CHAPTER 6

CONCLUSIONS

In this chapter, an attempt has been made to gather the main concluding remarks and recommendations based on the previous chapters of this study. Opinions of the beneficiaries, experts, administrative authorities and my observations during my visits and discussion on this study are herewith incorporated:

1. Hindu religion in our country listed at top in the list of religions followed by people in our country. Out of 120 sample households only 2 families in the category of marginal farmers belonged to Muslin and 2 families of the agricultural labour class belonged to Christian religion. Remaining 116 families, i.e., 96.60 per cent members belonged to the Hindu religion.

2. The heads of the sample households are classified into four age group; viz., 21 to 30, 31 to 40, 41 to 50 and 51 and above. 85 heads of the total 120 heads are falling in the group of 31 to 40 and 41 to 50 years. We can say that young and experienced members are working in agriculture, dairying and other allied occupations in rural areas. Only 6.66 per cent heads of the total 120 heads are falling into first age group; i.e., from 21 to 30 years.
3. In Anand taluka, farming and dairying activities are at the top in the list of various occupations available to them. Agriculture is a main occupation of the heads of households, e.g., 58.33 per cent have accepted agriculture as main occupation. Similarly, at the same time the same number of households have also accepted animal husbandry as a subsidiary occupation. Marginal, small and medium farmers have to work on farms at the peak period during the seasons. If we compare the position of both the occupations, 13 heads of the total 120 heads of sample households 5, 3, 3, 2 - from agricultural labour, marginal farmers, small farmers and medium farmers category respectively have not accepted any subsidiary occupations with their main occupations.

4. It is an evidence that all the heads of sample households were found literates. Heads from the big farmers group touched the highest level of percentage in so far as education is concerned, followed by heads of medium farmers and marginal farmers with 45.45 per cent and 40.43 per cent respectively. The most surprising thing is that 21.74 per cent heads of agricultural labour group have graduation degrees. This shows
that the attempts and efforts of our State Government in providing free education to the lowest strata of the society succeeded positively and fruitfully. I herewith suggest that these efforts and endeavours should be continued for future period, so more and more educated people can go into rural industry - dairying is not an exception to this.

5. The low acreage of agricultural land in the district automatically diverted its people in search of other occupations. Animal husbandry and dairying farming and its business are easily available as economic activities to this district people which in turn become beneficial for ever.

6. Marginal farmers group was marked first in the list of non-executive membership at co-operative dairies. Agricultural labour group as classified last step of the social ladder in the agrarian society captured highest percentage of executive membership in the dairy co-operatives in my study area. This shows that the dairy co-operatives in this district, in general, and Anand taluka, in specific, played and have been playing an important role in changing society structure positively in rural areas. Rural people are now becoming more and more alert and status conscious about their position, rights, etc., in
the society.

7. Out of 120 heads, only 9 heads attained the executive positions in the various social, racial, cultural, etc., organisations. I, here, therefore, suggest that various types of encouragements and motivations are necessary to get large number of positions in different organisations so more and more alertness and consciousness could be achieved for making their social lives better. Higher level of literacy and education in future, will definitely play important role in this matter. Social, cultural, political and educational organisations should, therefore, play positive and constructive roles in increasing the memberships of villagers.

8. VCMPSs of my study area regularly allocate the profits towards the charity functions of different social institutions which are closely connected with the rural society. The VCMPSs extend their co-operative hands by taking active participation in the Integrated Rural Development Programmes.

9. Following are some of the reasons given by sample households for joining the co-operative dairies:

(i) It is our village society;
(ii) The dairy gives higher price of milk
to the members;
(iii) The society renders special services to its members;
(iv) Members of society get payment of milk price in time; and
(v) Society gives guarantee for the purchase of milk.

All the members of each group were firmly believed that the payment of price of their milk supply in time was the only reason to join dairy.

10. 92 heads of the total 120 heads were of the opinion that awareness could be increased by attending the meetings of dairy. Medium farmers group was found more attentive in comparison to other groups in attending the meetings of dairy.

11. Benefits to be given to members and village development works to be undertaken under the Integrated Rural Development Programmes was the main matter in attending the meeting of dairy. 88 members, out of total 92 members, are found interested to know what are the benefits available to them through dairy. Yet, only 2 members have attended the meeting of the dairy for the same reason. More and more attempts should be made by
dairy authority in attending the meetings by its members so others can take more benefits of the VCMPSs and district dairies services.

12. Out of 120 total respondents, 105 opined that their annual income was increased after joining the dairies for milk business. Lack of habits for keeping accounts and irregularity of incomes from various sources are marked as their problems in counting their annual incomes. But, I have marked their views and attitudes during the discussions with them. The percentage of respondents who are agreed on "increased income" ranged between 80.00 per cent and 91.30 per cent. This shows that the milk business with co-operative dairies is profitable and thereby they are satisfied having with this occupation along with agriculture, services, trading, business, etc.

13. 63.33 per cent heads of the total 120 heads were of the opinion that they gained social status and prestige within their societies and villages due to the milk business with VCMPSs. Four big farmers, out of five, gained social status at higher level in their villages. Similarly, other heads of the sample households also gained social status and prestige in their respective groups. This data and information proved that dairy co-
operatives have played an important role in uplifting the social and economic conditions of its members.

14. 55 heads of the total 120 sample household heads were the executive members in various organisations, wherein 41 were in dairies, 5 in village panchayats, and 9 in other organisations. The percentage of executive membership of big farmers group was the highest in comparison to other groups.

15. Out of 120, 92 sample households (76.67 per cent) purchased consumer durables of different varieties. Surprising thing in this matter is that big farmers group was found less interested in purchasing consumer goods in comparison to their counterparts. This may be due to their sound economic conditions and purchased all these goods in past. The heads of medium farmers and agricultural labour group were forefront in this regard.

16. Gold and silver ornaments are also purchased by these groups. The big farmers group touched the peak by 80.00 per cent, followed by medium farmers group and agricultural labour group with 72.73 per cent and 52.17 per cent respectively insofar as purchasing of gold and silver items is concerned.
The personal discussion with the heads of agricultural labour group and marginal farmers group discloses the secret fact that they have purchased more pure silver items and gold plated silver items in comparison to gold items. They frankly confessed that it was not their reach to purchase gold items as the price of gold is beyond their affordable capacity. Gold items are more costlier in comparison to silver items and we have no pucca houses and safe. Therefore, it becomes our problem of preserving the gold items.

17. Out of 120 households, 33 households possessed gas stoves with one extra cylinder (vide Table 4.24). Out of 33 households, 20 households have extra cylinders. Four families - 3 from big farmers group and 1 from medium farmers group - possessed refrigerators. This is also a reflection of sound economic conditions of the family. While 13 households possessed radio and cassettes, 10 possessed T.V. and video. Another example of the high level of standard of living reflect in their ownership of motorised vehicles such as mopeds, scooters, motor-bikes and cars. Out of 120 sample households, 26 families owned at least one motorised vehicle.
18. Higher the land holdings higher is the ownership of fashionable consumer goods and vehicles. Sufficient land facilitates the occupation of animal husbandry and possession of milch animals for extra income. Out of 23 agricultural labour families, only 5 families possessed cycle is the example of landlessness of the families. And possession of this cycle for this group is considered as a status symbol in their society.

19. The extra incomes from milk business facilitated these households in general, and big farmers, medium farmers and small farmers group, specifically, to purchase durable consumer goods and luxurious items for their new generation. The overall picture of socio-economic soundness seems satisfactory and this wealthiness is a part and parcel of milk business of these sample households.

20. Income from sales of milk increased by 850.00 per cent in the case of big farmers groups, followed by 709.09 per cent, 403.51 per cent, and 224.34 per cent for medium farmers, marginal farmers and small farmers groups respectively. The average income through sales of milk increased by 229.20 per cent for all the groups of sample
households after joining the co-operative dairies for the milk business. The total income was also increased by 28.01 per cent as a result of joining the co-operative dairies by the sample households. The role of sales of milk as a source of income is remarkable here. Thus, co-operative dairies ameliorated the economic conditions of rural people those who are members of the VCMPSs for milk business. They have played an important role in improving the standard of living of rural people of my study areas.

21. The income through sales of milk is increased and the reasons for this increase may be:

(i) Co-operative dairies give higher prices for milk in comparison to private milk businessmen;

(ii) Payment of milk price by co-operative dairy is always in time;

(iii) The dairies give guarantee for purchase of milk from their milk producers' members;

(iv) Dairies render better animal husbandry services;

(v) Give loans for purchase of milch animals;
(vi) Provide information regarding animal care and medicines to be used;

(vii) Render the services for providing animal feed and fodders, etc., etc., etc., etc., etc.,

22. Rural women by selling milk within the village customers play an economic role in augmenting the family incomes and thus become the participants in broad economic activities. However, this income - income from selling of milk to local consumers - is nothing but the savings made by women of the milk producers. The female of big farmers group touched the peak of the list of savings made by female members of all the groups. Their total savings was Rs.30,000/- and on an average, per household it comes to Rs.6,000/-. However, it was lowest by Rs.434.78 in the case of agricultural labour group.

23. Insofar as on an average milk production per animal per day during the year is concerned, big farmers group was listed at top by 16.00 litres and agricultural labour and medium farmers groups at bottom by 5.00 litres. The difference of milk production between the other groups and big farmers group is vital. The reasons for this gap may be :
(i) the big farmers can afford a good quality of grass, fodder, cattle feed, chatau, etc.,

(ii) they have enough fund to take medical care and services;

(iii) they can hire a separate person to look after milch animals; and

(iv) they can buy good qualitative and high yielding milch animals of Shankar, H.F. and Jaracy cows and buffaloes.

24. The most important finding in this Thesis is that 80.00 per cent households of big farmers group declared that there was a decrease in milk production (vide Table 5.9). The reasons for this decrease in milk production they discussed with me are:

(i) Inspite of sufficient funds for taking care of animals, their animals failed in giving good quantity of milk;

(ii) They have sufficient numbers of persons to look after animals, yet they failed in getting quantitative milk. The reason they gave is that the
persons were taking more care of bullocks rather than cows and buffaloes; and

(iii) Delivery sickness among cows and buffaloes of this group is noticable reason.

25. The implied reason of selling milk at local level is that to sell milk to the neighbours, nearby relatives and to household consumers within the street is a regular custom to maintain the relationship with one another. Every one doing this, no exception, no alternatives.

26. The use of milk as a home consumption is decreased by 1.07 litres after joining the dairies. Here, one can conclude that the sample households might be tempted by regular payment with higher price of milk given by co-operative dairies. However, this is not a fair at the cost of health and hygienic point of view. Villagers should use more and more milk in their diet.

27. Insofar as savings as a percentage of income from sale of milk is concerned, medium farmers group was at peak with 66.90 per cent in the list of savings made by sample households after joining
the dairies and 17.77 per cent with agricultural labour group. This shows that milk business is profitable and considerable as "SAVINGS BANK" for rural people. If one can save about 39.00 per cent of milk income, it is wise to do milk business with great endeavours and zeal for better future.

28. The most important finding of the fact is that none of the medium farmers group utilised their savings for the purpose of purchasing of milch animals before joining the co-operatives dairies for milk business but after joining the dairies, 7 heads of the total 11 heads of medium farmers group, i.e. 63.64 per cent heads utilised their savings for purchasing of milch animals. This also proves that the milk business with VCMPSs is profitable and helps in creating the assets.

29. After joining the dairies only 16 respondents have taken loans and remaining 104 respondents have not taken any loan. In other words, 7 respondents who have taken loans before they joined the dairies have not taken any loan after joining the dairies and thereby number of respondents not taken loans increased by these 7 members.
30. 7 respondents who have not taken loans after joining the dairies said that their income was increased due to milk business with dairy. The reasons for not taking loans given by respondents of sample households are as under:

(i) good income and savings from this income,
(ii) good income from milk business,
(iii) complicated system for taking loan,
(iv) high rate of interest, and
(v) without land, loan is not available.

Thus, the overall picture of the socio-economic conditions of sample households was satisfactory. The comparison of their status, incomes, savings, creation of additional assets, and expenditure made before and after joining the dairies by sample households of this study shows that the VCMPSs definitely played an important role in uplifting the socio-economic conditions of milk producers of Anand taluka. "WHITE REVOLUTION" really made revolution in the life of milk producers through VCMPSs. We hope that VCMPSs will make things better in the life of rural people.