

**PERFORMANCE ANALYSIS OF  
VEGETABLE AND FRUIT PROMOSION COUNCIL KERALAM  
(VFPCK)**

by  
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**(2010-11-135)**

**THESIS**

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**KERALA, INDIA**

**2012**

## DECLARATION

I, hereby declare that this thesis entitled “**Performance analysis of Vegetable and Fruit promotion Council Keralam**” (VFPCCK) 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 award to me of any degree, diploma, fellowship or other similar title, of any other university or Society.

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## CERTIFICATE

Certified that this entitled “ **Performance analysis of Vegetable and Fruit Promotion Council Keralam**” (VFPCCK) is a record of research work done independently by **Mr. Sayooj V. (2010-11-135)** under my guidance and supervision and that it has not part of previously formed the basis for the award of any degree, diploma or fellowship to him.

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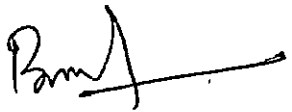
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# *Introduction*

## I.INTRODUCTION

India is predominantly an agricultural country with the economy dependent on agriculture. The share of agricultural growth in the GDP has been showing a declining trend in the past years. But it is still the largest economic sector and plays a significant role in the overall socio economic development of the country. Since the opening of the world's economy, Indian farmers have struggled to cater to the demands and maintain the standards of the world market. Adding to it, came the array of restrictions and limitations in the form of negative lists in the agricultural marketing scenario. Whether our decision makers have been able to protect the interests of the Indian farmers is not the question of the day. What is to be thought is whether we have equipped our farmers to cater to the needs of the world economy.

A bold initiative is required to make the policy makers give a worthwhile thought to the basic issues in agriculture. Traveling back a bit in the scenario of agricultural development projects in the country, we find the revelation of a successful initiative taken by the Government of Kerala along with the support of the European Union, long back in 1992 which resulted in a project called Kerala Horticulture Development Programme. The initiative proved worthwhile. The project made a silent impact in the fruit and vegetable sector of the state, and was so successful in making a sustainable growth in the fruit and vegetable sector of the state that a permanent financially viable successor organization called Vegetable and Fruit Promotion Council Keralam (VFPCCK) was institutionalized in 2001. Since then, VFPCCK has been trying to carry forward the developmental activities, diversifying its activities and making fruit and vegetable cultivation a successful venture.

### **Vegetable and Fruit Promotion Council Keralam (VFPCCK)**

The Kerala Horticulture Development Programme (KHDP), which was the forerunner of VFPCCK, began in 1992 as a joint venture between the Government of Kerala and the European Commission to enable farmers to obtain higher incomes by increasing production of high valued horticultural crops. The major field components of KHDP were Research and Development, Planting material, Extension services and demonstration plots, Trainings, Credit, Marketing and Agro processing. The activities of the programme was spread over 7 districts of the state of Kerala with commercial fruit

and vegetable cultivation.

KHDP was a successful agricultural project supported by the European Union in India. The Government of Kerala and the European Commission, having realized the benefits of the programme, decided that the services of the project should continue and this led to the establishment of the financially self reliant farmer owned company Vegetable and Fruit Promotion Council Keralam. The European Commission extended its support to the project for two additional years to ensure a smooth transition to the Council. And thus came into existence, Vegetable and Fruit Promotion Council Keralam with an objective to continue the farmer developmental activities of KHDP.

#### VFPCCK - Formulation

Vegetable and Fruit Promotion Council Keralam (VFPCCK) is a company constituted under section 25 of the Indian Companies Act, 1956. VFPCCK was formed to sustain the activities of Kerala Horticulture Development Programme, and aimed at overall development of commercial fruit and vegetable farmers of the state of Kerala. Since inception, VFPCCK is determined to make remarkable change in the livelihood of the farmers by improving their capacities by providing adequate support in the areas of technology, credit and marketing.

#### Organizational constitution

VFPCCK is a unique farmer owned company, the first of its kind, with Farmers, Government and Financial institutions as the major stakeholders in proportion of 50, 30 and 20. VFPCCK has introduced refined several agricultural developmental policies which can effectively address and solve many long standing problems of the country's agricultural sector.

#### Objectives of VFPCCK

The main objectives for which VFPCCK functions are the following

- To support, maintain, increase and promote the commercial production of vegetable and fruits and their consumption
- To sustain the successful activities initiated by Kerala Horticulture Development Programme.

The Council works through the principle of *"Self help, Participation and Prosperity"*. The Vision foreseen is *"Empowered farmer groups leading the nation in reaping the fruits of self help."*

## Mission of the organisation

*" To develop and sustain cohesive self help groups of farmers who use participatory approaches and innovative, environment friendly practices to produce and market vegetables and fruits, leading to prosperity and gaining social empowerment".*

## Structural composition of VFPCCK

VFPCCK is governed by an eleven member Director Board constituted by 4 farmer representatives, representatives from participating banks, nominees of Government of Kerala and leading horticulture agencies of the country who will define the policy decisions of the Council. The Council is headed by a Chief Executive Officer (CEO) appointed by the Government of Kerala. Under the CEO, the Council operates through the following three functional divisions viz., Horticulture Resource Centre (HRC) involved in formulation of plans and schemes for the operation of the Council and provision of resource support through qualified and trained personnel, Project Planning and Implementation (PPI) involved in planning and implementing the field operations of the council and Administration and Fund Management (AFM) involved in constitution and management of the corpus funds of the council, Finance and accounts, General and Personnel administration.

## Services Provided by VFPCCK: All Under One Umbrella

### *1. Self Help Groups: "Moving together, towards prosperity"*

Stressing on concepts like self help groups, VFPCCK created the habit of farmers coming together, discussing and analyzing their problems and finding solutions for the same. The traditional stereotype of waiting for the Government to find solutions for the problems of the farmers was broken through, with an intention to develop a self-confident farmer group equipped to manage their farming as a profitable business venture. The small voluntary self-help groups,(SHG) of 15-20 farmers are formed based on neighborhood principle.

### *2. Master Farmer approach: "Moulding leaders among farming community"*

The concept of a *farmer trainer* was advocated by VFPCCK to accelerate the acceptance of novel ideas. Every SHG selects three master farmers to lead the group in areas of production, credit and marketing. The trained master farmers form a rich human resource group who can effectively be utilized for grass root level application of learning, direct experience sharing with farmers and even as trainers and facilitators for farmer trainings. Technical knowhow communicated by one among them is expected to result in

increased acceptance and popularization of technology

### 3. *Participatory Technology Development: "Paradigm shift in farm experimentation"*

VFPCCK introduced the novel concept of participatory technology development to equip farmers find solutions for agricultural problems through mutual discussion and enquiry and trying out the technology in their fields rather than thrusting institutional research findings on them. The motto of "Seeing is believing" is effective in transfer of technology and the technology would reach the masses through mouth to mouth publicity. Developing the farmer as an experimenter not only paves the way for prioritized problem directed research, but also disseminates the result efficiently. The technology is developed in the farmer field at the initiative of the farmers and the guidance of the officials. Awareness campaigns are also conducted so as to enable the adoption of appropriate technology at the right time.

### 4. *Office less extension: "Technology at farmer's doorstep"*

Taking technology to the door step of the farmer was the approach to extension by VFPCCK. VFPCCK officials are at a hands reach for the farmer for support in terms of technology, credit or marketing. It is not just regular visits, but also the path breaking work that the officials have to undertake to ensure success.

### 5. *Quality seeds and planting materials "The integral input for assured output"*

The quality of the seed determines the success of the crop. VFPCCK provides farmers with good quality seeds and planting materials. Seeds are produced by seed farmers trained by VFPCCK. Seed production is to be undertaken under the strict guidance and supervision of VFPCCK officials. Through this, the Council claims to cater to the vegetable seed requirement of the whole state of Kerala.

### 6. *Training & Capacity Building : "Imparting knowledge and refining skills"*

Trainings are given for the stakeholders in production technology and entrepreneurship development, supported by participatory tools and exposure visits. Training programmes are organized for farmers, master farmers, staff members and other stake holders.

### 7. *Participatory credit and insurance support : "Capital for cultivation in quick and easy steps and Caring for the crop and lives too"*

The policy intervention that had the single biggest impact was said to be the

innovative credit package of the Council. The system of crop loans to farmers cultivating even on leased lands without any registered tenancy agreement was the first of its kind in the country. The self help groups determine the credit requirement and credit worthiness of the member farmers. Timely credit in adequate amounts in a farmer friendly package through nationalized banks is considered as the special feature of the credit policy of the Council. SHG based credit planning and disbursement provides an invisible control on utilization and the timely repayment is expected to be enhanced through peer pressure.

In this backdrop, a study became important and worthwhile to know how far the Council could accomplish its objectives of bringing prosperity to vegetable and fruits farmers and supporting and promoting commercial production of vegetable and fruits by reaping the fruits of self help."Therefore the present study entitled "Performance analysis of Vegetable and Fruit Promotion Council Keralam" was formulated with the main objective of studying the performance of the Self Help Groups of the VFPCCK with a view to suggest measures for improvement of the work efficiency. The study had the following specific objectives:-

1. To study the managing / coaching for performance improvement of SHG farmers.
2. To delineate the reward and recognition activities prevailing in the Organisation.
3. To conduct a detailed case documentation with a built in SWOC analysis on a model *SwasrayaKarshakaSamithi* (SKS)
4. To suggest suitable policy measures for improvement of the work efficiency of VFPCCK.

### **Scope of the study**

Scientific studies on the performance analysis of Vegetable and Fruit Promotion Council Keralam are very much essential to reorient agricultural development programmes on the basis of objective assessment. The research programme was designed to study the performance of the VFPCCK with reference to the performance of Self Help Groups, performance of service support from VFPCCK, change in adoption of technology in vegetable and banana cultivation, perceived impact of VFPCCK, and farmer and employee motivational practices in VFPCCK. The study would help to eliminate the bottlenecks in the performance of SHGs and

strengthen them. The results of the study would also help planners, policy makers and administrators in streamlining the procedures and strategies for increasing the efficiency and effectiveness of VFPCCK and also put forth appropriate policy measures for improvement.

### **Limitations of the study**

As the present study was undertaken as apart of the requirement for the post graduate programme of the student researcher, there were constraints of time and money. Therefore a few randomly selected SHGs from only three districts of Kerala were included in the study. So it may not possible to generalize the findings of the study for the entire state. In spite of these limitations, every effort was made by the researcher to carry out the study as systematic and objective as possible.

### **Presentation of the study report**

The report of the study has been spread out under five chapters. The first chapter deals with Introduction, where in the statement of the problems, the objectives, the scope and limitations of the study are discussed. The second chapter covers the review of the studies related to the present study. The third chapter relates to the details of methodology used in the process of investigation. The fourth chapter deals with the results of the study obtained and also the discussion on the results in detail. The fifth and final chapter presents the summary of the study and suggestions for future research. The references, appendices and abstract of the thesis are given at the end.





# *Review of Literature*

## II. THEORETICAL ORIENTATION

This chapter aims at developing a theoretical framework on the concept of performance analysis. This has been furnished on the basis of definitions, ideas and concepts. Each topic presented in this chapter is associated with the available research findings either directly or indirectly. This helps to give a proper orientation to the study and also to place the problem on a theoretical perspective. This also assists in evaluating one's own research efforts by comparing them with the related efforts of others.

The review has been presented under the following heads:

- 2.1. Concept of Self Help Groups
- 2.2. Performance of SHGs in Agriculture
- 2.3 Coaching / managing for performance
- 2.4. Motivation and performance
- 2.5. Interrelationship among selected variables
- 2.6. Constraint analysis

### **2.1. Concept of Self-Help Groups**

According to Hagenbuch (1958) SHGS are mutual aid organizations formed by a group of people getting together to help each other and are essentially democratic in nature.

Kuhn (1985) defined SHGs as grouping of people who desire to pursue common goals through joint actions and self help..

Verhagen (1987) defined SHG as an institutional frame work for various individuals or households who have agreed to cooperate on a continuous basis in order to pursue one or more objectives.

Pathak (1992) observed that the SHG, being comprised of group of persons, gets empowered to solve most of their problems of non-functional nature, e.g. raw

materials and input supply, marketing, better adoption of technology, education and training for realizing the human potential for development.

According to Rajasekhar (1993) the members should be homogenous in terms of the combined criteria of caste, economics and sex for effective formation of a SHG.

Rao (1994) stated that a self-help group is a small economically homogenous and affinity group of rural poor voluntarily coming together to save small amounts regularly, mutually agree to contribute a common fund, meet their emergency needs, have collective decision making, solve conflict through collective leadership and mutual discussion and to provide collateral free loans with terms decided by the groups at market driven rates.

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

Singh (1995) conceptualized SHG as an informal association of individuals which come together voluntarily for the promotion of economic and/or social objectives.

KHDP (1995) in their programme guidelines had identified three stages of formation of SHGs.

- a. Group initiation/formation stage
- b. Building up/stabilization stage
- c. Self-helping stage

According to Thundiyl (1995) women's SHGs are being promoted more actively as they form the major population under poverty'.

According to Dwarakiet *al.* (1996) the goal of SHG is to pool together the strength of the weaker section and gear them towards developing a self reliant community. They also reported that in SHGs periodic meetings attendance were declared as compulsory. To acquire eligibility for financial assistance an attendance

pre-requisite was fixed. In attending the periodical group meetings, remittance of saving amount or repayment of loan amount, the member was to be regular.

Krishnamurthy (1996) defined SHGs as an organization formed by people for pooling their resources to help each other.

Roul (1996) defined an SHGs as a group where members come together with certain objectives to manage their own funds and affairs by themselves to achieve better control over their resources and to meet their credit needs.

Roul (1996) further defined an SHG as an institutional framework for individuals or households who have agreed to co-operate on a continuing basis to pursue one or more objectives.

NABARD (1997) expressed that SHG group formation is complete when there exists?

- a) a constant membership of not more than 20 persons
- b) a common understanding among members as to why they have come together and who are the members.
- c) an initiative in regularly attending meetings
- d) a high and shared participation in the meetings
- e) free and open communication with feedback among members
- f) oneness in decision-making
- g) realization of the structure of the group
- h) action on group decision
- i) ongoing activity
- j) a shared leadership of the group.

According to Sreedharan (1997) the guiding principles for SHGs to be sustainable are:

- i) savings should be linked to credit savings first
- ii) the development of functional discipline and system should be encouraged

iii) SHGs should hold together regular meetings, once a week if possible

iv) SHGs should begin with a simple book keeping system

v) there should be basic by laws or rules

vi) SHGs should promote saving mobilization

vii) SHG members should be residents of the same area. Should be homogeneous and should have at least five members

viii) group leader should be elected by the members, with the group functions or positions being rotated among members

ix) transparency in business operations and the overall conduct of group activities should be maintained at all times

x) basic training and guidance should be provided to the members of the SHGs

xi) autonomy of the SHGs should be respected

xii) group liability and peer pressure should be the substitutes for collateral

xiii) loans should be kept small initially and repayment made frequently and regularly

xiv) transaction cost should be kept to a minimum through simplified procedure and control

xv) commercial banks should be asked to provide appropriate.

Dodkey (1998) reported that under the SHG bank linkage programme that was launched by NABARD in 1992, there are three linkage models. 1) Banks are directly linked with SHGs without the interventions of NGOs

2) Banks are providing credit to SHGs and NGOs act as Self Help promoting Institutions (SHPIs)

3) NGOs are acting both as SHPIs and financial intermediaries for channelising credit from bank to SHGs.

He also reported that the progress of linking SHGs with banks made rapid progress over the years mainly on account of low transaction cost, high percentage of recovery and mobilization of rural savings.

Karmakar (1998) defined SHG as informal groups of people where members pool their savings and re-lend within the group on rotational basis.

Thomas (1998) defined SHG as a homogenous group of rural poor voluntarily formed to save small amounts out of their earnings which is convenient to all the members and agreed upon by all to form a common fund corpus for the group to lend its members for meeting their productive and emergent credit needs.

## **2.2. Performance of SHGs in Agriculture**

Geetha (1998) reported that in Vallisseri Haritha Sanghoms the cultivation from planting up to harvesting was done collectively by the members of the SHGs and they had decided to share their profit equally. Each member contributed Rs. 1000/- to the group and members who could not afford this amount, contributed their effort.

Hussain (1998) reported that under the guidance of officials, the unemployed youth of the Haritha Groups 'leased in' the fallow hands and started cultivating the vegetables.

Basil (1999) reported that one many group efforts initiated by self help groups is participatory marketing. Farmers establish and manage their own markets with active participation in trade. Such farmers markets do not function parallel to the public markets but serve to make them more competitive and such markets are called *field centers (FC)*.

Jayalekshmi and Hussain (1999) reported that in horticulture, crop production and processing can be taken up with the help of SHGs. Because of the perishable nature of horticultural crops, processing units can be opened by rural men and women, so that during peak season of production, these fruits and vegetables can be processed, and with the help of extension workers they can market their produce. This helps the poor to become economically independent.

Raghunath (1999) reported that market information centers (MIC) set up by KHDP has enabled farmer's groups to improve their bargaining power. Besides, MIC also suggests product diversion signals by assessing market opportunities.

Bhaskaran *et.al.* (2004) were of the view that SHG has mushroomed over the past few years and it has transformed as a mechanism for alternative extension approach which is more effective and meaningful.

Husain and Nair (2006) found that the SHG approach empowered the beneficiaries socially to a good extent. It increased their confidence and improved their social awareness. The study highlighted the potential of this approach for the economic empowerment of the SHG members too.

### **2.3. Concept of coaching / managing for performance**

According to Armstrong (1999) the design team will need to look at what is happening now and see what can be improved and what needs to be introduced. Often they can identify places or teams within the organization where successful coaching and tracking of performance is going on. Managing performance effectively you need to:

- Be clear about what you are expected to achieve in terms of objectives, targets and standards of performance
- Be clear about what the teams and individuals reporting to you are expected to achieve
- Ensure that your expectations concerning objectives, targets, standards of performance, capability requirements and areas for improvement or development are made clear and agreed with your teams
- Identify performance measures which you and your team can use to monitor performance so that action can be taken to achieve improvements as required
- Develop and apply your skills in agreeing objectives and capability requirements, reviewing performance (including the provision of feedback) helping people to formulate and implement personal development plans, dealing with the under-performers, coaching and counseling..

Armstrong (1999) process of managing performance is therefore a natural process of management. It is not a 'system' of performance appraisal or performance

management imposed on managers and team leaders by top management aided and abetted by personnel.

Gallwey (2006) Coaching is defined as unlocking a person's potential to maximize their own performance. It is helping them to learn rather than teaching them.

According to Tapomov Dev (2008) managing performance involves working towards the performance of the expectations established in the performance planning stage. Managers analyze the progress of the employees in achieving their performance objectives. He has to support and guide the employee to set correct any deviations from the agreed performance objectives. Performance managing is not a formal assessment of employee's performance, but acts as a guiding force for keeping the work efforts of employees focused. Managing employee performance involves the following steps;

- Revisiting the performance plan of employees periodically;
- Analyzing for shortcoming in achieving performance objectives with regard to time, cost and quality;
- Reinforcing employee's motivation achieving the performance objectives; and
- Counselling, assisting, training and motivating employees who are lagging behind in achieving their performance objectives.

Performance management acquired a new definition; a process for establishing a shared understanding about what is to be achieved and how it is to be achieved, managing staff performance is an effective mechanism for developing both staff and organizational growth. By clarifying an organization's objectives, translating these into clear individual goals, and reviewing these goals regularly, performance management provides a well-structured and effective management tool. (Armstrong, 2009).

Jane (2010) defined coaching as a goal – directed, results- orientated, systematic process in which one person facilitates sustained changed in another individual or group through fostering the self-directed learning and personal growth of the coachee.



## 2.4. Motivation and performance

Expectations of success and values placed on the outcomes of goal attainment were found to be the principal determinants of level aspiration (Frank, 1941; Hilgard, 1942).

Maslow (1943) stated that every human being to motivate his need has a hierarchy of needs mainly physiological, safety, love, esteem, and self actualization.

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Effect of job environment on people's motive and their job performance in the job can be influenced by the structure of organization, leadership style and goal (Coch and French, 1948).

Two Factor Motivation theory of Herzberg (1960) puts forward that the main factors of motivation are achievement, recognition, advancement, work itself possibility of growth and responsibility.

Gilner (1961) defined job satisfaction as the result of various attitudes the person holds towards his job, towards related factors and towards life in general.

Equity theory of motivation by Adams (1963) points out that people are motivated to maintain fair relationships between their performance and reward in comparison to others. There two assumptions on which the theory was works. 1) Individual make contributions (inputs) for which they expect certain rewards (outcomes). 2) Individuals decide whether or not a particular exchange is satisfactory, by comparing their inputs and outcomes with those of others and try to rectify any inequality.

Equity theory of motivation by Adams (1963) points out that people are motivated to maintain fair relationships between their performance and reward in comparison to others. There two assumptions on which the theory was works. 1) Individuals make contributions (inputs) for which they expect certain rewards (outcomes). 2) Individuals decide whether or not a particular exchange is satisfactory, by comparing their inputs and outcomes with those of others and try to rectify any inequality.

Vroom (1964) asserted that supervision, the work group content, promotional opportunities and hours of work were the probable determinants of job satisfaction.

Hare (1966) Motivation was obtained by making available the following responsibilities and opportunities:

- i. Decision making authority
- ii. Opportunity for personal growth and development
- iii. Job Security
- iv. Prestige of the organization outside the company
- v. Feeling of worthwhile accomplishment
- vi. Pay, allowances and benefits
- vii. Opportunity for promotion
- viii. Recognition for good work 'done

The prospect of money that motivate is when the prospective payment is large relative to a person's income. They keep the individual dissatisfied and looking for another job (Gellerman, 1968).

The Job Descriptive Index (JDI) measures work itself, pay, promotional opportunities, supervision and people and widely used in American companies (Smith *et al.*, 1969).

Influence is a transaction by which a person or group is induced by another person or group to act in conformance with influencing agent (Scott and Mitchell, 1972).

Motivation is a function of interaction between the needs in the individual and pays incentive, opportunities in the environment, as he perceives them. This could be through wage incentive scheme or status, recognition, job content, peer group approval that can vary qualitatively and quantitatively. Diversity of incentive stimulation may be intrinsically motivating (Roy, 1973).

Most employers award their managers and executives a bonus or incentives because the role the manager played in determining divisional and corporate probability (Reum and Reurn, 1976).

Job satisfaction has been defined as the positive emotional state

resulting from the perception of one's job as fulfilling or allowing the fulfillment of one's important job values, provided these values are compatible with one's needs (Locke, 1976).

Balgir (1985) reported opportunity for growth, financial rewards, responsibility, and recognition as important factors of motivation.

Consultant Niehouse (1986) contends in the good old days, money was the prime motivator. What has replaced it, what has become the new prime motivator; job satisfaction. This shift in the value of importance of rewards means that the workers are motivated by such factors as the opportunity to have more time for leisure, a sense of involvement in work, a desire to be included in important company information. This emphasis on job satisfaction makes many workers appear not strongly work motivated. An employee who says to the boss, 'I'd rather have a job with flextime than a supervisory position' may appear to have low motivation.

Expectancy model propounded by Lawler (1988) incorporates perception, effort, reward, and satisfaction and can be applied as for the employees of the plantation sector.

Nelson (1992) studied that people want certain things more than sex and money..... recognition and praise. Informal rewards are low cost or no cost, often verbal, rewards that have virtually no monetary market value. They can be congratulations, praise or symbolic items.

Job satisfaction is an affective reaction to a job that results from the incumbent's comparisons of actual outcomes with those desired (Craney *et. al.*, 1992).

Armstrong and Muralis (1999) elicited the factors of job satisfaction as

- i) Satisfaction with rewards is a function of what is expected as well as what is received.
- ii) Satisfaction is affected by companies with other people in similar jobs and organizations.
- iii) Overall satisfaction is the result of a mix of rewards rather than any

single reward.

Armsrtong and Muralis (1999) describes that effective reward managementsystem must fulfill the following objectives:

- i) achievement of the organizations strategies and short-term objectives
- ii) help in communicating the organizations values and expectations
- iii) support culture management and change
- iv) Drive and support desired behaviour
- v) Encourage value added performance
- vi) Promote continuous development
- vii) Complete in the employment market
- viii) Motivate all employees
- ix) Promote teamwork
- x) Promote flexibility
- xi) Provide value for money
- xii) Achieve fairness and equity

Dhanakumar (2000) explains motivation as the willing to do something and is conditioned by the actions, ability to satisfy some need for the individual. The barriers to motivation as described by Dhanakurmar are

- i) Lack of self motivation for extension officers
- ii) Retention of position (in the same place)
- iii) Lack of co-ordination among different cadre of staff
- iv) Limited exposure
- v) Peer group and organizational de motivation
- vi) Lack of administrative norms
- vii) Physical facilities
- viii) Gender bias
- ix) Accountability

Firms with specific products (Berta, 2001) in the western countries have found themselves unable to avoid raising salaries and bonuses to keep employees motivated and retain them in the firm.

Sherin, (2003) indicated that management cadre should give better financial rewards and opportunities to fulfill higher order needs. Supervisor should be given over time rewards and special incentives. Labourers should be provided with innovative schemes like productivity incentive schemes so as to enhance their motivation as well as work output.

## 2.5 Interrelationship among selected variables

Momi and Sohal (1975) found that cost was least important factor in the adoption of the innovation.

Govind (1984) reported that social participation of farm women had significant and negative association with the extent of involvement in farm activities.

Nehru *et.al.*(1988) stated the 66 percent of lab to land beneficiary farmers adopted the recommended dose of nitrogen and 72 percent adopted the recommended dose of potash for vegetable cultivation

Gnanadeepa (1991) found a positive and significant relationship between age and knowledge.

Mary *et. al.* (1994) found out a positive and significant relationship between educational status and attitude.

Adhiguruet *al.* (1996) reported that the educated status of farmers had a positive and significant relationship with the utilization of farm subsidies

Manju (1997) found a positive and highly significant relationship between status and knowledge.

Sherin (1997) in her study on analysis of the characteristics of women's group and their role in rural development reported a positive and significant correlation between ages and need satisfaction of women.

Manjusha (1999) reported that there was no relationship between age and extent of adoption of recommended practices by the farmers in bitter gourd cultivation.

Sreedaya (2000) reported no relationship of age with the extent of adoption of recommended practices among vegetable growers of both Intensive Vegetable Development Programme (IVDP) and Vegetable and Fruit Promotion Council Keralam (VFPCCK).

Thomas (2000) reported that the age had positive and significant relationship with knowledge of farmers.

Santhosh and Narwade (2001) opined that through improved varieties were adopted by farmers, other components like integrated nutrient management and integrated pest management not given dual consideration by the farmers due to lack of awareness and knowledge.

Sasankan (2001) found that majority of the respondents had medium levels of social participation due to lack of credible institution and extension contacts.

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

Rezvanfar and Vaisy (2006) in their study found that educational level had positive and significant relationship with job satisfaction.

Kuruvilla and Jacob (2007) found that low education levels correlate with poverty leading to economic common mental disorders among people.

Narayanasamy *et al.* (2010) survey findings revealed that around 93 per cent of the respondents reported to have participated in the Gramsabha meeting convened specially to discuss the matters related to MGNRGS.

## **2.6. Constraints**

Pandya and Trivedi (1998) defined constraints as “those items of difficulties or problems faced by individuals in the adoption of technology”

Asiababa and Bamisile (1991) which assessing the performance level of agricultural extension agents in Logos state agricultural development project found that lack of incentives and ultimately distribution of inputs to farmers, lack of office space, problem of payment of travelling allowance, lack of promotions were the major constraints influencing their performance level.

Nelson (1992) reported that lack of clerical support in office work was the most important constraint perceived by Agricultural officers in the effective functioning of krishibhavan followed by lack of conveyance facilities, lack of funds to meet travelling expenses and lack of office facilities in that order.

Singh and Sharma (1998) found illiteracy to be rampant among the farm women in both hills and plains. The women are mostly involved in respective and monotonous operations.

Thomas (1998) observed that inadequate financial assistance, non-availability of quality planting material, political interference and inadequate training were the major problems in implementing wasteland development programme.



# *Materials and Methods*



### III. RESEARCH METHODOLOGY

Research methodology is an important component of any systematic research. It is the description, explanation and justification of various methods of conducting research. This chapter deals in detail the methodology adopted by the researcher in studying the research problem along with the logic behind them. Methodology of this study is grouped and presented under the following sub headings.

3.1. Research design

3.2. Locale of the study

3.3. Selection of sample

3.4. Operationalisation and measurement of variables

3.5. Case documentation of a model *Swasraya Karshaka Samithi* (SKS)

3.6. Constraint analysis of VFPCCK

3.7. Tools and techniques of data collection

3.8. Statistical tools used for the study

#### 3.1. Research design

The main functional unit of Vegetable and Fruit Promotion Council (VFPCCK) is its Self Help Groups (SHGs) and the present study is analyzing their performance. The study was conducted adopting an *ex-post facto* research design. *Ex-post facto* research is a systematic empirical enquiry in which the scientist does not have direct control over the variables because their manifestations have already occurred or because they are inherently not manipulatable (Kerlinger, 1973).

#### 3.2 Locale of the study

This study was conducted in three districts of Kerala viz., Thrissur, Palakkad and Ernakulam. The districts were purposively selected due to time constraints and physical proximity.

### 3.3. Selection of sample

There were two categories of respondents viz. farmers of SHGs under VFPCCK and Assistant Managers of the VFPCCK.

#### i) Selection of Assistant Managers

All the Assistant Managers of the three selected districts formed the sample size in this category. Thus a total of 29 Assistant Managers comprising, eight Assistant Managers from Thrissur, 11 from Palakkad and 10 from Ernakulam were selected as the sample.

#### ii) Selection of farmer respondents

For selecting the farmers of SHGs under VFPCCK, the SHGs in the selected three districts were categorized according to their performance (based on the records available at the three offices of the District Manager, VFPCCK) as 'Very good', 'Good', 'Average' and 'Poor'. From a district one SHG in each category was selected constituting four SHGs per district and a total of 12 SHGs for the study. The names of the SHGs and their levels of performance are given in Table 1.

**Table 1.** Self Help Groups of VFPCCK selected for the study

Sl.No.	District	Name of the SHG selected	Level of performance
1	Ernakulam	Cheriyathekkanam	Very good
2		Kokkunnu	Good
3		Haritha	Average
4		Arakkapadi	Poor
5	Thrissur	Aanappara	Very good
6		Kuttadan	Good
7		Choolipadam	Average
8		Vedoor	Poor
9	Palakkad	Thenmala	Very good
10		Vallampirimagalamr	Good
11		Parayampadam	Average
12		Pannimada	Poor

From each of the selected 12 SHGs of the three districts, five beneficiary farmers were randomly selected to form 60 farmers. i.e 20 farmers from each district. In addition, all the 36 Master Farmers (there are three Master Farmers in an SHG) of the selected SHGs were also selected. Thus a total of 96 farmers (36 Master Farmers and 60 beneficiary farmers) constituted the sample in the farmer category.

### **3.4. Operationalisation and measurement of variables**

The operationalisation and measurement of variables used in this study are presented below.

#### **3.4.1. Profile of VFPCCK farmers**

Based on the objectives, review of literature and discussion with experts, 11 socio-psychological and economic variables which would enable in the interpretation of the results of this study were identified. Variables selected were :age, annual income, farm size, educational status, farming experience, agricultural income, savings, credit utilisation, house hold assets, social participation, and adoption of agricultural technologies.

##### **3.4.1.1. Age**

Age refers to the number of calendar years completed by the farmer respondent at the time of interview. Scoring pattern adopted by Priya (2003) was used in the study as given below:

<b>Category</b>	<b>Score</b>
Young	Less than 35 years
Middle	35 - 55 years
Old	More than 55

##### **3.4.1.2. Annual income**

Annual income refers to the total earning of all the members of the family of the respondent for a period of one year. This was obtained by directly asking income earned by all the adult members of the family and income from the land and crops for one year.

The scoring pattern followed in this case is given below.

Category	Score
Low	Up to 60000
Medium	60000-120000
High	Above 120000

#### **3.4.1.3.. Farm size**

It was measured as the area under cultivation by each farmer in cents, which include both owned land and leased land under cultivation. The following scoring pattern was employed in this case as done by Priya (2003).

Category	Score
Low	< 1 acre
Medium	1-2 acres
High	>2acres

#### **3.4.1.4. Educational status**

Educational status refers to the extent of formal education achieved by the respondent. Educational status was measured by using the scoring pattern adopted by Fayas (2003) with slight modifications. The scoring pattern is as follows:

Category	Score
Illiterate	1
Up to primary school	2
High school/ Higher secondary	3
Degree & above	4

#### **3.4.1.5. Farming experience**

Farming experience refers to the total number of years the respondent had been engaged in banana/ vegetable cultivation. The method adopted by Sreedaya (2000) was used in this study with slight modifications. This scoring procedure was

Category	Score
Low	Up to 10
Medium	10 -20
High	More than 20

#### **3.4.1.7. Year of joining Self Help Group**

It refers to the year of joining in Self Help Group under VFPCCK by the farmer. The scoring pattern used was as follows

Year of joining SHG	Score
Before 2001	3
Between 2001 -2010	2
After 2010	1

#### **3.4.1.8 Year of joining Swasraya Karshaka Samithi (SKS)**

It refers to the number of years the farmers took to join in *Swasraya Karshaka Samithi* after taking a membership in an SHG under VFPCCK. The scoring pattern used was

Year of joining SKS after enrolling in SHG	Score
Same year of joining SHG	3
Next year of joining SHG	2
2 <sup>nd</sup> year of Joining SHG	1

#### **3.4.1.2. Agricultural income**

Agricultural income refers to the total earning of all the members of the family of the respondent from agriculture for a period of one year. This was obtained by directly asking the agricultural income earned by all the adult members of the family.

The scoring pattern followed in this case is given below.

Category	Score
Low	Up to 100000
Medium	100000-300000
High	Above 300000

#### **3.4.1.3. Savings**

Savings was operationalised as the amount of money which the sample household has saved in the form of deposits, which are readily available if needed, with external agencies.

The agencies include both formal and informal institutions. Savings was measured in this study as the actual amount saved to understand clearly the economic status of the family. The respondents were categorized using the following scoring pattern.

Category	Score
Low	Up to 10000
Medium	10000 - 50000
High	Above 50000

#### **3.4.1.4. Credit utilization**

It is used to denote the amount of credit/loan availed from both institutional and non institutional sources by the sample households. The amount of actual debt/credit was elicited from the respondents based on which they were categorized into low, medium and high as follows.

Category	Score
Low	Up to 10000
Medium	Between 10000 - 50000
High	Above 50000

### 3.4.1.5. Household assets

Household assets was operationalised as the total amount for household retains of the farmer in monetary term, such as television, radio, furniture, fridge, washing machine, grinder and the like.

The quantity of each and every household item possessed by the farmer respondent in his household was identified and their appropriate cost at current price was found out and added up to get the value of household assets of the respondents. Then the respondents were categorized as low, medium and high as follows.

Category	Score
Low	Up to 10000
Medium	Between 10000-50000
High	Above 50000

### 3.4.1.6. Social participation

Sadamate (1978) defined social participation as participation of individuals in various formal social institutions either as a member or as an office bearer.

In this study, social participation was measured using the scale developed by Kamarudeen (1981) and later used by John (1991). This scale was having two dimensions of participation namely membership in organizations and participation in organizational activities. The scores were assigned as follows.

#### 1. For membership in organization

No membership in organization - 0

Membership in each organization - 1

Office bearer in each organization – 2

#### 2. Frequency of participation

Never attending any of the meeting - 0

Sometimes attending meetings /activities - 1

### Regularly attending meetings - 2

The scores obtained by a respondent on the above two dimensions were summed up across each item for all the organizations which gave his social participation score.

#### **3.4.2. Profile of Assistant Managers of VFPCCK**

The profile of Assistant Managers of VFPCCK, for the purpose of this study was analyzed by taking in to consideration the variables such as academic qualification, experience in VFPCCK, experience in agricultural extension service, number of SKS under control and number of SHGs under jurisdiction.

##### **3.4.2. 1. Academic qualification**

It refers to the educational qualification possessed by the Assistant Managers. To identify the respondents on this variable, a score of '1' was given for B.Sc. Agriculture alone, '2' for M.Sc. Agriculture and '3' for MBA.

##### **3.4.2.2. Experience in VFPCCK**

It refers to the total number of completed years of service in VFPCCK. The scoring pattern adopted by Chinchu (2010) was used with slight modifications.

<b>Years of service</b>	<b>Score</b>
Less than 5 years	1
5 – 10 years	2
More than 10	3

##### **3.4.2.3. Experience in other organisations**

It refers to the total number of completed years of service in State Department Agriculture and other organizations / agencies related to agricultural extension, other than VFPCCK. The number of years of experiences in each department was recorded separately and summed up to get the experience score.

##### **3.4.2.4. Number of SKS under control**

It refers to the total number of SKS under the jurisdiction of each Assistant Managers of VFPCCK.



Number of SKS	Score
1	1
2	2
3 to 4	3

#### ***3.4.2.5. Number of Self Help Groups under the jurisdiction***

It refers to the total number of Self Help Groups under the control and supervision of each Assistant Manager of VFPCCK.

Number of SKS	Score
<25	1
25-50	2
>50	3

#### **3.4.3. Performance of VFPCCK**

Performance of any organization is measured based on the output it generates as against its objectives and targeted goals. Performance of VFPCCK was operationalised as the effectiveness of the activities of VFPCCK, it could generate, as against the mandate and objectives of the organization.

For measuring the performance of VFPCCK, four parameters were selected viz. performance of Self Help Groups of VFPCCK, performance of service support from VFPCCK, adoption of agricultural technology by farmers and perceived impact of the services provided by VFPCCK.

##### ***3.4.3.1. Performance of Self Help Groups of VFPCCK***

Performance of SHGs of VFPCCK was measured using a scale consisting of eight statements of which all the statements were positive. Out of the eight statements six statements were rated on a four point continuum, with a scoring pattern of '4' '3' '2' and '1'. While, the remaining two statements were rated on a three point continuum, with a scoring pattern of '2' and '1'and '0'.(See the interview schedule in Appendix-

1). The scores obtained for all the respondents were added to get performance score. This was converted in to an index as follows.

$$\text{Performance index} = \frac{\text{Score obtained}}{\text{Maximum possible score}} * 100$$

#### ***3.4.3.2. Performance of service support of VFPCCK***

It means the effectiveness of various supporting services provided by VFPCCK to the farmers. It was measured using five indicators such as increased marketing facilities, increased accessibility to credit, increased input availability, increased technical support and increased financial support, as perceived by the farmer. The increase in these parameter were measured on a four-point scale namely, 'High', 'Medium', 'Low' and 'No increase' with a score of 3,2,1 and 0 respectively. The scores of each parameters / services obtained for all the farmer respondents were summed up to obtain the performance score. This were converted in to indices, as explained in 3.4.3.1

#### ***3.4.3.3. Change in adoption of technology by farmers***

In the present study, extent of adoption was measured by using the method followed by Ramachandran (1992) with slight modification. Here, the extent of adoption means the degree to which a farmer respondent had actually adopted scientific agricultural practices and technology which ultimately increased his returns. Based on discussions with experts of VFPCCK and experts in banana and vegetable cultivation, 18 key agricultural activities related to banana and vegetable cultivation were identified. From that, eight important items from vegetable and seven important items from banana were selected through judge's rating. These items/technologies were administered to the farmers. They were asked whether they adopted these technologies before joining SHGs of VFPCCK and after joining the SHGs of VFPCCK. The responses were collected on a three point scale. The scoring pattern was used

<b>Sl. No.</b>	<b>Responses (Stage of adoption)</b>	<b>Scores</b>
1	Full adoption	2
2	Partial adoption	1
3	Non-adoption	0

Based on this, the number and percentage of farmers who shifted from a stage of adoption to the other was found out.

#### ***3.4.3.4. Perceived impact of the services provided by VFPCCK.***

The perceived impact of services provided by VFPCCK was measured using five indicators viz. increased income from agriculture, increased social participation, reduced indebtedness, increased house hold assets and increased in savings. The improvement (increase/decrease) resulted in these parameters as a result of the activities of VFPCCK was measured again on four point continuum and the scores and indices found out the as mentioned in 3.4.3.1.

#### **3.4.4. Coaching support to farmers by Assistant Managers**

Coaching is goal – directed, results- orientated, systematic process where in the coach facilitates the development of the client (Grant and Cavanagh, 2006). In VFPCCK, the Assistant Managers are expected to provide necessary coaching to farmers so as to help them to help themselves, in their farming and related activities leading to their development and success.

In this study coaching support was operationally defined as the extent of goal directed support the Assistant Managers provide in upbringing and developing the farmers in profitable vegetable and banana cultivation under the umbrella of VFPCCK.

All the major farmer supporting activities that are specified by VFPCCK on the part of Assistant Managers were delineated from the records, and website of VFPCCK and discussion with the officials of VFPCCK district office. Thus 12 coaching support activities of Assistant Managers were identified. These were made in to affirmative statements reflecting positive support. (See Appendix I) these statements were administered to the farmers and asked to respond on a four point scale ranging from strongly agree, agree, disagree and strongly disagree with scores of 4, 3, 2 and 1 respectively. This was interpreted by converting the scores obtained in to indices mentioned in the subhead 3.4.3.1

### ***Perception of farmers about the functioning of VFPCCK***

Perceptions are those factors that shape and procedure what one actually experiences. Moreover, behaviour is a fiction of one's perception and changes in perception would results change in behavior (Michell, 1970) .Thus perception could be a measure of performance.It is the process of receiving, selecting, interpreting, checking and reacting to functioning of Vegetable and Fruit Promotion Council Keralam.

In this study, perception was operationally defined as the opinion of farmers about various aspects related to functioning of Vegetable and Fruit Promotion Council Keralam.

Based on review of literature, website of VFPCCK and consultation with the officials of VFPCCK 13 statements related to overall functioning of VFPCCK were identified, of which one negative statement was.The farmer respondents were asked their agreement or disagreement on the ideas in the statements. The responses were collected on a four point continuum namely 'Strongly agree', 'Agree', 'Disagree' and 'Strongly Disagree', with scores of '4' '3' '2' and '1' respectively for positive statements and reverse for the negative statement.The scores of all the respondents for each statement were summed up to obtain the scores of statements. Then the scores were converted into indices for easy interpretation.

### ***Role perception and role performance of Assistant Managers of VFPCCK***

The activities to be performed by the Assistant Managers to provide coaching support to farmers were specified in their roles. So, an analysis of their role perception and role performance would be careful in interpreting the coaching support to farmers.

Role perception was operationally defined as the perceived degree of importance attached to the role items to be performed by the Assistant managers of Vegetable and Fruit Promotion Council Keralam

The various roles of Assistant Managers were collected from VFPCCK. The organization defined 13 specific role items for Assistant Managers. The perception of Assistant Managers about the importance they assign to each role was measured on a five point scale, which is given below.

<b>Responses</b>	<b>Scores</b>
Most important	5
Important	4
Less Important	3
Least important	2
Not important	1

The scores of all the respondents in each specified role were added up to get the total score for the role which was then converted in to index.

Role performance is operationally defined as the actual performance of role by the Assistant Mangers by virtue of occupying the position of Assistant Managers of the VFPCCK.

Perception of Assistant Managers about the performance of each role was measured by their level of performance on each of the 13 selected roles. The responses were collected on a five point scale, which is given below

<b>Responses</b>	<b>Scores</b>
Excellent	5
Good	4
Average	3
Poor	2
Very poor	1

The scores of all the respondents in each specified role were added up to get the total score for the role which was then converted in to index.

The selected role items were individually analyzed for their importance and performance as perceived by Assistant Managers.

#### **3.4.5. Motivational practices in VFPCCK**

Motivational practices are tools used to prompt an individual or group to act in a specified way.

Motivational practices of VFPCCK were analyzed by probing in to farmer motivational practices in VFPCCK, employee motivational practices in VFPCCK and the resultant job satisfaction of Assistant Managers.

#### ***3.4.5.1. Farmer motivational practices in VFPCCK***

Here, farmer motivational practice means farmer awards and recognition activities prevailing in the organization.

The farmer awards/recognition practices prevailing in VFPCCK were collected from the records of the reward section at VFPCCK headquarters. The farmer motivation practices in the organization were rated by the farmer respondents themselves. Its effectiveness was measured on a five point scale viz. excellent, good, average, poor and very poor. Then the respondents were classified under those categories, as follows.

<b>Responses</b>	<b>Scores</b>
Excellent	5
Good	4
Average	3
Poor	2
Very poor	1

#### ***3.4.5.2. Performance of employee motivational practices in VFPCCK***

Employee motivational practices were operationalised as the combination of fulfilling the employee's needs and expectations from work and workplace factors that enable employee motivation or not.

The scale consisted of four employee motivational practices such as promotional opportunity, recognition, performance appraisal and training climate prevailing in the organization and their operational definitions as given below.

Promotional opportunity was operationally defined as the advancement to positions, carrying better remuneration and higher responsibilities.

Recognition was operationally defined as the degree to which the achievement of the responses was appreciated by the organization.

Performance appraisal was operationally defined as the objective assessment of performance of the employee on a continuous basis to help him understand his tasks and means of achieving them, identify the strength and weakness relevant to his job, and acquire new competencies for self development in the job.

Training climate was operationally defined as the extent employees got to improve their theoretical and practical knowledge in various aspects of their job requirement.

Each of the employee motivational practices was assessed three sub items/statements (item no.1, see Appendix II). The responses were collected on a four point scale which is given below.

<b>Responses</b>	<b>Scores</b>
Always true	4
Mostly true	3
Sometimes true	2
Rarely true	1

The scores of all the respondents on each statement were found out. Add the scores of all the statements in each category of employee motivational practices. This was converted in to indices.

#### ***3.4.5.2. Job satisfaction of Assistant Managers***

Job satisfaction is the degree of satisfaction or dissatisfaction of an individual regarding various aspects of his job. It is the important valuable component which contributes to and contributed by motivational climate of an organization.

Based on review literature, 13 employee job satisfaction factors were identified. These were refined based on a pilot study and 13 indicators were selected. Based on this, the Assistant Managers were asked to respond how far they are satisfied on the selected 13 indicators.

The responses were collected on a five point continuum namely 'very much satisfied', 'satisfied', 'partially satisfied' and 'dissatisfied' and 'very much dissatisfied' bearing

scores '5', '4', '3', '2' and '1' respectively. This was also interpreted by converting the obtained scores in to indices.

### **3.5. Case documentation of a model *Swasraya Karshaka Samithi* (SKS)**

Case study refers to an in- depth study of one situation or case which may be one subject, group or event (Goods and Hatt, 1981).

A case study is an intensive investigation of a particular individual or case: it does not allow interferences of cause and effect and is merely descriptive in nature (Singh, 2009).

Case study approach was adopted for the study where a “case” was defined as one *Swasraya Karshaka Samithi* (SKS) out of the 40 SKSs in the selected three districts.

#### **3.5.1. Strength, Weaknesses, Opportunities and Challenges (SWOC) of *Swasraya Karshaka Samithi*(SKS)**

Among these 40 SKSs, one SKS, perceived to be functioning very well was selected based on the judgment of the officials of VFPCCK and based on the records of VFPCCK. Thus Aanappara SKS(Thrissur) was selected as the case.

An in-depth probe was made on this SKS in terms of Strengths, Weaknesses, Opportunities and Challenges. For the purpose of case documentation a Focused Group Workshop was conducted with the participation of the Assistant Manager and all the master farmers of the SHGs of Aanappara SKS and the beneficiary farmers.

### **3.6. Constraint analysis of VFPCCK**

Constraint analysis of VFPCCK was done by analysing the constraints of farmer and Assistant Managers of VFPCCK.

Based on review of literature and discussions with farmers and Assistant Managers, a list of constraints being encountered by them in the effective functioning of VFPCCK were identified. The lists of constraints were prepared separately for farmers and Assistant Managers.



### 3.6.1. Constraints of farmers

Constraints of farmers were operationalised as difficulties or problems experienced by the farmers of VFPCCK as a beneficiary farmer of the organization.

A total of seven constraints were listed (Appendix I). The response of each constraint was obtained on a four point continuum namely 'strongly agree' 'agree', disagree and 'strongly disagree'. The scoring pattern is given below.

Responses	Scores
Strongly agree	4
Agree	3
Disagree	2
Strongly disagree	1

For each constraint, the frequency of the responses under the category was multiplied with the respective scores and added up to get the total score for that particular constraint. Then the mean score was worked out and the constraints were ranked based on the mean scores in the descending order of importance

### 3.6.1. Constraints of Assistant Managers

Constraints of Assistant Managers were operationalised as the difficulties or problems experienced by the Assistant Managers of VFPCCK for the successful implementation of the programme.

A total of 11 constraints were listed. (Appendix II). The response of each constraint was obtained on a four point continuum namely 'very important', 'most important', least important, and 'not important'. The scoring procedure was given below

Responses	Scores
Very important	4
Most important	3
Least important	2
Not important	1

For each constraint, the frequency of the responses under each category was multiplied with the respective scores and added up to get the total score for that

particular constraint. Then the mean scores were worked out and the constraints were ranked based on the mean scores in the descending order of importance

Kendall's Coefficient of Concordance was used to test whether there was concordance/agreements among the judges in rating/ranking the constraints faced by the respondents.

### **3.7. Tools and techniques of data collection**

The data were collected using a structured and pre-tested interview schedule prepared for the study. Two interview schedules were prepared, one for the Assistant Managers and another one for farmers. (See Appendix I and II). Besides, a case documentation of the model *Swasraya Kashia Samithi* (SKS) was done using participatory technique of Focused Group Workshop.

### **3.8. Statistical tools used for the study**

The collected data were analyzed using the following statistical tools.

#### **3.8.1. Percentage**

For analyzing the personal variables and variables related to performance of VFPCCK, percentage analysis was used.

#### **3.8.2. Index**

For analyzing the performance of VFPCCK, performance indices were calculated. For each statement/item/indicator, the frequency of the response under each category was multiplied with the respective scores and added up to get the total score for that particular item. Then total score is divided by maximum possible score to get Performance Index on that item.

#### **3.8.3. Kendall's coefficient of concordance**

To know the concordance/agreement among the judges in rating the constraints faced by the Assistant Managers and farmers, Kendall's coefficient of concordance was used. Kendall's (W) was calculated.



## *Results and Discussion*

## IV. RESULTS AND DISCUSSION

The findings of the study in line with the objectives set forth are presented here, with appropriate discussions, under the following headings.

4.1. Profile characteristics of the respondents

4.2. Performance analysis of VFPCCK

4.3. Coaching support to VFPCCK farmers

4.4. Motivational practices in VFPCCK

*4.4.1. Farmer motivational practices in VFPCCK*

*4.4.2. Performance of employee motivational practices in VFPCCK*

4.5. Case documentation of a model *Swasraya Karshaka Samithi* (SKS)

4.6. Constraint analysis of VFPCCK

*4.6.1. Constraints of farmers*

*4.6.2. Constraints of Assistant Managers*

4.7. Policy measures to improve the effectiveness of VFPCCK

### **4.1. Profile characteristic of the respondents**

There were two categories of respondents for this research study viz. farmers and Assistant Managers of VFPCCK, and their profile characteristics are presented below.

#### **4.1.1. Profile of VFPCCK farmers**

The variables studied under the profile characteristics of VFPCCK farmers were age, annual income, farm size, farming experience, educational status, savings, credit utilization, house hold assets and social participation. The results with regard to the personal characteristics of the respondents are presented in Table 1.

Table 1: Profile of VFPCCK farmers

(N=96)

Sl No.	Variables	Category	Frequency	Percentage
1	Age	Young (<35 years)	6	6.25
		Middle (36-55 years)	62	64.58
		Old (>55 years)	28	29.16
2	Annual income	Low (< ₹100000 Rs.)	17	17.70
		Medium (B/w ₹ 100000-300000)	63	67.74
			16	16.66
		High (> ₹ 300000)		
3	Farm size	Low (<1acre)	7	7.3
		Medium (B/w 1-2 acres)	39	40.62
		High (>2 acres)	50	52.08
4	Educational status	Illiterate	0	0
		Up to primary school	34	35.41
		High school/ Higher secondary	59	63.45
		Degree and above	3	3.12
5	Farming experience	Low (<10 years)	15	15.62
		Medium (B/w 10-20 years)	52	54.16
		High (>20 years )	29	30.34
6	Year of joining SHG	Before 2001	7	7.3
		Between 2001-2010	86	89.6

Fig 1. Distribution of farmers based on age

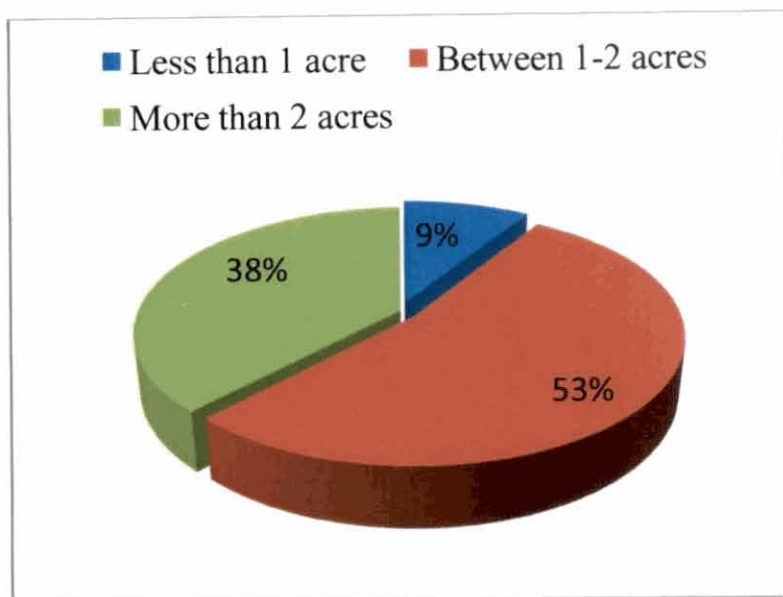
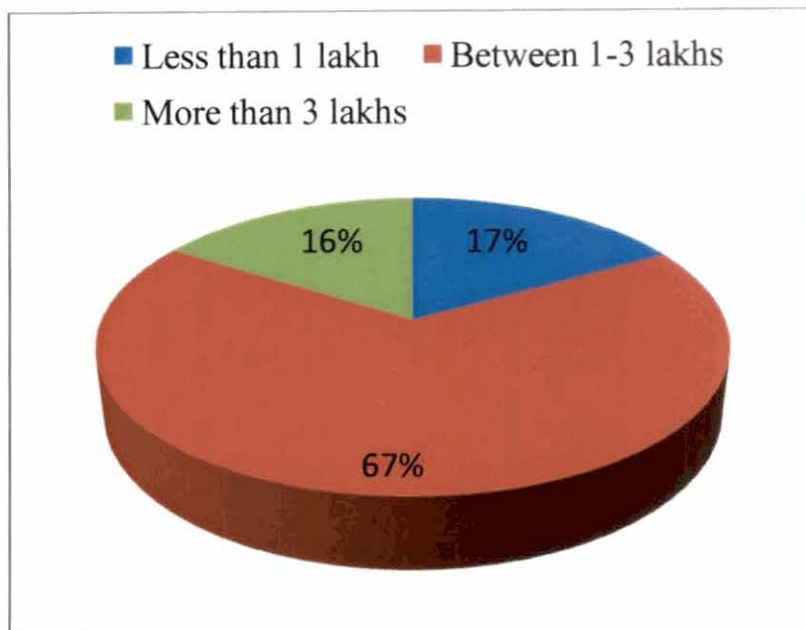


Fig 2. Distribution of farmers based on annual family income



		After 2010	3	3.12
7	Year of joining SKS	Same year of joining SHG.	52	54.14
		Next year of joining SHG.	29	30.20
		2 <sup>nd</sup> year of Joining SHG.	15	15.62
7	Agriculture income	Low (< ₹100000)	20	20.83
		Medium (B/w ₹ 100000-300000)	61	63.54
		High (> ₹300000)	15	15.65
8	Saving	Low (< ₹ 10000)	48	50
		Medium (B/w ₹ 10000-50000)	35	36.45
		High (> ₹ 50000)	13	13.55
9	Credit utilization	Low (< ₹ 10000 Rs)	11	11.45
		Medium (B/w ₹ 10000-50000)	19	19.8
		High (> ₹ 50000)	66	68.75
10	House hold assets	Low (< ₹50000)	37	38.54
		Medium (B/w ₹ 50000 - 80000)	44	45.83
		High (> ₹80000)	15	15.65
11	Social participation	Low (<3)	10	10.41
		Medium(3-6)	21	21.87
		High (>6)	65	67.7

Fig 3. Distribution of farmers based on farm size

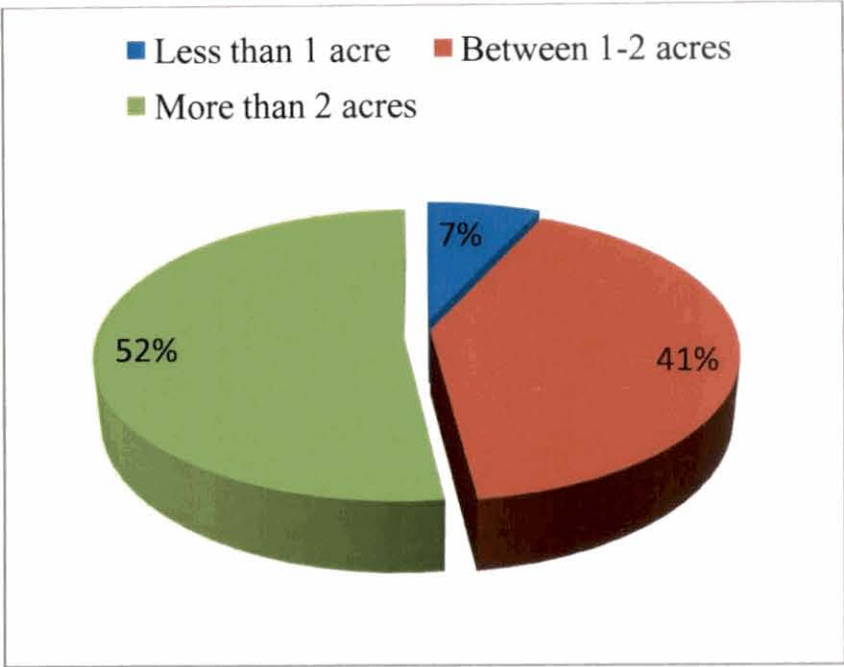
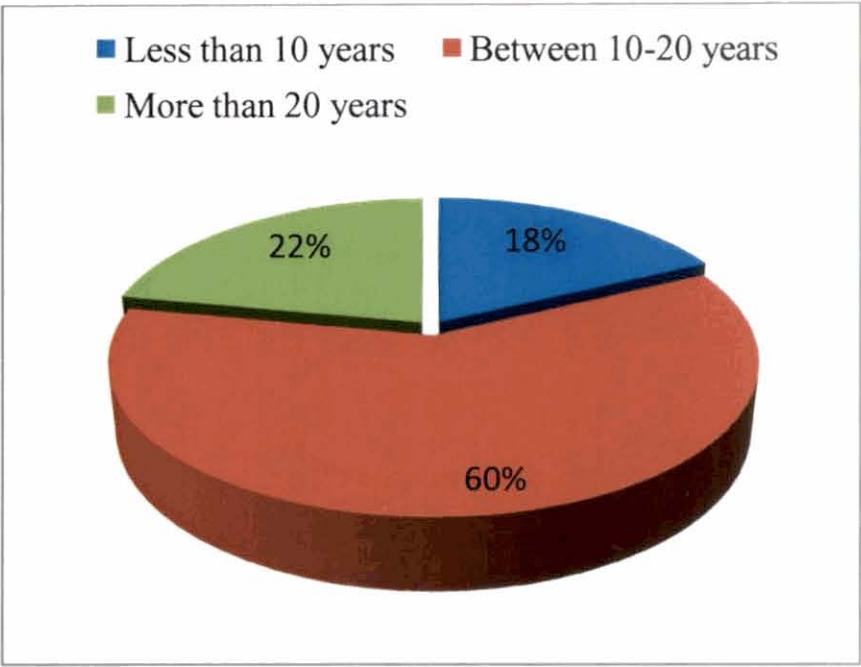


Fig 4. Distribution of farmers based on farming experience





#### *4.1.1.1 Distribution of farmers based on age*

Table 1 shows that majority (64.58%) of the farmers were in the age group of 35 to 55 years. Only 6.25 per cent of the farmers were in the age group of less than 35 years, and 29.16 per cent were above 55 years of age. It means that the majority (64.58%) of SHG farmers belonged to the middle aged group.

This finding is in line with the popular notion that the younger generations are not coming to the field of agriculture and high participation of middle and old age groups were continuing in the field of agriculture.

#### *4.1.1.2 Distribution of farmers based on annual income*

From Table 1, it is observed that majority (67.74%) of the farmers were in the medium income groups of ₹ 100000 to ₹ 300000. Exactly, 17.7 per cent were in the low income group of less than Rs.100000. Only 16.66 per cent were having annual income more than ₹ 300000. It is inferred that 84.40 per cent of the VFPCCK farmers were having income of more than ₹ 100000.

Thus it is clear that the financial position of majority of the farmers is good, as compared to the general section of farmers. This may be because of the support they got from VFPCCK for banana and vegetable cultivation.

#### *4.1.1.3 Distribution of farmers based on farm size*

The average size of the farms of the SHG farmers of VFPCCK was found to be 181.54 cents which include both owned land as well as leased in land. From Table 1, it is revealed that 40.62 per cent of the farmer respondents were cultivating in area between one and two acres, 52.08 per cent were cultivating in an area more than 2 acres. Only 7.3 per cent were having less than one acre under cultivation.

Thus is evident that an overwhelming majority (92.7 %) of the farmers were cultivating in an area more than one acre. It perceived that VFPCCK was giving necessary technical advice, marketing support and financial support for the cultivation of vegetable and banana, and this might be the reason for majority of farmers cultivating in more than 2 acres.

Fig 5. Distribution of farmers based on year of joining Self Help Group

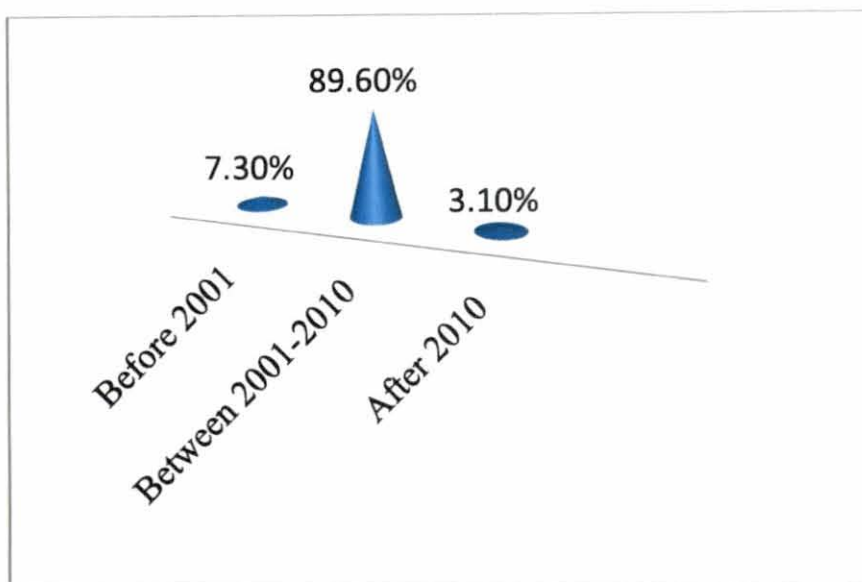
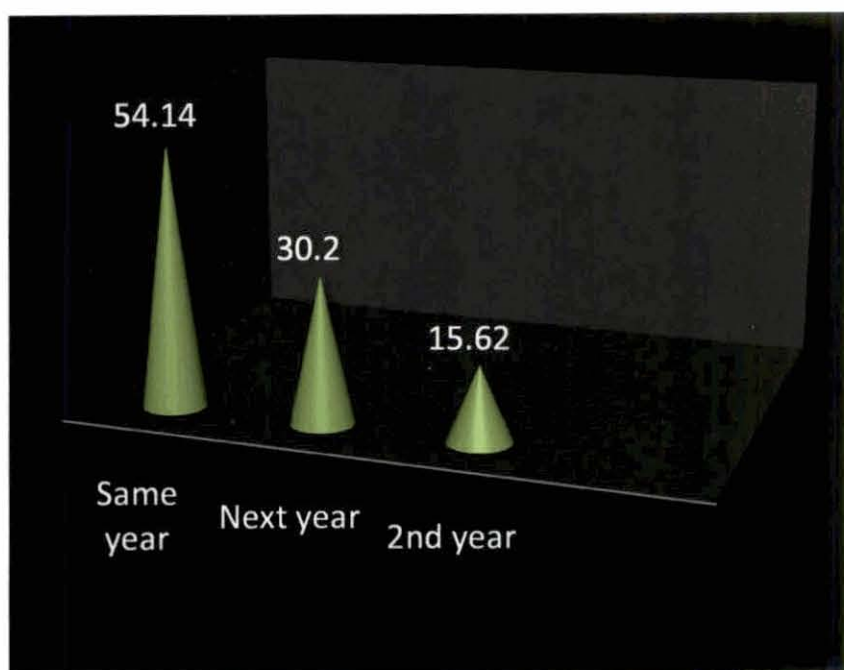


Fig 6. Distribution of farmers based on year of joining Self Help Group



#### *4.1.1.4 Distribution of farmers based on education status*

Table 1, indicates that majority (63.45%) of the VFPCCK farmers were having high school or higher secondary level of education, where as 35.41 per cent had studied up to primary school and 3.12 per cent gone to college level.

The results give a good picture regarding the educational status of VFPCCK farmers. Kerala being a state having 93.9 per cent literacy (Census of India, 2011), it is logical that no illiterate could be found among the VFPCCK farmers.

#### *4.1.1.5 Distribution of farmers based on farming experience*

Table 1 shows that majority (64.58%) of the farmers were having 10-30 years of farming experience. Only 22.9 per cent of SHG farmers were having less than 10 years experience, and there were 12.5 per cent of the farmers having more than 30 years of experience.

It is revealed that majority (77.08 %) of the VFPCCK farmers were having more than 10 years experience. The results points to the need of motivating more number of new farmers to take up banana and vegetable cultivation and become beneficiaries of VFPCCK.

#### *4.1.1.6 Distribution of farmers based on year of joining Self Help Groups*

Table 1 vividly shows that 89.6 per cent of the farmers joined the SHGs between the years 2001 and 2010. Only 3.12 per cent had joined the SHGs after 2010. It means that majority of the farmers became beneficiaries of this project, after the formation of VFPCCK. Only 7.3 per cent of the farmers joined in SHGs before 2001 under the auspice of the KHDP. This may be due to the augmented awareness and positive attitude of farmers towards VFPCCK activities.

#### *4.1.1.7 Distribution of farmers based on year of joining Swasraya Karshaka Samithi (SKS)*

Table 1 further shows that 54.14 per cent of the sample farmers joined SKS in the same year of joining SHGs while 30.20 per cent joined SHGs in the next year followed by 15.62 per cent who joined after 2 years.

Fig 7. Distribution of farmers based on educational qualification

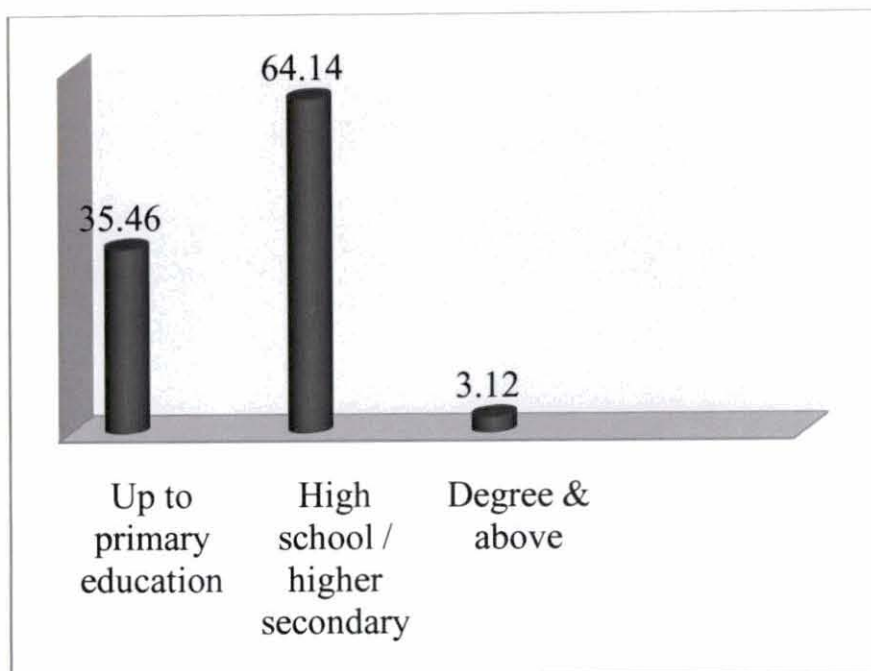
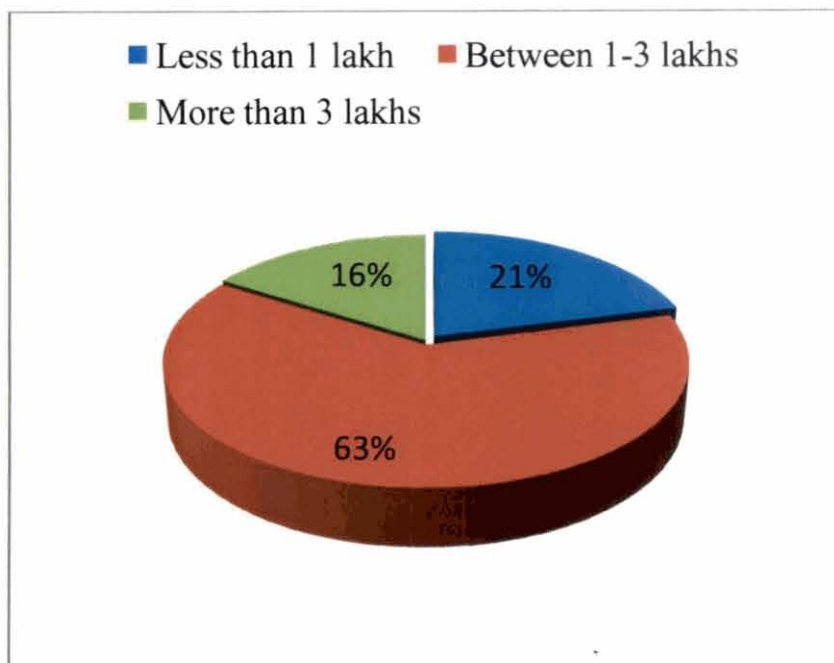


Fig 8. Distribution of farmers based on annual income





Thus majority (84.34%) of the farmers joined in SKS within two years of joining SHGs. SKSs provide group marketing facilities giving better price to commodities by reducing transportation charge and avoiding middle men. This might have prompted the farmers to join SKSs as early as possible.

#### *4.1.1.8 Distribution of farmers based on agriculture income*

Table 1 shows that majority (63.54 %) of the farmers were in the medium agricultural income group of ₹ 1 lakh to 3 lakhs. Exactly 20.8 per cent were in the low income groups less than ₹ 1 lakh. Only 15.65 per cent could reach the income group of more than ₹ 3 lakhs.

Thus the results show a comparatively better position of VFPCCK farmers on agricultural income. This might be due to higher area under cultivation, good management practices, improved technology adoption and increased marketing support.

#### *4.1.1.9 Distribution of farmers based on savings*

Table 1 shows that 50 per cent of the VFPCCK farmers were having low savings ( less than ₹ 10,000), Exactly 36.45 per cent of the SHG farmers fell in the middle category (between ₹ 10,000-50,000 ). However, 13.55 per cent of the farmers were having high savings (more than ₹ 50,000).

It is inferred that majority (50 %) of the SHG farmers had low savings. It was due to higher expenditure *vis-a-vis* their income. So the farmers need to be educated about the significance of savings, which is vital in the context of consumer culture of Keralites.

#### *4.1.1.10 Distribution of farmers based on credit utilisation*

A view of Table 1 reveals that majority (68.75 %) of the VFPCCK farmers were having high credit utilization (more than ₹ 50, 000). Exactly 19.8 per cent of the farmers fell in the middle category (between ₹ 10, 000- 50,000). Only 11.45 per cent (11 farmers) of the SHG farmers were having low credit utilisation (less than ₹ 10,000) of which four farmers had not taken credit from any agencies. The results shows that majority of the farmers took loan from credit agencies for large scale agricultural production. Their accessibility to credit had been increased because of the efforts of

Fig 9. Distribution of farmers based on savings

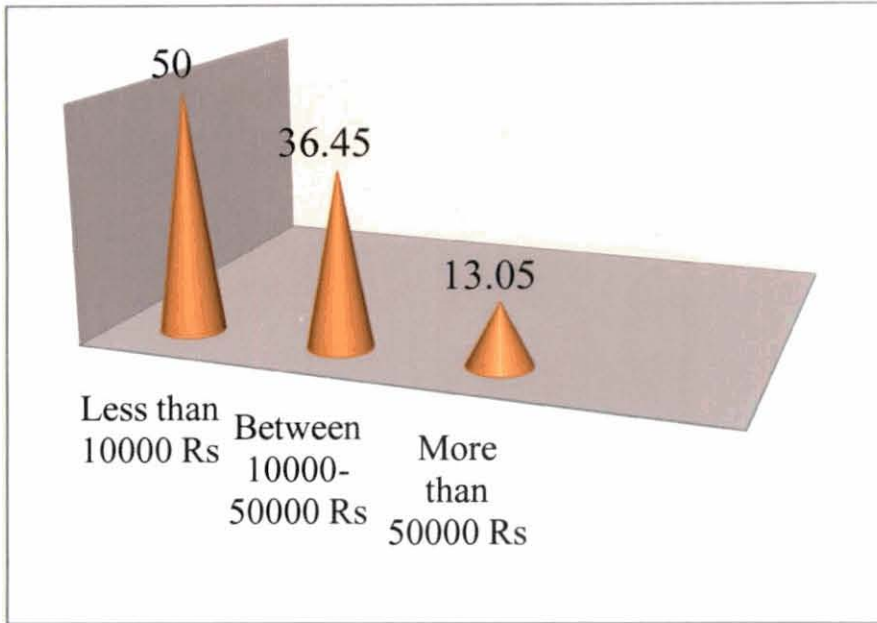
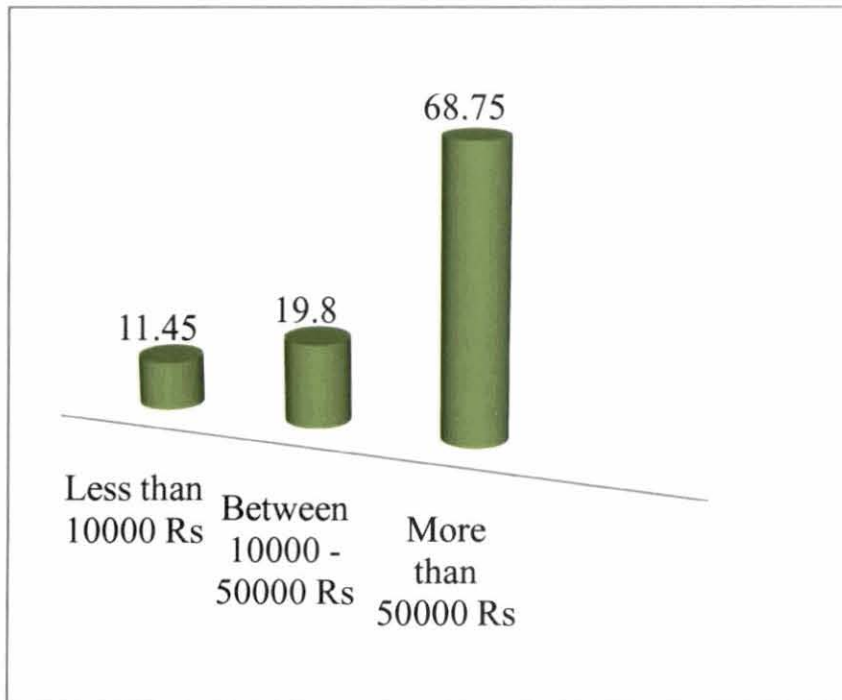


Fig 10. Distribution of farmers based on credit utilization



VFPCCK. The accessibility to credit by the farmers might have increased due to their better income from vegetable and banana cultivation, which have prompted the credit agencies to provide loan. It is to be noted here that except one person, who took the loan for marriage purpose, all other farmers took the loan for crop cultivation. i.e for productive purpose.

#### 4.1.1.11 Distribution of farmers based on house hold assets

As seen from Table 1, majority (45.83%) of the VFPCCK farmers fall in the medium category with regard to house hold assets. Only 15.65 per cent of the farmers fall in the high category, while 38.83 per cent fall in the low category. This in accordance with their income, where in also fall in the medium group.

#### 4.1.1.12 Distribution of farmers based on social participation

Table 1 indicates that majority (67.7 per cent) of the farmers were having high level of social participation followed by 21.87 per cent of the farmers with medium level of participation and 10.41 per cent with low level of social participation.

Thus it is evident that the social participation of majority of the VFPCCK farmers was high. Social participation implies wider contact with people and more communication with fellow farmers. This would have exposed them to new developments in different fields that might have acted as a motivator towards improved performance.

### Area under cultivation

**Table 2.** Total area under various crops by the sample farmers for which VFPCCK provided support.

Sl.No.	Crops	Total area (Acres)	Rank	No. of farmers	Per capita
1	Banana	131.60	1	79	1.66
2	Bitter gourd	28.98	2	34	0.85
3	Amorphophallus	25.75	3	21	1.22
4	Cow pea	19.05	4	42	0.45

Fig 11. Distribution of farmers based on household assets

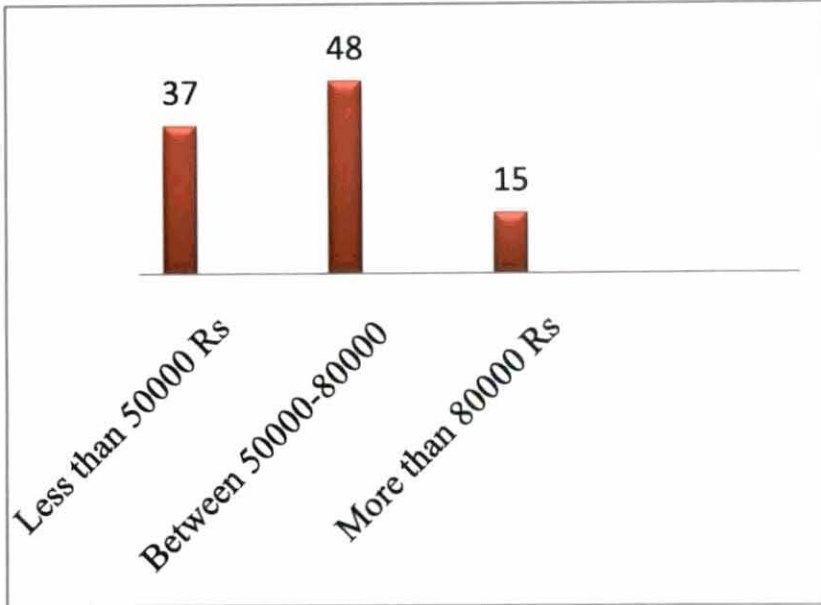
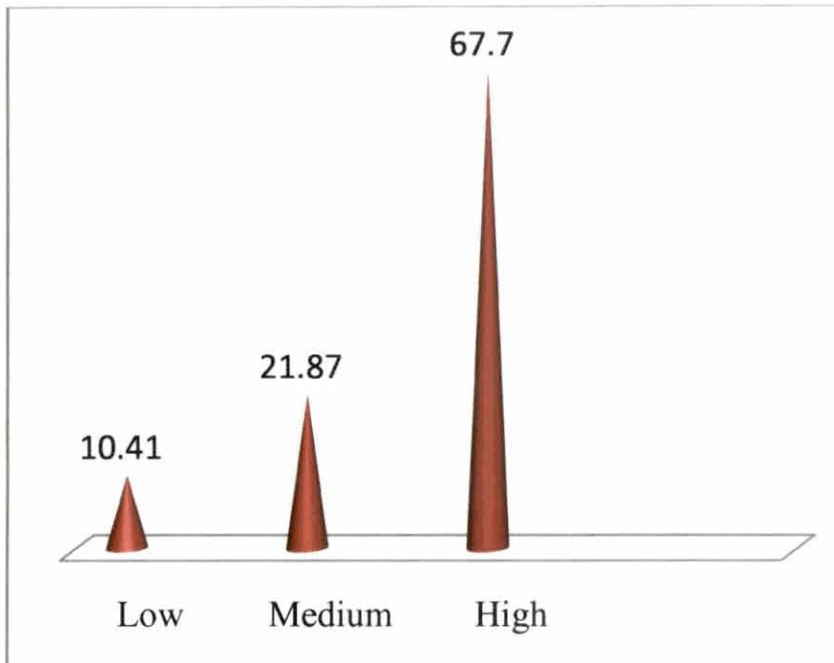


Fig 12. Distribution of farmers based on social participation





5	Snake gourd	18.60	5	7	2.65
6	Tapioca	12.90	6	12	1.07
7	Amaranth	7.15	7	17	0.42
8	Bhindi	6.30	8	20	0.31
9	Cucumber	5.65	9	15	0.37
10	Pumpkin	4.50	10	8	0.56
11	Coleus	2.00	11	6	0.33
12	Ash' gourd	1.80	12	5	0.36
13	Ginger	1.40	13	4	0.35
14	Pine apple	1.35	14	2	0.67
15	Chilly	1.30	15	3	0.43
16	Colocasia	0.50	16	1	0.50

Table 2 reveals that banana, bitter gourd, amorphophallus and cow pea were the major crops under cultivation by the VFPCCK farmers. More number of farmers were also involved in the cultivation of these crops. It was due to good market demand for these products. The farmers were getting good profit. The efforts made by VFPCCK to provide marketing support enabled remunerative price to farmers, as perceived by the farmers. Pine apple, chilly and colocasia were the crops cultivated in nominal areas by a very few farmers. It may be due to the price fluctuations and lesser demand for these crops.

#### 4.1.2. Profile of Assistant Managers of VFPCCK

Five profile characteristics of Assistant Managers of VFPCCK seemed to be more relevant in the study were analyzed. The variables measured under this include Academic qualification, experience in VFPCCK, experience in other organizations,

number of SKS under control, number of Self Help Groups under jurisdiction. The results of the analysis are presented in Table 2.

**Table 3.** Profile of Assistant Managers of VFPCCK

(N = 29)

Sl.No.	Variables	Category	Frequency	Percentage
1	Academic qualification	BSc. (Ag)	13	44.82
		MSc. (Ag)	7	24.13
		MBA	9	31.03
2	Experience in VFPCCK	<5 years	8	27.6
		5-10 years	13	44.82
		>10 years	8	27.6
3	Experience in other organizations	<3 years	24	82.75
		3-5 years	3	10.34
		>5 years	2	6.8
4	Number of SKS under control	1	7	24.13
		2	15	51.72
		3 – 4	7	24.13
5	Number of Self Help Groups under the jurisdiction	<25	7	24.13
		25-50	15	51.72
		>50	7	24.13

*4.1.2.1 Distribution of Assistant Managers based on academic qualification.*

Table 2 Shows that 20 out of the 29 Assistant Managers were having Bachelor's degree in agriculture, of which 7 were having the post graduate degree in agriculture

and nine Assistant Managers were MBA holder. Hence it is inferred that majority (68.95%) of the Assistant Managers were from the stream of Agriculture.

#### *4.1.2.2 Distribution of Assistant Managers based on experience in VFPCCK*

Table 3 further shows that 13 Assistant Managers were having 5-10 years of experience; exactly eight of them were having more than 10 years of experience while the remaining eight were having less than 5 years of experience.

Thus it is inferred that majority (72.42 %) of the Assistant Managers were having more than 5 years of experience.

#### *4.1.2.3. Distribution of Assistant Managers based on experience in other organizations*

Table 3 shows that 24 (82.75%) Assistant Managers had less than 3 years of experience in agricultural extension organization other than VFPCCK. The number of Assistant Managers who had 3-5 years of experience and more than 5 years of experience were three and two respectively. The results reveal the low experience of Assistant Managers in other organization. Once graduates get a good job in agricultural extension organizations other than VFPCCK they do not come to VFPCCK where the job security is perceived to be comparatively less.

#### *4.1.2.4. Distribution of Assistant Managers based on number of SKS under control*

Further Table 3, shows that 15 (51.72%) Assistant Managers were having two SKSs under control, while seven Assistant Managers had to supervise and control 3-4 SKSs. Only seven Assistant Managers of VFPCCK were having one SKS under control.

The Assistant Managers having only one SKS under control could reach all the SHG farmers under SKS for their meetings, marketing and give necessary coaching support for agriculture production in a better way. But around one-fourth of the Assistant Managers were having 3 or 4 SKSs under the control. It is shows that the Assistant Managers were having high work load and could not give due care and attention to all SHGs under their supervision.

#### *4.1.2.5. Distribution of Assistant Managers based on number of Self Help Groups under the jurisdiction*

Table 3 shows that 15 (51.72%) Assistant Managers were having 25- 50 SHGs under their jurisdiction, where as seven Assistant Managers were having more than 50 SHGs under their supervision and only seven Assistant Mangers (24.13) of VFPCCK were having less than 25 SHGs, as stipulated. It means that this one- fourth of the Assistant manager could supervise and render necessary support to all the SHG farmers under SKS for agricultural related activities. But one fourth of the Assistant Managers were having very high work load who might not give due care and attention to all SHGs under their supervision.

#### 4.2. Performance analysis of VFPCCK

Performance of VFPCCK was analyzed in terms of performance of Self Help Groups of VFPCCK, performance of service support from VFPCCK, change in adoption scientific technology by VFPCCK farmers and perceived socio-economic empowerment through VFPCCK. The results in this regard are presented below.

##### 4.2.1. Performance of Self Help Groups of VFPCCK

The performance of Self Help Groups of VFPCCK was analyzed taking into account the effectiveness of the SHGs and its members in their routine activities. It was measured based on the eight parameters, the results of which are presented in Table 4.

**Table 4.** Performance of Self Help Groups of VFPCCK on selected indicators

Sl.No.	Parameters	Performance Index (perceived by farmers)	Performance Index (perceived by Assistant managers)	Composite Index	Rank
1	Regularity of SHG meetings	84.37	77.58	80.97	1
2	Knowledge in vegetable / banana cultivation	78.12	79.31	78.71	2
3	Attendance in SHG	78.64	73.22	75.93	4

	meetings				
4	Group cohesiveness	78.14	75.00	<b>76.57</b>	<b>3</b>
5	Clear idea about the SHG activities	73.43	73.00	<b>73.21</b>	<b>5</b>
6	Attendance in Training	72.54	69.82	<b>71.18</b>	<b>6</b>
7	Repayment of loan	68.25	66.75	<b>67.5</b>	<b>7</b>
8	Maintenance of farm records.	65.91	58.62	<b>62.25</b>	<b>8</b>
<b>Overall performance index= 72.09</b>					

Table 4 indicates that the performance index of Self Help Groups of VFPCCK was observed to be 72.09, which shows 72 per cent effectiveness in performance. Performance of SHGs was found to be comparatively good in terms of 'regularity of SHG meetings' (80.97), 'knowledge of farmers in vegetable / banana cultivation' (78.71), group cohesiveness (76.57) and attendance in SHG meetings (75.93). Majority of the members of the SHGs were found to have a clear idea about various SHG activities with indices of 73.21. Maintenance of farm records and repayment of loan were with low indices of 62.25 and 67.5 respectively found to be comparatively poor in performance.

The results indicated that the performance of SHGs of VFPCCK is good in terms of most of the indicators. Regularity of SHG meetings was found very good may be because it was mandatory for them to conduct SHG meetings in every month. The SHG members perceived that they got good technical support from VFPCCK for cultivation of vegetable and banana and this might be the reason for higher indices 'knowledge in vegetable and banana cultivation' Group cohesiveness may be the results of regularity of meetings. Attendance in SHG meeting was good, which might have given them clear idea about the SHG activities. However, improvement is required in the case of maintenance of farm records and repayment of loan, as evidenced by comparatively low indices. The documentation of minute's book made mandatory in order to guide for future planning of the SHGs.

#### 4.2.2. Performance of service support of VFPCCK

VFPCCK provides service to farmers for vegetable and banana cultivation, through SHGs. They provide support services such as marketing facilities, credit support, technical support, financial support and input supply, performance of which are presented in table 5.

**Table 5.** Performance indices of the service support indicators of VFPCCK.

Sl.No.	Services	Performance index
1	Increased marketing facility	89.5
2	Increased accessibility to credit	79.30
3	Increased input supply	76.62
4	Increased technical support	75.11
5	Increased financial support	68.33
Overall performance index = 75.09		

A quick view of Table 5 reveals that the performance index of service support from VFPCCK was found to be 75.09 showing 75.09 performance. High performance index was registered for 'increased marketing facility' (89.50) followed by 'accessibility to credit' (79.30). Further, the performance of VFPCCK was seen good in items of increased input supply followed by increased technical support. The performance of financial support was found to be comparatively less with an index of 68.33.

The results revealed that VFPCCK, which organized the SKSs for different geographical areas provided very good marketing facility. This facility of VFPCCK was perceived to be the one that prevents exploitation of middle men between trade, in turn resulting in fetching farmers produces. Besides, the support of VFPCCK in credit access, input supply and technology transfer was also good. However, in the case of financial support provided by VFPCCK, improvement was required. At present, the organization could provide financial support only to selected beneficiaries due to shortage of funds.

### 4.2.3. Change in adoption of technologies by farmers

Adoption of scientific agricultural technologies is a major requisite for improved agricultural production and development of the farming sector. VFPCCK is supposed to provide coaching support to farmers for the increased technology adoption in vegetable and fruit cultivation. The changes that occurred in the adoption of technologies in vegetable and banana cultivation by farmer, after joining the SHGs of VFPCCK are discussed below.

#### 4.2.3.1. Change in adoption of technologies by farmers in Vegetable cultivation

The percentage of farmers who changed from a level of adoption, to the other on different technologies in vegetable cultivation, after joining VFPCCK is presented in Table 6.

**Table 6.** Changes in adoption from non- adoption to full adoption in vegetable cultivation

Sl. No.	Agricultural technologies	% of farmers who changed from					
		N to N	N to P	N to F	P to P	P to F	F to F
1	Soil testing	53.12	8.30	13.54	5.20	18.00	0.00
2	Seed treatment	14.58	15.62	22.91	15.00	31.00	1.00
3	Thinning and gap filling	12.50	10.41	2.03	38.50	35.54	1.00
4	Weed management	5.20	2.03	3.12	31.00	54.00	4.20
5	Manuring	4.10	1.04	3.12	14.00	71.00	7.30
6	Soil amelioration/treatment	17.70	4.40	7.20	25.00	41.00	5.20
7	Watering	5.20	0.00	2.00	27.00	57.00	8.30

8	Use of insecticide/ fungicide	7.29	1.04	3.12	17.00	64.00	5.20
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N- Non adoption, P- Partial adoption, F- Full adoption

Table 6 reveals that after joining VFPCCK majority of the farmers changed their adoption of technologies from partial adoption to full adoption. Except in the case of soil testing, majority of farmers fall in this category. The manuring 71 per cent registered highest change among the technologies followed by the use of insecticides /fungicides (64 %). Watering (57 %) and weed management (54 %) also registered more than 50 percent farmers also changes from partial adoption to full adoption. However, the technology which registered highest number of farmers changed from non adoption to full adoption was seed treatment (22.9 %). The least adopted practice as mentioned earlier was soil testing. Soil testing involved a number of other experts and as such the results of samples were usually delayed. This forced farmers to develop negative attitude on adopting this practice.

Altogether, the VFPCCK farmers have demonstrated good adoption of scientific agricultural technologies after joining in VFPCCK. The adoption of practices such as manuring, use of insecticide/ fungicide and seed treatment had shown real positive change. It was also noted that the farmers were confident that the practices were useful and important in transforming vegetable production enterprises. Besides, new technologies had been developed by VFPCCK through PTD with active involvement of farmers. This might have contributed to the high rate of technology adoption.

#### 4.2.3.2. Changes in adoption of technologies by farmers in Banana cultivation

Percentage of farmers who changed from one level to their level of adoption on different technologies in banana cultivation after joining VFPCCK is presented in Table

7.



**Table 7.** Changes in adoption from non- adoption to full adoption in banana cultivation

Sl. No.	Agricultural practices	% of farmers who changed from					
		N to N	N to P	N to F	P to P	P to F	F to F
1	Seed treatment (Chlorpyriphos @ 2.5 ml/l for 20mts)	22.00	42.00	36.00	0.00	0.00	0.00
2	Pest management	12.50	0.00	4.16	10.40	55.20	16.70
3	Disease management	13.00	1.00	6.30	24.00	46.00	11.00
4	Nutrient management (NPK - 190:115:300g/plant)	13.00	1.00	6.30	24.00	46.00	11.00
5	Soil treatment(lime at the rate of 500g to 1 kg)	55.00	3.10	5.20	14.00	34.00	2.10
6	Manuring (smearred with cow dung solution)	13.00	6.30	7.30	24.00	43.00	7.30
7	Soil testing	13.00	3.10	7.30	24.00	43.00	4.20

Results in Table 7, indicates that after the joining VFPCCK majority of the farmers changed with respect to most of the agricultural technologies in banana cultivation. The practice seed treatment by using chlorpyriphos @ 2.5 ml/l for 20mts registered very positive change in its adoption by farmers. Except in the case of soil testing, majority of farmers fall in this category. The VFPCCK farmers have demonstrated good adoption of scientific agricultural technologies after joining in VFPCCK. The adoption of practices such as seed treatment, nutrient management, manuring and use of insecticide/ fungicide had shown real positive change. It was also noted that the farmers were confident that the practices were useful and important in transforming vegetable production enterprises. Besides, new technologies had been developed by

VFPCCK through PTD with active involvement of farmers. This might have contributed to the high rate of technology adoption.

#### 4.2.4. Perceived impact of VFPCCK

As mentioned earlier many services are provided by VFPCCK for overall support of banana and vegetable farmers. The outcomes of these services were measured in terms of the perceived socio-economic empowerment brought about by VFPCCK. The results are highlighted in Table 8.

**Table 8.** Perceived socio-economic empowerment of farmer by VFPCCK.

Sl. No.	Parameters	Empowerment index
1	Increased in income from agriculture	71.52
2	Increased in social participation	69.77
3	Reduced indebtedness	65.27
4	Increased house hold assets	61.80
5	Increased in savings	33.65
Overall Empowerment Index		59.98

A view of Table 8 shows that the overall empowerment index was 59.98, which means that there was nearly 60% effectiveness in empowering the farmers. The socio-economic empowerment was comparatively high in the case of 'increased income from agriculture' with an index of 71.52 followed by 'increased social participation' (69.77). The inclines of reduced indebtedness and increased house hold assets were 65.27 and 61.80 respectively.

These results show that the farmers are getting good support from VFPCCK for large scale agricultural production and better market price resulting in increased agricultural income & reduced indebtedness. Social participation also was increased by more

participation in SHG, SKS, activities of VFPCCK, farmers club, krishibhavan, and co-operative society. Purchasing of the house hold assets had also increased because of high income from agriculture. However, the results make it clear that the impact of VFPCCK on savings was comparatively very less with an empowerment index of 33.65 only. It was found in the study that majority of the farmers were with a savings of less than 10000/- only. This points the finger to the need of creating awareness among the farmers about the importance of savings as well as the necessity for motivating them for developing thrift habits.

#### 4.3. Coaching support from Assistant Managers

The present study analyzed the coaching support of Assistant managers to farmers, envisaged by VFPCCK for the development of Self Help Groups, welfare of farmers and increased in vegetable and fruit production. The results are depicted in Table9.

**Table 9.** Performance indices of the coaching support activities of Assistant Manager as perceived by farmers.

Sl. No.	Areas of support	Index	Rank
1	Assist for arranging loan for farmers for agricultural purpose and guides in repayment	82.03	1
2	Identified problems faced by the farmers and give remedial measures	79.16	2
3	Facilitating development of Self Help Group	78.90	3
4	Need based training	76.27	4
5	Assistance of SHGs to source the seed and other input requirement	76.04	5
6	Providing information for effective group action	74.47	6
7	Attending and guiding SHG meetings	61.71	7
8	Conduct on farm trials, demonstrations and its	63.28	8

	supervision		
9	Taking 'lead role' in the functioning of the SHG and to give improved technology about scientific cultivation	69.27	9
10	Assistance in arranging crop insurance to farmers	69.01	10
11	Identifying need for campaigns, study tours and organizing	71.35	11
12	Assisting to maintain farm records	60.41	12
<b>Overall performance index</b>		<b>72.23</b>	

As evident from Table 9, the performance index of the coaching support to farmers by Assistant Managers was observed to be 72.23, which means 72.23 percent performance rating after coaching support. Five out of the 12 activities secured indices above 75, showing more than 75 percent performance. Minimum support was provided by assistance managers to farmers for arranging loans and further guidance on repayment with an index of 82.03. Higher indices and thereby higher performance were also observed for coaching support activities such as problem identification and solving (79.16) development of SHGs (78.90) providing need based training (76.27) and sourcing of inputs (76.04). The least support from the Assistant managers was assistance in maintain farm records evident from a comparatively low index of 60.41.

The results pointed out that the Assistant Managers played a facilitative role in the upliftment of the farmers through day to day interventions. However their support for maintenance of farm records needs to be improved further. The documentation of minute's book should be enhanced in order to guide in the future planning and growth of the SHGs.

### **Perception of farmers about the functioning of VFPCCK**

While analyzing the coaching support provided to farmer by Assistant Managers, the perception of farmers about the functioning of the VFPCCK as well as the role perception and role performance of Assistant Managers were also assessed, the results of which are discussed below.

Perception of farmers about the functioning of the VFPCCK in terms of its services such as cultivation of fruits and vegetables, extension support, improving rural economy, information support and marketing of produce was analyzed and results are furnished in table 9.

**Table 10.** Distribution of farmers based on their perception about the functioning of VFPCCK

Sl.No.	Statements	Index
1	It is after the introduction of VFPCCK, involvement of farmers in cultivation of fruit and vegetable has increased	88.54
2	VFPCCK improved the bargaining power of farmers through better access with markets and traders	86.45
3	During market glut situations, VFPCCK support better price for the vegetables and fruits	84.63
4	The risk of pest and disease has been reduced due to the effective service of VFPCCK	80.98
5	By the introduction of VFPCCK, there has been an upliftment of rural economy	78.64
6	VFPCCK set up is a good office - less extension system implemented in Kerala	76.04
7	VFPCCK disseminates information related to various schemes	71.87
8	VFPCCK involves farmers in their planning process	70.05
9	After the introduction of VFPCCK, farmers are participating scientific management in their field	67.70
10	Adoption of improved technology increased due to VFPCCK	67.44
11	VFPCCK paved way for reducing the cost of cultivation to a great extent	65.88

12	Production of banana and vegetable would increase, even if the VFPCCK is not established in kerala	62.23
13	VFPCCK ensures availability of relevant technology to farmers	55.72

**Composite index=73.39**

Table 10 indicates that after the introduction of VFPCCK farmer involvement in vegetable and fruit cultivation was increased with index of 88.54, improved bargaining power of farmers (86.45), price stabilization for fruits and vegetables (84.63), the risk of pests and diseases was reduced due to effective services of VFPCCK (80.98) and upliftment of rural economies ( 78.64). Functions with low index value with 55.72 VFPCCK ensures availability of relevant technology to farmers.

The results clear that farmers are regarded the VFPCCK as a source of service which had long term benefits. The VFPCCK aided in improving cultivation of fruits and vegetables which fetched better market prices and improved income levels.

### **Role perception and role performance of Assistant Managers**

Role perception and role performance of Assistant Managers with regards to their duties and responsibilities in VFPCCK were studied as part of the study. Role perception explains the importance assigned by the Assistant Managers to each role and role performance depicts their performance of each role, as perceived by them. The results in this regard are furnished in Table 11.

**Table 11.** Indices of role perception and role performance as Assistant Managers

Sl. No.	Statements	Perception Index	Performance index
1	Facilitate the development of Self Help Groups	97.24	87.58
2	Ensure regular field centre meetings and general body meetings	93.79	89.65

3	Facilitate on-farm trials and demonstrations	91.72	84.13
4	Identify farmer training needs and organize it	91.65	86.20
5	Collection of details regarding the area of cultivation and production different crops	91.03	82.06
6	Facilitate Field Center assessment, planning exercises and documentation of FC action plan	89.65	84.82
7	Facilitate the PTD process with SHGs	88.96	77.24
8	Identify the needs for campaigns , study tours etc and organize it	88.27	81.37
9	Arranging loans for farmers for agricultural purpose	86.20	89.65
10	Assist SHGs to source the seed and other input requirements	85.29	91.03
11	Provide management support and on - the - job training of FC officials	81.37	73.79
12	Arranging crop insurance to farmers	80.00	77.24
13	Assist farmers to maintain farm records	78.62	63.44

### Composite indices-84.82

Table 11 shows majority of the roles are perceived to be important by Assistant Managers with indices of more than 80. Of these, facilitation for the development of SHGs was perceived to be the major role with an index of 97.24 followed by ensuring regular field centre meetings and general body meetings (index 93.79), identifying and organizing farmer training needs 91.65 followed by Facilitating on-farm trials and demonstrations 91.72 were also perceived as the important roles. Among the roles less importance was assigned Assistant Managers to roles such as assisting the farmers in maintaining farm records (index 78.62) and arranging crop insurance to farmers (80.00).

In the role performance side arranging agriculture loans, ensuring regular field center meeting and general body meetings, facilitation of development of SHGs and identification of farmer training needs was performed better than others with performance indices 88.65, 89.65, 87.58, 86.20 respectively. The performance was also found very less in maintenance of farm records. Record keeping among farmers should be promoted to enable proper planning and forecasting of their cultivation activities.

A close look at Table 11 further makes it clear that the performance indices varying in accordance with perception indices. It means that when a role is perceived as important its performance also get increased. i.e. a role perceived as important is performed better.

#### **4.4. Motivational practices in VFPCCK**

Motivational practices in VFPCCK at the grass root level consists of farmer motivational practices and employee (Assistant Manager) motivational practices.

##### **4.4.1. Farmer motivational practices in VFPCCK**

There were some awards instituted by VFPCCK to farmers for good performance in vegetable and fruit production and related activities. They are listed in Table 12.

**Table 12.** List of awards given by VFPCCK to the farmers

<b>Sl. No.</b>	<b>Awards</b>
State level	Best fruit and vegetable farmer
District level	Best fruit and vegetable farmer
	Best PTD farmer
SKS level	Best vegetable farmer
	Best mixed farmer
	Farmer who produced vegetables and fruit in bulk quantity in their SKS



VFPCCK gives awards at state level, district level and SKS level. Awards are given annually. There was only one award at the state level VIZ Best fruit and vegetable farmer. The two awards at the district level were Best fruit and vegetable farmer and Best PTD farmer. There were three awards to farmers at SKS level Awards were given based on the performance of farmers measured on certain criterion. The performances of farmers were evaluated by a team of District Managers and Assistant Managers of VFPCCK.

Farmers opinion about the efficiency of farmers recognition activities prevailing in the organization is presented in Table 13.

**Table 13. Distribution of farmers based on their perception about the performance of rewards and recognition activities.**

Item	Percentage of farmers rated as				
	Excellent	Good	Average	Poor	Very poor
Perception about the performance of rewards and recognition activities in VFPCCK	1.00	15.62	35.16	52.20	0

Tables 13 makes it clear that the performance of farmer recognition activities was perceived to be poor by majority (52.20%) of farmers. Only 15 per cent of them perceived it to be good. It may be because the VFPCCK farmers who were adopting scientific agricultural practices and doing cultivation in an organized manner aspire more for recognition. Unfortunately the numbers of awards provided by VFPCCK were limited, which might have caused in rating the farmer recognition activities in VFPCCK as poor.

#### **4.4.2. Performance of employee motivational practices in VFPCCK**

For improved performance of any organization the employees should be motivated. The employee motivational practices in VFPCCK was evaluated taking into account the promotional opportunities in the organization, the employee (Assistant Managers) recognition activities/rewards, training climate in the organization and the effectiveness of performance appraisal. The findings in these aspects are presented in Table 14.

**Table 14.** Performance indices of employee motivational practices in VFPCCK.

Sl. No.	Motivational practices	Index	Rank
1	Performance appraisal	70.68	1
2	Training climate	65.80	2
3	Recognition	55.45	3
4	Promotional opportunity	53.16	4

Composite index = 68.67

Table 14 reveals that the employee motivational practices in VFPCCK secured a performance index of 68.67, which means that there was around 69 per cent performance rating for the item. In that performance appraisal of Assistant Managers was done better as evidenced by higher index 70.68, followed by the better training climate in the organization (index of 65.80).

The results pointed out that the VFPCCK had invested much for conducting performance appraisal at regular intervals. Trainings would also be given to Assistant Managers by utilizing experts in different fields as and when need. However, recognition of good performance of Assistant Managers and their promotional opportunities in VFPCCK was found to be less with indices 55.45 and 53.16 respectively. In these areas the VFPCCK has to go further by giving promotions, incentives, awards and later transfer to desirable positions for motivating the employees and their by generating better results.

#### **4.4.3. Job satisfaction of Assistant Managers**

Employees motivation and satisfaction are always critical to high productivity of an organization. The motivation of the employees receive would reflect in their job satisfaction. The job satisfaction levels of Assistant Managers of VFPCCK on various indicators are presented in Table 15.

**Table 15.** Job satisfaction indices of Assistant Managers on selected indicators

Sl. No.	Indicators	Index	Rank
1	Recognition & respect by farmers	80.68	1
2	Nature of work	80.00	2
3	Freedom for flexible work	78.62	3
4	Help , guidance and encouragement from the superiors	73.79	4
5	Working facilities	73.10	5
6	Present salary	71.72	6
7	Communication infrastructure to disseminate agrl. Information	71.72	6
8	Scope to prove your merit and excellence	71.72	6
9	Physical facilities	68.96	7
10	Work load	66.20	8
11	Opportunity for future growth	62.75	9
12	Promotional policy	61.37	10
13	Job security	60.68	11
<b>Overall Job satisfaction index = 70.45</b>			

Table 15 shows that recognition and respect by the farmers was the most satisfying part of the job of Assistant Managers with an index of 80.68, which means that there was 80.68 % satisfaction rating on this indicator. Nature of work of Assistant Managers and their freedom for flexible work were also comparatively more satisfying with indices 80.00 and 78.62 respectively. Though not high, Assistant Managers were satisfied to some extent with the guidance and encouragement of

superiors, working facilities, present salary and the communication infrastructure to disseminate agricultural information. They were least satisfied with regard to job security (index of 60.68) followed by promotional policy (index of 61.37) and opportunity for further growth (index of 62.75). The VFPCCK earlier was a European economic commission project and earlier KHDP, which was years back about to be wound up, forever. Then staff experienced the job security problem. Even after the formation of the council (VFPCCK), the employees had a fear of job insecurity. Higher work load and lack sufficient physical facilities were also matter of some concerned with indices 66.20 and 68.96. Overall, the satisfaction was found to be 70.45 showing 70.45 per cent satisfaction rating of the job of Assistant Managers. It can be inferred from the above results that the Assistant Managers were satisfied with their present job. They derive most of their satisfaction from the respect and recognition received from farmers as well as the nature and freedom of their work.

On another hand hindrances related, job security, opportunity for future growth and promotional opportunities were adversely affecting their job satisfaction. These are essential as they determine the employees' career growth and development.

#### **4.5. Case documentation of a model *Swasraya Karshaka Samithi* (SKS)**

As part of their study, a detailed case documentation of model SKS was done, with an inbuilt SWOC analysis for the purpose. *Aanappara Swasraya Karshaka Samithi* was selected as that was the best SKS functioning in Ernakulam, Thrissur and Palakkad districts, as per the records of VFPCCK. *Aanappara* SKS was located at *Aanappara* near Chalakudy of Thrissur District of Kerala. This SKS consisted of 15 SHGs, with a total membership of 273 member farmers. The SKS has an executive committee consisting of 15 members. The 15 marketing master farmers of all the 15 SHGs under this SKS form the executive committee. From the executive committee, a president, vice president and a treasurer elected. The president of the *Aanappara* SKS was Sri. Krishnankutty.

The farmer markets of VFPCCK are a unique marketing system developed and established to ensure the farmers an enhanced and sustained income. The *Swasraya Karshaka Samithis* are farmer markets for the farmers, by the farmers, and of the farmers. The focus of VFPCCK is to empower and facilitate the farmers to take more

effective decisions with regard to the marketing of their produce. In *Aanappara* SKS, 15 SHGs numbering to 273 farmers bulk their produce at a common point and trade their produces collectively. This worked wonders for the VFPCCK farmers of this SKS. The SKS provides adequate infrastructure facilities to these bulking points. In addition to better prices, increased bargaining power and transparency in transactions, the farmers also enjoy the benefits of reduced transportation and handling costs, proper grading and handling, accurate weighing and timely payment. More importantly the farmers save the time and efforts that they would be spending in doing these activities.

However, the SKS faced teething in the initial stages. But due to collective efforts, it could manage all the problems and bottle necks. The accounting system was standardized, monthly auditing by a chartered accountant was enforced and the lacunas in the system were cleared so as to ensure transparency. The market was provided a legal status by registering as a charitable nonprofit making society. The bye-law was developed and followed in the farmer markets as envisaged by VFPCCK. The SKS reduced the supply chain resulting in extraction of the maximum value for the produce. The producers' share of consumer rupee in this SKS was well above 80 per cent which is a landmark in the marketing scenario prevailing for perishables.

VFPCCK provided all the basic support for the functioning of this SKS except direct financial support. The samithi tries to equip the farmers manage the marketing of their produce by themselves so that they can stand on their own. Tangible infrastructure support in the form of mechanical and electronic platform balance, office furniture, account books, computers and accessories for computerization of accounts, telephone, crates for better post harvest handling, land and a permanent building were provided to this SKS by VFPCCK. Intangible supports include managerial trainings on marketing, accounting, conflict management, leadership skills etc, daily market price information and price analysis for better marketing decisions, better post harvest handling techniques and constant support in facilitating smooth working of the concept in a transparent manner. Through co-operative efforts of the members, the SKS could provide farm fresh vegetables to the consumers directly from the producers at moderate prices. Thus a direct link was established in the supply chain. During the past years, the SKS has undertaken market intervention during market price hike and festive occasions like Onam.

Being a model SKS, a SWOC analysis of the samithi was done with the help of all the stakeholders, the findings of which are discussed below.

**Table 16. Strengths of Aanappara SKS**

Sl.No.	Strengths	Rank
1	Active Self Help Groups under the SKS	1
2	Farmers are involved in commercial cultivation	2
3	Avoiding middle men between the trade	3
4	Increased bargaining power and transparency in transactions	4
5	Accurate weighing and timely payment, the farmers also enjoy the benefits of reduced transportation and handling costs, proper grading and handling.	5
6	SKS can fix better price for goods	6
7	Getting good demand of the product with tie up with traders	7
8	The accounting system was standardized, monthly auditing by a chartered accountant to ensure transparency	8
9	Positive attitude among farmers	9

As evidenced by Table 18, the major strength of *Aanappara SKK* was the presence of active SHGs under it. Another importance strength was the presence of farmers involved in commercial cultivation, which secured second rank. The third ranked strength was the exclusion of the middle man from trade followed by increased bargaining power and transparency in transaction. Thus a look at the strength points clearly that the SKS provides adequate marketing support for remunerative cultivation of banana and vegetable in co-operative and transparent manner. The strengths brings in to lime light the reasons for the success of their model.

#### **Weakness of the SKS**

As mentioned earlier, the *Aanapara SKS* in a model SKS which was functioning ideally and ranked as the best SKS in the district of Thrissur, Ernakulam and

Palakkad. Hence the stakeholders of these SKS could not identify more weakness. The only major weakness of the SKS perceived by them was the lack of storage facilities. Actually this was a storage limitation of SKS which prevented them from storing the commodity during the period of pre glut there by avoiding distress sale.

**Table 17. Opportunities of the SKS**

Sl. No.	Opportunities	Rank
1	Readily available markets able to absorb the produce	1
2	Networking for bulk sale of produce	2
3	Value addition processes for further growth	3
4	Resorting to retail marketing of produce	4
5	Export opportunities	5
6	Need of farm fresh vegetables by consumer at moderate prices	6

Table 19 shows that many opportunities are there in front of *Aanappara* SKS for its further growth and development. The readily available markets in and around, which can absorb large quantity of produces was ranked first as the opportunity. Possible networking for bulk sale of produces, possibility value addition of the produces and export opportunities were some of the opportunities the SKS count rank of.

**Table 18. Challenges of the SKS**

Sl.No.	Challenges	Rank
1	Price fluctuation in market	1
2	Natural calamities	2

Though *Aanapara* SKS had many strength and opportunities in front with very limited weakness, it faced challenges like price fluctuation in market and natural

calamities, as faced by any farming activity. These need to be addressed through measures like providing improved storage facility and better crop insurance.

#### 4.6. Constraints analysis of VFPCCK

Constraints of VFPCCK were done in terms of the constraints faced by the farmer and constraints of Assistant Managers of VFPCCK.

##### 4.6.1. Constraints of farmers

Constraints faced by the farmers of VFPCCK in undertaking vegetable and banana cultivation and related activities for remunerative cultivation are presented in table 16.

**Table 19. Constraints of farmers**

Sl. No.	Constraints	Rank
1	High Labour cost	1
2	High price in fertilizer	2
3	Less compensation under crop insurance	3
4	Crop damage due to the incidence of pest and disease and due to seasonal variation	4
5	Lack of storage facilities at the field center.	5
6	Lack of working capital at the field center	6
7	No price differentiation in the market between organic and inorganic vegetables	7
8	Strength and unity of merchants	8

Table 21 as can be seen from high labour cost was the main constraint faced by the farmer followed by high price of fertilizer and less compensation under crop insurance. It is true that in the state of Kerala where VFPCCK is functioning, the labour cost (wage rate) is high as compared to other states in India. Similarly the price of



fertilizer is getting on increased day by day and the government is trying to step back from providing fertilizer subsidies. Further the compensation for crop losses under various crop Insurance scheme seemed to nominal. These constraints coupled together trouble the farmers. Crop damage due to incidences of pest and diseases, lack of storage facilities and lack of working capital at the field centre were the other important constraints. It is therefore clear that the farmers were faced with constraints that limit further growth of their enterprises.

#### 4.6.1. Constraints of Assistant Managers

Constraints faced by the Assistant Managers in their routine activities of CFPCK and performing their job are presented in table 22.

**Table 20.** Constraints of Assistant Managers of VFPCCK

Sl.No.	Constraints	Rank
1	Lack of good promotional opportunity	1
2	Increase in the number of sites (operational limits)	2
3	Lack of supporting staff	3
4	More clerical work	4
5	Lack of conveyance facilities	5
6	Less salary	6
7	No residential facility provided by VFPCCK	7

It can be observed from Table 22, that lack of good promotional opportunities was the most important constraint faced by the Assistant Managers of VFPCCK followed by increased number of sites operated. It is perceived that the promotional opportunity is very limited in VFPCCK. The Assistant Managers had to continue as Assistant Managers for years without any promotion. Further, instead of one SKS and SHGs under it, the Assistant Managers had to supervise more numbers resulting in high

work load. These coupled with lack of supporting staff and more clerical work which was ranked as the third and fourth constraints of Assistant Managers respectively may reduce the effective functioning of VFPCCK.

It is therefore inferred that the employees were constrained in light of lack promotion and increased number of sites operated. This could be the major cause why some VFPCCK activities lagged behind. The employees require conducive working environment that motivates their day to day needs.

#### **4.7. Policy measures to improve the work efficiency of VFPCCK**

The present study revealed good performance of VFPCCK in providing coaching support and other logistics to the farmers, there by empowering them socially and economically but there is scope for lot of improvement. Some lapses and lacunae coupled be noticed in the actively and services of VFPCCK.

The following are the strategies suggested by the researcher for the improving the work efficiency of VFPCCK. These suggestions are based on the analysis of data collected from the experts, Assistant Managers and farmers, and the observation made by the researcher himself during the course of the study.

##### **1. Proper storage and processing facilities for the produce**

Even amidst the better marketing infrastructure provided by VFPCCK through SKSs, the farmer at times faces the challenges of price fluctuation. This becomes worse during harvesting season. This can be met only by providing adequate storage facilities at SKS level.

##### **2. Measures to improve farmer and group recognition based on performance**

As found out in the study, the farmers were not much satisfied with the farmer recognition practices in VFPCCK. This was because of the higher aspiration level of farmers coupled with lesser number of farmer awards. Hence the awards/ recognition have to be streamlined based on systematic performance appraisal and be made available to all the deserving farmers, to act as an impetus for developing a healthy competitive spirit among themselves.

##### **3. Flow of funding from Govt. as well as other external agencies**

At present, the financial support provided to farmers by VFPCCK seemed to be limited. Only a very limited number of farmers got the benefits. This was because of the limitation of funds, to tackle which more funds from government including from external agencies as done earlier may have to be ensured.

#### 4. Risk management incentives for farmers

The farmers may be given risk management incentives, as they are dealing farming, which is gambling with nature. Further the price risks involved is high.

#### 5. Ensuring adequate staff to support Assistant Managers.

The inadequacy of supporting staff at Assistant Managers level constraints effective performance at grass root level, especially amidst the high work load of Assistant Managers. Providing at least one supporting staff is the way out.

#### 6. Re-defining areas of operation for Assistant Managers for enhancing efficiency

As revealed by the study, majority of Assistant Managers are burdened with high work load. Hence the jurisdiction is to be redefined and strictly followed. One SKS and around 25 SHGs under it would be the ideal unit for effective performance.

#### 7. Promotional policy based on performance appraisal

The promotional opportunity of Assistant Managers in VFPCCK is very limited. So the organization should have a promotional policy that motivate the Assistant Managers to work hard and perform better.

#### 8. Utilization of ICT support for market information

ICT can be effectively utilized for providing network of market and other information. Thus all the SKS could be hubbed together.



*Summary and conclusion*

## V. SUMMARY AND CONCLUSION

Vegetable and Fruit Promotion Council, Keralam (VFPCCK) was established in the state to bring many fold improvements in the field production and marketing of fruits and vegetables employing the farmer participatory approach through SHGs. The SHGs were the back bone of VFPCCK. SHGs are groups of farmers with identified common objectives, tasks, group identities and neighbourhoods. The council was moulding the SHGs as the basic level institutional units for introducing innovative intervention in horticulture. VFPCCK had a different approach in extension management in comparison to the traditional extension system mainly followed by State Department of Agriculture. It had its unique and own management approach with a participatory and intimate style.

The research programme was designed to study the performance of the Self Help Groups (SHGs) of the VFPCCK with a view to suggest measures for improvement of the work efficiency. The main objective was to study the managing / coaching for performance improvement of SHG farmers. The study aimed to delineate the reward and recognition activities prevailing in the Organisation. It was also envisaged to conduct a detailed case documentation with a built in SWOC analysis on a model *Swasraya Karshaka Samithi* (SKS). Finally, the study aimed to suggest suitable policy measures for improvement of the work efficiency of VFPCCK.

The study was conducted in three districts of Kerala viz., Thrissur, Palakkad and Ernakulam. The districts were purposively selected due to time constraints and physical proximity. There were two categories of respondents viz. farmers of SHGs under VFPCCK and Assistant Managers of the VFPCCK. All the Assistant Managers of the three selected districts form the sample size in this category. Thus a total of 29 Assistant Managers comprising, eight Assistant Managers from Thrissur, 11 from Palakkad and ten from Ernakulam were selected as the sample. For selecting the farmers of SHGs under VFPCCK, the SHGs in the selected three districts were categorized according to their performance (based on the records available at the three offices of the District Managers of VFPCCK) as Very good, Good, Average and Poor. From a district one SHG in each category was selected constituting four SHGs per district and a total of 12 SHGs for the study.

From each of the selected 12 SHGs of the three districts, five beneficiary farmers were randomly selected to form 60 farmers. i.e. 20 farmers from each district. In addition, all the 36 master farmers (there were three master farmers in an SHG) of the selected SHGs were also selected. Thus a total of 96 farmers (36 master farmers and 60 beneficiary farmers) constituted the sample in the farmer category. Data were collected using pre tested structured interview schedules.

### **Summary of the findings**

The important findings of the study are:

1. Out of the 12 SHGs studied, majority (64.58%) of the farmers were in the middle aged group. Study found out high participation of middle and old age groups were continuing in the field of agriculture.
2. Majority (67.74%) of the farmers were in the medium income groups. Majority of them could reach the middle income group, may be because of the support they get from VFPCCK for banana and vegetable cultivation.
3. Majority (92.7 %) of the farmers were cultivating in an area more than one acre. It perceived that that VFPCCK giving necessary technical advice, marketing support and financial support of the cultivation of vegetable and banana.
4. Majority (63.45%) of the VFPCCK farmers were having high school or higher secondary level of education. Kerala being a state having 93.9 per cent literacy (Census of India, 2011), it is logical that no illiterate could be found among the VFPCCK farmers.
5. Majority (77.08 %) of the VFPCCK farmers were having more than 10 years experience.
6. Majority (89.6 %) of the farmers joined the SHGs between the years 2001-2010. *This indicates the augmented awareness and positive attitude of farmers towards VFPCCK activities.*
7. Majority (84.34%) of the farmers joined in SKS within two years of joining SHGs. SKSs provide group marketing facilities giving better price to commodities by reducing transportation charge and avoiding middle men. This might have prompted the farmers to join SKSs as early as possible.

8. Majority (63.54 %) of the farmers were in the medium agricultural income group. It is found that the results show a comparatively better position of VFPCCK farmers on agricultural income. This might be due to higher area under cultivation, management practices, improved technology adoption and marketing support.
9. Majority (50 %) of the SHG farmers had low savings. It is due to the higher expenditure vis-a-vis the income.
10. Majority of the farmers took loan from credit agencies for large scale agricultural production. Their accessibility to credit had been increased because of the efforts of VFPCCK.
11. Majority (45.83%) of the VFPCCK farmers fall in the medium category with regard to house hold assets. This in accordance with their income, where in also fall in the medium group.
12. The social participation of majority of the VFPCCK farmers was high. Social participation implies wider contact with people and more communication with fellow farmers. This would have exposed them to new developments in different fields that might have acted as a motivator towards improved performance.
13. Majority (68.95%) of the Assistant Managers were from the stream of Agriculture.
14. Majority (72.42 %) of the Assistant Managers were having more than 5 years of experience.
15. Majority of Assistant Managers had less than 3 years of experience in agricultural extension organization other than VFPCCK. Once graduates get a good job in agricultural extension organizations other than VFPCCK they do not come to VFPCCK where the job security is perceived to be comparatively less.
16. Majority (51.72%) Assistant Managers were having two SKSs under control, while seven Assistant Managers had to supervise and control 3-4 SKSs.
17. Regularity of SHG meetings was found very good may be because it is mandatory for them to conduct SHG meetings in every month. The SHG members perceived that they got good technical support from VFPCCK for cultivation of vegetable and banana. And this might be the reason for higher indices 'knowledge in vegetable and banana cultivation'. Group cohesiveness

and Attendance in SHG meeting was found good, which might have given them clear idea about the SHG activities. However, improvement is required in the case of maintenance of farm records and repayment of loan, as evidenced by comparatively low indices.

18. VFPCCK, by organizing SKSs for different geographical areas, provided very good marketing facility. Besides, the support of VFPCCK in credit access, input supply and technology transfer was also found good. However, in the case of financial support provided by VFPCCK, improvement was required.
19. VFPCCK farmers have demonstrated good adoption of scientific agricultural technologies after joining in VFPCCK. The adoption of practices such as manuring, nutrient management, use of insecticide/ fungicide and seed treatment had shown real positive change.
20. Farmer are getting good support from VFPCCK for large scale agricultural production and better market price resulting in increased agricultural income & reduced indebtedness. Social participation was also increased. Purchasing of the house hold assets had also increased because of high income from agriculture.
21. It was found in the study that majority of the farmers were with low savings.
22. Assistant Managers played a facilitative role in the upliftment of the farmers through day to day interventions. However their support for maintenance of farm records needs to be improved further.
23. When a role was perceived as important by the Assistant Managers, its performance also got increased. i.e. a role perceived as important is performed better.
24. The performance of farmer recognition activities was perceived to be poor by majority (52.20%) of farmers. Only 15 per cent of them perceived it to be good.
25. VFPCCK had invested much for conducting performance appraisal at regular intervals. Trainings would also be given to Assistant Managers by utilizing experts in different fields as and when need. However, recognition of good performance of Assistant Managers and their promotional opportunities in VFPCCK was found to be less.
26. Assistant Managers were satisfied with their present job. They derive most of their satisfaction from the respect and recognition received from farmers as



well as the nature and freedom of their work. Job insecurity, lack of opportunity for future growth and lack of promotional opportunities were adversely affecting their job satisfaction.

27. The SKS provides adequate marketing support for remunerative cultivation of banana and vegetable in co-operative and transparent manner.
28. The only major weakness of the model AnapparaSKS was the lack of storage facilities, which prevented them from storing the commodity during the period of pre glut thereby avoiding distress sale.
29. The readily available markets in and around, which can absorb large quantity of produces was ranked first as the opportunity. Possible networking for bulk sale of produces, possibility value addition of the produces and export opportunities were some of the opportunities the SKS.
30. SKS faced challenges like price fluctuation in market and natural calamities, as faced by any farming activity.
31. High labour cost was the main constraint faced by the farmer followed by high price of fertilizer and less compensation under crop insurance.
32. Employees were constrained with lack promotional opportunities and increased number of sites to be operated.

## Conclusion

The farmer markets of VFPCCK are a unique marketing system developed and established to ensure the farmers an enhanced and sustained income. The *Swasraya Karshaka Samithis* are farmer markets for the farmers, by the farmers, and of the farmers. The focus of VFPCCK is to empower and facilitate the farmers to take more effective decisions with regard to the marketing of their produce. It was found in the study that the performance of VFPCCK was good in terms of the performance of constituent SHGs, performance of service support, positive change in the adoption of technologies by farmers and perceived impact of VFPCCK by farmers. The performance was found to be very good in the marketing support provided to farmers, which was the real need of the hour as far as the farmers were concerned. This facility of VFPCCK was perceived to be the one that prevented exploitation of middle men between trades, in turn resulting in fetching good prices for farmer produces.

However, the organization could provide financial support only to selected beneficiaries due to shortage of funds. So efforts should be initiated to mobilize more funds. Further, irrespective of the increased annual income, the savings by farmers was found to be less. Hence, they need to be educated and motivated for developing thrift habits, which is vital in the context of consumer culture of Keralites. Though provided with technical and marketing support by the organization, the lesser number of young farmers in VFPCCK points to the need of motivating more number of new farmers to take up banana and vegetable cultivation and become beneficiaries of VFPCCK. The Assistant Managers, since burdened with more sites, SHGs and SKSs under control could not reach all the SHG farmers under SKS for their meetings, marketing and give necessary coaching support for agriculture production in a better way. So there should be streamlining on the work load and jurisdiction of Assistant Managers for increasing effectiveness. Such a reformation is essential in the reward and recognition activities also. The documentation and minutes book keeping by the SHGs was found to be comparatively poor, and this should be enhanced in order to guide in the future planning and growth of the SHGs. Last, but the most important lacuna perceived was the lack of storage facilities in SKSs, which need to be addressed for ensuring remunerative prices for the farmer products.

### **Policy measures to improve the work efficiency of VFPCCK**

*In the light of the present study, certain policy measures are suggested to improve the work efficiency of VFPCCK.*

1. Proper storage and processing facilities for the produce in each SKS
2. Measures to improve farmer and group recognition based on performance
3. Flow of funding from Government as well as other external agencies
4. Risk management incentives for farmers
5. Ensuring adequate staff to support Assistant Managers
6. Re-defining areas of operation for Assistant Managers for enhancing efficiency

7. Promotional policy based on performance appraisal
8. Utilization of ICT support for market information

### **Suggestions for Future Research**

The present study had been conducted only among the randomly selected Self Help Groups of VFPCCK of Palakkad, Thrissur and Ernakulam districts. The study area was limited to three districts due to time constraints. Hence similar studies need to be conducted covering other districts. In the present study, the impact was assessed based on the perception of the farmers, who are the beneficiaries of the programme. A detailed impact assessment of the programme in terms of various socio-economic development indicators could be done in detail. Similarly a comparison of good performing and badly performing SKS and SHGs could also be done. In the present study the case documentation of an ideal SKS had been done. Similar case documentation of badly performing SKS could also be done, so as to identify factors hindering their performance.



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16. **Farming Experience** : **Years**  
 a. Vegetable cultivation : **Years**  
 b. Banana cultivation : **Years**

**17. Educational status**

1. Illiterate                      2. Can read and write                      3. Primary school level  
 4. High school                      5. Plus Two/ PDC                      6. Degree and above

**18. Income from Agriculture (Rs.) Per Annum**

Sl No	Particulars	Amount
1	Banana	
	Vegetables	
1		
2		
3		
4		
	Others	
1		
2		

- a. How much your income has increased because of joining the SHG  
 (High / Medium / Low / No)

**19. Savings**

- a. Do you have savings? Yes / No  
 If yes. Specify the amount

- a. How much savings has been increased because of join SHG  
 (High / Medium / Low / No)

**20. Accessibility to credit**

- a. Have you taken loan from bank? Yes / No  
 If yes. specify the amount

- b. How far your accessibility to credit has increased because of joining the SHG  
 (High / Medium / Low / No)

**21. Indebtedness**

- a. Do you have a debt? Yes / No if yes, specify the amount:  
 b. How much your dept has reduced because of joining the SHG?  
 (High / Medium / Low / No)

**22. Acquisition of Assets**

**a. House hold assets**

Sl No.	Assets	Cost
1	TV	
2	Radio	

3	Furniture	
4	others	
5		
6		
7		

How much increase you could obtain in your assets after joining SHG  
(High / Medium / Low / No)

**b. Income generating Assets**

SI No.	Assets	Cost
1	Land	
2	Cattle	
3	Poultry	
4	Shop	
5	Machinery	
6	Others	

How much increase you could obtain in your assets after joining SHG  
(High / Medium / Low / No)

**23. 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 before / after joining SHG

**R- Regularly ST- sometime N- Never**

SI No	Organization	Member-M Office bearer-O	Frequency of participation in meetings/ activities		
			R	ST	N
1	Panchayath				
2	Co- operative society				
3	Krishibhavan				
4	Farmers club				
5	Youth club				
6	Socio-cultural organisation				
7	Politics				
	Others specify				

How far your social participation has increased after joining SHG  
(High / Medium / Low / No)



## 24. Adoption behavior in vegetable cultivation

Sl No	Agricultural practice	Present			Before		
		F	P	N	F	P	N
1	Soil testing						
2	Seed treatment						
3	Thinning and gap filling						
4	Weed management						
5	Manuring						
6	Soil amelioration/treatment						
7	Watering						
8	Use of insecticide/ fungicide						

**F – Full Adoption, P – Partial adoption, N – Non- adoption**

State the extent of increase in your adoption of scientific practices in vegetable  
(High / Medium / Low / No)

## 25. Adoption behavior in Banana cultivation

Sl No	Agricultural practice	Present			Before		
		F	P	N	F	P	N
1	Seed treatment (Chlorpyriphos @ 2.5 ml/l for 20mts)						
2	Manuring (smeared with cow dung solution)						
3	Nutrient management (NPK - 190:115:300g/plant)						
4	Soil treatment(lime at the rate of 500g to 1 kg)						
5	Soil testing						
6	Pest management						
7	Disease mangement						

**F – Full Adoption, P – Partial adoption, N – Non- adoption**

State the extent of increase in your adoption of scientific practices in banana  
(High / Medium / Low / No)

## 26. Coaching support from Assistant managers

**SA – Strongly Agree, A- Agree, DA – Disagree, SDA- Strongly Disagree**

Sl No	Statements	SA	A	DA	SDA
1	Assistant managers facilitate the development of Self Help Group				
2	AM identify need for campaigns, study tours and organize it				
3	AM conducting on farm trials, demonstrations and its supervision				
4	AM takes 'lead role' in the functioning of the SHG and to give improved technology about scientific				

	cultivation				
5	AM provide need based training				
6	AM assist for arranging loan for farmers for agricultural purpose and guides in repayment				
7	AM assist arranging crop insurance to farmers				
8	AM Identify problems faced by the farmers and give remedial measures				
9	AM regularly attend SHG meetings				
10	AM assist to maintain farm records				
11	AM try to get more and more information for effective group action				
12	AM assist SHGs to source the seed and other input requirement				

### 27. Performance of Self Help Groups

1. How often meetings are conducted in your SHG (Regularly / occasionally / sometime/ rare)
2. How often you attend SHG meeting (Regularly / occasionally / sometime/ rare)
3. Group cohesiveness in your SHG (Good / Average / Poor / Very poor)
4. How often you attend training (Regularly / occasionally / sometime/ rare)
5. Maintenance of minutes book by the SHG ( Pacca/ not perfect keeping records / Not keeping records)
6. Your repayment of loan (Systematic / Non - repayment / Irregular)
7. Your knowledge in vegetable / banana cultivation (excellent / Good / Average / Poor)
8. I have clear idea about the activities of the group (Strongly / Agree/ Disagree Strongly / Disagree)

### 28. Perception of farmers about the functioning of VFPCCK

SA – Strongly Agree, A- Agree, DA – Disagree, SDA- Strongly Disagree

Sl No	Statements	SA	A	DA	SDA
1	It is after the introduction of VFPCCK, involvement of farmers in cultivation of fruit and vegetable has increased				
2	VFPCCK set up is a good office - less extension system implemented in Kerala				
3	VFPCCK paved way for reducing the cost of cultivation to a great extent				
4	By the introduction of VFPCCK, there has been an upliftment of rural economy				
5	Production of banana and vegetable would increase, even if the VFPCCK is not established in kerala				
6	The risk of pest and disease has been reduced due to the effective service of VFPCCK				

7	Adoption of improved technology increased due to VFPCCK				
8	After the introduction of VFPCCK, farmers are participating scientific management in their field				
9	VFPCCK involves farmers in their planning process				
10	VFPCCK disseminates information related to various schemes				
11	VFPCCK ensures availability of relevant technology to farmers				
12	During market glut situations, VFPCCK support better price for the vegetables and fruits				
13	VFPCCK improved the bargaining power of farmers through better access with markets and traders				

## 29 Rewards and recognition

- i. Which are all the rewards given by VFPCCK
  - a.
  - b.
2. Which recognition activities prevailing in the organization
  - a.
  - b.

## 30. Constraints faced by the farmers of SHGs

SA – Strongly Agree, A- Agree, DA – Disagree, SDA- Strongly Disagree

Sl No	Statements	SA	A	DA	SDA
1	Lack of working capital at the field center				
2	Perishable nature of vegetables and lack of storage facilities at the field center.				
3	The time delay in giving back the price of sold produce to the farmers.				
4	Strength and unity of merchants				
5	No price differentiation in the market between organic and inorganic vegetables				
6	Complex rules and regulations for availing credit				
7	Less compensation under crop insurance				
8	Crop damage due to the incidence of pest and disease and due to seasonal variation				
9	Lack of attendance of all farmers in the meetings				
10	Lack of cooperation among farmers				
11	High Labour cost				
	Other constraints (specify)				

**31. Suggestions for improvement the functioning of VFPCCK.**

**1.**

**2.**

**3.**

**4.**

**5.**

**6.**

## APPENDIX II

### Performance analysis of Vegetable and Fruit Promotion Council Keralam

#### Interview schedule for Assistant Managers of VFPCCK

1. Name :
2. Address :
3. District :
4. Academic qualification : Bsc. (Ag)  , MSc. (Ag)  , MBA   
Others ( Specify).....
5. No. of Years of service in VFPCCK :
6. Working experience in other fields :

Sl No	Name of institution	No. of years of service
1		
2		
3		

7. No. of Self Help Groups :
8. No. of sites under Assistant Manager :
9. Name of SKSs : 1.  
2.  
3.

#### 10. Role perception & Role performance with regard to coaching of farmers

13 statements are given in the table below. Please go through the statements and mention whether you consider the items mentioned in the statements as your role / duty to be performed in VFPCCK. Please rate it as **Most important (MI)**, **Important (I)**, **Less important (LI)**, **Least important (LeI)**, **Not important (NT)** under **Role perception**.

Again, state how far you were able to perform each duties / roles mentioned in the statements; whether your performance is **Excellent (E)**, **Good (G)**, **Average (A)**, **Poor (P)**, **Very poor (VP)**

SL No	Statements	Role perception					Role performance					
		MI	I	LI	LeI	NT	E	G	A	P	VP	
1	Facilitate the development of Self Help Groups											
2	Identify the needs for campaigns , study tours etc and organize it											
3	Facilitate on-farm trials and demonstrations											
4	Facilitate the PTD process with SHGs											
5	Identify farmer training needs and organize it											
6	Arranging loans for farmers for agricultural purpose											
7	Arranging crop insurance to farmers											
8	Facilitate Field Center assessment, planning exercises and documentation of FC action plan											
9	Ensure regular field centre meetings and general body meetings											
10	Assist farmers to maintain farm records											
11	Provide management support and on - the - job training of FC officials											
12	Collection of details regarding the area of cultivation and production different crops											
13	Assist SHGs to source the seed and other input requirements											

### 11. Motivational practices

Given below are a few statements, Please give your response to each statements by a tick mark in the appropriate column

- Code- AT - Always true  
 MT - Mostly true  
 ST - Sometimes true  
 RT - Rarely true  
 NT - Not at all true

Sl No	Statements	AT	MT	ST	RT	NT
	<b>Promotional opportunity</b>					
1	The organization ensures Assistant managers promotion at the right time					
2	The organization is concerned with keeping the promotional policies up- to – date					
3	Assistant managers do not get merited promotion					
	<b>Recognition</b>					
4	My superiors always encourage for suggestions, ideas and discussions on issues pertaining to the organization					
5	Superiors regularly appreciate or praise good work done in appropriate for a					
6	Good work done is rewarded in terms of promotions, lateral transfer to desirable positions or incentives					
	<b>Performance appraisal</b>					
7	The organization has been concerned with keeping the procedures and techniques of performance appraisal foolproof and appropriate					
8	Realises performance appraisal as a important organizational activity					
9	This organization is concerned with conducting performance appraisal at regular intervals					
	<b>Training climate</b>					
10	This organization is concerned with assessing periodically the training needs of the assistant managers					
11	Trainings are given to Assistant Managers by utilizing experts in different fields					
12	Assistant Managers access to literature to update knowledge					

## 12. Management style

State whether following statements are Always true (AT), Mostly true (MT), Sometimes true (ST), Rarely true (RT), Not True ( NT)

Sl No	Statements	AT	MT	ST	RT	NT
1	All the decisions are generated in the meetings of Director board					
2	Decisions are reached in consultation with the Assistant Managers					

3	Decisions are taken strictly according to the rules and regulations, without any humanitarian consideration					
4	The top management gives full freedom to assistant managers to decide whatever they want without any restriction, monitoring and supervision.					
5	Decisions are made by analyzing the situations, review and experimentation, to make things perfect					

13. Management style of VFPCCK ( **Excellent / Good/Average / Poor / Very poor**)

14. Rate the efficiency of reward / recognition in VFPCCK  
(**Excellent / Good/ Average / Poor / Very poor**)

15. Job satisfaction

State to what extent you were satisfied with in the present job with regard to the given items

(**VS-Very much satisfied, S - Satisfied, PS - Partially satisfied, DS - Dissatisfied and VD -Very much dissatisfied**)

SLNo	Items	VS	S	PS	DS	VD
1	Present salary					
2	Job security					
3	Nature of work					
4	Working facilities					
5	Promotional policy					
6	Recognition & respect by farmers					
7	Help , guidance and encouragement from the superiors					
8	Opportunity for future growth					
9	Freedom for flexible work					
10	Scope to prove your merit and excellence					
11	Physical facilities					
12	Communication infrastructure to disseminate agrl. Information					
13	Work load					



### 16. Performance of Self Help Groups

State your extent of agreement towards the following statements. Considering the general picture of SHGs under VFPCCK

SA – Strongly Agree, A- Agree, DA – Disagree, SDA- Strongly Disagree

Sl No	Statements	SA	A	DA	SDA
1	SHG meeting are regularly conducted				
2	Members attend the meeting regularly				
3	Group cohesiveness of the members are good				
4	All members attend training				
5	Farmers very much adopted in scientific cultivation				
6	SHG members regularly maintain their farm records				
7	SHG members repay farm loans systematically				
8	Knowledge in vegetable cultivation is good				
9	Group leader takes ' lead role' in the functioning of the group				
10	Members of the group have clear idea about the activities of the group				

### 17. Constraints of Assistant managers

Mention the importance you assign to the following constraints as

Very important (VI), Important (I), Less important, Not important (NT)

Sl No	Statements	VI	I	LI	NT
1	Less salary				
2	Lack of supporting staff				
3	Increase in the number of sites (operational limits)				
4	More clerical work				
5	No residential facility provided by VFPCCK				
6	Lack of good promotional opportunity				
7	Lack of conveyance facilities				
	Others constraints (specify)				
8					
9					
10					
11					

**18. Please state your suggestions to improve the functioning of VFPCCK**

**a) Policy level ( Top Level)**

1.

2.

3.

4.

5.

**b) Implementation level**

1.

2.

3.

4.

5.

**PERFORMANCE ANALYSIS OF VEGETABLE AND FRUIT  
PROMOTION COUNCIL KERALAM (VFPCK)**

**By**

**SAYOOJ V.**

**ABSTRACT OF THE THESIS**

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**DEPARTMENT OF AGRICULTURAL EXTENSION**

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## Abstract

Vegetable and Fruit Promotion Council, Keralam (VFPCCK) was established in the state to bring many fold improvements in the field production and marketing of fruits and vegetables employing the farmer participatory approach through Self Help Groups (SHGs). The SHGs are the back bone of VFPCCK. SHGs are groups of farmers with identified common objectives, tasks, group identities and neighbourhoods. The Council is moulding the SHGs as the basic level institutional units for introducing innovative intervention in horticulture. VFPCCK has a different approach in extension management in comparison to the traditional extension system mainly followed by State Department of Agriculture. It has its unique and own management approach with a participatory and intimate style. Hence a study becomes very important to analyse the managing / coaching for performance improvement of SHG farmers.

The research programme was designed to study the performance of the Self Help Groups of the VFPCCK with a view to suggest measures for improvement of the work efficiency. The main objective was to study the managing / coaching for performance improvement of SHG farmers. The study aimed to delineate the reward and recognition activities prevailing in the Organisation. It was also envisaged to conduct a detailed case documentation with a built in SWOC analysis on a model *Swasraya Karshaka Samithi* (SKS). Finally, the study aimed to suggest suitable policy measures for improvement of the work efficiency of VFPCCK.

The study was limited to three districts of Kerala viz., Thrissur, Palakkad and Ernakulam. There were two categories of respondents. Ninety six farmers (36 master farmers and 60 beneficiary farmers) and 29 Assistant Managers constituted the samples. The data were collected using separate pre-structured and pre-tested interview schedules. The case analysis of the model *Swasraya Karshaka Samithi* (SKS) was done in Anappara SKS at Chalakkudi for which focussed group workshop was employed. Analytical tools such as Percentage analysis and Kendal's coefficient of concordance were used.

The performance rating of Self Help Groups of VFPCCK was observed to be 74.04, which shows 74 per cent effectiveness in performance. The performance of SHGs was found to be comparatively good in terms of 'regularity of SHG meetings' (80.97), 'knowledge of farmers in

vegetable / banana cultivation' (78.71) and group cohesiveness (76.57). The performance rating of service support from VFPCCK was found to be 78.20 per cent. High performance rating was registered for 'increased marketing facility' (89.50) followed by 'accessibility to credit' (79.30). Further, majority of the farmers changed from partial to full adoption of technologies in banana and vegetable cultivation in most of the agricultural practices. There was 60.13 per cent rating for the socio-economic empowerment of farmers brought about by VFPCCK. The socio-economic empowerment was comparatively high in the case of 'increased income from agriculture' (71.52% rating) followed by 'increased social participation' (69.77% rating), where as it was the lowest in the case of 'increased savings' with a rating of 33.65 per cent only. The performance rating of the coaching support to farmers by Assistant Managers was observed to be 78.11 per cent. However, the farmers (52.20 %) rated the farmer motivational practices in VFPCCK as poor. There was 61.97 per cent rating for the employee motivational measures in VFPCCK, where in the 'performance appraisal' measures were rated high (70.68%) and the promotional opportunity was rated as low (53.16 %). The recognition and respect the Assistant Managers get from farmers was perceived as the most satisfying item with a rating of 80.68 per cent. However, the Assistant Managers were least satisfied because of the present job insecurity.

The case analysis done in Anappara SKS at Chalakkudi revealed that active SHGs, farmers involved in commercial cultivation, elimination of middle men, and increased bargaining power are its strengths. Lack of enough storage facility was the only major weakness the SKS had.

Many measures like proper provision of storage and processing facilities in all the SKSs, measures to improve farmer and group recognition based on performance, and redefining area of operation for Assistant Managers for enhancing efficiency of operation are required at policy level to improve the effectiveness of VFPCCK.