



ISSN (E): 2277-7695  
ISSN (P): 2349-8242  
NAAS Rating: 5.23  
TPI 2023; SP-12(9): 2070-2075  
© 2023 TPI  
[www.thepharmajournal.com](http://www.thepharmajournal.com)  
Received: 13-07-2023  
Accepted: 21-08-2023

## Chaithra NR

Ph.D. Research Scholar,  
Department of Agricultural  
Extension, CoA, GKVK, UAS-B,  
Bengaluru, Karnataka, India

## Shivalingaiah YN

Professor & Head, Department  
of Agricultural Extension, CoA,  
GKVK, UAS-B, Bengaluru,  
Karnataka, India

## Farmer's satisfaction level towards the programs and services provided by Shri Kshethra rural development project: Development of a comprehensive satisfaction scale

Chaithra NR and Shivalingaiah YN

### Abstract

Agriculture is one of the primary occupation and main source of livelihood for the people in India, but it faces many challenges. In the backdrop of climatic changes like floods, drought, market volatility and wide spread poverty in rural areas livelihood security of the farmers is at stake. To improve it the NGOs pickup causes that are so niche and accurately map-up expectations of the people to understand the local realities. The Shri Kshethra Dharmasthala Rural Development Project (SKDRDP) as an NGO have pivotal role in securing the livelihood of farmers through various programmes and many services given by the SKDRDP in the rural areas. An attempt was made in the present study to develop a standardized scale to analyse the satisfaction level of beneficiary farmers towards the programmes and services of SKDRDP in Karnataka state. Satisfaction is operationalized: "as emotional or cognitive response post-subjective assessment and in comparison of pre-purchase expectations, actual performance subsequent to the consumption of service provided by SKDRDP". The judges rating method was followed in the construction of satisfaction level scale. This scale consisting of 20 statements was administered to 120 farmers of Dakshina kannada (60) and Kolar district (60) of Karnataka state during 2022-23. The results revealed that nearly half (43.34%) of the farmers belonged to average satisfaction, while 30.83 per cent of farmers were satisfied from the SKDRDP and 25.83 per cent of the respondents belonged to dissatisfied category of satisfaction level.

**Keywords:** SKDRDP, Satisfaction level, NGOs

### Introduction

Agriculture is one of the primary occupation and main source of livelihood for people. One-third of people in India live in poverty which is pegged at nearly 21.92 per cent. The per capita income of rural India is Rs. 40,772 against Rs. 1,01,313 in urban India (Economic survey-2020). In the backdrop of climatic changes like floods, drought, market volatility and widespread poverty in the rural areas livelihood security of the farmers is at stake. To improve it the NGOs pickup causes that are so niche and accurately map-up expectations of the people to understand the local realities. The Shri Kshethra Dharmasthala Rural Development Project (SKDRDP) as an NGO have pivotal role in securing the livelihood of farmers of Karnataka state. SKDRDP is a charitable trust registered under the charitable trust act of 1920 promoted by Dr. D. Veerendra Hegde. It is an NGO and an innovative program that is working for the cause of the people which is meant for inclusive development of the rural people in various spheres of their lives. The schemes of this organization are spread to all sections of people and are working for years to provide an effective and efficient life to the rural people. Total number of active SHGs are 6, 07,153 with 49,20,022 members. Various Programs implemented by Shri Kshethra Dharmasthala Rural Development Project are agricultural programs, community development programs, women empowerment programs, health insurance programs, microfinance all these programs and interventions of SKDRDP have an significant role in improving the livelihood security of the farming community. Gupta (2021) "provides a comprehensive analysis of the satisfaction level of farmers towards the programs offered by the NGOs in Maharashtra. The results reveal a remarkable 85.00 per cent satisfaction rate among the participating farmers. Priya (2019) in her study delves into the factors shaping the satisfaction of farmers due to ngo interventions. The results reveal a balanced scenario, with 62.34 per cent of farmers expressing average satisfaction, 19.37 per cent belong to satisfied category while 18.29 per cent expressed dissatisfaction and it stresses

### Corresponding Author:

#### Chaithra NR

Ph.D. Research Scholar,  
Department of Agricultural  
Extension, CoA, GKVK, UAS-B,  
Bengaluru, Karnataka, India

The need for continuous improvement, as reflected by the suggestions from the dissatisfied segment. In this particular scenario, examining the satisfaction level of farmers towards SKDRDP holds a significant role as it explains the better functioning of the SKDRDP NGO in the rural areas. "Satisfaction" is operationalized "as emotional or cognitive response post-subjective assessment and in comparison of pre-purchase expectations, actual performance subsequent to the consumption of service provided by SKDRDP".

### Methodology

The study's core objective was to develop the scale to measure the satisfaction level of the beneficiary farmers towards the programmes and services of SKDRDP. To develop and standardize scale to measure the satisfaction level of farmers towards SKDRDP pre-test was conducted in chikkabalapur district during the year 2022, the developed scale was used to measure the satisfaction level of farmers in Dakshina Kannada and Kolar districts of Karnataka state. The present study was carried out in Dakshina Kannada and Kolar districts of Karnataka State. They were selected as the distribution of SKDRDP interventions were there throughout the Karnataka state. The ex-post facto design was used as the research design. Purposive random sampling method was employed for the selection of respondents. The primary data were collected from a total of 180 beneficiaries, from four taluks namely Beltangady, Puttur, Kolar and Bangarpet were selected. The data were collected from the respondents through personal interview method using well-structured schedule during 2022-2023. The responses were scored, based on the cumulated score, the respondents were categorized into dissatisfied, average satisfaction and satisfied category of satisfaction level based on mean and standard deviation as a measure of check.

### Development of a scale to measure the satisfaction level of Beneficiary farmers towards the programs and services of SKDRDP

Satisfaction is operationalized: "as emotional or cognitive response post-subjective assessment and in comparison of pre-purchase expectations, actual performance subsequent to the consumption of service provided by SKDRDP".

### Identification of dimensions

Method of summated rating was followed initially a large number of items related to satisfaction level of farmers towards SKDRDP were identified. Both positive as well as negative statements pertaining to the psychological object were included.

### Collection and editing of items

The items on satisfaction level of farmers were collected exhaustively. A tentative list of 42 items pertaining to the satisfaction level of the farmers were selected and As a consequence, 6 statements were eliminated and the remaining 36 satisfaction level statements were included for further analysis

### Relevancy analysis

The proforma containing 36 items measuring satisfaction level 109 judges by means of Google forms and handed over personally in the field of Agricultural Extension, social sciences professionals to critically evaluate the relevancy of each item in five-point continuum *viz.*, Most Relevant (MR),

Relevant (R), Some what relevant (SWR), Less Relevant (LR) and Not Relevant (NR) and the responses were assigned the score of 5, 4, 3, 2 and 1 for positive statements and vice versa for negative statements respectively. The judges were also requested to make necessary modifications and additions or deletion of statements if they desire so. A total of 69 judges who returned the questionnaire duly completed were considered for further processing. From the data gathered, "Relevancy Percentage" "Relevancy Weightage" and "Mean Relevancy Score" were worked out for all the 36 satisfaction level statements. Using these criteria individual statements were screened for relevancy using the above mentioned formulae.

$$\text{Relevancy Weightage of } i^{\text{th}} \text{ factor (RW}_i) = \frac{(MR \times 5) + (R \times 4) + (SWR \times 3) + (LR \times 2) + (NR \times 1)}{\text{Maximum possible score}}$$

$$\text{Relevancy Percentage of } i^{\text{th}} \text{ factor (RP}_i) = \frac{(MR \times 5) + (R \times 4) + (SWR \times 3) + (LR \times 2) + (NR \times 1)}{\text{Maximum possible score}} \times 100$$

$$\text{Mean Relevancy Score of } i^{\text{th}} \text{ factor (MRS}_i) = \frac{(MR \times 5) + (R \times 4) + (SWR \times 3) + (LR \times 2) + (NR \times 1)}{\text{Number of judges responded}}$$

Individual items were screened based on these three calculated values. Accordingly, items having relevancy weightage of more than 0.85, relevancy percentage of more than 80% and mean relevancy score more than or equal to 3.95 were included for further analysis. Thus, from 36 satisfaction level statements a total of 31 were retained for item analysis.

### Item analysis

For item analysis, 32 respondents were selected from the non-sample area and the respondents were asked to indicate their response in each of the items in their respective scoring pattern. Based on the total scores obtained, the respondents were arranged in descending order. The top 25 per cent of the respondents with their total scores were considered as high group and the bottom 25 per cent as low group. These two groups provide criterion groups in terms of evaluating the individual statements suggested by Edwards (1969). 't' value was calculated for each of the statement by using the following formula:

$$t = \frac{\bar{X}_H - \bar{X}_L}{\sqrt{\frac{\sum X_H^2 - \frac{(\sum X_H)^2}{n} \times \sum X_L^2 - \frac{(\sum X_L)^2}{n}}{n(n-1)}}$$

Where,

$\bar{X}_H$  = The mean score on given statement of the high group

$\bar{X}_L$  = The mean score on given statement of the low group

$\sum X_H^2$  = Sum of squares of the individual score on a given statement for high group

$\sum X_L^2$  = Sum of squares of the individual score on a given statement for low group

n = Number of respondents in each group

$\sum$  = Summation

t = The extent to which a given statement differentiates between the high and low groups.

After computing the 't' value for all the 31 satisfaction level statements with 't' value equal and greater than 1.69 were finally selected for inclusion in the scale. Wherein, out of 31 statements, 20 items were significant at 5 per cent.

**Table 1:** Satisfaction level items wise calculated relevancy percentage, mean relevancy score and t-values

Sl. No	Statements	RP	MRS	t-test
1	Do you think SKDRDP provides the appropriate, need-based and timely advisory services on farming	85.306	4.265	6.065
2	Are you satisfied with agricultural inputs (viz., credit, seed, fertilizer) provided by SKDRDP programs which play an important role in increasing the crop production	87.347	4.367	3.144
3	Are you satisfied with timely market information of SKDRDP	84.898	4.245	2.302
4	Do you think credit disbursed for agriculture, and animal husbandry has not improved the productivity	81.224	4.061	2.075
5	Does SKDRDP provides equal opportunity to all farmers irrespective of caste, religion	82.041	4.102	1.758
6	Are you compatible with the services of farming system and custom heiring centers	85.306	4.265	3.775
7	Whether the farmers problems and challenges are addressed by SKDRDP are satisfactory	85.306	4.265	3.31
8	Does the think short-term and long term loans provided by the micro-credit linkages of SKDRDP are easily accessible	82.857	4.143	6.481
9	Will the Pragathi Bandhu and self-help groups promote farmers empowerment	84.898	4.245	2.393
10	My potential is recognized and enhanced in the training programs of SKDRDP	88.163	4.408	2.646
11	Whether the government policy interventions reach out to the actual grassroots level with the help of SKDRDP are satisfactory	84.898	4.245	3.334
12	Do you think SKDRDP upholds cultural values and transparency in its reach	86.122	4.306	3.336
13	Are you satisfied with facilities provided by watershed development programs	82.857	4.143	4.583
14	Does the SKDRDP programs improve farm sustainability both economically, ecologically and socially	84.898	4.245	1.342
15	Handling of grievances among SKDRDP personnel is timely are not upto the mark	75.510	3.776	1.897
16	Will the independence in decision-making regarding activities is encouraged at SKDRDP SHGs	84.898	4.245	7.937
17	Are you satisfied with the skill training on processing/ value addition with the neighborhood training institutes	87.755	4.388	3.36
18	I feel my annual farm income has not been increased due to programs conducted on agriculture and its allied activities	76.327	3.816	1.139
19	Whether the weekly meetings at SHG with SKDRDP professionals is worthy	85.714	4.286	3.631
20	Do you think environment conservation initiatives, predominantly implemented in coordination with self-help groups Federations, and local organizations are effective	80.816	4.041	1.712
21	Are you satisfied with the digital services on government schemes and technologies are timely	87.347	4.367	2.263
22	Do you think Krishi mela visit facilitated by SKDRDP are worthy	86.122	4.306	3.035
23	Whether the SKDRDP brings science and technology to help farmers in improving productivity and yield	83.673	4.184	5.692
24	Will the mechanized cultivation promoted by SKDRDP improves the crop yield	83.265	4.163	2.393
25	Does the SKDRDP promotes additional income generating activities and reduces the farmer's risk	84.898	4.245	3.457
26	Does SKDRDP promotes the development of a source of irrigation like the construction of wells, farm ponds	85.714	4.286	3
27	Is SKDRDP reach is unbiased and satisfactory	88.163	4.408	3.742
28	Do you think SKDRDP promotes eco-friendly and sustainable technology transfer	82.449	4.122	4.32
29	Do you think, the value of the land has increased after the implementation of the project	84.082	4.204	4.245
30	Are you involved in livestock farming after the intervention of SKDRDP	89.796	4.490	6.148
31	Are you satisfied with the efforts of SKDRDP officials reaching the people through helpline services	81.224	4.061	3.457
32	Does the processing of the products can improve the livelihood of farmers	81.633	4.082	3
33	Are you satisfied with the legality in the distribution of programs	83.265	4.163	4.32
34	Are you satisfied with the employment opportunities after the intervention	83.265	4.163	4.245
35	Are you satisfied with the motivational subsidy to meet a part of the Renewable energy resources	84.082	4.204	6.148
36	Will the Sugnana fellowship programme of SKDRDP encourage the schooling of my children	82.041	4.102	5.814

**Reliability of the scale**

The value of Cronbach’s alpha for scale to measure the satisfaction level was 0.899 which was found significant at one per cent level indicating the high reliability of the scale and value of correlation coefficient for the satisfaction level scale is 0.901.

**Validity**

The data was subjected to statistical validity, which was found to be 0.959 for scale to measure the satisfaction level of farmers which is greater than the standard requirement of 0.70. Hence, the validity coefficient was also found to be appropriate and suitable for the tool developed.

$$\text{Validity} = \sqrt{r_{11}}$$

**Table 2:** Summary of items in scale construction steps

Sl. No	Steps	Satisfaction level of farmers	
		Statements considered	Statement retained
1	Collection of items	53	53
2	Editing of items	42	42
3	Relevancy analysis	36	36
4	Item analysis	31	31
5	Administration of scale	20	20
7	Reliability coefficient(r)	0.889	
8	Statistical validity	0.949	
9	T -value	>1.69	

**Administration of the scale**

The final scale consists of 20 statements for determining the satisfaction level of farmers on SKDRDP. The response will be collected on a five point continuum, viz., highly satisfied,

Satisfied, Undecided, Dissatisfied, Highly Dissatisfied. With an assigned score of 5,4,3,2 and 1 for positive statements and reverse scoring for negative statements respectively.

**Table 3:** Final scale to measure the satisfaction level of the beneficiary farmers towards SKDRDP

Sl. No	Statements
1	Do you think SKDRDP provides the appropriate, need-based and timely advisory services on farming
2	Are you satisfied with agricultural inputs (viz., credit, seed, fertilizer) provided by SKDRDP programs which play an important role in increasing the crop production
3	Do you think credit disbursed for agriculture, and animal husbandry has not improved the productivity
4	Whether the farmers problems and challenges are addressed by SKDRDP are satisfactory
5	Does the think short-term and long term loans provided by the micro-credit linkages of SKDRDP are easily accessible
6	Whether the government policy interventions reach out to the actual grassroots level with the help of SKDRDP are satisfactory
7	Does the SKDRDP programs improve farm sustainability both economically, ecologically and socially
8	Handling of grievances among SKDRDP personnel is not timely and upto the mark
9	Do you think environment conservation initiatives, predominantly implemented in coordination with self-help groups Federations, and local organizations are effective
10	Are you satisfied with the digital services on government schemes and technologies are timely
11	Does the SKDRDP promotes additional income generating activities and reduces the farmer's risk
12	Does SKDRDP promotes the development of a source of irrigation like the construction of wells, farm ponds is satisfactorily working
13	Is SKDRDP reach is unbiased and satisfactory
14	Are you satisfied with SKDRDP eco-friendly and sustainable technology transfer
15	Are you involved in livestock farming after the intervention of SKDRDP
16	Are you satisfied with the efforts of SKDRDP officials reaching the people through helpline services
17	Does the processing of the products can improve the livelihood of farmers are satisfactory
18	Are you satisfied with the legality in the distribution of programs
19	Are you satisfied with the employment opportunities after the intervention
20	Are you satisfied with the motivational subsidy to meet a part of the Renewable energy resources

**Mann Whitney U Test**

The Mann-Whitney U test, is a non-parametric statistical test used to compare two independent groups to determine if there is a significant difference between their distributions. In this test it is used to know the significant difference between satisfaction level of beneficiaries of two different zones of Karnataka state. The formula to calculate the Mann-Whitney U statistic is:

$$U = n_1 \times n_2 + n_1 \times (n_1 + 1) / 2 - U_1$$

Let  $n_1$  and  $n_2$  be the sample sizes of Coastal Zone beneficiaries and Eastern Dry Zone beneficiaries, respectively.  $U_1$  and  $U_2$  are the sum of ranks in groups 1 and 2.

**Results and Discussion**

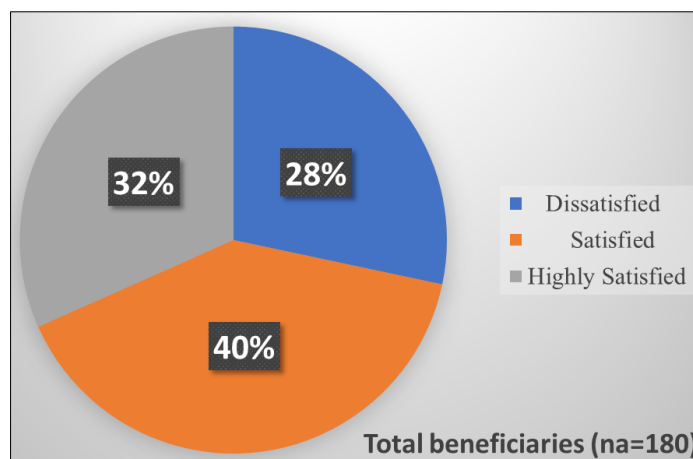
**Satisfaction level of SKDRD project in Beneficiaries**

Satisfaction level of beneficiaries towards SKDRDP programs was measured.

**Table 4:** Distribution of SKDRDP beneficiaries based on overall satisfaction level

Satisfaction level	Coastal Zone beneficiaries (n <sub>1</sub> =90)		Eastern Dry Zone beneficiaries (n <sub>2</sub> =90)		Total beneficiaries (n <sub>a</sub> =180)	
	No.	%	No.	%	No.	%
Dissatisfied (<66.91)	22	24.44	29	32.22	51	28.33
Satisfied (66.91-72.53)	33	36.67	37	41.11	72	40.00
Highly Satisfied (>72.53)	35	38.89	24	26.67	57	31.67

Mean = 69.72, ½ SD= 2.81



**Fig 1:** Satisfaction level of Overall beneficiaries of SKDRDP

**Distribution of SKDRDP beneficiaries based on overall satisfaction level**

From the Table 4 it can be seen that the distribution of beneficiaries based on their satisfaction levels classified as "Dissatisfied," "Satisfied," and "Highly Satisfied," using their mean and standard deviation.

Within the Coastal Zone beneficiaries, nearly two-fifth of the beneficiaries (36.67%) had higher satisfaction followed by more than one-third (36.67%) of them had satisfaction and 54.44 per cent had satisfaction about SKDRDP programme

Whereas, in case of beneficiaries of Eastern Dry Zone beneficiaries, more than two-fifth of them (41.11%) had satisfaction about SKDRDP and nearly one-third of them (32.22%) of them had dissatisfaction about the programmes. One-fourth of the beneficiaries (26.67%) had higher satisfaction. With regards to pooled beneficiaries exactly, two-fifth of them belonged to satisfied category. Nearly two seventh (31.67%) of them under highly satisfied group where as more than one fourth of them (28.33%) had dissatisfaction about SKDRDP Programme.

The probable reason behind satisfied and highly satisfied response among beneficiaries, the selection of SKDRDP officials and field staff from the same societies where beneficiaries belong is a significant contributor to this satisfaction. This approach fosters a deep understanding of the problems and challenges faced by the local communities. This alignment between SKDRDP officials and the communities they serve builds trust and enhances the quality of assistance provided along with us feeling attitude formation. The religious trust on Lord Manjunatha Swamy of Dharmasthala plays a crucial role in maintaining transparency and integrity within the organization. The commitment to ethical conduct and the absence of corruption are values deeply ingrained in the ethos of SKDRDP. This commitment ensures that resources are utilized efficiently and reach the grassroots level without leakage of funds or mismanagement. Furthermore, the group and community-based approach of SKDRDP enables farmers to maximize the benefits from its schemes and the information it provides. One of the standout features of SKDRDP is its ability to tailor its activities to the specific needs and realities of local farmers. The organization's intimate knowledge of ground-level problems allows it to design services and interventions that directly address these issues. This targeted approach ensures that SKDRDP's initiatives are not generic but customized to the unique challenges faced by farming community. The provision of timely credit by SKDRDP empowers beneficiaries to invest in income-generating activities, thereby improving their economic prospects. Additionally, the organization's commitment to providing free education in Ujjare schools for their children of economically disadvantaged families underscores its dedication to holistic development. All these lead to better satisfaction of beneficiaries towards SKDRDP. The findings of the study are in line with Ali and Mevlut (2019) [1].

Comparative analysis of satisfaction level of SKDRDP beneficiaries

Sl. No	Category	Mean Rank	Z-Value (Mann Whitney U test)	P-value
1	Coastal Zone beneficiaries(n1=90)	71.93	3.665	0.03*
2	Eastern Dry Zone beneficiaries(n2=90)	57.08		

\*significant at 5%

**Comparative analysis of satisfaction level of SKDRDP beneficiaries**

The Table 5 depicts the comparative analysis of satisfaction levels among beneficiaries of coastal and Eastern Dry Zone. Upon careful evaluation, it becomes evident that a notable difference exists in the satisfaction levels between the Coastal Zone and Eastern Dry Zone beneficiary groups. The calculated mean rank for "Coastal Zone beneficiaries" was recorded at 71.93, while for "Eastern Dry Zone beneficiaries," it stood at 57.08. This analysis yielded a Z-value of 3.665 accompanied by a statistically significant p-value of 0.03\*. The data utilizing the Mann Whitney U-Test indicates the significant differences in the satisfaction levels experienced by beneficiaries from the Coastal and Eastern Dry Zones.

The reason behind the higher number of sevapratinidis per farmer ratio in the Coastal Zone can be attributed to improved support for farmers in this region. In coastal area, benefits from a more favorable geographical and environmental context, which allows for increased agricultural productivity. This, in turn, has attracted more sevapratinidis or community workers to operate in the region. These sevapratinidis can dedicate more time and channel more resources towards farmers due to the relatively concentrated agricultural activity in the Coastal Zone. Secondly, the educational levels of the farmers in this area tend to be comparatively higher which results in a better understanding of the roles and functions of the organizations like SKDRDP (Shri Kshetra Dharmasthala Rural Development Project). This enhanced awareness enables farmers to actively engage with the support provided by SKDRDP, that leads to more effective collaboration and ultimately, improved agricultural outcomes. For the Eastern Dry Zone, IT appears to be a significant emphasis on credit activities within SKDRDP's initiatives, which might have inadvertently overshadowed the effectiveness of other programs of rural development. This unbalanced focus could leave crucial aspects of rural development unaddressed, contributing to relatively less satisfaction. Language barriers also add another layer of complexity. The fact that a majority of beneficiaries speak Telugu while the program's materials and communications in a local language as well as in English which can impede effective outreach and comprehension, leading to a disconnect between SKDRDP and the communities it serves. Moreover, the low education levels among beneficiaries play a pivotal role in hindering program effectiveness. With limited educational backgrounds, beneficiaries may struggle to fully understand and engage with the various programs and services offered by SKDRDP, thereby diminishing the intended impact and satisfaction in Eastern Dry Zone.

**Conclusion**

The study aims at constructing a scale to measure satisfaction level beneficiaries of SKDRDP programme in Karnataka state. The above scale statements can be used in future to study the satisfaction level of farmers towards various agricultural programs. The findings from the study highlights the significant number of farmers were satisfied with the performance of SKDRDP concerning their official behaviour and programs implementation but there are hindrances like non-timely approach, concentrating more of specific schemes like Pragathi nidhi etc., should be rectified and incorporated for better satisfaction level of the farmers. And also the scope for improvement in various areas for betterment of farmers.

## References

1. Ali AR, Mevlut G. Determination of satisfaction level of farmers from agricultural credit cooperative activities: A cases of Çeltikçi district of Burdur. *Int. J of Agri. For. and Life Sci.* 2019;3(1):15-21.
2. Akter S, Rahman S. Investigating livelihood security in poor settlements in Bangladesh. Contributed Paper prepared for presentation at the 86<sup>th</sup> Annual Conference of the Agricultural Economics Society. University of Warwick, United Kingdom; c2012. p. 16-18.
3. Behera UK, France J. Integrated farming systems and the livelihood security of small and marginal farmers in India and other developing countries. *Adv. Agron.* 2016;8(2):235-282.
4. Chaithrashree J. Impact of K.C Valley project on the livelihood security of the farmers of Kolar district, Ph.D. Thesis (Unpub.), Univ. Agric. Sci., Bangalore; c2022.
5. Dash S, Kaur P, Kumar P. Satisfaction level of farmers regarding custom hiring services through cooperative agricultural service societies (CASSs) in Ludhiana district of Punjab. *Int. J of Farm Sci.* 2019;9(3):32-35.
6. Firda A, Bahal L. Satisfaction level of the farmers in flood affected area due to NGO. *Int. J Humanit. Soc. Sci;* c2023. p. 515-613.
7. Kumar V, Meena HR, Gupta J, Yadav R, Rai CK. Satisfaction of dairy farmers towards attributes of services rendered by privately practicing para-vets at farmers' doorstep in different states of India. *Indian J Anim. Sci.* 2020;92(9):1121-1128.
8. Nhan PN, LIEM LTTHQ. Assessment of people's satisfaction in the new rural construction province in the period 2015-2020: cases study in Hau Giang Province, Vietnam. *J. Posit. Psychol.* 2022;6(3):3671-3680.
9. Siva T, Ramalingam LP. Satisfaction level of farmers towards rural credit schemes of Canara Bank. *Int. J of Res. in Com. Eco. and Manag.* 2016;6(11):1-5.