CHAPTER VI

HOPCOMS: THE FARMERS’ AND CONSUMERS’ PERSPECTIVES

6.1 Introduction

The purpose of this chapter is to present the producers’ (Farmers of the study area) and consumers’ (principally Bengaluru city residents) perspectives on the HOPCOMS operations in the select districts of our study and in the city of Bengaluru. Thus the discussion in the chapter is in two essential parts: Part one is about the farmers’ perspectives on horticultural production and particularly fruits and vegetables for marketing through the HOPCOMS outlets in the city of Bengaluru; and Part two is about the consumers’ perspectives on fruits and vegetables marketed by the HOPCOMS outlets and the benefits that accrue to the city consumers. The discussion in both the sections are in great detail, as gleaned from the simple frequency and percentage analysis of the questionnaire survey data from the producers and consumers. The HOPCOMS outlets marketing the farmers’ produce, particularly horticultural crops, and that too fruits and vegetables, are largely sold to urban consumers than the rural consumers even though there are some good number of HOPCOMS outlets in districts other than Bangalore Urban as well. As for farmers producing fruits and vegetables sold through the HOPCOMS outlets, there are also some in good number in Bangalore Urban district. The samples of producers and consumers are both rural and urban based.

6.2 Farmers’ Perspectives

6.2.1 Farmer-Producers Interviewed

The 280 producers interviewed for the survey have been chosen from all the six districts of the study area: 40 producer-farmers each in Bangalore Rural, Bangalore Urban and Ramanagara districts; 50 farmers each in Kolara and Tumkur districts and 60 producer-farmers from Chikkaballapura district. Thus three districts account for 14.3 per cent each of the interviewed respondents; two districts for 17.9 per cent each; and one district for 21.4 per cent of the interviewed farmer-producers of fruits and vegetables (Figure 6.1). Thus the farmers have been chosen, randomly, from each of the districts and the results of the study are hopefully representative of the study area as a whole.
The sample of farmer-producers of fruits and vegetables have however been chosen from all the taluks of the six districts and 10 farmers in a taluk (3.6 per cent each) and thus equal in number and proportion to the taluks. No taluk is left uncovered as all taluks have farmers as members of the HOPCOMS, although variable in numbers.

6.2.2 Educational Attainment of the Producers

Among the 280 farmer-producers interviewed for the study, nearly a third (32.5 per cent) have had no schooling whereas 45 per cent of them have attained primary to higher secondary education (Class 1 to 10), 19.3 per cent of them have attained pre-university (Classes 11 and 12) or graduate education (degree, mostly non-professional or non-technical) and a very smaller proportion of 3.2 per cent have obtained certificates and diplomas after their 10th Class or the 12th Class, particularly technical such as engineering and industrial training (Figure 6.2). Thus, more than two-thirds (67.5 per cent) of the producers are reasonably educated and are in the knowledge of agriculture and horticulture, both by practice and experience.

Figure 6.1
6.2.3 Occupations of Farmer-Producers

As for their occupations, a large majority of 81.8 per cent of the farmer-producers is in agriculture-horticulture while 17.9 per cent of them are employed in private and public sector undertakings and institutions and 14.6 per cent of them are in business (Figure 6.3). It means that a sizeable proportion of farmer-producers are also in private and public services and carry on businesses as supplementary occupations. Alternative livelihoods are a must for a certain number of farmer-producers such that a good number of them is in private and public sector employment which fetches regular income for their households and an equally good number of them is in businesses which fetch handsome returns for the family.
6.2.4 Families of the Farmers, Type and Size

Nearly 70 per cent of the farmers’ households have had 1-3 male adults, with 6.8 per cent only one each, 32.9 per cent 2 each, and 30.7 per cent 3 each. About 30 per cent of the farmers’ households have had more than 4 male adults in the family. Those with 4 male adults each constitute 16.1 per cent, 5 male adults each 7.9 per cent, 6 male adults each 3.2 per cent and 7 male adults each 2.5 per cent. By the number of male adults, a third of the farmers’ households are large and maybe joint or extended. Likewise, female adults in the farmers’ households are by their reports 1-3 in 64.3 per cent of the household, with 6.1 per cent having only one female adult each, 26.1 per cent of the families having 2 female adults each and 32.1 per cent of them having 3 female adults each. About 36 per cent of the farmers’ household have more than 4 female adults each and yet again they indicate to large, joint or extended families.

As for male children (boys), the families report of 1-6 boys with only one boy each in 8.2 per cent, 2 boys each in 26.1 per cent, 3 boys each in 31.1 per cent, 4 boys each in 18.9 per cent, 5 boys each in 13.2 per cent, and 6 boys each in 2.5 per cent. It appears only 65.4 per cent of the producers’ households are small by the old small-family norm and the rest are medium and large and therefore may be joint or extended. Likewise, there are producer-households which have 1-7 girls with 63.2 per cent of the households having 1-3 girls and the rest more than 4 girls each. Again, it is rather striking and even strange to see farmer-households having more girls: 4 girls each in 20.4 per cent of the households, 5 girls each in 12.9 per cent of the households, 6 girls each in 2.9 per cent and 7 girls each in 0.7 per cent of the farmer-households. These facts reiterate the existence of large and joint or extended families in the rural areas of Karnataka.

As for total adults, men and women, the rural farmer-producer households have anywhere between 3 adults to 12 adults. About 39 per cent of the households have 3-5 adults, 48.1 per cent of them have 6-8 adults and 12.8 per cent of them between 9 and 12 adults. Whereas just about 26 per cent of the households could be considered as small, all others could be considered as medium, large and very large. As for total children, boys and girls, the number varies from 2 to 12 children in the farmer-producer households. About 22 per cent of the households have 2-4 children,
48.6 per cent 5-7 children, 28.5 per cent 8-10 children and the rest 12 children each. Any more than 3 children in a household make it medium, large and very large and the households which could be considered medium, large and very large account for about 92 per cent.

The average number of adults to a family is 6 (with a standard deviation of 2), which makes it a very large family, with a minimum of 3 adults and a maximum of 12 adults to a family. On the other hand, the average number of children to a family is also 6 (standard deviation is 2), which again makes the family large to very large, with a minimum of 2 children and a maximum of 12 children. These facts give us the impression that except for a small proportion of producer-farmer families, all others are either joint or extended families. The producer-farmer families being rural, the fact that they are joint or extended can be true and accepted as such.

### 6.2.5 Income of the Farmers’ Households

Income from agriculture averages to Rs. 250,714 to a producer-farmer family with a standard deviation of Rs. 108,754. The minimum agricultural income is Rs. 100,000 and the maximum is Rs. 500,000. Those with an agricultural income of Rs. 100,000 account for 16.4 per cent, of Rs. 200,000 for 38.6 per cent, of Rs. 300,000 for 30.7 per cent, of Rs. 400,000 for 6.4 per cent and Rs. 500,000 for 7.9 per cent. On the other hand, horticultural income averages to Rs. 343,214 with a standard deviation of Rs. 115,270. While the minimum is Rs. 100,000, the maximum is Rs. 700,000. The horticultural income of the farmer-producers is such that 1.1 per cent of them have Rs. 100,000 each, 21.1 per cent of them Rs. 200,000 each, 33.9 per cent of them Rs. 300,000 each, 27.5 per cent of them Rs. 400,000 each, 11.4 per cent of them Rs. 500,000 each, 3.9 per cent of them Rs. 600,000 each and 1.1 per cent of them Rs. 700,000 each (Figure 6.4).
The income from other sources averages to Rs. 158,140 (standard deviation Rs. 73,136) with a minimum of Rs. 100,000 and a maximum of Rs. 300,000. While the income from other sources amount to Rs. 100,000 for 8.6 per cent of the producer-households, it amounts to Rs. 200,000 for 4.6 per cent of the households and Rs. 300,000 for 2.1 per cent of the producer-households. Thus only 15.4 per cent of the total households have income from other sources.

As for total income of the producer-households, a small proportion of 1.1 per cent of the producer-households have shown Rs. 300,000 each as their income, 12.1 per cent of them Rs. 400,000 each, 23.2 per cent of them Rs. 500,000 each, 18.2 per cent of them Rs. 600,000 each, 26.4 per cent of them Rs. 700,000 each, 14.3 per cent of them Rs. 800,000 each and just 4.6 per cent of them Rs. 900,000 each (Figure 6.5).
Overall, the total income of the producer-farmer households averages to Rs. 618,214 (standard deviation Rs. 142,898) with a minimum of Rs. 300,000 and a maximum of Rs. 900,000 to a household. It appears that most farmer-producers of fruits and vegetables in the six districts of our study in Karnataka make their ends meet well enough with the agricultural, horticultural and other incomes. It is only the bottom 5 per cent who make little money but even their households are not very poor.

6.2.6 Land Ownership of Farmers’ Households

Among the farmer-producers of fruits and vegetables, all own irrigated lands even as all of them own variable landholding sizes: About 18 per cent of them own landholdings of 3 acres or less (small holdings), 49 per cent own 4 acres to 5 acres (medium holdings), 30 per cent own landholdings of 5 acres to 6 acres (large holdings) and 12.2 per cent more than 7 acres (very large holdings). Thus nearly half the farmers are medium farmers, less than a fifth of them are small farmers and the rest of them (about 30 per cent) are large and very large farmers. The irrigated lands owned by the farmer-households interviewed averages to 4.77 acres (standard deviation 1.45) with a minimum of 2 acres and a maximum of 8 acres.

In contrast, the farmer-producers own between 3 acres and 13 acres of dry lands but cultivable with dry and dry irrigated crops, including some fruit crops and trees and vegetables. In comparison with irrigated lands, dry lands are neither very productive nor dry farming very profitable. But during the monsoon, they could be relatively productive and profitable, though. Those who own 5 acres and less of dry
cultivable lands could be considered small farmers, who account for just about 8 per cent; 78.6 per cent owning 6-10 acres could be considered as medium farmers; and the rest with dry lands more than 10 acres (6.4 per cent) could be considered large farmers. In reality, with the irrigated lands they own, none of the 280 farmers interviewed for the study could be considered small, for they indeed have landholdings which could account for them as medium, large and very large farmers (Figure 6.6). Thus, dryland owned averages to 7.71 acres (SD 1.98) with a minimum of 3 acres and a maximum of 13 acres to a household.

The total land owned averages to 12.5 acres (SD 2.06). The total lands, that is, irrigated plus dry lands, owned by the farmers are from 6 acres to 18 acres. Those who own 10 acres and less may be considered medium farmers, who constitute 15.4 per cent of the farmers interviewed. Those who own between 11 acres and 15 acres may be considered as large farmers, who constitute 79.2 per cent while the rest of them (5.4 per cent of them) owning more than 15 acres of both wet and dry lands are the very large farmers (Figure 6.7). And so the large farmers among the farmers

**Figure 6.6**

![Landholding Sizes Owned by Farmer-Producers](image-url)
producing fruits and vegetables in the six districts of Karnataka which form our study area are about 80 per cent of the interviewed for the study.

![Farm Sizes Owned by Producers of Fruits and Vegetables (in percent)](image)

**Figure 6.7**

6.2.7 Cropping Patterns: Area, Production and Yield under Fruits and Vegetables

Only the cropping patterns of the last cropping season (2013) are discussed here. The farmers were asked to give information on the top five crops of the last season and the information provided by them are shown here.

In the top crop of the last cropping season, however, the area under irrigation averaged to 2.21 acres (SD 0.99), with a minimum of 1 acre and a maximum of 5 acres under irrigation under fruits and vegetable crops. Dry area under cultivation averaged to 2.45 acres (SD 0.90) with 1 acre as minimum and 4 acres as maximum. As for cropping of fruits and vegetables in irrigated lands, about a fifth of the farmers (19.6 per cent) cultivated just about 1 acre of land under fruits and vegetables, 51.4 per cent of them 2 acres of land, 17.9 per cent of them 3 acres of land, within 2 per cent of them 4 acres of land and 6.1 per cent of them 5 acres of land under fruits and vegetables. About 3 per cent of the farmers have not cultivated any of their irrigated lands under fruits and vegetables, as well. On the other hand, except for less than 1 per cent of the farmers cultivated their dry lands with fruits and vegetables in the year 2013. About 14 per cent of them cultivated 1 acre each, 40.4 per cent 2 acres each, 30.7 per cent 3 acres each and 13.9 per cent 4 acres each (Figure 6.8). The data on fruits and vegetables of the farmer-producers indicate that they may have devoted the
rest of their irrigated and dry lands to crops other than fruits and vegetables and thus have reaped an income of them as well.

As for the total land under cropping, the area averaged to 4.56 acres (SD 1.71) with a minimum of 1 acre and a maximum of 9 acres. A fourth of the farmers interviewed have cultivated fruits and vegetables in 3 acres and less of their total lands whereas 65.8 per cent of the farmers have cultivated between 4 acres and 6 acres of their total lands and the rest of them (9.6 per cent) have cultivated between 7 acres and 9 acres each of their total lands. Three-fourths of the farmers have thus devoted their lands and that too a large portions of their lands to fruits and vegetables because they are profitable and fetch high agricultural-horticultural incomes.

The production from irrigated areas averaged to 5.97 tonnes (SD 1.64), from dry areas averaged to 5.93 tonnes (SD 1.59) and the total production averaged to 11.54 tonnes (SD 3.32). The minimum production from irrigated areas was 2 tonnes, from dry areas was 1 tonne; on the other, the maximum production from irrigated areas was 9 tonnes, dry areas was also 9 tonnes and the total production was however 17 tonnes to a household. As for production of fruits and vegetables from irrigated lands, 3 per cent of the farmers produce 2 tonnes (2.1 per cent) to 3 tonnes (0.7 per cent). Less than a fifth of the farmers (19.3 per cent) on the other hand produce as much as 4 tonnes, 15.7 per cent 5 tonnes, 20 per cent 6 tonnes, 17.9 per cent 7 tonnes, 14.6 per cent 8 tonnes and just about 5 per cent 9 tonnes. About 5 per cent of the

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farmer-producers have not cultivated fruits and vegetables at all and so they do not report of any production. The fruits and vegetables production in dry lands has been at lower levels than in irrigated lands: about 5 per cent of the farmers have produced 1 to 3 tonnes, 30 per cent 4-5 tonnes, 41.8 per cent 6-7 tonnes, and exactly 20 per cent 8-9 tonnes (Figure 6.9).

The total production figures indicate that there are farmers who produce absolutely nothing (1.4 per cent) and also upwards of 1 tonne (2.1 per cent) to as much as 17 tonnes (1.4 per cent) of fruits and vegetables together. But effectively the total production starts at 4 tonnes (3.9 per cent), and those who produce a total of 5-8 tonnes account for 7.8 per cent, 9-12 tonnes form the largest number of farmers at 43.2 per cent, 13-16 tonnes form the next highest number of farmers at 41.5 per cent and the rest (1.4 per cent) produce more than 16 tonnes but not more than 17 tonnes of fruits and vegetables put together (Figure 6.10). About 14 per cent of the farmers are small producers with 0-8 tonnes and the rest of them (86 per cent) are large producers with 9-16 plus tonnes of fruits and vegetables from their farms.

As for yield per ha of lands cultivated with fruits and vegetables, more than 98 per cent of the farmers produce between 1 tonne/ha to 4 tonnes/ha, both from irrigated and dry lands cultivated. As for irrigated lands, 67.2 per cent have reported yields of 1-2 tonnes / ha each, 31 per cent of them 3-4 tonnes each, and the rest of them (1.8 per cent) more than 5 tonnes/ha. On the other hand, 83 per cent of the farmers have reported of yields from their drylands with 1-2 tonnes/ha each, 15.6 per cent with 3-4 tonnes/ha each, and the rest 5 tonnes/ha each.
The yield averaged to 2.19 tonnes / ha for irrigated areas and 1.84 tonnes / ha for dry cropped areas. The maximum yield recorded for irrigated areas was 7 tonnes/ha and for dry areas was 5 tonnes/ha of the farmer-households interviewed.
The farmers grow 3 fruit crops and 5 vegetable crops in a year, depending on the seasons in which the 3 fruit crops and 5 vegetable crops flourish. While the cropping of these crops is intensive, they are grown both simultaneously and in rotation. In the six districts of our study, the crops grown are different and vary according to the climate and soil characteristics, but the farmers exercise their choices on the basis of their economic and market value. They are all grown as commercial or cash crops and therefore modern practices of cultivation are adopted. High yielding varieties of fruits and vegetables are most preferred, therefore. They are both irrigated and rain-fed or dry.

As much as 98.6 per cent of the farmers grow a second irrigated crop on an extent of 1-4 acres under it and as much as 99.3 per cent of the farmers grow a second dry or rain-fed crop with 1-5 acres under it. The total area under the second crop, of both irrigated and dry, ranges from 2 acres to 8 acres, with more two-thirds of the farmers (nearly 68 per cent) growing it in 3-5 acres each. In the second most important crop of the last season, the area under irrigated crops averaged to 1.71 acres (SD 0.73), the area under dry crops averaged to 2.24 acres (SD 1.01) while the maximum under irrigation amounted to 5 acres and under dry crops amounted to 8 acres. The total area under second crop averaged to 3.91 acres (SD 1.48) with a maximum area of 8 acres to a farmer-household. The total production of second crop has a range of 5 tonnes to 17 tonnes, with about 35 per cent of the farmers accounting for 5-8 tonnes, about 60 per cent accounting for 9-16 tonnes and the rest more than 16 tonnes each. The production averaged to 5.66 tonnes for irrigated crops (SD 1.79) and to 4.64 tonnes for dry crops (SD 2.61), with an average however of 10.16 tonnes to a ha (SD 3.76) of the total production to a household. The yield per ha on the other hand averaged to 2.37 tonnes/ha for irrigated crops (SD 1.38), 2.3 tonnes/ha for dry crops (SD 1.30).

The total area under the third crop, both fruits and vegetables in irrigated and dry areas put together, is anywhere between less than 1 acre to 11 acres with about 50 per cent of the farmers cultivating an area of 2-5 acres each and about 33 per cent cultivating an area of 6-9 acres each. In the top third crop of the season, the area under irrigated crop averaged to 2.29 acres (SD 1.33) and the area under dry crop averaged 2.52 acres (SD 1.2), resulting in an average of the total area under cultivation of 4.23 acres (SD 2.62). The total production of the third crop has had a range of 8 tonnes to
17 tonnes with about 33 per cent producing 8-12 tonnes each and 45 per cent of the farmers producing 13-16 tonnes each and the rest producing more than 17 tonnes. The production under irrigated crop averaged 7.21 tonnes (SD 1.51) whereas the production of dry crop averaged 6.21 tonnes (SD 1.49) and the total production averaged 11.99 tonnes (SD 4.05). While the yield from irrigated areas contributed between 1 tonne and 10 tonnes, the dry areas contributed to 1-5 tonnes. The yield of the irrigated third crop averaged to 2.42 tonnes/ha (SD 1.50), and the dry third crop averaged to 2.3 tonnes/ha (SD 0.99).

The total area under the fourth crop has varied from 1 acre to 5 acres, with 32 per cent of the farming households cultivating 1-3 acres each and about 6 per cent of them cultivating 4-5 acres each. As for the fourth important crop of the last season, the area under irrigated crop averaged to 1.18 acres (SD 0.39), the area under dry crop averaged to 1.56 acres (SD 0.68) while the total area under the fourth important crop averaged to 1.0 acre (SD 1.4). The total production of the fourth crop, which is essentially of vegetables only in irrigated as well as dry areas of the six districts of our study, is 5-17 tonnes, with about 21 per cent of them producing 5-12 tonnes each and 17 per cent of them producing 13-17 tonnes each. The production of the fourth important irrigated crop last season showed an average of 6.25 tonnes (SD 0.79), dry crop an average of 6.88 tonnes (SD 1.02) while the total production only showed an average of 4.24 tonnes. It must be pointed out here that only 84 of the 280 farmers interviewed cultivated a fourth crop in their lands. While the irrigated areas yielded 1-5 tonnes / ha with 28.6 per cent of the farmers reporting 1-2 tonnes/ha and about 6 per cent reporting 3-5 tonnes/ha, the dry areas yielded 1-6 tonnes/ha with 22 per cent reporting 1-2 tonnes/ha and 12.5 per cent reporting 3-6 tonnes/ha. The yield of the fourth irrigated crop showed an average of 1.44 tonnes/ha (SD 0.55) while the fourth dry crop showed an average of 2.13 tonnes/ha.

The fifth crop last season was grown in 1-3 acres of irrigated lands by 27.8 per cent of the farmers whereas 1.1 per cent of them grew it in 12 acres each. Thirty per cent of the farmers grew their fifth crop last season in 1-3 acres of dry lands. A relatively large proportion of the farmers (17.5 per cent) only grew their fifth crop in only 1 acre each whereas a fourth of them grew the crop in 1-2 acres of dry lands. The total area under the fifth crop of the season varied from 2 acres to 5 acres for 28.9 per cent of the farmers and amounted to 15 acres for just 1.1 per cent of them. Thus the
fifth most important irrigated crop averaged an area of 1.8 acres (SD 2.09) while the dry crop averaged to 1.79 acres (SD 0.68) and the total area under the fifth irrigated and dry crops averaged to 1.13 acres (SD 2.12). The total production of the fifth crop was 9-12 tonnes for 8.2 per cent, 13-15 tonnes for about 21 per cent, and more than 15 tonnes for 1.4 per cent of the farmers. Irrigated farms showed relatively higher production than rain-fed farms, although the difference between them was not much. The irrigated crop showed an average production of 6.25 tonnes (SD 0.79) whereas the production of dry crop averaged to 6.88 tonnes (SD 1.02), with the total production averaging to 4.24 tonnes (SD 6.22). The yield of both irrigated and dry fifth crops were almost the same, 1-3 tonnes / ha in the 30 per cent of the farms owned by the farmers interviewed. Whereas the farmers producing 1 tonne / ha accounted for 17.5 per cent in the case of irrigated crops, the farmers producing 2 tonnes / ha accounted for 22.5 per cent, making dry farming more productive than irrigated farming. While the yield of the irrigated crop averaged 1.44 tonnes/ha (SD 0.55), the yield of the dry crop averaged 2.13 tonnes/ha (SD 0.49).

6.2.8 Top Five Fruits and Vegetables Sold, their Prices and Value Added

All popular fruits and vegetables are grown by the farmers, but most grow those fruits and vegetables which have greater market value. While most farmers grow 3 major fruit crops, 41.4 per cent grow the first fruit crop, 3.2 per cent the second fruit crop and 59.6 per cent of them grow the third fruit crop. If we go by the top fruits sold at the HOPCOMS in 2012-13 as an indicator, then banana, papaya and watermelon were the first three crops, although mangoes, oranges and pomegranates were also grown in the area while apples and grapes came from other than the districts of our study. But the farmers of the study area grew five important vegetables and accounted for 69.3 per cent for the first vegetable, 66.9 per cent for the second vegetable, 73.9 per cent for the third vegetable, but 23.2 per cent only for the fourth vegetable and 13.9 per cent for the fifth vegetable. Again, going by the top ten vegetables procured and marketed through the HOPCOMS, the five most important crops grown by the farmers of the study area could be tomatoes, onions, potatoes, cucumber and beans, even as other products such as the leafy greens, pumpkin, coconut, cabbage and carrots could have come from the districts of our study as well as from the other districts of Karnataka and other states.
Whereas fruits were harvested either daily (3.2 per cent) or twice (0.7 per cent), vegetables were harvested similarly: daily (27.1 per cent), twice (18.6 per cent) and thrice (20 per cent) over. All other producers have indicated the harvests as being once at the time of the ripening of the fruits and vegetables. Only greens grown were harvested several times of the season, sometimes as many times as possible until no more harvests could be made.

The five vegetables cultivated by the farmers are sold soon after their harvest by 63.6 per cent (first most important crop), 69.3 per cent (second most important crop), 66.4 per cent (third most important crop), 22.5 per cent (fourth most important crop) and 32.1 per cent (fifth most important crop) of the farmers. The rest of them at different times depending upon the perishability of the crops. The perishable crops are sold immediately after harvest for storage at the farm level is difficult and expensive. A majority of 72.9 per cent of the farmers has sold their products to the HOPCOMS and 38.2 per cent of the have sold them in the open market and some even to other private and cooperative markets.

Thus, almost every farmer growing fruits and vegetables sells his/her products soon after harvest and that they sell as many as five crops at an average quantity of 2,845 tonnes, 7,209 tonnes, 3,083 tonnes, 2,507 tonnes and 7,424 tonnes and at an average price of Rs. 8.20, Rs. 6.68, Rs. 8.11, Rs. 7.73 and Rs. 7.09 to a kilogram, respectively. Accordingly, the value added or returns from the fruits and vegetables sold amounted to an average of Rs. 22,932, Rs. 48,101, Rs. 25,022, Rs. 19,281, and Rs. 52,687, respectively (Figure 6.11). The quantities sold by each of the farmers amounted to a minimum of 1,000 tonnes and a maximum of 9,000 tonnes at an average price of Rs. 1.0 to a kg to Rs. 12 to a kg of products. The maximum of value added earned by the farmers ranged from Rs. 36,000 to Rs. 81,000 and the minimum of value added ranged from Rs. 1,000 to Rs. 25,000 to a farmer-producer.
The quantities of top 5 fruits and vegetables sold (in tonnes) at the HOPCOMS by the farmer-producers (in per cent) are shown in Figure 6.12, to provide for an understanding of the varying amounts sold for each of the top 5 fruits and vegetables put together. Although the quantities sold varied from 1,000 tonnes to 9,000 tonnes for the top 5 fruits and vegetables, not all the fruits and vegetables have uniform minimum and maximum quantities. In other words, the top 1 fruits and vegetables sold 1,000 tonnes to 8,000 tonnes, but no farmer sold 7,000 tonnes; likewise the top 2 fruits and vegetables sold 3,000 tonnes to 9,000 tonnes, top 3 from 2,000 to 8,000 tonnes, but not 7,000 tonnes; top 4 from 1,000 tonnes to 5,000 tonnes and top 5 only from 5,000 tonnes to 8,000 tonnes. The table attached to Figure .12 shows the varying proportions of farmers who sold varying quantities of fruits and vegetables.
The quantities of top five fruits sold by the farmers averaged to 2,128 tonnes, 2,629 tonnes, 3,348 tonnes, 3,094 tonnes and 2,891 tonnes, respectively. The minimum quantity of fruits sold was 1,000 tonnes whereas the maximum sold was 9,000 tonnes. The prices of the fruit crops stood at Rs. 14.62, Rs. 11.78, Rs. 14.20, Rs. 15.44 and Rs. 14.40 to a kg, respectively as well. The minimum price of fruits was Rs. 6 to a kg and the maximum price of the same was Rs. 23 to a kg. The value added accrued to the farmer-producers averaged to Rs. 39,593, Rs. 40,154, Rs. 44,899, Rs. 47,225 and Rs. 42,094, respectively (Figure 6.13), with a minimum of Rs. 10,000 and a maximum of Rs. 115,000. Fruits are rather more expensive than vegetables and therefore they give relatively high value added (value of production – direct costs) for the farmers. Some of them, like mangoes and oranges are long term crops which yield year after and thus are very economical as well as very profitable in the long run as well. But like vegetables, they are also perishables and have to be sold immediately after harvest; otherwise, farmers would face great loss. Their shelf-life, like vegetables, is also very small, a few days. But some of the vegetables – onions, potatoes – could last for a few days to weeks. Cold storages are important but the farmers cannot afford them individually; but they may collectively own one.
6.2.9 Visits to HOPCOMS and Modes of Payment on Sale

Asked as to whether they have storage facilities at the field, 44.6 per cent of the farmers affirmed that such facilities are available while others did not. And further asked how often they visited the HOPCOMS for the sale of their produce, 21.8 per cent of them indicated that they visited daily while 62.1 per cent of them on a weekly basis and 43.6 per cent of them twice a week. The HOPCOMS paid the farmers immediately after the sale of their produce (90.7 per cent), but the mode of payment was cash for 61.1 per cent of them and through cheques for 49.3 per cent of them. All the farmers were affirmative on the query as to whether they received fair prices for their fruits and vegetables sold to HOPCOMS. There are only two major sources of price information to the farmers, namely, friends 53.9 per cent and the local market 54.6 per cent.

6.2.10 Transportation and Loss during Transportation

Most farmers used their own transport to haul their produce to HOPCOMS, but some of them did use transport modes such as auto-rickshaws (21.4 per cent) and vans (25 per cent). On occasions, however, the farmers either hired their transport or used the transport provided by the HOPCOMS. As much as 50 per cent of them hired
auto-rickshaws to transport their produce while 2.9 per cent hired lorry and 52.9 per cent hired vans. It appears that the type of vehicles hired depended on the quantity of products transported. Only a small proportion of the farmers thus required lorry to transport their produce to the HOPCOMS. A much smaller proportions of farmers used the transport on hire from the HOPCOMS: auto-rickshaws 27.9 per cent; van 30 per cent; and lorry 0.7 per cent.

Almost every farmer complained of loss during transportation to the markets or HOPCOMS. Figure 6.14 shows the problems faced in transport by the farmer-producers of fruits and vegetables. Lack of good road facility bothered 8.6 per cent of the farmers while high haul cost worried 82.5 per cent of them. Lack of alternative facility (71.6 per cent), inadequate transport facility (70 per cent), inefficient transport facility (61.4 per cent) and on-availability of certain modes of transport (58.6 per cent) were the most important of the problems of transport causing loss of income to the farmers.

![Figure 6.14](image)

6.2.11 Continuation with Production for Same Fruits and Vegetables

Asked as to whether they would like to continue with the production of the same fruits and vegetables, most farmers (84.3 per cent) believed that they would, for that is their livelihood. Better yield was shown as the reason for doing so by 83.2 per cent of them and good income from fruits and vegetables was considered as the
reason for continuing to grow the same fruits and vegetables by 72.5 per cent of them. Incomes and yields being good, the fruits and vegetables would be grown for the markets and for the HOPCOMS without any let up in the immediate future.

But a good majority of the farmers had also cited the reason of lack of or no assistance from the HOPCOMS (71.4 per cent) and the inadequate supply of inputs (54.6 per cent) as factors that would probably make farmers discontinue their production of fruits and vegetables.

### 6.2.12 Credit for Production of Fruits and Vegetable Crops

Like all farmers in the state, the horticultural farmers of the study area depend on credit for their production and marketing. Figure 6.15 shows the sources of their credit and their dependence on them for cultivation of fruits and vegetables. Among the sources of credit, the cooperatives such as the HOPCOMS (83.6 per cent) and the moneylenders (83.2 per cent) top the list with very high proportions of the farmers taking credit from them. The very purpose of establishing HOPCOMS and cooperative societies in the state, and in the country, was for the purpose of weaning the farmers from the moneylenders. But the moneylenders still hold sway over the farmers is reiterated by our data. Local businesses (81.8 per cent) also fund the horticultural farmers because of the high value crops of fruits and vegetables. A good majority of 70 per cent of the farmers have sought credit from the commercial banks whereas 31.4 per cent of them have sought from other sources.

![Figure 6.15](image-url)
6.2.13 Membership of HOPCOMS

All the farmers interviewed for the study are the members of the HOPCOMS and they have been members from just about a year to as many as 17 years. A good number of them (41.4 per cent) have been members for 5-10 years, while 37.1 per cent of them members of the HOPCOMS for 10-15 years, and 13.6 per cent of them have been members for more than 15 years. Only a small percentage of the farmers (7.9 per cent) have become members in the last 5 years. As members, the farmers do get some financial assistances and services from the Society. However, only 80.7 per cent of the farmers interviewed are satisfied with the present system at HOPCOMS and this means that they do want changes in the system towards better performances.

6.2.14 Reasons for Selling to HOPCOMS

There are two good reasons for the farmers to sell their products to HOPCOMS: Better prices have been quoted as the top main reason by 79.3 per cent of the farmers and better services by a slightly lower percentages of the farmers (66.1 per cent).

6.2.15 Improvements Suggested by the Farmers

When asked for suggesting improvements in the present function of the HOPCOMS, the farmers deemed it necessary to state almost every service the Society renders needs improvement: In the opinion of 81.8 per cent of the farmers, transport provided by the HOPCOMS needs improvement, for that is the most important function in the haul of fruits and vegetables. Storage also needs improvement in the opinion of 80.7 per cent of the farmers. Those who suggest improvements in other services of the HOPCOMS are: grading 78.9 per cent, processing 67.9 per cent, exporting 61.8 per cent and other services 57.9 per cent.

Asked for suggestions to improve the procurement, distribution and marketing of fruits and vegetables by the Government (Horticultural Department) and the HOPCOMS, the suggestions by a majority except in one or two suggestions are: quality 75.7 per cent, prices 67.5 per cent, transport 66.8 per cent, storage 52.1 per cent, packaging 45 per cent, grading 78.9 per cent, advertisements 64.6 per cent, and display of products 25 per cent. There were other suggestions by negligible proportions of the farmers interviewed.
Asked to rate the HOPCOMS from their experiences with the Society, 39.6 per cent of them rated it as very good, 63.6 per cent as good but among them more than fourth of them rated additionally as ‘not bad’ as well.

6.3 Consumers’ Perspectives

The perspectives hereunder discussed are from the 300 consumers of the city of Bengaluru and 56 from the rural areas of the study area, particularly, 10 from Chikkaballapura, 16 from Ramanagara, and 30 from Kolara districts, interviewed for the purpose of the study. They essentially throw light on the advantages of buying fruits and vegetables from the HOPCOMS outlets.

6.3.1 Place from where consumers hail:

Consumers have been drawn from as many as 46 city localities for the interview and they have been drawn in various numbers, 1 to 10 in each of the localities, giving representation to all four zones of the city. The 356 consumers of fruits and vegetables who frequent the HOPCOMS outlets of Bengaluru city are thus scattered throughout the city. Ten consumers each have been chosen from 30 different localities of the city of Bengaluru for interviews and the rest of them have been chosen from 16 other places in the city with varying but small numbers. Prominent among the places are: BEML Layout, BTM Layout, Byrasandra, Cambridge Extension, HAL second and third stages, JB Nagara PWD Quarters, Jaimahal Extension, Janatha Bazaar HAL, Jayanagara, Kathriguppe, Koramangala, Kumara Park, Kumaraswamy Layout, Malleshwaram, Maruthi Rock V. Nagar, Mathikere, RPC Layout, Sadashivanagara, Ulsoor, Vidyanagara and Yelakenka.

6.3.2 Educational Attainment

Of the total consumers, 28.9 per cent are with primary education (Classes 1 to 8), 22.8 per cent with secondary education (Classes 9-10), 35.7 per cent are with collegiate and undergraduate education (Pre-University to Degree) and 11.5 per cent of them with Certificate and Diploma (mainly technical) (Figure 6.16). All consumers are thus educated and are engaged in very many employment activities in the city.
6.3.3 Occupation

Among the 356 consumers interviewed, a majority of 50.8 per cent is engaged in business activities and a good majority of 52.2 per cent is engaged in subsidiary occupations, meaning that they do need additional income to meet the ends of the family and are therefore in occupations other than the main occupations. About 6 per cent of the consumers are in agriculture, and a slightly larger proportion of them (6.7 per cent) are in horticulture. All the consumers studied here are also engaged in city-based occupations (Figure 6.17).

Figure 6.17
6.3.4 Family Size and Household Details

There are 1 to 4 male adults in the consumer households, with 35.4 per cent accounting for just one male adult each, 42.4 per cent for 2 male adults each, 17.7 per cent for 3 male adults each and 4.5 per cent accounting for 4 male adults each. Similarly, there are 1 to 4 female adults in the consumer households with 22.5 per cent of them accounting for only one adult female each, 36 per cent for 2 adult females each, 14.9 per cent for 3 adult females each and 26.7 per cent for 4 adult females each. As for children, there are 1 to 4 boys in the consumer households with 22.5 per cent accounting for only one boy each, 48.9 per cent for 2 boys each, 22.5 per cent for 3 boys each and 6.2 per cent for 4 boys each. As for girl children of the consumer households, there are 1 to 5 girls in their households with 22.5 per cent accounting for only one girl each, 36 per cent for 2 girls each, 18 per cent for 3 girls each, 4.5 per cent for 4 girls each and 19.1 per cent for 5 girls each.

The families of the consumers are rarely small or medium for adult men and women range from 2 to 7. Consumers’ families with 2 adults each constitute 18 per cent, 4 adults each constitute 30.6 per cent, 5 adults each account for 34 per cent, 6 adults each for 13.2 per cent and 7 adults each for 4.2 per cent. Total number of children in the consumer households range from 2 to 9, with 2-4 children accounting for 49.4 per cent, 5-7 children for about 40 per cent and 8 or more children for 10.7 per cent. It is obvious therefore that most consumer households are joint households rather than nuclear households.

It is surprising that the consumers interviewed have shown that nearly 82 per cent of their households are large (36 per cent) or very large (46 per cent). It is because they are all city-based. One would expect city households to be smaller and medium rather than large (7-9 members) and very large (10 plus members); and small (4 members or less) and medium (4-6 members) families constitute 9 per cent each (Figure 6.18).
6.3.5 Agricultural and Horticultural Income of the Consumers

It appears that the income from agriculture and horticulture is quite salutary and that 3.4 per cent of them reap an income of Rs. 1.0 million each and 2.8 per cent of them get as much as Rs. 2.0 million each from agriculture. On the other hand, those with Rs. 1.0 million each as income from horticulture constitute 3.7 per cent and those with Rs. 2.0 million each constitute 3 per cent. As for other household income, 12.6 per cent each earn Rs. 1-2 million, 39.4 per cent earn Rs. 2-3 million, 16.3 per cent Rs. 3-4 million, 23.8 per cent Rs. 4-5 million and 7.9 per cent earn Rs. 5-6 million (Figure 6.19).
As for the total household incomes, all consumer households are quite well-off: 10.4 per cent of them make Rs. 1-2 million a year, 34.8 per cent make Rs. 2-3 million a year, 19.7 per cent of them make Rs. 3-4 million a year, 23.9 per cent of them make Rs. 4-5 million a year, 9.5 per cent make Rs. 5-6 million a year and 1.7 per cent make Rs. 6.0 million or more (Figure 6.20).

![Figure 6.20](image)

### 6.3.6 HOPCOMS Outlets and Home-Outlet Distances in Bengaluru

The prominent HOPCOMS outlets from the consumers buy their fruits and vegetables are: Outlets 8, 11, 12, 14, 15, 17, 20, 21, 25, 26, 72, 73, 78, 80, 92, 97 and the Head Office outlet. It is from the jurisdictions of these outlets that the 356 consumers of the 46 city neighbourhoods have come to be interviewed, in 10s, 20s, 30s, 40s, 50s, and 60s. Nearly 82 per cent of the consumer-households are within 1.0 km, 4.2 per cent of them are at 2.0 km, 1.7 per cent at 3.0 km and progressively smaller and negligible proportions are away at more than 4.0 km. About 2 per cent of them are at 12.0 km whereas 8.4 per cent of them are ‘just next door’ to the outlets (Figure 6.21).
6.3.7 Consumer-Homes to Procurement Centre Distances

But the home-procurement centre distances for consumers are larger and they are between 5.0 km and 35 km from the procurement centres, from where the fruits and vegetables reach their outlets via storages in godowns. More than 11 per cent of the customer-households are quite close to procurement centres as well, in the city of Bengaluru. More than a fifth (22.5 per cent) of the consumers are at within 10 km; as much as a fourth of them are between 10 km and 20 km; and 44.3 per cent are of them between 20 km and 30 km. The rest of them are beyond 30 km (Figure 6.22). This information tells us the fact that the consumers are aware of the places from where the fruits and vegetables arrive at the city HOPCOMS outlets.
6.3.8 Mode of transport used by consumers to visits HOPCOMS Outlets

A wide variety of transport are available for visits to buy fruits and vegetables from the HOPCOMS outlets for the customers. A small proportion of 6.7 per cent go by bi-cycles yet in the city whereas 42.4 per cent of them go by two-wheelers and this is the preferred and quick mode of visits to HOPCOMS outlets; as much as 36.2 per cent of the customers go to buy fruits and vegetables by their four-wheelers; and 8.4 per cent of them even auto-rickshaws with considerable costs for travel. A smaller proportion of 6.4 per cent as yet go by walk to buy fruits and vegetables from the nearby HOPCOMS outlets (Figure 6.23). Bengaluru being a city market, the people prefer two-wheelers and four-wheelers for buying fruits and vegetables from the HOPCOMS, a total of 78.6 per cent, which is the very large majority of the consumers.

![Mode Choices for buying Fruits and Vegetables among the Consumers (in percent)](image)

**Figure 6.23**

6.3.9 Frequency of Visits to Outlets for buying up Fruits and Vegetables

Consumer-households buy up fruits and vegetables as and when required by the families; however, 27.2 per cent of them buy up on a daily basis, preferably because they would prefer to have fresh vegetables and fruits for their diets. Of those who could stock fruits and vegetables in the refrigerators, 38.2 per cent of them buy up weekly. A good proportion of 31.2 per cent of the consumer-households buy up twice weekly and 13.5 per cent of them only twice a month (Figure 6.24).
6.3.10 Money Spent on Fruits and Vegetables on a Month

The money spent on fruits on a monthly basis by the average household amounts to anywhere between Rs. 100 and as much as Rs. 350, with about 20 per cent spending as much as Rs. 100 to Rs. 150; about 32 per cent between Rs. 150 and Rs. 200; 24.4 per cent between Rs. 200 and Rs. 250; 18 per cent between Rs. 250 and Rs. 300; and 5.4 per cent between Rs. 300 and Rs. 350 a month (Figure 6.25). Considering the size of the households for a large number of households and the importance of the fruits in their daily diets, the sum of amount spent on fruits is rather small, though.
Also the money spent on vegetables on a monthly basis by the average household amounts to more or less the same range of Rs. 100 to Rs. 350 but the pattern of spending is a bit different: About 17 per cent of the households spend as much as Rs. 100 (3.1 per cent) to Rs. 150 (13.5 per cent) to a month each; 37.6 per cent of the households spend between Rs. 150 and Rs. 200 a month each; 21.9 per cent between Rs. 200 and Rs. 250; 16.9 per cent between Rs. 250 and Rs. 300; and 5.3 per cent between Rs. 300 and Rs. 350 a month each. A small proportion of 1.7 per cent report that they do not buy vegetables at from the HOPCOMS or any other market but may produce themselves in their own fields and gardens.

Figure 6.25 shows a comparison of money spent on fruits and vegetables to show that a majority of the households spend moderately on both fruits and vegetables, not excessively as they cannot indeed afford such frivolity: while 44.4 per cent of the consumers spend Rs. 100 to Rs. 200 on fruits, 51 per cent spend the same amount on vegetables a month. Likewise, while 42.4 per cent of them spend between Rs. 200 and Rs. 300 on fruits, as much as 38.8 per cent of them spend the same amount on vegetables. It may be important also to indicate at this point that the consumers interviewed do buy fruits and vegetables from other outlets more than occasionally and the money spent there are not accounted for at the HOPCOMS outlets.

6.3.11 Fruits and Vegetables bought by the Consumer-Households

Yet again, it is important here to indicate that the fruits and vegetables in Karnataka, especially in the southern districts of the State, are in plenty and are relatively cheaper than elsewhere in the country and hence sums such as the ones reported by the consumer-households appear to be normal and do indicate what people could afford on the one hand and what people could buy considering their requirements of fruits and vegetables in the districts of our study.

Among the fruits bought are ten different and normally available fruits in the city and the districts of our study: Among them, grapes (50.3 per cent), apples (45.5 per cent), sweet limes (42.7 per cent), mangoes (40.7 per cent), papayas (40.3 per cent) and watermelons (35.4 per cent) are the fruits bought by large proportions of consumers whereas oranges (30.3 per cent), bananas (14 per cent), pomegranates (9.6 per cent) and sapotas (8.4 per cent) are bought by less than a third of the consumers.
(Figure 6.26). This means that the people of the districts and the city under study are in the habit of buying fruits which are relatively expensive than the ones much cheaper.

Likewise, the consumer-households buy a variety of vegetables from the HOPCOMS outlets. Among the top ten vegetables bought by them are (Figure 6.27): Tomatoes (45.6 per cent), potatoes (44.9 per cent), carrots (39.9 per cent), beans (39.6 per cent), cucumbers (35.7 per cent) and onions (32.9 per cent). These are the vegetables bought by large proportions of consumer-households whereas those bought by less than 30 per cent of the households are, as can be seen from Figure 6.12x: banana leaves (28.9 per cent), coconuts (22.8 per cent), cabbages (22.2 per cent) and ash pumpkins (21.9 per cent).

Looking at the fruits and vegetables bought by the consumer-households, one is rather disappointed to see the dominance of certain fruits over bananas, oranges and pomegranates and certain vegetables over the locals such as brinjals (egg plants), variety of gourds, and traditional. Grapes and apples dominate among the popular fruits and tomatoes and potatoes dominate among the popular vegetables. It is again necessary to point out that at the urban and rural households, traditional fruits and vegetables can be had free of cost as relatives and friends visit the urban consumer-
households and the farms they may still own in the rural areas may be fetching them fruits and vegetables free and they may substitute their needs by purchasing from the markets and HOPCOMS outlets on a regular basis as well.

Figure 6.27

6.3.12 Advantages / Savings from HOPCOMS

Relative to prices of fruits and vegetables elsewhere, the prices at the HOPCOMS outlets offer both advantages and savings on their purchase of fruits and vegetables. Consumers report of 10 per cent (47.5 per cent), 20 per cent (37.4 per cent) and 25 per cent (15.2 per cent) of savings when they buy the HOPCOMS products. Also, as much as 96.3 per cent of the customers report of all required vegetables available at the HOPCOMS outlets and only the rest (3.7 per cent) feel that what they require are not available in the HOPCOMS outlets they visit.

6.3.13 Other Outlets for Fruits and Vegetables

Among the other outlets and sources of supply reported by the consumers as the other outlets where they buy their fruits and vegetables (Figure 6.28) are More Supermarket (18.3 per cent), weekly shanties (16.6 per cent), hawkers (16.3 per cent), street mobile vendors (22.2 per cent) and local markets (35.1 per cent). All of these afford ease of access to households in that they are either quite close or are at their doors on a regular basis.
6.3.14 Length of Purchases from the HOPCOMS

When asked as to how long the customers have been purchasing from the HOPCOMS outlets, more than 87 per cent of them have indicated about 6 months but there have been consumers who have bought fruits and vegetables from the HOPCOMS as far back as 6 years ago (0.3 per cent) as well. However, only less than 2 per cent of the consumers (1.4 per cent) have been buying from the HOPCOMS for more than a year and thus 98.6 per cent of the consumers have been buying in the last year only. In sum, the proportions of consumers purchasing fruits and vegetables in the last 6 months accounted for 87.9 per cent; between 6 months and a year 10.7 per cent and for more than a year 1.4 per cent.

6.3.15 Reasons for Buying Fruits and Vegetables from the HOPCOMS

As asked about the reasons for purchasing fruits and vegetables from the HOPCOMS, different proportions of consumers have indicated different and valid reasons for doing so: As for products, the choices of preferred varieties of fruits and vegetables 37.9 per cent; better product quality 36.2 per cent; fresh and new stocks 25.8 per cent; and availability of specific products only 4.5 per cent. In regard to prices of fruits and vegetables, bargains possible accounts for 37.4 per cent; discounts given 36.5 per cent; low prices 26.4 per cent; and credits 4.8 per cent. As for outlet-related services, better services account for 45.5 per cent; better packaging 43.5 per
cent; better ambience 34.6 per cent; one-stop shopping 41 per cent; and varieties 34.8 per cent. In regard to locational advantages, close-to-house accounts for 50 per cent; close-to-workplace 41.6 per cent; and ease of access otherwise for 12.1 per cent. As for other advantages, it saves time has accounted for 38.8 per cent of the consumers; goodwill (that is, consumer knows the shopkeeper) 36.2 per cent; home delivery 22.8 per cent; and other reasons 5.6 per cent (Figure 6.29).

Figure 6.29

And so the consumers have several reasons why they buy fruits and vegetables at the HOPCOMS outlets and it is certain that buying them at the HOPCOMS has great advantages for the consumers of the city as well the rural areas of the districts under study.

6.3.16 Sources of Price Information for Consumers

Asked about the sources of price information for them, the consumers have indicated four important sources, namely: Neighbours 14.6 per cent; local markets 41.6 per cent; television and newspapers 37.4 per cent; and traders 10.1 per cent.
(Figure 6.30). The consumers have been updating themselves on the prices of fruits and vegetables from the four sources, on a regular basis. Every one of the consumers has the feeling that the prices at the HOPCOMS have been fair enough.

![Source of Price Information for Consumers (in percent)](image)

**Figure 6.30**

6.3.17 Consumers’ Knowledge and Awareness

Asked about their knowledge and awareness of several aspects of fruits and vegetables marketed by the HOPCOMS in the city and the districts through the outlets, most have shown high and moderate knowledge and awareness about the following: HOPCOMS benefits high 98.8 per cent; grading high 94.1 per cent; reasonable prices moderate 98.3 per cent; freshness better high 98.9 per cent; packaging moderate 9.8 per cent; comparative advantage low 60.1 per cent; supply awareness moderate 1.1 per cent; credit moderate 44.4 per cent; advertisements moderate 44.4 per cent; good shop-keeper behaviour moderate 88.8 per cent; direct marketing moderate 43.8 per cent; food and diet moderate 42.1 per cent; high-tech infrastructure low 43.4 per cent; organized attraction moderate 44.1 per cent; aims and objectives of HOPCOMS moderate 43.5 per cent; and responsive to suggestions high 5.1 per cent. It appears that wherever and in whatever aspects of fruits and vegetables the consumers have needed knowledge and awareness, they have had high or moderate knowledge and awareness about them. They are thus very well informed about the whole affair, essentially because fruits and vegetables are the concerns of their food and health, more so their families’. Overall, the consumers’ perceptions as to the HOPCOMS and the benefits are: good 57.6 per cent; not bad 41.3 per cent; and poor 1.1 per cent.
6.4 Conclusion

This has discussed the perspectives of the farmers who produce fruits and vegetables for the market, particularly for HOPCOMS, and the consumers who patronize the HOPCOMS outlets which sell the products of the farmers from the districts of Karnataka, particularly again the six districts of our study, and the adjoining states which supply them the fruits and vegetables for their markets. In all 280 farmers from the six districts and 356 consumers who patronize the HOPCOMS outlets of Bengaluru city and also those small numbers in some of the districts of our study. Overall, the impression is that the HOPCOMS has been, and is, doing yeoman services to both the farmers and the consumers but, as always, there is always a need to do better, in the service of the farmers producing fruits and vegetables and the consumers buying the fruits and vegetables supplied by the farmers. In the opinions of both the farmers and the consumers, there is a lot to do with regard to quality, prices, transport, storage, grading, packaging, advertisements and displays of the products. A majority of both have also been appreciative of the HOPCOMS services, although they have indicated categorically that improvements can be done in all of their services.