

## **CHAPTER – VI**

### **FINDING, SUGGESTION AND CONCLUSION**

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#### **6.1 Findings**

In this last chapter findings of Ghansal Rice Farming in Ajara Taluka with particular reference to financial aspects are summarized and at the end few suggestions are made to improve the financial management practices.

1. Ajara Taluka of Kolhapur district is well-known for Ghansal Rice farming however, the land under Ghansal Rice cultivation went on decreasing due to lower yield and low rate, till 2010.
2. From 2010 the Government of Maharashtra started encouraging Ghansal Rice farming by providing subsidies and marketing assistance. This has resulted in the revival of Ghansal Rice farming in this area.
3. Most of the farmers are poorly educated. Lower education has prevented the farmers to change the attitude, habits and technology in farming activities.
4. More than 50 percent farmers were having small size of land i.e. up to 4 acres. The small size of land compelled farmers to resort to subsistence farming only.
5. More than 80 percent of respondent farmers were cultivating Ghansal Paddy on their own farm. Only 15 percent farmers were cultivating Ghansal Paddy on leased lands.
6. Nearly 70 percent farmers were in the age group of 40 and above. The younger population in farming was only 30 percent.
7. In recent years more farmers have turned to Ghansal Rice farming because of better price received for their Ghansal Rice.

8. Agricultural labour was not a problem in this area. The labour was readily available and a reasonable wage rate.
9. The average production of Ghansal paddy per acre was 20 quintals where as 35 quintals from General paddy.
10. The cost of production of Ghansal Paddy was Rs. 11730 per acre and Rs. 11320 for General Paddy.
11. Ghansal Paddy requires a period of 150 to 160 days for one crop. However the General Paddy is grown in 110 to 120 days.
12. There is a vast difference in the rate of Ghansal Rice and General Rice. The General Rice received a market rate of Rs.15 to 20 kg. Where as Ghansal Rice received a market rate of Rs. 40 to 50 per K.g.
13. There was lack of financial discipline in among the farmers no respondent farmers' maintained books of accounts or other record.
14. Most of the income from Ghansal farming was used for household consumption, only  $\frac{3}{4}$ <sup>th</sup> farmers used the income for land development activities.
15. The poor economic condition of the farmers and low production of Ghansal Paddy did not allow the farmers to undertake marketing activity in their hands, and forced them to sell their paddy at lower rate to the private traders.

## **6.2 Suggestions**

On the basis of the above findings of the study of Ghansal Rice farming in Ajara Taluka, few suggestions are made in the following paragraphs to improve the efficiency of financial management practices.

1. The farmers should explore the possibility of pooling together their small peaces of land and undertake joint cultivation on a large size of land.
2. Alternatively they should think of establishing a co-operative farming Society. Increase in the size of land will reduce the cost of production of Ghansal Paddy per acre, leaving more margin of profit.
3. The farmers should make use of data on rice cultivation and marketing on a continuous basis. For this purpose they should take the help of agricultural university, Government agricultural officers, agricultural department of Zilla Parishad and the helpline made available by the Government. This will increase their knowledge about modern farming practices, awareness about modern farm technology and marketing operations.
4. The younger generation should turn more to Ghansal Rice and enhance the productivity and profitability. They should make use of high yielding variety of Ghansal Rice, modern cultivation practices and mechanical equipments.
5. The post harvesting activities should be conducted jointly; proper provision should be made for storage of finished product.
6. The processing of Ghansal Paddy should be controlled by the farmers themselves. They should establish a co-operative processing mill with Government assistance.

7. The marketing of Ghansal Rice needs to be paid more attention to popularize this variety of rice at the state and national level.
8. The farmers should sell their Ghansal Rice under a brand name and not on the generic name .The brand should be duly registered. The Ghansal Rice should be made available in small packages of 1 to 5 kgs. So that the even the common people will able to purchase it.
9. The Ghansal Rice producers should organize rice festivals in different part of the district and the state in collaboration with the Government authorities.
10. The Ghansal Rice producers should maintain the proper books of accounts and other financial record to enable them to know the profit and loss made from Ghansal Rice farming.
11. The farmers should take efforts to improve the quality, taste and aroma of Ghansal Rice. The quality of Ghansal Rice should be maintained so as to attract the customers on large scale.
12. The substantial portion of income from Ghansal Rice farming should be reinvested, to develop the fertility of land, make use of farm equipment and latest technology. This measure will increase the production of Ghansal Rice per acre.
13. The Government should give more subsidiary, seed capital and managerial support to the Ghansal Rice producers.
14. Adequate finance should be made available through public sector and co-operative sector banks at low rate of interest and at proper times.
15. The Ajara Ghansal Rice needs to be promoted in international markets.
16. The Central Government should encourage the export of Ghansal Rice to different countries. Special efforts should be

made to popularize this variety of rice in foreign market; provision should make in respect of training in foreign trade procedure.

17. Since Ghansal variety of paddy is a crop of 5 to 6 months duration the farmers should think of taking other crops in the remaining part of the year and increase there agricultural income. Of course this depends on the availability of water and the soil conditions.
18. The possibility of using Ajara Ghansal Rice for marketing other consumable goods like Rice Cereals, Rice Biscuits and Rice Flake should be exploited by the agricultural scientists and necessary technology should be developed and made available to the producers.
19. Pure seeds should be made available to the farmers; new varieties of Ajara Rice should be invented and made available.

### **6.3 Conclusions**

Scientific knowledge of financial management practices, proper maintenance of accounts and financial discipline coupled with the use of modern farming and marketing practices, linkage between agricultural universities and the department of agricultural and the government departments of agricultural will definitely improve the financial condition of Ajara Ghansal Rice producers and help them to undertake Rice farming on commercial basis. The demand for Ajara Ghansal Rice will be revived and the golden days for Ajara Ghansal Rice will come back and this variety of Rice will be able to compete with even the basmati Rice.