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SOCIO-ECONOMIC CONDITION OF BENEFICIARIES FROM RAJARAMBAPU PATIL CO-OPERATIVE MILK UNION LIMITED ISLAMPUR



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ABSTRACT:

The dairy as a subsidiary occupation gives not only additional income from milk but also provide required bullock power for the cultivation of crop and manure for farms. Indian farming is becoming uneconomic due to the heavy pressure of population. Therefore, they cannot get adequate income. Hence, they could not solve their economic problems. Dairy plays a very important part of improving the economy of our country. Rajarambapu Patil Co-operative Milk Union was registered on 30th December 1975, with its jurisdiction of the 108 villages in Walva and Palus taluka. All most all primary milk co-operative member societies have been introduced and implemented various schemes like animal health care; cattle feed supply, loan provision for purchase of cattle, cattle insurance etc. for the economic uplift of the milk producers.

KEYWORDS : dairy, milk,

I. INTRODUCTION:

This research paper deals with socio-economic conditions of Primary Milk Cooperative member societies of Rajarambapu Patil Co-operative Milk Union, Islampur. The dairy as a subsidiary occupation gives not only additional income from milk but also provide required bullock power for the cultivation of crop and manure for farms. Indian farming is becoming uneconomic due to the heavy pressure of population. Therefore, they cannot get adequate income. Hence, they could not solve their economic problems. Dairy activity provided them an extra source of income and ultimately helps them to increase the standard of living. Dairy plays a very important part of improving the economy of our country. Milk is very important part of human diet because in the milk content like S.N.F. and fat is very useful to human body. In India there are nearly 40 percent people are vegetarian, therefore they prefer milk and milk products.(Harbans Singh and Fari N. Moore,p-105) The dairy industry has a long historical background i.e. 6000 years before Christ. Remains of swise lake include skeletons of cattle and cheese making equipments that date back of 4000 years before Christ. Some farmers kept animals like buffaloes, cow, sheep, goat, poultry. They use it for their own family purpose. However, surplus milk and milk products they sold in the city, town or village also.(P. Margoob Hassain, M.P.Mulla and Y. Sudhindra,p.13)

II. research Methodology:

There are more than 132 primary milk co-operative societies in Walva Taluka who are members of Rajarambapu Patil Co-operative Milk Union, Islampur (RPCMU). Out of these 132 member societies in walva taluka 20 societies have been selected for the present study. The necessary primary data is collected by administering a well structured questionnaire by taking a non-probabilistic purposive sample of 100 respondents from total more than 2500 thousand members of Rajambapu Patil Cooperative Milk Union Islampur. The number of milk producers in the sample 20 member societies accounts to more than 2500. All most all primary milk co-operative member societies have been introduced and implemented various schemes like animal health care; cattle feed supply, loan provision for purchase of cattle, cattle insurance etc. for the economic uplift of the milk producers. In this research paper under socio-economic conditions various characteristic of milk producers in question are analysed. Besides this, interviews and discussions were held with necessary respondents as per necessity and urgency.

The tabulated data is analysed by employing necessary statistical tools like ratio analysis and percentage. The analysis of the data is carried out by using computer software packages like Excel and SPSS.

III. Objectives of the study:

1. To study socio economic beneficiaries of Rajambapu Patil Milk Union Limited Islampur.

IV. Review Of Research Literature:

Shah Deepak (1986) study conducted in the Jalgaon and Kolhapur district of Maharashtra. It is clear that the dairy co-operative in Maharashtra have played an important role in raising the social and economic status of farmers' particularly landless, marginal and small farmers. In Kolhapur district, these co-operative societies are favorites among the members. However, their functioning the kind of input services extended by them in Jalgaon district is quite dissatisfied and the members demand for more and better facilities. The household in Kolhapur district believe that dairy co-operative had improved their economic status. In Jalgaon district many dairy co-operative are closing down because

of their wrong functioning and operation (i.e. 50 percent) milk societies have been closed down in the past 10 years.

Parthasarathi G (1991) has studied the impact of dairy cooperative on weaker sections of India. In India dairy development is very faster. Milk cattle are more equitable distributed than crop land as supplementary income from tends to reduce the overall inequalities, further landless labours are found to benefit and by range, the policy of irrigation of marketing input and veterinary services is well conceived. It has to be agro economic situations and adaptation of the crossbreed to the local conditions has been taking place and this need to be encouraged.

Kumar N.R. (1999) study the an economic analysis of milk production in tribal area of Bihar indicates stratified random sampling technique during the year (1999) 75 household were selected from two blocks of the Singhbhum district the study related than on an average of tribal household maintained 2.55 percent heads of milk Cows. Average investment per milk animal was of the order of Rs. 1318 in non-tribal household. The Cow maintenance average expenditure was about Rs. 135 and Rs. 1725 for the tribal and non-tribal household respectively. The net income per animal during a year when imputed value of family labour was excluded from the total cost of Rs. 402 and Rs.612 respectively for tribal and non-tribal

V. Characteristic Of Milk Producers:

The socio-economic characteristics of milk producers consist of

1. Religion-wise distribution
2. Caste structure
3. Marital status
4. Size of family
5. Educational attainment
6. Occupational structure
7. Size of land holdings
8. Income level
9. Consumption pattern
10. Economics of Dairy Business
11. Size of livestock
12. Loan structure and
13. Insurance coverage.

VI. Social Characteristic:

to Operation Flood I, II and III nearly 91.70 lakh rural families who are primary members of the milk co-operatives and who by their income from milk are progressively able to improve their standard of living.(Sacheti, p.1-8)

1. Religion Distribution:

Through the population of Walva Taluka consists various religions, the present study observes that milk producers in member societies belongs to hardly three religions i.e. Hindu, Jain and Muslim. Table No. 1 shows the religion wise distribution of beneficiaries.

TABLE NO. 1
RELIGION WISE DISTRIBUTION OF MILK PRODUCERS

Sr. No.	Religion	No. of Milk Producers	Percentage
1	2	3	4
1	Hindu	80	80.00
2	Muslim	06	6.00
3	Jain	14	14.00
4	Nav-Boudh	00	00
5	Christain	00	00
6	Other than above	00	00
	Total	100	100

Source: Field work Oct.2015 to Nov.2015

Table No. 1 indicates that majority of milk producers are belongs to Hindu followed by Jain and Muslim religion. 80.00 % milk producers are of Hindu religion followed by Jain (14.00 %) and Muslim (6.00 %). None of milk producers from lathe sample belongs to Nav-Boudh and Charistain religion.

It is observed from the table No 1 that the milk production activity in walva taluka concentrated in the hands of Hindus.

2. Caste Structure:-

Table No.2 highlight the cast structure of the milk producers in walva taluka related to Rajharambapur Patil co-operative Milk Union, Islampur.

TABLE NO. 2
CASTE STRUCTURE OF MILK PRODUCERS

Sr. No.	Caste	No. of Milk Producers	Percentage
1	2	3	4
1	Brahmin	00.00	00.00
2	Lingayat	00.00	00.00
3	Maratha	70.00	70.00
4	S.C.	2	2.00
5	S.T.	1.00	1.00
6	N.T.	8.00	8.00
7	O.B.C	5.00	5.00
8	Other than above	15.00	15.00
	Total	100	100.00

Source: Field work Oct.2015 to Nov.2015

It appears from the table No.2 that the caste wise percentage distribution of milk producers ranges between 0.00 to 70.00 %. Out of total milk producers in walva taluka 70.00 percent milk producers belongs to Maratha Community. None of the person belongs to Lingayat and Brahmin community is involved in milk producers. Other castes belongs to SC, S.T, N.T and O.B.C category are involved in this occupation but their portion in the total milk production in the taluka under study is very meager.

It is observed from the table No. 2 that considering the castes involved in milk production Maratha caste is playing dominant role in milk production in Walva taluka.

3. Marital Status Of Milk Producers:-

The data collected from the questionnaire is tabulated in the table No.3. which indicates marital status of the respondents i.e. milk producers.

TABLE NO. 3
MARITAL STATUS OF THE MILK PRODUCERS

Sr. No.	Marital Status	No. of Milk Producers	Percentage
1	2	3	4
1	Married	85	85.00
2	Unmarried	10	10.00
3	Windowed	5	5.00
	Total	100	100.00

Source : Field work Oct.2015 to Nov.2015

Table No.3 represents the present marital status of the milk producers. Percentage of married milk producers accounts to 85.00 percent followed by 10.00 5.00 of unmarried and windowed milk producers respectively.

It is observed from the table that majority milk producers are married.

4. Size Of Family:-

Data represented in table No. 4.4 indicates milk producers having number of children. This table is worked out for knowing the size of the family of the beneficiaries

TABLE NO.4
DISTRIBUTION OF MILK PRODUCERS BY NUMBER OF CHILDREN

Sr. No.	No. of Children	No. of Milk Producers	Percentage
1	2	3	4
1	0	20	20.00
2	1 to 2	42	42.00
3	3 and above	38	38.00
	Total	100	100.00

Source : Field work Oct.2015 to Nov.2015

Table No. 4.shows that more than one fifth milk producers have no child. While 38.00 percent milk producers are having three and above children. The percentage of milk producers accounts for 37.96 who are having one to two children.

It is observed from the table No. 4 that near about sixty percent married milk producers are cautious about their size of family and they have maintained their size of family small

5. Educational Attainment:-

TABLE NO.5
DISTRIBUTION OF MILK PRODUCERS BY EDUCATIONAL ATTAINMENT

Sr. No.	Level of Education	No. of Milk Producers	Percentage
1	2	3	4
1	Illiterates	5	2.00
2	Literate	02	13.00
3	Primary	13	11.11
4	Secondary	60	60.00
5	Graduate	20	20.00
6	Others*	01	1.00
	Total	100	100.00

Source: Field work Oct.2015 to Nov.2015

(*-includes milk producers who are undergone through some technical, agricultural and dairy science education)

In table No. 5 level of educational attainment of the beneficiaries is depicted. The percentage share of educational attainment of the milk producers range between 1.00 to 60.00.

Table No.5 shows that majority of the milk producers have secondary educational followed by graduates i.e. 20.00 %. The percentage share of the milk producers who are undergone through the

technical, agricultural and dairy science education which is very useful to this occupation. i.e. dairying is very meager.

It is observed from the table No. 5 that the percentage share of illiterate milk producers is very small.

3. Economic Characteristics:-

1 Occupational Distribution:-

The distribution of sample milk producers by occupation is given in table No. 6

TABLE NO.6
OCCUPATIONAL DISTRIBUTION OF MILK PRODUCERS

Sr. No.	Main Occupation	No. of Milk Producers	Percentage
1	2	3	4
1	Agriculture	83	83
2	Agricultural Labour	03	3.00
3	Business	06	6.00
4	Service	07	7.00
5	Factory worker	00	00
6	Other	01	1.00
	Total	100	100

Source : Field work Oct.2015 to Nov.2015

Table No.6 shows that majority of the milk producers are farmers. 83.00 percent milk producers' main occupation is agriculture and they are doing dairy businesses subsidiary. However, 3.00 percent milk producers are belongs to agricultural labour. While, 7.00 percent service holders have been chosen milk production as their subsidiary occupation,.

It is observed from the table No. 4.6 that agriculture is the main occupation of the milk producers

2 Land Holdings:

In table No.7 milk producers are divided by size of land holdings. The rationale behind the division of milk producers as per land holdings is to know the economic position of milk producers

TABLE No. 7
DISTRIBUTION OF MILK PRODUCERS ACCORDING TO LAND HOLDING (Acres)

Sr. No.	Type of milk producers (As per size of land Holdings)	No. of Milk Producers	Percentage
1	2	3	4
1	Landless	8	8.00
2	Marginal (Upto 2 Acres)	20	20.00
3	Small (2 to 5 Acres)	50	50.00
4	Semi-medium (6 to 8 Acres)	10	10.00
5	Medium (8 to 12 Acres)	7	7.00
6	Large (Above 12 Acres)	5	5.00
	Total	100	100

Source: Field work Oct.2015 to Nov.2015

The Table No. 7 highlights the percentage distribution of milk producers according to land

holdings. Among the total milk producers majority of the milk producers are small farmers having 2 to 5 acres of land followed by marginal farmers i.e. 20.00 percent having up to 2 acres of land.

There is very small portion of milk producers' percentage having large size of land holding i.e. more than 12 acres of land. It is clear from the table No. 7 landless milk producers' account for 7.00 percent due to the non availability of land they have to purchase fodder for their cattle's. Their families are depending on labour work.

It is observed from table No. 7 that majority of milk producers belongs to small farmer category.

Table No. 8 shows the distribution of milk producers according to irrigated and non-irrigated land holding.

TABLE NO. 8
DISTRIBUTION OF MILK PRODUCERS ACCORDING TO IRRIGATED
AND NON-IRRIGATED LAND HOLDING (Acres)

Sr. No.	Type of milk producers	Land under cultivation		Total milk Producers
		Irrigated	Non- Irrigated	
1	Landless	--	--	--
2	Marginal (Upto 2 Acres)	14	6	19
3	Small (2 to 5 Acres)	47	4	51
4	Semi-medium (6 to 8 Acres)	7	4	11
5	Medium (8 to 12 Acres)	6	3	9
6	Large (Above 12 Acres)	2	0	5
	Total	76	16	92

Source : Field work Oct.2015 to Nov.2015

Table No.8 shows that –

1. Out of total land holding milk producers 50 percent land holders are having to 5 acres of irrigated land i.e. small farmers, followed by marginal land holders holding irrigated land up to 2 acres.
2. Semi- medium land holders having irrigated land from 6 to 8 acres and medium land holders having irrigated land account 7 percent respectively in the total land holder milk producers.
3. Out of total milk producers 2 percent milk producers are having large size of irrigated land i.e. above 12 acres.

It is observed from the table No. 8 that-

1. Out of total milk producers under study majority milk producer i.e. 76 percent are having irrigated land.
2. Out of total irrigated land holder milk producers 50 percent land holders belongs to small farmers category.

3. INCOME LEVELS OF MILK PRODUCERS:

Income-wise distribution is given in the table No. 9

TABLE NO. 9
DISTRIBUTION OF MILK PRODUCERS ACCORDING TO INCOME
LEVEL (Per-year)

Sr. No.	Income Group (Rs. Per Annum)	No. of Milk Producers	Percentage
1	2	3	4
1	Below Rs. 20,000	5	5.00
2	Rs. 20,001 to 30,000	23	23.00
3	Rs. 30,001 to 50,000	33	33.00
4	Rs. 50,001 to 100000	18	18.00
5	Rs.100,001 to 3,00,000	13	13.00
6	Rs. 3,00,001 and above	8	8.00
	Total	100	100

Source: Field work Oct.2015 to Nov.2015

Table No. 9 shows that most of the milk producers (33.00%) are of the income group Rs. 30,001 to 50,000 per annum followed by the producers of the income group Rs. 20,001 to 30,000 per annum i.e. 23.00%. Only 8.00 percent producers are of the income group Rs. 3, 00,001 and above.

It is observed from the table No. 9 that:

1. In Walva taluka most of the milk producers are belongs to the income group Rs. 20,001 to 50,000 which accounting for 33.00 percent to total producers.
2. In Walva taluka only 5.00% producers are belongs the income group below to Rs. 20,000 per annum. It means that the economic position of the milk producers in question is not satisfactory; It is to be needed to improve the economic position of the beneficiaries. Milk production is the main subsidiary business of the milk producers in Walva taluka. Table No.10 shows the annual income of the milk producers from milk production.

TABLE NO. 10
INCOME-WISE DISTRIBUTION OF THE MILK PRODUCERS
(Per-year)

Sr. No.	Income From Milk Production	No. of Milk Producers	Percentage
1	2	3	4
1	Rs. 5,000 to 25,000	33	33.00
2	Rs. 25,001 to 35000	35	35.00
3	Rs. 35,001 to 5,000	13	13.00
4	More than 50,001	19	19.00
	Total	100	100

Source: Field work Oct.2015 to Nov.2015

Income from milk production is grouped from Rs. 5,001 to 25,000 to more than Rs. 50,001. Most of the (35) milk producers are from the income group i.e. Rs. 25,001 to 35,000 i.e. 35.00 percent followed by i.e. income group Rs.5,000 to 25,000 i.e. 33.00 percent. Out of total milk producers 35.00 belongs to Rs. 25,001 to 35,000 income group which income is received from milk production.

It is observed from the table No. 10 most of the milk producers from Walva taluka get Rs. 25,001

to 35,000 incomes from milk production.

4. Sizes Of Livestock

Milk production is mainly rearing cows and buffaloes for the milk production. Table No. 11 shows the live stock-wise distribution of milk producers.

TABLE NO. 11
LIVE STOCK-WISE DISTRIBUTION OF MILK PRODUCERS

Sr. No.	Total No. of Milk Animals (Cow +Buffaloes)	No. of Milk Producers	Percentage
1	2	3	4
1	Less than 5	80	80.00
2	6 to 10	10	10.00
3	11 to 20	6	6.00
4	More than 21	4.00	0.92
		100	100

Source : Field work Oct.2015 to Nov.2015

Table No.11 shows that numbers of milch animals are grouped in four groups. More than 80.00 % milk producers have less than 5 milch animals. There are 10 milk producers (10.00 %) who have 11 to 20 milch animals and only 4 milk producers (4.00%) have more than 21 milch animals.

It is observed from the table No. 11 most of the milk producers (91.67%) in Walva taluka are having less than 5 milch animals.

5 Milk Production :

In table No. 12 data regarding average milk production of milk producers is given below.

TABLE NO. 12
AVERAGE MILK PRODUCTION OF THE MILK PRODUCER (In liters)

Sr. No.	Milk production	No. of Milk Producers	Percentage
1	2	3	4
1	Less than 5 liters	25	25.00
2	6 to 10 liters	31	31.00
3	11 to 20 liters	15	15.00
4	More than 21 liters	29	29.00
	Total	100	100

Source : Field work Oct.2015 to Nov.2015

While explaining average milk production producers are distributed in 4 groups. Out of 100 milk producers 31 milk producers (31.00%) are getting 6 to 10 liters of milk per day. While, 25 milk producers (25.00%) are getting less than 5 liter of milk per day. Remaining 44 milk producers are from 11 to 20 liters and more than 21 liters groups respectively.

It is observed from the table No. 12 that most of the farmers are producing 6 to 10 liter milk per day. It means that they are small milk producers.

6. CONDITION OF COWSHED:

Table No. 13 shows the availability of traditional and modern cowsheds with the milk producers.

TABLE NO. 13
AVAILABILITY OF COWSHED

Sr. No.	Condition of Cowshed	No. of Milk Producers	Percentage
1	2	3	4
1	Modern Cowshed	90	90.00
2	Traditional Cowshed	10	9.26
	Total	100	100.00

Source : Field work Oct.2015 to Nov.2015

Table No. 13 shows that 90.00 percent milk producers are having modern cowshed. While remaining 10.00 percent have traditional cowsheds.

It is observed from the 13 most of the farmers have the modern cowshed and they take better care of their animals.

7. Expenditure On Animals:

To a large extent milk production is mainly depends on the expenditure on animals for fodder and other expenses. Table No. 14 shows the milk producers' expenditure on animals.

TABLE NO. 14
PER ANNUME EXPENDITURE ON ANIMALS

Sr. No.	Expenditure	No. of Milk Producers	Percentage
1	2	3	4
1	Less than Rs. 10,000	4	4.00
2	Rs. 10001 to 20,000	35	35.00
3	More than Rs. 2,0001	61	61.00
	Total	100	100.00

Source: Field work Oct.2015 to Nov.2015

Table No. 14 shows the expenditure on animals is grouped in three groups i.e. less than Rs. 10,000, Rs. 10,001 to 20,000 and more than Rs. 20,001. Majority of the milk producers (61.00 %) are spending more than Rs. 20,001 on their animals. While 35.00% milk producers are spending Rs. 10,001 to 20,000 on their animals and only 4.00 % milk producers are spending less than Rs.10,000 on their animals.

It is observed from the table No. 14 that most of the milk producers are spending more than Rs. 20001 per annum. Because of this Rajarambapu milk unions milk collection is more than other milk unions.

8. Medical Facilities :

Diseases like fever, diphtheria affects th milk production of the producers. Medical facilities play a very important role in controlling these diseases. Table No. 15 shows the medical facilities provided by Primary Milk Co-operative Societies.

TABLE NO.15
MEDICAL FACILITIES OF THE MILK PRODUCERS

Sr. No.	Availability of Medical Facilities	No. of Milk Producers	Percentage
1	2	3	4
1	Available	90	90.00
2	Not Available	10	10.00
	Total	100	100

Source : Field work Oct.2015 to Nov.2015

From Table No. 15 we can say that 90.00 % milk producers are getting the medical facilities for their animals and for the 10.00 % milk producers these facilities are not available due to location of the residence of the milk producers.

9 .cattle Feed Facility:

Cattle Feed helps in increasing the production of milk. Primary Milk Cooperative Societies are studied only on one of them is not providing this facility. Table No. 16 shows out of 20 Primary Milk Co-operative Societies only one Primary Milk Co-operative Societies is not providing this facility to its members.

TABLE NO. 16
MILK PRODUCERS GETTING CATTLE FEED FACILITY

Sr. No.	Cattle Feed Facility	No.of Milk Producers	Percentage
1	2	3	4
1	Cattle Feed used	96	96.00
2	Cattle Feed not used	4	4.00
	Total	100	100

Source : Field work Oct.2015 to Nov.2015

It is observed from the table No. 16 that to 96.00 % milk producers have the availability of cattle feed facility and they are getting the benefit of the facility. Remaining 4.00 % milk producers are using grass, straw and other fodder.

It is observed from the table No.16 that most of milk producers (96.00%) are taking better care of their animals by using cattle feed.

10. Insurance Scheme:

Insurance facility plays a very important role in avoiding the risk of animals' death. Table No.17 depicts the availability of insurance facility to the farmers.

TABLE NO.17
PRIMARY MILK CO-OPERATIVE SOCIETIES WITH INSURANCE

Sr. No.	Availability of Facility of Insurance Scheme	No. of Milk Producers	Percentage
1	2	3	4
1	Insurance Scheme available	90	90.00
2	Insurance Scheme Not available	10	10.00
	Total	100	100

Source : Field work Oct.2015 to Nov.2015

Table No. 17 reveals that 90.00% milk producers are the beneficiaries of insurance scheme

facility, which is provided by Primary Milk Co-operative Societies. But 10.00 % milk producers are away from the insurance scheme facility.

It is observed from the table No. 17 most of milk producers (90.00 %) from Walva taluka are availing insurance scheme facility provided by their Primary Milk Co-operative societies.

3. Debt Situation

1. Debt Facilities For Purches Of Animals

It is necessary for the development of the milk production occupation that the Primary Milk Co-operative Societies should provide debt facilities for the purchase of animals. Primary Milk Co-operatives provide subsidy of Rs. 10,000 for the purchase of buffaloes and Rs. 15,000 for the purchase of cows.

Table No.18 depicts how many milk producers are availing the facility.

TABLE NO.18
PRIMARY MILK CO-OPERATIVE SOCIETIES' CATTLE PURCHASE LOAN SCHEME

Sr. No.	Cattle Purchase Loan scheme	No. of Milk Producers	Percentage
1	2	3	4
1	Cattle purchase Loan Scheme available	96	96.00
2	Cattle purchase Loan Scheme not available	4	4.00
	Total	100	100

Source : Field work Oct.2015 to Nov.2015

Table No. 18 shows the out of total milk producers 96 milk producers (96.00 %) taken the benefits of the debt facility provided by the Primary Milk Co-operative Societies. While only 4 (4.00 %) milk producers have not availed this loan facility. This is reason behind the more development of milk production occupation in Walva taluka than the other talukas in Sangali District.

It is observed from the table No. 18 most of the Primary Milk Cooperative Societies are providing cattle purchase loan scheme to their members.

2. Loan Taken By Milk Producers From Primary Milk Co-operative Societies:

Along with for purchase of animals, milk producers requires loan for their own purpose such as education, medical expenses, for purchasing commodities etc. Table No. 19 shows how many producers have availed this loan facility provided by the primary milk co-operative societies.

TABLE NO.19
LOAN FACILITY FROM PRIMARY MILK CO-OPERATIVE SOCIETIES FOR OTHER PURPOSES

Sr. No.	Cattle Purchase Loan scheme	No. of Milk Producers	Percentage
1	2	3	4
1	Loan facility available	93	93.00
2	Loan facility not available	7	7.00
	Total	100	100

Source : Field work Oct.2015 to Nov.2015

Table No. 19 shows the 93.00 % milk producers have availed the loan facility provided the Primary Milk Co-operatives. Whereas 7.00 % milk producers have not availed this loan facility provided by the Primary Milk Cooperative Societies. It means that majority of the milk producers are beneficiaries of this facility.

Details regarding the amount of loan taken by milk producers from the Primary Milk Co-operatives are given in table No. 20.

TABLE NO. 20
LOANS TAKEN BY MILK PRODUCERS FROM THE PRIMARY MILK CO-OPERATIVES

Sr. No.	Loans	No. of Milk Producers	Percentage
1	2	3	4
1	None of this	50	50.00
2	Less than 10,000	15	15.00
3	Rs. 10,001 to 20,000	14	14.00
4	Rs. 20,001 to 30,000	6	6.00
5	More than 30,001	15	15.00
	Total	100	100.00

Source : Field work Oct.2015 to Nov.2015

Table No. 20 shows the out of total milk producers 50.00% milk producers have not taken any loan from Primary Milk Co-operatives. 14.00 % milk producers have been taken loan worth Rs. 10,001 to 20,000/-. However 15.00 % milk producers have been taken loan less than Rs. 10,000 and more than Rs. 30,001 from the primary milk co-operatives. There are only five milk producers (6.00 %) which taken the loan of Rs. 20,001 to 30,000.

It is observed from the table No.20 that:

1. Most of the milk producers have not taken any loan from the Primary Milk Co-operatives. Whereas only 6 percent milk producers have take loan more than Rs. 20,001 to Rs. 30,000.

3. Loans Taken By Milk Producers From Banks:

The table No.21 shows the number of milk producers who took loans from banks

TABLE NO. 21
LOANS TAKEN BY MILK PRODUCERS FROM BANKS

Sr. No.	Amount of Loan	No. of Milk Producers	Percentage
1	2	3	4
1	None of this	30	30.00
2	Less than 20,000	7	7.00
3	Rs. 20,001 to 30,000	13	13.00
4	Rs. 30,001 to 50,000	23	23.00
5	Rs.50001 to 200000	13	13.00
6	More than 200001	14	14.00
	Total	100	100.00

Source: Field work Oct.2015 to Nov.2015

It is observed from the table No. 21 that:

1. Most of the milk producers (70.00 %) have taken loan from the banks.
2. Out of total beneficiaries which 23.00 % milk producers have taken the loan of Rs. 30,001 to 50,000.
3. 14.00 % milk producers have taken loan of more than Rs. 200001.
4. There are 13.00 % milk producers who have taken the loan of Rs. 50,001 to 2,00000.
5. Only 7 milk producers have take the loan of less than Rs.20,000.

It is concluded from the table No. 21 that most of milk producers of Walva taluka have taken the loan from various banks.

4. Loan From Money-lenders:

Milk producers are taking some loan from the private money-lenders also. Data regarding loan taken from private money-lenders is given in table No. 22.

TABLE NO. 22
LOANS FROM PRIVATE MONEY-LENDERS

Sr. No.	Loans	No. of Milk Producers	Percentage
1	2	3	4
1	None of this	94	94.00
2	Less than 10,000	2	2.00
3	Rs. 10,001 to 20,000	01	1.00
4	Rs. 20,001 to 30,000	1	1.00
5	More than 30,001	2	2.00
	Total	100	100.00

Source : Field work Oct.2015 to Nov.2015

Table No. 22 shows the percentage of beneficiaries taking loan from money lenders. It is remarkable thing that 94.00 percent milk producers have not taken any single rupee from private money lenders. Only 6 percent milk producers have taken such loan. Out of these four 2 milk producers (2.00 %) have taken loan more than Rs.30001 and remaining one taken the loan of less than Rs. 10,000.

It means that very few milk producers are taking loan from private money lenders and most of the milk producers are not interested in taking such loan. It is concluded that Primary Milk Co-operative Societies and Banks are not interested in taking such loan.

It is concluded that Primary Milk Co-operative Societies and Banks are providing the loan facility to the milk produces as their need.

5 . Use Of Milk Income To Pay-off The Bank Loan

Milk producers are refunding their loan amount from income received from milk activities. The details of loan pay from this income received are from milk activities are given in table No. 23.

TABLE NO. 23
USE OF MILK INCOME FOR THE PAY-OFF BANK LOAN

Sr. No.	Milk Income use for pay-off Bank Loan	No. of Milk Producers	Percentage
1	2	3	4
1	None of this	30	30.00
2	Less than 10,000	25	25.00
3	Rs. 10,001 to 20,000	15	15.00
4	Rs. 20,001 to 50,000	08	8.00
5	More than 50,001	16	16.00
	Total	100	100.00

Source : Field work Oct.2015 to Nov.2015

It is observed from table No.23 that

1. 25% milk producers are using their less than Rs.10000 income for repaying the bank loan. 16.00 % milk producers are using their more than Rs.50001 income on pay-off bank loans.
2. 15 milk producers (15.00 %) are using their Rs. 10,001 to 20,000 incomes for repaying bank loans.
3. Out of 30.00 % milk producers which are not repaying bank loan from their milk income. 30.00% milk producers have not taken any loan from the banks.

It is concluded that from the table No. 23 loan from most of milk producers (70.00%) in Walva taluka are repaying their income received from milk activities.

VII. CONCLUSION:

India is predominantly an agrarian economy with more than 55 percent of its population living in villages and depending on agriculture and other activities for their livelihood. Land and cattle are traditional basic income sources of Indian farmers. Indian dairy industry provides large scale of employment to the farmers, landless workers and unemployed youths. On the basis of forgoing discussion it is clear that these co-operative societies have made satisfactory progress in the walva taluka. Therefore, there is tremendous economic development in walva taluka. The co-operative dairy various facility provide to our members that affect today walva taluka is well develop taluka Maharashtra as well as in western Maharashtra.

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