



Zagdu Singh Charitable Trust's (Regd.)

THAKUR COLLEGE OF ENGINEERING & TECHNOLOGY

Autonomous College Affiliated to University of Mumbai

Approved by All India Council for Technical Education(AICTE) and Government of Maharashtra(GoM)

Conferred Autonomous Status by University Grants Commission (UGC) for 10 years w.e.f. A.Y 2019-20

Amongst Top 200 Colleges in the Country, Ranked 193rd in NIRF India Ranking 2019 in Engineering College category

• ISO 9001:2015 Certified • Programmes Accredited by National Board of Accreditation (NBA), New Delhi

• Institute Accredited by National Assessment and Accreditation Council (NAAC), Bangalore

Project Title

Online Agriculture Market

Research summary :

Majority of the farmers in India don't earn enough to live a decent life. The average monthly income of farmers is approximately ₹8000.

• Agricultural Marketing :

- Agricultural marketing still continues to be in a bad shape in rural India. In the absence of sound marketing facilities, the farmers have to depend upon local traders and middlemen for the disposal of their farm produce which is sold at throw-away price.
- In most cases, these farmers are forced, under socio-economic conditions, to carry on distress sale of their produce. In most small villages, the farmers sell their produce to the money lender from whom they usually borrow money.
- According to an estimate, 85 percent of wheat and 75 percent of oil seeds in Uttar Pradesh, 90 percent of Jute in West Bengal, 70 percent of oilseeds and 35 percent of cotton in Punjab is sold by farmers in the village itself. Such a situation arises due to the inability of the poor farmers to wait for long after harvesting their crops.
- In order to meet his commitments and pay his debt, the poor farmer is forced to sell the produce at whatever price is offered to him. The Rural Credit Survey Report rightly remarked that the producers in general sell

their produce at an unfavorable place and at an unfavorable time and usually they get unfavorable terms.

- In the absence of an organized marketing structure, private traders and middlemen dominate the marketing and trading of agricultural produce. The remuneration of the services provided by the middlemen increases the load on the consumer, although the producer does not derive similar benefit.
- Many market surveys have revealed that middlemen take away about 48 per cent of the price of rice, 52 percent of the price of groundnuts and 60 percent of the price of potatoes offered by consumers.

- **Inadequate transport :**

- One of the main handicaps with Indian agriculture is the lack of cheap and efficient means of transportation. Even at present there are lakhs of villages which are not well connected with main roads or with market centers.
- Most roads in the rural areas are Kutcha (bullock- cart roads) and become useless in the rainy season. Under these circumstances the farmers cannot carry their produce to the main market and are forced to sell it in the local market at low price. Linking each village by metalled road is a gigantic task and it needs huge sums of money to complete this task.

- **Scarcity of capital :**

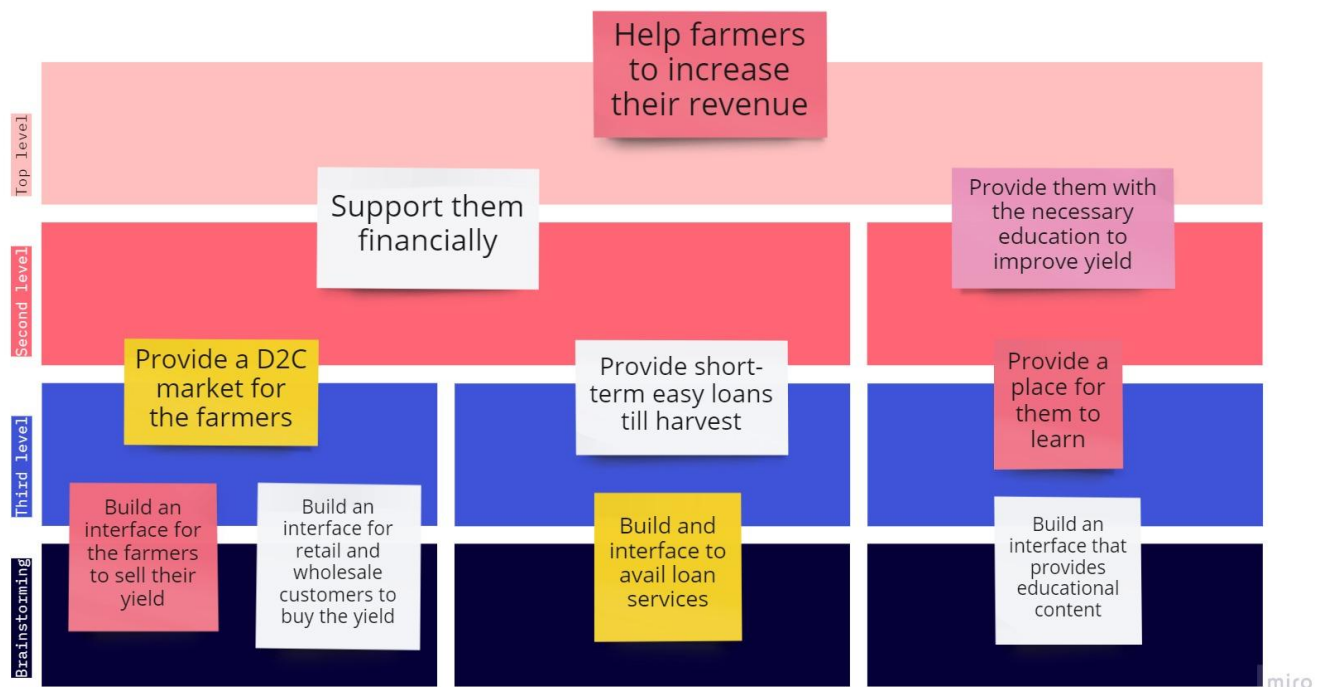
- Agriculture is an important industry and like all other industries it also requires capital. The role of capital input is becoming more and more important with the advancement of farm technology. Since the agriculturists' capital is locked up in his lands and stocks, he is obliged to borrow money for stimulating the tempo of agricultural production.
- The main suppliers of money to the farmer are the money-lenders, traders and commission agents who charge a high rate of interest and purchase the agricultural produce at a very low price. All India Rural Credit Survey Committee showed that in 1950-51 the share of money lenders stood at as high as 68.6 per cent of the total rural credit and in 1975-76 their share declined to 43 per cent of the credit needs of the farmers.
- This shows that the money lender is losing ground but is still the single largest contributor of agricultural credit. Rural credit scenario has undergone a significant change and institutional agencies such as Central Cooperative Banks, State Cooperative Banks, Commercial Banks,

Cooperative Credit Agencies and some Government Agencies are extending loans to farmers on easy terms.

- **References :**

- [10 Major Agricultural Problems of India and their Possible Solutions](#)
- [India: Issues and Priorities for Agriculture](#)
- [Troubled Farmers: Main Agriculture Problems in India and Their Solutions](#)

Affinity Diagram :



Needs appealing to us :

- Interface for the farmers to sell their yield
- Interface for retail and wholesale customers to buy the yield
- Interface to avail short term loans easily
- Interface to provide educational content to farmers