



Institutional Support System for Fodder Entrepreneurs in Kerala

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ABSTRACT

An explorative research design was selected for the study. The study was conducted among 60 respondents of 3 block-panchayats purposively using a multi-stage sampling technique *viz.*, Ollukkara, Chalakkudy and Wadakkanchery of Thrissur district in Kerala. The respondents of the study were farmers who cultivated and sold fodder for livelihood at the time of data collection. An institutional support system refers to any organizational or institutional agency working in the study area having a direct or indirect influence on the process of entrepreneurship among fodder cultivators. A semi-structured interview schedule was developed for the purpose and the data thus collected were analysed using SPSS 21.0. The majority (55%) of respondents received moderate institutional support (with a mean score of 11.5 - 17.7). The results indicated that the institutional support of various agencies was moderate and that the entrepreneurs expected a higher level of support. Organizational-level changes are needed to sort this out. On the other hand, appropriate extension efforts have to be taken to disseminate such information to the entrepreneurs.

Key Words: Entrepreneur, Entrepreneurship, Farmer, Fodder, Institutional Support System

INTRODUCTION

Human resources are still untapped in India and this could be made achievable through entrepreneurship development. The development of entrepreneurship among rural people is being acknowledged as a strategy for achieving total farming community growth. Entrepreneurship motivation among farming communities could alleviate their poverty and unemployment. "Entrepreneur is one who starts or assumes control of a business or other independent enterprise, often employing innovation and more than an ordinary 3 degree of risk" (Machindra, 2021). Institutional innovation in the provision of services and inputs is critical for the sustainable development of smallholder farmers. An institutional support system refers to any organizational or institutional agency having a direct or indirect influence on the process of entrepreneurship. The various policies and schemes of government assistance for rural industry development are put into action by various

agencies. The support systems aid in the emergence and development of the entrepreneur by channelling their energy into various duties linked to their business.

The value of fodder production is now widely acknowledged and its unavailability is one of the major constraints in the dairy sector. Due to the ever-increasing human population and the pressing demands of most small and marginal farmers for food, fiber, and commercial crops, the area under fodder has been unable to rise over the last 20 yr (Meena, 2015). The potential farmers can come together, form groups, and start farming activities with assistance from banks or other financial institutions with technical support (Gitte *et al*, 2021). Fodder entrepreneurship has potential scope in places like Kerala where there less availability of common lands for grazing. The study was undertaken to analyze the support that farmers received from various institutions and their perceptions pertaining to it.

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Table 1. Extent of support received from various institutions as perceived by the fodder entrepreneurs
n=60

Sr. No.	Level of institutional support	f	per cent
1	High support (>17.7)	12	20
2	Moderate support (mean score of 11.5 - 17.7)	33	55
3	Low support (<11.5)	15	25

Mean: 14.62, SD: 3.10, SE: 0.401

MATERIALS AND METHODS

An explorative research design with a multi-stage sampling technique was adopted for the study. Thrissur district of Kerala State was purposively selected because there was an emerging trend among the farmers of Thrissur district in adopting fodder cultivation as an entrepreneurial unit as per expert opinion and available secondary data. The study was conducted at the block-panchayat level. Three block panchayats viz., Ollukkara, Chalakkudy and Wadakkanchery were selected from the Thrissur district using a purposive sampling technique where there was an increasing trend of fodder entrepreneurship, as per relevant secondary data. The respondents of the study were fodder entrepreneurs who cultivated and sell fodder for livelihood at the time of data collection. Twenty respondents will be randomly selected from the selected block panchayats, thus a total number of 60 respondents will be selected for the final study. An institutional support system in the study was operationally defined as any organizational or institutional agency working in the study area that has a direct or indirect influence on the entrepreneurship process of fodder cultivators. A semi-structured interview schedule was developed for the purpose. The collected data were analysed using SPSS 21.0, interpreted, and reported.

RESULTS AND DISCUSSION

Extent of support

Majority (55%) of the respondents received moderate institutional support (with a mean score of 11.5 - 17.7), followed by respondents who

received low support (25% with a mean score of less than 11.5 and respondents who received high support (20% with a mean score of more than 17.7). The extent of support from various institutions was also assessed as low, medium, and high categories, the weighted score was calculated, ranked, and based on this State departments were ranked first followed in rank order by family and other members, NGOs, Research institutes/ KVKs, commercial banks, NABARD funding through various agencies, relatives, and money lenders. Fodder scarcity is a constraint in dairy production, and fodder entrepreneurship could be a possible remedy. State departments focus on the area, but still, the fodder entrepreneurs received moderate institutional support is worth alarming.

Frequency of contact

Majority (66%) of the respondents belonged to the category with a moderate frequency of contact (11.9-18.8) with various institutions followed by the category with a high frequency of contact (more than 18.8) with various institutions (18%) and low frequency of contact (less than 11.5) with various institutions (16%) respectively. The frequency of institutional contact was also assessed as very often, often and seldom categories, the weighted score was calculated, ranked, and based on this State departments were more frequently contacted institutions, followed in rank order by family, commercial banks, research institutes/ KVKs, NABARD funding through various agencies, Cooperative societies, NGOs, Private money lenders, and relatives. State departments

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Table 2. Classification of the institutions based on the extent of support received as perceived by the fodder entrepreneurs.
n=60

Sr. No.	family/agencies	Extend of support	Frequency	Percentage	Weighed score	Rank
1.	Family and other farmers	Low (1)	24	40	108	II
		Medium (2)	24	40		
		High (3)	12	20		
2.	State departments	Low	24	40	114	I
		Medium	18	30		
		High	18	30		
3.	RIs and KVKs	Low	37	61.7	88	IV
		Medium	18	30		
		High	5	8.3		
4.	NABARD funding through various agencies	Low	46	76.7	80	VI
		Medium	8	13.3		
		High	6	10		
5.	Commercial banks	Low	45	75	82	V
		Medium	8	13.3		
		High	7	11.7		
6.	Relatives	Low	49	81.7	75	VII
		Medium	7	11.7		
		High	4	6.7		
7.	NGOs	Low	34	56.7	101	III
		Medium	11	18.3		
		High	15	25		
8.	Private money lenders	Low	54	90	66	VIII
		Medium	6	10		
		High	0	0		

Table 3. Frequency of institutional contact as perceived by the fodder entrepreneurs n=60

Sr. No.	Frequency of contact	f	per cent
1	High frequency of contact (>18.8)	11	18
2	Moderate frequency of contact (mean score of 11.9-18.8)	40	66
3	Low frequency of contact (<11.9)	9	16

Mean: 15.33, SD: 3.44, SE: 0.444

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Table 4. Ranking of institutions based on frequency of contact as perceived by the fodder entrepreneurs
n=60

Agencies	Frequency of contact			Weighed score	Rank
	Very often	often	Seldom		
Commercial bank	46	3	11	155	III
State departments	52	3	5	167	I
Cooperative societies	24	24	12	132	VI
NABARD funding through various agencies	26	29	5	141	V
Private money lenders	13	25	22	111	VIII
Research institutes/ KVKs	37	18	5	152	IV
Family and other farmers	42	12	6	156	II
NGOs	22	22	16	126	VII
Relatives	13	14	33	100	IX

Table 5. Usefulness of institutions as perceived by the fodder entrepreneurs n=60

Sr. No.	Useful	f	per cent
1	Very useful (>16.6)	15	25
2	Moderately useful (mean score of 9.6-16.6)	37	62
3	Less useful (<9.6)	8	13

Mean: 13.13, SD: 3.5, SE: 0.452

Table 6. Ranking of institutions based on the usefulness of its support as perceived by the fodder entrepreneurs.
n=60

Sr. No.	Agencies	Perceived usefulness			Weighed score	Rank
		Less useful	useful	Very useful		
1.	State departments	18	21	21	117	I
2.	Commercial banks	17	21	22	115	II
3.	Research institutes/KVK	12	21	27	105	III
4.	NGOs	9	22	29	100	IV
5.	NABARD funding through various agencies	9	21	30	99	V
6.	Family and other farmers	5	25	30	95	VI
7.	Cooperative society	8	13	39	89	VII
8.	Private money lender	1	6	53	68	VIII
9.	Relatives	1	4	55	66	IX

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Table 7. Classification of institutions based on the nature of support received as perceived by the fodder entrepreneurs.
n=60

Sr. No.	Type of help	Financial		Technological		Motivational		Input		No help	
		f	%	f	%	f	%	f	%	f	%
1.	Commercial banks	34	56.67	0	0.00	0	0.00	0	0.00	26	43.33
2.	NGOs	31	51.67	3	5.00	2	3.33	2	3.33	22	36.67
3.	State departments	24	40.00	20	33.33	20	33.33	13	21.67	21	35.00
4.	Research institutes/KVKs	0	0.00	22	36.67	15	25.00	26	43.33	1	1.67
5.	NABARD funding through various agencies	45	75.00	4	6.67	0	0.00	0	0.00	10	16.67
6.	Friends and other farmers	24	40.00	6	10.00	22	36.67	0	0.00	8	13.33
7.	Relatives	18	30.00	1	1.67	27	45.00	5	8.33	9	15.00
8.	Private money lenders	53	88.33	0	0.00	0	0.00	0	0.00	6	10.00
9.	Cooperative societies	18	30.00	0	0.00	0	0.00	0	0.00	42	70.00

Table 8. Institutions preferred by fodder producers in an organized credit system for credits/ loans
n=60

Sr. No	Criteria	Nationalized banks	Cooperative societies	Private banks
1.	Easy Access	23	30	7
2.	Processing Time	20	33	7
3.	Interest Rate	15	40	5
4.	Easiness for payment	17	38	5
5.	Familiarity with the institution	20	33	7
6.	Total score	95	174	31
7.	Weighted Score	19	34.8	6.2

have various projects related to fodder production, this could be the reason for the high frequency of contact with the State departments. But, it's worth mentioning that entrepreneurs have a moderate frequency of contact with supporting institutions.

Perceived usefulness

The majority (62%) of respondents perceived the institutions which support fodder entrepreneurship as moderately useful (9.5 - 16.6), followed by respondents who perceived it as very useful (>16.6, 25%), and finally, respondents who perceived it as less useful (<1.5, 13%). Among the criteria, State departments were ranked first followed in the rank

order by commercial banks, research institutes/ KVKs, NGOs, NABARD funding through various agencies, family, cooperative societies, private money lenders, and relatives.

Nature of support

Among the nature of support from various institutions, the majority (83.33%) of the respondents received financial support from private money lenders followed by NABARD funds through various agencies. Most of the respondents (36.67%) received technological support from research institutes followed in rank order by State departments. Motivational support was received

Table 9. Financial institutions' preference for organized credit system as perceived by the fodder entrepreneurs **n=60**

Sr No.	Preference level	f	%
1	Highly preferred (>11.7)	7	11
2	Moderate preferred (mean score of 6.1-11.7)	40	66
3	Less preferred (<6.1)	14	23

Mean: 8.93, SD: 2.83, SE: 0.37

from relatives by most (45.00%) of the respondents followed by friends and other farmers (36.67%). Most of the respondents (43.33%) received inputs from research institutes followed by state departments. The findings were similar to those of Kephe *et al* (2022). Among the organized agencies preferred by fodder entrepreneurs for credit facilities, cooperative societies ranked first with an average score of 34.80 followed in rank order by nationalized banks (19.00) and private banks (6.20). But it was quite alarming that the majority of respondents didn't receive any help for cooperatives pertaining to fodder entrepreneurship from the cooperatives societies, which needed to be sorted out (Table 7). The majority (66%) of the respondents belonged to the category which moderately preferred (6.1-11.2) the aforesaid institutions for loan/economic support followed by the category which less preferred institutions (23.00%, < 6.1) and a category with highly preferred institutions (> 11.2) for loan/economic support (11%).

CONCLUSION

Timely institutional support needs to be in place to promote the development of social entrepreneurship. The present study analyses the prevailing institutional support system in fodder entrepreneurship. The perceived level of extent of institutional support, usefulness, frequency, and even for financial institutes among organized credit systems were moderate. Some institutions didn't

support fodder entrepreneurs in the corresponding mandates. This is worth alarming. Fodder entrepreneurship is not only a mitigating measure for the unavailability of fodder but also a potential scope for sustainable livelihood development through entrepreneurship activities. The results of the study could help in revising the existing policies of the support institutions. There exists a potential scope for future research in the same area in other parts of the country and also an in-depth analysis of the institutional support systems in other areas of the entrepreneurship activities pertaining to the livestock sector.

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