

A STUDY ON THE CHALLENGES FACED BY COCONUT WOLESELLERS EFFORT IN RE-ESTABLISHING THEIR BUSINESS POST COVID-19

Submitted in partial fulfillment of the requirements for the award of

Master of Business Administration

by

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SCHOOL OF BUSINESS ADMINISTRATION

SATHYABAMA

**INSTITUTE OF SCIENCE AND TECHNOLOGY
(DEEMED TO BE UNIVERSITY)**

**Accredited with Grade "A" by NAAC | 12B Status by UGC | Approved by
AICTE**

Jeppiaar Nagar, RAJIV GANDHI SALAI, CHENNAI - 600 119

April – 2021



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BONAFIDE CERTIFICATE

This is to certify that this Project Report is the bonafide work of **NANDINI S 39410131** who have done the Project work entitled **"A STUDY ON THE CHALLENGES FACED BY COCONUT WHOLESELERS IN RE-ESTABLISHING THEIR BUSINESS POST COVID -19"** under my supervision from January 2021 to April 2021.

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DECLARATION

I **NANDINI S 39410131** hereby declare that the Project Report entitled “**A STUDY ON THE CHALLENGES FACED BY COCONUT WHOLESELERS IN RE-ESTABLISHING THEIR BUSINESS POST COVID -19**” done by me under the guidance of **Dr. TR. KALAI LAKSHMI, M.A., M.B.A., M.Phil., Ph.D.**, is submitted in partial fulfillment of the requirements for the award of Master of Business Administration degree.

DATE:

PLACE:

NANDINI S

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NANDHINI. S

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ABSTRACT

To study challenges faced by coconut wholesalers in re-establishing their business post covid -19. The objectives of the dissertation, a quantitative research was held. The main characteristic of quantitative research is that it is mostly appropriate for small samples, while its outcomes are not measurable and quantifiable. Some analytical test has been done such as ANNOVA etc., using SPSS tool among 150 respondents through survey and circulated among the buyers and sellers around to let know others shop is here. (hotel, temples, retailer shop, etc...). Let transportation easy to reach (transport to temple, transport to hotels, transport to retailers, etc.) Try to sell in online coconut business. Correct price determination Opening another coconut shop Give some discounts to them. Allow discounts then the Business goes more growth. Customer satisfaction it's very important to improve your business. This study conducted an attempt to study the marketing of coconut in post covid in Chennai. The most important problem identified in marketing was the lack of adequate and fair price for coconut and its products and the fluctuation - annual and seasonal - in the prices.

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CHAPTER – 1

INTRODUCTION

1.1 INTRODUCTION TO COCONUT INDUSTRY

To study about coconut wholesalers in the covid-19 period of time. To analyse the wholesaler's performance and also give the solution for the wholesalers. And also, to identify the needs of wholesalers in covid -19. To make sure their business is going clean or seamless and what problem did the face during covid -19 time and how they gave the solution and to analyse the needs. Kerala is the largest producer of coconut and copra in India.

The COVID-19 pandemic that has swept through the world this year has caused unprecedented health and economic distress globally. Coconut business is the one among them which faced a severe issue over the sales of product. Coconut is the one which has very short life period. The wholesalers on the purchase of large amount of coconuts during the pandemic which they used to store in their god owns were exhausted and that there will be no complications or supplements that can be done to recover food product. The financial effect faced by the whole sellers are been detailed in this report.

Coconuts are commonly harvested by judging their maturity based on colour, shape, timeframe, shaking sound, and other growth characteristics of changes as they grow. Currently, solutions involving image-processing techniques have substantial challenges involving the identification of the maturity stages of coconuts. Accordingly, an improved faster region-based convolutional neural network (Faster R–CNN) model is proposed for the detection of two important maturity stages for coconuts in complex backgrounds. The detection of the maturation stages of coconuts for harvesting without human intervention involves challenges because of the complexity of the environment and the similarity between fruits and their backgrounds. Images of coconut and mature coconut bunches were collected from coconut farms. These images were augmented using rotation and colour transformation techniques.

These augmented images were used along with original images during model training. The Faster R-CNN algorithm with the ResNet-50 network was used to enhance the detection score of nuts with two major maturity stages. Following training, the detection performance was tested with a dataset that included real-time images as well as Google images. The test results showed that the detection performance achieved using the improved Faster R-CNN model was greater than that for other object detectors such as the single shot detector (SSD) you only look once (YOLO-V3) and Region-based Fully Convolutional Networks (R-FCN). The promising results obtained from this study provided the motivation to develop an application tool for detecting coconut maturity from real-time images on farms.

1.2 INDUSTRY PROFILE

Coconut is one of the most important crops in the country because of its versatile uses. It substantially contributes to local income and foreign exchange earnings. The Philippines is still enjoying as one of the world's leading suppliers of traditional products which includes copra meal, coco oil, activated carbon & coco coir. From a declining industry caused by the unstable price of copra in the world market, the industry recovered and the situation was reversed when high-value products were developed, expanded and diversified. Among the products that are now penetrating markets are virgin coconut oil, coco methyl ether, coco peat, coco drinks, coco food products, and handicraft items. Coco- based food products are fast gaining recognition because of its health and aesthetic values. Not to mention the fact that people now are shifting to more natural, & healthy foods.

Coconut industry once considered as the emerging economic industry. But with the catastrophic occurrence wiping a significant number of coco trees in the landscape, the province will surely double its efforts to become one. However, the efforts of the PCA cannot be discounted, as the number of coconut trees planted are fast rising in number. Surprisingly, the latest records from the PCA disclosed an average production of 1.303 metric tons/ hectare/ year, where a slight decline from the previous average annual production of 1.4 metric tons/hectare/year.

One of the setbacks suffered by the industry in the last ten years was the closure of the International Copra Export Corporation (INTERCO), a crude oil and copra pellets

mill/exporter operating in the City of Mati. As impact to said closure, major businesses operating within the province also suffered setbacks and losses. One of these is the franchise holder power distribution company, where the INTERCO gets its power requirement for its milling operations. However, with the province' competitive advantage, one can still explore new opportunities with the industry both in the domestic and export markets.

The global coconut products market size was estimated at USD 30.38 billion in 2018 and is anticipated to register a CAGR of 17.8% during the forecast period. Increasing awareness regarding the benefits associated with the products coupled with growing demand from major developed countries such as Europe and North America is expected to drive the demand.

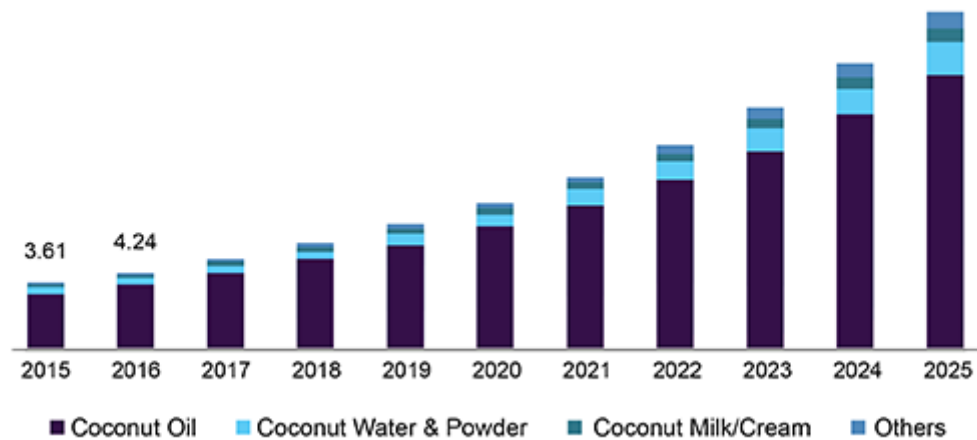
Increasing variety of coconut-derivatives coupled with their health benefits has positively affected the market. Rising application of major coconut-derivatives like oil and milk is anticipated to further fuel the overall market during the forecast period. Food and beverage, as well as cosmetic manufacturers, are investing in research and development to extract full benefits of the fruit to enhance their product offering.

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Coconut market is beneficial for skin and hair. This drives the demand from personal care and beauty application along with food and beverage industry. Similarly, coconut milk is gaining popularity as an alternative to dairy milk, especially among vegan population. Other derivatives like coconut water, sugar, and chips and cookies are gaining popularity due to the health benefits associated with them. Such diverse uses are anticipated to further fuel the demand in the forthcoming years.

Coconut water is gaining popularity as energy drink due to its natural hydrating properties. Products like coir, sugar, chips and cookies, and desiccated coconut among others are expected to witness increased demand due to their diverse applications. For instance, coir is used to make geotextiles due to its impressive durability and absorbent characteristics.

U.S. coconut products market size, by product, 2015 - 2025 (USD Billion)



Source: www.grandviewresearch.com

Desiccated coconut is used to add flavor to curries or for food decoration. Coconut vinegar is another niche derivative made from fermenting coconut water. It is a healthier alternative to synthetic vinegar. It can be used as a preservative or flavoring agent in pickles and sauces. It improves the quality of cooked fish and meat. The product also aids in digestion. Such innovative applications are expected to fuel the demand.

1.2.1 Product Profile:

Coconut Products Market The coconut products market size was valued at \$11.5 billion in 2018, and is estimated to reach \$31.1 billion by 2026, registering a CAGR of 13.6% from 2019 to 2026. In 2018, the coconut oil segment accounted for more than half of the total coconut products market share. Coconut is a versatile fruit with multiple health benefits. Products derived from coconut include coconut oil, coconut water, coconut milk, desiccated coconut, coir, and copra. These products find a wide range of applications in food & beverages and cosmetic & personal care industries.

Coconut oil is widely consumed by the cosmetics industry for manufacturing products, for hair and skin care applications such as hair oils and soaps. Many manufacturers use coconut oil in packaged food products, and many consumers use it for cooking products, such as sweets, fried foods, and smoothies. Huge demand for coconut oil in the cosmetics industry and increase in its popularity in food applications are likely to drive the coconut oil market. Active and health conscious consumers have shifted their preference toward natural alternatives to

caffeinated and sugar-based energy drinks. Hence, the demand for coconut water as a natural energy drink is growing rapidly due to its nutritional properties such as electrolytes and nutrients.

According to Coconut Products Market Analysis, the coconut products market is segmented on the basis of type, application, form, and region. By type, it is categorized into coconut water, coconut oil, coconut milk, dried coconut products, and others. By application, it is divided into food, beverage, cosmetics, and others. By form, it is bifurcated into solid and liquid. Region wise, it is analyzed across North America (U.S., Canada, and Mexico), Europe (Germany, France, the UK, Italy, the Netherlands, and Rest of Europe), Asia-Pacific (India).

Coconut is one of the leading commodities in agricultural exports; the production programme of the crop is of critical importance in improving the efficient use of resources. The cost of production and net return obtained per unit, would determine the profitability of the crop. The constraints in enhancing productivity among the coconut cultivators are lack of awareness on recent development related to crop improvement, lack of quality planting materials to farmers, lack of proper management practices and pest problems are to be tackled consciously to make coconut farming attractive. Though production is the initiation of the developmental process, it could bring less gain to the producers unless there exists an efficient marketing system. The producers depend upon the market conditions to fulfil their hopes and expectations. But forced sales, multiplicity of market charges, malpractices in unregulated markets and superfluous middlemen are the problems faced by the cultivators. Though coconut has a pride, not only for its diverse uses but also for its special preference to consumers, both rich and poor, it is subjected to the above stated production and marketing problems. The Coimbatore District of Tamil Nadu is one of the leading coconuts producing regions and hence the researcher thought that, it is worth to study and analyse the problems and prospects of coconut cultivation and marketing in the selected district.

1.3 NEED FOR STUDY:

The entire system of the tender coconuts economy viz., production, distribution and consumption Pattern and extent of production including the supply, the existing delivery system, the role of marketing functionaries, consumers purchase behavior etc., are assessed. Problems in production, supply, distribution and segments are disclosed. Thus, it discloses a wide range of ground realities pertaining to the production and the marketing of tender coconuts in Tamil Nadu.

1.4 SCOPE OF STUDY:

The entire system of the tender coconuts economy viz., production, distribution and consumption, Pattern and extent of production including the supply, the existing delivery system, the role of marketing functionaries, consumers purchase behaviour etc., are assessed. Problems in production, supply, distribution and segments are disclosed. Thus, it discloses a wide range of ground realities pertaining to the production and the marketing of tender coconuts in Tamil Nadu.

1.5 OBJECTIVES OF STUDY:

1.5.1 Primary objectives

- To study challenges faced by coconut wholesalers in re-establishing their business post covid -19.

1.5.2 Secondary objectives.

- To analyse the factors affecting the business of coconut wholesalers in Covid 19.
- To understand the ability of the wholesalers in arranging financial support to revive their business.
- To analyse the efforts taken by the whole sales to re- establish their business after post covid.

1.6 LIMITATIONS OF THE STUDY

- This study confines within the limited period.
- This study covers only coconut wholesalers in post covid
- This study may be buyers due to primary data.
- Number of responses collected 150.
- Period of study 3 months.

CHAPTER -2

REVIEW OF LITERATURE.

- **Jose K Joseph. N. (2020)** have studied the vast growth opportunities remain for the coconut industry, but the marketing strategy needs a reorientation to suit to emerging trend. Awakening and alertness on diversification of coconut, with a motive to recapture the market have to be provided priority. The best option with vast growth opportunities for product diversification and value addition exists. This article highlights Problems of Marketing Practices of Coconut Products
- **Robert, ajmail** 120-Apr-2020 Coconut is considered to be the most important and useful tree among the tropical palms which gives coconut water, kernel, coir pith, coir fiber, coconut milk, desiccated coconut, seed shell, leaves, fruit husk, oil cake for cattle etc. It has been in cultivation in India from time immemorial. It perhaps yields more products of use to mankind than any other tree. Since it is one of the leading commodities in agricultural exports, the production programme of the crop is of critical importance in improving the efficient use of resources. The cost of production and net return obtained per unit, would determine the profitability of the crop. Coconut is foremost important for domestic uses, Coconut grower to help marketable product which gain producer.
- **Susil kumar, mehtlt** 25-Aug-2020 — Among the coconut-based industries, coir manufacture, copra making and oil milling are significant and coir products are to export every year. Coconut occupies a place of importance in the social and religious functions of the people of India. Coconut contributes over Rs. 8000 Crores per year to the Gross Domestic Product of India and it earns foreign exchange to the value of Rs. 392 Crores by way of export of coir and coir products. Coconut based farming system provides large quantity of biomass to satisfy the fuel requirements of a small family.
- **Dr. P. C. Kavidayal** 20-Apr-2020 — Coconut palm provides food security and livelihood to large size of population in the world particularly in Asia Pacific Countries. Coconut is a source of food, beverage, medicine, natural fiber,

fuel, wood and raw materials for units producing a variety of goods. Coconut is interlinked with socio economic life of large number of small and marginal farmers in the peninsular India. It is estimated that about 11 million people in India are dependent on the coconut sector in areas of cultivation, processing and trading activities.

- **Franklin 05-Sep-2020** — Tamil Nadu stands second amongst the coconut growing states in India with respect to the area under cultivation and the production of coconuts. It does also mean that the State deserves its credentials with respect to production of tender coconuts too. Tender coconut, the God given natural soft drink to humanity, is abundantly offered particularly in its natural form in markets. The increased demand coupled with development of marketing channels for tender coconuts has accounted for large-scale supply and sale of tender coconuts in recent years. Tender coconuts witness an increasing demand as well as expanded markets.
- **Dr. M. Kalimuthu, (2020)**, Though production is the initiation of the developmental process, it could bring less gain to the producers unless there exists an efficient marketing system. Marketing is as important as production to any producer. Because it creates value to the product; it pays revenue to the producer; and more than these, it directs the producer as to whether continue or stop production. The producers depend upon the market conditions to fulfil their hopes and expectations. But lack of price stability, less government intervention and price fluctuation due to retailers are the problems faced by the cultivators. Though coconut has a pride, not only for its diverse uses but also for its special preference to consumers, both rich and poor.
- **R.H. Barin Banu 1, Dr.S. Palanivel, (2019)** The best option with vast growth opportunities for product diversification and value addition exists. Despite this vast potential, the industry can flourish only through strategic initiatives and synergy among the organized and unorganized market outlets function. Strategic marketing has to include product diversification, marketing intelligence backed by market research to widen the market base in different coconut growing region. Cooperation from the organizations and upfront approach is needed in partnership mode to address the issues in penetrating.

Thus, the coconut products „recent boost will be sustainable and will contribute to raise prospects, for millions of people living in the tropics.

- **Dr. M. Aravindakshan**, at present, coconut industry in the country is mainly cantered around coconut oil alone. The large quantity of mature nut consumption to the extent of 60% of the total production leaves very little for marketable surplus or exportable surplus. Intensive efforts on product diversification and by product utilisation is the immediate necessity to make the Indian industry remunerative and globally competitive. However, India is unfortunately handicapped with lack of proper technologies for product development.
- **Bhalerao, P. P., Patel, B. N., Maheswarappa, H.P. and Jilu, V. Sajan**, 2018 In Gujarat, two major research organisations are working with a mandate to increase coconut production in the state. One is Agriculture Research Station, Mahuva under Junagadh Agricultural University which was established with an objective to bring fallow land of coastal area under horticulture crops like mango, coconut, arecanut, chiku, banana, etc. AICRP on palms centre was operating at the station, with the objective of evolving high yielding variety of coconut, to determine most suitable and effective agronomical practices for the coconut production, to supply the hybrid coconut seedlings to the farmers and to find out suitable plant protection measures against coconut pest and disease.
- **Dale Hamilton** 2017,” The demand for high-value coconut products in domestic and global markets has increased in recent years. This has been driven in large part by products, which are now regarded as being beneficial to health and wellness. Packaged coconut water for example has become a lucrative retail industry, competing with carbonated drinks and has attracted large beverage producers to gain market share in this product.
- **Dr. G. Bhoopathy**, (2016) Coconut play a vital role in offering more employment opportunities to the rural people and it is a profitable venture for all categories of farmers in spite of their high initial investment and the fluctuating nature of nut price. Hence, it deserves a planned and continuous attention from the various stakeholders. The present study has brought out the profitability involved in the cultivation and economic aspects of coconut. The suggestions made in the study are of immense use for the policy makers

to make appropriate decision for mitigating the problems faced by the coconut growers.

- **Mittaine JF, Mielke T (2012)**, cheaper imports of coconut oil and substitutes like palm oil depressed the local market prices. Thirdly, the presence of intermediaries in the marketing channels led to a low-price realization to the producers. He analyzed the costs and margins in various channels of trade and formulated a composite index of marketing efficiency for each channel.
- **Rethinam P. (2003)** in the export of coir and coir products is sizeable whereas the export of other coconut-based products is very negligible. Increasing global population and demand for coconut products, changing consumer preferences, intensifying safety and security concerns and shifting marketing networks have significant impact on the character and shape of the global market for coconut products. coconut products, changing consumer preferences, intensifying safety and security concerns and shifting marketing networks have significant impact on the character and shape of the global market for coconut products.
- **Ramkumar (2001)**, in his study analyses the costs and margins in coconut marketing analysed the marketing of coconut and its products viz., copra and coconut oil in Kerala. The most important problem identified in marketing was the lack of adequate and fair price for coconut and its products and the fluctuation-annual and seasonal- in the prices. Three major reasons were identified. First, price instability led to a decline in the consumption pattern of coconut and coconut oil among its different users in the industrial.
- **R. Rama kumar, saamy (1998)**,” The importance of price fluctuations and its reasons have been discussed in many earlier studies. The seasonal price behaviour of coconut is primarily influenced by the seasonality in its production Coconut oil prices show an inverse relationship with the production cycle in Kerala. During the months of February to April, when production reaches its peak; coconut oil prices show a fall and vice versa when production reaches the lowest level in July. While intra-year price behaviour is attributed to the production cycle, there are two major reasons that have led to inter-year price fluctuations. First, there have been major shifts in the consumption pattern among the various end users of coconut.

- **swarooP kenya's, the** 1998 Coconut tree is considered one of the most useful plants on earth due to the number of products that can be extracted from the tree (Table 1). The seed or the fruit is consumed as food or for making cooking oil in its various forms, directly or processed while at the same time useful in the cosmetics industry (Table 2). The husk and shell are an efficient fuel and charcoal material with the trunk and leaves used in the construction industry.
- **Thampan and Pankajakshan (1996)** observed that the big copra milling establishments in India always find outlets in major markets of the state. In the assembling markets, oil was transacted mainly of upcountry markets through brokers or commission agents. They estimated that nearly 35000 tons of oil was marketed from Kerala annually. Important outside markets were Madras, Bombay and Calcutta from where ultimately traded through a large number of wholesale and retail outlets to remote village s of the country.
- **Ali, Naik and Mallick (1995)** attempted to indent the coconut market channels, to measure the price spread over time and space and to assess the impact of market regulations in coconut marketing in tamilnadu. he found that four or a smaller number of intermediaries formed the marketing channels of coconut. literature review 39 village beoparies were largely responsible for assembling coconut in different wholesale markets of the state.
- **Satheesh Kumar (1994)** studied the efficiency of coconut marketing in Kerala through inter and intra market integration. He made use of secondary data of wholesale prices for 21 years commencing from 1969 for seven selected markets. The results of the analysis revealed a high degree of inter and intra market integration. However, relative differences existed in the efficiency of various coconut products of markets. The canonical correlations results showed that the inter markets integration was brought about mainly by the oil prices so that it became the price leader.
- **Sathyanarayanan, B.S. (1993)**, Strategic marketing has to include product diversification, marketing intelligence backed by market research to widen the market base in different coconut growing region. Cooperation from the organizations and upfront approach is needed in partnership mode to

address the issues in penetrating the existing markets. Thus, the coconut products „recent boost will be sustainable and will contribute to raise prospects, for millions of people living in the tropics.

- **Singh, Ramashray (1984)** in the export of coir and coir products is sizeable whereas the export of other coconut-based products is very negligible. Increasing global population and demand for coconut products, changing consumer preferences, intensifying safety and security concerns and shifting marketing networks have significant impact on the character and shape of the global market for coconut products. At the same time critical develop India's share in the export of coir and coir products is sizeable whereas the export of other coconut-based products is very negligible.
- **Muniramappa, S.M. (1982)**, his study analyses the costs and margins in coconut marketing analysed the marketing of coconut and its products viz., copra and coconut oil in Kerala. The most important problem identified in marketing was the lack of adequate and fair price for coconut and its products and the fluctuation-annual and seasonal- in the prices. Three major reasons were identified. First, price instability led to a decline in the consumption pattern of coconut and coconut oil among its different users in the industrial and household sectors.
- **Mathur, B.S. (1974)**, The coconut-based industry is growing in terms of production. However, its share in oil and fats trade has consistently declined in the past four decades. Vast growth opportunities remain for the coconut industry, but the marketing strategy needs a reorientation to suit to emerging trend. Awakening and alertness on diversification of coconut, with a motive to recapture the market have to be provided priority. The best option with vast growth opportunities for product diversification and value addition exists.
- **Tewari, S.C. and M.G, George, (1971)**, Regarding marketing of coconut spot payment and reasonable price was the major factor influencing the marketing of coconuts through direct selling. It is found that climatic condition was the major problem faced by the coconut growers in the study area. Lack of storage facility and avoiding risk was the major factor influencing the marketing of coconuts through intermediaries. Price fluctuations and forced sales were the main problems faced by the farmers in the marketing of coconuts.

CHAPTER -3

RESEARCH METHODOLOGY

The researcher had to decide which methodology or combinations of methodology were going to be most practical and yield the best results from the primary research. There are two types of methodological approach that can be used. These two are qualitative and quantitative. Quantitative research can be utilized as a research strategy if the emphasize of the research is on quantification in the collection and analysis of the data. Quantitative analysis involves using a deductive approach to the relationship between theory and research, where the emphasis is placed on testing the theories. Quantitative analysis also incorporates common practices and norms of the natural science model and of positivism in particular. Quantitative analysis represents a view of social reality as an external objective reality. Qualitative analysis on the other hand is utilized as a research strategy, where the researcher is looking to emphasize words instead of trying to look for quantification in the collection and analysis of data.

3 .1 RESEARCH DESIGN:

The objectives of the dissertation, a quantitative research was held. The main characteristic of quantitative research is that it is mostly appropriate for small samples, while its outcomes are not measurable and quantifiable. Its basic advantage, which also constitutes its basic difference with qualitative research, is that it offers a complete description and analysis of a research subject.

3.2 SAMPLING TECHNIQUE:

To study the project a simple random sampling technique under descriptive method is used.

3.3. SOURCES OF DATA:

The data collected for this project work was from two sources

1. Primary Source
2. Secondary Source

3.3.1. Primary Data:

Primary data is collected from people by using structured questionnaire.

3.6.2. Secondary Data:

The secondary data was collected by company website, books and internet, Wikipedia.

3.4 STRUCTURE OF QUESTIONARE

A comprehensive questionnaire covering all aspects of the organizational function was drawn and used in this study. The questionnaire comprised multiple choices and closed ended questions.

3.5.SAMPLE SIZE:

The sample of 150 responded was taken into consideration for my study coconut wholesalers and the data was collected.

3.6 PERIOD OF STUDY:

This period of study is 3 months.

3.7. ANALYTICAL TOOLS:

Techniques are used to obtain findings and arrange information in logical sequence from the raw data collected. After the tabulation of data, the tools provide a scientific and mathematical solutions to complex problems. The present study uses the following statistical tools for analysing the collected data.

1. Percentage
2. Anova analysis
- 3.chi- square analysis.

CHAPTER – 4

DATA ANALYSIS AND INTERPRETATION

4.1 PERCENTAGE ANALYSIS:

Percentage analysis shows that entire population on terms of percentage. It reveals the number of belonging in the particular category of the number of people preferring a particular thing in terms of percentage. In this study, the number of people who responded in a particular manner is interpreted in forms of percentage. Each table has been calculated on the basis of percentage.

Table 4.1.1. AGE WISE CLASSIFICATION OF THE RESPONDENTS

AGE	NO OF RESPONDENTS	PERCENTAGE
20-25	8	5%
25-30	19	13%
30-35	57	38%
AND ABOVE	66	44 %
TOTAL	150	100%

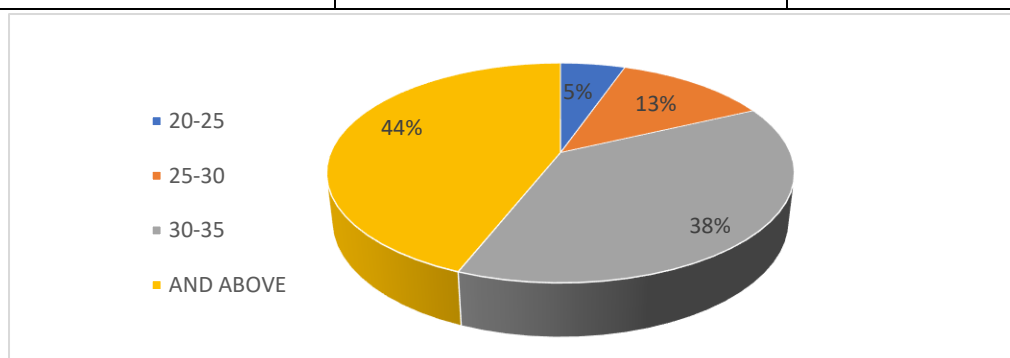


Chart 4.1.1 Charts showing age wise classification of the respondents

INTERPRETATION:

From the above table it is interpreted that 5% of respondents are 20-25 age, 13% of respondents of 25-30 age category, 38% of respondents of 30-35 age category, 44% of respondents of and above category.

INFERENCE:

The majority (66%) of respondents are and above.

Table 4.1.2. GENDER WISE CLASSIFICATION OF RESPONDENTS.

GENDER	NO. OF RESPONDENTS	PERCENTAGE
MALE	132	88%
FEMALE	18	12%
TOTAL	150	100%

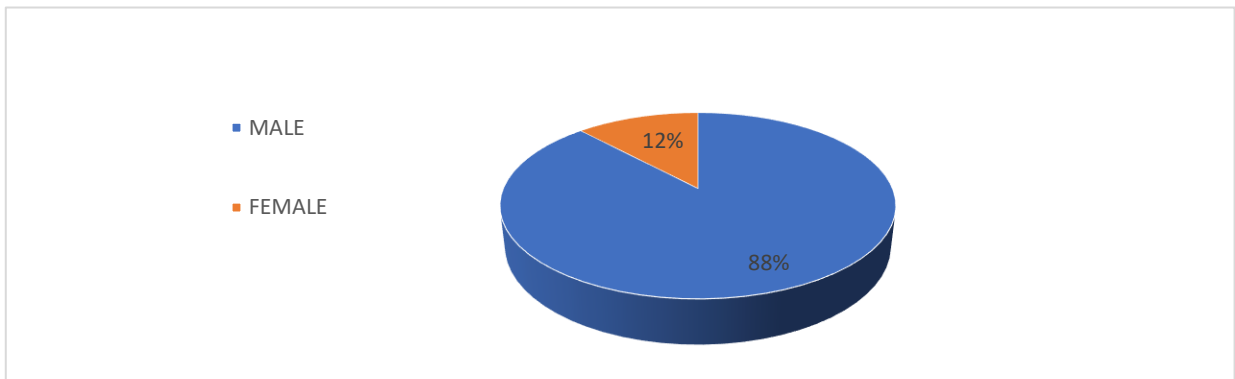


CHART 4.1.2. CHART SHOWING GENDER WISE CLASSIFICATIONS OF RESPONDENTS

INTERPRETATION:

From the above table it is interpreted that 12% of respondents are female ,88% of respondents of male.

INFERENCE:

The majority (88%) of respondents are male.

Table 4.1.3. SHOWS THAT EDUCATION WISE CLASSIFICATION OF RESPONDENTS.

QUALIFICATION	NO OF RESPONDENTS	PERCENTAGE
SSLC	27	34%
HSC	43	18%
UG	28	29%
OTHERS	52	19%
TOTAL	150	100%

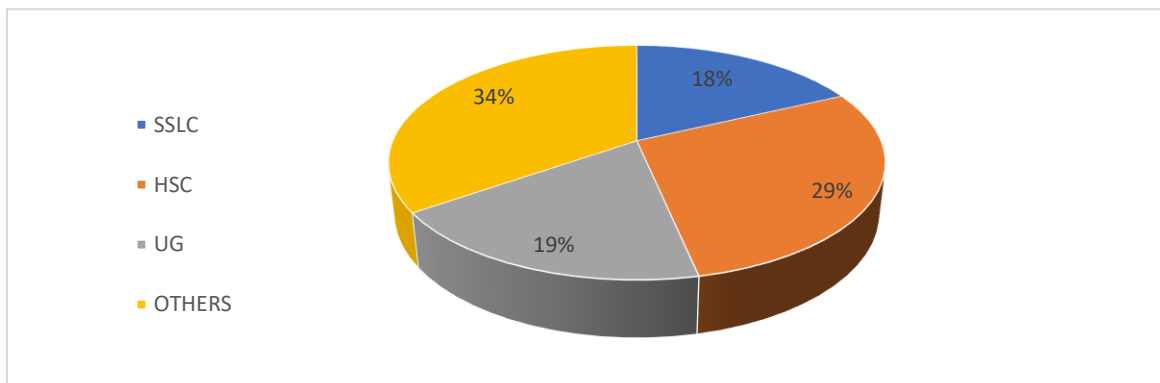


CHART 4.1.3; CHART SHOWING EDUCATION QUALIFICATION WISE CALCULATION.

INTERPRETATION:

From the above table it is interpreted that 34% of respondents are studied SSLC ,18% of respondents are studied HSC,29% of respondents are studied ug, 19%of respondents of and others category.

INFERENCE:

The majority (34%) of respondents are studied SSLC.

Table 4.1.4. EXPERIENCE OF THE RESPONDENTS IN THE BUSINESS.

NO OF YEARS	NO OF RESPONDENTS	PERCENTAGE
6 YEARS	36	24%
8 YEARS	23	16%
9 YEARS	44	29%
ABOVE 10 YEARS	47	31%
TOTAL	150	100%

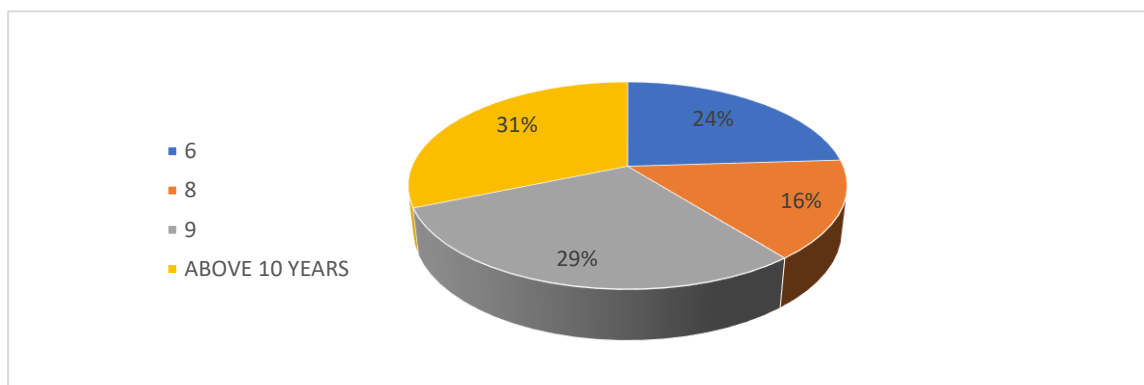


Chart 4.1.4: CHART SHOWING EXPERIENCE OF THE RESPONDENTS IN THE BUSINESS.

INTERPRETATION:

From the above table it is interpreted that 24% of respondents of 6 years experienced, 16% of respondents of 8 years experienced, 29% of respondents of 9 years experienced, 31% of respondents of and above 10 years experienced.

INFERENCE:

The majority (31%) of respondents are 10 years experienced.

Table 4.1.5. TOTAL MONTHLY TURNOVER OF THE RESPONDENT

MONTHLY TURNOVER	NO OF RESPONDENTS	PERCENTAGE
LESS THAN RS 50,000	39	26%
RS.50,000-1,00,000	49	33%
150001- 2,00,000	51	34%
2,00,001 AND ABOVE	11	7%
TOTAL	150	100%

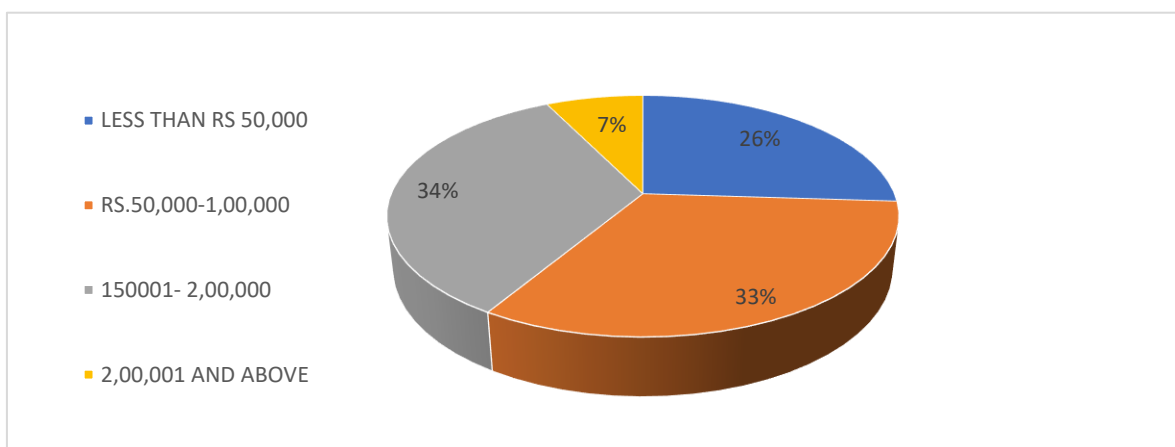


CHART 4.1.5 TOTAL MONTHLY TTURNOVER OF THE RESPONDENTS:

From the above table it is interpreted that 26%of respondents of category less than Rs. 50,000category,33%of respondents of 15,0001-1,00,000category,34% of respondents of 15,0001-2,00,001 category, 7%of respondents of and 2,00,000 and above category.

INFERENCE:

The majority of respondents are 34%.

TABLE 4.1.6. -TOTAL NO. OF BAGS OF COCONUTS SOLD IN A MONTH

NO OF BAGS	NO OF RESPONDENTS	PERCENTAGE
250 BAGS	33	22%
300 BAGS	52	35%
350 BAGS	47	31%
ABOVE 350 BAGS	18	12%
TOTAL	150	100%

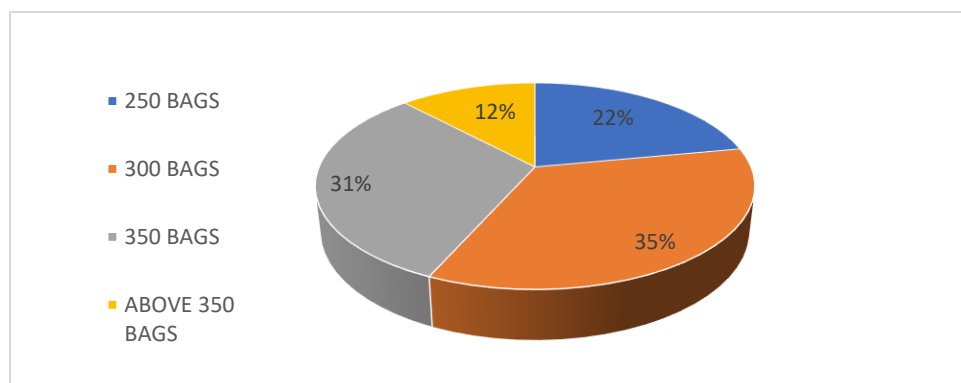


Chart 4.1.6: CHART 4.1.6 SHOWING TOTAL NO. OF BAGS OF COCONUTS SOLD IN A MONTH

INTERPRETATION:

From the above table it is interpreted that 22% of respondents buy less than Rs. 250 bags, 35% of respondents buy 300 bags, 31% of respondents buy 350 bags, 12% of respondents were buying 350 bags and above.

INFERENCE:

The majority (35%) of respondents were buying 300 bags of coconut.

Table 4.1.7. TOTAL NO OF BAGS OF COCONUTS SOLD IN A DAY

NO OF BAGS	NO OF RESPONDENTS	PERCENTAGE
6 BAGS	24	16%
7 BAGS	44	29%
9 BAGS	50	34%
10 ARE ABOVE BAGS	32	21%
TOTAL	150	100%

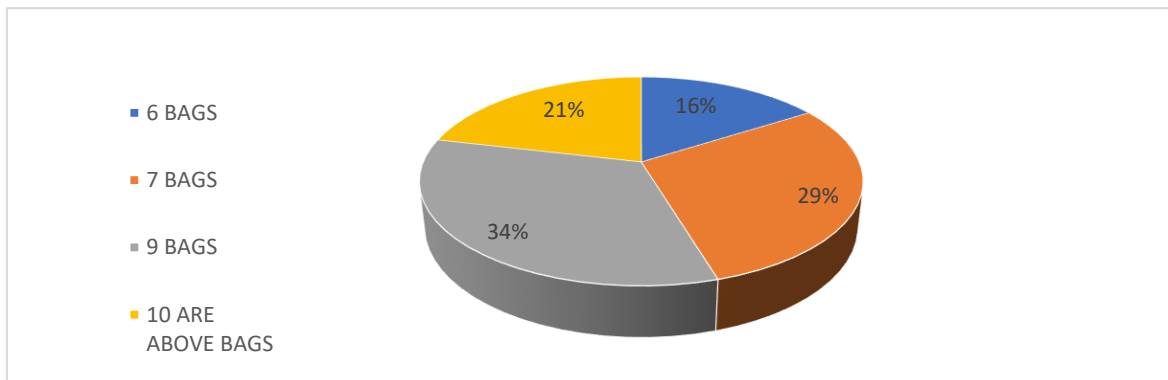


CHART 4.1.7 SHOWING NO OF BAGS OF COCONUTS SOLD IN A DAY

INTERPRETATION:

From the above table it is interpreted that 16% of respondents sell 6 bags, 29% of respondents sell 7 bags, 34% of respondents sell 9 bags, 21% of respondents buy 10 and above bags.

INFERENCE:

The majority (34%) of respondents sold 9 bags.

Table 4.1.8. TYPES OF TRANSPORT FACILITY USED TO BUY AND SELL COCONUTS

TRANSPORT	NO OF RESPONDENCE	PERCENTAGE
LORRY	56	37%
MINI VAN	57	38%
AUTO	25	17%
OTHERS	12	8%
TOTAL	150	100%

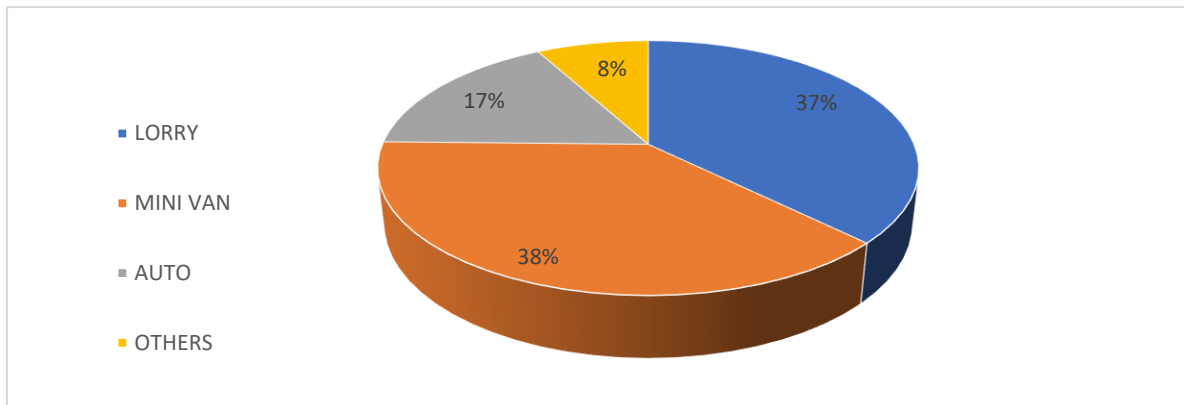


Chart 4.1.8: CHART SHOWING TYPES OF TRANSPORT FACILITY USED TO BUY TO SELL COCONUTS

INTERPRETATION:

From the above table it is interpreted that 37%of respondents using lorry, 38%of respondents using minivan, 17% of respondents using auto, 8%of respondents use others transport facilities.

INFERENCE:

The majority (38%) of respondents are using minivan transport facilities.

Table 4.1.9. PLACE OF STORAGE OF STOCK

PLACES	NO OF RESPONDENCE	PERCENTAGE	
HOME	15	10%	
GODOWN	74	49%	
WAREHOUSE	55	37%	
OTHERS	6	4%	
TOTAL	150	100%	

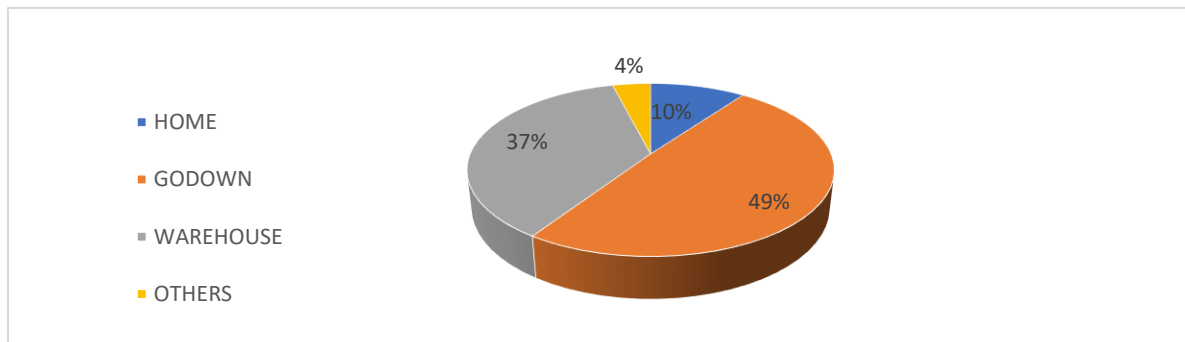


Chart 4.1.9: CHART SHOWING PLACE OF STORAGE OF STOCK.

INTERPRETATION:

From the above table it is interpreted that 10% of respondents store their stock in home, 49% of respondents store their stock in godown, 37% of respondent store their stock in warehouse of category, 4% of respondents stored in others category.

INFERENCE:

The majority (49%) of respondents stored in godown.

Table 4.1.10. EXPERIENCING LOW SALES OF COCONUTS WISE CLASSIFICATION

EXPERIENCING LOW SALES	NO OF RESPONDENCE	PERCENTAGE
ALWAYS	19	13%
SOMETIMES	92	61%
RARELY	37	25%
NEVER	2	1%
TOTAL	150	100%

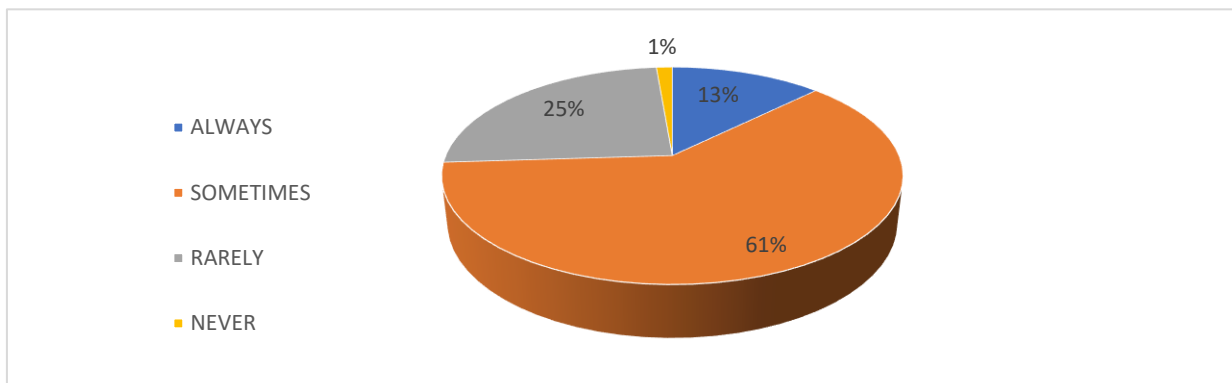


Chart 4.1.10: CHART SHOWING LOW SALES OF COCONUTS WISE CLASSIFICATION.

INTERPRETATION:

From the above table it is interpreted that 13% of respondents experiencing always, 61% of respondents experiencing sometimes, 25% of respondents experiencing rarely, 1% of respondents experiencing never category.

INFERENCE:

The majority (61%) of respondents are sometimes experiencing low sales of coconut.

Table 4.1.11. LOSS FACED BY THE WHOLESALER DURING COVID

AMOUNT OF LOSS	NO OF RESPODENCE	PERCENTAGE
LESS THEN 25,000	31	21%
25001- 50,000	56	37%
50,001-1, 00,000	52	35%
1,00,000 ARE ABOVE	11	7%
TOTAL	150	100%

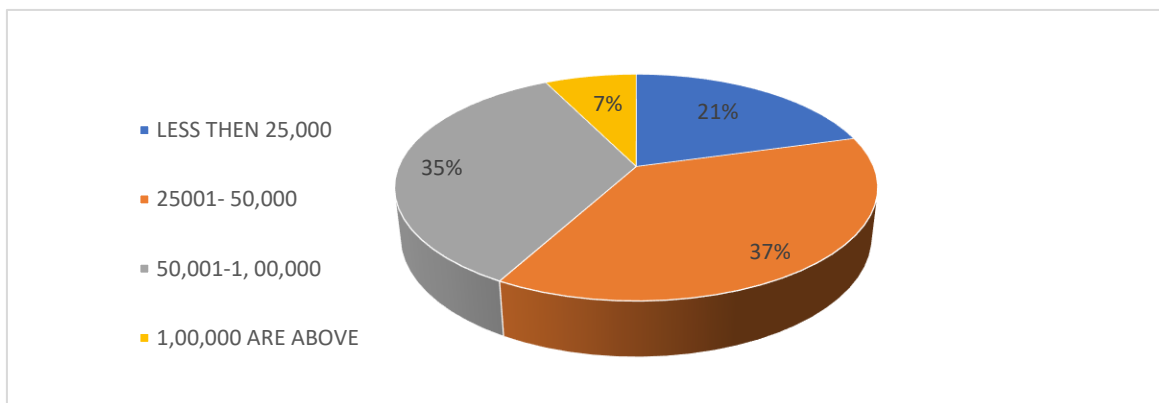


Chart 4.1.11: CHART SHOWING LOSS FACED BY THE WHOLESALER DURING COVID

INTERPRETATION:

From the above table it is interpreted that 21%of respondent's losses less than 25,000 ,37%of respondent's losses 25,001-50,000,35%of respondent's losses 50,001-1,00,000y, 7%of respondent's losses 1,00,000 are above.

INFERENCE:

The majority (37%) of respondent's losses 25001-50000.

Table 4.1.12. TOTAL NO. OF COCONUTS BAGS DAMAGED IN THE PANDEMIC PERIOD

NO OF BAGS	NO OF RESPODENCE	PERCENTAGE
LESS THAN 30 BAGS	25	17%
30-60 BAGS	69	46%
61-90 BAGS	44	29%
90 AND ABOVE BAGS	12	8%
TOTAL	150	100%

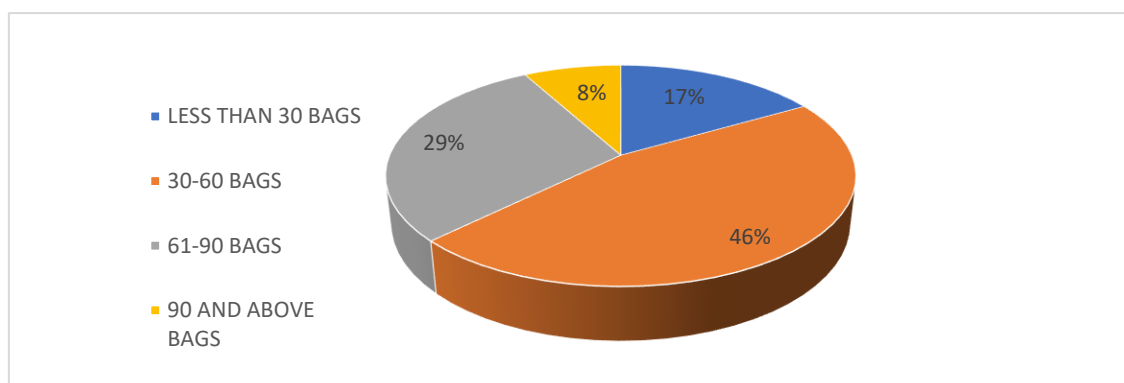


Chart 4.1.12: CHART SHOWING TOTAL NO OF COCONUTS BAGS DAMAGED IN THE PANADEMIC PERIOD.

INTERPRETATION:

From the above table it is interpreted that 17 %of respondents have damaged less than 30 bags category,46%of respondents have damaged 30 to 60 bags,29%of respondents of having damaged 61- 90 bags, 8%of respondents have damaged of 9 and above bags.

INFERENCE:

The majority (46%) of respondents have damage of 30-60 bags.

Table 4.1.13. SOURCE OF LOAN ARRANGED BY THE RESPONDENT DURING THE PANDEMIC TO MANAGE BUSINESS

PARTICULARS	NO OF RESPODENCE	PERCENTAGE
YES	79	53%
NO	71	47%
TOTAL	150	100%

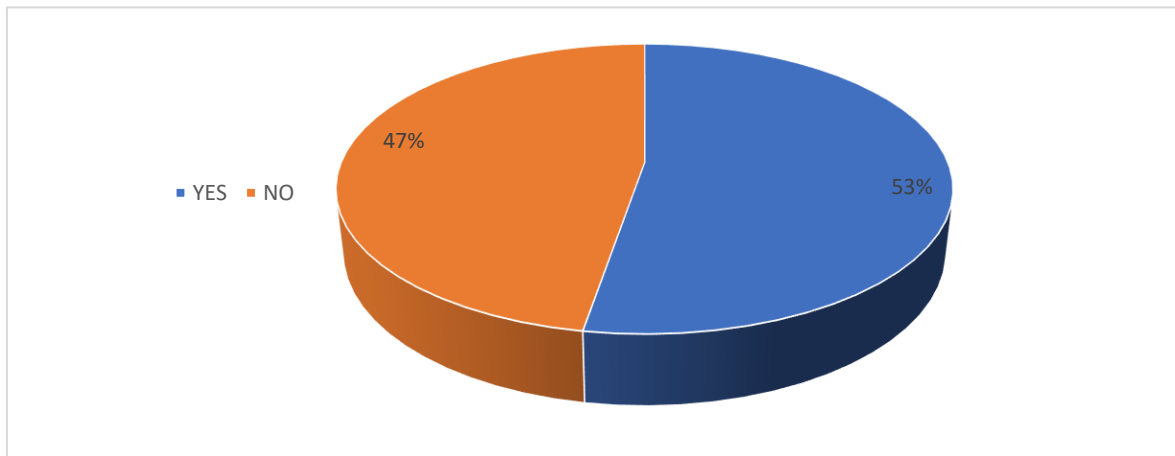


Chart 4.1.13: CHART SHOWING SOURCE OF LOAN ARRANGED BY THE RESPONDENT DURING THE PANDEMIC TO MANAGE BUSINESS

INTERPRETATION:

From the above table it is interpreted that 53% of respondents were getting loan; 47% respondents are not getting loan.

INFERENCE:

The majority (53%) of respondents are getting loan during covid 19 to manage their business.

Table 4.1.14. RESPONDENTS SOURCE OF CREDIT

SSOURCES	NO OF RESPODENCE	PERCENTAGE
BANK	36	24%
AGENT PAWN BROKER	46	30%
FINANCIERS	37	25%
OTHERS	31	21%
TOTAL	150	100%

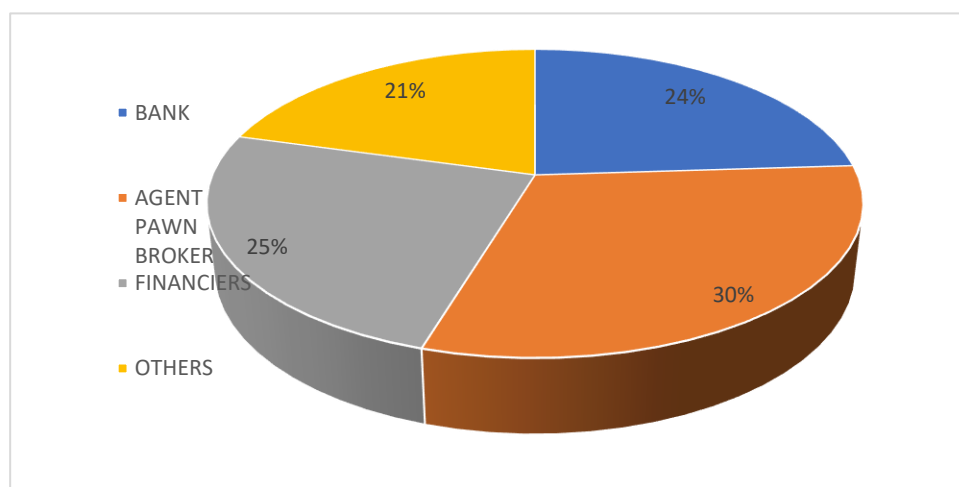


Chart 4.1.14: CHART SHOWING RESPONDENTS SOURCE OF CREDIT

INTERPRETATION:

From the above table it is interpreted that 24%of respondents getting credits from bank,30%of respondents getting credits from agent and pawn broker,25%of respondents getting credits from financiers, 21%of respondents of and others category.

INFERENCE:

The majority (30%) of respondents are getting credits form bank.

Table 4.1.15. SERVICES SUPPORTING BUSINESS ACTIVITIES

PARTICULARS	EXCELLEN T	VERY GOOD	GOO D	BAD	PO OR	TOTAL	PERCE NTAGE
SUPPLIERS RELATIONSHIP	28	45	71	6	0	150	19%
CREDITS SUPPORT	5	59	69	16	1	150	30%
PRIVATE FINANCE SUPPORT	10	34	71	28	1	150	47%
BANK OF FACILITY	24	29	62	31	4	150	4%
TRANSPORT FACILITY	18	32	40	20	40	150	0%

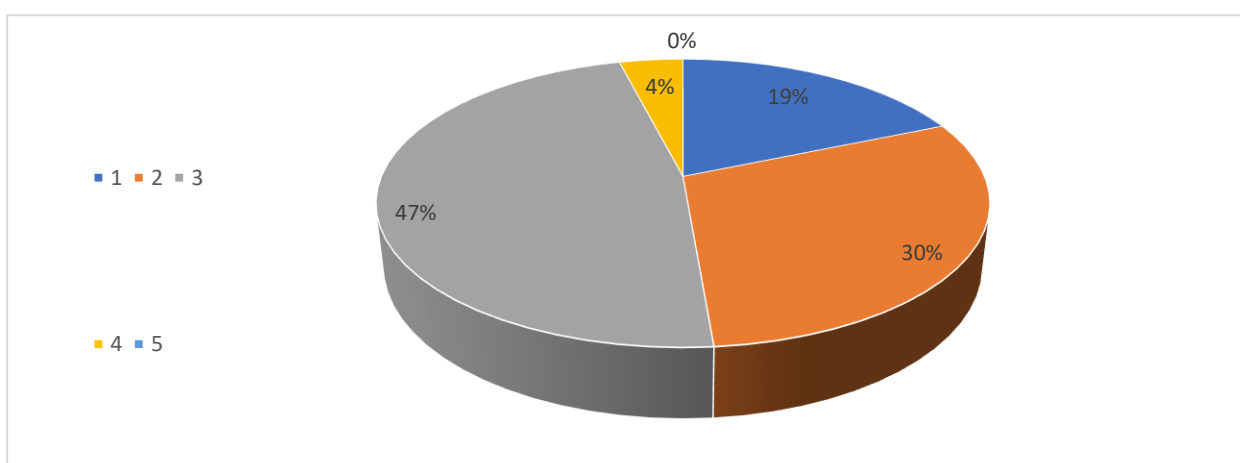


Chart 4.1.15: CHART SHOWING SERVICES SUPPORTING WISE CLASSIFICATIONS.

INTERPRETATION:

From the above table it is interpreted that 19% of respondents of supplier's relationship category, 30% of respondents of creditors support category, 47% of respondents of private finance support category, 4% of respondents of bank of facility category. 0% of respondents of transport facility category.

INFERENCE:

The majority (47%) of respondents are creditors support.

Table 4.1.16. RESPONDENTS SATISFACTION WITH THE COCONUT BUSINESS POST COVID 19

PARTICULARS	NO OF RESPONDENCE	PERCENTAGE
HIGHLY SATISFIED	6	4%
SATISFIED	54	36%
NEUTRAL	49	32%
DISSATISFIED	22	15%
HIGHLY DISSATISFIED	19	13%
TOTAL	150	100%

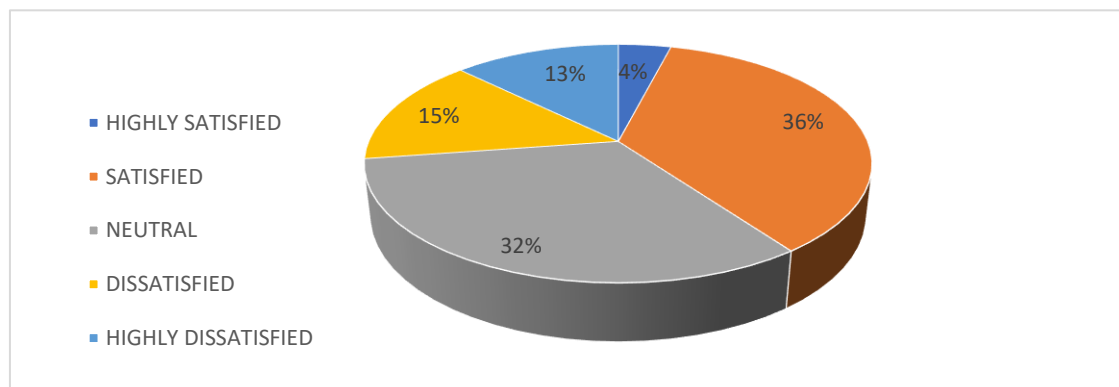


Chart 4.1.16: CHART SHOWING RESPONDENTS SATISFACTION WITH THE COCONUTS BUSINESS POST COVID 19

INTERPRETATION:

From the above table it is interpreted that 4% of respondents are highly satisfied, 36% of respondents are satisfied, 32% of respondents are neutral, 15% of respondents are dissatisfied, and 13% of respondents are highly dissatisfied.

INFERENCE:

The majority (36%) of respondents are highly satisfied with their business.

Table. 4.1.17. RESPONDENTS OPINION ON SWITCHING OVER TO SOME OTHER BUSINESS

PARTICULARS	NO OF RESPONDENCE	PERCENTAGE
YES	87	58%
NO	63	42%
TOTAL	150	100%

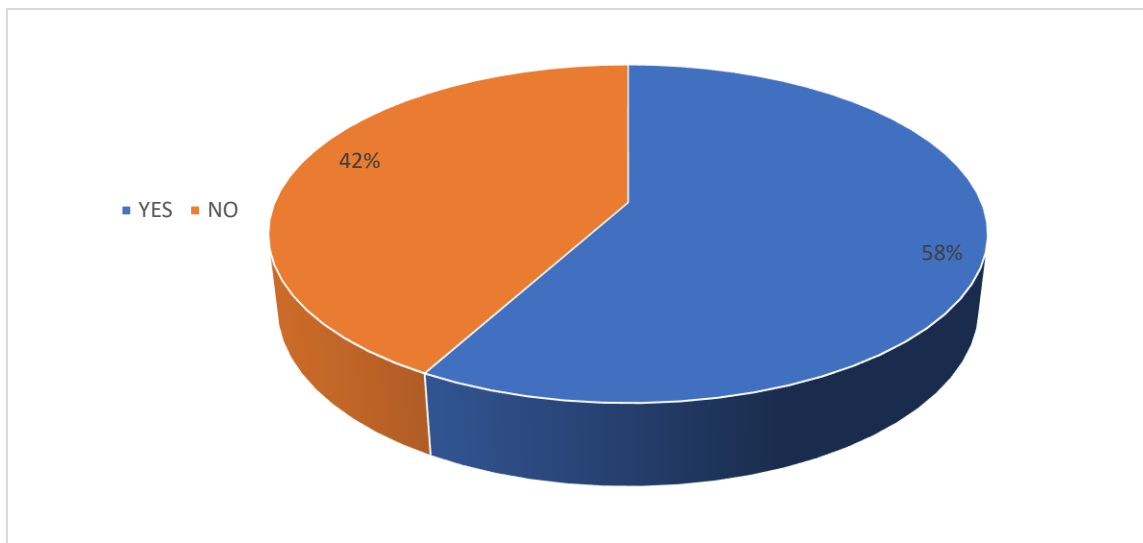


Chart 4.1.17: CHART SHOWING RESPONDENTS OPINION ON SWITCHING OVER TO SOME OTHER BUSINESS

INTERPRETATION:

From the above table it is interpreted that 58% of respondents of yes category, 42% respondents of No category.

INFERENCE:

The majority (58%) of respondents are yes.

Table. 4.1.18 RESPONDENTS AGREEMENT TO THE STATEMENT RELATED TO OPPORTUNITIES OF GROWTH OF BUSINESS

Particulars	SDA	DA	N	A	SA	TOTAL	%
Did you get credit from you suppliers?	22	15	74	36	3	150	25%
Did you give credit to your customers?	7	35	56	39	13	150	8%
Did you repay your debts?	13	19	65	36	17	150	15%
Did you get enough repaying time	13	9	55	49	24	150	15%
Did you customers repaid the debts they received from you?	10	25	56	52	7	150	12%
Where you able to overcome the loss due faced during covid?	14	28	70	27	11	150	16%
Will you the able to improve your business during post covid?	8	27	57	35	26	150	9%

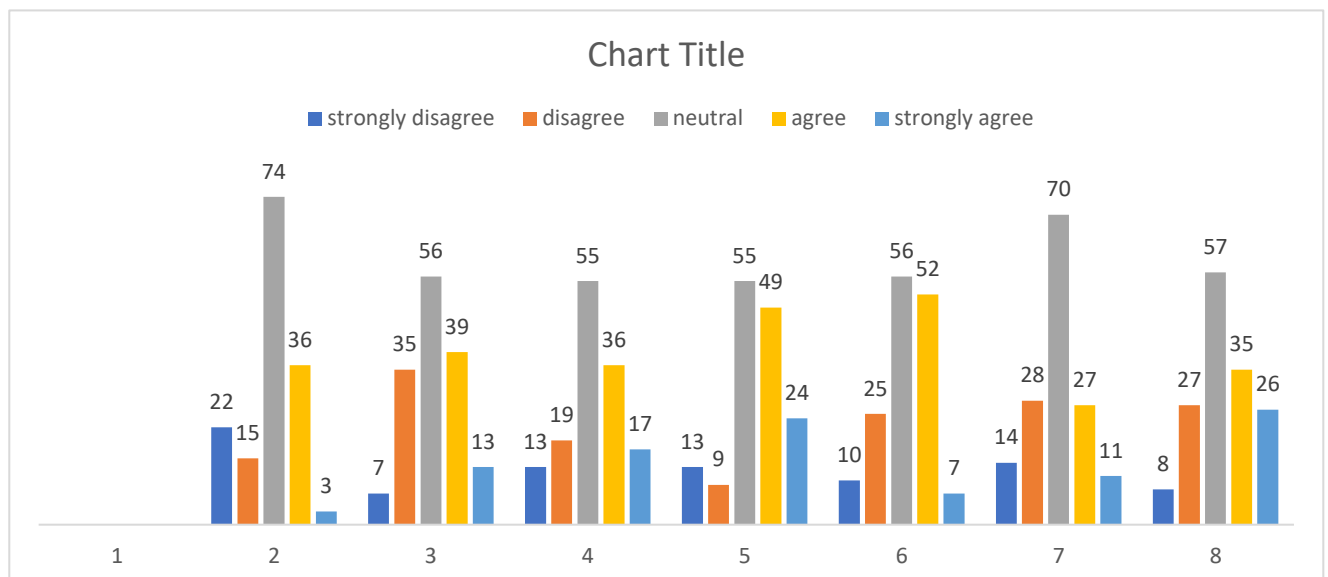


Chart 4.1.18: CHART SHOWING RESPONDENTS AGREEMENT TO THE STATEMENT RELATED TO OPPORTUNITIES OF GROWTH OF BUSINESS.

INTERPRETATION:

From the above table it is interpreted that 22% of respondents strongly disagree category, 15% of respondents of disagree. 74% of respondents of neutral category, of 36% respondents of agree category, 3 of respondents of and strongly agree category. 7% of respondents strongly disagree category. 35% respondents of disagree category, 56% respondents of neutral category, 39% respondents of agree category, 13% respondents of agree category, 13% respondents of strongly disagree, 19% respondents of disagree category, 55% respondents of neutral category, 36% respondents of agree category, 17% respondents of strongly agree category, 13% respondents of strongly disagree category, 9% respondents of disagree category, 55% respondents of neutral category, 49% respondents of agree category, 25% respondents of strongly agree category, 10% respondents of strongly disagree category, 25% respondents of disagree category, 55% respondents of neutral category, 52% respondents of agree category, 7% respondents of strongly agree category, 14% respondents of strongly disagree category, 28% respondents of disagree category, 70% for respondents of neutral category, 27% for respondents of agree category, 11% for respondents of strongly agree category, 8% for respondents of strongly disagree category, 27% for respondents of disagree category, 57% for neutral, 35% for agree and 26% for strongly agree.

INFERENCE:

Most of the respondents have chosen neutral for credit from their suppliers, neutral to credit to their customers, neutral about repaying their debts, neutral about getting enough time to repay the debt, neutral about receiving debts back from customers, neutral about overcoming loss due to COVID-19 and neutral about able to improve business during post COVID-19.

4.2 ANOVA ANALYSIS:

Table. 4.1.19

H0 (Null Hypothesis) = There is no significant relationship between total number of years of existence in business and respondent's opinion towards the losses faced due to post covid time.

H1 (Alternate Hypothesis) = There is significant relationship between total number of years of existence in business and respondent's opinion towards the losses faced due to post covid time.

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean Lower Bound	95% Confidence Interval for Mean Upper Bound	Min	Max
Total number of year business	20-25	8	1.00	.000	.000	1.00	1.00	1	1
	25-30	19	2.11	1.286	.295	1.49	2.73	1	4
	30-35	57	2.65	.973	.129	2.39	2.91	1	4
	AND ABOVE	66	3.08	1.086	.134	2.81	3.34	1	4
	Total	150	2.68	1.155	.094	2.49	2.87	1	4
How much loss did you face during covid-time	20-25	8	2.00	1.309	.463	.91	3.09	1	4
	25-30	19	2.47	.964	.221	2.01	2.94	1	4
	30-35	57	2.25	.714	.095	2.06	2.44	1	4
	AND ABOVE	66	2.30	.928	.114	2.07	2.53	1	4
	Total	150	2.29	.877	.072	2.15	2.43	1	4
What were the sources for getting credit?	20-25	8	2.38	.744	.263	1.75	3.00	1	3
	25-30	19	1.89	1.150	.264	1.34	2.45	1	4
	30-35	57	2.63	1.011	.134	2.36	2.90	1	4
	AND ABOVE	66	2.39	1.094	.135	2.13	2.66	1	4
	Total	150	2.42	1.070	.087	2.25	2.59	1	4

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Total number of year business	Between Groups	39.247	3	13.082	11.983	.000
	Within Groups	159.393	146	1.092		
	Total	198.640	149			
How much loss did you face during covid- time	Between Groups	1.436	3	.479	.617	.605
	Within Groups	113.238	146	.776		
	Total	114.673	149			
What were the sources for getting credit?	Between Groups	7.855	3	2.618	2.350	.075
	Within Groups	162.685	146	1.114		
	Total	170.540	149			

p value is significant and 1% level

Interpretation

Since p value is (0.00) less than 0.05 we accept the alternate hypothesis and reject the null hypothesis. Hence there is significant relationship between total number of years of existence in business and respondent's opinion towards the losses faced due to post covid time

4.2 CHI-SQUARE ANALYSIS:

The Chi-Square test is a fairly simple and definitely the most popular of all the other tools, the Chi-Square test is most widely used non-parametric test in Statistical work. It makes no assumption about being sampled, The Chi-Square describes the magnitude of discrepancy between theory and observation.

H₀ (Null Hypothesis) = There is no significant difference between wholesaler's age and his satisfaction towards the coconut wholesale business post covid -19.

H₁ (Alternate Hypothesis) = There is significant difference between wholesaler's age and his satisfaction towards the coconut wholesale business post covid -19

Table 4.20

Age	Dissatisfied	Highly dissatisfied	Highly satisfied	Neutral	Satisfied	Total
20-25	2	0	1	3	2	8
25-30	1	0	2	6	10	19
30-35	13	7	1	19	17	57
And above	12	12	2	21	19	66
Total	28	19	6	49	48	150

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	14.919 ^a	12	.246
Likelihood Ratio	17.480	12	.132
N of Valid Cases	150		
a. 10 cells (50.0%) have expected count less than 5. The minimum expected count is .32.			

Interpretation

Since p value is (0.246) greater than 0.05 we reject the alternate hypothesis and accept the null hypothesis. Hence there is no significant difference between wholesaler's age and his satisfaction towards the coconut wholesale business post covid -19.

CHAPTER – 5

FINDINGS SUGGESTIONS AND CONCLUSION

5.1 FINDINGS

- 66% of the people are male candidates showing the gender wise calculation.
- 88% of the respondents are 35% and in above age wise calculation.
- 34% of the respondents are showing highest qualifications in SSLC.
- 31% of the respondents are above 10 years' experience were showing year wise calculation.
- 34% of the respondents are 50000-100000 are showing monthly turnover wise calculations.
- 35% of the people buying 300 bags of coconut in monthly bases in wise calculation.
- 34% of the wholesalers are usually selling 9 bags of coconut per day.
- 38% of wholesaler were preferred minivan to sell coconuts are showing transport wise calculation.
- 49% of wholesalers store their coconuts' in godown showing stock wise calculation.
- 61% of wholesalers have low sales of coconuts' showing experiencing wise calculation.
- 37% of wholesalers have loss due to covid.
- 46% of wholesalers of coconuts bags were damaged in the pandemic period.
- 53% of wholesalers got loan during covid 19 to manage their business.
- 30% of wholesalers were getting credit from agent pawn brokers.
- 30% of creditors supporting services helps for business activities.
- 36% of wholesalers are satisfied with their business in post covid.
- 58% of wholesalers were switch to overcome to their business.
- 25% of wholesalers agree that getting credits from their suppliers.

5.2 SUGGESTIONS

- ❖ To let know others shop is here. (hotel, temples, retailer shop, etc...).
- ❖ Let transportation easy to reach (transport to temple, transport to hotels, transport to retailers, etc.)
- ❖ Try to sell in online coconut business.
- ❖ Correct price determination
- ❖ Opening another coconut shop.
- ❖ Give some discounts to them.
- ❖ Allow discounts then the Business goes more growth.
- ❖ Customer satisfaction it's very important to improve your business
- ❖ Consumer preference around the world is changing in favour of natural health foods and beverages. Tender coconut is gaining acceptance in the developed,
- ❖ countries as a natural source of nutritious food and beverage. The consumer demands.

5.3 CONCLUSION

The coconut-based industry is growing in terms of production. However, its share in and fats trade has consistently declined in the past four decades. Vast growth opportunities remain for the coconut industry, but the marketing strategy needs a reorientation to suit to emerging trend. Awakening and alertness on diversification of coconut, with a motive to recapture the market have to be provided priority. It is pertinent to mention that there is bright future for coconut in India provided we prepare our self to meet the challenges. Available infrastructure, trained man-power and wide range of climatic conditions available in the country are indicative of best capabilities. At the same time, these resources have to be effectively utilized to harness the best for making coconut industry more competitive and dynamic. Regarding marketing of coconut spot payment and reasonable price was the major factor influencing the marketing of coconuts through direct selling. It is found that climatic condition was the major problem faced by the coconut growers in the study area. Lack of storage facility and avoiding risk was the major factor influencing the marketing of coconuts through intermediaries. Price fluctuations and forced sales were the main problems faced by the farmers in the marketing of coconuts. The Agricultural department should undertake campaign to educate coconut farmers, farming co-operative marketing for regulating the price of the coconuts.

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APPENDIX – I

QUESTIONNAIRE

1)Name & full address of your shop:

2)Shop owners Age

() 20-25 ☐

() 25-30 ☐

() 30-35 ☐

() and above ☐

3)Gender

() Male ☐

() Female ☐

4) Education Qualification

() SSLC ☐

() HSC ☐

() UG ☐

() others ☐

5) Total No. of years in business

() 6 ☐

() 8 ☐

() 10 ☐

() above 10 years ☐

6) What is your total monthly turnover (Total sales in a month)

- () less than Rs.50,000 ☐
- () Rs.50,001 -100,000 ☐
- () Rs. 1,50,001 -200,000 ☐
- () 200,001 and above ☐

7) How many bags of coconuts do you buy in a month?

- () 250 bags ☐
- () 300 bags ☐
- () 350 bags ☐
- () above 350 bags ☐

8) How many bags of coconuts do you usually sell per day?

- () 6 bags ☐
- () 7 bags ☐
- () 9 bags ☐
- () 10 and above bags ☐

9) Which type of transport facility do you use to sell coconuts to buy and sell?

Tick all whichever is applicable

- () lorry ☐
- () minivan ☐
- () auto ☐
- () others ☐

10) Where do you store your stock

- () home ☐
- () godown ☐
- () warehouse ☐
- () others ☐

11) Are you experiencing low sales of coconuts post covid?

() Always ☐

() Sometimes ☐

() Rarely ☐

() Never ☐

12)How much loss did you face during covid- time

() less than 25,000 ☐

() 25001- 50,000 ☐

() 50,001- 100000 ☐

() 100001 are above ☐

13) How much coconut bags were damaged in the pandemic period

() less than 30 bags ☐

() 30- 60 bags ☐

() 61-90 bags ☐

() 90 and above bags ☐

14)Did you get any loan during covid _ 19 to manage your business?

() Yes ☐

() No ☐

15)What were the sources for getting credit?

() Bank agents ☐

() Pawn broker ☐

() Financiers ☐

() Others _____ ☐

16)Rate the following services supporting business activities.

Particulars	Excellent	Very good	Good	Bad	Poor
Suppliers realtionship					
Creditors support					
Private finance support					
Bank OD facility					
Transport facility					

17)How far are you satisfied with your business post covid 19?

() Highly satisfied ☐

() satisfied ☐

() neutral ☐

() dissatisfied ☐

() highly dissatisfied ☐

18)Are you planning switch over to some together business?

() Yes ☐

() No ☐

19) How far do you agree to the following statements related to your business?

Particulars	Highly disagree	Disagree	Neutral	Agree	Strongly agree
Did you get credit from you suppliers?					
Did you give credit to your customers?					

Did you repay your debts?					
Did you get enough repaying time?					
Did you customers repaid the debts they received from you?					
Were you able to overcome the loss you faced during covid?					
Will you be able to improve your business? post covid?					

20) Give your suggestions to improve Coconut wholesale business.
