

C H A P T E R - V I I
SUGGESTIONS AND CONCLUSIONS

CHAPTER - VII

CONCLUSIONS AND SUGGESTIONS :

This chapter ties together the threads of the research study that have been presented in the form of conclusions and suggestions :

1. Although the farmers and marketing functionaries get the loans from the private money lenders they face the problem of high interest, lack of co-operation from the banks and other similar financial institutions. Farmers are not getting any specific crop loans for the production of Betelnut.

It is therefore, necessary that the Govt. or the nationalised banks or Rural agricultural banks should provide general loans and Betelnut Corp loans to the farmers at cheaper rates of interest liberally and without delay.

To enable the marketing functionaries to work efficiently, nationalised banks should advance loans and overdraft facility at reasonable rates of interest. And also enable the functionaries during the time of Betelnut cultivation to meet with heavy working capital requirements, banks should advance short-term loans and cash credit loans.

2. Majority of the farmers are facing the problem of low yield of Betelnut.

It is therefore, suggested that State Agricultural Department should provide proper training in production of Betelnut, free of charge. And also the Department should take the responsibility of supplying pesticides and other materials at cheaper rate.

3. It is found that the majority of the farmers assemble different quality betelnut like pudi, chali, otavettu, charu in one heap and lot. On account of this, farmers get low price for Betelnut and marketing functionaries face the problems of classification at the time of assembling.

So it is suggested that the farmers should dry up the Betelnut properly after making different qualities. Here, MAMCO's and agricultural department should provide the training of classification of Betelnut. It is further suggested that MAMCO's should construct covered sheds to make easy the process of assembling for functionaries, in the event of a rainfall.

4. Eventhough, the MAMCO's Sagar has appointed the graders, they are not doing the grading work because of want of time and lack of skill. This has led to the grading problems which are faced by the majority of the respondents.

Hence It becomes very essential that the MAMCO's should decide the standards for maintaining grading and procedure for grading . It is further suggested that the farmers, marketing functionaries and the grader of MAMCO's should be given the

proper training in grading free of charge. This work should be undertaken jointly, by the Department of Agriculture and Department of Marketing of Karnatak Government. The number of graders in MAMCO's Sagar, should be increased.

5. Although MAMCO's Sagar send the rates of different types of All India Radio and gets rates announced, the farmers do not seem to have utilised this facility. Obtaining correct marketing information is the problem of majority of the respondents.

Hence, it is necessary that the MAMCO's should announce the rates through notice boards and loud speakers in the Headquarters, twice a week to help the farmers. It is necessary to open a separate department in MAMCO's which should provide adequate information of different markets in India.

6. Majority of the marketing functionaries face the purchase problems like selection of Betelnut, deciding rates, the Govt. policy, and over or under buying etc.

It is therefore, necessary that merchants Association should arrange for the training of its members regarding the selection and fixation of rates for Betelnut and other related matters. It is further suggested that the Government should change its policy related to taxes and duties and should reduce them. It is also necessary that MAMCO's should give sufficient time to marketing functionaries for tender during the season. And it should not

insist upon the functionaries to purchase Betelnut, if by mistake wrong lot numbers are written against high prices. In genuine cases it is necessary to give the buyers, the power of rejecting the quoted tenders. It is the power of rejecting the quoted tenders. It is observed that the Commission payable by buyers is recovered from both, the buyers (legally) and from the farmers (illegally). It increased the cost of marketing.

Therefore, it is necessary that the commission should be received only from farmers after making suitable amendment in the laws.

7. Majority of the respondents, face the problems of loss of weight, colour, damage, etc. during the storage.

It is necessary therefore, to give proper training and knowledge of scientific methods of storage. This work should be done jointly by MAMCO's and agriculture department. Further, it is suggested that MAMCO's Sagar should give the idea of storage facilities provided by it, to the farmers.

8. Majority of the farmers do not know as to how to prepare the produce for sale. Hence proper training should be imparted in this respect by MAMCO's and agricultural department. Majority of the functionaries face the sales problems like selection of person and market, fixation of selling price, provision of credit etc.

So it is necessary, that Merchant Association should conduct training classes, to train the marketing functionaries in this respect.

9. Farmers do not know the procedure of getting insurance facility. An marketing functionaries fell the absence of insurance for price fluctuation and problem of high permission.

Hence, it is necessary, that the proper advertisement of insurance facility, should be made amongst farmers by insurance companies, in different media. It is further, suffered that the premium rates should be reduced to enable the marketing functionaries to make use of insurance facility.

10. Transport charges are very high. Even to transport goods near-by places from Sagar Market, farmers have to pay more money.

It is therefore, necessary that the MAMCO's Sagar should provide the vehicles to transport goods twice in a week at reasonable rates, during the season, in order to reduce the cost of transportation.

Marketing Functionaries face the transport problems like inadequacy of vehicles, high cost, absence of proper roads having access to highways etc.

So it is necessary, that Government should allot the vehicles and regulate the transport charges, atleast, during the season.

11. It is necessary, that marketing functionaries should go for common advertisement of the market. Since the sample functionaries face the problem of high cost of advertisement.

12. Packing materials are costly because of individual purchases in small quantities. Therefore, it is suggested that the functionaries should purchase the packing materials collectively and distribute amongst themselves.

13. To avoid labour problems which are faced by the majority of the functionaries, it is suggested that they should be properly trained for their works and well paid.

14. Marketing channel of Betelnut and it has resulted into the reduction of producer's share in every consumers rupee. It is therefore, necessary that the farmers should sell through co-operative societies.

SOME GENERAL CONCLUSIONS :

1. Sagar market is the first main primary market for Betelnut in Shimoga and also Karnataka.

2. MAMCO's Sagar, is efficient and playing important role in the marketing of Betelnut.

3. Prices in Sagar market are influenced by price trends in other important markets of the country.