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Government of Maharashtra

EVALUATION STUDY OF THE SCHEME SUPPLY OF MILCH ANIMALS TO ADIVASIS IN DHULE DISTRICT

Tribal Research & Training Institute
Maharashtra State,
28, Queen's Garden Road,
PUNE 411 001.

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GOVERNMENT OF MAHARASHTRA

EVALUATION STUDY OF THE SCHEME SUPPLY OF MILCH ANIMALS TO ADIVASIS IN DHULE DISTRICT

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By

Tribal Research and Training Institute
Maharashtra State,
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Pune-1.

P R E F A C E

The Government of India introduced new 20 Point Programme for the accelerated development of the country. The Integrated Rural Development Programme is one of the important programmes initiated for the upliftment of the weaker sections of the society at large. The scheme of supply of milch animals to Adivasi families living below poverty line has been more acceptable by the tribal families due to subsidy pattern of the programme. Its impact on the socio-economic conditions of the tribal families is quite discernable. The significance of the programme from the point of view of the incremental income to the families residing in the tribal areas are remarkable in Dhule district of the State.

Hence, the scheme of supply of milch animals in Dhule district was selected for the evaluation study.

The objectives of the evaluation study were as under:-

(1) To assess the impact of the scheme on the socio-economic conditions of the tribal beneficiaries,

(2) To find out defects, if any, in the implementation of the scheme,

(3) To give suggestions to remove the lacunas found in the scheme.

The evaluation study was entrusted to Shri M.B. Surana, Deputy Director, who completed the field-work and report writing under my guidance with the help of his research team in the Institute.

I hope that the observations made and findings drawn and suggestions made in the report will certainly be of immense help to the authorities, who are interested in the implementation of the scheme and to the scholars and planners in tribal development.

(Dr.G.M.Gare)
Director,
Tribal Research & Training Institute,
Pune-1.

Pune
29th October 1985

C O N T E N T S

CHAPTER 1

BACKGROUND OF DHULE DISTRICT

Location

1.1 Dhule district, previously known as West Khandesh, is located on the north-west corner of Maharashtra State. This district is bounded on the West by Gujarath State, North by Madhya Pradesh, East by Jalgaon district and South by Nasik district. The map of Dhule district indi--cating available infrastructure, including rivers, markets, national highways, and State highway roads and important cities is enclosed as Appendix (A). It also indicates the area included under Tribal Sub Plan of Dhule district.

Topography

1.2 Taking into consideration the geographical situation and weather factors, the district can be divided into three zones:

(1) Hilly forest area in the north,
(2) Rich cultivated land on both the banks of river, and
(3) Plain land.

The first zone comprises of Akrani, Akkalkuwa and northern part of Taloda tahsil. The area of these tahsils contain hills and forest. This part is covered under Satpuda Hill ranges.

The second zone comprises of the fertile track of rich Tapi Valley land which includes Tahsils of Nandurbar, Shahada, Shirpur, Taloda and Sindkheda.

The third zone, a plain land consists of tahsils of Dhule, Sakri and part of Sindkheda. This area is always affected by scarcity conditions due to inadequate rains during monsoon.

The important rivers flowing in the districts are Panzara, Tapi, Burai, Gomai, Arunawati, Aner, Bori, Kan and Aru. The climate of the district is dry and very hot in summer. There is large variation in maximum and

minimum temperatures. The maximum temperature is near about 40°C in summer and the minimum is near about 14°C in winter. The normal rainfall of the district is 713 mms. Akrani, Akkalkuwa, Nawapur and Taloda tahsils come under heavy rainfall zone while Sakri, Sindkheda and Dhule tahsils come under scarcity zone.

Forest

1.3 Total area of the district is 13,143 sq.kms. The area covered under the forest is 4434.80 sq.kms. The coverage of the forest area is one third of the total geographical area of the district. The forest in the district covers major part under Reserved Forest.

Population

1.4 According to 1981 census, the total population of the district is 20.51 lakhs with 3.59 lakhs households. Amongst the total population, the population of Scheduled Tribes and Scheduled Castes are 8.31 and 0.86 lakhs respectively.

The population of Scheduled Tribes and Scheduled Castes taken together constitutes 44.71% of the district population. If the Scheduled Tribe population of this district is compared with the other districts, Dhule district has maximum tribal population, that is 40.52% and its proportion in total Scheduled Tribe population of the state is 14.40%.

Out of 10 tahsils in the district, 8 tahsils except Dhule and Sakri all are covered under Tribal Sub Plan. Akrani, Akkalkuwa, Taloda and Nawapur are fully covered while Nandurbar, Shahada, Sakri and Shirpur are partly covered in the Sub Plan. The tribal population covered under Sub Plan is 6.03 lakhs.

Classification of working population

1.5 The following Table no.1.5 reveals the classification of main workers in Dhule district.

Table No.1.5

Classification of workers according to occupation

Sr. No.	Classification of workers	General		Tribal	
		Population (1981) in lakhs	Percentage with total main workers	Population (1981) in lakhs	Percentage with total main workers
1.	Cultivators	2.86	36.43	1.57	41.87
2.	Agricultural labourers	3.27	41.66	1.94	51.73
3.	Household industry, manufacturing, processing, servicing and repairs	0.20	2.55	0.02	0.53
4.	Other workers	1.52	19.36	0.22	5.87
	Total	7.85	100.00	3.75	100.00

The above table reveals that major 78.09% and 93.60% of the working force amongst general and Scheduled Tribe population are engaged in agricultural labour and cultivation respectively.

1.6 Animal Husbandry

1.61 Livestock : Total livestock as per 1978 Livestock Census, of Dhule district and Maharashtra State are 11.41 and 2,95.62 lakhs respectively. The ratio of livestock per family for Dhule district and Maharashtra State arrives at 3.18 and 2.48 animals respectively. This clearly indicates that the position of livestock in Dhule district is comparatively good when it is compared with average livestock of the State.

TABLE NO. 1.6

The livestock position in Dhule District

Sr. No.	Category of animal	Population in lakhs	Percentage with total livestock
i)	Cattle		
	a) Total male over 3 years.	2.61	22.87
	b) " female " 3 years.	1.80	15.78
	c) Young stock 3 years and below.	1.56	13.67
	TOTAL ...	5.97	52.32
ii)	Buffaloes		
	a) Total male over 3 years.	0.06	0.53
	b) " female " 3 . "	0.82	7.18
	c) Youngstock 3 years and below.	0.52	4.56
	TOTAL ...	1.40	12.27
iii)	Total bovine (i) & (ii)	7.37	64.59
iv)	Sheep	0.86	7.54
v)	Goats	3.00	26.29
vi)	Horses & Ponies	0.04	0.35
vii)	Other livestock	0.14	1.23
	TOTAL ...	11.41	100.00

The above table reveals that the percentage of milch animals (cows & buffaloes) in Dhule district is 22.96% with the total livestock.

Livestock in each tahsil of Dhule district as per 1978 livestock census is given in Appendix-B.

1.6.2 Exotic and Cross Breed Cattle

The total exotic and cross breed cattle reported in Dhule district as per 1978 Census is 4707. It's ratio with total cattle population is 0.79% only. The population of exotic and cross breed male and female are 1882 & 2885 respectively.

1.6.3 Veterinary Hospitals, Dispensaries, Veterinary Aid Centres & Artificial Insemination Centres.

As on 1-3-1980, nine hospitals, twenty dispensaries and 104 Veterinary Aid Centres were functioning in Dhule district. Out of nine hospitals, three were in Dhule tahsil and two in Shahada tahsil. There are no hospitals in Sakri, Nawapur, Akkalkuwa and Akrani tahsils. In addition to above Veterinary Medical Aid Centres, 101 Artificial Insemination Centres are functioning in the district.

Average number of animals treated in hospitals, dispensaries, Veterinary Aid Centres during the year 1979-80 are given below.

	Medical Aid Centre	Average Number of animals treated in a year
1.	Hospital	4,503
2.	Dispensary	2,512
3.	Veterinary Aid Centres	1,780
4.	Artificial Insemination Centres.	1,028

Number of Veterinary Aid Centres in each tahsil as on 31-3-1980 in Dhule district is given in appendix No.C.

The major contagious and parasitic disease prevailing amongst the animals in the district reported is foot and mouth.

1.7 Milk Production

Dhule district is well-known for milk production. This is due to natural endowment of grazing land. The dairy development programme is well-knitted through dairy cooperatives and chilling plant. Milk is daily

supplied to Bombay through rail and road tankers. At present 610 dairy cooperatives are functioning in the district. There are about sixty thousand milk producers which are earning ~~Rs~~ about Rs.12 crores per annum through this occupation. The collection of milk is near about 1.60 lakh litres per day. Nine chilling plants of the capacity 2.55 lakh litres have been installed in this district. The District Dairy Development Officer is coordinating, controlling all the activities of the dairies in the district with the help of district and taluka milk unions.

The statistics pertaining to dairy societies and taluka milk unions tahsilwise is given in the appended statement - Appendix.D. Similarly chilling plants with their locations and capacity are given in the appendix.E.

SOURCE : S.E.R. & D.S.A. of Dhule District 1979-80.

CHAPTER 2

OBJECTIVES AND METHODOLOGY

Introduction

2.1 A good deal of beneficiary-oriented schemes have been formulated and implemented for the upliftment of the tribals in Maharashtra State. Some of the schemes had very good impact on the socio-economic condition of the tribal families resulting therefrom the incremental incomes to them. The scheme of supply of milch animals to the Adivasi families is considered one of the special schemes mentioned here.

It was, therefore, decided to conduct the evaluation study of the scheme of supply of milch animals implemented in Maharashtra particularly in Dhule district with a view

- (i) to assess the impact on the economic conditions of the tribal families below poverty line,
- (ii) to know in and out, merit and demerit of the scheme, and
- (iii) to point out some suggestions for improvement of the scheme.

This evaluation study has been entrusted to the Institute by the Ministry of Home Affairs, Government of India, New Delhi.

Objectives of the study

2.2 The basic and broad objectives of this study can be enumerated as under:-

(1) To make comparative study of the objectives set forth by the various departments/agencies with reference to the schemes and their quantum, suggestion in regard to the suitable schemes for the particular area of tribal concentration.

(2) To assess participation of Government Officials/ Credit agencies/institutions and the beneficiaries in the implementation of the scheme.

(3) To know the difficulties faced by the beneficiary families, at the time of purchase of milch animals, their maintenance, sale of milk, milk products, adequacy of medical help/facilities available to the beneficiaries under the scheme.

(4) To find out the salient features of the scheme on the basis of the case studies conducted.

(5) To ascertain the role of the dairy societies/ unions and to find out difficulties faced in the implementation of the scheme.

(6) To make the suggestions for improvement in granting of institutional finance/training to the beneficiary in dairy development programme.

(7) To find out ways and means to linkage of infrastructural facilities with that of dairy development scheme in the tribal areas.

(8) To guage the upliftment of the tribal families below the poverty line.

Sample Design

2.3 Having regard to the tribal concentration in Dhule district and the large spread work of this scheme for the tribal development in the district, Dhule district was selected for evaluation study.

In view of the large number of Scheduled Tribe and other families assisted under the scheme of supply of milch animals, the evaluation study was restricted to the certain area of the district. For the purpose, three blocks viz. Taloda, Nandurbar and Nawapur from 2 I.T.D.Ps in Dhule district were selected. They were selected for the field enquiry. The tribal concentration in the area under study is large as compared to other parts of the district. The majority of the Scheduled Tribe families respond the advantage of the scheme and the benefit accrued to them in the course of time.

From each block, villages under 4 dairy societies were selected for the survey. In all 15 villages were selected from 3 blocks. Taking into consideration the quantum of available beneficiaries and availability of staff and time, the beneficiaries were selected for the study from 15 villages. The villages were selected by random sampling method and households in the villages were selected by systematic sampling method. The total number of the beneficiaries selected for the study was arrived at 136. The list of beneficiaries under the schemes were collected from - (i) The Project Officer, D.R.D.A., (ii) District Dairy Development Officer, (iii) District Animal Husbandry Officer, (iv) Project Officer, I.T.D.Ps. and allied offices.

Methodology of the study

2.4 With a view to collect the requisite information from both the implementing agencies in the field and the beneficiaries, two different questionnaires/ schedules were devised.

Schedule No.1

This was meant for the beneficiary family. It covered the following items of information:

(1) Socio-economic status/structure of the family.

(2) Assistance received by the family, physical verification of the assets.

(3) Level of knowledge and training in the dairy development.

(4) Present position of the assets given to the tribals, supply of second animal, income from milk and other milk-products, expenditure on the maintenance of the animals and repayment of loan.

(5) Views of the beneficiaries to the incremental income from the scheme adopted.

(6) Views as to the more economical suitable scheme for the tribals.

(7) Views of the investigator in general.

Schedule No.2

This is designed to obtain the views of the implementing agencies/credit institutions/Dairy. societies, in respect of formulation and implementation of the scheme. It gives an account of the role played by the implementing agencies at the different levels, their views as to the difficulties encountered and the valuable suggestions for achieving the better results in future. The copy of each of the schedule designed is appended as Appendix 'F' and Appendix 'G'. The field enquiry was made during the months of September to December 1984.

CHAPTER 3

SALIENT FEATURES OF THE SCHEME

Introduction

3.1 The scheme of "Supply of Milch Animals" to the families belonging to the weaker sections of the society selected for the study was implemented through the various agencies in the district. Amongst them the District Rural Development Agency, i.e. D.R.D.A., has played a pivotal role in the district. The other agencies which have implemented the scheme are as under:-

(1) The Mahatma Phule Backward Class Development Corporation,
(2) The Project Officer, I.T.D.P. Nandurbar,/Taloda,
(3) The District Dairy Development Officer, Dhule,
(4) The District Animal Husbandry Officer, Dhule,
(5) The District Industries Officer, Dhule
(6) Nationalised Banks/Co-operative Banks,
(7) Department of Agriculture,
(8) Milk Unions and Dairy Societies.

Pivotal Agency in the Programme

3.2 At present the District Rural Development Agency executes the scheme by granting requisite loans/ subsidies for the milch animals.

It is observed that the Dairy Societies, milk unions and milk federations do execute the scheme. However, their share is very small. The one of the most pivotal agencies in the programme is only the D.R.D.A. which is the co-ordinating and the controlling agency in the district.

Overview of the D.R.D.A. Programme

3.3 This programme has been launched in Dhule district since 2nd October 1980. The yearwise total expenditure of the project and that for the scheme is given in table no. 3.3.

Table No.3.3

(Rs.in lakhs)

Year	Total Expenditure	Expenditure under Milch Animal scheme	Total beneficiaries	Beneficiaries under Milch Animal scheme	Percentage of beneficiaries under the scheme to total beneficiaries
1980-81	36.23	23.51	3025	1520	50.25
1981-82	62.11	34.33	4154	2593	62.43
1982-83	110.82	72.58	6010	4633	77.43
1983-84	85.88	44.42	5656	3043	53.80

Lion Share in total expenditure of D.R.D.A.

3.4 The above table shows that the scheme of supply of milch animals has claimed a lion share in the total expenditure of the D.R.D.A. during 1982-83. The expen--diture was to the tune of 77.43% of the budgeted expenditure.

Factors favouring good response

3.5 The appreciable response to the scheme can be contributed to the following reasons:-

Dhule district is popularly known as Dairy District. Further it is endowed with a natural gift of grazing land, which is really a boon to the milch animals. Thus the availability of ample fodder (dry and wet) throughout the year is the special advantage to the beneficiaries under the scheme. Although the agriculture is the mainstay of the farmers in the area they have adopted the Dairy as a subsidiary occupation from generation to generation. The milk products such as ghee and butter has a wide demand from the leading markets in the country.

In Dhule district the dairy is generally practised as an industry.

Following are the main reasons of this subsidiary occupation:

(1) This is the immediate income generating occupation.

(2) There are wide market facilities available in the locality and the neighbouring states.

(3) Government have tailored the scheme in such a manner that the animals are supplied at the 50% cost. The loan and subsidy elements are so combined that the beneficiaries are put to more advantageous position in regard to the getting of financial assistance/repayment of loan in easy instalments.

(4) The rate of interest charged on the loan amount is only 10%.

(5) The procedure of sanction loan/financial assistance after processing of the loan application from the beneficiaries is not cumbersome. The credit institutions also lend support in an enthusiastic manner.

(6) The beneficiary finds his own avocation quite independent and secure in all respects. This self-employment aspect of the scheme cannot be overlooked.

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CHAPTER 4

MECHANISM AND PATTERNOF THE SCHEME

Agencies Implementing the scheme

4.1 The scheme of supply of milch animals has been implemented by the various agencies and departments such as:-

(1) The Project Officer, D.R. D.A. Dhule,
(2) The Project Officer, I.T.D.P. Nandurbar/Taloda,
(3) The District Dairy Development Officer, Dhule
(4) The Mahatma Phule Backward Class Development Corporation, Dhule,
(5) The District Animal Husbandry Officer, Dhule,
(6) Nationalised and Co-operative Banks,
(8) Milk Unions Dairy Societies in Dhule district.
(9) The District Industries Office, Dhule.

The pattern of different agencies and mechanism of the scheme can be summarised departmentwise as under:-

The Project Officer, I.R.D.P.

4.2 The District Rural Development Agency executes the scheme for the I.R.D.P. beneficiaries. About 12,000 milch animals have been purchased and distributed during the last four years in Dhule district.

(a) Objectives

The objectives of the scheme is to supplement the income of the target group under I.R.D.P. i.e. families living below the poverty line. These families are to be assisted for enabling them to cross the poverty line. Such a vulnerable group is to be provided with improved breed like gir charparkar cows for the purpose.

(b) Eligibility

The eligibility for sanctioning the loan to the beneficiaries is as under:-

(i) The beneficiary should not be the defaulter of any financial or any credit institution,
(ii) The beneficiary should have been included under the master list prepared by the State Government,
(iii) The beneficiary should preferably be a member of the Dairy Co-operative Society.

(c) Unit costs for each category of the beneficiary

The total beneficiary provision of Rs. 5,500/- per unit of 2 cows, including transportation charges with the following subsity is fixed:-

For a small and marginal farmer, Rs. 1,375/- (25% of loan); landless labourer, Rs. 1,833/- (33.33% of loan); beneficiaries belonging to Scheduled Caste/ Scheduled Tribe categories, Rs. 2,750/- (50% of loan).

Maximum limit of bank loan to be granted to the beneficiary of the category of small and marginal farmer is fixed at Rs. 4,125; landless labourer Rs. 3667; Scheduled Caste/Scheduled Tribe Rs. 2750/- with the interest rate of 10% p.a.

(d) Mode of supply of Milch animals

The loan applications received from the beneficiary families are firstly approved by the Village Committee and are handed over to the Gram Sevaks and submitted to the Block Development Officer of the block. The Block Development Officer scrutinises the applications and submits them to the Project Officer. The Project Officer re-scrutinises the applications and after proper scrutiny the loan is sanctioned. While scrutinising the loan applications the eligibility of the candidate is seen. It is generally seen that whether the village is in the milk-route and there is assured supply of fodder either from the farm or from the market. The loan amount disbursed by the bank is generally by way of cheques and not a cash. The animals are generally purchased in the market in the presence of the purchase committee. The following are the members of the purchase committee at the Block level:-

(i) Bank representative,
(ii) Veterinary doctor,
(iii) Chairman of the diary society,
(iv) Beneficiary.

The selection of the milch animal is preferably done by the beneficiary. The veterinary doctor examines the milch animal and certifies its medical fitness. Insurance policies are drawn in favour to the credit institution. There is generally a triparty agreement of Security between the beneficiary, Society and the bank. In the event of death of the milch animal the beneficiary does not suffer because of the insurance cover. The Dairy society is mediator agency. The milk procured* by the Dairy units at the milk centre on the routes. The loan instalments are recovered by Dairy Society and are remitted to the bank's concerned. It is usual practice that second animal is provided within six months period or the first animal has gone dry. In the exceptional cases even the third animal has been provided. While sanctioning the loan for the second animal, the recovery of the first loan amount is taken into the account. If the recovery is satisfactory the proposal of the second animal is sanctioned. The model of the scheme worked out by the bank is annexed, as appendix 'F'.

The Project Officer I.T.D.P.

4.3 The Project Officer I.T.D.P. Nandurbar and Taloda have spent the following amounts during the year 1983-84.

Name of the I.T.D.P.	Year	Budget in lakhs	Amount spent in lakhs	Number of Beneficiaries
Nandurbar	1983-84	4.12	4.12	165
Taloda	1983-84	0.37	0.37	15

The Project Officer I.T.D.P. Taloda has sanctioned the loan cases even in the urban areas. The copy of the order of the sanctioning loan from the nucleus budget under the conditions is enclosed as Annexure No.(G).

* by the beneficiary is collected

The Project Officer I.T.D.P. Nandurbar has sanctioned the loan to genuine tribals, rejected by the Nationalised Banks, for want of credit and other reasons.

District Dairy Development Officer

4.4 The District Dairy Development Officer is associated with the development of Dairy Programmes in the District. The District Dairy Development Officer has implemented the following Dairy schemes. during the years 1981-82 to 1983-84.

(1) Supply of one year old high progeny buffalo calves.
(2) Supply of dry/pregnant buffaloes at subsidised rates.
(3) Farmers Training Programme.
(4) Fodder Development Programme.
(5) Financial Assistance to Cooperative Societies for various purposes.

(1) Supply of one year old high progeny buffalo calves.

In order to rear good milch animals in rural areas the Dairy Development Department, Government of Maharashtra purchases young buffalo calves of Murra and Jafrabadi varieties from Aarey Milk Colony for supplying them in rural areas to the milk producers. These young progeny buffalo calves are reared upto one year by the Government under their supervision. After one year they are sold to milk producer at the following rate.

(i) For Scheduled Tribe Milk Producers Rs.75/-
(ii) For Small Farmers, Landless Labourers and Scheduled Castes Rs.100/-
(iii) For other milk producer Rs.300/-

The total cost of such calves is Rs.700/-. The remaining amount is borned by the Government. The feed subsidy is given to the purchaser @ Rs. 1.50 for 900 days for the proper rearing of animals in rural area. The transport charges are borned by the beneficiaries. The expenditure and the targets achieved under the scheme are given below.

(Rs. in lakhs)

Year	Provision	Expenditure	Physical Targets	Physical Achievements
1981-82	0.26	0.26	44	44
1982-83	0.58	0.58	100	100
1983-84	0.73	0.63	90	70

(2) Supply of dry/pregnant buffaloes at subsidised rates

The Dairy Development Department also purchases dry/pregnant buffaloes at Bombay and supplies to the villagers at the subsidised rates. Such buffaloes give more milk yield than local varieties. There is heavy demand of such animals from rural areas. This schemes is supported by feed subsidy @ Rs.3/- per day for 100 days. The financial assistance to the different categories of the beneficiaries is as under :- (whichever is less).

(a) Scheduled Tribe - 50% of the cost of buffalo or Rs.1500/-.
(b) Scheduled Caste & Landless labourers - 33% of the cost of buffalo or Rs.880/-.
(c) Small & Marginal Farmers 25% of the cost of buffalo or Rs.800/-.
(d) Others Rs.300/-.

The transport charges are admissible for the above categories depending on distance and category in which the beneficiary belongs. The beneficiaries belonging to the categories other than (a) to (c) above mentioned are not eligible for the transportation charges. The achievement of the scheme during the last four years is described below.

Year	Provision	Expenditure	Physical Targets
1980-81	0.08	-	-
1981-82	0.16	0.36	13
1982-83	0.24	0.41	20
1983-84	0.24	0.24	20

(3) Farmers Training Programme

The training programme is arranged for training the milk producers. Since 1982-83, the training period is spread over two weeks. The financial target set for the programme and the achievements during last four years is presented in the table given below :-

(Rs. in lakhs)

Year	Provision	Expenditure	Physical Targets	Physical Achievements
1980-81	0.04	0.01	40	30
1981-82	0.03	0.04	20	20
1982-83	0.20	0.20	50	50
1983-84	0.16	0.16	80	80

(4) Fodder Development Programme

Under the scheme, the grass is to be supplied to the personnel, who received the training under the programme. The financial assistance is given to the extent of Rs.100/- just to meet the requirement of green fodder. Expenditure incurred and the targets achieved during the last two years are seen in the following table :-

Year	Provision	Expenditure	Physical Targets	Physical Achievements
1982-83	0.05	0.05	50	50
1983-84	0.04	0.04	40	40

(5) Financial Assistance to Cooperative Societies

The funds are alloted to the cooperative societies in order to increase the following activities in the rural areas :-

1. Capital grants to the Dairy Cooperative Society
2. Training to Dairy Secretary
3. Managerial subsidy
4. Inspection of milk quality
5. Transportation facility

Other Agencies

4.5 (A) Mahatma Phule Backward Class Development Corporation

i) Mahatma Phule Backward Class Development Corporation, also advanced financial assistance to the scheme. The target group families under the scheme are generally Scheduled Castes. The loan amount of Rs.5000/- for one cow for one beneficiary is sanctioned under this scheme. It is implemented from the funds known as "Special Component Plan" meant for Scheduled Castes. Out of Rs.5000/- as unit cost, 50% share comes from the bank in the form of loan and 50% share is born by the Corporation. The involvement of the corporation is in the form of subsidy. The subsidy portion of the corporation is realised only after the loan amount is sanctioned by the bank. The insurance subsidy part is adjusted by the Block Development Officer and Mahatma Phule Backward Class Development Corporation Limited. It has been observed that this corporation has also disbursed the loan amount to the families belonging to the Scheduled Tribes, in the form of 'Margin Money'. Under the scheme of margin money, now 20% of the loan amount is adjusted as a subsidy subject to maximum amount of Rs.1250/-.(ii) The scheme of supply of milch animals under the Special Component Plan has been implemented through Zilla Parishad during the year 1983-84. Out of total provision of Rs.0.33 lakhs, Rs.0.32 lakhs were spent for 22 beneficiaries. The target group families under the scheme are generally the families of Scheduled Castes. The special feature of the scheme is that it is supported by Fodder & Feed grant to the extent of Rs.500/- in each case in addition to the 50% of the subsidy. The villages and the beneficiaries are

selected by the Special Committee of the Animal Husbandary wing of Zilla Parishad. No second animal is supplied to the beneficiaries covered under this scheme.

(B) Western Maharashtra Development Corporation

All the educated unemployed youths under the "Employment Promotion Programme" dairy units are financed by the corporation. The "seed-money" ca-pital is provided by the Western Maharashtra Development Corporation, while the loan amount is advanced by the nationalised banks. The ratio of financial assistance in the form of seed money is not uniform in all the cases but generally varies with the project cost and the economic status of the beneficiary.

The target group of the Western Maharashtra Development Corporation consists of educated unemployed persons of 18 to 40 years old. The loan applications of the prospective under approvals (beneficiary) are sponsored and processed by the Western Maharashtra Development Corporation. However, the seed money capital is released only after the release of the loan amount by the nationalised banks concerned. Thus the Western Maharashtra Development Corporation disburses its share of seed money only after the loan amount is released by the nationalised bank.

Under the Dairy scheme, a unit of four cows or buffaloes, is considered viable. Condition for the viable proposal is that the beneficiary must have passed S.S.C. or he must have completed I.T.I. Course. But no such conditions are laid down in respect of the candidates belonging to Scheduled Tribes. The loan applications get the approval of the Scrutiny Committee consisting of the Bank Officials and the officials of the Western Maharashtra Development Corporation.

It is generally observed that educated unemployees do not go in for Dairy units under the scheme. Some of the reasons for non-prefering of the scheme can be mentioned as under :-

1. The seed money capital provided by the Western Maharashtra Development Corporation is a small amount as compared to the total project cost. In other projects like purhcase of vehicle, the seed money is too high to raise for the beneficiary, who has been categorised as living below the poverty line.
2. The subsidy amount in case of other schemes is more than that of the seed money. As such beneficiary do prefer taking the loan for other units, than the Dairy units.

Besides, Dairy Societies and Milk Unions, the Scheduled banks also advanced credit for such Dairy units. The advantage of such scheme is that the loan amount is secured without going through the tedious procedure and formalities. In this case no subsidy or no interest free loan is granted.

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CHAPTER-V

FIELD PROFILES

TARGET GROUP

5.1 The main objective of the scheme of 'supply of milch animals is to finance I.R.D.P. beneficiaries by enabling them to purchase exotic and indigenous milch cows so as to supplement their income. The target group families under I.R.D.P. are the families, which are categorised as the families living below/poverty line./the The monthly income of such families is taken as Rs.300/- per month and the average size of the family is considered to be five to six members.

5.2 The dairy is considered as an industry and one of the basic needs of industry is the supply of working capital in the form of machinery and equipment. Under the scheme, the exotic and indigenous milch animals are also supplied. The final product is in the form of milk and it has direct bearing with the feeding capacity of the family. It is an usual experience that the milk return from the cow is directly proportional to the supply of fodder and concentrated cattle feed. If no cattle feed and fodder is supplied with the required propotion, it will obviously affect the milk return. Under the supply of milch animals, two cows of improved variety namely Gir/Tharparkar are provided to the beneficiary. They need special type of concentrate, cattle feed and the management, which these target group families, cannot afford due to poor economic conditions in which they are placed. With a result, the milk yield per cow goes on declining day by day. Thus the beneficiaries do not procure the inremental income from the milch animals supplied to them and the economy of the scheme puts him in the reverse gear. In order to supplement the income of the target group living below the poverty line, following suggestions are made :-

1. The concentrate, cattle-feed may be supplied on 50% subsidy basis to the beneficiary through the dairy co-operative societies for the initial six months period.

2. Dairy Development Department should arrange to make the regular supply of fodder and feed in the concentrate form to the Dairy Societies on credit. So they can ensure the regular supply to the beneficiaries.

3. The amount of cattle-feed supplied to the Dairy Society after six months may be treated as a full loan, which can be recovered from the income of the beneficiaries. The loan subsidy may be converted in the feed subsidy. The cattle feed may be supplied to the beneficiary once in a week.

4. Dairy Society may be asked to purchase the fooder and cattle feed and supply them to the beneficiaries.

5.3 Some implementing officers are of the view that the loan and subsidy may be granted not only to the families below the poverty line but to the families whose income is above the poverty line but below Rs.6000/-. It is felt that the sanction of loan to such families may be fruitful. The rate of subsidy to the extent of 25% may be granted.

5.4 The beneficiaries are selected at random through the specified area for this purpose. It can be suggested that D.R.D.A. should chalk out a phased programme for the area earmarked and select the villagesfrom taluka and provide all the infrastructure facilities required. After developing the selected area the next areas can be chosen and likewise. This phased programme will enable the implementing agencies to ensure the sufficient supply of inputs required and the transportation of milk and milk products. The infrastructure facilities developed in the area will certainly improve the communication system with the other remote ..areas.

5.5 The applications from the beneficiaries for the scheme of supply of milch animals are collected at the end of the financial year and sent to the Block Development Officer and Project Officer at the fag end of the financial year.(i.e.in the month of February or so). This does not permit sufficient time for the scrutiny of the applications, sanction of the loan by the banks, and the selection of the good variety of the milch animals, as per the requirement of the beneficiary. The demand of animals certainly increases resulting in the rise in the unit cost; whereby project cost gets upset. It is therefore suggested that generally every year, sanction of the application may be done in the months of July and August of the year. This will allow the beneficiaries to purchase animals in the slack season when the cost is low.

5.6 During the field enquiry, it is found that the income of the beneficiary is not properly assessed. If husband and wife both are earning, the income of only one or any member of the family is taken into account, leaving aside the income of the other family members in aggregate. This causes the selection of the beneficiary of different target group. The stratified selection of the beneficiary becomes unmeaningful. It is, therefore, suggested that the sanction may be done after thorough scrutiny of the application, in order to know the exact income range of the family of the beneficiary to be assisted under the scheme.

5.7 <u>The role of Dairy Society</u>

The dairy society at the village level plays the very important role in the implementation of the scheme, as an intermediary agency. The loan amount is sanctioned only to the member of the Dairy Society. The final product i.e. milk is collected through the Dairy Society, and the recovery of loan amount is also effected through the Dairy Society. Hence the Dairy Society has to play a co-ordinating and controlling role in the scheme.

There is also a tripartite agreement between the borrower, society and the bank. Having regard to the role to be played by the Dairy Society, it is quite essential that the dairy society should function effectively. But it is found that some of the Dairy Societies are either mismanaged or have been liquidated and some are found defunct. This situation has obviously affected collection of the milk and the recovery of the loan from the beneficiaries under the scheme. In view of these it is suggested that the management of the Dairy Society should be improved and the activities of the dairy societies should be supervised by higher authorities from time to time.

TABLE NO: 5.7

The position of the Dairy Societies in three tahsils is as under:

Sr. No.	Tahsil	No. of Dairy Societies registered.	No. of Societies functioning.	No. of Societies defunct or liquidated.
1	2	3	4	5
1)	Nandurbar	82	69	13
2)	Taloda	43	38	5
3)	Nawapur	75	45	30

5.8 The above table reveals that the largest number of the defunct societies (about 40%) are found in Nawapur. As per the rules of registration of society, only one Dairy Society can be registered in the village. But the field enquiry reveals that more than one Dairy Societies in a village have been formed and they are functioning. The beneficiaries took loan from the one society and deposits it in the other society. The cross workings of the other society in one village leads to the complicated situation. It is, therefore, suggested that the

list of such defaulter beneficiaries should be maintained with both the societies, functioning in the same village. As a rule one dairy society should be formed in one village to avoid such unhealthy competition and complications.

5.9 The maintenance of proper accounts also calls for some improvements. Dairy societies generally prepare accounts of the deposits of milk by the beneficiary, the payment to be made to him and the amount of the loan to be remitted to the bank. The knowledge of installments of loan amount deposited by the Dairy Society is not given to the beneficiary. To overcome these difficulties it is suggested that the beneficiary should be provided with pass book and the upto date entry is to be made as to the collected amount, recovered amount and the amount adjusted towards expenses may be clearly noted down. The Dairy Society in the scheme must maintain a Register showing the amount given to the beneficiary and the amount repaid in the bank. Some of the beneficiaries reported back that the recovery of the loan amount is not affected factually and the amount recovered is not deposited in the bank regularly. The burden of interest which is unnecessarily lies on the beneficiary for no fault of his own, must be lessened. The Dairy Societies should make a point to remit the amount recovered from the beneficiary in the bank immediately and see that no additional burden of interest is imposed on the beneficiary.

5.10 In the selected areas in the field enquiry, there are at present 843 Dairy Societies and 9 talukas are now at work. But the control of all the societies lies with The Assistant Registrar of Co-operative Societies. It is thus observed that supervision of all these societies functioning, under the jurisdiction, is beyond his control. It is, therefore, quite essential to suggest that the Taluka Assistant Registrar (Cooperative Societies) should be entrusted to supervise the working of the Primary Dairy Societies and take penal action in case of the fault.

5.11 As usual, Dairy Societies collect milk and send it to the taluka milk unions of the respective talukas. The taluka milk unions have their own chilling plants. At present there are nine taluka milk unions, which are covered under the organization, except Dhadgaon. In Dhadgaon, for want of communication system no taluka milk union has been organised. But there is good scope and better prospectus for the development of dairy activities, due to availability of ample fodder and grass and sufficient pasture land for animals.

5.12 Under this scheme, beneficiaries covered are the families living below poverty line. The rate of interest is charged by the Scheduled Banks on the loanable portion/of 10%. The incidence of burden of the rate of interest of 10% is felt very heavy particularly by the Below Poverty Line families who are landless agricultural labourers. The rate of interest should therefore be lowered down to 5% - 6% in respect of these families.

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CHAPTER NO: VI

FIELD ENQUIRY

The data on various items at the various implementing stages are collected. The financial, administrative, executive and beneficial aspects were studied by contacting concerned offices, collecting basic data, selecting samples, contacting beneficiaries, and various officials and non-officials in order to know the exact problems in the scheme. As far as possible lacunae and deficiencies in the scheme were also investigated. The efforts were made to find out solutions for these lacunae and deficiencies in the scheme.

Out of ten tahsils in Dhule district at present eight tahsils are under Tribal Sub-Plan Area. Remaining two tahsils Dhule and Sindkheda are outside the area of the Sub Plan. The supply of Milch Animals Scheme is implemented in seven tahsils (3 fully & 4 partly) out of eight included in the Sub Plan Area. There are two Integrated Tribal Development Projects in sub plan area viz. Taloda and Nandurbar. The selection of tahsils were based on:

(1) Areas fully or partly covered under Sub Plan &

(2) Tahsils with maximum number of beneficiaries.

It was proposed to study the impact in Tribal Sub Plan and outside the Sub Plan Area and in both the Project Areas too. So two tahsils viz. Nandurbar and Nawapur from Integrated Tribal Development Project Taloda were selected for the study.

For further selection of dairy societies, four dairy societies from each tahsils were selected. In Nandurbar Tahsil, four Dairy Societies cover six villages. So all these six villages from Nandurbar tahsil alongwith four villages each from Nawapur and Talod tahsils were taken for the study. In all, study is carried out in 14 villages with one Urban town Taloda.

The map (Appendix-A) indicates the location of selected villages. Ten beneficiaries are selected from each dairy society. 120 beneficiaries from these villages covered under District Rural Development Agency Programme, three beneficiaries from Taloda town and 13 beneficiaries from various other schemes i.e. Training Industries etc., under Milch Animal supply scheme were contacted.

6.1 The data so collected from 136 beneficiaries is analysed and communitywise classification of beneficiaries in the sample is tabulated as below:-

TABLE NO: 6.1

Communitywise classification of beneficiaries

Sr. No.	Tahsil	Total No. of beneficiaries			Communitywise classification of the beneficiaries		
		Male	Female	Total	S.T.	S.C.	Others
1	2	3	4	5	6	7	8
1.	Nandurbar	38	3	41	38	3	-
2.	Nawapur	48	0	48	48	-	-
3.	Taloda	39	8	47	37	3	7
	TOTAL	125 (92%)	11 (8%)	136 (100%)	123 (90.44%)	6 (4.41%)	7 (5.15%)

The sample contains 90% of tribal families. Thus sample is representative of tribal families.

6.2) It is very interesting to note that there are female beneficiaries also.

6.2 TABLE NO: 6.2

Distribution of beneficiaries (families) according to land holdings

(in Hectares)

Sr. No.	Tahsil	Land Holdings			
		Total	Land-less	Marginal Farmers	Small Holders
1	2	3	4	5	6
1.	Nandurbar	41	33	7	1
2.	Nawapur	48	43	5	-
3.	Taloda	47	43	4	-
	TOTAL	136 (100%)	119 (88%)	16 (11%)	1 (1%)

The above table reveals that in the sample, 88% of the beneficiaries are landless, 11% of the beneficiaries are marginal farmers i.e. having land upto 0.4 hectare, and 1% beneficiary belongs to category of small land holders. The results of the survey indicates that the selection of the beneficiaries is according to the target group fixed and it is from the poorest strata.

EDUCATIONAL LEVEL OF BENEFICIARIES

TABLE NO: 6.3

Talukawise Educational Level of different beneficiaries

Sr. No.	Tahsil	Educational level			
		Total Beneficiaries			
		Beneficiaries	Illiterates	Upto 7th std.	8th std. & above
1	2	3	4	5	6
1.	Nandurbar	41	36	4	1
2.	Nawapur	48	25	21	2
3.	Taloda	47	29	16	2
	TOTAL	136 (100%)	90 (66%)	41 (30%)	5 (4%)

6.4 Out of the total beneficiaries, 66% are illiterates. 30% of the beneficiaries have education level upto or below 7th standard and 4% have upto S.S.C. In short by and large beneficiaries are illiterate and a very small portion of beneficiaries have education upto 7th standard.

TABLE NO: 6.4

Average family size and talukawise occupational patterns and earning members of the selected beneficiaries

Sr. No.	Tahsil	No. of families surveyed	Total No. of families in the survey.	Average size of family.	No. of earning members	No. of families having occupational pattern		
						Agri. labourers	Agriculturists	OTHERS
1	2	3	4	5	6	7	8	9
1.	Nandurbar	41	217	5.29	112	34	2	5
2.	Nawapur	48	252	5.25	127	19	19	10
3.	Taloda	47	265	5.64	122	41	1	5
	TOTAL	136 (100%)	734	5.40	361	94 (69%)	22 (16%)	20 (15%)

6.5 From the above table it is revealed that 69% of the households have agricultural labour as their main source of income. 16% of the households have land cultivation as the main source of income. The remaining 15% have other sources of income i.e. forestry, service etc.

6.6 The other observations on the above table are as under:-

i) The average size of the family is 5.40 i.e. 5 - 6 members in the family.

ii) The ratio of average earning member to total member is 1 : 2.

iii) Of the 136 households, 50% have earning from subsidiary occupations.

TABLE NO: 6.5

Income of families from main and subsidiary occupations in rural and urban areas in the selected sample

Area	Total No. of families	Income from main occupation	Income from subsidiary occupation	Total income	Average income per family.
1	2	3	4	5	6
Rural	133	2,65,051	1,78,830	4,43,881	3,337
Urban	3	21,700	500	22,200	7,400
Rural & Urban	136	2,86,751	1,79,330	4,66,081	3,427

6.7 On the basis of the data collected in the survey, average annual income per family from main occupation in rural area comes to Rs.1993/- whereas income from the subsidiary occupation comes to Rs.1345. Thus the average income per family from main and subsidiary occupations of the selected beneficiaries is Rs.3337. In Urban area income from main occupation per family is of Rs.7233 and income from subsidiary occupation is Rs.167. Thus average total annual income per family in Urban area comes to Rs.7400. In general, average annual income per family in rural and urban together is arrived at Rs.3427.

6.8 In the field survey the average size of land holding of the cultivator is found as 4.63 acres only i.e. below 2 hectares and mostly the land with the beneficiary is unirrigated or dry.

TABLE NO: 6.8

Classification of beneficiaries according to Marginal farmers, small farmers, landless & sizeable land holders

Sr. No.	Tahsil	No. of Households				
		Landless	Small Farmers.	Marginal farmers	Others	Total
1	2	3	4	5	6	7
1.	Nandurbar	33	7	1	-	41
2.	Nawapur	25	11	9	3	48
3.	Taloda	45	1	1	0	47
	TOTAL	103 (76%)	19 (14%)	11 (8%)	3 (2%)	136 (100%)

In the sample it is found that out of the total beneficiaries, 76% are found landless, 14% are small holders, 8% are marginal farmers, and 2% have sizeable land.

6.9 OTHER OBSERVATIONS

The prime condition for granting loan is that (i) beneficiary should be a member of a Dairy Cooperative Society. If it is not possible for him to become a member of a society, he/she can satisfy bank by showing firm marketing arrangements, with private agency, where the credit can be linked with marketing. All the persons/beneficiaries in the survey are found members of the Dairy Co-operative Society. In the survey, 14 villages are covered undar 12 Dairy Cooperative Societies. Four villages from Nandurbar taluka have two joint dairy societies. The working of the societies dealing with more than two villages is studied. The following are the observations of these societies.

(1) On the day of field survey it is found that Dairy Society has not collected the milk of the attached villages due to one or the other reasons.

(2) The villages of the attached villages have no marketing for their produce. They have to sell their milk to private sellers. He does not give reasonable rate to producer. Moreover the producer do not get the money in time. The main object of Dairy Society is not fulfilled in the villages attached to Dairy Society. It has ultimately affected the recovery.

There is a demand from such villages to have a milk collection centre at their village. However, it is not possible & also economically viable. The society had made alternate arrangement for the collection of milk but on the whole the villages are deprived of the benefits of the Dairy Society i.e. marketting of produce, cash transactions and reasonable rates for their milk.

There is no co-ordination amongst the members of a dairy society of one village with other. It is, therefore, suggested that a separate independent society may be formed for each village, if it is economically viable.

In some villages, the milk collection centre is run by Adiwasi Co-operative Societies, in some places they are run by Dairy Cooperative Societies. In this area, milk collection centres are running smoothly, either run by Adiwasi Cooperative Societies or Dairy Societies.

6.10 The following are some suggestions:-

(i) Separate independent dairy society should be formed for each village, if it is viable.

(ii) There are padas attached to village. These padas are scattered and some are far away from milk collection centres. The beneficiaries which are residing in the pada, which is easy within reach, may be asked to bring the milk at the Milk Collection Centre. But those far away may not be forced to serve the milk at the centre only. Society should make its own arrangement for

collection of milk by appointing some attendants. However, the payment of the attendant should not be charged to the milk producers, but should be adjusted from the expenses of the society. In some places it is found that abnormal charges are recovered for collecting the milk.

(iii) Dairy Society should give detailed account of milk supplied, amount paid, amount adjusted against the loan amount and loan amount outstanding. At present no such communication method is observed. They should be maintained upto date account for each beneficiary.

It is reported by some bank agents that recovered amount from the beneficiary is not credited to the bank, punctually and in time. As a result the unnecessary interest has to be paid by the beneficiary. The amount recovered should be credited to bank within a week or on the day of payment positively.

During the field enquiry it is found that improved breed of cows i.e. Gir and Tharparkar are supplied to the beneficiaries. In Dhule district the scheme of supply of milch animals, only cows on 50% subsidy are supplied to tribals. No parallel scheme or supplementary schemes are taken under this programme. There are some suggestions in this respect. (a) Jersey cows or local breed may be supplied to tribals under this scheme. It is learnt that local breed is not recommended by the department of Animal Husbandary. As regards supply of Jersey cows, they need special rearing, feed and management. So they may be supplied to such beneficiaries who can rear them. It may be taken into account before implementing the scheme on large scale.

(b) No loan or subsidy is granted for purchasing buffaloes under the scheme. There is demand for buffaloes from some parts of the area. The loan for buffaloes may be granted to dorserving persons only.

(c) On the basis of field study and observations the 'following' schemes on 50% subsidy basis are suggested under 'Supply of Milch Animals Scheme'.

1) Supply of feed to dry and Milch Animals with subsidised rates.

2) Supply of she-buffaloes.

3) Seed subsidy for grass seed and improved variety.

4) Purchase of breeding bull and he-buffaloes.

5) Supply of fodder.

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CHAPTER VII

Observations & Recommendations

The supply of milch animals scheme has good impact in Dhule district. The execution can be made more effective if a few lacunas and deficiencies are removed. The following are the suggestions based on the field enquiry.

7.1 District Dairy Plan : Formation of

There is a good potential for dairy development programme in Dhule district. There is also good demand from the families of below poverty line for milch animals. However, it has been revealed that there is no systematic planning of the programme and co-ordination between various agencies implementing dairy development schemes.

The programme is implemented throughout the district without considering the availability of infrastructure and potentiality of the area. A special plan can be worked out for dairy development and to watch the progress of the dairy development.

7.2 Phased programme for allround development

It has been observed that the beneficiaries are selected at random through the specified area for this purpose. It can be suggested that D.R.D.A. should chalk out a phased programme for the area, earmarked and select the villages from taluka and provide all the infrastructure facilities required. After developing the selected area, then the next areas can be chosen and likewise. This phased programme will enable the implementing agencies to ensure the sufficient supply of inputs required and the transportation of milk and milk products. The infrastructure facilities developed in the area will certainly improve the communication system with other remote areas.

7.3 Follow-up and Monitoring System

During the period of study it has been observed that no follow-up and monitoring system is involved in the scheme to watch the progress and study the merit and

demerit of the scheme. In order to remove the deficiencies in the scheme and for proper implementation of the scheme, it is suggested that monitoring system may be introduced.

7.4 Supplementary schemes - implementation of

Only supply of milch animals to beneficiaries will not solve the problem. The supplementary following schemes are needed for allround development of the family/ beneficiary. The target group under this scheme are families below poverty level. They have no money even to meet both the ends. Under this position they cannot provide minimum feed to animals.

For supporting the scheme the following suggestions are made:-

1. The concentrate cattle-feed may be supplied on 50% subsidy basis to the beneficiary through the dairy co-operative societies for the initial six months period.

2. The amount of cattle feed supplied to the Dairy Society after six months may be treated as a full loan, which can be recovered from the income of the beneficiaries. The loan subsidy may be converted in the feed subsidy. The cattle feed may be supplied to the beneficiary once in a week.

3. Dairy Development Department should arrange to make the regular supply of fodder and feed in the concentrate form to the Dairy Societies on credit. So they can ensure the regular supply to the beneficiaries.

4. Dairy Society may be asked to purchase the fodder and cattle feed and supply them to the beneficiaries.

5. Lowering of Interest Rate

Under this scheme, the beneficiaries covered are the families below poverty line. The rate of interest charged by the Scheduled Banks on the

loanable portion is of 10%. The incidence of burden of the rate of interest of 10% is felt very heavy particularly by the Below Poverty Level Families who are landless agricultural labourers. The rate of interest therefore be lowered down to 5 - 6% in respect of these families.

7.5 Updating of list of families below poverty line Computing of income for the purpose.

During the survey, it is found that : (a) Some families below poverty line are left out and not listed. (b) Some families which are below poverty line previously but now they have already crossed the poverty line during the 6th Five Year Plan, they are also shown as below poverty line families. Such families should be omitted from the list. (c) The income of all families should be estimated properly and upto date list of families below poverty line may be prepared. (d) It is found that income from all sources of the family have not been considered while listing the Below Poverty Line beneficiaries. It is, therefore, suggested that while preparing the upto date list of families below poverty line, the income of the families from all the sources should be taken into account. The sanction of loan and subsidy may be done after thorough scrutiny of the application, in order to know the exact income range of the family to be assisted under the scheme.

7.6 Selection of beneficiaries

The benefit of the scheme should flow to the lowest strata is the main objective of the scheme. As such, while sanctioning the loan, it may be seen that the maximum number of beneficiaries must belong to this strata. It may also be seen that only a few families not derive the benefit of all the schemes, so also there should not happen any duplication of family members enjoying the benefict of the scheme.

7.7 Equal spanning of distribution of loan

It is observed that the loan amount is granted at the fag end of the financial year. It is, therefore, suggested that there should be equal spanning of distribution

of loan for cows throughout the year so as to avoid artificial demand for animals (milch) at a particular point of time. Every year sanction of the application may be done in the months of July and August of the year.

7.8 Supply of second cow

For making the unit economically viable, a set of two cows are required to be supplied to each beneficiary. The second cow is to be supplied after six months of the first cow after satisfactory recovery from the incumbent. It is found that in some cases even though the beneficiary has repaid all the amount or paid all the instalments as prescribed without default, second cow was not supplied to him. This might be due to :-

(a) The incumbent might have not demanded or applied for second cow, or

(b) The supplying authority might have not verified the utilisation of the amount of the first cow and recommended for the second cow.

It is, therefore, suggested that for a viable unit second cow need to be supplied to the beneficiary if he/she has demanded it.

It is found that most of the beneficiaries are illiterate. Even they do not know how to put up an application under the scheme. Under the circumstances the implementing agency should verify the utilisation of the amount of first cow at least through Gram Sevak. In case second cow is needed by the beneficiary, he should obtain the application from the beneficiary for second cow, and the second cow may be supplied to him immediately at the end of the lactation period of the first cow.

7.9 Supply of third cow

Taking into consideration the availability of funds, utilization and repayment of loans of previous cows of the beneficiaries, need and demand of thrid cow, it is suggested that the third cow may be sanctioned with some incentive upto maximum limit of subsidy.

7.10 Loan and Subsidy for families above poverty line for purchasing cows under the scheme :-

It is felt that the sanction of loan to the families whose income is above the poverty

line but below Rs.6000/- may be fruitful. The rate of subsidy to the extent of 35% may be granted in deserving cases.

7.11 Supply of She-Buffaloes of high progeny.

The programme of distribution of she-buffaloes may also be formulated to the advantage of the beneficiaries who have a liking for the dairy business but desire to go without the cross breed animals. The purchase of high-progeny buffaloes are usually effected by the Dairy Co-operative Societies for their members. The special scheme for the tribal can be formulated and implemented through the Dairy Development Milk Producers Sangh at tahsil level for those who are below poverty line.

7.12 Role of Dairy Societies

The Dairy Society has to play a co-ordinating and controlling role in the scheme. It is quite essential that the Dairy Society should function effectively. It is, therefore, suggested that Dairy Society may be improved and the activities of the Dairy Societies may be strengthened and it may be supervised by higher authorities from time to time. Only one Dairy Society may be formed in one village with its sub-branches if necessary. Similarly it is suggested that the separate independent Dairy Society may be formed to each village if it is viable.

7.13 Collection of milk for all days in a year.

In some places it is pointed out that milk is not collected in all days of a week. Milk is collected only for six days. They do not accept milk for one day. The producer also cannot sell milk in local market as he cannot find a market for one day's collection of milk. As such, there is loss of income of producer for one day. It is suggested that the milk may be collected for all days in a week.

7.14 Pass Book of the Accounts

The Dairy Society should maintain proper account of the beneficiary. The beneficiary should be provided with pass book and the upto date entries of the collected and recovered amount, outstanding loan amount, amount adjusted towards expenses etc. are to be made in the pass-book.

7.15 Allotment of Dairy Activities to Adiwasi Co-operative Societies.

The Adiwasi Co-operative Societies are functioning in Tribal Sub Plan Area of Maharashtra State. They are implementing monopoly procurement and consumption finance schemes by the Tribal Development Corporation. These societies have seasonal work and as such it is suggested that the activities of dairy and milk collected may be allotted to the Adiwasi Co-operative Societies which are not so far associated with this work.

7.16 Live stock production programme

There is heavy demand of improved breed Gir/Tharparkar/Jersey. It is observed that such animals of improved varieties are purchased from other States. The cost of the animals is very high which includes transportation and commissioning charges. The animals which are brought from the other States generally sold with high cost. It is, therefore, suggested that a good quality live stock production programme may be adopted in Dhule district.

7.17 Artificial Insemination Programmes

The Artificial Insemination Programme is implemented to have good breed of animals. But it is observed that the programme could not succeed in the area due to inadequate artificial insemination facilities. Bharatiya Agro Industries Foundation (BAIF), Urali-Kanchan (Pune) has tried to transfer this technology to rural areas but still it has not reached the tribal villages. On similar lines Government may implement this scheme in Dhule district. As an alternate to above

till the scheme of artificial insemination is successfully implemented, it is suggested that the areas which are remote and far-flunged need be served with the service bull and he-buffaloes to cater the needs of insemination at the appropriate time. It is experienced that the facilities of artificial insemination is not provided in time. To tide over the difficulty, the scheme of supply of service bull and he-buffaloes to the milk producers sangh at the level and the dairy society at the Central place would be feasible. Thus the problem of providing the artificial insemination would be eased to some extent possible.

Moreover, it is observed that there is no follow up system and monitoring system in the scheme implemented. This may be introduced.

7.18 Adequacy of medicine in Government Veterinary Dispensaries

The present veterinary hospitals/dispensaries are not so equipped. They have no sufficient stock of medicine. It is, therefore, suggested that hospitals/dispensaries are kept well equipped and supplied with sufficient stock of medicine.

7.19 Special Veterinary Medical Officers for the animals supplied under District Rural Development Agency Programmes.

The programme for supply of milch animals is implemented on large scale in Dhule district. The present veterinary services cannot cope up with the demand of the beneficiaries under the scheme. It is, therefore, suggested that the special medical officers may be appointed for the cows under the scheme. He should advise the beneficiary regarding health care of the animals. He may also be provided with sufficient stock of medicine. It is observed during the survey that most of the cows died during the period of calvation. The services of veterinary doctors are must at this stage. It is advisable that some of the additional posts of Veterinary Officers may be placed at the disposal of District Animal Husbandary Officer for this scheme only.

/ He should examine each cow atleast in a month.

7.20 Community Cattle-Shed for animals (Shed for animals)

The tribals are residing in small huts. During the summer and rainy seasons the cows are sheltered in the small huts which creates unhygienic conditions. It is, therefore, suggested that a separate shed be provided for animals. A separate scheme may be worked out for this programme. This will be a need-based scheme in the tribal areas. Considering genuine difficulty of sheds to cows, it is further suggested that loan for sheds for deserving beneficiaries may be granted.

7.21 Fodder Development

In formulating the scheme it is stated that the loan should be granted to the area where there is an assured supply of fodder either from own farm or landlords' farms or Government farms. During the survey it is observed that about 80% of the beneficiaries are landless and agricultural labourers. They have no owned lands. In rainy season these beneficiaries cut the green grass from Bandh or from various fields and serve the cows. But in other seasons landowners do not allow to cut green grass form their irrigated land. They have only to depend on dry grass. Even the prices of the dry grass are top most in the end of summer. Sufficient quantity of dry grass is not getting to cows. The cows naturally go dry early and are not cared for by the beneficiaries due to poor financial position. The management of dry cow is neglected and hence many of the cows do not conceive and do not become a source of income in the next calving as expected. This affects on the production of milk and ultimately on the health of the animals. Moreover, ample (green and dry fodder) fodder is not available in the market. In order to meet the requirement of animals, from the point of milk production, larger plans for development of fodder must be taken in hand to meet the increasing demand of fodder. At present very meagre amount is spent on fodder development. Nine thousand Rupees were spent by the Dist. Dairy Development Officer during the period of 4 years i.e. 1980-81 to 1983-84 which cannot be considered as a Scheme or Programme for fodder development.

At present area under fodder crop is negligible. The fodder used for animals is the bye-product of the main crops Jawar, Bajra, Rice, Wheat and Groundnut. In Kharif season no special crop is taken as a fodder crop. In the vicinity of sugarcane area, (बाँड) unused part of sugarcane, is used as fodder to animals. But it is also costly and as such poor tribal beneficiaries cannot serve green grass to animals for about eight months in a year. The grass which is produced have a very low yield. New high yielding varieties of grass are introduced now. The crop is meant for five years. Dongari grass, Pavana and Stylo are improved varieties of grass. Agricultural Univdrsity, Rahuri has introduced new high yielding varieties of grass. The plantation of such grass should be encouraged. Subabhul (सुबाभूल) and mixed crop of Anjan and Stylo are recommended by Agricultural University as good fodder crops. It is, therefore, suggested that earnest steps may be taken for introduction of new high yielding grass and more and more area should be brought under fodder development. by encouraging the farmers with certain incentives. On waste land improved varieties of grass should be introduced, Subabhul plantation may be taken. Anjan is a very good grass. A mixed crop of stylo and Anjan gives nutritious fodder for the animals.

There are Gayarans in possession of Gram Panchayat or Government. The grass which is naturally grown has very little yield. In such case, the Gram Panchayats or Dairy Societies may be asked to introduce a new variety of grass in the area. They may be suitably assisted by granting loan for well and electrical pump or oil engine. The area may be brought under irrigation. The fodder crops may be planted and supply the green grass to needy beneficiary with milch animals at some concessional rate. Besides the dry fodder may also be provided to the beneficiaries at the subsidised rates.

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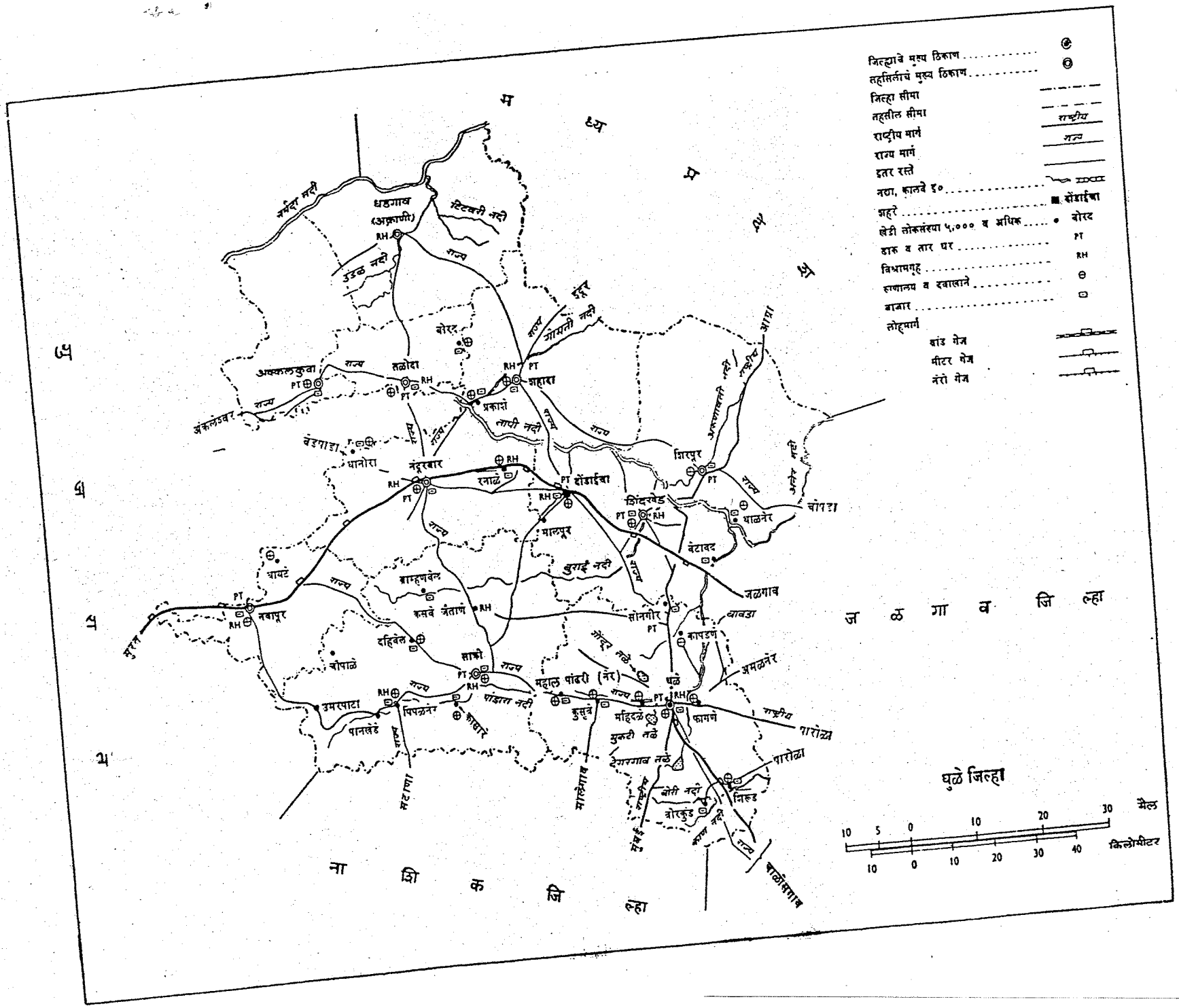

जिल्ह्याचे मुख्य ठिकाण
तहसिलीचे मुख्य ठिकाण
जिल्हा सीमा
तहसील सीमा
राष्ट्रीय मार्ग
राज्य मार्ग
इतर रस्ते
नद्या, कालवे इ०
शहरे
खेडी लोकसंख्या ५,००० व अधिक
डाक व तार घर
विश्रामगृह
रुग्णालय व दवाखाने
बाजार
लोहमार्ग
बांड गेज
मीटर गेज
नॅरो गेज
डोंडाईचा
बोरद
PT
RH
मध्य प्रदेश
नाशिक जिल्हा
जळगाव जिल्हा
धुळे जिल्हा
धडगाव (अक्राणी)
नर्मदा नदी
रेवती नदी
उडळ नदी
बोरद
तळोदा
अक्कलकुवा
अंकलेश्वर
शहादा
प्रकाशे
तापी नदी
गोमती नदी
बंडपाडा
धानोरा
नंदुरबार
रनाळे
डोंडाईचा
शिंदखेडा
शिरपूर
चोपडा
धाळनेर
बेटावद
मालपूर
बुराई नदी
जळगाव
धावडा
कापडणे
अमळनेर
पारोळा
फागणे
धुळे
महाल पांढरी (नेर)
कुसुंबे
महिरळे
मुकटी नळे
टेमरगाव नळे
बोरी नदी
बोरकुंड
शिरूड
चाळीसगाव
साक्री
पांझरा नदी
दहिवेल
कसबे जैताणे
ब्राम्हणवेल
सोनगीर
नवापूर
चौपाळे
उमरपाटा
पानखेडे
पिपळनेर
शाखार
गटारणा
मालेगाव
मुंबई
आग्रा
मैल
किलोमीटर

APPENDIX-B

Livestock in each tahsil of Dhule district as per 1978 livestock census

Sr. No.	District Tahsil	Cattles			Total cattle	Buffaloes	
		Total Males over 3 years	Total females over three years	Young stock 3 years and under.		Total males over three years	Total females over three years
1	2	3	4	5	6	7	8
	District Total	2,60,615	1,80,194	1,56,629	5,97,438	5,765	82,036
1.	Dhule	38,092	28,799	25,546	92,437	465	22,425
2.	Sakri	51,512	31,868	23,592	1,06,972	3,424	11,635
3.	Nawapur	24,814	14,377	9,839	49,030	473	2,358
4.	Nandurbar	24,624	17,632	15,761	58,017	371	8,239
5.	Taloda	9,824	7,258	6,261	23,343	53	2,230
6.	Akkalkuwa	16,889	9,624	7,477	33,990	181	1,875
7.	Akrani	16,439	7,894	6,056	30,389	139	1,746
8.	Shahada	26,132	19,112	19,370	64,614	158	11,204
9.	Shirpur	23,471	20,861	19,460	63,792	154	10,439
10.	Shindkheda	28,818	22,769	23,267	74,854	347	9,885

Source : Livestock Census 1978

contd...

S.No	Buffaloes		Total Bovine	Sheep	Goats	Other Livestock	Total Livestock
	Young stock	Total buffaloes					
	9	10	11	12	13	14	15
Dist. Total	51,885	1,39,686	7,37,124	85,506	2,99,974	17,967	11,40,571
1.	12,737	35,627	1,28,064	28,065	57,026	3,781	2,16,936
2.	7,273	22,332	1,29,304	42,410	51,233	3,015	2,25,962
3.	1,870	4,701	53,731	488	16,682	426	71,327
4.	5,156	13,766	71,783	5,766	29,060	2,179	1,08,788
5.	1,317	3,600	26,943	37	8,734	591	36,305
6.	1,333	3,389	37,379	-	16,066	456	53,901
7.	1,220	3,105	33,494	22	18,987	47	52,550
8.	7,514	18,876	83,490	346	31,246	3,234	1,18,316
9.	6,618	17,211	81,003	779	31,531	1,067	1,14,380
10.	6,847	17,079	91,933	7,593	39,409	3,171	1,42,106

Appendix (C)

Veterinary statistics in each Tahsil of Dhule District for the year 1979-80

Sr. No.	District and Tahsil	No.of veterinary					Animals Treatment in				No.of artificial inseminations	
		Hospitals	Dispensaries	Aid centres	Doctors	Live Stock super visors.	Hospitals	Dispensaries	Aid centres	Total	Centres	Animals insemination
.1.	.2.	.3.	.4.	.5.	.6.	.7.	.8.	.9.	.10.	.11.	.12.	.13.
District Total		9	20	104	31	109	40,527	50,235	1,85,089	2,75,851	101	20,553
1.	Dhule	3	1	25	6	27	14,359	3,138	71,217	88,714	28	5,407
2.	Sakri	-	3	5	3	5	-	9,235	15,395	24,630	6	419
3.	Nawapur	-	2	4	2	4	-	3,268	5,028	8,296	2	61
4.	Nandurbar	1	2	8	3	9	7,536	3,768	12,791	24,095	8	1,567
5.	Taloda	1	1	2	2	3	3,040	2,800	6,319	12,159	2	209
6.	Akkalkuwa	-	3	5	3	5	-	5,103	8,239	13,342	1	39
7.	Akrani	-	2	4	2	4	-	2,197	3,639	5,836	-	-
8.	Shahada	2	-	20	2	21	6,016	-	26,519	32,535	21	4,596
9.	Shirpur	1	4	13	5	13	3,000	6,889	15,002	24,891	13	2,414
10.	Sindhkeda	1	2	18	3	18	6,576	13,837	20,940	41,353	20	5,841

Source : 1) The District Animal Husbandry Officer, Zilla Parishad, Dhule.
2) The Project Officer, I.C.D.P. Dhule.
3) The Assistant Director, Govt.Polyclinic, Dhule.
4) S.E.R. & D.S.A. 79-80

APPENDIX "D"

Dairy Cooperative Societies in Dhule District (Tahsilwise) as on 1-4-1984

Sr. No.	Tahsil	No. of Registered Societies		No. of Revenue villages	No. of societies registered	No. of. socie-ties funct-ioning	No. of socie-ties defunct	No. of societies under liquidation	REMARKS
		Taluka Unions	Dairy Societies						
1	2	3	4	5	6	7	8	9	10
1.	Dhule	1	168	161	168	113	51	4	
2.	Sindkheda	1	127	143	127	98	8	21	
3.	Shirpur	1	106	139	106	92	8	6	
4.	Nandurbar	1	82	152	82	69	12	1	
5.	Nawapur	1	75	133	75	45	29	1	
6.	Sakri	1	92	182	92	38	50	4	
7.	Shahada	1	132	183	132	109	21	2	
8.	Taloda	1	43	91	43	38	4	1	
9.	Akkalkuwa	1	18	187	18	8	9	1	
10.	Dhadgaon	-	-	160	-	-	-	-	
	TOTAL	1	843	1531	843	610	192	41	

SOURCE : Record of District Dairy Development Officer, Dhule.

APPENDIX NO. E

Centres of Chilling Plants in Dhule District

Sr. No.	Tahsil & Place of Chilling Plant	Capacity of chilling plants in litres	Ownership
1	2	3	4
1.	Dhule	50,000	Milk Union
2.	Shirpur	50,000	--"--
3.	Shahada	25,000	--"--
4.	Sindkheda (Dondaicha)	50,000	--"--
5.	Nardana (Sindkheda Tahsil)	20,000	--"--
6.	Sakri	20,000	Government
7.	Nandurbar	20,000	--"--
8.	Taloda	10,000	--"--
9.	Chinchpada(Nawapur Tahsil)	10,000	--"--

SOURCE : District Dairy Development Officer, Dhule.

Appendix 'F'

Model of the "Milch Animals Supply scheme" worked out by the Bank of Maharashtra

* * *

1. Scheme	:	To finance Integrated Rural Development Programmes' beneficiaries to purchase improved indigenous breed cows
2. Breed	:	Gir/Tharparkar
3. Implementing Agency	:	District Rural Development Agency
4. Objective	:	To supplement the income of the target group under I.R.D.P. i.e. families living below poverty line (BPL), so as to enable them to cross the poverty line
5. Eligibility	:	i) The proposed beneficiary should not be a defaulter of any financing institution ii) The beneficiary should have been included under the master list prepared by the State Government under B.P.L. iii) The beneficiary should be a member of a Dairy Co-op. Society, unless he/she can satisfy bank, by showing firm marketing arrangements with private agency, where the credit can be linked with marketing
6. Financial outlay	:	Rs. 5,500/- per unit of 2 cows, assumed at an average cost of Rs. 2,750/- per animal, including transportation
7. Subsidy	:	Rs. 1,375/- (25%), Rs. 1,833 (33.33%) Rs. 2,750/- (50%) for a small/ marginal farmer and landless labourer/ beneficiary belonging to SC/ST category respectively

8. Bank Loan : Rs. 4,125/-, Rs.3,667/-, 2,750/-for small/marginal farmer and landless labourer etc.

9. Rate of Interest : 10% p.a.

10. Security : i) Single pronote signed by borrower.
ii) Hypothecation of milch animals.
iii) Insurance policy, assigned in favour of bank,
iv) Tripartite agreement between borrower, society, and bank.

11. Necessary :

a) Forward Linkages : i) The village is in the milk route.
ii) Assured supply of fodder either from own farm/Landlord's farm (if tenant/agricultural labourer) Government farm.
iii) Veterinary aid and Artificial Insemination centre in approachable distance.

b) Backward Linkages : Functional Dairy Society in operation/ being established within 2 months/ reputed private agencies in approachable distance, which undertake to accept milk and remit sale proceeds directly to bank.

12. Estimated Operational and Maintenance expenditure (O & M expenses)

Particulars	COST PER YEAR (Rs)			
	I	II	III	IV
.1.	.2.	.3.	.4.	.5.
1. Dry fodder @ 8 Kg/day @ Rs. 0.20/Kg	880	1,168	1,168	1,168
2. Green fodder @ 10 Kg/ day @ Rs.0.15/Kg (Rs. 150/ton)	925	1,095	1,095	1,095
3. Maintenance ration @ 0.5 Kg concentrate per day @ Rs.1.50	413	548	548	548
4. Production ration @ 0.33 Kg litre of milk @Rs1.50 Kg.	1,077	1,237	1,237	1,237

.1.	.2.	.3.	.4.	.5.
5. Medicines @ Rs.100/- per cow per year	150	200	200	200
6. Water and miscellaneous	25	25	25	25
7. Insurance	124	124	124	124
8. Feed cost of female heifer upto 6 months	200	200	200	200
Total	3,794	4,597	4,597	4,597

13. Income :

Assumption : : i) Milk 250 days

ii) Dry 115 days

iii) Milk yield-Average 5 litres/day (2,500 litres/lactation)

iv) Lactation cycle.

Particulars	YEAR							
	Milk I	Dry	Milk II	Dry	Milk III	Dry	Milk IV	Dry
Cow-I	250	115	250	115	250	115	250	115
Cow-II (supplied after 6 months of 1 cow)	185	-	250	115	250	115	250	115
Total	435	115	500	230	500	230	500	230

v) Male calf sold immediately @ Rs 50/-

vi) Estimated income :

Particulars	YEAR I	II	III	IV
1. Sale of milk @ Rs2.20 per litre, after allowing 5% allowance for consumption by calves	4,785	5,225	5,225	5,225
2. Sale of female heifers	1,000	1,000	1,000	1,000
3. Sale of male calves	50	50	50	50
4. Sale of manure @ 2 tones/animal/year @ Rs.75 per tone	225	300	300	300
Total Income	6,060	6,575	6,575	6,575
Less O & M expenses	3,794	4,597	4,597	4,597
Surplus	2,266	1,978	1,978	1,978
Less interest @ 10%	412	412	412	412
Net surplus	1,854	1,566	1,566	1,566

Repayment (5 years Maximum) (Income and expenditure may be presumed as same for 5 years)

Year	Amount
I	1,000
II	400
III	850
IV	450
V	1,050

P.S. : i) Interest even though assumed @ maximum of 10% uniformly for each year it would be proportionately reduced, if repayment is regular, and the borrower would have more surplus.

ii) However, it is desirable that the beneficiary should arrange for fodder either on his own farm or on the farm of landlord at free of cost or the Government arranges for supply of fodder at subsidised/concessional price, to make the investment viable and economical to the beneficiary.

* * *

APPENDIX (G)

O R D E R

No.ITDP/TLD/EST/NB/WS/21/84/
Office of the Integrated
Tribal Development Project,
Taloda, District-Dhule.
Date:- 19th March 1984.

In exercise of the powers vested with him vide Government of Maharashtra Resolution cited above, the Project Officer, Integrated Tribal Development Project, Taloda is pleased to sanction 50% subsidy to the following beneficiaries who have been sanctioned loan under the Nucleus Budget as the beneficiaries are not entitled to such subsidy from District Rural Development Agency by virtue of their being resident of the Taloda Town.

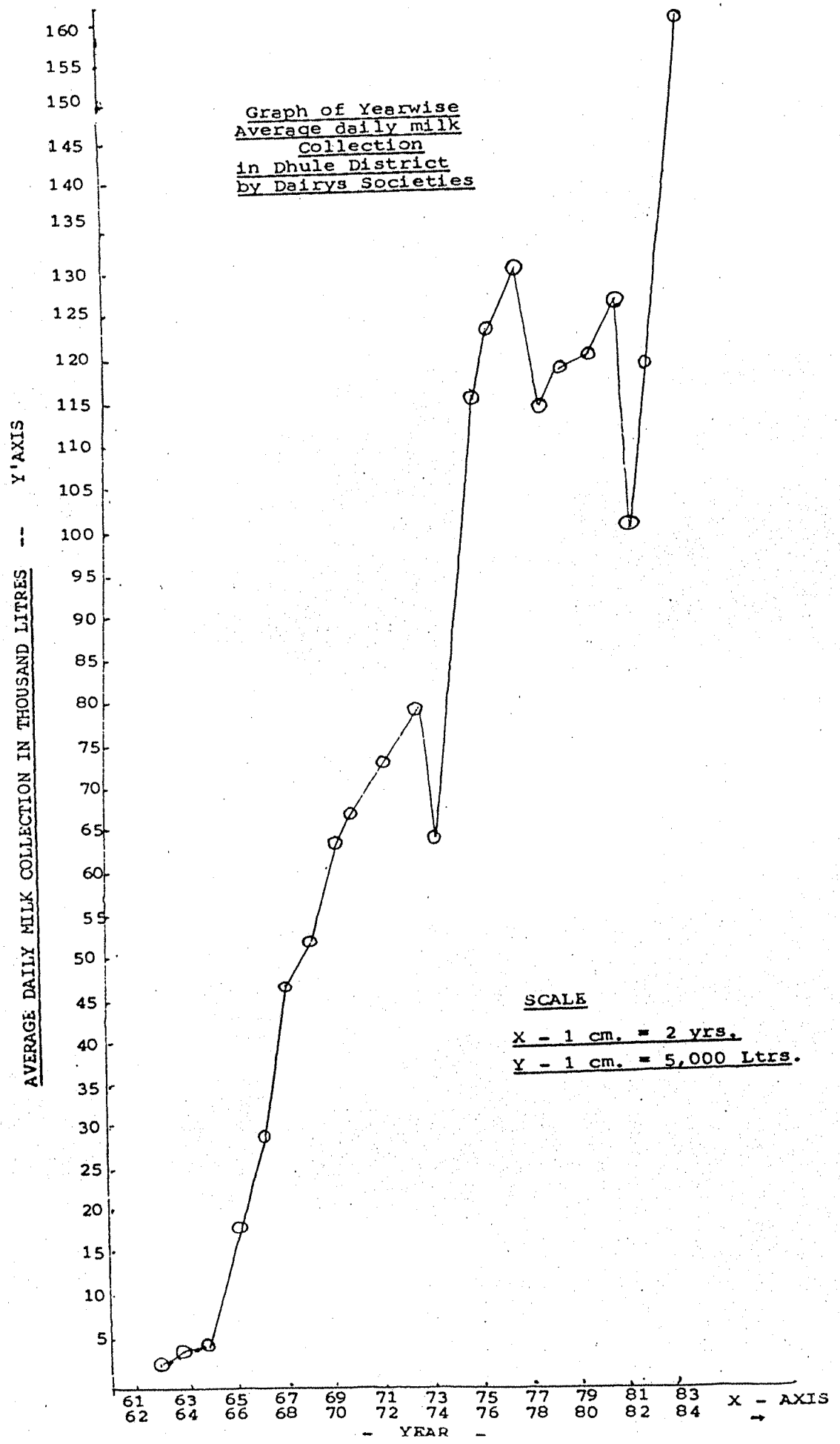
Sr. No.	Number of the beneficiaries	Total amount of subsidy.
1.	Total Number of Beneficiaries 1 - 15. (Rs. Eighteen Thousand Seven Hundred Fifty Only).	Rs.18,750/-

The amount should be paid to the Regional Manager, Tribal Development Corporation, Nandurbar by demand draft. The subsidy should be immediately adjusted to the individual loan accounts of the beneficiaries. No interest should be charged to the beneficiaries on the 50% amount of loan which is being credited towards the repayment of loan in form of subsidy. Seven percent interest should be charged on the loan portion excluding the amount of subsidy.

The expenditure should be met from the sanctioned grants.

The expenditure should be met from the sanctioned grants for the year 1983-84 debited to the head of Account. Demand No.163 "288-Social Security & Welfare scheme in Five Year Plan, Tribal Area Sub Plan (c) Welfare of Scheduled Castes/Scheduled Tribes and Other Backward Classes (i) Tribal Area Programme (v) Other schemes (i) Nucleus Budget for Tribal Sub Plan other charges (c) Special Central Assistance Scheme.

Sd/-
PROJECT OFFICER
INTEGRATED TRIBAL DEVELOPMENT
PROJECT-TALODA.


Graph of Yearwise
Average daily milk
Collection
in Dhule District
by Dairys Societies
AVERAGE DAILY MILK COLLECTION IN THOUSAND LITRES -- Y'AXIS
160
155
150
145
140
135
130
125
120
115
110
105
100
95
90
85
80
75
70
65
60
55
50
45
40
35
30
25
20
15
10
5
SCALE
X - 1 cm. = 2 yrs.
Y - 1 cm. = 5,000 Ltrs.
61 62
63 64
65 66
67 68
69 70
71 72
73 74
75 76
77 78
79 80
81 82
83 84
X - AXIS →
- YEAR -

APPENDIX - 'I'

आदिवासी संशोधन व प्रशिक्षण संस्था, पुणे- १

दुधाळ गायी/म्हशी वाटप योजना मूल्यमापन पहाणी [१९८४]

प्रपत्र क्रमांक : १

लाभधारकांची माहिती

चौक नं. १ - ओळखापत्र

[१] लाभ धारकाचे नांव :

[२] [अ] निवडीचा अनुक्रमांक :

[ब] दारिद्र्य रेषेखालील कुटुंबास दिलेला नंबर :

[३] पुरुष/स्त्री [पुरुष-१, स्त्री-२ संकेतांक]

[४] गांव

[५] तालुका

[६] लाभार्थीची जात/जमात : [अनुसूचित जमात- १, अनुसूचित जात-२, इतर-३ संकेतांक वापरावे]

[७] लाभार्थीचे वय

[८] लाभार्थीचे शिक्षण :

[९] कुटुंबातील एकूण माणसे :

[१०] कुटुंबातील मिळवती माणसे : [पुरुष व स्त्रिया मिळून]

[११] कुटुंबाचा मुख्य व्यवसाय :

[१२]	कुटुंबाचे मुख्य व्यवसायापासून या योजनेचे लाभार्थी होण्यापूर्वी वार्षिक उत्पन्न [स्पयांत]	:	ए. ग्रा. वि. का.	पहाणीप्रमाणे
[१३]	कुटुंबाचा दुय्यम व्यवसाय	:		
[१४]	कुटुंबाचे या योजनेचे लाभार्थी होण्यापूर्वी दुय्यम व्यवसायापासून/ इतर साधनांनी वार्षिक उत्पन्न	:	ए. ग्रा. वि. का.	पहाणीप्रमाणे
[१५]	कुटुंब कसत असलेल्या जमिनीचे क्षेत्रफळ : [एकर व गुंठयात] [कुटुंब जमिन कसत नसल्यास 0.00 वापरावे] [कुटुंब कोणत्या प्रकारांत मोडते १ भूमिहिन : १, अत्यल्प भूधारक-२ अल्प भूधारक-३, इतर-४]	:		
[१६]	लाभार्थी दुग्ध सहकारी संस्थेच्या सभासद कधीपासून आहे १	:		
[१७]	लाभार्थीचे गांव १] दुध एकत्रिकरण मार्गावर आहे काय १ होय- १, नाही- २	:		
	२] नसल्यास किती कि. मी. आंत आहे १	:		
	३] दुध एकत्रिकरण केंद्रावर दुध पोहोचवण्याची काय व्यवस्था आहे.	:		
	१] पावसाळयात			
	२] इतर हंगामात			

चौक नं. २ मदतीचा तपशील

[१] दुधाळ गाय/म्हैस या योजनेतून : तुम्हाला कोणकोणत्या कारणासाठी मदत मिळाली त्याचा तपशील.

मदतीचा प्रकार	स्वरूप	कर्ज [रुपये]	सूट [रुपये]	एकूण	केव्हा मिळाली	कोणाकडून मिळाली
१.						
२.						
३.						

१. [ब] तुम्ही अर्ज कधी केला होता ?

१. [क] तुम्हाला गाय कधी मिळाली ?

[२] दिलेल्या वस्तू तुमच्या पसंती प्रमाणे मिळाल्यात काय ? होय- १, नाही- २ [ ]

[३] मिळाल्या नसल्यास काय फरक आहे. [ ]

[४] आज रोजी तुमच्याकडे गाय/म्हैस आहे काय ? होय- १, नाही- २

[५] नसल्यास त्याची कारणे- [१]

[२]

[३]

चौक नं. ३ [प्रशिक्षण]

[१] तुम्हाला सुधारलेल्या जातीच्या दुभत्या जनावरांची जोपासना कशी करावी यासंबंधी संपूर्ण माहिती आहे का १
होय- १, नाही- २
ही माहिती तुम्हाला कोणाकडून व कशी मिळाली १

[२] तुम्हाला अधिक उत्पन्न वाढविण्यासाठी डेअरीच्या प्रशिक्षणाची जरूरी आहे असे वाटते काय १ होय-१, नाही- २

होय असल्यास प्रशिक्षण कोणत्या बाबींची जरूरी आहे :

[१] जनावरांची जोपासना

[२] जनावरांचे रोग

[३] सुगास आहार

[३] डेअरीचे प्रशिक्षण तुम्ही यापूर्वी घेतले आहे काय १ होय/नाही

[४] प्रशिक्षण घेतले असल्यास
[अ] किती दिवसाचे
[ब] कोणत्या विषयावर

[५] तुम्हाला या प्रशिक्षणाचा कोठे व कसा फायदा झाला १

[६] तुमच्या मते तुम्हाला या प्रशिक्षणात काही बदल सुचवावा असे वाटते का १ असल्यास कोणता बदल.

चौक नं. ४- गायींची/म्हशींची जोपासना

[१] कोणत्या प्रकारची गाय/म्हैस तुम्हाला मिळाली. :

[२] वरील गाय/म्हशीला खात्याने दिलेला नंबर. :

[३] गाईला/म्हशीला सर्व प्रकारच्या लस टोचून घेतल्या आहेत का १ :

[४] सध्या तुमच्याकडे ही गाय/म्हैस सोडून किती गाई/म्हशी आहेत १ :

	सुधारलेल्या	गांवठी
गाय		
म्हैस		

[५] [१] दुसरी दुभती गाय/म्हैस तुम्हाला मिळाली काय१ होय-१, नाही-२

[२] मिळाली नसल्यास कारणे- १]

२]

[३] मिळाली असल्यास पहिले जनावर मिळाल्यानंतर किती महिन्यांनी

[४] मिळाली असल्यास पहिले जनावर आटल्यानंतर किती महिन्यांनी

[६] गाय/म्हशीला स्वतंत्र गोठ्याची जागा आहे काय १ होय/नाही

[६] ब] जनावराना पिण्याच्या पाण्याचा तुटवडा पडतो का १ कोणत्या महिन्यात १ :

[७] गायीला/म्हशीला सुगास आहार देता का १ होय-१, नाही-२

[८] खात्याने सुचविल्याप्रमाणे गायीला/म्हशीला घास गवत, हिरवा चारा देता का १ होय-१, नाही-२

ब] चाऱ्याची कमतरता कोणत्या महिन्यात पडते १ :

[९] सुधारलेल्या जातीच्या जनावरांसाठी कृत्रिम गर्भधारणा सोईचा [१] तुम्ही उपयोग करता का १ होय-१, नाही-२ : _____ _____

[२] उपयोग करीत नसल्यास त्याची कारणे.

[१०] दुभती गाय/म्हैस विकत घेतल्यानंतर तिने किती दिवस दुध दिले १ _____ _____

[११] गाईपासून/म्हशीपासून दोन्ही वेळा दररोज मिळणारे दूध.

[अ] पहिले ३ महिने

[ब] शेवटचे ३ महिने [दूध आटे पर्यन्त]

[११] अ] त्यापैकी सहकारी संस्थेला किती देता १ :

[१२] तुम्हाला सरासरी काय भाव मिळाला १

[१३] दुधापासून लाभधारकास किती पैसे मिळालेत १ :

[१४] तुम्ही दुधा सहकारी संस्थेमार्फत किती रकमेची परतफेड केली १ :

[१५] इतर मार्गानी किती परतफेड केली१ :

[१६] आतापर्यन्त गाई/म्हशीला किती वासरे झालीत १

१] विकलेल्या वासरांची किंमत रु.

२] तुमच्या जवळ असलेल्या वासरांची किंमत रुपये. :

एकूण वासरांची किंमत

[१७] गाई/म्हशीपासून किती रुपयाचे शेणखत मिळाले १ :

[१८] गाई/म्हशीला दिलेले खाद्य -

			दुधाच्या कालावधीत ------ ते ------		दूध आटल्या नंतर ------ ते ------		
	बाब	मापन	संख्या	अंदाजित किंमत	मापन	संख्या	अंदाजित किंमत
१.	सुखाचारा	पेंढी			पेंढी		
२.	ओला चारा	पेंढी			पेंढी		
३.	सुगास/चौरस आहार	कि. ग्रॅ.			कि. ग्रॅ.		
४.	ढेप	कि. ग्रॅ.			कि. ग्रॅ.		
५.	औषधी	रुपये			रुपये		
६.	गुराखीचा खर्च.	महिने			महिने		
७.	इतर				इतर		

चौक नं. ५- उत्पन्नात वाढ

[१] या योजनेमुळे तुमच्या उत्पन्नात भर पडली असे तुम्हाला वाटते काय १ होय-१, नाही-२

[२] उत्पन्नात भर पडली असल्यास मासिक किती रुपये. :

[३] तुम्हाला हा व्यवसाय अधिक किफायतशीर/फलदायी होण्यासाठी काय केले पाहिजे १

[४] तुम्हाला हा व्यवसाय तुटीचा वाटत असल्यास त्याची कारणे १

[५] तुमच्या मते ही योजना अधिक फलद्रूप होण्यासाठी खालील बाबींवर काही सूचना कराव्या असे वाटते का ? कृपया उल्लेख करा.

१. गाई/म्हशींच्या प्रकारात बदल _____

२. प्रशिक्षणाची गरज _____

३. जनावरांच्या वा-याबाबत _____

४. जनावरांच्या खाद्याबाबत _____

५. जनावरांच्या औषधाबाबत _____

६. दुधाच्या भावाबाबत _____

७. दुध विक्रीबाबत _____

८. इतर [उल्लेख करा] _____

चौक नं. ६ अन्वेषकाचे मत

[१] अन्वेषकाचे विशेष मत :

[२] अन्वेषकाचे नांव :

[३] हुद्दा :

[४] सही :

[५] पहाणीचा दिनांक :

APPENDIX - (J)

धुळे जिल्हयात राबविण्यात आलेल्या दुधाळ/संकरीत गायी/म्हशी वाटप योजनेची मूल्यमापन पहाणी.

प्रश्नावली

वेगवेगळ्या स्थरावरील अधिकारी/अध्यक्ष, सहकारी संस्था/बँक एजन्ट/नियोजक/संशोधक व या योजनेशी संबंधीत अधिकारी यांची योजनेबाबत विचारसरणी.

...

[१] अधिकारी/अध्यक्ष/बँक एजन्टचे नांव :

श्री. ----------

[२] हुद्दा :

[३] आपला वरील योजनेत कसा व कोठे सहभाग आहे, कृपया ते नमूद करा.
[योजना तयार करतांना/राबवितांना/मूल्यांकन करतांना/आर्थिक मदत देतांना इत्यादि]

[४] योजनेत आपणांस आढळलेल्या चांगल्या बाबी :

[५] योजनेत आढळलेले दोष/सदोषता

[६] योजना राबवितांना आलेल्या अडचणी व त्यातून काढलेला मार्ग :

[७] योजना अधिक फलद्रूप होण्याच्या दृष्टीने आपल्या सूचना/विचार.

सही

हुद्दा

टिप : आवश्यकता वाटल्यास पुरवणी जोडावी.