## CREDIT REQUIREMENT VARIATIONS AMONG THE COFFEE GROWERS- CAUSES AND EFFECTS

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## ABSTRACT

As the coffee bushes have a long gestation period, the cost of maintaining the plants till the yielding period is a net expense for the grower which requires not only maintaining the plant but also the fence and the shade trees. Coffee cultivation is very much labour intensive. Labour is not only costly, but also short in supply. The growers do not have any say in fixing the price for their crop. It is rightly said by a grower, "even a road side paani puri seller has a price tag for his product but a coffee grower cannot have a price tag for his product." The prices depend on the international market. Present study highlights the credit requirement variations among the coffee growers.

KEYWORDS: Price Tag, Gestation Period, Electric Fencing, Sprinkler Type, Bushes.