1.1 INTRODUCTION:

The Food Processing Industry in India is one of the largest in terms of production, consumption, export and growth prospects. Important sub-sectors in food processing industries are: Fruit and Vegetable Processing, Fish Processing, Milk Processing, Meat and Poultry Processing, Packaged/Convenience Foods, Alcoholic Beverages and Soft drinks and Grain Processing, etc. As a result of several policy initiatives undertaken since liberalization in July 1991, the industry has witnessed fast growth in most of the segments. As per a recent study on the food processing sector, the turnover of the total food market is approximately Rs.250,000 crore (US$69.4 billion) out of which value-added food products comprise Rs.80,000 crore (US$22.2 billion). Primary food processing is a major industry with lakhs of rice-mills/hullers, flour mills, pulse mills and oil-seed mills. There are several thousands of bakeries, traditional food units and fruit/vegetables/spice processing units in unorganized sector. In the organized sector, there are over 820 flour mills, 418 fish processing units, 5,198 fruit/vegetables processing units, 171 meat processing units. India is the world's second largest producer of fruits and vegetables, but hardly 2% of the produce is processed. India is the land of spices producing all varieties worth over Rs. 3,500 crore (US$900 million) amounting to 25-30% of world production, which is processed for value-addition and export. It grows 22 million tones of oilseeds covering most of the varieties. Other important plantation products include tea, coffee, cocoa and cashew. It has large marine product and processing potential with varied fish resources along the 8,041 km. long coastline; 28,000 km. of rivers and millions of hectares of reservoirs & brackish water. India's livestock population is largest in the world with 50% of world's buffaloes and 20% of cattle, but only about 1% of total meat production is converted to value added products. India is the largest milk producer in the world and about 15% of the total milk production is processed through the organized sector. Size of the semi-processed and ready to eat packaged food industry is over Rs. 4,000 crore (US$1 billion) and is growing at over 20%. Providing a fillip to logistics and food retail, customs duty on refrigerated motor vehicles has been reduced from 10% to zero and the excise duty/countervailing duty from 16% to 8%. The market size of the ready to eat packaged food segment is around Rs. 100 crore. Food habits, ready-to-cook and ready-to-eat and so life-style have given a new dimension to the food processing industry. This industry is in transformation mode. Presently this industry is nascent and highly fragmented, employing around 13 to 15 million people. The output from the sector is estimated at $65-70 billion. This sector has been growing at about 7% a year. It is expected to touch 10% as incomes are rising and demographic pressure is on the increase. Major trends in the Indian food processing industries reveal an expanding product variety and improved packaging 100% foreign direct investment (FDI) is allowed in this industry.
Investment opportunities are available not merely in food production, but also in infrastructure development, marketing inspection & testing services, technology development etc. With the liberalization of the Indian economy, which brings along a lot of opportunities, it is also accompanied by a number of problems and risks, which different industries exiting in India will have to learn and handle. Food processing industry is of enormous significance for India's development because of the vital linkages and synergies that it promotes between the two pillars of our economy, industry and agriculture. Fast growth in the food processing sector and progressive improvement in the value addition chain are also of great importance for achieving favourable terms of the trade for Indian agriculture both in the domestic and international markets. Even more important is the crucial contribution that an efficient food processing industry could make in the nation's food security. The simple fact that the post-harvest losses are about 25 to 30 per cent in our country should serve as an eye opener for all of us. Even marginal reductions in these losses are bound to give us great relief on the food security front as well as improve the income level of the farmers. In a small way, India has been in the export market for fruits and vegetables for almost 30 years. Popular items for export include mango chutneys, pickles, fruit juices, canned and dehydrated mushrooms, frozen and canned fruit and vegetables. Majority of the food units are occupied in primary processing. Production base of secondary and tertiary processed foods is low, resulting in low value addition. Liberalization of Food Sector commenced in 1991. Removal of price controls, de-reservation from small scale, and reduction in import controls, fiscal incentives for encouraging investment in the sector have been undertaken by the Government to spur growth.

1.2 RESEARCH DEFINED:

Research in common parlance refers to a search for knowledge. One can also define research as a scientific and systematic search for pertinent information on a specific topic. The Advanced Learner’s Dictionary of Current English lays down the meaning of research as ‘a careful investigation or inquiry especially through search for new facts in any branch of knowledge’ [1]. Redman and Mory define research as a “systematized effort to gain new knowledge” [2].

Research is an academic activity and as such the term should be used in a technical sense. According to Clifford Woody research comprises defining and redefining problems, formulating hypothesis or suggested solutions; collecting, organizing and evaluating data; making deductions and reaching conclusions; and at last carefully testing the conclusions to determine whether they fit the formulated hypothesis.

‘Research’, whether basic or applied, may be described as a systematic investigation intended to add to the available knowledge. It is also describable as the use of standardized procedures in search of knowledge and its purpose is to discover answer to questions through the application of scientific procedures. Taking review of several definitions of ‘research’, Mary E.Macdonald concludes that, “Research may be viewed simply as an intelligent problem-solving in the interest of adding to knowledge”[3]. The objective of ‘applied research’ is the acquisition of knowledge not for understanding alone but the knowledge to meet the daily situations and exigencies.
1.3 LEVEL OF RESEARCH:
Even though the prima facie nature of the research study appears to be that of a ‘diagnostic-descriptive’ analysis, it is the pioneering project in the study area to research the food processing industry from Business Management point of view. Likewise, in the absence of prior research on the topic in the study area, the overall character of the present study had to be maintained at ‘formulative-exploratory’ level, in the hope that the findings returned on analyzing the empirical information under this investigation would be sensitive enough to bring forth promising hypotheses for subsequent researchers.

1.4 STATEMENT OF THE PROBLEM:
With hectic schedules in our lives there has been an increase in the demand for convenience foods. Awareness of the need of quality and safety in food with nutrition has risen among people. These factors pose an enormous challenge to the food processing units to come out with appropriate food products that suit the varying needs of the customers. These development demands for the food sector, in order to meet consumer needs are proving a challenge for food scientists and technologists.

There is no denying that the concept of processed foods has caught the fancy of the customers in the recent years. This is mainly due to the reason that they provide enhanced convenience, variety, nutrition and taste.

Food processing plays a vital role in the conservation and effective utilisation of available food supply. The increasing commercialisation of the agriculture sector has widened the production base industry thus resulting in its importance. Constant modernisation of machinery plants, automation, advertising, research and development with new and improved products have provided a fresh impetus to the industry.

In the backdrop of the above discussion the researcher has selected the research endeavor of thoroughly and critically examining the development of food processing industry through management perspectives hence the topic is entitled as “A STUDY OF OPPORTUNITIES AND THREATS OF FOOD PROCESSING INDUSTRY IN KONKAN REGION”

1.5 OBJECTIVES OF THE STUDY
In view of the introductory remarks and the discussion about the research topic the following have been set out as the objectives of the study.

1. To examine the nature and scope of the food processing industrial activity in Konkan region.
2. To monitor the degree of efficiency and effectiveness with which food processing units carry out their activities.
3. To identify the deficiencies, if any, in the management processes among the food processing units in Konkan region.
4. To suggest remedial measures in the light of the conclusions drawn for the efficient and effective management of food processing units.
5. With the economic and infrastructural developments such as Liberalization, Konkan railway, express highways etc., to identify the future prospects for the food processing industry, in the Konkan region.
1.6 HYPOTHESIS OF THE STUDY:
With a view to developing a sound theoretical framework for the investigation, a review of literature on management of highway network has been done. However, the related published literature on the area of study in India is indeed scanty. Hence, the hypotheses to be tested are as follows:
Ho — Null Hypothesis,
1. Process of liberalization and the growth and development of the food processing industry in Konkan region are independent.
2. The entry of MNC’s in food processing sector and the food processing units in Konkan region are independent.
3. Various infrastructural developments undertaken by the Government of India and growth in the food processing industry in Konkan Region are independent.

1.7 METHODOLOGY OF THE STUDY
The methodology adopted for the study can be summarized as under. The methodology describes the logic behind selection of Food processing units, city, sample selection, area under study etc.
For accomplishing the above objectives, collection of both primary and secondary data was called for. Primary Data was collected through Survey Method by administering separate structured interview schedules to the concerned set of respondents. The researcher personally visited to the Food processing units and the concerned authorities of management of the food processing units under study and contacted the concerned authorities and with their prior permission, the necessary data was solicited. Non-participatory observation method too was adopted wherever necessary. Archival data was collected through Documentary Research Method. As the study topic has nation wide implication and the majority of information is complied by national level agencies and government departments, the necessary secondary data was collected through the Library Research method.

1.8 SOURCES OF DATA COLLECTION
Sources of data collection – the fulfillment of the objectives set forth for the study has called for the data from different sources. Hence, the researcher has taken cognizance of collecting the data through primary source as well as secondary source explained as under.

1.8.1. PRIMARY DATA
As the study requires more detailed information about the management and organisation and business policies adopted by various food processing units such as the marketing strategies, production methods, pricing strategies, adaptation of food regulation etc. , primary data is necessary. This survey also will serve as an information source for the modal administrators, both to support congressional requests, and to provide performance indicators for internal use by the India’s various departments involved with food processing industry. To collect such information is more time-consuming, but it is likely to yield a more accurate picture than a study based on secondary data. There are mainly three basic ways to collect primary data by observing behaviour, by experimentation or by survey.
As the researcher wanted to ask management and the consumers about the various elements of food processing industry and that is in person, the survey method is selected for collecting the data. Soliciting the information from the respondents was time constraint; hence, the researcher sought the prior permission. As per the pre decided schedule, the respondents were approached and the schedule was administered. The researcher in person visited the different food processing units from the study area for soliciting the required information. The researcher prepared a questionnaire to determine the opinions of the persons toward the problems of food processing units as well as related issues.

As the study in addition requires more detailed information about purchasing pattern of processed food items, reasons for preferring particular processed food products, personal information about consumers, primary data in the form of consumer survey is also necessary. As the researcher wanted to ask consumers about their purchase preferences, pattern of consumption and that is in person, the survey method is selected for collecting the data. Soliciting the information from the consumer respondents was time constraint; hence, the researcher sought the prior permission. As per the pre decided schedule, the consumer respondents were approached and the schedule was administered.

1.8.2 SCHEDULE FOR FOOD PROCESSING UNIT.
The schedule was prepared for collecting the data for the present study. The schedule was of structured and non-disguised type. To develop a list of items for framing a schedule, review of existing literature on food processing industry’s problems was considered. Consultation with the experts was also made in this regard. The schedule for the study was designed to evaluate the following Characteristics of the food processing industry.

1. General information
2. Business Strategies Adopted
3. Food regulations
4. Enforcement of food regulations
5. Record keeping and the hazard analysis and critical control point (HACCP) system
6. Technical knowledge

In addition to specific question about these characteristics, general questions were also included of the Business management. The preliminary draft of schedule was prepared. The questionnaire was pilot tested on selected few food processing units by the researcher. After researcher was satisfied that the questionnaire had been sufficiently tested, it was decided to go for the design of the final survey questionnaire. This helped in improving upon the schedule and gave an indication as to the kind of responses that would be forthcoming. With a few deletions and additions, the schedule was suitably amended. Utmost precaution was taken to make the schedule simple and easily understandable, so that the respondents would not find any difficulty in answering questions. Great care was taken in working each question to avoid biasing the responses. The sequence of questions was also made thoughtfully. The opening questions are kept interestingly to draw the respondents into participation. They were preceded in a logical order and opinion type questions were placed at the end. To study different dimensions of
respondent behaviour, direct questioning techniques had also been relied upon. As those techniques can not be treated quantitatively, it is less vulnerable to the subjective interpretation of the researcher and can be applied to a large sample. The respondents were motivated to answer the entire question thoughtfully. Such visits to food processing units in person had served the purpose of verifying the information provided by him/her. Respondents were taken in confidence to get their free and frank opinions. The schedule is appended at the end of the Thesis (See Appendix).

1.8.3 SCHEDULE FOR CONSUMERS.
After the selection of the city and households, schedule was prepared for collecting the data for the consumers for the present study. The schedule was of structured and non-disguised type. To develop a list of items for framing a schedule review of existing literature on consumer behavior was undertaken. The preliminary draft of schedule was prepared and pilot survey of 20 households was made. This helped in improving upon the schedule and gave an indication as to the kind of responses that would be forthcoming. With a few deletions and additions, the schedule was suitably amended.

To study different dimensions of consumer behaviour, direct questioning techniques had also been relied upon. As those techniques can not be treated quantitatively, it is less vulnerable to the subjective interpretation of the researcher and can be applied to a large sample. The respondents were motivated to answer the entire question thoughtfully. Such visits to households in person had served the purpose of verifying the information provided by consumer. Atmosphere in and around the residence gave a clear idea about the standard of living and consumption pattern.

Attempts were made to contact both husband and wife in each of the selected household to respond together in consultation with each other to the schedule. In case joint response was not possible, it was ensured that at least one of them has been interviewed. Households were taken in confidence to get their free and frank opinions. The schedule is appended at the end of the Thesis (See Appendix).

1.8.4 DISCUSSION & INTERVIEWS
Detailed discussions with the persons directly and indirectly command with various aspects of the present study were conducted. In these interviews, open-ended questions were asked to gather information, which was rather difficult to collect with the help of schedules. The interviews thus conducted were unstructured.

1.8.5 SECONDARY DATA
The secondary data in the form of archival information necessary for this investigation was collected mainly from the various libraries (academic), archives and Government publish sources as well as the Internet (Web Sites relating to the Study Topic) have been used. Particularly helpful were:
2. Chh.Shahu Central Institute of Business Education and Research, Library, Kolhapur.
3. Times of India’s Library, Mumbai
4. Archives of Kolhapur, Kolhapur.
5. Office of District Collectorate, Ratnagiri, Raigad, Sindhudurg and Thane.
7. Vasantdada Institute of Management Studies, Sangli

1.9 THE STUDY UNIVERSE
The study area of this investigation straddles four districts that are the Ratnagiri, Raigad, Sindhudurg and Thane of state of Maharashtra.

Konkan Division is also one of six administrative sub-divisions of the state of Maharashtra, comprising of its costal districts.

The precise definition of Konkan varies, but most include Maharashtra's districts of Raigad, Mumbai, Thane, Ratnagiri and Sindhudurg, the state of Goa, and the Uttar Kannada, Udupi and Dakshina Kannada districts of Karnataka.

1.9.1 THANE
Thane District ranks third amongst the industrially developed districts of Maharashtra. Located in Northern part of konkan region. District is surrounded by Sahyadri Mountains towards eastern side & Arabian sea to the western side. To the northern part of the district are deep forests of Gujrat State while to the south is situated world famous Mumbai city. Thane District has geographical area of 9558 sq. kms. Positioned at 72.45 & 73.48 east longitude and 18.42 & 20.20 north latitude. Based on the population, districts stands second in the state while on the basis of the area, stands sixteenth in the state.

1.9.2 RATNAGIRI
Ratnagiri is a coastal district of Maharashtra state, situated in the western coast of India. It has north-south length of about 180 km and average east-west extension of about 64 km. Sahyadri hills surround it in the east beyond which there are Satara, Sangli and Kolhapur districts, Raigad district in the north, the Arabian Sea in the west and Sindhudurg district in the south.

1.9.3 SINDHUDURG
Sindhudurg district is situated between Latitudes 15.37 and 16.40 North, and longitudes 73.19 and 74.18 East. It is boarded by the Arabian Sea on the west and Sahyadri hill ranges to the East with a total area of 5,207 sq.km. Sindhudurg is in the Konkan area of Maharashtra having picturesque stretch of land on the west coast of India, endowed with the beautiful seashore, picturesque Mountains and scenic natural beauty and known for tropical fruit like the world famous Alphonso mangoes, cashews, Jamuns etc. National Highway 17 passes through this area. With 7 railway stations, a 103 Km stretch of Konkan Railway line passes through this district. It has good road and rail links with Goa and Bombay.
Selection of city wherein the study would be conducted was an important step in research process. In Maharashtra, Mumbai, Pune, Nagpur, Aurangabad, Amravati, Nashik, Thane, and Kolhapur are the cities with Municipal Corporation. Out of these, Mumbai, Pune, Aurangabad and Nagpur are ‘A’ Grade cities and the life-style of people in these cities is rather fast changing. Other four cities are ‘B’ grade cities where changes are taking place in the consumption pattern due to the exposure to different media.

It has also been realized by Social Scientists and emphasized by Indian Council of Social Science Research (ICSSR) that the formulation reached through macro-level studies are not very meaningful from the viewpoint of policy decisions because such studies lead to sweeping aggregative generalizations. Therefore specific area based studies are expected to give more meaningful and significant information.

Hence, the study consists of the consumer respondents living in the city of Ratnagiri, Raigad, Sindhudurg and Thane.

Perennial availability of river water and efficiently harnessed irrigation potential have made agriculture the dominant economic activity in the District and in its wake, several agro-industrial activities have prospered, e.g. agriculture produce processing, milk and food processing. Kolhapur city, being the District headquarters, has become a large commercial and financial centre; it has the second largest regulated agriculture produce market in the State.

1.10 SAMPLE DESIGN:
A representative sample based on the universe size will be selected from different clusters of the study area. The selection of the elements will be carried out by suitable sampling technique.

1.10.1 THE TARGET POPULATION
The survey’s target population is the entire set of population units about which the survey data are to be used to make inferences (Cox & Cohen, 1985). For this survey, the target population for the consumer survey was all adults eighteen years of age or older who are the resident citizens of the districts under the present study. For the survey of food processing units, the target population was the concerned person responsible for the management of the unit.

1.10.2 SAMPLE DESIGN FOR STUDY UNITS

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>District</th>
<th>Sample Size of Food Processing Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Ratnagiri</td>
<td>50</td>
</tr>
<tr>
<td>2</td>
<td>Raigad</td>
<td>50</td>
</tr>
<tr>
<td>3</td>
<td>Sindhudurg</td>
<td>50</td>
</tr>
<tr>
<td>4</td>
<td>Thane</td>
<td>50</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>200</td>
</tr>
</tbody>
</table>
At the outset the researcher approached all the districts industry centers of Konkan region. After collecting the list of registered food processing units, the food processing units were identified and segregated. A pilot survey was conducted to select the sample size. During the pilot survey it was observed that the existence of the food processing units and the list procured from the DIC’s was a mismatch. The a sense some of the food processing units registered were not existing at all and at the same time some of the units who’s names did not appear in the registered list were found to be functioning in the Industry. This was one of the major constraints to have a sample size which will be in proportionate to the existing units in every district. The second constraint which was identified was that when the owners/managers managing the food processing units were approached to solicit the information, they were highly skeptical to divulge the information. With the repeated visits and request and assurance for the maintaining the confidentially of the data the managers/owners were ready to share the information. Considering the above constraints the researcher adopted the quota convenience sampling technique in the selection of the sample units. Quota because 50 units from each district and convince because the information was solicited from those who were willing to take part in the present research endeavor. Hence 200 units were surveyed from four districts.

### 1.10.3 SAMPLE DESIGN FOR CONSUMER STUDY

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>District</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Ratnagiri</td>
</tr>
<tr>
<td>2</td>
<td>Raigad</td>
</tr>
<tr>
<td>3</td>
<td>Sindhudurg</td>
</tr>
<tr>
<td>4</td>
<td>Thane</td>
</tr>
</tbody>
</table>

The Konkan region under study represents four districts vise Ratnagiri, Raigad, Sindhudurg and Thane. At the outset, the researcher procured the list along with the addresses of the households from the municipal corporation office. It was pre-decided to have a quota sample of 100 households from each District, thus constituting of 400 households. In order to carry out the data collection exercise more meticulous from each District the researcher approached the household, sought the prior permission, and visited accordingly. This process continued until a list of 100 households in each District extended their positive consent and willingness to participate in the study. Thus, the entire process of selection of 400 households was completed. The sampling technique thus adopted for the study was **stratified quota convenience sampling**.

**Stratified** because the Konkan region was stratified into districts vise Ratnagiri, Raigad, Sindhudurg and Thane i.e. each districts constitutes of one stratum.

**Quota** because the researcher along with the consolidation of the experts had decided a quota of hundred households from each districts.
Convenience because the researcher saw to his convenience of elucidating the data from those household respondent who were willing to participate in the study.

The researcher is of the strong conviction that the sample size selected for the study is a representative sample of the universe.

1.11 SIGNIFICANCE OF THE STUDY:

Food Processing Industry is of enormous significance for India’s development because of the vital linkages and synergies that it promotes between the two pillars of the economy, namely Industry and Agriculture. The growth potential of this sector is enormous and it is expected that the food production will double in the next 10 years and the consumption of value added food products will grow at a fast pace. It is also important to encourage the food processing industry in the country to minimize huge losses to the farmers due to the lack of adequate post – harvest storage capabilities on one hand and perishable nature of a number of crops, particularly fruits and vegetables. If adequate food processing facilities of appropriate nature are provided to the farmers in rural areas, linking these with marketing inputs, these will not only provide a lot of employment but also boost agricultural economy by saving the losses particularly from perishable crops, besides adding value to these crops. This growth of the food processing Industry will bring immense benefits to the economy, raising agricultural yields, reducing losses, creating employment and raising the standard of living of a very large number of people throughout the country, specially, in the rural areas. Economic liberalization and rising consumer prosperity is opening up new opportunities for diversification in food processing sector. Liberalization of world trade will open up new vistas for growth. Food processing involves many types of value addition to the agricultural produce starting at the post harvest level. It includes even primary processing like grading, sorting, cutting, seeding, shelling packaging etc.

1.12 ANALYSIS AND INTERPRETATION OF DATA

All the completed schedules were scrutinized carefully and the responses of respondents have been presented in the form of tables. In consultation with computer experts, a programme for computation was prepared with utmost care to avoid errors. After getting the data computerized, they were presented in different tables. In order to sharpen the inferences drawn based on simple description of facts, statistical techniques like frequency distribution, averages, and percentages have been used. Researcher tabulated the data and analyzed it using spreadsheets (Excel) and a statistical program. The analysis examined the results by the total respondents.

The data and all the completed schedules were scrutinized carefully together with the theoretical material have been interpreted through an intellectual exercise. The findings derived from these exercises are presented separately.

1.13 SCOPE OF THE STUDY

The geographical scope of the present study covers the four district of Maharashtra State vise. Ratnagiri, Sindhudurg, Thane and Raigad. The topical
**scope** causes the assessment of the opportunity and threats of food processing industry of Konkan region. The **analytical scope** causes the fulfillment of the objectives set out for the study. The **functional scope** is confined to offering certain meaningful recommendations for improving the management of food processing units in Ratnagiri, Sindhudurg, Thane and Raigad District of state of Maharashtra.

**1.14 SURVEY CONFIDENTIALITY**

The survey results are distributed on a no-name basis. Each food processing unit’s individual data have been kept strictly confidential and peer responses have been presented in a way that will not allow an identification of any specific unit based on its submitted data. The results are based solely on survey responses as provided by each participant to researcher.

**1.15 LIMITATIONS OF THE STUDY**

Any study based on a end user survey through a pre-designed schedule suffers from the basic limitations of the possibility of difference between what is recorded and what is truth, no matter how carefully the schedule has been structured and field investigation has been conducted. This is because respondents may not deliberately report their true preference and even if they want to do so, they are bound to be difference owing to well-known problems of filters in communication process. Researcher has tried to minimize this error by conducting interviews personally and spending a lot of time on establishing report with the respondents. Yet there is no foolproof way of obviating the possibility of an error creeping in here and there. Thus, the inferences drawn are purely based on the feedback received from the respondents.

This study covers the processed food commodities, which are branded and packaged articles. Therefore, the scope of the study is limited to these products only, falling under the category of processed food products. It must be cautioned that the results presented are solely based upon data received from the survey respondents and therefore subject to the biases found in any survey. This survey is an indication of the opinions of the respondents, but it is not a referendum. It contains certain biases related to those who chose to return the survey and the subjects' interpretation of the questionnaire itself.

**1.16 OUTLINE OF THE STUDY:**

The Thesis is being divided into Seven Chapters as follows.

**Chapter-1 : Research Design and Methodology.**
In this chapter an attempt is made to highlight the objectives of the study and the detailed methodology adopted for the present study.

**Chapter-2 : Review of Literature.**
This chapter is devoted to review the literature comprising of earlier studies.

**Chapter-3 : Profile of Konkan Region.**
This chapter has covered an exhaustive profile of the district under study.
Chapter-4  : Growth and Development of Food Processing Industry in India.
In this chapter the researcher has made an attempt to highlight on the evolution of co-operative banks in India.

Chapter-5  : Profile of India’s Food Processing Business
In this chapter the researcher has made an effort to outline the food processing business in India.

Chapter-6  : Data Analysis and Interpretation.
The survey data has been tabulated, analyzed, interpreted, and presented the same in this chapter.

Chapter-7  : Findings, Conclusions and Suggestions.
This chapter includes the conclusions and recommendations for improvement in this regard.

The structured interview schedules used for collecting the primary data and a Select Bibliography conclude the Thesis.

REFERENCES

7. Loc. Cit .41 and Records of District Agriculture Office, Kolhapur.
8. Ibid.