദ്യോഗസ്ഥരുടെ മേൽനോട്ടമില്ലായ്മ.			
7.	കൃത്യത ഇല്ലാത്ത ലോണുവ			
8.	മേളകളിൽ പങ്കെടുക്കുന്നതിനുള്ള TA യുടെ കൃത്യമല്ലാത്ത വർഷം.			
9.	മീറ്റിംഗിൽ അംഗങ്ങളുടെ കുറഞ്ഞ പാങ്കൾ			
10.	ഉൽപ്പന്നത്തിന്റെ വിപണനസംബന്ധമായ ബുദ്ധിമുട്ട്			
11.	രേതകടി ബാധ.			
12.	അർപ്പണബോധവും കാര്യശേഷിയുമുള്ള നേതൃത്വത്തിന്റെ അഭാവം			
13.	പരിശീലനത്തിന്റെ അഭാവം			
14.	നാശന ക്ഷേമകർമ്മങ്ങളുടെ താല്പര്യക്കുറവ്			
15.	അനുചിതമായ അംഗങ്ങളുടെ തിരഞ്ഞെടുപ്പ്			

APPENDIX V

സ്വാശ്രയ കർഷക സമിതിയിലെ അംഗങ്ങൾക്കുള്ള അഭിമുഖ ക്രമം

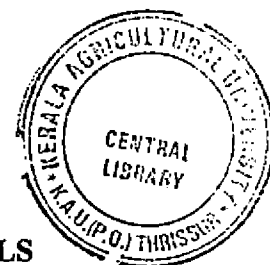
1. തരീതി:
2. പഞ്ചായത്ത് :
3. SKS ന്റെ പേര് :
4. അംഗത്തിന്റെ പേര് :
5. മേൽവർഷം:
6. വയസ്സ് :
7. വർഷം വരുന്നത്:

8. വിപണന കാര്യക്ഷമത

താഴെ പറയുന്ന കാര്യങ്ങൾക്ക് യുക്തമായ ഉത്തരം ബന്ധപ്പെട്ട കോളങ്ങളിൽ (✓) മാർക്ക് ചെയ്തു രേഖപ്പെടുത്തൂ.

ക്ര. ന	പ്രസ്താവന	ശ്രദ്ധ	തെറ്റ്
1.	വിപണി സംബന്ധമായ എല്ലാ കാര്യങ്ങളും അംഗങ്ങൾ തന്നെ നൽകിയിരിക്കുന്നു		
2.	അംഗങ്ങൾ ഇ- മാർക്കറ്റിംഗ് സംവിധാനം പ്രയോജനപ്പെടുത്തുന്നില്ല		
3.	ആയുർ സർവ്വേകൾ സജ്ജീകരിക്കുന്നതിൽ താല്പര്യം ഉണ്ട്		
4.	അംഗങ്ങൾ മാസ്റ്റർ കർഷകന്റെ നൽകേണ്ട പാലിക്കുന്നില്ല		
5.	അംഗങ്ങൾക്ക് ന്യായമായ ലാഭം ലഭിക്കുന്നു		
6.	VFPCK നൽകുന്ന വിപണി സംബന്ധമായ അറിവുകളും സഹായങ്ങളും പരമാവധി പ്രയോജനപ്പെടുത്തുന്നു		
7.	ഉപഭോക്താക്കളുടെ ആവശ്യം നിറവേറ്റാൻ SKS ന് സാധിക്കുന്നുണ്ട്		
8.	SKS മുഖേന പഴം പച്ചകറിയുടെ ഉല്പാദനവും വിപണനവും വർദ്ധിക്കുന്നു		
9.	SKS ന്റെ വാർഷിക റിപ്പോർട്ടിന് ആകെ കൂട്ടുന്നു		

173930



APPENDIX VI

INTERVIEW SCHEDULE FOR THE EXTENSION OFFICIALS

1. Name :
2. Designation:
3. Official Address :

Please indicate your agreement or disagreement to the following statement

SA – Strongly Agree ,A- Agree ,UD- Undecided ,DA- Disagree , SDA- Strongly disagree

Sl.No	Statement	SA	A	UD	DA	SDA
1.	Provide input supply facilities.					
2.	Improve the social participation of the members.					
3.	Motivate the inactive members.					
4.	Act as facilitators in training in various aspects of agriculture.					
5.	Provide market information and e – marketing facilities.					
6.	Provide information regarding new varieties of crop.					
7.	Provide information regarding cropping practices.					
8.	Provide assistance in setting up of infrastructural facilities.					
9	Help them to avail loan from financial institutions.					
10.	Make arrangements of exhibition and trade fairs.					