

# Chapter-VI

## **Conclusion**

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#### 6.1 Introduction:

The present study covers the various aspects of Financial Management of Sugarcane Farming. The present researcher selected 122 farmers in three villages called Ankalkhop, Bhilavdi and Ghogoan of Palus Taluka of Sangli district. The present researcher analysed and interpreted the data to summarize the study, factual information of sugarcane farming on the basis of discussions with the farmers and observation in the previous chapter. The information which was made available by using sample method was processed and interpreted. The main focus in this study is financial management of the sugarcane farming in selected villages.

#### 6.2 Finding:

1. Sugarcane is one of the important crops of Sangli District. Because total area of Sangli District is 85.77 sq. km. out of which 54041 hectares land are cultivate for sugarcane. In this District sugarcane productions getting maximum number of farmers as compared to other productions.
2. Most of the farmers in Ankalkhop, Bhilavdi, Ghogoan village sugarcane cultivates 3 acre under cane crop. Very few members more than 10 acres under cane crop.
3. Most of the sugarcane farmers dependents on Krishna River and in summer season most of the Wells become dry.
4. Most of the farmers are taking the production of sugarcane up to 40 to 60 tones. The averagely per acre cane yield of the sample 54.04 tones because Water supply, Quality of land, fertilizers, and personal attention to cash crop. Are the factors which affect cane yield per acre.
5. Sugarcane production is increased but his rate of sugarcane is not increased or not fixed. All sugarcane industries are given separate rate of the sugarcane. The price of sugarcane changes year to year.
6. The farmers in villages do not aware of various banking schemes and facilities. 60% farmers are not aware of banking schemes. (See Table-5.26)

7. The farmers of Palus Taluka do not maintain the accounting record. Because maximum farmers are illiterate and other farmers have not recorded of all the expenses separately. (See Table-5.25)
8. In Palus Taluks, it is also profitable because in this Taluka various sources are available like Water, Industries, fertilizers, and especially farmers make the large production in short time. Therefore, the framers of Palus Taluka are very profitable.

### **6.2.1 General Findings:**

1. In Palus Taluka it was observed that sugarcane area was increased during the year. Moreover of the total irrigation area nearly 94% irrigation was made available from river and remaining area was brought under irrigation through the well irrigation. (See Table- 5.7, 5.33, 5.59)
2. It was observed that three village farmers are having age above 40 years. And young generation is not attracting in farming activities.
3. Moreover it was observed that majority of framers having undertaking very few (1-3) acres of land. (See Table- 5.5, 5.30, 5.57)
4. It also observed that three village farmers are purchasing sugarcane seeds from farmers. (See Table- 5.9, 5.35, 5.61)
5. It also finds that the farmers of these three villages are taken loan from 20-30 thousand Rupees in farming activities.
6. It observed that majority of farmers are getting that loan at 7% rate of interest, It means these farmers are taken maximum amount of loan.
7. It observed that these three village farmers are saving the money up to 500 1000 Rupees per month. But on the other hand 23.34% farmers are not able to make saving it may be because of poverty. (See Table- 5.72)
8. The majority of farmers are deposited their money in the bank. The sugarcane farmers feel that the bank is reliable sources for saving his money. (See Table-5.21, 5.47, 5.79)

### 6.3 Suggestion:

1. There should be defining relationship between cost of sugarcane productions and the price of sugarcane. As the cost of sugarcane cultivations imprecise the price of sugarcane must be raised correspondingly.
2. The quality of soil water supply and climatic conditions are not the same in different region. More ever the charges of pouching, Bolluck labour changes from reason to reason. Hence cost of sugarcane cultivation also changes from region to region.
3. While calculating total cost of sugarcane all the ingredients expenditure and income of sugarcane crop must be considered.
4. Various farmers are literate or ill-literate, they do not maintain the records of cost of sugarcane and any crops average recurs etc. therefore sugar factory should be open a research department of farmers. This department will collect required. Information from the cane growers regularly recorded. Process it tabulate it and mean it available to all thus who are it rested.
5. Many farmers' problems of salty land the farmers are investigate salty land. And guides it farmers members, it will be benefited to both the farmers as well as sugar industry.
6. Sugar industry should guide the cane suppliers through the about how to cultivate come crops so that cost cane of productions would be reduced while cane yield many increases.
7. The sugar factory should be opened farm equipment in these three villages and other villages.
8. Many co-operative sugar factories started co-operative lilt irrigation schemes for their members of farmers.
9. Sugar factories should guide the cane growers about the cane protections of cane crop from diseases pest and insects.
10. Agricultural expirees of the factory should visit cane farm regularly. So that farmers may state their problems and get competent advice. The can yield per acre may be increased in this will also.

#### **6.4 Conclusion:**

The sugarcane has significant contribution in to the life of the people of Ankalkhop, Bhilavdi and Ghogoan. The sugarcane is one of the important cash crop in this particular place. The majority of sugarcane farmers are ill-literate. Therefore it is necessary to know the different financial aspects of the sugarcane crop. The effective financial management is the key to have the ultimate benefits of sugarcane crop.

The farmers are facing different problems relating to finance which has made bad impact on sugarcane farming. Therefore young generation of farmers community is not attracts towards this crop. It will affect the future growth of sugarcane crop.

The sugarcane crop has tremendous potential which give the instant economic benefits to the farmers. It has provided different opportunities to the farmers. It has positive impact on the life of farmers it will help to uplift the life of poor farmers. Provided that there is need to solve different financial problems which are facing the farmers. There is need to take proper steps to solve this particular problems. There is needed to take proper financial investment decision by the farmers. The proper financial management will increase economic value of the sugarcane crop which ultimately give benefit to the sugarcane farmers.