
Influence of Dairy co-operatives in Rural Development in India: a case study of Banas Dairy, Banaskantha district, Gujarat.

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Abstract: We have traversed a path few have dared to. We are continuing on a path still fewer have the courage to follow. We must pursue a path that even fewer can dream to pursue. Yet we must, because we hold in trust the aims and aspirations of millions of our countrymen. I am confident – as I know you are – that with the nation's dairy farmers by our side we cannot fail! Let us therefore resolve that however fulfilling our first twenty five years have been, in the next twenty five years we will transform the lives of millions more, opening for them the door to an India that is the land of our dreams.

Dr. Verghese Kurien

Co-operative is a form of community organization where all the members work together in order to fulfill their common needs. All the members of this organization are obliged to maintain their democratic, participatory and transparent decision making procedure because it is jointly owned, and commonly operated on the value of self-help, mutual help and self-responsibility (National Cooperative Federation Nepal, 2010). The members of a cooperative have a common goal in order to meet their economic, social and cultural needs under the control of joint approach by its own members so that their members are directly responsible for benefiting themselves and ultimately to the society at large. While pricing the milk and milk products co-operatives play an important role. A cooperative is an enterprise owned by and operated for the benefit of those members and users. The dairy co-operatives operated by the farmers often use a complete milk distribution system from the point of procurement to the consumers where it is marketed. Also make a bargaining capacity for the price with the traders. It represents in that level of decision where different rules and regulations are formed. Cooperative also can make the decision to change the marketing system of the product and the nature of product from one to another in order to maintain highest return to the members and users.

Now-a-days, Indian dairy industry has to face the global dairy markets. At this point of changing times, Gujarat State is undergoing considerable modernization with latest technology. It will be right to study and analyze the performance of the district co-operative milk unions of Gujarat and its socio economic impact on rural people's livelihood. The present study will focus on performance of co-operative dairy industry of Gujarat State which are engaged in processing and selling of milk and milk products as well as performing the social and welfare programs in the communities they own. For this study, we choose to pick a leading co-operative dairy unit (Banas Dairy) performance is analyzing co-operative growth and the way the rural community benefited out of it.

Keywords: Dairy Co-operatives, Banas Dairy, GCMMF, Village Dairy Co-operatives

Objective of study:

Study the performance of Banas dairy in strengthening the agriculture and allied co-operative
Study socio economic impact of Banas dairy co-operative on rural development.

Method would focus in collecting data from both on primary and secondary sources. . The study considers milk producers and their co-operatives in relation to the village social structure. Data were derived from informal discussions with people connected with the GCMMF, Banas Dairy at, Palanpur and villagers of Mandla, Kankarej taluka. Secondary data collected from the annual reports of Banaskantha District Milk Producers' Union Limited, GCMMF and Village Dairy co-operatives. Sample selection criteria was based on the case study, For this thesis I have chosen Banas cooperative dairy operating at Palanpur, Gujarat, and its operating area. Also chose one village from the Kankarej taluka to analyse activities of dairy at the village level or we can say that at the grassroots level.

The rationale to pick the study is to understand the rural hardships to earn livelihood, where the majority of them depend on agriculture or the government jobs, employment guarantee schemes. Income from the agriculture is

more erratic due to irregular monsoon, improper MSP support, transport difficulties, insecticides, natural calamities, geographical and market reasons. People are forced to rethink about their livelihood within the limited scope of agriculture allied activities. For which majority of farmers has chosen to go for cattle rearing and cattle mulching activates. According to Ghosh and Maharjan, (2004) the milk production is an important source of income for the rural poor. The dairy co-operatives play an important role to reduce the level of poverty in rural areas.

After reviewing few books and articles mentioned next, some interesting facts have been found, thinkers opinion on co-operatives, dairy business, woman empowerment, social welfare schemes and programs designed by co-operatives for rural development, the way how the co-operatives worked in generating new lease of life to the agro-dependent communities and last but not the least the challenges faced by the co-operatives.

Deepak Sharma. (1998) observed that there is considerable progress of Operation Flood Programme overall the state of Maharashtra. There is commendable increase in number of village co-operatives, as a result production of milk and per capita milk consumption is also increased. But the performance of 28 dairy co-operatives in the state is very poor. He found that 80% of the milk production and procurement is only from two regions of the state. It is because of inefficiency of dairy co-operatives in other regions of the state. This gives an impression of the performance of the cooperative based on the leadership and the people's participation.

Dr. Manob K. Bandyopadhyay. (1994) in his book titled "Dairy Co-operative and Rural Development In India", had conducted an comparative study of AMUL and HIMUL (The Himalayan Co-operative Milk Producers Union Limited) Dairy Unions of Kaira District in Gujrat and Darjeeling District of West Bengal respectively. The study emphasizes to assess the comparative growth and financial performance of the Amul and Himul and to find out the economic impact of the projects on rural development. He also observed that in Himul the local people are less interested in dairy co-operatives. The services rendered by Amul to milk producers are greater than Himul. He found that Amul has reached the peak of success; it has become the perfect model of India's dairy co-operative movement. This gives an account of people's strength to success of co-operatives.

Various Studies and papers published on Dairy co-operatives in the state of Gujarat, had also revealed the fact, how this dairy co-operatives has elevated the living standards of vulnerable sections, particularly woman and lower cast people. The success business model of this dairy co-operatives in return has supported the villages in building infrastructure and basic facilities in those regions. Cooperative revolution has substantially reduced the cost of the milk production and made the various product available at reasonable cost to every house hold of India. Dairy co-operatives have worked wonders in providing economic independence and empowerment of tribal women of Chhattisgarh.

Evolution of Co-operatives in India

The problems of rural indebtedness and the consequent conditions of farmers created an environment for the chit funds and cooperative societies. The farmers generally found the cooperative movement an attractive mechanism for pooling their meager resources for solving common problems relating to credit, supplies of inputs and marketing of agricultural produce. Under the Government of India Act, 1935, co-operatives were treated as a provincial subject. The item "Cooperative Societies" became a State Subject. After India attained Independence in August, 1947, co-operatives assumed a great significance in poverty removal and faster socio-economic growth. The All-India Rural Credit Survey Committee Report, 1954 recommended an integrated approach to cooperative credit and emphasized the need for viable credit cooperative societies by expanding their area of operation, encouraging rural savings and diversifying business. State share in the co-operatives was also recommended; with this the state has clubbed the various schemes of cooperative movements under large size societies and started providing assistance. The co-operatives have been operating in various areas of the economy such as credit, production, processing, marketing, input distribution, housing, dairying and textiles but there are larger areas where they have not been so successful due to bureaucratic control and interference in the management, political interference and over-polarization have proved harmful to their growth.

Whereas, dairy co-operatives in 16 states became the largest producer of milk. Income out of milk production increased from Rs.63.5 to Rs.91.0 million from 1994-95 to 2005-06. Growth rate of milk production showed fluctuating trend during the same period. During the year 2004-05, number of dairy co-operatives was 121.180 thousand with 12.95 million members, out of total membership women members were 2.963 million. Share capital of dairy co-operatives was Rs.3743.5 million, government participation in total share capital was 26.6%, working capital was Rs.20915.3 million, own assets Rs.18603.6 million and turnover was Rs.54272.3 million. Milk and milk products sold by dairy co-operatives were worth Rs.33191.9 million during 2004-05. Dairy Co-operatives have been instrumental in transforming the rural economy.

Establishment of milk co-operatives in Gujarat.

In the 1940s in the district of Kaira in the state of Gujarat, India a unique experiment conducted that became one of the most celebrated success stories of India. At that time, In Gujarat, milk was procured from farmers by private milk contractors and by a private company, Polson's Dairy in Anand. In 1946, under

inspiration from a leading freedom fighter, Mr. Vallabhbhai Patel, Mr. Tribhuvandas Patel, a local farmer, freedom fighter and social worker, organized the farmers into co-operatives. With the involvement of Dr. Verghese Kurien, who had just completed his studies in dairy engineering in the U.S.A., came to India, observed the exploitation of farmers by the private milk contractors and Polson's Dairy and understood how co-operatives could transform the lives of the members. At first, the main activity was collection and processing of the milk brought everyday by the member farmers to the local office of the co-operative. It was soon realized that it was not enough to merely act as the collection and selling agents for the farmers. A variety of support services were required to enable the farmers to continue selling their milk of adequate quality and to avoid disasters such as death of their cattle (for a family owning just one or two cattle and depending on its milk for their income, death of cattle could indeed be a disaster). The farmers were progressively given new services such as veterinary care for their cattle, supply of cattle feed of good quality, education on better feeding of cattle and facilities for artificial insemination of their cattle. All this were strictly on the payment basis: none of this service were free.

This experiment of organizing farmers into co-operatives was one of the most successful interventions in India. A very loyal clientele of member farmers was built up who experienced prosperity on a scale they could not have dreamt of ten years earlier, since with good prices paid for their milk, raising milch cattle could become a good supplementary source of revenue to many households. The co-operatives were expanded to cover more and more areas of Gujarat and in each area, a network of local village level co-operatives and district level co-operatives were formed on a pattern similar to that at Anand (the so called Anand pattern). Kaira District Co-operative Milk Producers' Union became better known by the brand name of the products marketed by it (Amul) than by the name of the co-operative itself. Amul meant priceless in Sanskrit.

The co-operative system formed under the so-called Anand pattern had a three-tiered structure. At the base was the village level dairy co-operative society. This was composed of the milk producers, mostly residents of the same area, who had joined the co-operative society. The village level societies decided entirely on their own, as to who should be admitted as a member, and what price the farmers should be paid for their milk. Thus the prices paid to farmers by different village societies in the State could be, and in fact were different. The district level unions purchased milk from the village level societies and decided what price they would pay for the milk supplied by the village level societies. They, in turn, supplied milk to the State level Union, which decided what price it would pay the district unions. The price paid to all the district unions was the same.

In 2018-19 turnover of Gujarat Co-operative Milk Marketing Federation Ltd., which markets the popular Amul brand of milk and dairy products has registered a provisional turnover of US\$1009 for the year's sales turnover of US\$ 903. The entire sales turnover growth has come because of volume Turnover of GCMMF has increased by 200% during last decade. It may be noted that GCMMF has planned to achieve sales turnover by practicing higher milk procurement, continuous expansion in terms of adding new markets, launching of new products and adding new milk processing capacities across India. In order to reach interior markets, GCMMF has started new branches in India.

Evolution of Banas Dairy: An Oasis in the Desert

The dream of late Shri Galbabbhai Patel, founder chairman and the selfless sage to uplift Socio-Economical status of village farmers came true after creation of a Cooperative Milk Union for Banaskantha district, on the foot print of "Amul Dairy" of Kaira (Presently Anand) district, the model of a true co-operative on (Anand Pattern) on 10th March 1966.

On the northern part of Gujarat state, Banaskantha district situated between 230 –330 to 240- 450 (North Latitude) and 710 -030 to 730-020 (East longitude). Northern part of the district is neighboring the Rajasthan state, Eastern part is connected to Arravali hills, Western part is attached to the Desert of Kachch as well as bordering to Pakistan whereas Southern part is neighbored by Patan and Mehsana district. The district enfold the population about 31 lakh, predominantly depending upon the income source from agriculture and allied activities like keeping milch animals. Majority of population dwells in rural hinterland. However, Agriculture mainly depends upon the rainy season as there is a severe shortage of ground water. Unfortunately the rain fall is scattered during the monsoon season hence, major area is having a drought like situation throughout the year. The district is famous for Kankrej breed, the world famous and dual purpose breed of cattle. Under such circumstances the thoughts of having an industry based upon agriculture / allied was much needed to provide the main stream of regular income hence, the district level Milk Union was much needed. With this grass-root level work, followed by the registration of the milk union under cooperative law on 31st. January 1969 as "Banaskantha district cooperative milk producers' union limited" Palanpur, popularly known as "BANAS DAIRY" came in to existence.

A legend thus went on with the first foundation stone laid down by Late Shri. Galbabbhai Patel on 14th January 1971 on 122 acres land acquired near Jagana village. In order to set up a dairy plant under the operation flood scheme of Government of India. On 5th February 1971 (Day of Vasant Panachmi), a dairy had started

functioning at the same place with handling capacity of 1.5 lac liters of milk. This dairy plant was expanded later on with processing capacity of 4 lac liters milk per day.



Fig.1: Banas Dairy unit-1

As a result of series of subsequent endless efforts by dedicated and committed leadership, trust in cooperative principles ; honoring true values ; a real shape of today's modern dairy complex, a huge temple of Milk has taken place.

Expansion and Growth of Banas Dairy

A small step, organizing some societies and collecting few hundred liters of milk in the year 1966 has turned in to a quantum leap, when the ambitious and ultra-modern automated dairy plant of Asia continent has been shaped adjoining to first dairy plant (Banas II Dairy) with cost of Rs. 110 Crore to meet not only present but also future need to handle 10.5 lac liters milk per day. The Banas II Dairy Complex has the most modernized State-of The-Art Technology having been equipped with three types of Programmable Logical Controls (PLCs).In addition; it has more than 560 pneumatic valves under the intelligent Field Instrument System. Surprisingly, entire processing of the plant is being operated through Man-Machine Interface (MMI).The reporting has been done with automatic system as well. The plant manufactures the products of international quality due to uninterrupted rhythm in processes and operation.

This Banas II Dairy project is able to manufacture 60 metric ton milk powder, 40 metric ton table butter with a 0.6 Million liter milk handling capacity per day respectively. The foundation stone of Banas II project was laid down on 2nd October 1998 (Dashera-Vijyadasmi) by shri. Dr.V. Kurian, the Ex. Chairman of NDDDB and GCMMF ltd. Anand, Father of White revolution and The milkman of India.

Banas I and Banas II Dairy project, Banas Dairy can meet with future challenges to collect the entire milk produced in district, processing and manufacturing quality milk products to satisfy customers. Altogether with Banas-I (Old Dairy) and Banas-II Dairy plant and 5 Milk Chilling Centers (Khimana, Dhanera, Tharad, Radhanpur and Danta).



Fig.2: Banas Dairy Unit-2

The emergence of Banas Dairy has started an era of Agro-Industries in this region which has so far remained undeveloped and backward. The Banas Dairy has become powerful instrument in strengthening the economy of the Banaskantha district through various activities like Purchasing milk from producers and paying their remunerative price for milk regularly, providing them assistance for dairy husbandry activities, veterinary services at their door step, providing compound cattle feed and fodder with no profit no loss basis and get them organized with co-operative activities, increase women participation, welfare activities for milk producers and developing self-leadership. Details of CD and ICD programme, Galbabbhai Training Institute.

As a result of relentless efforts of dedicated and committed leadership by founder chairman Late Galbabbhai Nanjibhai Patel, Ex. Chairman Late Galbabbhai Manjibhai Patel, Ex. Chairman Shri Dalubhai S. Desai, Ex. Chairman Shri Parthibhai G. Bhatol and Present Chairman Shri Shankarbhai L. Chaudhary working on cooperative principles won the trust of milk producers. Ultimately, it has been transformed into the modern dairy complex, the largest Dairy Cooperative in India.

As a part of Banas III Dairy Plant, the effluent treatment plant has also been expanded to treat 35 LLPD effluent generated from the plant. With the commissioning of the expanded effluent treatment plant, the complete water requirement for agriculture/gardens is met from the treated effluent thereby reducing the requirement of fresh underground water resulting to better environmental impacts. Truly, Banas Dairy has proved to be as **An Oasis in the Desert** for the Banaskantha district, where water for drinking is not easily available, not only for animals but humans too.

Table 1. Milk Processing Capacity: Dairy plant

Sr .No.	Plant Location & Capacity	Manufacturing Facility
1	Palanpur Banas- 1 , Capacity -7 LLPD	Butter milk -1.50 Flavored milk-50,000 bottles per day Paneer -4.5 MTPD Ghee-50MTPD Powder plant-20 MTPD-30 MTPD Sanjeevani milk- 40,000 litter per day Dahi-3MTPD Cheddar Cheeses-1.5 MTPD
2	Palanpur Banas-2 , Capacity-24 LLPD	Pouch milk-3LLPD Butter-40MTPD Powder plant-60MTPD-100MTPD UHT-5.5LLPD
3	Palanpur Banas-3 , Capacity-18 LLPD	Ice -cream -70,000 liter per day Butter-80 MTPD Whey Drying plant -45 MTPD

Banaskantha District Map : Banas Dairy with 5 Chilling Centers' Location



Fig.3: Expansion of Banas Dairy

Before going into the rural development works undertaken by Banas Dairy let us look into the latest 2019-20 report. We can analyze the major achievements. Like Daily Average Milk Procurement of Banas Dairy has reached to a level of 73.72 Lakh Kgs. It has increased by 3.23 percent compared to the last year which stands at an average of 57.89 Lakh Kgs. Coming to the sales, currently it is Asia's largest milk producer. There is a sense of happiness among the milk producers as well as the general public which has been opened up by employment especially for the youth. Ghee, Buttermilk, milk, ice cream, and curd, chocolate, Shrikhand etc. milk products are easily available to the customers in these Amul parlors.

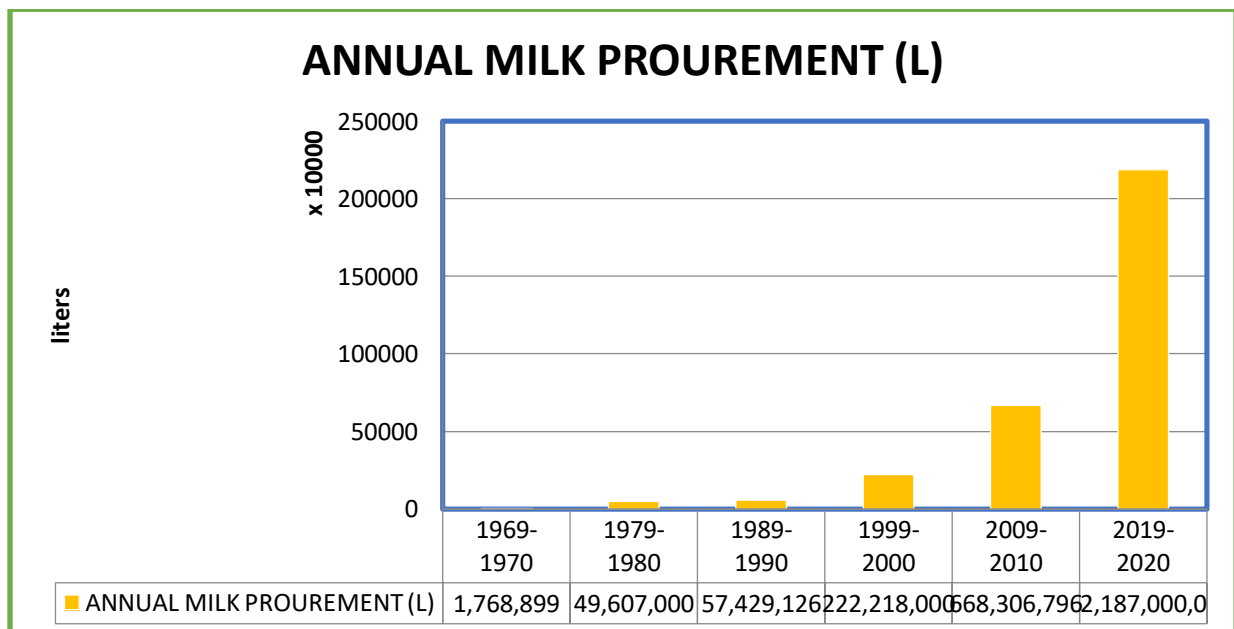


Fig.4: Annual Milk Procurement of Banas Dairy

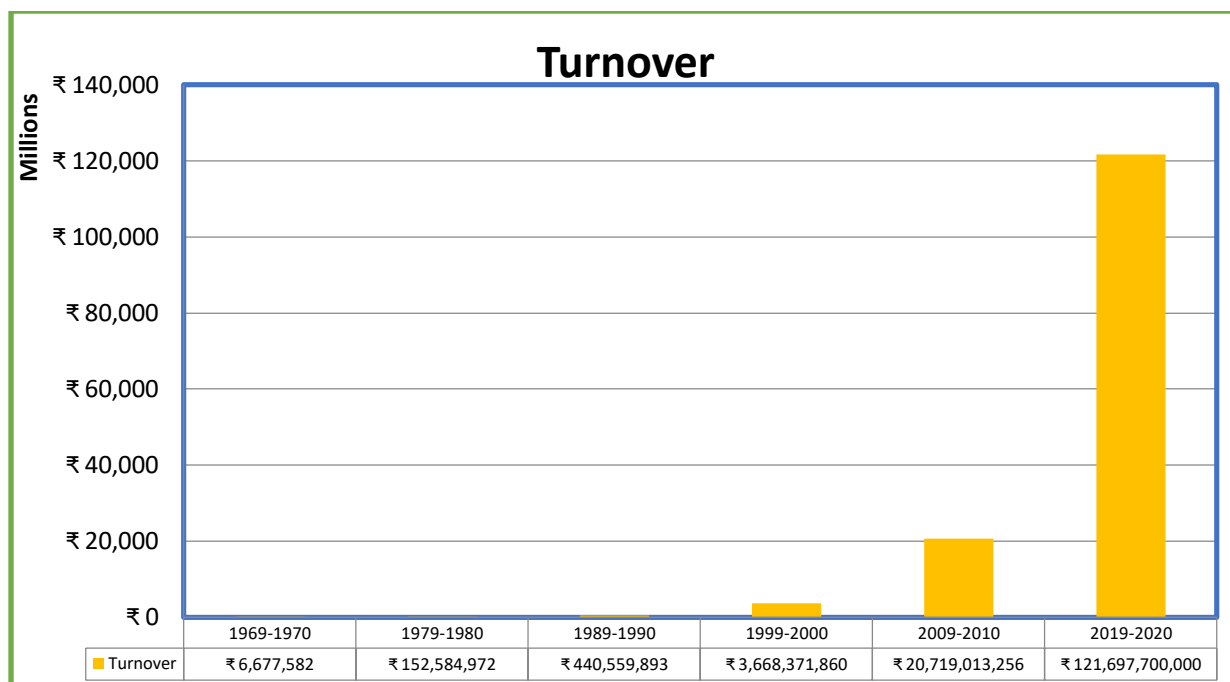


Fig.5: Turnover of Banas Dairy

It's a 327% growth in procurement of milk and 600 % growth in turnover in a decade's time. This explains the trust, self-help, transparency and commitment of community they trust in.

Animal husbandry services for the rural economy building:

Few animal husbandry(agriculture- allied) development programmes/policies taken up by the Banas dairy as growth and promotional activities, which in return help in the progress of the livelihood of the rural areas. Policy statistics are given below table.

Table 2. Animal Husbandry programme/policy growth of Banas Dairy

POLICY						
ANIMAL / DAIRY HUSBANDRY						
Sr No	Particulars	20015-2016	2016-2017	2017-2018	2018-2019	2019-2020
1	SPECIAL VISITS	3,73,142	3,67,851	4,42,762	5,06,412	5,49,265
2 AI CASES						
2.1	COW (KANKRAJI)	38,166	42,337	48,782	56,565	69,591
2.2	COW (SANKAR)	5,51,704	5,92,959	7,01,898	7,46,093	7,81,500
2.3	BUFFALO	3,89,796	4,22,400	4,66,432	5,21,030	5,83,554

TOTAL		9,79,666	10,57,696	12,17,112	13,23,688	14,34,645
3 ANIMAL VACCINATION PROGRAMME						
3.1	FMD (DOSES)	9,11,190	11,59,882	11,02,552	12,23,487	13,48,423
3.2	HS (DOSES)	8,96,865	9,45,916	10,20,557	10,93,151	10,97,870
3.3	RABIES (DOSES)	10,499	10,401	11,400	11,725	13,651
3.4	THILERIOSIS (DOSES)	1,75,410	7,860	3,23,238	2,65,920	3,06,347
3.5	BRUCELOSIS (DOSES)	1,76,281	53,811	39,520	73,380	76,633
4 FERTILITY IMPROVEMENT PROGRAMME (F.I.P)						
4.1	CAMP	1,472	1,306	1,479	2,280	2,330
4.2	CASE	58,106	77,713	73,916	1,21,239	11,751

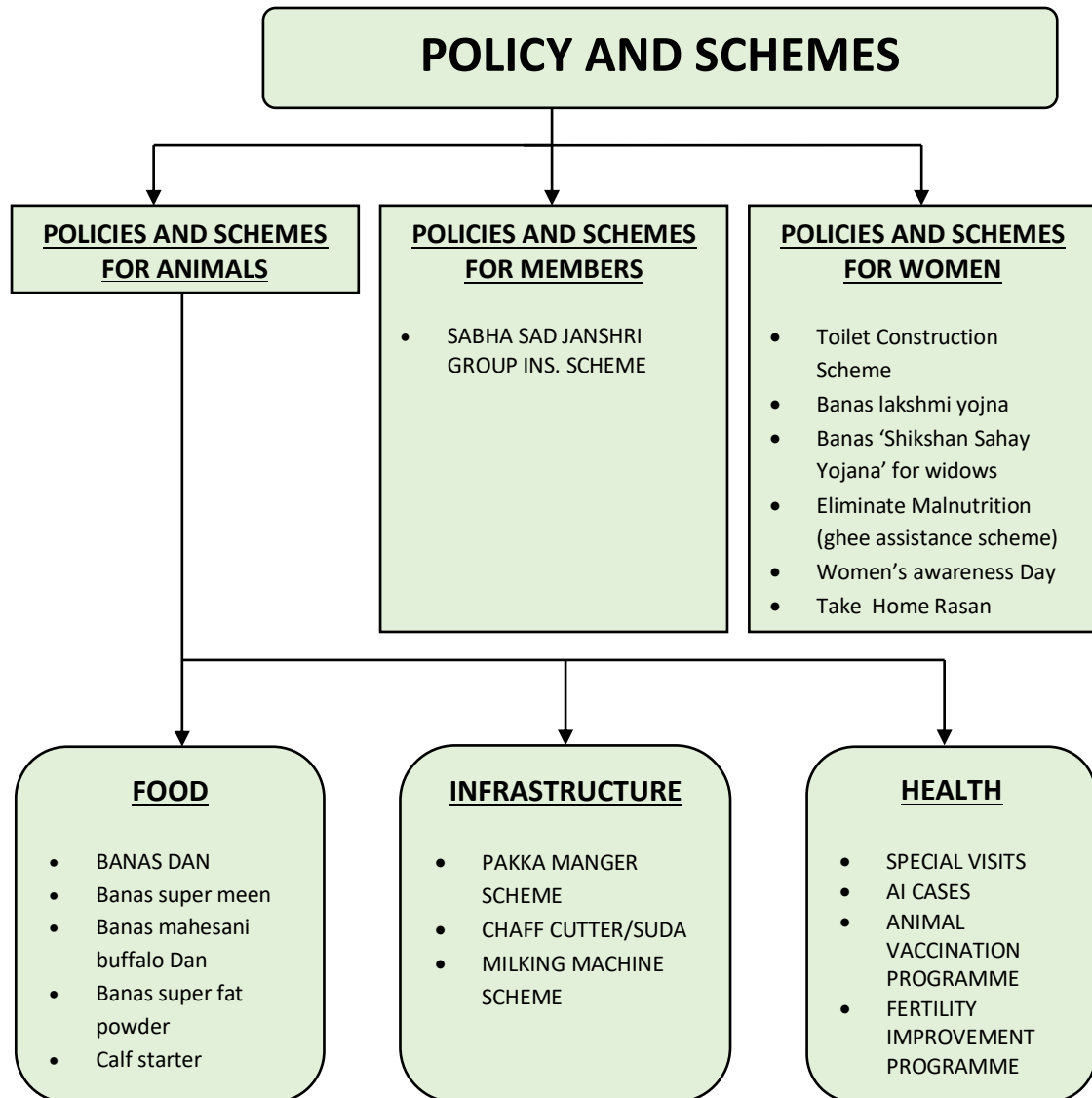
Animal Husbandry, Animal Nutrition, Disease Prevention and Training (BNPET) programs help in Identity of animal's which leads to a lot of benefits to the rural community. Tagging can provide information on animal price increase, ovulation, pregnancy test, weaning, and milk measurement. There is no need to tag separately for animal insurance. Cattle can be counted accurately and easily. The owner of the stray animal can be found. In the year 2019/20 a total of 2, 51,552 and till now a total of 9, 31,434 animals have been tagged free of cost with the help of the Government.

Animal Husbandry Services (AI cases): A healthy breed of animal with high milk production, low maintenance cost and high immunity is considered suitable for animal husbandry. The AI Service has been implemented by the Union for raising cows and buffaloes of high breed in the yard by breeding animals in a scientific manner. At present 1315 AI centers are functioning.

Animal Nutrition: The results obtained in the Kankrej calf Breeding Program under the guidance of NDDB by the union. Under this program, selected 2500 pregnant cows of 7 months from the 60 villages. 1000 Kankraj calves born after weaning of pregnant cows were given "Banas Bachadan" and "Banas Vikasdan". Out of which 279 calves are weaned and 196 are weaned at an average age of 29 months. At the same time, the period of milk production in weaned calves has been found to be longer, the days of weaning have decreased and milk production has increased. Considering the result obtained in this scheme, Kankrej calf rearing assistance scheme is being implemented in the district. Rs. 10,880 has started giving assistance in various feeds useful for rearing. So it is called to take advantage of it.

Rural womanempowerment programs taken by Banas dairy

Chart 1: Policies and schemes for Members, woman and Animals



It started its journey in 1976 -77, under the scheme of Social Welfare Board, 25 widows in the district have been given interest free loans through our organization to buy buffalo. In 1980-81, National Dairy Development Board has launched a Co-operative Development Program in district with 100 per cent assistance. The scheme will enable milk producers and their operators, especially women, to get home-based co-operative education and training. This scheme was launched for five year tenure. A public education campaign is being run by the Union through programs like Chairman Orientation Program, Women Education Seminar and Women group training are conducted. The main objective of this program is to give complete information about the working of the co-operative society to the milk producing women as well as to give them firsthand knowledge of all the activities run by the dairy.

During 1995 to 1997 Milk cooperative schemes were launched and for the widowed women of Banatkantha, who are self-respecting, are living their lives on their own. It was a dream of Galbabhai. In this ceremony, as a symbol of realizing the dream of the dreamer, there were seven widowed milk producing women out of thirty three women according to the three taluka wise prizes in milk production. They were invited to the convention, which consisted mostly of Muslims, Dalits and other backward caste women. In this, Kamubahen(a Muslim) of Jarsa village of Santalpur taluka, after facing many difficulties without losing, she crossed the ocean of widowhood with the trust of cattle and the glory of Dairy, living with self-respect and setting an example to many.

From 2000 onwards competitive schemes were launched to promote the business and increase the participation of woman. Slowly dairy business became the main business, it improved the quality of milk, raised the animals in scientific manner, reduced the cost of production, especially woman had took advantage of competitive schemes.

In 2011 -12, Banas Lakshmi was announced by the Board of Directors to encourage the women who are working hard behind the dairy business to keep the pulse of Banas Dairy beating. Under the Shresth Banas Lakshmi Yojana, whichever three woman members contribute highest in terms of milk procurement at district level, gets awarded by a cash prize of Rs.25000/- on 1st position, Rs.21000/- on 2nd position and Rs.15000/- on 3rd position. Similarly, at Taluka level the highest contributing 3 women get awarded by a cash prize of Rs.11000/- for 1st position, Rs.7500/- for 2nd position and Rs.5000/- for 3rd position. Milk Day and Women days, Awareness Day are celebrated every year in collaboration with Gujarati Cooperative Milk Marketing Federation (GCMMF) to applaud the work of women and make the milk business successful and profitable. During the year 2019-20, a total of 17,237 milk producers of milk societies participated in this program.

Rural Development and societal services: Role of Banas Dairy

As stated in the beginning of this article, that a Cooperative is a form of community, where its entire member works together in order to fulfill their common needs. Banas dairy has reflected in its vision, mission and the principles it followed. It maintains their democratic, participatory and transparent decision making procedure because it is jointly owned, and commonly operated on the value of self-help and mutual help. Banas Dairy, which starts from eight small villages, now expanding across the country today. The fields of dairy has spread to Delhi, Haryana, Uttar Pradesh, Rajasthan and Uttrakhand.

Progressive Milk Producers (EDP) Development Program: Under this program, 415 progressive milk producers have been given an inspiring tour of 5 (five) days classroom and 1 (one) day modern dairy farm on modern animal husbandry. The Progressive Milk Producers (EDP) Development Program in collaboration with GCMMF is being implemented with the aim of maximizing milk production at minimal cost as well as increasing the productivity of cattle and reaching out to the Govt. Milk Producer Goal Setting - PMP VMS - Workshop is organized in which milk producers are given complete information about Dairy Shame.

Diwa : Proper coordination between the union, the milk society and the milk producers plays a very important role in achieving the overall goal of the Milk Society and the Milk Production Diva" program. To this end, the "Diva" program has been implemented through the CDS department.

Member Janshree Group Insurance, General Group Insurance & Janshree Education Scheme: many of Banas members are ignorant about insurance policies due to lack of education. Also, individual insurance premiums are very high. To assist them, Banas has implemented Janshree Group Insurance Scheme of LIC. The Life Insurance Corporation of India provides protective umbrella to member producers against accident and death. Children studying in Standard 9 to 12 of those members who have joined Janshree Group Insurance Yojna are given 100 Rs per month as educational assistance.

Toilet Construction Scheme: Today as the whole nation hails the 'SwachhBharat Abhiyaan', it has been necessary to give weightage on personal hygiene and sanitation. In present situation we can live without our ownhouse but not in a house without a toilet. Personal hygiene and sanitation are of paramount importance while producing clean milk. The beneficiary would get ` 1500/- from the union and ` 500/- from the concerned DCS in order to construct a new toilet in their own house.

Swavlamban – National Pension Scheme: Banas had contemplated a dream that when a milk producer retires from milk business after a long time, he/she needs to get monetary benefit and monthly pension out of his/her savings in order to live with respect, dignity and self-reliance. Banas is the first cooperative to implement the same.

In collaboration with Banas Dairy in 2018, more than 25 thousand toilets have been made this has improved rural hygiene and people have been awakened to health. Women have more contribution in the milk business. They become self-reliant by animal husbandry and widows are also living their lives proudly. In collaboration with the Government of Gujarat, for the last nine years, nutritious milk has been distributed to children under the Milk Sanjeevani scheme.

CONCLUSION

From the above fundamental understandings, Banas dairy co-operative has transformed the agriculture dependent community to a business community (dairying community), which made their income more sustainable. The scholarship offered to the higher secondary students besides rendering interest free loans to the local students enrolling in dairy Science discipline. This has renewed the resources for technical manpower availability along with the stability in the Banaskantha district. Training to the local youth has increased interest and preparing them to take up co-operative milk business in future and thus impacting on prevention of migration. Productivity (providing modern breeding facilities) of the animal has also increased with the policies followed by Banas. Particularly recognition for the woman through various schemes and steps taken to improve

the tribal community is remarkable. Health service like free heart operations, plastic surgery operation, blood donation campaigns provided under member's welfare, have consolidated the faith of people in dairy. Thus, Banas Dairy is not only an organization providing means of livelihood to their producer members but also a ladder of their socio-economic upliftment. The dairy has significantly contributed to keep the villages intact by preventing migration. With the overall review of the Banas dairy co-operative's successful dairy business model which leapfrogged all hurdles in creating a massive wealthy for its trusted co-op members, woman empowerment policy adopted by Banas, created a revolution in breaking down the patriarchal traditions in society and elevated their position and role to the level of main bread-earner of the family, social welfare schemes and programs designed by Banas co-operative for rural development is on par with the government welfare programs, the way how the co-operatives worked in transforming the livelihood from the agro-dependent communities to animal husbandry societies is remarkable and last but not the least the challenges faced by the co-operatives are also addressed very well and reached to the position as top producer of Milk in ASIA.

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