

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT

I
J
R
C
M



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A.

Open J-Gate, India [link of the same is duly available at Inlibnet of University Grants Commission (U.G.C.)],

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 2151 Cities in 155 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

<http://ijrcm.org.in/>

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	BANKING FOR THE POOR IN THE CONTEXT OF ISLAMIC FINANCE <i>DAVOOD MANZUR, HOSSEIN MEISAMI & MEHDI ROAYAE</i>	1
2.	THE RELATIONSHIP OF INSURANCE SECTOR DEVELOPMENT AND ECONOMIC GROWTH IN ETHIOPIA: EMPIRICAL EVIDENCE <i>ADERAW GASHAYIE</i>	5
3.	ETHNIC CONSIDERATION IN POLITICAL COVERAGE BY NIGERIAN MEDIA <i>DR. IFEDAYO DARAMOLA</i>	10
4.	ECONOMICS OF PROMOTING HIGHER EDUCATION: A CASE OF ROLE OF PRIVATE UNIVERSITIES AND COLLEGES IN THE SULTANATE OF OMAN <i>HASINUL HUSSAN SIDDIQUE</i>	14
5.	ANALYSIS OF CHRONIC AND TRANSIENT POVERTY IN RURAL OROMIYA - ETHIOPIA <i>DEREJE FEKADU DERESSA</i>	19
6.	TOWARDS A NEW MODEL FOR POVERTY REDUCTION IN NIGERIA <i>DR. AHMAD SANUSI, DR. AHMAD MARTADHA MOHAMED & ABUBAKAR SAMBO JUNAIDU</i>	25
7.	PERCEIVED EASE OF ACCESS/USE, PERCEIVED USEFULNESS, PERCEIVED RISK OF USAGE AND PERCEIVED COST OF USAGE OF MOBILE BANKING SERVICES AND THEIR EFFECT ON CUSTOMER COMMITMENT FROM SELECTED COMMERCIAL BANKS IN RWANDA <i>MACHOGU MORONGE ABIUD, LYNET OKIKO & VICTORIA KADONDI</i>	29
8.	LOST IN TRANSLATION: A CLOSER LOOK AT THE SWEDISH ORGANIC CERTIFICATION AGENCY – KRAV <i>KHAN RIFAT SALAM & MAHZABIN CHOWDHURY</i>	35
9.	STOCK MARKET, INFLATION, AND ECONOMIC GROWTH IN NIGERIA (1990-2010) <i>ADEGBITE, TAJUDEEN ADEJARE</i>	38
10.	DETERMINANTS OF CUSTOMER SATISFACTION OF TRADITIONAL AND MODERN FORMATS IN FOOD AND GROCERY: THE CASE OF INDIAN RETAIL <i>DR. SNV SIVA KUMAR & DR. ANJALI CHOPRA</i>	44
11.	THE IMPACT OF SOCIAL NETWORKING TO FACILITATE THE EFFECTIVENESS OF GREEN MARKETING: AN EMPIRICAL STUDY <i>DR. D. S. CHAUBEY & K. R. SUBRAMANIAN</i>	52
12.	PROBLEMS FACED BY THE WOMEN ENTREPRENEURS IN THENI DISTRICT-AN OVER VIEW <i>DR. A. SUJATHA</i>	61
13.	AN ANALYTICAL STUDY ON PROFITABILITY AND CONSISTENCY OF INFORMATION TECHNOLOGY SECTOR IN INDIA <i>MOHAMMED NIZAMUDDIN & DR. PERWAYS ALAM</i>	64
14.	WHAT HAS BEEN SOWN HAS NOT BEEN HARVESTED: THE CURIOUS CASE OF FARM SUBSIDIES IN INDIA <i>B. SWAMINATHAN, M. CHINNADURAI & K. C. SHIVA BALAN</i>	69
15.	ANALYSIS OF VARIOUS POULTRY SOCIETIES IN VARIOUS DISTRICTS OF JAMMU & KASHMIR STATE <i>AASIM MIR & SHIV KUMAR GUPTA</i>	72
16.	SHG – BANK LINKAGE PROGRAMME IN ANDHRA PRADESH: A SWOT ANALYSIS <i>DR. M.SREE RAMA DEVI & DR. A. SUDHAKAR</i>	74
17.	A STUDY OF ISSUES AND CHALLENGES WITH REFERENCE TO THE WOMEN EMPOWERMENT IN INDIA <i>DR. MARUTHI RAM.R., MANJUNATHA.N., ASRA AHMED & PARVATHY.L</i>	78
18.	INFLUENTIAL FACTORS OF CEMENT CONSUMPTION IN INDIA FOR 2011-12 <i>ANJAN REDDY VISHWAMPATLA & DR. P. SRINIVAS REDDY</i>	82
19.	WOMEN IN HANDLOOM INDUSTRY: PROBLEMS AND PROSPECTS <i>S.VIDHYANATHAN & DR. K. DEVAN</i>	87
20.	NON-FARM SECTOR LOANS BY DINDIGUL CENTRAL COOPERATIVE BANK IN TAMIL NADU <i>DR. T. SRINIVASAN</i>	91
21.	DEVELOPMENT OF WEAKER SECTION OF SOCIETY: A ROLE OF STATE FINANCIAL CORPORATIONS <i>DR. SUSHIL KUMAR & MAHAVIR SINGH</i>	94
22.	AN EMPIRICAL STUDY ON CONSUMER BUYING BEHAVIOR WITH RESPECT TO CONSUMER DURABLES <i>ANU GUPTA & PRIYANKA SHAH</i>	97
23.	A STUDY ON THE GROWTH OF SCHEDULED COMMERCIAL BANKS IN INDIA <i>C.A VISALAKSHI & K. BABY</i>	100
24.	ROLE OF GRAM SACHIV IN RURAL DEVELOPMENT - A CASE STUDY OF KURUKSHETRA DISTRICT <i>PARDEEP CHAUHAN</i>	105
25.	AGMARK CERTIFICATION AND CONSUMERS' PERCEPTION- A STUDY WITH REFERENCE TO MADURAI DISTRICT OF TAMILNADU <i>DR. M. SANTHI</i>	108
26.	PERFORMANCE AND PROSPECTS OF HOPCOMS IN KARNATAKA – A DIRECT LINK BETWEEN FARMERS AND CONSUMERS <i>KRISHNA.K M. & DR. S. MOKSHAPATHY</i>	114
27.	HEALTH IMPACT OF IRON ORE MINES: A COMPARATIVE STUDY ON MINING AND NON-MINING INHABITANTS OF KEONJHAR DISTRICT OF ODISHA <i>MINATI SAHOO</i>	118
28.	IMPACT OF GLOBALIZATION AND LIBERALIZATION ON SCs AND STs IN INDIA- A BIRD VIEW <i>DEEPA HANMANTHRAO & PADMAVATI R. SOMANI</i>	122
29.	TO STUDY THE RELATIONSHIP BETWEEN STRESS-WORK LIFE BALANCE AND WORK ALIENATION AMONG WOMEN EMPLOYEES OF KERALA STATE GOVERNMENT IN TRIVANDRUM DISTRICT <i>CHITHRA MOHAN.K</i>	126
30.	DALITS AND DISTRIBUTION OF LAND IN ANDHRA PRADESH <i>SATRI VEERA KESALU</i>	130
	REQUEST FOR FEEDBACK	137

CHIEF PATRON

PROF. K. K. AGGARWAL

Chancellor, Lingaya's University, Delhi
Founder Vice-Chancellor, Guru Gobind Singh Indraprastha University, Delhi
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

FOUNDER PATRON

LATE SH. RAM BHAJAN AGGARWAL

Former State Minister for Home & Tourism, Government of Haryana
Former Vice-President, Dadri Education Society, Charkhi Dadri
Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR

DR. BHAVET

Faculty, M. M. Institute of Management, MaharishiMarkandeshwarUniversity, Mullana, Ambala, Haryana

ADVISORS

DR. PRIYA RANJAN TRIVEDI

Chancellor, The Global Open University, Nagaland

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. M. N. SHARMA

Chairman, M.B.A., HaryanaCollege of Technology & Management, Kaithal

PROF. S. L. MAHANDRU

Principal (Retd.), MaharajaAgrasenCollege, Jagadhri

EDITOR

PROF. R. K. SHARMA

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

CO-EDITOR

DR. SAMBHAV GARG

Faculty, M. M. Institute of Management, MaharishiMarkandeshwarUniversity, Mullana, Ambala, Haryana

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SIKANDER KUMAR

Chairman, Department of Economics, HimachalPradeshUniversity, Shimla, Himachal Pradesh

PROF. SANJIV MITTAL

UniversitySchool of Management Studies, Guru Gobind Singh I. P. University, Delhi

PROF. RAJENDER GUPTA

Convener, Board of Studies in Economics, University of Jammu, Jammu

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

PROF. S. P. TIWARI

Head, Department of Economics & Rural Development, Dr. Ram Manohar Lohia Avadh University, Faizabad

DR. ANIL CHANDHOK

Professor, Faculty of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

DR. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHENDER KUMAR GUPTA

Associate Professor, P.J.L.N.Government College, Faridabad

DR. VIVEK CHAWLA

Associate Professor, Kurukshetra University, Kurukshetra

DR. SHIVAKUMAR DEENE

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

ASSOCIATE EDITORS

PROF. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

PARVEEN KHURANA

Associate Professor, Mukand Lal National College, Yamuna Nagar

SHASHI KHURANA

Associate Professor, S.M.S. Khalsa Lubana Girls College, Barara, Ambala

SUNIL KUMAR KARWASRA

Principal, Aakash College of Education, Chander Kalan, Tohana, Fatehabad

DR. VIKAS CHOUDHARY

Asst. Professor, N.I.T. (University), Kurukshetra

TECHNICAL ADVISOR

AMITA

Faculty, Government M. S., Mohali

FINANCIAL ADVISORS

DICKIN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the area of Computer, Business, Finance, Marketing, Human Resource Management, General Management, Banking, Insurance, Corporate Governance and emerging paradigms in allied subjects like Accounting Education; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Monetary Policy; Portfolio & Security Analysis; Public Policy Economics; Real Estate; Regional Economics; Tax Accounting; Advertising & Promotion Management; Business Education; Management Information Systems (MIS); Business Law, Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labor Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; Public Administration; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism, Hospitality & Leisure; Transportation/Physical Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Digital Logic; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Multimedia; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic and Web Design. The above mentioned tracks are only indicative, and not exhaustive.

Anybody can submit the soft copy of his/her manuscript **anytime** in M.S. Word format after preparing the same as per our submission guidelines duly available on our website under the heading guidelines for submission, at the email address: infoijrcm@gmail.com.

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR
IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF.

(e.g. Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript entitled ' _____ ' for possible publication in your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published elsewhere in any language fully or partly, nor is it under review for publication elsewhere.

I affirm that all the author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

Also, if my/our manuscript is accepted, I/We agree to comply with the formalities as given on the website of the journal & you are free to publish our contribution in any of your journals.

NAME OF CORRESPONDING AUTHOR:

Designation:

Affiliation with full address, contact numbers & Pin Code:

Residential address with Pin Code:

Mobile Number (s):

Landline Number (s):

E-mail Address:

Alternate E-mail Address:

NOTES:

- a) The whole manuscript is required to be in **ONE MS WORD FILE** only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the **SUBJECT COLUMN** of the mail:
New Manuscript for Review in the area of (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)
- c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any specific message w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is required to be below **500 KB**.
- e) Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.

2. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.

3. **AUTHOR NAME (S) & AFFILIATIONS:** The author (s) **full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email address** should be in italic & 11-point Calibri Font. It must be centered underneath the title.

4. **ABSTRACT:** Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.

5. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.
6. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.
7. **HEADINGS:** All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
8. **SUB-HEADINGS:** All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
9. **MAIN TEXT:** The main text should follow the following sequence:

INTRODUCTION**REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESES****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****SCOPE FOR FURTHER RESEARCH****ACKNOWLEDGMENTS****REFERENCES****APPENDIX/ANNEXURE**

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed **5000 WORDS**.

10. **FIGURES & TABLES:** These should be simple, crystal clear, centered, separately numbered & self explained, and **titles must be above the table/figure**. **Sources of data should be mentioned below the table/figure**. It should be ensured that the tables/figures are referred to from the main text.
11. **EQUATIONS:** These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
12. **REFERENCES:** The list of all references should be alphabetically arranged. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per the following:
 - All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use **(ed.)** for one editor, and **(ed.s)** for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in parentheses.
 - The location of endnotes within the text should be indicated by superscript numbers.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:**BOOKS**

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

UNPUBLISHED DISSERTATIONS AND THESES

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

PERFORMANCE AND PROSPECTS OF HOPCOMS IN KARNATAKA – A DIRECT LINK BETWEEN FARMERS AND CONSUMERS

**KRISHNA.K M.
RESEARCH SCHOLAR
INSTITUTE OF DEVELOPMENT STUDIES
MANASAGANGOTHRI**

**DR. S. MOKSHAPATHY
ASST. PROFESSOR
INSTITUTE OF DEVELOPMENT STUDIES
MANASAGANGOTHRI**

ABSTRACT

Horticulture provides excellent opportunities in raising the income of the farmers even in the dry tracts. A significant shift towards horticulture is evident in the state with an increase in area and production. Horticulture provides higher unit productivity and offers great scope for value addition and this sector is taking inroads throughout the length and breadth of the state. Horticulture products have good potential for generating employment in cultivation and in processing, marketing and distributing. They are frequently produced on small farmers thus providing an important source of additional income for poor farmers in developing countries. Horticulture has been acknowledged and identified as one of the growth engines by the government of India and many states in India. It contributes to economic security of the farmer and the country, generates employment for rural masses and conserves natural resources

KEYWORDS

HOPCOMS, farmer & consumers.

INTRODUCTION

Karnataka is predominantly an Agricultural state with 33% of the total Gross Domestic product (GDP) derived from agriculture and 66% of the work force is dependent on agriculture. As such, if the state has to prosper and progress economically, it is possible only through agriculture.

In Karnataka varieties of horticultural crops are grown. Almost every major cereal, pulse, oilseed, fruit, vegetables, flower, spices and plantation crops finds ideal home in the state, thanks to the moderate climatic conditions, and the absence of the rigorous summer and winter. Specially there are number of varieties of horticultural crops ranging from the temperate zone pears, plum, peach, strawberry; the sub-tropical or humid zone fruits like the mangosteen, litchi, rambutan, and the tropical mango, banana, grapes, citrus, guava, sapota, jack, pomegranate, cashewnut and annonas. Among fruits; cabbage, cauliflower, carrot, beetroot, turp lettuce among temperate vegetables, brinjal, bhendi, tomato, Onion among tropical crops: tea, coffee, cocoa, rubber cinchona, eucalyptus, coconut and are canut among plantation crops, pepper, clove, nutmeg, Cinnamon, cardamom, ginger, turmeric, coriander and a host of spices; jasmine, rose, chrysanthemum and array of flowers ornamental foliage crops and a number of medicinal and aromatic plants. These lend the state a unique status in the field of horticulture. The department of horticulture acts as the facilitator for creation of infrastructure for marketing of fruits & vegetables in the state. The Department of Agricultural Marketing is facilitating the marketing of horticultural produces in the state the Department of Agricultural Marketing recently moved the idea of establishing "Raithra Santhe" where in the producers can bring their fruits and vegetables to the market and sell them directly to the consumers. The Department of Agricultural marketing is also handles the notified fruits and vegetables in the state through APMC'S.

OBJECTIVE OF THE STUDY

- 1 To study the existing structural network and administrative pattern of HOPCOMS in Karnataka.
- 2 To study the means and methods of procurement and distribution of Fruits and Vegetables by HOPCOMS in Karnataka.
- 3 To study the facilitative link provided by HOPCOMS to Farmers and Consumers in Karnataka.

METHODOLOGY

The study is based on secondary data. The secondary data has been collected from HOPCOMS and National Horticulture Board Bangalore. The collected data has been analyzed by adopting compound growth rate model and simple tabulation. The secondary data has covered the period from 1999-2000 to 2009-10.

HORTICULTURE SCENARIO IN KARNATAKA

Karnataka state is situated between 11031' and 18048' North Latitudes and 74012' and 78040' and 78040 East longitudes, and lies in the West-Central part of the Peninsular India. It's from North to south is 700 Kms. And from East to West is 400Kms. Karnataka State covers an area of 191791 sq Kms., occupying 7.75 per cent of the total geographical area of the Country. As per the 2001 Census, the population of the state is 53 Millions. Karnataka has been the First State in the Country, to set-up a separate department for the horticulture, in the year 1965.

Karnataka is the Fourth largest producer of Horticulture Crops in India, the geographical area of Karnataka is 190.50 lakh ha, of which an area of 126.021 lakh ha, comes under the cultivatable area, constituting 66.15 per cent of the geographical area for the year 2009-2010. Out of the total cultivable area, 18.99 lakh ha, are covered under horticulture, as per the "Horticulture Crops Statistics Karnataka State at A Glance 2009/10". Horticulture in the state, accounts about 15.07 per cent of the total cultivable area. Out of the 18.99 lakh ha., of the total horticultural cropped area 8.05 lakh ha., (42.39%) come under Plantation crops; 4.37 lakh ha., (23.01%) under Vegetables; 3.60 Lakh ha., (18.96%) under Fruits; 2.66 Lakh ha., (14.01%) under Spices and 0.31 Lakh ha., (1.64%) under (Commercial flowers, including the area under Medicinal and Aromatic Plants. Accordingly, the total horticultural production in the State during the year (2009-2010) reference figures at 147.80 Lakh tones. Going in detail the production figures stand at 59.63 Lakh tones (40.34 per cent) with respect to Fruits Crops. 70.63 Lakh tones (47.79 per cent) Vegetables Crops; The Area under Horticulture crops is 206.62 Lakh hectares and production of 2146.14 Lakh tones under Horticulture crops in India. Karnataka has occupied 4th place in respect to the total area with 17.13 Lakh hectares contributing 8.29 per cent of area to the total area and 7th place in respect of total production with 149.68 Lakh tones contributing 6.97 per cent production at all India. Karnataka has occupied 7th place regarding in Fruits Crops with an area of 3.15 Lakh ha hectares, and production of 52.70 lakh tones, 6th place regarding Vegetables Crops with 4.48 Lakh hectares, of area and 77.25 Lakh tones of production.

HOPCOMS IN KARNATAKA: AN OVERVIEW

Development of Horticulture is being varied out on scientific basis since early decades of the present century. The Mysore State Government gave enough impetus by establishing the Department of Government gardens in 1856, later in 1961 it was upgraded as the full fledged Department of Horticulture. Mysore

Horticulture Society located at Lalbagh in Bangalore was founded by G H Krumbiegal, the Director of Horticulture. But virtually it was a rebirth of a society called Mysore Agri-Horticulture Society, Bangalore, which was the founded in 1836 by William Munro. The Government of Mysore had taken over the responsibility of conducting the horticultural shows after the society become defunct probably from 1874. After retirement of John Cameron in 1907, G H Krumbiegal was appointed as superintendent of Government gardens in the year 1908. It was Krumbiegal who thought of forming an association of horticulturists. Hence Krumbiegal named the society as the "Mysore Horticultural Society" and got it registered with the Registrar of Societies under Societies Registration Act of India -1904.

The word 'Horticulture' could be symbolized with the letter H which has four limbs. Here the concept "people participation, through NGOs" is made use of. The first limb of "H" is designated as the KSDH and the remaining three limbs of "H" are designated for the three NGOs. The Mysore Horticulture Society (MHS). The Bangalore Nurserymen co-operative Society (BNCS) and Horticultural producers co-operative marketing Society (HOPCOMS). The First two limbs –the Department of Horticulture and the MHS already existed. Founded the remaining two limbs the BNCS and the HOPCOMS in 1958. The Horticulture Producers' Co-operative Marketing and Processing Society Ltd. Popularly called as HOPCOMS was established in with the principal objective of establishing a proper system for the marketing of fruits and vegetables, to benefit both the Producers the consumers. Prior to the establishment of HOPCOMS, no proper system of marketing of horticulture produce was in existence. Farmers were in the clutches of the middlemen and the whole system was benefited the middlemen neither the farmers nor the consumers.

Horticulture Development in the Mysore state was started by establishing. The first Horticulture farm was started at Maddur in 1942, to demonstrate the cultivation of Horticulture crops and production of vegetable seeds and planting material for the farmers. Marketing of highly perishable commodities like fruits and vegetables has always caught with problems. Farmers often have little bargaining power, middlemen collect commissions from producers, and there was a frequent delay in payments, and produce sold on the basis of volume, with prices being determined to the advantage of retailers and not the farmers. In order to tackle these issues the Horticulture Producers' Co-operative Marketing and Processing Society Ltd. (HOPCOMS) was founded in 1959 under a name of Grape Growers Marketing and Processing Society, under the guidance of Dr. M.H. Mari Gowda, the then Director of the Department of Horticulture under the Indian Co-Operative Society Act. The members comprise farmers, state financial organizations and the Karnataka State Government. It is managed by official's appointment by the state, drawn from the Department of Horticulture and the department of Co-operation. As of 2010 there are 22 HOPCOMS in the state, each working independently with in demarcated districts of operation. It had jurisdiction over Bangalore, Kolar, Mysore, Tumkur, Mandya and Mangalore districts. Since grape was a seasonal fruit, the society started handling all types of fruits and vegetables from 1965. Due to this change in operations, the name of the society was changed into Horticulture Producers Co-operative Marketing and Processing Society Ltd. From 10th Sep 1959 its registered office is located at Lalbagh, Bangalore. Later, Govt. has declared the HOPCOMS as the unit of Horticulture department in January 2009.

COMPOSITION OF HOPCOMS BOARD

The Board of HOPCOMS consists of 20 members. In which 11 members are elected from among the producers, and the rest are the Govt. nominees. The President and Vice President are elected among producers only. The Managing Director of HOPCOMS is from of the Horticulture Department on a lent service (Deputation).

The HOPCOMS has 16,221 growers as members, with a share capital of Rs. 265.01 lakhs (As on 31.03.2010) and at present HOPCOMS have 916 staff members under different work.

AIMS AND OBJECTIVES OF HOPCOMS

The main objective of HOPCOMS is to promote and encourage the development of horticultural produces with following support.

- a) By training & providing technical advice literature on horticultural crop.
- b) By providing inputs implements plants and grafts etc.,
- c) Providing marketing facilities and organize the proper studies to members of HOPCOMS.
- d) Supply of Horticultural products to all major Factories, Hostels, Hospitals, Clubs, and Social functions etc.,
- e) Providing internal commodities exchange facilities to co-operative societies & Branches.

TURN-OVER OF HOPCOMS

At present, HOPCOMS is handling about 90-100 M T of fruits and vegetables every day, Nearly 200 farmers are bringing their produces directly to HOPCOMS every day. Soon after produces arrived at HOPCOMS, it is graded, weighed and cash payment up to 5,000/- is made immediately to the procurees. Above 5,000/- to 10,000/- payment will be made by Cheques. Out of total procured quantity, about 80 per cent is distributed & disposed of through outlets, 15 per cent to institutions and the rest 5 per cent to Government Hostels. The retail outlets are being managed by the salesman who is the employees of HOPCOMS. As incentives, they are allowed to absorb driage and damage to the extent of 3.7 per cent of the value of the produce besides wages. Every day the salesman will remit the sales proceeds of the previous day and collect the materials required for the day's sales from the Central procurement center. The supplies to retail outlets are being made through the 30 own and through hired vehicles.

AREA OF OPERATION

At present Bangalore HOPCOMS operating in Bangalore urban, Bangalore Rural, Kolar, Chikkabalapura, Channapatana & Ramanagara Districts.

HOW PRICES ARE FIXED AT HOPCOMS

The APMC markets play a major role in setting market trends and prices. The prices at which HOPCOMS buys the produce from the farmers is based on the rates and prices released APMC. The HOPCOMS employee's collects the maximum, minimum and model prices for the various commodities sold at previous day in the APMC markets published in the newspaper.

Based on the rates released by APMC, HOPCOMS fixes the procurement and sale price for different Fruits and Vegetables brought for sale by its member. The prices produce are vary from day to day and from hour, to hour in private markets such as

- 1) Singshandra market for Fruits
- 2) K R Market for Vegetables
- 3) Yashavanthpura market for Food grains.

Clarity is person the whole mechanism of price fixation for various Fruits and Vegetables at HOPCOMS.

INFRASTRUCTURAL FACILITIES AVAILABLE AT HOPCOMS

The HOPCOMS is having the following infrastructural facilities for marketing of Fruits and Vegetables.

Particulars	No's	Particulars	No's
Retail outlets	295	Chemical & fertilizers	10
Cold storages	01	Vehicles	28
Processing units	01	Walk –N-Cooler	02
Grading unit	01	Procurement Center	07
Godowns	16		

Source: A Brief note on HOPCOMS, Lalbagh, Bangalore.

DISTRIBUTION OUTLETS OF HOPCOMS

HOPCOMS distributing various Fruits and Vegetables products through following points.

Particulars	Distribution Outlets No's
Retail outlets	295
Hospitals	14
Factories	21
Hostels, Clubs, Institutions etc.,	22

Source: A Brief note on HOPCOMS, Lalbagh, Bangalore.

HOPCOMS undertake supply of Fruits and Vegetables to directly to marriages and other function on demand.

PROCUREMENT & PAYMENT PROCESS AT HOPCOMS

HOPCOMS enroll farmers as its members issues purchase indent to those members specifying the quantity of Vegetables to bring to the procurement center at Bangalore or other districts center. Producer will be verified weighed and issued a receipt and the same presented to the payment officer who in turn issue a cash voucher which will be encased immediately at the bank located at the centers its of same day.

OTHER ACTIVITIES OF HOPCOMS

The society has set up a unit for preparing fresh fruits drinks out of fruits like Bangalore Blue grapes, mango, oranges etc. It is selling the same to the general public at a reasonable price of Rs.5/- per 200 ml bottles through its retail outlets, and through dispensers located at impotent places. The HOPCOMS help its member farmers by supplying Fertilizers, plant protection chemicals, garden implements, seed etc, through its own center located at procurement centers.

DAMAGES AND WASTAGE OF FRUITS AND VEGETABLES AT HOPCOMS

Fruits and Vegetables being highly perishable products losses due to driage and wastages is obvious. Driage and wastage at HOPCOMS is around 4-5 per cent of the total procurement of the produce. However, Driage and wastage has been reduced from 4.32 per cent of the total procurement to 1.85 per cent present.

FACILITIES EXTENDED BY HOPCOMS TO FARMERS

HOPCOMS is offering multifarious facilities to the farmers.

- 1 HOPCOMS purchase the Horticulture produces directly from farmers at remunerative prices.
- 2 Provide transport facilities from collection centers to HOPCOMS procurement
- 3 Correct weighment & immediate cash payment.
- 4 Arrange for essential input supply Fertilizers, plant protection chemicals, garden implements, seed etc, at reasonable prices.
- 5 Arrange subsidized supply of plastic crates to its farmer members for handling fruits and vegetables.
- 6 Supply of seeds under subsidized rates.
- 7 Conducting farmers tours and technical guidance.
- 8 Conducting training on production and processing of horticultural crops.
- 9 Providing Accommodation for night stay at Guest House.
- 10 Providing Canteen and banking facilities.
- 11 Guaranteeing minimum support price during distress sales under Govt schemes.
- 12 Extending (financial) Assistance for preliminary processing activities.

FACILITIES EXTENDED TO CONSUMERS

1. Supply of fresh and quality fruits and vegetables at reasonable price.
2. Ensure correct weighment.
3. Established Retail outlets in extensions.
4. Providing mobile sales.
5. Supplying fruits and vegetables to marriages and social functions in spot with free transportation.
6. Offering bulk supply of fruits and vegetables to institution, Organization, Hostels, Hospitals & factories etc at competitive price.
7. Offering fresh grape, orange, mango fruits drinks at reasonable prices in 200ml battles.
8. Conducting seasonal fruits Meals, fares and festivals of grapes, mango, and fruits fare at discount rates at cities to promote fruits sales ensuring better returns to farmers and fresh and quality products at reasonable prices to consumers.

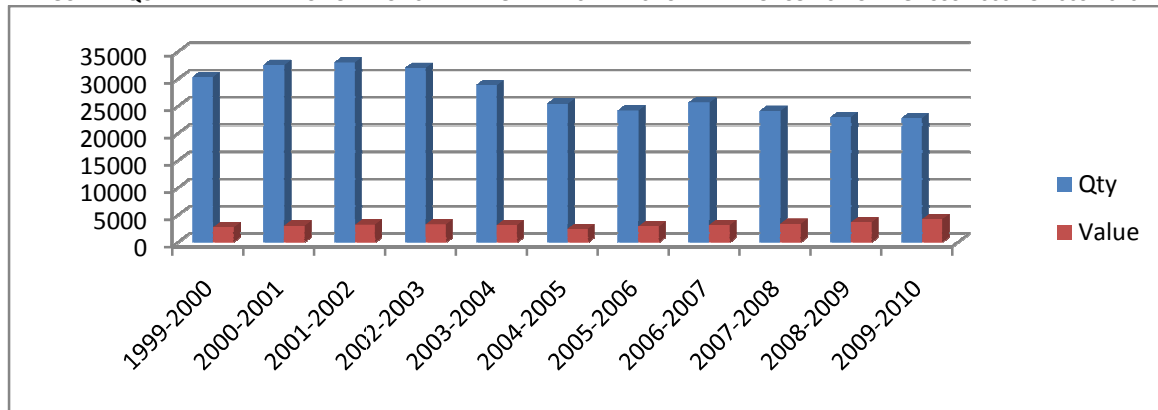
TABLE 1: QUANTITY AND VALUE OF FRUITS AND VEGETABLES TRANSACTED BY HOPCOMS DURING 1999-2000 TO 2009-2010

(Qty: in Metric Tones, Value: Rs. in Lakhs)

Years	Fruits		Vegetables		All Products		Total Turnover
	Qty	Value	Qty	Value	Qty	Value	
1999-2000	15921	1795	14444	1011	30365	2806	3754
2000-2001	15732	1962	16872	1122	32605	3083	4204
2001-2002	16384	2041	16659	1244	33043	3284	4517
2002-2003	16099	2131	15964	1179	32063	3311	4523
2003-2004	14648	1959	14198	1242	28845	3200	4368
2004-2005	12565	1681	12903	1103	25468	2484	3834
2005-2006	11095	1572	13137	1343	24232	2915	4068
2006-2007	10910	1719	14802	1468	25713	3187	4613
2007-2008	9869	1757	14274	1659	24144	3416	9462
2008-2009	10100	2099	12906	1592	23012	3691	5648
2009-2010	10243	2523	12547	1768	22790	4291	6550
% of CAGR	-5.78	0.79	-2.22	5.20	-3.90	2.51	5.75

Sources: Department of Horticulture, Bangalore

FIGURE 1: QUANTITY AND VALUE OF FRUITS AND VEGETABLES TRANSACTED BY HOPCOMS DURING 1999-2000 TO 2009-2010



Sources: Department of Horticulture, Bangalore

The above table and figure shows that quantity & value of Fruits and Vegetables transacted by HOPCOMS during 1999-2000 to 2009-2010. The table clearly indicates that there was a decline in quantity of Fruits handled (with -5.78 percent) and the value is in positive growth of 0.79 percent in value similarly the vegetables growth was negative with -2.22 percent in quantity but registered the positive growth rate of 5.20 percent in value. However, the total quantity and value handled in the HOPCOMS has been registered the same trend. The total quantity registered the negative growth with -3.90 per cent, where as the value with positive growth rate of 2.51 per cent. The table also revealed that the total turnover of HOPCOMS has been registered the significant positive growth rate with 5.75 percent turnover the period of 11 years.

CONCLUSION

Through HOPCOMS, the government has invested large amount of resources in marketing of horticultural produce in the city of Bangalore and in several other cities of Karnataka. While the proportion of total produce that HOPCOMS picks up is small compared to the total amount used in Bangalore city, HOPCOMS sets a good example, both in terms of the prices that it offers farmers, as well as the quality and prices that it offers to customers. Even though it deals with only a small part of the total horticultural produce in the city of Bangalore, HOPCOMS sets the prices in the market. Both farmers and customers have come to accept the price set by HOPCOMS as fair.

REFERENCES

1. "A Brief note on HOPCOMS" Horticulture Department, Lalbagh Bangalore. (2009-2010).pp.no.1.2
2. "Indian Horticulture Data Base 2010" (April.2011) Importance and Scope of Horticulture National Horticulture Board Ministry of Agri. Govt.of India.
3. Joseph, M., Soundarajan, N., Gupta, M, & S. Sahu, (2008) "Impact of organized Retailing on unorganized sector", Indian Council for Research on Inter National Economic Relations, retriever from.
4. S. Narayanaswamy (1998) "A Case study of Mysore Horticulture Society ", Dept. of Agriculture Extension, University of Agriculture sciences Bangalore.
5. Singh, Mahesh Kumar, (1985), "Price Spread of Vegetables marketing", Indian Journal of Agricultural Economics, 40, (3)
6. Subbanarasaiah, N. (1991) "Marketing of Horticultural Crops in Indi" a, Anmol Publishing Co: New Delhi.

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, Economics and Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mail info@ijrcm.org.in for further improvements in the interest of research.

If you have any queries please feel free to contact us on our E-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

