

## A critical Study of Financial Management Aspects of Ghansal Rice Farming In Ajara Taluka, Dist-Kolhapur.

## **Commerce and Management Department**

Shivaji University Kolhapur.

Guide- Dr.N.V.Shaha	<b>Research Student-</b>	Mr.R. N.	Bolake

	Questionr	naire						
Λ	A) Personal Info	ormation						
) Farmer's Name:	Farmer's Name:							
Farmer's Name:, Tal-Ajara, Dist-Kolhapur.								
Age: Years.								
Education:-Literate /Illiterate	•	dary /Graduate.						
Number of members in far	nily							
) Occupation:								
	B) About Farm	ing						
1) Farming Land-								
Farm Lar		Total area ( in acres)						
Self/Own	ed							
On Tenar	nt							
2) Crops taken by farmers  1) Ghansal Rice								
1) Ghansal Rice	Ghansal paddy yo to 5 years c) Mor	e than 5 years.						
1) Ghansal Rice 2) Other Crops 3) From, how many years A) 1 to 3 years B) 3	Ghansal paddy yo to 5 years c) Mor cultivating Ghansa	e than 5 years. I variety of paddy?						
<ol> <li>Ghansal Rice</li> <li>Other Crops</li> <li>From, how many years</li> <li>A) 1 to 3 years B) 3</li> <li>What is the reason for A) More Production</li> </ol>	Ghansal paddy yo to 5 years c) Mor cultivating Ghansa B) More Price c)	e than 5 years.  I variety of paddy?  Less Labour						
1) Ghansal Rice 2) Other Crops 3) From, how many years A) 1 to 3 years B) 3 4) What is the reason for A) More Production	Ghansal paddy yo to 5 years c) Mor cultivating Ghansa B) More Price c)	e than 5 years. I variety of paddy?						
1) Ghansal Rice 2) Other Crops 3) From, how many years A) 1 to 3 years B) 3 4) What is the reason for A) More Production	Ghansal paddy yo to 5 years c) Mor cultivating Ghansa B) More Price c)	e than 5 years. I variety of paddy? Less Labour						

# C) About Intercultivation operation

Which implement you use for ploughing land and other operations?								
A) Bullock B) Trac	ctor C) Other							
Do you use the labours for agricultural work? Yes/No								
Do you get the agricultural labour on time? Yes/No								
Do you compare the wages, Agricultural labour and other costs and income obtained from agricultural produce? Yes/No								
How many members of your family work in your own farm?								
Туре	Female	Male	Total					
Adult								
Child								
Total								
Female (Rs)	M	ale (Rs)						
What are difficulties	you face during interc	cultivation? How yo	ou solve them?					
	D) Information A	bout Crop						
Do you get the seed i	for sowing on time? Y	es/No						
From, where you pur	tor sowing on time.	CS/14O						
	chase the seed of Gha							
A) Own B) Other P	_	nsal Paddy?	ural University					
	chase the seed of Gha	nsal Paddy? rmers D) Agricult						
In comparison to oth	rchase the seed of Gha urchases C) Other Fa ner hybrid seeds, whet	nsal Paddy? rmers D) Agricult						

	A) Season	B) 6 Months	8	C) Annual	D) Biannual				
6)	What is the qu	ality of seeds yo	ou get	for sowing?					
	A) Good	B) Fair	C) M	ledium	D) Bad				
7)	Whether the seed you get is 100% pure and not adulterated? Yes No								
8)	Whether you do the seed treatment? Yes/No								
9)	What is the yield you getquintal/acre.								
E) About Cultivation									
1)	Which method	l of sowing you	use?						
	A) Dibbling	B) Puddlin	ng	C) other					
2)	Is this method	labouries? Yes/	'No						
3)	After sowing	of seeds you do	the pu	ddling?	In days.				
4)	Which fertilizers you use?								
	A) Chemical	B)Organi	ic	C) Both	D)Other				
5)	Among follow	ing fertilisers w	hich y	ou use?					
	A) Cowdung	B) Branded Fert	tilisers	C) Compost	manure D) Vermicomp	ost			
6)	Do you have v	ermicompost u	nit/ N	ADEF unit/Ti	raditional compost pit/	Yes/No			
7)	Do you plan about cultivation operation of paddy? Yes /No								
8)	Whether you take intercrops in Ghansal Paddy? Yes /No								
			***						
		F) About C	•						
1)	Which source	of irrigation you	used'	•					
	A) Bore B) Well C) Irrigation Channels D) other								
2)	Does this crop infest by pest and diseases? Yes/No								
3)	Whether you u	ise insecticide a	nd fun	gicides to cor	ntrol them? Yes/No				
4)	From, where you purchase the chemical fertilizers and Agro Chemicals?								
	A) Govt Ager	icy B) Private s	store C	) Agri Univ	versity D) Other				

6)	Is organic method of farming suitable for high yield of crop?Yes/No					
7)	Is the occurance of diseases/pest on paddy crop decreases the yield? Yes /No					
8)	Do you get assistance of governments in case of losses to paddy crop from natural					
	calamities? Yes/No					
9)	Is heavy rainfall dangerous to paddy? Yes/No					
10)	What is the effect of traditional method of paddy cultivation?					
	A) Less Yield B) More Yield C) More Cost D) Less Cost					
11)	Effect of use the modern implements for cultivation of rice?					
	A) Increased Yield B) Decreased Yield C) Increase Expenses D) Decrease Cost					
	G) Harvesting Management					
1)	Which method of harvesting you use?					
	A) Traditional B) Modern C) Other					
2)	After harvesting which method of threshing you use?					
	A) Traditional B) Modern C) Mechanical D) Other					
3)	After how many days of harvesting you do the threshing?					
	A) Immediately B) After days C) Other					
4)	Where you store the paddy prior to sale?					
	A) In Gunny Bags B) Tatya (Wooden) C) Wooden (Kanang) D) Other					
5)	Are there availability of warehouses/ godowns for storing Ghansal Paddy at Tahsil?Yes /No					
6)	Are there sufficient number of rice mills for processing? Yes/No					
7)	How is the production of Ghansal variety in comparison to hybrid variety of paddy?					
	A) Less B) More C) Equal					

5)

Do you cultivate organic farming? Yes/No

### H) About Marketing

- 1) Where you sell?
  - A) Home B) Dealer C) Market D) Merchant E) Society
- 2) Which measure you use for sale? Quintal /Man
- 3) Do you get good rate for Ghansal paddy? Yes /No
- 4) Is any governments agency helping in marketing of Ghansal? Yes /No
- 5) Among which of the following agencies do you feel populisation of Ghansal cultivation should be done?
  - A) Govt B) Political C) Society D) All
- 6) Ghansal variety is decreasing ,do you feel its area should increase. Yes /No
- 7) Is there availability of written form /prospects/wallpapers/web-sites on internet increasing area of Ghansal Paddy? Yes/No
- 8) Do you know the scientific method of cultivating Ghansal paddy? Yes/No
- 9) What is rate of Ghansal Paddy/Rice

Ghansal Bhat ( Qt Rs.)	Ghansal Rice (Qt Rs.)		
A			

- 10) Is there increase in rate of Ghansal Paddy from previous year? Yes/No
- Do you feel there should be separate website for cultivation of Ghansal paddy? Yes/No

#### I) About Finance

- 1) Do you benefit from the schemes/subsidies by Govt and other societies? Yes /No
- 2) Do you keep record of incurred cost in crop management? Yes/No
- 3) Do you take information about profit/losses obtained during production? Yes/No
- 4) How you distribute the profit money for future use? Yes/No
  - A) Land Development B) Land Purchases C) Family Expenses D) Other
- 5) Is there more production cost of Ghansal in comparison to other variety of paddy? Yes/No
- What are your expectation about production of Ghansal Paddy, from the Govenrments and co-operative societies?
- 7) Is there demand for Ghansal Paddy in market? Yes/No
- 8) Is it profitable to production market Ghansal Paddy?Yes/No

	w is the duration of Ghansal paddy? 2 to 3 Months B) 3 to 4 Months C) 4 to 5 is r the harvesting of Ghansal paddy which	
famo A) Do y	t is the reason for immediate increase in cous variety of Ajara was ignored?  Increased Demand B)Reasonable Rate ou feel there should be more publicity of a, for that how do you try?	C) Publicity D) Other
	41 1 1 / 1 1 10	
	the dealers/merchants exploit?	
A) Wha	Low Rate B) Cheating through in propt is total transport expenditure	9
	t is total income obtained	
	t is total cost incurred	
	t is total profit	
	t is total income from fodder	
Prod	Production Process	Production Cost (in Acre)
	Land Preparation/Cultivation	Froduction Cost ( in Acre)
	Seeds	
	Sowing Planting	
	Sowing Flanting	
	Spraying of Chemicals	
	Spraying of Chemicals Total Labour	
	Total Labour	
	Total Labour Harvesting	
	Total Labour Harvesting Transportation	
	Total Labour Harvesting Transportation Storage Facilities	
	Total Labour Harvesting Transportation	
	Total Labour Harvesting Transportation Storage Facilities Other Expenditure	
	Total Labour Harvesting Transportation Storage Facilities Other Expenditure  Total Expenditure	
	Total Labour Harvesting Transportation Storage Facilities Other Expenditure	

23)	Whether you produced Ghansal paddy for family consumption? Yes/No								
24)	From, wher you take credit before paddy sowing?								
	A)	Money Le	endor	B) Societie	s C)	Banks	D) Priv	ate Person	
25)	Do you take crop loan? Yes /No								
26)	) From, whom you take the crop loan?								
	A) Money Lendor B) Society C) Bankes D) Private Person								
27)	How n	nuch loan p	resently y	ou have tal	cen?				
	A)	10,000	B) 15,000	C) 20,0	00 D)l	More th	an 25,00	00	
28)	How n	nuch capita	ıl investme	ents you ha	ve made	in padd	y cultiva	ation?	
		Owned Ca	apital			Rs			
	Borrowed Capital				Rs				
201	** 71		1	*. •			0.4		
29)	What is rate of interest on loan capital%								
30)	What	is the perio	d of loans						
	A)	2 Year	B) 3	Year	C) 5 Ye	ar	D) 10	Year	
31)	How you repay the crop loan?								
	A)	Monthly	B)	6 Monthly	<b>C</b> )	Annua	1	D) Other	
32)	Do you keep the balance between your loan amounts of sales? Yes/No								
33)	Which commodity you keep as mortguage while taking loan?								
	A) Land B) Home C) lewellary D) Other					Other			





















