CHAPTER - VI
SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION

This chapter elucidates the summary of findings, suggestions and conclusion on the basis of simple percentage analysis and other statistical tools employed in the study.

6.1 FINDINGS

The following are the findings from the sample respondents of the study. The findings are given as per the statistical tools employed in the study. First, the simple percentage analysis was done for the frequency test to all variables of the study. Second, principal component analysis was employed for finding the volume of variations among the variables of the factors of the study. Third, Chi-square test was made for the socio-economic characteristics and the factors selected for the study. Finally, Analysis of Variance was tested for the framed hypotheses of the study.

Simple Percentages for the Frequency Test to all Variables

Age of the Sample Units Owners

1. Out of 90 Samples, majority of the respondents 26.7 per cent belonged to 41-50 years age group. This age group was found predominant in all categories of Sample. 25.6 per cent of them belonged up to 40 years age group, 24.4 per cent of them belonged to 51-60 years age group, and only 23.3 per cent of them
belonged above 60 years age group. More or less all age groups averagely 25 per cent. In Salem district majority of them held 32 per cent up to 40 years old. And in the Namakkal district majority of them held 32.5 per cent above 60 years old.

**Educational Qualification of Sample**

2. Majority (32.2 %) of the Sample comes under Post-Graduation level. The next leading qualification group happened to be Under Graduation and illiterate (26.7 %); and only 14.4 per cent were at the school level education. In the case of Salem district 36 per cent belonged to Post-Graduation level. Majority of the respondents of Namakkal district come under the category of Under Graduatio (i.e. 32.5 %).

**Industrial Location**

3. Majority (60 %) of the Sample comes under rural location; and only 40 per cent of units located in urban. In the same proportionate Salem and Namakkal sago industries were identified. The distribution was not framed as the sample distribution and it was identified after the analysis. Majority of the sago and starch industrial units were started in rural areas for the benefit of reducing taxes.
Year of Establishment

4. 31.1 per cent of the sago industries were established during 1980-1990; 28.9 per cent of the units were started before 1980; 23.3 per cent after 1990-2000 and only 16.7 per cent of units were started in after 2000-2011. In the Salem and Namakkal districts sago industries were majorly emerged after 1980-1990 (i.e., 28% and 35% respectively). Majority of the sago and starch industrial units were started after 1980-1990. But in 2000-2011 the establishments had been decreased. This period had its problems in different aspects.

Nature of Present Establishment

5. 53.3 per cent of the nature of sago industries were established under inherited 36.76 per cent of the units were started for their self-occupation (i.e., the family members joined together to do their self-occupation); and only 10 per cent of units were started newly. In the Salem and Namakkal districts sago industries were mainly started on the basis of hereditary as their own family business (i.e., 54% and 52.5% respectively). Majority of the sago and starch industrial units were started as own business and hereditary, only few of the younger generation started the business to make their own self-employments.
Form of Ownership

6. 60 per cent of the sago industries were owned under partnership; 40 per cent of the units held under the individual ownership (i.e., the family head had been taken legal possession of the asset as per the Hindu Law).

Demand for Services

7. 92.2 per cent of the sago industries have opined that there are frequent services provided by the suppliers of machineries and chemicals. 7.8 per cent of the units have opined that there are frequent services have been provided by the suppliers of machineries and chemicals. The Salem and district sago industries have expressed that 14 per cent of them, the services have not been provided frequently. Majority of the sago and starch industrial units have frequently received the services of machineries and chemicals suppliers. It denotes that the relationship between sago industrial units and the suppliers of machineries and chemicals existing at good status.

Previous Experience

8. Among the three aspects of experience on agriculture, industrial and sago, majority of them (83.3 %) of the respondents have opined that they have more than 10 years’ experience in sago production. 20 per cent of them have experienced with other
industrial. 55.6 per cent of them have more than ten years of agricultural experience. In these contexts the Salem and Namakkal districts have the same level of opinion. The owners of select sago industrial units of the study area having much knowledge in sago than the other industrial and agricultural activities.

**Nature of Business**

9. 93.3 per cent of them are doing business for manufacturing the sago products. None of them are doing the retail business. Only few of them are practising the trading, exporting, and wholesaling as to 3.3 per cent, 2.2 per cent, and 1.1 per cent respectively. In the case of Salem district 10 per cent of them are doing other than the manufacturing business. But in the case of Namakkal district only 2.5 per cent of them alone are doing the trading business along with manufacturing. It denotes that the main business is sago which has been identified and also majority of them are not interested with other than the manufacturing of sago products.

**Entry from Farmers**

10. Majority of the respondents are from the farmers to businessmen. The entry levels of the respondents are farmers as higher (63.3%) than the direct sago business (36.7%) as low. It denotes that the sago business have base of the agricultural knowledge and heritage to do the business. Thus, it has been opined that the
without agricultural knowledge the sago business have not can done as per the study.

**Manufacturing Problems**

11. Most of the respondents of the sago industrial units have opined that there are no manufacturing problems (72.2%). On the other hand, there is manufacturing problem (27.8%). But in the case of Namakkal district sago units 72.2 percentage of the respondents have stated that there is no manufacturing problem. In that view the respondents of the Salem and Namakkal units have opined same for the modernization of the production units. Even though, the problems are associated with the manufacturing activities. It denotes that the Namakkal units have not involved in the manufacturing problem than the Salem units.

**Usage of Bio – gas Plant**

12. Every sago units are necessarily utilizing the bio-gas plant for their uninterrupted power production for producing the sago products. From the sample respondents, majority of them have been utilizing two bio-gas plants (52.2%), one plant users 44.4 per cent, and three plants users only 3.3 per cent. It denotes that the power needs is high as per the production capacity and the seasonal production requirement.
Annual Production

13. 53.3 Percentage of the units have produced above 5000 tonnes annually by the sample sago industries. 46.7 per cent of the sago units have been producing below and up to 5000 tonnes of sago. It infers that all the sago units have identified are producing up to 5000 units regularly per year. The slight variations are existing among the Salem and Namakkal sago units towards production.

Annual Income

14. 43.3 per cent have earned as an annual income of 2 crores. 21.1 per cent of them 1 crore, 20 per cent of them 3 crores and only 15.6 per cent of them have earned 0.5 crore. It denotes that the industrial unit have selected for the study as 63.3 per cent of them earned more than 2 crores. Thus the respondents are having good income on the particular business during the study period.

Yield of Starch and Sago

15. The starch and sago yield from tuber and starch respectively in the range of percentages. The ranges are 15-20 per cent of the raw material to above 30 per cent. Majority of the respondents (42.2%) have opined that 25 to 30 percentages can yield the starch from the tubers and on the other hand 88.9 per cent of them have responded as 15-20 percentages alone can take the yield the sago from the starch. Whereas Namakkal respondents have stated that
above 30 per cent can take the yield the starch from tubers, but 90 per cent of them stated that yield of the sago on same ranges of Salem (15 to 20%). It denotes that the efficiency of Salem sago industries is higher than Namakkal.

Operating Constraints of Sago Industries in Salem and Namakkal

16. The availability of raw materials in the selected districts is popular for cassava cultivation in Tamilnadu. The respondents have opined 64.4 per cent to availability of raw material to the production of the sago product from the same districts. 30 per cent of them have not expected from the same districts, they have expected from other districts of the Tamilnadu. The product demand is highly expected (73.3%) from the same districts of the study, but they also demanded the raw materials and cassava from other districts as only 4.4 per cent. 70 per cent of them have highly expected for the profitability business operation by sago production. 15 per cent of them no profit but they want to operate the business for running the factory. 76.7 per cent of them have responded as highly expected to the traditional. The sago production is their family business, they do not know other business except agriculture, and all the respondents have expected this business alone. It denotes that the Salem and Namakkal
districts sago industrial owners and the general public directly and indirectly depending on these industrial operations.

**Problems Faced by the Salem and Namakkal Sago Industrial Units**

17. There is no problematic on labour (57.8%), marketing (32.2%), and power shortage (60%) have responded, but there is no highly no problematic variable in the general problem factor of the study. There is neutrally responded for high cost of raw materials (26.7%), quality measurement (36.7%), central and state government tax (52.2%) and rest of the variables are problematic and highly problematic oriented in which technical difficulty (70%), inadequate of latest machinery (81.1%), raining season (100%), quantity of problem (73.3%), raw material shortage (62.2%), and competition (67.8%). Hence the sago industries are facing many problems which are not denoted above. Out of 22 variables 8 are highly problematic, 9 are problematic.

**Number of Months’ Industry Operation**

18. The sago industries normally working all the days, but it procures the tubers in a better monsoon prevailed in and around of Salem and Namakkal area availed for nine months from June to February. There was a hike in the June to August 43.3 per cent due to that better period to cultivate the tubers in every year. It
denotes that there is a problem for seeking working capital and financial requirement to run the business.

**Number of Machines in Operation**

19. The number of machines are used for production has been identified as 54.4 per cent of the respondents have represented as above six machines have been used for the production. 45.6 per cent of them have opined that 4 to 6 machines are used and none of them have stated as for 1-3 machines. It denotes that majority of the respondents or units have been using above 4 machines (100%).

**Problems of Machines**

20. Problems are normally faced with machines during the production; it has been probed at their responses as majority of the responded that 75.6 per cent problems are existing. Only 24.4 per cent of them have opined that there is no problem in machines during the production. It denotes that there is no proper maintenance after the production or routine and regular check-up. Hence, regular maintenances will avoid the problem.

**Turnover of Annual Sales**

21. 37.8 per cent of them responded that 0.6 -1 crore of annual turnover has been obtained. 31.1 per cent of them stated 2-3 crores, 24.4 per cent of them responded for more than 3 crores and
only 6.7 per cent of them opined for up to 0.5 crore obtained as the annual turnover of sales. It denoted that 55.5 per cent of them have reached more than two crores annually and 44.5 per cent of them have reached up to 1 crore alone. Hence, the sago industrial units have attained 50 per cent no problem in the annual sales turnover, but rest of them facing the sales problem.

**Mode of Raw Material Purchase**

22. Mode of raw material purchase is directly purchased from farmers 50 per cent and 50 per cent from brokers. None of them approached the wholesalers and Government agents for procuring the raw materials. It denotes that the brokers’ interference is unavoidable and inherent of the procurement of the tubers, and also the farmers are not always selling the tubers without the assistance of brokers.

**Problems of Brokers on Purchase of Raw Materials**

23. All the respondents have opined that brokers’ problem at the time of raw material purchase is frequently prevailed in both the districts. The problems may cause price and quality of the tubers and the transportation cost. The industrial units should try to purchase directly from the farmers is advisable so that the problems may be reduced in future and the brokers’ transaction will be decreased in the raw material purchase.
Specific Problems of Buying Raw Materials from Brokers

24. All the variables are highlighted as highly problematic and problematic; the responses have opined as irregular supplies (48.9%), low quality (75.6%), more prices during off season (46.7%), rate disparity (77.8%), goodwill of the unit (66.7%), high rate of commission (72.2%), agricultural produce cashing barrier (77.8%) and bill to bill commission (77.8%).

Purchase of Raw Materials

25. Majority of the respondents have stated that within Salem 64 per cent of the respondents are purchasing the tubers from the brokers, within Namakkal district 65 per cent of them purchasing the tubers, outside of the Salem and Namakkal districts is 93.3 per cent from the brokers and outside of the Tamilnadu the tubers purchased (97.8%) from the brokers. The purchase from the farmers is highly opined from 34 per cent of Salem district, but in Namakkal 22.5 per cent, outside of the selected districts 6.7 per cent, and outside of the Tamilnadu only 2.2 per cent. It denoted that the sago industries are running with the help of brokers is consistently proved. Only meagre per centage are availing the tubers from their own land of the industrial owners.
Problems on Raw Material Purchase

26. Salem is concerning about the scarcity of raw materials is highly problematic (66%), and poor road facilities at procurement points, (62%), high price (60%), purchase tax (56%) and highly no problematic is very low percentage 16.7 per cent of them represented as no problematic in the aspect of transport. Namakkal is concerned about all are problematic in which the poor quality is high (60%). None of them responded to highly no problematic. Among the six variables all are problematic in which the scarcity of raw materials (56.7%) and poor quality (48.9%) have highly problematic as high. It is denoted that the specific problems of purchasing raw material from the brokers definitely problematic.

Problems of Market

27. Majority of the respondents have marketed the finished goods of Salem sago industrial units 60 per cent having no problematic and in Namakkal 85 per cent. In total 71.1 per cent no problematic and 28.9 per cent problematic, in that sense majority of them had no problem on the marketing of the sago products in the study area. Hence the industrial owners having the problem on which the scope of the market by means of searching the intermediaries with
highly potential person and the receipt of payment is too long and delayed transactions.

**Market Scope**

28. Market scope is highly expected from the Sagoserve organization alone (82.2%), village agents (11.1%), and international market (6.7%). In Namakkal district 92.5 per cent of respondents have responded that the marketing aids through the Sagoserve and 7.5 per cent done by the village agents. In Salem district 74 per cent of them have responded that the marketing of the sago products through the Sagoserve is lower than Namakkal, because Namakkal district industrial owners do not practised with international market and very limited village agent are doing the markets. Hence the contribution of the village agents for marketing the sago product is a good health of the marketing strategy and the scope has been extended.

**Major Marketing Problems**

29. All the variables having the problems except proper interval of supply of the products. In Salem district, 100 per cent of the respondents have responded that competition among producer is highly problematic, and 100 per cent of them stated that marketing strategy is problematic one. 78 per cent of them have represented that no problem in the supply of goods. In Salem
district, highly problematic with the competition and low price selling prevailed and represented 67.5 per cent of the respondents for each statement, 67.5 per cent of them responded to supply of goods at proper intervals and in total respondents have represented as 85.6 per cent, 72.2 per cent highly problematic, 43.3 no problematic, and 55.6 per cent problematic. It denotes that the respondents have responded as among the four variables competition and low prices of selling is very highly problematic one.

**Market Level**

30. To the level of marketing respondents opinions were responded as Local (4.4%), District (17.8%), State (62.2%), National (8.9%) and International (6.7%). Hence, the level of market is highly extended to State level. It denotes that the Salem and Namakkal districts have highly extended its market up to 52 per cent, and 75 per cent respectively.

**Reasons for Immediate Market of Finished Products**

31. The immediate sales or market the finished products is for the reason that perishable by certain limited period and price hike (61.1%), inadequate storage facility (11.1%), high inflow of raw material (20%), to avoid wastage of products (7.8%), and price fluctuation or inconsistency prevailed in the market. The
Sagoserve have been practising the bidding the good for the members for a good rate of sales. All the members have approached the Sagoserve at the same time and it resulted with delayed transaction.

Financial Problems

32. The causes of financial problems towards Building Maintenance Work (36.7%), Machinery and Repair (52.2%), Chemicals (5.6%), and Labour Residence (4.4%) faced by the selected sago industries in the study area for a long period of its existence. Thus, the government and Sagoserve have to taking into care of retrieving the problem eradication of financial stringent and to make help the industry to face affordable to compete the scenario. The selected sago industries have to minimise the cost and overheads in all heads of its fixed expenditure. It will lead to decrease the financial causes.

Financial Assistance from the Banks

33. The financial assistance from the banks have represented by the respondents of the study is highly expected by the Salem sago industrial owners (100%). But the case of Namakkal sago industrial owners (72.5%) is required. Totally 87.8 per cent of the respondents have required and availed the financial assistances from the banks. These situations are to be concentrated by the
Sagoserve and the government to uplift the financial conditions of the sago industry. Hence, the sago industrial owners have joined together approaching Small Scale Industrial Development Banks for providing the financial assistance to them.

Types of Banks

34. The types of banks and the respondent who approached such as public banks 48.9 per cent, private banks 4.4 per cent, and Co-operative banks (46.7%) in which the public sector and the cooperative banks have contributed high. For the Salem and Namakkal sago industrial owners having good faith on the public sector banks and having the current account in the same banks.

Reasons for Availing Loan

35. The reason of availing the loan from the banks is highly for making profitable position (36.7%) and for better transactions (30%). In Salem district the respondents have represented to profitability (66%), better transactions (30%) and only 4 per cent alone for the labour welfare. In the case of Namakkal district 30 per cent of each for industry investment, output, and better transaction. It denoted that all of them have their concentration on the same level in availing loan for better transaction. None of the respondents have given their representation for the land development.
Financial Assistance from Other than the Banks

36. The respondents of the study have also availed the loan from the following people. They are money lenders (3.3%), brokers (2.2%), friends and relatives (5.6%), through DICs (41.1%), and hypothecation of products with Sagoserve (47.8%). Majority of them have availed the loan under the other than the banks as Sagoserve consistently by both the two districts of the study. This attitude is a good sign for the industrial development. It should be kept for a long period, for that the Sagoserve and DICs have to continue their services to the sago industrial owners.

Types of Term Loans

37. The majority of the respondents (72.2%) have availed the loan on the basis of short term, medium term (15.6%), and long term (12.2%). As per the term loans the two districts’ respondents are same in the level of availing the loan. This table infers that majority of the respondents have given important to short term loan which means the working capital requirement, profitability and better transactions needs are satisfied.

Duration of Daily Work
38. In Salem district the actual 8 hours has been practised (62%), but in Namakkal they are not preferring this time pattern. 72.5 per cent of the respondents of the Namakkal districts have represented the 8-12 hours duration of work preference. In total, majority of the respondents who have responded to 8-12 hours. Only 12.2 per cent of them have been practised with more than 12 hours practices. It denotes that the labour law recommended the 8 hours working pattern is good for the organization as well as to the employees.

**Total Strength of Skilled and Unskilled Labourers**

39. The total strength of the labourers in an unskilled basis of labourshare working in sago industry. 100 per cent of the respondents have represented that the female labourers are up to 10 labourers are working under the capacity of unskilled labourers, 85.6 per cent of the respondents have stated that up to 10 male labourers are working under the unskilled. Hence, only few of the organization have held the skilled male labourers, but female skilled is high in the up to 10 labourers. 30 and above working labour are under the skilled labourers groups. Majority of them held the female unskilled labourer, because they are not giving much problem to the organization. In that sense they are utilized to many assisting works in the sago industries. In
Namakkal and Salem districts the same situations have been prevailed.

**Labour Welfare Measures**

40. The majority of the respondents of the study who have responded as 50 per cent to registered the policies under the Employee State Insurance for Health Scheme, 48.9 per cent of them have given the quarters to their employees, and only 1.1 per cent of them have provided the children. Hence none of the employers of the sago industry have given the welfare activities to their children education and basic amenities, and canteen facilities.

**Nature of Employment**

41. 34.4 per cent of the respondents have responded that the permanent labourers are employed, 53.3 per cent temporary, and 12.2 per cent casual. It executes that majority of them having the temporary labourers. Particularly in Namakkal district they do not have the permanent labourers. Hence the Salem alone having the system of permanent labourers, because the Salem industries established before the Namakkal and the employees are also appointed for a very long period.

**Labour Problems**
42. The labourers having the problems in the sago industries is highly problematic in nature with the all the variables of hazards of labourers during the work, working climate, problem associated with the nature of employment, and the other problems of labourers except sickness, and dust pollution. The respondents of the study are opined that there were the problems to manage the labours due to the uninterrupted production in such a manner under the different welfare activities to sustain the labourers in the organisation. Even though, the labourers having these types of problems in the sago industries are unavoidable. Hence, the labourers problem is highly affecting the industrial growth in the study area. In order to avoid these things in the sago industry the Sagoserve must come forward to organize them in an appropriate manner as per the labour law practised in India. In Namakkal and Salem there are certain variations have been prevailing in the aspect of the labour problems. Such as in Namakkal district (50% Neutral) the labours are not demanding the high rate of wages than the Salem district (90% Problematic). The four selected factors are affecting the labour problems associated with the sago industry are the same in all the variables of the labour problems.

Problems in Storage
43. 41.5 per cent of the respondents have responded that deterioration and also inadequate storage space problem is persisted during the storage. It should be avoided through providing adequate storage facilities by the Sagoserve. Hence, the industrial owners have to make their own arrangements in storage can minimize the problems by means of loss in weight and other problems.

Own Warehouse Facilities

44. Majority of the respondents (96.7%) having their own warehouse to store the goods, and only 3.3 per cent alone do not have their own warehouse. But in Salem 100 per cent of the respondents are having their own warehouse. It denotes that the warehousing problems may not be existed in these areas.

Problems in Storage Duration

45. Most of them (72.2%) have represented as 31 days to 60 days are required to deliver the goods in to the market for sale. The carrying cost of the finished goods increases by long duration of storage. The Salem industrial owners have stored 50 per cent up to 60 days and 40 per cent up to 30 days, but in the case Namakkal is 100 per cent up to 60 days. None of them have stored above sixty days.

Power Cut Problems
46. Majority of the respondents are using the bio-gas plant instead of failure of power. They are depending on the diesel generators 27.8 per cent and only 7.8 per cent of them stopping the production. Due to that there is no power problem, but the cost of producing the power may cost more than Tamilnadu Electricity Board (TNEB) power rate per unit. It may decrease the profit level of the organisation.

Causes of Power Cut

47. Most of them (55.6%) have been affected by low voltage supply, 38.9 per cent of them are affected through the frequent power cut, and 5.6 per cent of them responded to power shortage. It denotes that the low voltage supply of the electricity cannot be used for the production of sago products. Industry requires affordable level of voltage powers.

Effluent Problems

48. Most of them (50%) have opined that the agricultural land has been spoiled due to the effluent, 34.4 per cent of them responded to environment pollution; only 15.6 per cent of them stated that the living organism like tree, human being, birds and animals will be affected by the effluent pollution. The government and the Sagoserve have to take the necessary action against this pollution.

Directing Mode of Recycled Water
49. Majority of the respondents have responded to recycled water has been used to nearby irrigational purpose (27.8%), and 24.4 per cent using the bio-gas plant for power production, 16.7 per cent directing the water into the river, 12.2 per cent to their own well, 11.1 per cent of the directing the water to lake, and only 7.8 per cent of them directing the water to pond and stream. It denotes that recycled water is fully utilized. It has to be kept for a long period and save ground water for the future usage.

Usage of Recycled Water

50. Majority of the respondents (47.8%) represented for the power production, 27.8 per cent to save the water, and only 24.4 per cent for reducing the water scarcity. It denotes that many of them have given the importance to recycle the water is to own power production. Anyhow the effluents are recycled and used in an appropriate manner is proved.

Principal Component Analysis

51. From the principal component analysis it is found that there are highly contributed aspects towards problem in each factor have been identified. Such as technical difficulty, irregular supplies, competition among the producers, causes of financial problem, hazards faced by accidents, and problems in storage.

Chi-Square Test
52. From the chi-square test the overall inferences in all the socio-economic characteristics have been identified as the null hypotheses are accepted. With these the appropriateness of the tools is proved and the study has tested its data fitness of tables of the score and perception of the respondents. The personal information of the respondents has significant relationship between all categories of respondents of the study. The responses have relationship among all the respondents of the study.

ANOVA

53. From the ANOVA results the researcher has concluded that the framed null hypotheses to all the factors of the study have accepted except the general problems. It denotes that the problems in specific factor selected for this study is not significantly varied with the two district industrial owners and there is no different effect on the perception and the results of the ANOVA tool. Hence, the probed questions are highly relevant in all the aspects of the study. The problems of the sago industrial units are always prevailing everywhere in the district of Tamilnadu.

6.2 SUGGESTIONS

1. The respondents have been facing the storage problems due to not immediately delivery of the goods in to the market. The Sagoserve should take necessary action against the long duration of storage.
2. The industrial owners have to make their own arrangements in storage can minimize the problems by means of loss in weight and other problems.

3. Salem alone having the system of permanent labourers, because Salem industries were established before Namakkal and the employees were also appointed before a very long period.

4. The respondents have not much expectation of availing loan from money lenders, brokers, and friends and relatives. This attitude is a good health for the industrial development. It should be kept to a long period, for that Sagoserve and District Industries Centre have to continue their services to the sago industrial owners.

5. The Salem and Namakkal districts are highly extending its market up to 52 per cent and 75 per cent respectively.

6. At the time of raw material purchase, more problems are created by the brokers and they are regular in the sago industry. It should be reduced from the presently prevailed problems in the purchase of raw materials from the brokers. The industrial owners have to make very close relationship with the farmers and with them will give more satisfaction and good quality of products. Both the farmers and industrial owners should reduce the commissions both the side of payment to brokers.

7. All the respondents have opined that brokers’ problem at the time of raw material purchase is frequently prevailed in both the districts. The problems may cause on price and quality of the tubers and the
transportational cost. The industrial units should try to purchase directly from the farmers is advisable and hence these problems may be reduced in future and the brokers’ transaction might be decreased in the raw material purchase.

8. The sago industrial units should try to improve the annual sales turnover position and they should follow the Sagoserve advices for marketing the products in future.

9. The Government and the Sagoserve have to take the necessary action against pollution.

10. All of the respondents have been concentrating on the same level in availing loan for better transaction. None of the respondents have given their representation for the land development. So, the respondents of the study have to make their loan for profitable and good will of the organization, it will promote other things of the sago industrial development.

11. The financial assistances from the bank have represented by the respondents of the study is highly expected totally 87.8 per cent of the respondents required and availed the financial assistance from the banks. These situations are to be concentrated by the Sagoserve and the Government seriously to uplift the financial conditions of the sago industry. So, the sago industrial owners joined together approaching Small Scale Industrial Development Banks for providing the financial assistance to them.

6.3 CONCLUSION
On the basis of findings and suggestions of the study, it is concluded that the respondents having less agricultural knowledge and they can not do the business as level of best as compared with business. In Tamilnadu, the Salem Sago units are very old. These old units have been creating huge problems when adopting new technologies. After adopting new technology, certain problems frequently occurred. The bio-gas is an inevitable resource for sago production and other purposes of the sago industrial units of the Salem and Namakkal sago units at the time of huge scarcity of electricity in Tamilnadu. The respondents are having good income on the particular business during the study period, there are 77 per cent of the variables have been associated with problematic situation. Alternative machines are required at the time of default for uninterrupted production in the Salem and Namakkal districts. The sago industrial units should try to improve the sales turn over position and they should follow the Sagoserve advices for marketing the products in future. To control the continuous marketing and production of the sago products brokers’ association is very important. Even though the industrial owners have to make try with farmer direct deal and own land cultivations. The owners must try to come forward to purchase the raw materials from the farmers directly and this may reduce the brokers interventions. The level of marketing of sago products should be transcended toward national and international levels. The Salem and Namakkal sago industrial owners having good faith on the public sector banks and having the current accounts in the same banks. Because they have opened accounts in the particular area and in those periods the public sector
banks alone available. The private banks are not recognizing their demand for loan and financial assistance. The Salem and Namakkal districts selected Sago industrial units are having the functional management problems in different aspects these are found in the present study. If the Sagoserve and the Government have taking in to consideration, the Sago and Starch industries existences in Tamil Nadu will be continually existed in the monopoly of Sago product in India.

6.4 SCOPE FOR FURTHER RESEARCH

1. A Comparative study can be made for Salem and Namakkal districts of Sago industry problems.

2. A Comparative study can be worked out on small scale and large scale sectors of Sago industrial units.

3. A Study on the general working of Salem Starch and Sago manufacturers’ service industrial Co-operative society ltd. (SAGOSERVE) can be under taken.

4. A Detailed separate study can be conducted to sort labourers’ problems of the Sago industry.