

CHAPTER- I

**REVIEW OF LITERATURE AND
RESEARCH METHODOLOGY**

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CHAPTER I

REVIEW OF LITERATURE AND RESEARCH

METHODOLOGY

1.1 Introduction:

India is an agricultural country. Agriculture is a Primary sector of Indian economy. Agriculture in fact, is the backbone of Indian economy. But the tragedy of the Indian agriculture is that its productivity is low. But, agriculture being the largest industry in the country, it is the source of livelihood for more than 70% of the lack of irrigation facilities, farmers produce only one crop in a year. This results in seasonal and disguised unemployment, which is an important feature of this sector. The erratic rainfall caused irregular income to the farmers. In the situation, the dairy, poultry, animal husbandry etc. helps to get additional income to farmers.

Indian agriculture play a vital role in the Indian economy. Agriculture does not provided partial job and regular income to the rural people. Dairy is a large source of income and employment therefore, dairy tackles problem of unemployment and income inequality in the rural area. The contribution of livestock in income generation in the rural area is quite substantial. Livestock contribution about 26% to 30% for total income from agriculture while 63% to 74% of income from the agriculture share of livestock. In GDP is Rs.984 billion in the year of 1999-2000, total 5.5% to the GDP. Agriculture share in the GDP is Rs.4439 billion in the year 1999-2000. Export value of livestock products during 2000-2001, is Rs.34, 760 million.

So, in order to improve the condition of both farmers and agriculture there is a need of supplementary occupation, dairy occupation is one of the best supplementary occupations. Dairy occupation is the most effective instrument for supplementing farmer's income and generating employment in rural sector.

Near about 70% livestock is in the hands of small, marginal and landless farmers. India attained the status of world leader in milk production. In the year 1951 milk production was 17 million tones. It increased about 88.1 million tones in 2003-2004. Presently, per capital availability of milk is 231 gm/day. The growth of milk production is 5.6%, it's higher than other developed countries.

In Indian Dairy business is an important productive activity, which is recognized to be an effective measure to improve the milk production potential and there by to make better the socio-economics life of the millions.

Kagal Taluka of Kolhapur district are also engaged in agriculture and as a source of income farmers motivate to the dairy occupation on private basis Sanjay Ghatge and his colleagues from Private Dairy named as "Samruddhi Milk and Milk Products. Vhanali, Kagal" on 16 August 2001 since then this sangh has been playing an important role in enhancing the income levels of the farmers in Kolhapur and Balgaon district.

There fore the topic "An Economic Analysis of Samruddhi Milk and Milk Products, Vhanali", A study of private sector dairy in Kagal Taluka is selected for the present study.

1.2 Genesis of the Problem-:

Economics condition of the Indian farmers is very poor. So Indian needs subsidiary occupation to agriculture farming. The dairy farming is good occupation as side business to the Indian farmers. Milk production helps to develop the economic condition of the Indian farmers. So many of the Indian farmers take milk production. Dairy farming helps the farmers to develop economic condition, as well as to develop agriculture production . Dairy farming gives employment to the agriculture produce labors and small farmers.

Every agriculture produce in rural area, is not sold in rural areas.

But it is sold in urban areas. Every farmer can not sale his milk in urban area or, it is very difficult to get market personally in urban areas. Because of the illiteracy and lack of bargaining power, the farmer are getting low price therefore, there is need of milk processing union's either in private or in co-operative sector.

The samruddhi Milk and Milk Product is as Vhanali (Taluka Kagal) in rural area, and away from 30 km, from Kolhapur city. Samruddhi Milk and Milk Products unit was started on 2001 in private sector. It collects milk by small dairies in rural area. Samruddhi Milk and Milk Product unit collects 11,000-litter milk per day and 5,000 litters milk is used to make bi-products.i.e. Shrikhand Amrakhand, Khava, Ghee, Basundi and Lassi etc. Thus Samruddhi unit is assisting to farmers to get additional sources of livelihood and enlistment of farmers to bring then above the poverty line.

1.3 Review of the Literatures:

In this topic, an attempt has been made to review of literature on the important studies on the growth of dairy co-operative and it is impact on income, Employment, feeling cost etc. of the producers. The recent and relevant studies conducted for different region of India and Maharashtra are reviewed in this topic.

M.S.Bedi in 1977 conducted the study in Hoshiarpur and Sangrur district in Punjab. He observed two milk shed i.e. Hoshiarpur 513 and Sangrur 473 beneficiaries in the milk shed out of 986 beneficiaries Zoor were selected randomly as respondent for interviews. It was primarily intended to help and hard-pressed small and marginal farmer and pressed small and marginal farmer standards of performance. It was anticipated that a quality buffalo would yield an average milk quality of 6.80 kg.per day. The surrey data however revealed that the actual milk yield obtained by the borrowers was just 4.60 kg an increase of only 0.20 kg over the loan period. The non-borrowers achieved the yield level

of 4.50 kg per day per animal. Some reasons for low milk yield were inconsistent feeding norms adopted for animal of developed quality and acquire a less developed, milk animals from nearly urban areas in gradients and quantities of concentrate feed and fodder etc. He also observed that again no change in the employment pattern of the borrowers in dairy activity was observed in the study during pre -and -post loan period. This network supposed to constitute important dimensions for agreement in milk production and linking producers with the milk animals were frequent and largely followed in the two-milk shed covered in the study.¹

D.P Apte (1983) studied the dairy impact on employment. The data relates to 212 dairy farmers from 6 villages in Pune, Sangli and Solapur district 117 farmers had a cross breed cows each 80 of whom has 88 calves also. They had in all 120 male and 100 female workers spent 2.3 hours a day in various works related to dairying. In addition to this work load, among those who had two milk animals 95 of them had 190 cows and buffaloes and 72 calves. It is seen from the addition of a milk animal and calves increased the dairy worked by about 15 to 45 minutes per week. The 212 dairy farmers reported on an average one male and female worker per families, each working about two hours a day.²

K.K.Jain (1989-90) shows that there is need for reorganization of resources. More paddy and sugarcane crops on small and medium farmers should be taken than cash crops. The study highlights in favour of more fodder in the both sessions. The study revealed that the farmers can increase their income through dairy and poultry along with crop cultivation in the income would by 172 percentages and small farmers

¹ M.S. Bedi, (1977)-"Daily Development Marketing and Economic Growth", Deep and Deep Publication, New Delhi-27,Page-2

² D.P.Apte,(1983)-"Livestock and Income Due to Dairying with one or two milk Amiansl," livestock economy of India",Oxford and IBH Publication co-pvt,Ltd,New Delhi-110001, Page-207.

48 percentage on large farmers. This could be possible by increasing milk animals from 2.82 to 4.41, 3.52 to 6.45 to 9.52 small, medium and large farmers respectively.³

The study done by I.P.Bhagwat in (1994), The study shows that the milk production has increased in rural area because of crossbreeding programme for cow. However, the benefits have not yet reached the poor, Through the milk production is increased their personal nutrition is not improved because most of the milk production sold for income, rather than keeping adequate quality of milk for Rajasthan, Maharashtra there is need to correct this imbalance. Rural people must be aware of nutritional benefits of milk through health education.⁴

As per G.M.Gaddi (1994-95) conducted in Dharwad and Hubali Taluka to Dharwad district of Karnataka, during the year 1994-95, result provide that the crossbreed cows were found to be more economical and superior over local breeds of cows interms of early production and more number of economical calving with high employment opportunities to farmers.⁵

Deepak B.Bhamare and Prof.V.S Agrawal had conducted study in the year 1995-96 Dhule district. There were 526 dairy societies working in 10 Taluka of the district. Out to these 526 societies 20% sample societies randomly 100 were selected for the study purpose. The societies classified in to three categories such as small, medium and large accordingly to their annual milk collection. The finding of the study shows that, the composition capital structure of sample societies aggregate as well as by their size group show that the tendency of large proportion in ownership capital is over 66% and rest 34% is borrowed

³ K.K.Jain,(1989-90),-" Prospects in Agriculture Through Dairying and Poultry : A case study of Jalandhar District in Punjab" India Dairyman, No.8 August.

⁴ I.P.Bhagwat,(1994)- "Pattern of milk consumption in Rural Household of five selected state of India" Indian Co-Operation Review.

⁵ G.M.Gaddi(1994-95)-"Comparative Economics Analysis of Different Breed of Cow and Constraints in milk production in Karnataka" Agriculture Banker.

capital specific fund percentage is higher as compared to other funds borrowing from the government is one of the most important sources of raising working capital.⁶

In 1996, Deepak Shah conducted study, 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 favorite among the members. However, their functioning, the kind of input, services extended by them in Jalgaon district is quite dissatisfied and the members demanded for better facilities. The household in Kolhapur district believed that dairy co-operative helped improved their economic status.

In Jalgaon district many dairy co-operative are closing down because of their wrong functioning and operation of milk societies have been closed down in the last 10 years.⁷

Mahendra Dev, etc. (1996) observed that Maharashtra state is a pioneer in the field of dairy development in the country. The crossbreed cow is the main milk cattle in the country. Source of income from dairy co-operative goes through out the year. It has a good potential for employment generation. The dairy sector in the state has gone through losses due to the under utilization of the capacities in the backward area and providing consumer subsidy and the burden of interest and depreciation on the investment made in dairy sector. In the 8th plan, dairy operation in the state would be able to function on at least no profit a loss basis.⁸

P.P.Pawar (2002) In conducted study of Shrirampur Zillah

⁶ Dr. Deepak B. Bhamare and Prof. V. S. Agrawal, (1999) - "A study of the capital structure of Dairy Co-operatives in Maharashtra : A case study of Relates to Dhule District" The Maharashtra Co-operative Quarterly.

⁷ Deepak Shah, (1996) - "Preception Towards working of Milk co-operative in Maharashtra", Indian Dairyman.

⁸ Mahendra Dev, etc. (1996), "Maharashtra Agriculture Development " A Blue Print

Madhyavarthi Sahakari Dudh Vyavsaik Va Prakriya Sang Ltd. Babhaleshwar district Ahamednager. The Sangh was selected purposely for the case study during the area of liberalization economy. According to that the quantity of milk transaction of the sangh declined due to stiff competition from private farms, which have comes after liberalization of the economy. The increasing variable cost. And unchangeable fixed investment resulted in steady decline in returns per rupees investment in the sangh.⁹

Shri.D.S.Bagade conducted study in Pandharpur Taluka, the highest group of milk producers was seme medium, 24.16% of farmers were doing milk production activity and large farmers group was very less. The 7.5% of farmers were dominant in dairy activity in Pandharpur Taluka in Solapur district in Mangalwedha Taluka, Semi-Medium farmers group was very high. The 30.83 of farmers were doing dairy activity. Large farmers group was very less i.e.8.33 % of farmers doing dairy activity.

In Pandharpur Taluka large farmers received highest her profit from per day per buffalo in summer season i.e.Rs.10.91 Medium farmers received very less profit Rs.(-)4.57, if compared to other milk producers. In winter season per day per baffalo highest profit received by medium farmers RS.(-) 1.63 Marginal farmers kept high quality buffaloes such as Murra, and Pandharpur. The productivity of these buffaloes were highest if compared to local breed buffaloes , therefore, they loosed in buffalo milk.

⁹ Economic and Political Weekly.
P.P.Pawar (2002)- " Economics and Management of Milk Co-operative Union, A case study in Ahamednagar District" The Maharashtra Co-Operative Quarterly.

All milk producers distributed milk income among the housewives for their requirement of money. Dairy has helped to reduce the poverty in rural area. Dairy provides subsidiary occupation for the rural people.

In his study suggests the milk producers should maintain animal health, properly. The milk producers should keep clean and dry sheds. Wash the shed every day. Spray anti- viruses' drug in the dung pit and fly repellent such as phenyl inside the shade and premises. Remove dung more than three times in a day. IN the study area, it is found that very less milk producers have Grober gas plant so it is necessary to ideal investment to set up Goober gas plant for each and every milk producers

Milk producer should clean feed utensils and manger every day with clean water dairy water should not be given to animals clean and fresh water should be provided always.¹⁰

Prof. P.N.Gavade M.Phil dissertation title' Economics of Dairy Enterprise A case study of weaker sections of the area under warana milk federation Amrutnager.

According to his opinion, Dairying plays a very important role in improving the economy of our country. Milk has an important place in the human diet. It is palatable and nutritious. It contains most of the food nutrients needed by humans and by young animals. In India, where a large proportion of population, nearly 40% is vegetarian. Milk and milk products are of special value as they are the only source of animal protein in its diet.

Therefore milk the prefect food and hence, it is production must be increased.

Dairying fits in well in diversified farming programs: Diversification is highly recommended on many farms to permit efficient use of farm labour and economical use of building and equipment and to reduce the risk involved in having but one or two sources of income. This research

study is mainly based on a sample survey. The relevant information and data have been collected through a questionnaire canvassed among the selected milk producers. In order to measure profitability of dairy enterprise.

In order to make dairy enterprise more efficient in warana river area, an incentive price for milk to the producers over and above his cost of production safeguarding at the same times the interest of the consumers may be paid. This may increase profitability of dairy enterprise and hence contribute to development of dairy business. Efficiency of dairy societies at the village level may be improved.¹¹

J.Y.Sawant, According to his opinions, Karad and Patan Taluka of Satara district are also engaged in agriculture, but source of income to the farmers was fluctuating. With a view to providing dairy occupation on cooperative basis, the late R.D.Patil and his colleagues formed co-operative dairy named "Koyana Sahakari Dudha Utpadak Prakriya Sangh Ltd. Karad on 1st October 1957. Since then this sangh has been playing an important role in enhancing the income levels of the farmers in Karad and Patan Taluka of Satara district.

By considering the Koyana sangh the present research study deals with the specific factors like income generation of milk producers and cost of production of milk. The working of the sangh is studied for the period of 10 years.i.e 1975 to 1985 this research covers only co-operative dairy farming of Karad and Patan Taluka.

Cost of production of milk is part and parcel factor in respect of dairy farming.The term cost of production consists of fixed cost and variable cost. Fixed cost includes the costs which are not directly concerned but they are to be considered while calculating the cost of milk production. Here the researcher has considered investment in dairy animals, investment on sheds and equipment as fixed cost, as well as

¹⁰ D.S Bagade (2006)-" Economics of Dairy Farming a case study of Solapur District".
¹¹ P.N.Gavade, (1986), "Economics of Dairy Enterprise : A case study of weaker

depreciation on the value of dairy animals sheds and equipments and interest on investment in dairy , sheds and equipments, milk life of dairy animals. On the other hand variable cost includes feeds and fodders cost labour charges, veterinary charges and insurance. Variable costs alter with the changes in output. Feeds and fodders play a vital role in the livestock production in general and milk production in particular.¹²

M.Phil dissertation title of Mrs.S.S.Patil is “ Cost Structure of Milk “ Warana co-operative Dairy Society 1984.

According to his opinion, now days there is an increased demand for milk all over the country, due to increased population and as one of the important ingredients of human diet. Government trying to encourage milk production so as to provide milk for it's millions at least to fulfill the minimum requirement to milk . The main emphasis now a days it to increase milk production in rural area by encouraging farmers and landless laborers to undertake dairying as a subsidiary occupation and to get sufficient income. Efforts are being made to develop enterprise in rural areas of scientific basis so as to increase the productivity of indigenous dairy animals by proper breeding feeding and management to ensure reasonable returns to the milk producers.

Finding of this study will be useful to the government to provide guidelines in fixing prices of feeds and fodder the results will also be useful as to individual farmers to improve their decision moving ability. So as to attain optimum level of milk production which will given maximum profit and minimum per liter cost by selecting suitable type of milk animal and improving feeding and management.¹³

Ph.D. dissertation title of Mrs. P.A.Koli Growth and Economics Significance of Milk Co-operatives in Kolhapur District” 1987.

According to his opinion. The percent study Growth and

sections of the area under warana milk federation Amrutnagar.

¹² J.Y.Sawant (1987),-“ Co-Operative Dairy Farming in Karad and Patan Taluka.

¹³ S.S.Patil (1984) Cost Structure of milk with special reference to warana co-operative dairy society.”

Economics Significance of Milk Co-operatives in Kolhapur District is the first of its kind. It was necessary to understand the impact of milk co-operatives on the milk producers and to assess their problems. The milk co-operatives can make good impact on the economics life of the milk producers; only when they are well managed. The present study will enable the authorities for the better of milk co-operative.

In this dissertation suggestion to remove the seasonal differences, a scheme of price incentives i.e. the more the milk delivered, higher the price for every additional quantity should be introduced by the milk society and for this an incentive fund should be created.

The milk societies should undertake the sale of fodder and feed. Every milk society should purchase few acres of land or the pastureland should be made available to the milk societies on which they can cultivate green fodder. Forming the fodder development societies in the villages can also do this.¹⁴

M.Phil dissertation title of Prof. Dabade B.L, A study of Development of co-operatives Dairy societies in baramathi Taluka (1974-75 to 1984-88).

According to his opinion, The national commission on Agriculture, liquid milk consumption accounts for 45 percent of total milk output while 39 percent is converted in to ghee and butter, 8 percent into curds and 5 percent into khoa or similar milk sweets, with cream, milk powder and other dairy products accounting for the remaining 3 percent.¹⁵

In Journal "Rural India" topic, sources of milk and milk products in Hubli- Dharwad twin cities of Karnataka was inform, India has emerged as the largest milk produces in the world with a record production of 84.5 million tones during 2001-02. The per capita availability of milk in the country increased from 132 gms in 1951 to 2009 gms, in the Indian

¹⁴ P.A.Koli (1987), "Growth and Economics Significance of Milk co-operatives in Kolhapur district".

¹⁵ B.L.Dabade,(1974-75 to 1984-85),- "A study of Development of co-operative dairy societies in Baramathi Taluka.

council of medical research , Karnataka is one of the major tones of milks producing states, which produced 5.34 million tones of milk in 2001-02. The Dharwad milk union is one of the leading unions of the KMF in northern Karnataka, Dharwad, Haveri, Gagad, and Uttara Kannada and parts of Goa.

Dharwad and Hubali are the fastest growing twin cities of the northern Karnataka. In fact, in terms of growth, they are next only to Bangalore, the capital city. The demand for liquid milk in Hubali Dharwad urban conglomeration was 1,37,000 liters per day in the year 2002-03.

The present study analyzed the sources of milk and milk products in Hubali –Dharwad urban conglomeration. The results suggested that among the three sources of milk and milk products. I.e. branded, under branded and home preparation, home preparation, home production sources, the unbranded sources were the least popular in respect of all the products. Except liquid milk. This highlighted the general liking of the households for hygienic products, Thus, the suppliers of milk and milk products would be well to take in to account, of maintaining the hygienic conditions to increase their market share..

In Journal “Indian Journal of agricultural Economics “ July – September 2007 ,Mr.Sukhpal Singh’s topic “ Marketing of liquid milk : A case study of Ahmedabad milk Market” has conducted Indian dairy industry can be divided into two types of enterprise . Liquid milk and milk products. In the procurement and marketing of liquid milk, there is strong presence of co-operative and traditional private channels through the organized sector private enterprise also exist. The packaged liquid milk market alone is of the order of RS.12, 000 corer and has been growing at the rate of 10 percent annually. On the other hand in the market of (western) dairy products, there are only organized large co-operative, multinational and domestic private sector enterprise.

This topic examines the profile of organized private sector in

liquid milk business, its growth, performance, business and marketing strategies and prospects, with special references to Gujarat state and the Ahmedabad milk market.

Ahmedabad is the largest milk market after Mumbai in western India with total sales of about 12 lakh liters of the milk everyday out of which 60 percent is sold in the eastern part of the cities out of this, the share of co-operative is about 45 percent who altogether sell 5.5 lakh liters. On the other hand, the private dairies sell about two lakh liters per day major ones include Gayatri and samruddhi besides some 25 small time brands.

At present, there are 29 private brands selling in Ahmedabad city with sales ranging from as low as 500 liters to as high as 24000 liters per day. This market for total sales of 2.16 lakh liters per day by the private players.

Another important aspect of Ahmedabad milk market is that there is no exclusive distribution. An retains sell multiple brands. The distribution system is more or less the same across brands. Ahmedabad is one of the most competitive milk markets in the country with 25 companies, 27 brands and 35 brand names. There is also very high level of competition in packaging in terms of design changes and design copying and in securing outlets and manipulation retailers.

In Journal "Indian Journal of Agriculture Economics" Mr.N.Rangasamy and J.P.Dhaka according to compare the procurement aspects of milk , one dairy plant from the co-operative sector and dairy plant from the private sector were selected purposively incubator district of Tamil Nade, The installed capacity of the co-operative dairy plant was 2 lakh liters per day. The average dairy milk procurement of the plant was 1,25,000 liters. The milk was collected through 545-milk producer, co-operative societies on 41 milk collection routes and chilled at four chilling centers, covering the entire combater district. The installed capacity of the private dairy plant was 2 lakhs liters

per day. The average dairy milk procurement was 1,50,000 liters. The milk from the collection centers was transported through forty-three milk collection routes.

The per liter procurement cost of milk was higher in co-operative dairy plant than the private dairy plant and the same increased between flush, transitory and lean seasons. It could be attributed to increase in the reception cost of milk and marginal increase in transportation cost of milk in the co-operative dairy plant.

In "Journal of global economy" Mr.R.M.Channaveers topic mini milk Revolution: A case of youth leadership for village economy has conducted; the youths are bubbling with new identity through constructivism in the village youth

Who were scolded for their laziness, carelessness and wasting of time unproductively are now respected recognized and valued for performing an instrumental role in changing the scenario in the village. They wanted to establish milk dairy that was the change they through to bring in the village. But by product changes are phenomenal that happened unexpectedly.

It is an exemplary work of rural youths who led an initiative to support the agriculture through allied activities like dairy. The initiative is a matter for advocacy that the rural youth can transform their village economy. This can be simulated in any part of India. Such initiatives are replicated in many villages of India. The situation reminds we that the heritage of co-operative movements of our country could be transformed in a micro form at village level.

1.4 Objectives of the Study :

The following are are objectives of the research work.

- 1) To study the significance of Milk production in India, Maharashtra and Kolhapur district.
- 2) To undertake historical review of samruddhi milk and milk

products unit.

- 3) To analyze the working of Samruddhi Milk and Milk products unit ,Vhanali .
- 4) To analyses and level of income, saving, investment and employment opportunities of samruddhi milk and milk products unit.
- 5) To examine, how samruddhi milk and milk products unit has been instrumental in initiating the process of economic development of rural farmers.

1.5 Research Methodology :

- 1) For the present research study survey method of research is used.
- 2) Tools for data collection are questionnaire interview and the discussion with the concerned authorities.
- 3) For the present study researcher has used primary and secondary sources.
- 4) Secondary data is used from the office record, laws bylaws, news papers, magazines, daily record register of dairy.
- 5) Sampling villages selected for the present research project are Vhanali, Ekondi, Nandgaon, Mudhal, Borvade form Kagal and budargad Taluka in Kolhapur district.
- 6) The respondents and the centers for study are selected by random sampling.

1.6 Limitation of the study:-

- 1) Major finding and suggestions are only concerned with milk producers and also milk union.
- 2) The present study is limited from 2001-02 to 2005-06 only.
- 3) The present study is limited to the only economics analysis of samruddhi milk unit.

1.7 Chapter Scheme:-

The present study is divided into five chapters:-

The first chapter is the Review of literature and Research Methodology which states, Genesis of the problem, Review of the Literature, Objective of the study, Research Methodology and Limitation of the study.

The second chapter is the Dairy Development in India and Maharashtra which states, Dairy as subsidiary occupation, Dairy Development during the operation flood program in India, Dairy Development in Maharashtra, Operation flood in Maharashtra, Ninth plan and Dairy industry, Tenth plan and Dairy Development, Dairy Development Through Co-operative, Dairy Development in Kolhapur, History of Samruddhi Milk and Milk Products Unit, Vhanali, Growth of Samruddhi Milk and Milk Products Unit and Conclusion.

The Third Chapter is the Role Samruddhi Milk and Milk Products Unit for the development of the socio-economics condition of the farmers which states, socio-economic condition of kolhapur, socio-economic condition and problems of agricultural labours and farmers, socio-economic role in Samruddhi Milk and Milk Products Unit, Milk Production of the farmers, Income Generation Through Milk Production and Conclusion.

The Fourth Chapter is the Data Presentation and Data Analysis which states, Location of milk bulk cooler to be installed, performance in milk collection during 2001 to 2006, Growth in milk products of Samruddhi unit, Income and Expenditure of Samruddhi Unit, Saving and Investment of Samruddhi Unit, Employment generation in during 2001-2006, Samruddhi bi-products, Estimation milk collection, Income, Saving, Investment and Employment opportunities up to 2012 and 2015, profit or loss of Samruddhi unit and Conclusion.

The Fifth Chapter is the Conclusion and Suggestion.

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