INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

JIrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A., Google Schola

The American Economic Association's electronic bibliography, EconLit, U.S.A.,

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 5000 Cities in 187 countries/territories are visiting our journal on regular basis.

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	CUSTOMER PREFERENCE TOWARDS INTERNET BANKING AND THEIR LEVELS OF SATISFACTION: A STUDY AT PUNE BAHAREH SHEIKHI & DR. AISHA M SHERIFF	1
2.	DETERMINANTS OF GROWTH AND CHALLENGES IN HOTEL INDUSTRY: A STUDY OF BUDGET AND LUXURY SEGMENTS OF HOTEL BUSINESS IN INDIA KULDEEP KUMAR	6
3.	A COMPARATIVE ANALYSIS OF THE EFFECTIVENESS OF CASH MANAGEMENT PRACTICES BETWEEN COOPERATIVE AND PRIVATE MILK PROCESSING PLANTS RAVINDRA B. GAWALI & DR. PURANDAR D. NARE	11
4.	CONTENT ANALYSIS OF CHILDREN BASED FOOD AND BEVERAGES ADVERTISEMENTS POOJA SEHGAL TABECK & SONALI P. BANERJEE	14
5.	REVIEWING THE COMPONENTS OF WORKING CAPITAL: A STUDY ON SELECTED INDIAN CEMENT INDUSTRIES RANAPRATAP PAL	21
6.	WHERE YOUR MONEY IS GOING? MENTAL ACCOUNTING AN EMPIRICAL APPROACH MANGAL CHHERING	26
7.	FACTORS AFFECTING THE DEVELOPMENT OF INTERNATIONAL ACCOUNTING SIDHARTHA SHARMA	29
8.	E-BANKING AND E-CRM INITIATIVES: A CASE STUDY OF PUNJAB & SIND BANK DEEPSHIKHA SHARMA	32
9.	PERFORMANCE EVALUATION OF SELECTED EQUITY MUTUAL FUND SCHEMES DR. V. KANNAN & I.SHEEBA FATHIMA	36
10.	WORKING CAPITAL MANAGEMENT AS A FINANCIAL STRATEGY TO IMPROVE PROFITABILITY AND GROWTH OF MICRO AND SMALL-SCALE ENTERPRISES (MSEs) OPERATING IN THE CENTRAL REGION OF GHANA BEN EBO ATTOM	42
11.	A STUDY ON CUSTOMER DELIGHT IN INDIAN BANKING SECTOR LOURDU MARY. Y.	51
12.	A STUDY ON THE BEST RECOMMENDATIONS FOR WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS DR. RASHMI RANI AGNIHOTRI H.R & MAHESH URUKUNDAPPA	53
13.	POVERTY IN INDIA: A CONTROVERSIAL APPROACH AND METHODOLOGY OF EXPERT GROUPS NISHA, DEEPIKA, RATISH KUMAR & LEKH RAJ	56
14.	CONSUMER BEHAVIOR AND SATISFACTION IN E-COMMERCE: A COMPARATIVE STUDY BASED ON ONLINE SHOPPING OF SOME ELECTRONIC GADGETS MANISH KUMAR	62
15 .	TRADE BALANCE OF SERVICES PER CAPITA IN APEC REGION, 2005-2014 ANTONIO FAVILA TELLO	67
16.	SOCIO-ECONOMIC PROFILE AND EMPOWERMENT AMONG AGROPRENEURS IN KANNUR DISTRICT PRIYARAJ. P.M	73
17.	PUBLIC INVESTMENT ON MAJOR AND MEDIUM IRRIGATION AND ITS REALIZATION AMIT KUMAR	80
18.	AN ECONOMIC ANALYSIS OF STREET FOOD VENDORS WITH SPECIAL REFERENCE TO DURGIGUDI STREET, SHIVAMOGGA CITY SHARATH.A.M	84
19.	INCLUSIVE GROWTH WITH INDIAN SCENARIO MOHD. AFFAN ANSARI	90
20.	FINANCIAL INCLUSION: PMJDY CH. V. RAMA KRISHNA RAO, VENKATA RAKESH DIVVELA & PRAVALLIKA VURA	93
	REQUEST FOR FEEDBACK & DISCLAIMER	96

CHIEF PATRON

PROF. K. K. AGGARWAL

Chairman, Malaviya National Institute of Technology, Jaipur
(An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)
Chancellor, K. R. Mangalam University, Gurgaon
Chancellor, Lingaya's University, Faridabad
Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

FOUNDER PATRON

LATE SH. RAM BHAJAN AGGARWAL

Former State Minister for Home & Tourism, Government of Haryana Former Vice-President, Dadri Education Society, Charkhi Dadri Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

FORMER CO-ORDINATOR

DR. S. GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

<u>ADVISORS</u>

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. M. N. SHARMA

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR.

PROF. R. K. SHARMA

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

CO-EDITOR

DR. BHAVET

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SANJIV MITTAL

University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

PROF. ANIL K. SAINI

Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHENDER KUMAR GUPTA

Associate Professor, P. J. L. N. Government College, Faridabad

DR. SHIVAKUMAR DEENE

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

ASSOCIATE EDITORS

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

PROF. ABHAY BANSAL

Head, Department of I.T., Amity School of Engineering & Technology, Amity University, Noida

PROF. V. SELVAM

SSL, VIT University, Vellore

PROF. N. SUNDARAM

VIT University, Vellore

DR. PARDEEP AHLAWAT

Associate Professor, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

DR. S. TABASSUM SULTANA

Associate Professor, Department of Business Management, Matrusri Institute of P.G. Studies, Hyderabad

DR. JASVEEN KAUR

Asst. Professor, University Business School, Guru Nanak Dev University, Amritsar

FORMER TECHNICAL ADVISOR

AMITA

Faculty, Government M. S., Mohali

FINANCIAL ADVISORS

DICKIN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

1.

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to the recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography: Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the soft copy of unpublished novel; original; empirical and high quality research work/manuscript anytime in M.S. Word format after preparing the same as per our GUIDELINES FOR SUBMISSION; at our email address i.e. infoijrcm@gmail.com or online by clicking the link online submission as given on our website (FOR ONLINE SUBMISSION, CLICK HERE).

COVERING LETTER FOR SUBMISSION:		
	DATED:	
THE EDITOR		
IJRCM		
Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF		
(e.g. Finance/Mkt./HRM/General Mgt./Engineering/Economics/Con	mputer/IT/ Education/Psychology/Law/Math/oth	er, <mark>pl</mark>
<mark>specify</mark>)		
DEAR SIR/MADAM		
Please find my submission of manuscript titled 'your journals.		tion i
I hereby affirm that the contents of this manuscript are original. Furthfully or partly, nor it is under review for publication elsewhere.	hermore, it has neither been published anywhere in	any l
I affirm that all the co-authors of this manuscript have seen the subrtheir names as co-authors.	mitted version of the manuscript and have agreed	to inc
Also, if my/our manuscript is accepted, I agree to comply with the for discretion to publish our contribution in any of its journals.	ormalities as given on the website of the journal. The	he Jou
NAME OF CORRESPONDING AUTHOR	:	
	:	
NAME OF CORRESPONDING AUTHOR Designation/Post* Institution/College/University with full address & Pin Code Residential address with Pin Code	: : :	

Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No)

Landline Number (s) with country ISD code

E-mail Address

Nationality

Alternate E-mail Address

^{*} i.e. Alumnus (Male Alumni), Alumna (Female Alumni), Student, Research Scholar (M. Phil), Research Scholar (Ph. D.), JRF, Research Assistant, Assistant Lecturer, Lecturer, Senior Lecturer, Junior Assistant Professor, Assistant Professor, Senior Assistant Professor, Co-ordinator, Reader, Associate Professor, Professor, Head, Vice-Principal, Dy. Director, Principal, Director, Dean, President, Vice Chancellor, Industry Designation etc. The qualification of author is not acceptable for the purpose.

NOTES:

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. <u>pdf.</u> <u>version</u> is liable to be rejected without any consideration.
- b) The sender is required to mention the following in the SUBJECT COLUMN of the mail:
 - New Manuscript for Review in the area of (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/Education/Psychology/Law/Math/other, please specify)
- c) There is no need to give any text in the body of the mail, except the cases where the author wishes to give any **specific message** w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is expected to be below 1000 KB.
- e) Only the Abstract will not be considered for review and the author is required to submit the complete manuscript in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email within twenty-four hours and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of the manuscript, within two days of its submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.
- g) The author (s) name or details should not appear anywhere on the body of the manuscript, except on the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.
- MANUSCRIPT TITLE: The title of the paper should be typed in bold letters, centered and fully capitalised.
- 3. AUTHOR NAME (S) & AFFILIATIONS: Author (s) name, designation, affiliation (s), address, mobile/landline number (s), and email/alternate email address should be given underneath the title.
- 4. ACKNOWLEDGMENTS: Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.
- 5. **ABSTRACT**: Abstract should be in **fully Italic printing**, ranging between **150** to **300 words**. The abstract must be informative and elucidating the background, aims, methods, results & conclusion in a **SINGLE PARA**. **Abbreviations must be mentioned in full**.
- 6. **KEYWORDS**: Abstract must be followed by a list of keywords, subject to the maximum of **five**. These should be arranged in alphabetic order separated by commas and full stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations etc.
- 7. **JEL CODE**: Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aea-web.org/econlit/jelCodes.php. However, mentioning of JEL Code is not mandatory.
- 8. **MANUSCRIPT**: Manuscript must be in <u>BRITISH ENGLISH</u> prepared on a standard A4 size <u>PORTRAIT SETTING PAPER</u>. It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end.
- 9. HEADINGS: All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
- 10. **SUB-HEADINGS**: All the sub-headings must be bold-faced, aligned left and fully capitalised.
- 11. MAIN TEXT:

THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:

INTRODUCTION

REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESIS (ES)

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

LIMITATIONS

SCOPE FOR FURTHER RESEARCH

REFERENCES

APPENDIX/ANNEXURE

The manuscript should preferably be in 2000 to 5000 WORDS, But the limits can vary depending on the nature of the manuscript.

- 12. **FIGURES & TABLES**: These should be simple, crystal **CLEAR**, **centered**, **separately numbered** & self-explained, and the **titles must be above the table/figure**. **Sources of data should be mentioned below the table/figure**. *It should be ensured that the tables/figures are* referred to from the main text.
- 13. **EQUATIONS/FORMULAE**: These should be consecutively numbered in parenthesis, left aligned with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word may be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.
- 14. **ACRONYMS:** These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section e.g. Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.
- 15. **REFERENCES:** The list of all references should be alphabetically arranged. *The author (s) should mention only the actually utilised references in the preparation of manuscript* and they may follow Harvard Style of Referencing. Also check to ensure that everything that you are including in the reference section is duly cited in the paper. The author (s) are supposed to follow the references as per the following:
- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
- Use (ed.) for one editor, and (ed.s) for multiple editors.
- When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc., in chronologically ascending
 order.
- Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
- The title of books and journals should be in italic printing. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
- For titles in a language other than English, provide an English translation in parenthesis.
- Headers, footers, endnotes and footnotes should not be used in the document. However, you can mention short notes to elucidate
 some specific point, which may be placed in number orders before the references.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

• Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

• Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–23

UNPUBLISHED DISSERTATIONS

• Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 http://epw.in/user/viewabstract.jsp

SOCIO-ECONOMIC PROFILE AND EMPOWERMENT AMONG AGROPRENEURS IN KANNUR DISTRICT

PRIYARAJ. P.M RESEARCH SCHOLAR DEPARTMENT OF COMMERCE SREE NARAYANA COLLEGE KANNUR

ABSTRACT

The present study attempts to explore the socio-economic background and level of empowerment among agropreneurs in Kannur District of Kerala. The Agropreneurs were operationally defined to include three segments, namely, producers of agricultural crops; animal husbandry and Integrated Farming System. Multi stage Stratified random sampling technique was adopted to identify the sample agropreneurs. The study was mainly based on primary data elicited from interview schedules, group discussions and observation. It was revealed that agropreneurs were socially as well as economically in a poor state. Majority of them belonged to the category of middle age and above and they were reluctant to bring their next generation into this field due low economic and social status attributed to agropreneurs. This fact demands immediate attention from the Governments as well as the society. The study focused on economic, social, political, personal, informational and technological empowerment among the agropreneurs. It was found that the agropreneurs were not empowered economically, socially, politically, informationally or technologically. Hence, Entrepreneurship Development Programmes in financial, marketing and strategic management; awareness programmes for the general public on all aspects of agropreneurship; inclusion of theoretical and practical aspects of agropreneurship in the education system; encouragement in the use of Information Technology; formation of Self Help Groups, Cooperatives, Producer Organisations etc are recommended.

KEYWORDS

agropreneurs, agropreneurship, empowerment.

INTRODUCTION

griculture had been the first form of civilization in the human history. It made man capable of settling down at a location and to put an end to his nomadic life. Thus agriculture was the first occupation of mankind. When they settled at a single location, states were formed and demand for other products and services rose. They exchanged goods and services for goods and services. This later on led to the formation of markets and the system of trade came to be known as barter system. Thus, the first trade ought to have taken place with the exchange of agricultural produce. Around one third of the global population still depends on agriculture to earn a living.

It was Richard Cantillon, an Irish-French economist, who first introduced the term 'entrepreneur' in the context of Economics. He defined entrepreneur as an agent who buys factors of production at certain prices in order to combine them into a product with a view to selling it at uncertain prices in future. He illustrated a farmer who pays out contractual incomes which are certain to the landlords and labourers and sells at prices that are 'uncertain'. The term 'agropreneur' or 'agripreneur' is a combination of two words viz., agriculture and entrepreneur. An agropreneur may be defined as a person who uses agriculture and its allied activities in order to set up a business. All the activities concerned with agriculture including farming, management, financing, processing, marketing, growing of seedlings, manufacturing of fertilizers, implements, transport equipment etc may be termed as agroprenuership or agri business. Modern agropreneurs innovate this business in the following ways also:

- > Produce diversification (mixed farming, herbal farming, horticulture and floriculture, organic farming etc)
- Value added ventures (processing fruits and vegetables, farm tourism, farm schools etc)
- > Agricultural input industry (agricultural nurseries, hatcheries, pet animal shops, organic fertilizers & pesticides, animal feeds, bio fuel etc)
- Methods of farming (group farming, contract farming etc)
- > Innovative marketing (direct selling, using internet, SMS, social media etc)
- > Modern techniques for cultivation (polyhouse, drip irrigation, aquaponics, vertical farming etc)
- Agricultural services (agricultural land leasing, agricultural consultation, agricultural equipment renting, repairs, agricultural websites and kiosk)

The futuristic outlook and planning are the two vital attributes of an entrepreneur. Agroprenuers use both these attributes to plan their production. Just like any other entrepreneur, an agropreneur combines all the factors of production like land, labour, capital and organization with a view to generate profits.

REVIEW OF LITERATURE

(Sofian & Hamid 2011) focused on assessing the relationship of entrepreneurial personality, entrepreneurial commitment and self-independent of agropreneurs in Pasar Tani, Terengganu, Malaysia. Entrepreneurial personality attributed to factors like achievement motivation, customer relation and grab opportunities. A Path model of Entrepreneurial personality, commitment and self independent were presented in the study. It was found that entrepreneurial commitment assisted to develop entrepreneurial personality among farmers in Pasar Tani. It also brought about innovation in agriculture and ago-based industry and transformation of conventional farmers into motivated agropreneurs. It is also noted that entrepreneurial personality helped agropreneurs in becoming more self-independent in their business, in the context of achievement motivation, customer relation and in grabbing new opportunities.

(Pathak 2012) opined that agriculture should be considered as an enterprise, and that it should have sound management backup. As in any other enterprise, there should be proper planning about demand forecast, choice of technology, inventory of resources, need for external inputs, skill level of the available human resources and their training needs, infrastructure and services needed for carrying out various operations and marketing. The study concludes that there should be a change in the mindset of the farmers and agricultural extension agencies in order to promote successful entrepreneurship in agriculture.

(Hussin, Asaari, & Ali 2012) identified seven factors which encouraged small farmers to undertake entrepreneurship in Malaysia. These were environment, capital, training, customer focus, management knowledge, marketing knowledge and co-operation. They also found that the agriculture sector is still dominated by the older group and involvement of younger generation is required to transform this sector. They recommend inclusion of entrepreneurship and agriculture as core subjects in schools and colleges so as to build up an interest in this field at a tender age itself. The study recognized the need for training the existing agropreneurs in the field of management and marketing.

(Nagalakshmi & Sudhakar 2013) studied the socio cultural background of agri-preneurs in Dharmapuri, Karimnagar district of Andhra Pradesh. Rising income levels, changing consumer habits, enhanced environmental regulations, new requirements for product quality, chain management, food safety, sustainability etc had cleared the way for new entrants, innovation and portfolio entrepreneurship. It was found that agripreneurs were middle aged, literate, having small land holdings but able to avoid intermediaries to a great extent for the sale of their produce. The survey showed that even though agripreneurs depend on government for various needs, they are not fully dependent on the government for financial and marketing assistance. They had formed agripreneurs' associations in order to solve their problems.

(Palanivelu & Madhupriya 2013) attempted to throw light on the socio-cultural background, motivational factors and problems faced by women agripreneurs in the Namakkal district of Tamil Nadu. Some of the areas of successful agripreneurship among women were identified as fish/prawn farming, cultivation of fruits and vegetables, livestock management, mushroom cultivation, floriculture, dairy farming, landscaping etc. The main problems faced by Indian women entrepreneurs are elaborated as absence of definite agenda in life, absence of balance between family and career obligations, poor degree of financial freedom, no direct

ownership of property, lack of entrepreneurial skills and finance, unawareness about one's own capabilities, low ability to bear risk, problems in working with male counterparts, lack of professional education etc. Suggestions were made as to make continuous attempt to inspire, encourage, motivate and co-operate women agriprenuers and to conduct awareness programmes.

(Mujuru 2014) documented the relationship between entrepreneurial agriculture and human development in the context of public policy at Mt. Darwin, Zimbabwe. The study has been initiated after the UNDP (United Nations Development Programme, 2013) embraced the importance of entrepreneurial skills in the agricultural context which has significantly improved the well being of the rural small scale farmers in Egypt. This was achieved after the implementation of the programme, viz., Pro-poor Horticulture Value Chains in Upper Egypt, which aimed at positioning the small scale farmers in value-adding activities. The research revealed that entrepreneurial mindset, strategic leadership skills and strategic management of resources enable farmers to earn more income as well as to create wealth for the nation. Entrepreneurial agriculture results in improved standard of living, employment creation, poverty reduction, empowerment of communities and so on, thereby resulting overall human development. In order to nurture entrepreneurial agriculture, the government should prioritize entrepreneurial agriculture and concentrate on provision of infrastructural facilities, agricultural inputs and creation of markets for agricultural produce.

(Upadhyay, Papnai, Singh, & Nautiyal 2014) looked into agri-based enterprise problems and strategies in Udham Nagar district of Uttarakhand. They studied in detail, the various problems to include technical problems, managerial problems, socio-personal problems, input problems, financial problems and market related problems. Group approach or community organizations, natural resource management, human resource management, use of information technology, promotion of Non Government Organizations and private organizations were recommended.

(Esiobu, Onubuogu, & Ibe 2015) analysed entrepreneurship development in agriculture among arable crop farmers in Imo state, Nigeria. Factors like socio-economic characteristics, entrepreneurship intent, level of entrepreneurship intent and barriers to entrepreneurship development in agriculture were examined. It was found that a reasonable proportion of the farmers identified personal intension, need for autonomy and displacement/disruption in life as the key drive entrepreneurship development among them. However, poor access to entrepreneurship information, inadequate start-up capital and long distance between farms and the markets were identified as the barriers to entrepreneurship in agriculture. They recommended fostering entrepreneurship education at all levels to ensure capacity building for diverse enterprises in agriculture; effective and adequate entrepreneurship programmes and policies address the barriers to entrepreneurship development; government and private sector support fund and support of trained extension agents to guide farmers on technological developments. They opined that sustainable development of agribusiness requires the development of entrepreneurial and organizational competency among farmers.

(Thripathi & Sweta 2015) examined the barriers in the development of entrepreneurial skills in the farming sector of Uttar Pradesh. They had identified various managerial problems along with problems like lack of funds, lack of infrastructure, risk aversion, marketing and competition etc which acts as barriers to agropreneurship. They had suggested establishment of financial cells and provision of concessional rate of interest to solve the financial problems of agropreneurs; and also establishing marketing co-operatives and provision of entrepreneurial training to farmers to overcome other kinds of barriers. They also put forth an alternative model for promotion of agropreneurship which comprises of suggestions like weather-index based insurance, micro insurance, improving financial literacy among farmers, facilitating electronic payment systems and branchless banking.

NEED/IMPORTANCE OF THE STUDY

According to the FAO (Food and Agricultural Organisation), 805 million people of the 7.3 billion in the world or one in nine were suffering from chronic undernour-ishment in 2012-2014. As in the case of developing countries it is one in six. The OECD (Organisation for Economic Co-operation and Development)-FAO Agricultural Outlook 2015-2024 Report provides that the demand for agricultural products have been rapidly increasing in developing countries due to steady population growth, rising per capita incomes and continuous urbanization which allowed consumers to diversify their diets. Thus agriculture remains the largest employment sector and the most crucial sector for the world's food security. Thus it is evident that agroprenuers will have immense opportunities in the future worldwide.

STATEMENT OF THE PROBLEM

It would not be wrong to say that Indian agriculture survives on two factors - monsoon and government subsidies. The burden of subsidy on the exchequer is so heavy that the government is forced to find alternate ways to withdraw it, at least gradually. One way to do this is to encourage entrepreneurship among its farmers. There is reluctance on the part of farmers as well as their next generation to continue in this field. Ironically, there are people who resign very highly paid white color jobs to take up agropreneurship. This fact brings to the light that agricultural ventures, if managed properly could yield profits higher than salaried white color jobs. However, on an average, people are reluctant to choose an agricultural career for various reasons. This may be due to low level of economic and social status attributed to farmers by the society. Hence there is a need to investigate into the commercial feasibility of agricultural ventures, financial and social empowerment of agropreneurs, problems faced by agroprenuers etc.

OBJECTIVES

- 1. To document the socio economic profile of agropreneurs in Kannur district.
- 2. To analyse the level of empowerment attained by agropreneurs in Kannur district.
- 3. To suggest measures for empowering agropreneurs in Kannur district.

HYPOTHESES

- To test whether the agropreneurs are economically empowered or not.
- To test whether the agropreneurs are socially empowered or not.
- To test whether the agropreneurs are politically empowered or not.
- To test whether the agropreneurs are personally empowered or not.
- To test whether the agropreneurs have attained informational and technological empowerment.

RESEARCH METHODOLOGY

Descriptive design is intended for the study based on primary and secondary data sources. Multi stage stratified random sampling technique is used for the study. All agropreneurs pursuing agriculture, animal husbandry and IFS (Integrated Farming System) for commercial purpose in the Kannur district of Kerala state forms the population for the study. A sample block is selected from the district based on the prominence of agricultural activity in that area. From the list of registered agropreneurs in the selected block, not less than ten percent of them in each category, namely, production of crops, animal husbandry and integrated farming was selected. Interview Schedules are used to obtain information from the sample agropreneurs. Data is presented in simple tables and analysed using descriptive statistics such as mean, standard deviation, percentages etc.

DATA ANALYSIS AND INTERPRETATION

There are eleven blocks in Kannur, viz., Payyannur, Thaliparamba, Kalliassery, Kannur, Iritty, Irikkur, Edakkad, Thalassery, Peravoor, Panoor and Koothuparamba. Among these, Payyannur, Thaliparamba, Iritty, Irikkur and Peravoor blocks were identified as the prominent agricultural blocks with the help of the Principal Agricultural Officer, District Agriculture Office, Kannur. By random sampling technique, one block among the five blocks was chosen. The sample block thus chosen was Iritty block. The distribution of agropreneurs engaged in commercial cultivation of agricultural crops, animal husbandry and IFS is shown in Table 1:

TABLE NO. 1: POPULATION AND SAMPLE DISTRIBUTION OF AGROPRENEURS IN IRITTY BLOCK OF KANNUR DISTRICT

Iritty Block	Number of Agrop	reneurs commercially	involv	ed in
	Agricultural Crops	Animal Husbandry	IFS	Total
Population	592	227	82	901
Proportionate Sample (10%)	59	23	8	90

Source: Iritty Block Office

SOCIO-ECONOMIC PROFILE OF SAMPLE AGROPRENEURS

TABLE NO. 2: DISTRIBUTION OF SAMPLE RESPONDENTS ACCORDING TO THEIR SOCIO-ECONOMIC CHARACTERISTICS

Socio-economic characteristics	Description	Frequency	Percentage (%)		
		N = 90			
Age	Below 18	0	0		
	18 years - 36 years	6	6.67		
	36years- 54 years	45	50.00		
	54years- 72 years	33	36.67		
	Above 72	6	6.67		
Gender	Male	78	86.67		
	Female	12	13.33		
Religion	Hindu	42	46.67		
	Muslim	39	43.33		
	Christian	9	10.00		
Community	Forward Caste	42	46.67		
	Other Backward Classes	45	50.00		
	Scheduled Caste/Scheduled Tribe	3	3.33		
Educational level	No formal Education	0	0		
	Primary	33	36.67		
	Secondary	36	40.00		
	Higher Secondary	21	23.33		
	Degree/ Post Graduation	0	0		
Land usage	Less than 1 Ha (Marginal)	51	56.67		
	1 Ha– 2 Ha (Small)	30	33.33		
	2 Ha – 4 Ha (Semi-medium)	9	10.00		
	4 Ha– 10 Ha (Medium)	0	0		
	10 Ha and above (Large)	0	0		
Annual Earnings	Below ₹1lakh	15	16.67		
	₹1lakh – ₹3lakhs	21	23.33		
	₹3lakhs – ₹6lakhs	33	36.67		
	Above ₹6lakhs	21	23.33		

Source: Survey data

The frequency distribution of age of agropreneurs revealed that fifty percent of them belonged to 36-54 years age group and thirty six per cent belonged to 54-72 years age group. Six per cent of them belonged to below thirty six years. Similarly, six per cent of them belonged to above seventy three years of age.

There was a clear evidence of male domination among the sample agropreneurs. They constituted about eighty six per cent of the sample agropreneurs. It was also noticed that women who were interviewed formed part of group farming activities in order to solve labour issues whereas the male section opted for sole proprietorship. Around forty six per cent of the sample respondents were followers of Hindu religion, forty three per cent followers of Muslim religion and ten per cent followers of Christianity. Fifty per cent of the respondents belonged to Other Backward Classes, forty six per cent belonged to Forward Caste and three per cent belonged to Scheduled caste/ Scheduled tribe.

The analysis of education level brings out the low level of formal education among agropreneurs with thirty six percent of the sample respondents having only primary level of education. Primary and secondary level educated agropreneurs constitute more than three forth of the sample respondents.

More than half of the total agropreneurs interviewed were marginal farmers with less than one hectare of land usage. Thirty three per cent belonged to the small farmer category and ten per cent belonged to the semi-medium category. It was worthy to note that there were no agropreneurs under the category of medium and large scale agricultural land use. This finding is in tune with the estimates that in Kerala ninety per cent of the farmers are marginal and small farmers.

Regarding the annual earnings, forty per cent of the respondents annually earned less than Rupees three lakhs; thirty six per cent of them between Rupees three lakhs and six lakhs; and twenty three per cent earned above Rupees six lakhs annually.

TABLE NO. 3: THE AGE OF THE SAMPLE RESPONDENTS

Age	Frequency N = 90	Mean	Standard Deviation
0 – 18	0		
18 – 36	6	52.8	12.88
36 – 54	45		
54 – 72	33		
72 – 90	6		

Source: Survey data

The age of the respondents ranged from thirty to seventy five years. The model class interval was 36-54 years, which was defined as the middle aged group for the study. The mean age of agropreneurs was calculated to be 52.8 years with a standard deviation of 12.88 years.

LEVEL OF EMPOWERMENT OF SAMPLE AGROPRENEURS

Empowerment is operationally defined as the confidence and strength of a person to deal with his surroundings. Questions regarding economic, social, political, technological, personal and informational empowerment bring out the following results.

TABLE NO. 4: RATINGS ON EMPOWERMENT OF AGROPRENEURS

		Ratings													
Sl. No.	Empowerment	Very High		High		Мо	derate	L	ow	Ver	y Low				
		N	%	N	%	N	%	N	%	N	%				
1	Economic Empowerment	9	10	9	10	6	6.7	36	40	30	33.3				
2	Social Empowerment	6	6.7	6	6.7	12	13.3	18	20	48	53.3				
3	Political Empowerment	6	6.7	9	10	6	6.7	27	30	42	46.7				
4	Technological Empowerment	18	20	12	13.3	15	16.7	27	30	18	20				
5	Personal Empowerment	45	50	30	33.3	6	6.7	9	10	0	0				
6	Informational Empowerment	9	10	15	16.7	15	16.7	21	23.3	30	33.3				

Source: Survey data

Fifty per cent of the agropreneurs rated very high for personal empowerment, whereas more than seventy per cent of them rated low or very low for economic, social and political empowerment. With regard to technological and informational empowerment, twenty per cent and ten per cent of them rated very high, respectively. The results confirm the fact that agropreneurs are economically, socially and politically weak.

ECONOMIC EMPOWERMENT

TABLE NO. 4.1: RATINGS ON ECONOMIC EMPOWERMENT OF AGROPRENEURS

		Ratings													
Sl. No.	Economic Empowerment	Always		Very Often		At times		No		Never		Tota	al		
		N	%	N	%	N	%	N	%	N	%	N	%		
1	Cover all expenses	20	22.22	10	11.11	16	17.78	34	37.78	10	11.11	90	100		
2	Sufficient income to expand business	5	5.56	3	3.33	6	6.67	15	16.67	61	67.78	90	100		
3	Savings and Investments	5	5.56	3	3.33	7	7.78	19	21.11	56	62.22	90	100		
4	Easy access to credit	8	8.89	10	11.11	11	12.22	34	37.78	27	30	90	100		
5	Afford own house and vehicles	4	4.44	4	4.44	0	0	11	12.22	71	78.89	90	100		

Source: Survey data

Approximately 68 per cent of them reported insufficient income to expand their existing activities, 62 per cent of them were never able to save or invest and 79 per cent of them could not afford own house or vehicles. Thus overall economic empowerment of agropreneurs was poor.

SOCIAL EMPOWERMENT

TABLE NO. 4.2: RATINGS ON SOCIAL EMPOWERMENT OF AGROPRENEURS

							Ratii	ngs					
Sl. No.	Social Empowerment	Always		Very Often		At times			No	Never		To	otal
		N	%	N	%	N	%	N	%	N	%	N	%
1	Receipt of Appreciations	11	12.22	14	15.56	16	17.78	2	2.22	47	52.22	90	100
2	Respect from the Society	0	0	0	0	0	0	5	5.56	85	94.44	90	100
3	Family support	82	91.11	3	3.33	0	0	5	5.56	0	0	90	100
4	Membership in Social Organisations	6	6.67	17	18.89	36	40	11	12.22	20	22.22	90	100
5	Leadership positions held	5	5.56	11	12.22	29	32.22	5	5.56	40	44.44	90	100

Source: Survey data

About half of the agropreneurs never received any appreciation for their work in the form of awards, 94 per cent of them felt that they were not respected by the society, most of them did not have regular membership in social organisations and a majority of them did not hold any leadership positions in such organizations. On the positive side, strong family support (91.11%) proved to be their strength. The results show a low level of social empowerment among agropreneurs.

POLITICAL EMPOWERMENT

TABLE NO. 4.3: RATINGS ON POLITICAL EMPOWERMENT OF AGROPRENEURS

		Ratings														
SI. No.	Political Empowerment	Always		Ver	y Often	At	times	_	No	N	lever	To	otal			
		N	%	N	%	N	%	Ν	%	N	%	N	%			
1	Participation in Grama sabha	62	68.89	10	11.11	7	7.78	0	0	11	12.22	90	100			
2	Participation in protests	1	1.11	0	0	2	2.22	0	0	87	96.67	90	100			
3	Regular at casting votes	80	88.89	5	5.56	5	5.56	0	0	0	0	90	100			
4	Confidence in contesting elections	5	5.56	0	0	0	0	5	5.56	80	88.89	90	100			

Source: Survey data

Even though the agropreneurs were almost always regular at participating in Grama Sabha meetings (68.89%) and in casting their votes (88.89%), they were reluctant to participate in protests (96.67%) nor had the confidence to contest in elections (88.89%). The overall political empowerment was low.

PERSONAL EMPOWERMENT

TABLE NO. 4.4: RATINGS ON PERSONAL EMPOWERMENT OF AGROPRENEURS

		Ratings													
SI. No.	Personal Empowerment	Always		Very Often		At	times		No	N	lever	Tota	al		
		N	%	N	%	N	%	N	%	N	%	N	%		
1	Personal satisfaction	89	98.89	0	0	0	0	1	1.11	0	0	90	100		
2	Health benefits	87	96.67	0	0	0	0	3	3.33	0	0	90	100		
3	Dream of expansion	17	18.89	54	60	9	10	10	11.11	0	0	90	100		
4	Confidence in conveying matters	16	17.78	12	13.33	21	23.33	15	16.67	26	28.89	90	100		
5	Confidence in public speech	5	5.56	16	17.78	25	27.78	5	5.56	39	43.33	90	100		

Source: Survey data

It is worthy to note that approximately 99 percent of the agropreneurs are highly satisfied with their activity. Around 97 per cent of them feel that their health is benifitted, 60 percent of them very often dream to expand their business; but highest per cent (28.89%) of them do not have the confidence in conveying their matters to Government officials or the confidence to speak publically (43.33%). An overall high level of personal empowerment is revealed.

INFORMATIONAL EMPOWERMENT

TABLE NO. 4.5: RATINGS ON INFORMATIONAL EMPOWERMENT OF AGROPRENEURS

		Ratings													
SI. No.	Informational Empowerment	Always		Very Often		At times		No		Never		Total			
		N	%	N	%	N	%	N	%	N	%	N	%		
1	Knowledge in legal matters	11	12.22	0	0	0	0	0	0	79	87.78	90	100		
2	Knowledge of Government policies	6	6.67	5	5.56	52	57.78	17	18.89	10	11.11	90	100		
3	Use of Internet	6	6.67	4	4.44	6	6.67	0	0	74	82.22	90	100		
4	Use of mobile phones	5	5.56	11	12.22	4	4.44	7	7.78	63	70	90	100		

Source: Survey data

Approximately 88 per cent of the agropreneurs did not have knowledge in legal matters, 82 per cent of them did not use internet for improving their business and 70 per cent of them did not use mobile phones to access information or contact their customers. Roughly 58 per cent of them opined they were aware of Government policies at times only. The overall informational empowerment was observed to be low.

TECHNOLOGICAL EMPOWERMENT

TABLE NO. 4.6: RATINGS ON TECHNOLOGICAL EMPOWERMENT OF AGROPRENEURS

	Technological Empowerment	Ratings													
SI. No.		Always		Very Often		At times		No		Never		To	otal		
		N	%	N	%	N	%	N	%	N	%	N	%		
1	Awareness on technological developments	4	4.44	6	6.67	5	5.56	69	76.67	6	6.67	90	100		
2	Training latest technologies	2	2.22	18	20	29	32.22	9	10	32	35.56	90	100		
3	Ability to operate machines	5	5.56	12	13.33	10	11.11	5	5.56	57	63.33	90	100		

Source: Survey data

Approximately 77 per cent of the agropreneurs were aware of the technological developments in the field but around 36 per cent of them never received any training in the latest technologies and 63 per cent of them never operated any machine in the agricultural field. Hence a low level of technological empowerment was revealed.

FINDINGS

- The average age of fifty-two years and above with a standard deviation of more than twelve years obtained with regard to the sample respondents, clearly shows that youngsters are not taking up agropreneurial career.
- Another finding was that this sector is male dominated as female participation is only thirteen per cent. It was also found that they undertake agropreneurship
 more or less as a group venture.
- The maximum level of education attained by agropreneurs was limited to Higher secondary level.
- The land used for agropreneurship was owned by majority of agropreneurs even though most of them came under the category of small and marginal farmers.
- With regard to empowerment, the agropreneurs rated low for economic, social, political, technological as well as informational empowerment.
- Low level of economic empowerment was caused due to inability to meet expenses from income, insufficient income for expansion activities, lack of savings
 and investment etc.
- Lack of appreciation and respect from society, inability to be a member and leader in social organizations etc attributed to the low social status and empowerment among agropreneurs.
- · The agropreneurs were not politically organized and hence did not have the confidence to protest against social evils.
- Lack of penetration of Information Technology lead to low level of informational empowerment.
- Lack of participation in technological trainings and practice was the core reason for low level of technological empowerment.
- Personal empowerment was high among agropreneurs due to factors like mental satisfaction, health benefits and their futuristic outlook toward expansion
 of their activities.

RECOMMENDATIONS/SUGGESTIONS

- Entrepreneurial training for improving managerial competancies in the area of finance, marketing and strategic management would help agropreneurs to achieve better economic and social empowerment.
- Inclusion of theoretical and practical aspects of agropreneurship in the education system would help in attracting youth into this sector and to change the mindset of people towards agropreneurs.
- Formation of Self Help Groups, Cooperative Societies, Producer Organisations etc exclusively for women agropreneurs would help in attracting and maintaining more women in this sector.
- Awareness programmes would be helpful in increasing domestic demand for locally produced goods and in drawing attention of educated youths towards agropreneurship.
- Agropreneurs must be encouraged to use Information Technology for searching latest information on the developments in their field as well as to reach out to their potential customers.

CONCLUSIONS

From the results of the survey, the researcher feels that entrepreneurship development among agropreneurs could lead to an improvement in their competencies which in turn would make them capable of exploring new opportunities and thereby become more empowered. The poor plight of agropreneurs require immediate attention of the Governments and the society in order to provide more entrepreneurial trainings and to create an entrepreneurial mindset among the traditional cultivators.

LIMITATIONS

The study is mainly based on the response received from the respondents. The doubtful attitude and fear of opening up may affect the accuracy of the study. The study covers only a limited geographical area. The study has excluded the processing sector and service sector of agropreneurship.

SCOPE FOR FURTHER RESEARCH

Agropreneurship offers wide scope for further research work in each of its segment like the processing sector, service sector etc.

ACKNOWLEDGEMENT

At the very outset, let me thank the almighty for blessing me with wisdom in all my endeavors. I owe a deep sense of gratitude to my parents, whose selfless love, care and relentless inspiration helped me pursue my studies till doctoral level, effortlessly.

I am deeply indebted to my supervising teacher, Dr. Swarupa R., Associate Professor, PG Department of Commerce, Mahatma Gandhi College, Iritty for encouraging me to take up research study and for the directions and support she extended to me at the various stages of my research work.

I note my hearty thanks to Dr. Sivadasan Thirumangalath, Principal, Sree Narayana College, Kannur; and Dr. A Bhaskaran, my teacher and Head of the Department of Commerce, for continuously appraising the progress of my research work.

Finally, I take this opportunity to thank all my teachers, fellow researchers, my well-wishers and family members for the help and support they extended to me.

REFERENCES

- 1. Esiobu, N., Onubuogu, G., and Ibe, G. (2015), "Analysis of Entrepreneurship Development in Agriculture among Arable Crop Farmers in Imo State, Nigeria," International Journal of African and Asian Studies, Vol. 7, pp. 92-99.
- 2. Hussin, M. R., Asaari, M. H., and Ali, N. K. (2012), "Small farmers and factors that motivate them towards agricultural entrepreneurship activities," Journal of Agribusiness Marketing, pp. 47-60.
- 3. Mujuru, J. T. (2014), "Entrepreneurial Agriculture for Human Development: A case study of Dotito Irrigation Scheme, Mt Darwin," International Journal of Humanities and Social Science, Vol. 4, No. 4, pp. 121-131.
- 4. Nagalakshmi, T., and Sudhakar, A. (2013), "Agri-Preneurs: A case study of Dharmapuri farmers," International Journal of Science and Research, Vol. 2, No. 8, pp. 208-214.
- 5. Palanivelu, D. V., & Madhupriya, G. (2013), "Challenges faced by women agripreneurs in Tamil Nadu," Intercontinental Journal of Finance Resource Research Review, Vol. 1, No.9, pp. 34-38.
- 6. Pathak, O. (2012), "Rural Development through Agri-preneurship (Entrepreneurs experience in Agriculture)," International Journal of Marketing, Financial Services & Management Research, pp. 143-149.
- 7. Sofian, M. A., & Hamid, A. C. (2011), "An inter-relationship of Entrepreneurial Personality, Commitment and Self-Independent inTerengganu Agriculture Industry," International Journal of Business and Social Science, Vol. 2 No. 23, pp. 274-281.
- 8. Thripathi, D. R., & S. A. (2015), "Rural Development through Agripreneurship: A study of farmers in Uttar Pradesh," Global Journal of Advanced Research, Vol. 2, No.2, pp. 534-542.
- 9. Upadhyay, A. P., Papnai, G., Singh, S., & Nautiyal, P. (2014), "Agri-based Enterprise Problems and Strategies: A study in Udham Singh Nagar district of Uttarakhand," Progressive Agriculture, Vol. 14, No. 1, pp. 81-86.

APPENDIX/ANNEXURE

INTERVIEW SCHEDULE

1. Name

2. Address or Krishi Bhavan:

3. Gender : Male Female Others

4. Age : yrs

5. Religion: Hindu Muslim Christian

6. Community : FC OBC SC ST

7. Your highest educational level:

No formal education Primary level Secondary level Higher Secondary level Degree level Post Graduation level

8. Your agropreneurship includes :

Agriculture Animal Husbandry

a) Paddy and pulses
b) Goat
c) Fruits
c) Poultry
d) Flowers
e) Cash crops
f) Spices
g) Any other (Specify).

9. Agricultural land used: Own acres Lease acres

10. a) Last years' annual profit was ₹ ______.

b) Trend of profitability for the preceding years' was:

Increasing Decreasing Fluctuating Constant

11. Rate the following statements regarding the empowerment of farmers.

		/ery High (5)		Moderate (3)		/ery Low(1)
SI.		Ή	High (4)	dera	ow (2)) Lo
No.	Statements	Ven	High	Moc	ν	Ven
Α	Economic Empowerment		_			
1	I can meet all expenses from agropreneurship					
2	I can expand my business from the income from agropreneurship					
3	I can save money and make other investments					
4	I can easily access credit facilities					
5	I can afford to have my own house, vehicles and other modern amenities					
В	Social Empowerment					
1	I get appreciations in the form of awards					
2	The society respects me for what I am					
3	I have full support from my family					
4	I am a member in social organizations like clubs, samithis etc					
5	I have been entrusted leadership positions in such organizations					
С	Political Empowerment					
1	I participate in Grama Sabha meetings regularly					
2	I participate in protests					
3	I am regular at casting my votes					
4	I am confident in contesting in elections					
D	Personal Empowerment					
1	I am fully satisfied being an agropreneur					
2	My health is benefitted from agriculture					
3	I always dream to expand my business					
4	I am confident in conveying matters to government officials, bank officials etc					
5	I can deliver public speech without fear					
E	Informational Empowerment					
1	I know the legal requirements for setting up of a farm/taking land on lease					
2	I know the State Government policies & programmes in this field					
3	I use internet for acquiring latest information on agropreneurship					
4	I use mobile phones to access information and to contact customers					
F	Technological Empowerment					
1	I am aware of the latest technological developments in this field					
2	I am trained in most of the latest technologies					
3	I can operate the machines in the absence of skilled labourers					

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue, as well as on the journal as a whole, on our e-mail **infoijrcm@gmail.com** for further improvements in the interest of research.

If you have any queries, please feel free to contact us on our e-mail infoircm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward to an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

DISCLAIMER

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, neither its publishers/Editors/ Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal are exclusively of the author (s) concerned.

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active cooperation of like-minded scholars, we shall be able to serve the society with our humble efforts.







