

FARMERS' SATISFACTION TOWARDS INSTITUTIONAL INTERVENTION IN AGRICULTURE IN KERALA – A CASE STUDY

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Abstract: Vegetable and Fruits Promotion Council Kerala (VFPCCK) was established with the primary objective of improving the livelihood of vegetable and fruit farmers by empowering them to carry on vegetable and fruit production, value addition and marketing as a profitable venture in a sustainable way. Institutional intervention of VFPCCK is mainly through the self help groups of farmers which are known as Swasraya Karshaka Samithy (SKS). The study entitled “Farmers satisfaction towards Institutional Intervention in Agriculture in Kerala-A Case Study” was conducted in Pariyaram Swasraya Karshaka Samithi (SKS) with the objective of examining the level of satisfaction of farmers towards the services of VFPCCK. Primary data was collected by conducting a survey on 30% of the total farmer members under the Pariyaram SKS, selected at random and using a pre-tested structured interview schedule. Responses on selected parameters are collected on a five point Likert scale and indices are calculated to assess the level of satisfaction of the farmers towards the activities of VFPCCK. Selected parameters were classified into six categories such as input services, marketing services, financial services, extension services, involvement in decision making and social empowerment and the level of satisfaction of farmers was analysed. The study revealed that the farmers are satisfied with the services of VFPCCK as the overall satisfaction index is 76.1 which is in the range 'good'. Factors influencing the satisfaction were also identified.

Key Words: Empowerment, Satisfaction, SKS, VFPCCK ,

SIGNIFICANCE OF THE STUDY

Agricultural scenario of Kerala is different compared to rest of the country. The cropping system prevalent in Kerala is mainly homestead agriculture where the farmer has a piece of land in which his house hold crops, are cultivated and livestock etc are reared. Even though there is a wide gap between the internal production and consumption of food crops in general and horticultural crops in particular in Kerala state which necessitated the over dependence on neighboring states like Tamil Nadu, Karnataka and Andhra Pradesh, the farmers of Kerala are slowly and gradually backing out from agricultural operations. This is mainly because of absence of a mechanism to ensure stable prices for the products and there by a steady income. Farmers are also not getting support services such as good variety of seeds and seedlings, fertilizers etc in time at reasonable prices, proper storage facilities and transportation. This adds to the ever increasing problems of the farmers.

Vegetable and Fruits Promotion Council Kerala (VFPCCK) an ISO 9001-2000 certified company registered under section 25 of Indian Companies Act 1956 was established in 2001. Primary objective was to improve the livelihood of vegetable and fruit farmers by empowering them to carry on vegetable and fruit production, value addition and marketing as a profitable venture in a sustainable way. Institutional intervention of VFPCCK is mainly through the self help groups of farmers which are known as Swasraya

Karshaka Samithy (SKS) , formulated under VFPCCK for tackling the problems of farmers. They are supposed to provide timely information about farming, better seeds and seedlings, fertilizers etc to the farmers and to ensure reasonable price for their products. Hence an attempt is made to study the services provided by VFPCCK with the following objectives.

OBJECTIVES OF THE STUDY

To examine the level of satisfaction of farmers towards VFPCCK through Swasraya Karshaka Samithi (SKS).

METHODOLOGY

Pariyaram Swasraya Karshaka Samithi (SKS) under VFPCCK Pudukkadu unit in Thrissur district of Kerala, was selected as the sample institution. Primary data was collected by conducting a survey on 30% of the total farmer members under the Pariyaram SKS, selected at random administering a pre tested structured interview schedule. Responses on selected parameters were collected on a five point Likert scale and indices are calculated to assess the level of satisfaction of the farmers towards the activities of VFPCCK.

In the analytical frame work 30 parameters were identified which were grouped into six categories. Each of the parameter is presented in a statement form, stating the

existence of satisfaction level in the organization. Respondents were asked to register their opinion about the satisfaction level in a five point scale. Scale ranges from the most optimistic opinion to most pessimistic opinion as strongly agree, agree, no opinion, disagree, and strongly disagree. These opinions were allotted marks of 5, 4, 3, 2, and 1 respectively. Score secured by each opinion was determined by multiplying the score for the opinion with the number of respondents opting for that option. Total score for the satisfaction level were ascertained by adding up the score secured by each opinion. By this way the maximum score that can be obtained for one parameter is 5 and as a result a maximum possible score is 375 for the satisfaction level. This can happen in a situation when all the respondents are opting for the most optimistic opinion i.e., strongly agree, having a mark of five. So for assessing the satisfaction level a Member Satisfaction Index can be formulated. This index shall indicate the level or degree of satisfaction level of the member farmers about the organization. The index can be computed using the formulae

Member Satisfaction Index =

$$\frac{\text{Total score obtained} \times 100}{\text{Maximum score (375)}}$$

Member Satisfaction Level as per respondent-wise was worked out which is classified as follows:-

Table 1- Index values of scores

Score obtained	Index value
150	100
120	80
90	60
60	40
30	20

Based on the above index values, classification of Member Satisfaction Level has been made and rating is given which is as follows:-

Table.2 - Rating for Member Satisfaction Level

Satisfaction index	Satisfaction level
> 80	excellent
60 – 80	Good
40 - 60	Moderate
20 - 40	Poor
< 20	Very poor

Major factors influencing the satisfaction level has been identified based on the index values of the scores obtained by each statement. The statements with the highest index values are considered as the major factors.

Analysis of level of satisfaction of member farmers

SKS is providing various services to its farmer members. The services include input services, marketing services, financial services, extension services etc. The analysis of level of satisfaction of member farmers will explain the performance standard of VFPCCK through SKS.

Level of Satisfaction in Input Services

SKS is providing different input services to their members which include supply of seeds and seedlings, supply of fertilizers and pesticides, provision of agricultural machineries at a subsidized rate, providing facilities when it requires etc. Provision of quality inputs in time will certainly enhance production. Thus the input services provided through SKS gains much importance and the level of satisfaction of farmers in input services is examined here.

Table.3 Level of Satisfaction in Input Services

Sl No	Particulars	MSI (%)	Range
1	Supply of Quality seeds and seedlings	51.5	Moderate
2	Supply of Fertilizers & Pesticides	61.3	Good
3	Subsidized agricultural Equipments	81.9	Excellent
4.	Inputs are provided in time	80.0	Good
5.	Ensures better production	87.7	Excellent
6.	Services provided by VFPCCK	78.1	Good
	Composite score	73.4	Good

Source : Compiled from primary survey Note: MSI denotes Member Satisfaction Index

Table.3 which shows the level of satisfaction of members clearly reveals that the members are satisfied with the input services provided by VFPCCK through SKS, as the composite index is 73.4 which is categorized as good. Further examination of various parameters under input services shows that ensuring better production of fruits and vegetables is considered as the excellent service of VFPCCK as the index 87.3 percent which comes under the rating of above 80. Provision of subsidized agricultural equipments is also rated as excellent (81.9 percent). The organization provides fertilizers, pesticides etc through SKS and the inputs are provided to farmers at the right time which are rated as good. VFPCCK provides quality seeds and seedlings to the farmers on an order basis. No other provision is made for the supply of seeds and seedlings. So the parameter which shows the supply of seeds and seedlings shows a moderate level of satisfaction only (51.5 percent.).

Level of Satisfaction in Marketing Services

The concept of group marketing was developed with the objective of empowering and facilitating the farmers to take more effective decisions in the marketing of their produce. The concept of group marketing thereby provides SHG farmers better access to markets and therefore a greater share in the consumer's rupee. The SKS provides better price for the farm products by eliminating the middlemen. The SKS provides better price for the farm products by eliminating the middlemen. Majority of the farmers are coming to SKS for marketing their farm produce. Since Pariyaram SKS is famous for their marketing efforts it is necessary to analyze the satisfaction level.

Table.4 Level of Satisfaction in Marketing Services

Sl No	Particulars	MSI (%)	Range
1	Provides reasonable price for products	92.8	Excellent
2	Marketing process	82.7	Excellent
3	Value Addition	62.4	Good
4	Transportation & Storage Facilities	74.9	Good
5	Provides up to date Information	74.7	Good
	Composite score	77.5	Good

Source : Compiled from primary survey

Getting fair price is the most important requirement of farmers and SKS is enabling reasonable price for the products thus the member satisfaction index is excellent (92.8 percent). The other marketing services provided by SKS are value addition, transportation & storage facilities, up to date information on market and marketing process, of which the satisfaction level for marketing process is excellent, for value addition, transportation and storage facilities and the provision of up to date information, rating given was good.. The composite index for the marketing services provided by SKS is 77.5 percent which is also in the range 'good'.

Level of Satisfaction in Financial Services

Finance is a major constraint for farmers for purchasing inputs, carrying out pre and post harvesting techniques, transportation and warehousing etc. By providing credit facilities, SKS assist farmers for carrying out farm activities. The farm insurance facilities are also provided in the form

of financial assistance when they incur loss due to natural calamity. The analysis of level of satisfaction in financial services shows the effectiveness of this key service provided by VFPCCK.

SKS provide maximum credit facility for the farmers with reasonable terms and conditions and they are highly satisfied with it as this parameter comes under the range “excellent” according to table 5 below. SKS also encourages group loan. The terms and conditions of the loan are reasonable and highly satisfactory to the farmer members. SKS also provides farm insurance facility and they provide loans in time and enough amount as loan. So the level of satisfaction is in the range “good” for these parameters. The satisfaction level is slightly lower in the case of financial assistance such as production bonus for the farmers by SKS. The composite index for the financial services is 72.6 percent. This comes under the category ‘good’.

Table.5 Level of Satisfaction in Financial Services

Sl No	Particulars	MSI(%)	Range
1	Credit Facilities	81.3	Excellent
2	Encourages group loan	80.3	Excellent
3	Terms & conditions	80.5	Excellent
4	Provides loan in time	72.0	Good
5	Provides sufficient amount of loan	65.6	Good
6	Financial assistance in farming	51.5	Moderate
7	Provision of farm insurance	77.1	Good
	Composite score	72.6	Good
Source : Compiled from primary survey			

Level of Satisfaction in Extension Services

In VFPCCK, the extension approach is marked with features like office-less extension, frequent farm and home visits by professionally qualified extension personnel and mass

awareness programmes like campaigns, demonstrations etc. Unlike the traditional system of agricultural extension, VFPCCK functions through the dissemination of information which is routed through the aster Farmers and transfer of technology at farmers’ door steps. The level of satisfaction in extension services measure the reach of VFPCCK to each and every farmer members.

The extension services of SKS include different forms of trainings, information about farming methods, technology, agro clinic services etc. Here, farmers are having the feeling that all the activities provided through the extension cell are satisfactory. They are considering information and training are useful to them.

Table. 6 Level of Satisfaction in Extension services

Sl No	Particulars	MSI (%)	Range
1.	Provides necessary information	70.1	Good
2.	Information reach in time	78.9	Good
3.	Information about new technology	82.1	Excellent
4.	Provides Training	70.4	Good
5.	Agro clinic Services provided	73.1	Good
	Composite score	75.0	Good

Source : Compiled from primary survey

The satisfaction level for the parameters like providing necessary information in time, agro clinic services, providing training etc. are always good. Information about the new technology is highly satisfactory for the farmers (MSI 82.1%) and it was given excellent rating by farmers. The composite score for the extension services provided by SKS is 75.0 percent. The range of satisfaction level is good for this factor.

Involvement in Decision Making

The farmer members are the real players of the team. They are involved in each and every activity of the group. Since the group is meant for the farmer development the member’s participation is ensured in all activities. From each group one executive committee member is selected and the executive committee selects the office bearers. Thus the selection is based on a participatory involvement of all members. The participation of all the members is necessary for the cooperation and well being of the group. In this analysis the opinion of farmer members regarding the participation is measured.

Table. 7 Involvement in Decision Making

SI No	Particulars	MSI (%)	Range
1.	Regular meetings in	74.1	Good
2.	Participation in framing rules	76.5	Good
3.	Full involvement in selection of representatives	86.1	Excellent
	Composite score	78.9	Good

Source : Compiled from primary survey

The table.7 shows the members satisfaction index on involvement in decision making. Members are of the opinion that the satisfaction level is good in all the aspects of decision making except involvement in decision making where satisfaction index is 86.1 percent which comes under the excellent rating. The composite index for this factor is 78.9 percent. It shows a good satisfaction level.

Social Empowerment

Social empowerment here means participation and involvement of farmer members in social activities. Opinion of members regarding gaining leadership qualities, getting recognition in the society, involvement more in social activities like gramasabhas; social meetings etc. are analyzed here.

Table. 8 Social Empowerment

SI No	Particulars	MSI (%)	Range
1.	Ensures social empowerment	71.5	Good
2.	Involvement in social activities	76.3	Good
3.	Develops leadership qualities	82.7	Excellent
	Composite score	79.0	Good

Table 8 reveals that members are more satisfied with the aspect of developing leadership qualities through the programmes of SKS as the satisfaction index is excellent for that (82.7 percent). The members are opining that they are more involved in social activities (76.3percent) through the membership in SKS and the SKS ensures social empowerment (71.5percent). Both these are rated as good. The composite index for the given parameter is 79 percent and hence the satisfaction level is in the category ‘good’.

Overall satisfaction level of member farmers

From the composite scores obtained for each parameter showing the satisfaction level, overall satisfaction level of farmer members is derived. Such an attempt will reveal the opinion of members of SKS with respect to the services provided by it.

Table 9 gives an overall picture of the satisfaction level. It can be seen that for all the six parameters, the respondents have given rating as good. This indicates that the members are satisfied with the services provided by VFPCCK. The overall satisfaction level is 76.1 percent which also comes under the range of ‘good’ satisfaction level. The Pariyaram SKS is functioning well with the full support of its team. The members are having very good opinion about the functioning of the SKS.

Table.9 Overall satisfaction level of farmer members.

SI No.	Parameters	Composite Score	Range
1.	Satisfaction in Input Services.	73.4	Good
2.	Satisfaction in Marketing Services.	77.5	Good
3.	Satisfaction in Financial Services.	72.6	Good
4.	Satisfaction in Extension Services.	75.0	Good
5.	Involvement in decision making	78.9	Good
6.	Social Empowerment.	79.0	Good
	Overall Satisfaction Level	76.1	Good

Source : Compiled from primary survey

The cooperation and involvement is possible only when the members are satisfied with the services and benefits received.

Major factors influencing Satisfaction Level.

Having seen the overall satisfaction level, it will be useful if the major factors affecting the satisfaction level are identified. Hence it is attempted here.

From the six parameters examined those aspects which showed the satisfaction level as ‘excellent’ is considered as the major factors influencing the satisfaction level. In the input services provided by VFPCCK, provision of subsidized agricultural equipments and ensuring better production of fruits and vegetables are the major factors influencing satisfaction level. Whereas in marketing services provided, the marketing process of VFPCCK and provision of reasonable price for the products of farmers are the major indicators for the high satisfaction level. Credit facilities provided to the member farmers is the other factor for increased satisfaction level in financial services. In the extension services provided, information on new technology acts as the major factor.

The members are highly satisfied with the selection of representatives through their full involvement. In the social empowerment, development of leadership qualities is the major factor.

Table.10 Major factors influencing satisfaction level

Sl No	Major factors	Range
1	Subsidized agricultural equipments.	Excellent
2	Ensures better production.	Excellent
3	Provides reasonable price for products.	Excellent
4	Marketing process of SKS	Excellent
5	Credit facilities provided by SKS	Excellent
6	Information about new technology.	Excellent
7	Full involvement in selection of representatives.	Excellent
8	Develops leadership qualities.	Excellent

Source : Compiled from primary survey

Summary of Findings

With the help of analysis done on the selected parameters we come to the conclusion that the farmers are having good opinion about the functioning of the VFPCCK. There are several services provided by VFPCCK, which helps the farmers in improving the production. Pariyaram SKS is well known for the marketing services. Among the marketing services, ensuring reasonable prices and marketing process are rated as excellent by the respondents.

SKS is supporting the farmers through loan facilities. So that those who are not having enough money for cultivation, can cultivate with the loan availed. Participatory Technological Development (PTD) is one of the concepts of SKS. They are ensuring farmer participation. In the extension services, the information about new technology is considered as excellent. The representatives of SKS are selected by the member of farmer groups. By joining in SKS farmers get chances to develop their leadership qualities. Social empowerment is ensured by more involvement in social activities. Even though, the members are having good opinion about the functioning of the unit and VFPCCK, some suggestions are given by members for improving its reach.

SUGGESTIONS

Farm mechanization should be adopted so that young generation will be interested in farming activities. VFPCCK is promoting the concept of terrace gardening; female participation in agriculture should be motivated. Warehouse facilities should be developed for the storage of the farm products. The supply of quality seeds and seedlings are not ensured in the unit. The farmers who require the seeds have to order separately to the field officer. The SKS is not concentrating on the value addition of the fruits and vegetables. Only one unit (Bhavana) is doing value addition of the products. Other financial assistance like production bonus to farmers maybe provided Other than meetings of Executive committee members, general body meetings of members can be scheduled twice in a month or thrice in a month so that all members can share all the information each other.

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