

**A STUDY ON MANAGEMENT OF INCOME AND EXPENDITURE OF KRISHI UPAJ
MANDI SURATGARH**

Mrs Meena Rani,
Research Scholar
Jodhpur National University, Jodhpur.

Dr. Asha Sharma ,
Department of Economic Administration and Financial Management
Dr. B.R.A. Govt.(PG) College , Sri Ganganagar(Raj.).

In Rajasthan Suratgarh Tehsil has special importance. Maharaja of Bikaner, Surat Singh, attacked Bhutner Durg and got victory on Bhutner Durg, and got right on it. On that day it was Tuesday. As per the name of Hanumanji, the Durg was named as Hanumangarh. Surat Singh was Maharaja of Bikaner, so he built a fort between Bikaner and Hanumangarh, which is named as Suratgarh. In Suratgarh there is a Super Thermal Power Station, which has five units active and sixth unit is under construction. In Surgarh there is an underground Airport and Krishi Farm also. After establishment Surgarh is progressing day by day, that is reason, it is being popular as a Tehsil.

Krishi Upaj Mandi Suratgarh, is the biggest Mandi in the State, expanded in 150 Bighes,. In 1988 it was “ A- class market” but it has got level of “Super A- Class Market”. This mandi has famous for sale of wheat, cotton and mustard etc.

The basis of produce quality reach here, Mandi is far ahead. There are 20 planned markets in Suratgarh District, which are maximum in state. So Krishi Upaj Mandi, Suratgarh, has a special identity in agricultural marketing.

Whenever a person and agency adopt a system, analyses its merits and demerits properly. Like that any marketing system, can be how much beneficial for us, we can study it practicaly . In other words, we can say that the satisfaction of participants is the sign of efficiency of marketing system.

In marketing participants we includes- farmers, brokers, traders, consumers, Dhanak, Tola and administrative employees, as given below-

Farmers (Producers)

In India and specially in Rajasthan's agricultural marketing system, farmer works as the key . It is the farmer, who sell his additional produce to direct consumer or mandi from village and this work is according to the behaviour of the farmer .

“Krishi Upaj Mandi, Suratgarh is a big upaj mandi. So nearby farmers comes to sell their produce which proves that the farmers goes to nearby Mandi to sell their produce.

The farmers sell their produce in nearby Mandi, being big in size Mandi, helps them to sell their produce at fair price and speedly.

The produce coming to Krishi Upaj Mandi Suratgarh, comes from nearby agricultural areas. So mainly producers are farmers. Out of total Catchments area of Mandi's total 73% approx population is engaged in agriculture.

I have studied practical beahviour of producer by preparing a questionnaire, and complete the investigation.

While filling the questionnaire the questions has been asked from the producers. Most were relating to nearby areas. It was assumed that the producers comes from nearby areas and sell their produce in nearby market/mandi. To prove this assumption true or false questions has been asked that why they comes to Suratgarh Mandi?

Then according to 56% people due to nearness of Mandi they brings wheat here. They told that they got enough facility due to nearness of Mandi. 8% people said that their village is linked with Suratgarh, they brings their produce to Mandi because Suratgarh Upaj Mandi is a big Mandi. Due to bigger size of Mandi, it is easy to buy and sell the produce. 7% people said that the price in this Mandi are high as compare to others. Because Suratgarh Upaj Mandi is a wide Mandi and many traders are here. Insptie this the regional demand is also high here, and so that prices remains high. 7% people respond that their relationship with buyers are good and old also like that different producers replied in different ways.

Following table shows various questions and their responses-

1	Nearness	56%
2	Linked with road	08%

3	Wide Market	11%
4	Taken Loan	11%
5	Good Value	07%
6	Relationship with Purchaser	07%
	Total	100%

Like this the researchers in the starting made assumption that producer sold the produce is nearby Mandi, according to researcher it had been proved. Really it is true that farmers always sell their produce in nearby Mandi. In the questionnaire the second questions from the producer asked, was that why they get loan from the brokers ? From all the research it is concluded that 77% people take loan for agriculture work. For agriculture seeds, pesticides etc. purchase, the money is needed and so they get loan from the brokers. 23% producers takes loan for domestic purposes such as marriages etc.

So the producer, produces the various produces and sell that in the nearby Mandi and purchases they consumable goods from there.

Near Mandi the people who lives are mainly- Jaat Sikh and Bishnoi by these most of the agriculture work is done. So the producer is the important part of Mandi which is not only of the Mandi, but also foundation for the country, on whom the structure of the country lies.

On the present study, from the practical behaviour of the farmers, it is proved that less distance of Mandi and regular marketing facility for farmers is very beneficial. Because the farmer is important part of Mandi, which is the foundation stone not only for Mandi but also for state & country, on which the economic structure of the country depends.

Brokers

In agriculture system, broker is considered and commission agent. In this system broker and trader works as the ventilators. In fact that they both control the whole system. Most of the broker get license from Mandi, work as both-broker and trader. Before getting license from Mandi, they works according to their own rules, but now they have to work according to rules of Krishi Upaj Mandi.

Present study reveals that the brokers gives advance to farmers according to their economic conditions and is linked with farmers with old relations. Brokers helps to give maximum price to

the farmers which strengthen the relations with farmers because maximum brokers are traders themselves . They purchase the produce for them also. In Suratgarh Mandi there are 148 big size brokers, who are engaged in wheat, tilhan, cotton etc. These commission agent trades side by side.

There main function is to give farmers amount, received by sale of produce. For this they get commission from the farmers. Firstly they got commission from farmers at their will but it has been banned and limit has been decided. Now only 1.5% commission can be charged and not more than of it. If any broker voilates this rule then mandi samiti has right to cancel the license. So the brokers can charge a fixed commission from the farmers.

I have prepared a questionnaire to study the practical behaviour of the broker. In which various questions are prepared and answers has been asked and different-different answers has been given for them.

On the basis of questionnaire given back, 50 brokers were asked questions. Researcher had selected them on random basis. Broker had given various questions, which has been given answers. First question was asked, that what facilities are given by brokers to the farmers, for this they answered that they give money advance according to the farmer's financial position. They keep the produce in heap form on their platform, clean the grain, make arrangement to protect that gives maximum prices to the farmer for their produce and makes facility for their food and rest. Like this they provide maximum facility to the farmers as possible, second question is, why the customer are confirmed of brokers? For this various answers were given. 32% brokers give answer that they give credit to landlord so they are confirmed customers of them. Advance money is not given to the farmers then they can not be their confirmed customers. 40% brokers replied that they has old relationship with the farmers. So on this basis they are confirmed customers. 28% brokers replied that they gives good prices to farmers so they are their confirmed customers. So like this various farmers has given different answers.

Brokers not only performs broking work, but they are traders also. When the writer asked the questions from the broker that whether they are trader also or broker only. Then 35% brokers given answer that alongwith broker they are trader also. After that researcher asked broker that how much profit they get from per farmer then they replied that it is not possible to give answer

for it, because all farmers are not equal, some farmers bring of lakhs rupees produce in market, some of thousands and some of hundreds so per farmer profit can not be determined.

They said that they charge 1.5% commission. So on the amount only 1.5% commission will be charged. Answering the question they told that it is their family business, all the brokers in Mandi replied that it is their family business. Their elders are doing this business from various generations.

In brief we can say that brokers have important place in total marketing system, and works as a link between farmers and consumers .

Consumer & Buyers

Consumer Behaviour is sum total of all those activities, in which the consumer fulfills the need of him, goes to various market centres and according to financial position, buys goods and services. Maximum consumers fulfill their needs by nearest marketing centres to their houses. Some consumer are ready to go for to get quality goods and to pay high prices. Consumer is the person who consumes the goods infact buyer and consumers are same persons.

Consumer are the main purchasers of the market. In Suratgarh Upaj Mandi, the consumers are the total population of the city and the population of catchment area of Mandi. Level of consumer and his purchasing power, affects the Mandi. In spite of landlord the poor people from the rural population, also fulfill their needs from here. So there are three types of consumer-

First who comes to Mandi to sell their produces and purchase goods of their needs. The rural population of catchment area, who visit Mandi time to time for various purposes and purchase goods of their needs from here.

The population of city almost purchases the goods of their need from this Mandi.

Consumer implies the person who purchases the goods. Infact all the peoples are consumers but here consumer mean those people who purchases the goods brought by the producers, which are also known as traders. Traders means all those persons who buys and sells the goods and services for marketing purposes who carries the goods from producer to the consumers. In which we include retailers and wholesalers, commission agent and brokers etc.

The consumer behaviour of various consumer coming to Suratgarh Upaj Mandi, had been tried to study. For this purpose questionnaires has been used in which through various questions, their views had been studied.

Questionnaires was prepared and researcher gave it to 500 consumer buyer and questions were asked. These consumer were mainly related to nearby area of Mandi. In this questionnaire first of all it was assumed that the buyers buys the cheap goods. To prove this assumptions the researcher asked from various consumers, if they always cheap goods ro buys dear goods also and then maximum consumer replied that they always purchases cheap goods like this the other questions was asked that why they buys quality seeds? Answering this question they replied that there are various advantages of it. First benefit is that the production got by this seed is good, secondly the production is more in quantity, thirdly there is less inspection of deficiency in the produce. Insptie of this question the other question asked that if their purchasing power depends upon financial position. They replied for this question that mostly they purchases according to the financial position. But in some circumstances they purchases in more quantity sometime, but he can not retain that quantity and resell that quantity.

The above questions are relating to the wholesalers. Beside it one questions was also asked from the retailers that why he purchases the produce. For this various opinion were given. According to 35% people because of cheap they purchases the produce. 40% buyers replaid that it is of good quality and 15% replied that some goods are of such type that not available at other places. So they buys them and 10% buyers had given other reasons. So the researcher had studied buyers and consumers behaviour through questionnaires. The study is based on sample. People of various villages had been asked question like this some people from the urban area had been also asked questions

Before studying consumer behaviour we have to analyse functional side of agricultural markeeting. In every area social, political and cultural factors are found different. Because the buyer and sellers taking part in agricultural marketing center are of different caste. And their social, economic and cultural level is also not equal. So their needs are also different.

To study area buyers proves this assumptions that consuemer buys cheaper goods always. Purchasing power of consumer is affected by economic condition. So he purchase goods according to this. Suratgarh markeeting center's consumer buy better seeds so that quality

produce can be attained and good price can be achieved. Present study clarifies that consumers behaviour is affected by mainly three factors-

- (1) Product distance
- (2) Consumer Frequency
- (3) Consumer place priority

Here product distance means the physical distance, which the consumer covers to get product up to the marketing centers. His priority for durable and cheap goods, what, and good quality products is different consumer frequency refers to the special distance class, number of consumers reaching to the marketing centers. Why consumer chooses a particular center he keep in mind various factors such as- Social conditions, traditional relationship with particular market, information regarding price of a product and his own will etc. The study shows that after growth and regular development of Mandi, organizational and functional structure has become better, beside it there are various problem for each Mandi, yet the all over conditions has improved.

It is conducted by studying marketing participants practical behaviour that farmers are benefited by the structured marketing system and their dependence on traders, brokers and market facility has reduced. On the other side traders are also happy after control. Now they have got shops, auction place, godowns, banks, post office and other facility in the Mandi area. And consumers through those both product are purchasing at fair prices.

Before Mandi ruling broker were charging unauthorised discounts from the producer class. Brokers were charging brokage according to their will, which could not be agitated by producers. After those discounts and brokage producers were not able to get 75% of their produce. Producers produce was to be sold not in open, what price had been received, was not known to the producer. Producer get satisfaction in the amount, what they had got. In Rajasthan due to unstructured marketing system, Farmers were not getting fair prices of their produced also they face difficulties in selling and buying agricultural produce. So it was felt that farmers should get proper benefit of their hard work and producers and retailers and brokers could not make exploitation of them. So in this situation, to buy sell the agricultural produce and to strengthen the structure of agricultural marketing structure, the need of Krishi Upaj Mandi was felt.

In agricultural and marketing field, it is one of the important step taken. To fulfill various above discussed objectives. By various states and union territories has enacted Krishi Upaj Mandi Act and planned Mandi's has been established, which proved successful. Krishi Upaj Marketing Act 1961, in Rajasthan was passed according to it working started in 1964.

At First 9 Krishi Upaj Mandi Samiti were established. Under this Act, provision has been made that State Govt. should publish the information regarding establishment of Mandi Samiti for Sale-Purchase of agricultural produce and various problems and suggestion regarding it should be collected and should take final decision. In 1964, April, Nine Krishi Upaj Mandies established in Kota, Sirohi, Sriganganagar and Palli Distt.

IMPORTANCE

- To pace development of Samiti into the marketing centres.
- To educate the farmers.
- To motivate the farmers.
- According to used rectify the agriculture structure.
- To provide fair prices to farmers according to quality of produce.
- To generate additional employment opportunities.
- To give better price to very good quality product.
- To motivate farmer for develop, filtering, grading, packing's unit establishment.
- To make available better seeds to farmers.
- To give market rate knowledge to uneducated farmers.
- To give information about using agricultural instruments to farmers time to time.
- If at the time of using instrument farmer dies or any physical loss, give financial assistance to farmers.
- To kept in marketing of agricultural produces.

In the session 2005-06 total income of 113.800 lakhs and total expenditure of Rs. 79.166 lakh proposed. Rest of money had been proposed separately.

In the session 2006-07, total income worth Rs. 119.70 lakhs which is more than 2005-06 by Rs. 5.90 lakh. In 2006-07. Total expenses was Rs. 84.788 lakhs, which is more than 2005-06 by Rs. 5.622 lakhs. Rest of the money had been proposed separately.

In the session 2007-08 total income was Rs. 122.62 lakh. Total expenditure of the session 101.23 lakh. Income increased by 2.92 lakh as compared to last year and expenditure increased by 16.422 lakhs by last year.

In 2008-09 total income was 129.62 lakh. Total expenditure was 103.95 lakh, which is more than last year. And income is more increased as compared to expenditure.

In 2009-10 total income was Rs. 147.32 lakhs and expenditure was Rs. 103.77 lakhs. Income had increased as compared to last year but expenditure reduced .

In 2010-11 total income was Rs. 174.81 lakhs and expenditure was Rs. 123.98 lakhs. Income and expenditure both had increased as compared to last years.

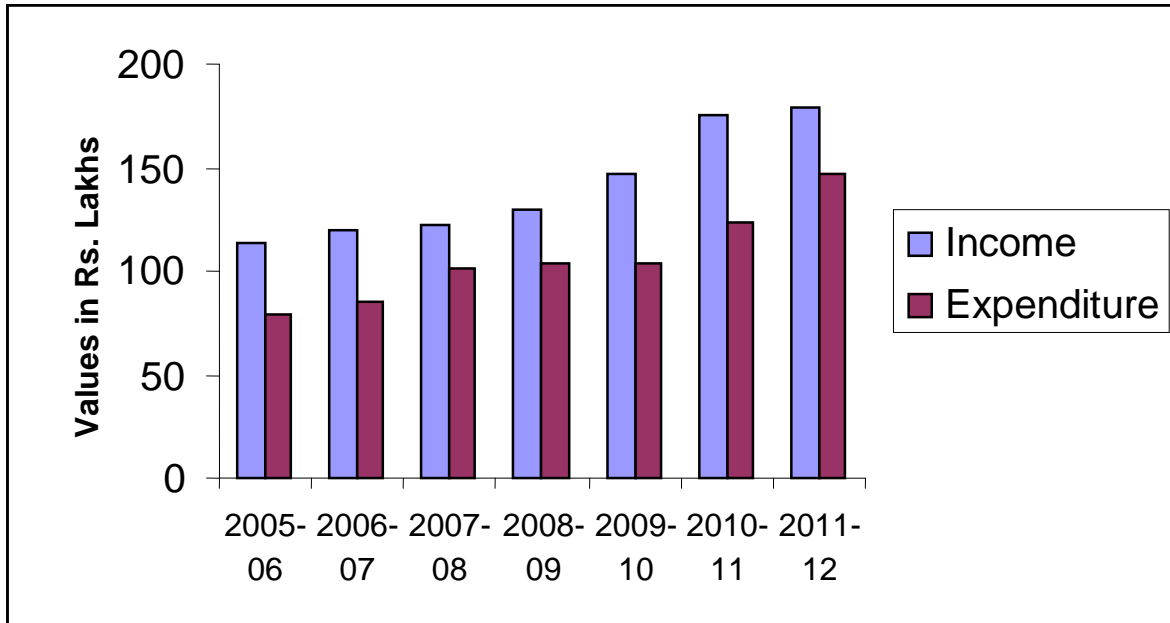
In 2011-12 total income was Rs. 179.19 lakhs and expenditure was Rs. 146.89 lakhs. Income and expenditure both had increased as compared to last year.

Table shows the summary of income and expenditure relating to different sessions as below-

(ammount in Rs.lakhs)

Session	Income	Expenditure
2005-06	113.800	79.166
2006-07	119.70	84.788
2007-08	122.62	101.23
2008-09	129.62	103.95
2009-10	147.32	103.77
2010-11	174.81	123.98
2011-12	179.19	146.89

The following figure also reveals the income and expenditure of different sessions as below-



Krishi Upaj Mandi, Suratgarh had been proved a boon for 30 village panchayat's and farmers.

In this way we can say that market demand based productions, to increase quality and to give education and motivation, to develop various areas into marketing centers, and to give better price to farmers and the work of cleaning, grading etc. by farmers had been motivated by Krishi Upaj Mandi Suratgarh.

By studying the current need of the area Krishi Upaj Mandi is very much needed, which is being proved a boon for the farmers. So for the mandi, income sources are very important. By these sources Samiti is being developed.

Expenditure will be a planned manner, the expenditure will be reduced and sources of Income will be increased, for the Indian economy it is very important. Firstly as being developed and secondly being agriculture based. Due to agriculture based economy, the

importance of Krishi Upaj Mandi can not be overlooked. Government should give proper concentration on developing these Mandies.

When proper management of income and expenditure will be made, then all the objectives of Krishi Upaj Mandi will be fulfilled.

At present, to increase the importance of Krishi Upaj Mandi Samiti, the High court Rajasthan, Jaipur's double bench has given ruling, that Krishi Upaj Mandi Samiti invest income on social welfare activities, so it should be considered a charitable trust and income tax exemption is given to Mandi. The income tax department in 2003-04 to 2009-10 has seized the Bank account of various Mandies of Kota Khard and Tax amount was realised. But now tax exemption has been given.

SUGGESTIONS

Krishi Upaj Mandi has important place in Rajasthan. In the present study by various participants, through questionnaire various suggestion has been given such as- From various sources of Income of Krishi Upaj Mandi, income should be collected property.

- Collected income should be invested keeping in mind the welfare of farmers.
- Proper transparency should in income and expenses, so the corruption can be reduced.
- For proper development of Krishi Upaj Mandi, proper management should be made of income and expenses.
- The management process of Mandi's income and expenses, by including various participants such as Trader, Brokers, Farmer, Shopkeeper, the management will be proper.
- The working committee's members of Krishi Upaj Mandi should make proper management of income and expenses.

- Mandi Samiti should keep in mind the problem of storage of produce by farmers, should built godown in rural areas, so that farmer can save produce from natural calamities and can make storage of produce more than capacity.
- Maximum farmers get loan from brokers, at high rate of interest, Mandi Samiti should provide loan at low rate of interest. Beside it, Mandi Samiti should provide good quality seed etc. at reasonable rate, or at loan facility.
- Mandi Samiti should give information of all those product, whose demand is high in the market, along it Mandi should provide information and knowledge about soil of field, seeds and pesticides etc.
- Mandi Samiti should give latest information regarding prices of various agricultural produce to farmers, through radio or other source, continuously.
- Mandi Samiti should make available various cheap mode of transportation to farmers and traders, in the season.
- Mandi Samiti should make rules regarding “Fire protection instruments”, so that at time to fire proper control can be made at first.
- Expenditure should be in a planned manner, the expenditure should be reduced and sources of income should be increased. For the Indian economy it is very important, firstly as being developing and secondly being agriculture based.
- Due to agriculture based economy, the importance of Krishi Upaj Mandi can not be overlooked. Government should give proper concentration on developing these Mandies.

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