

CHAPTER - VI

SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION

CHAPTER - VI

SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION

6.1 Introduction

6.2 Summary of Findings

6.2.1 Personal Profile of the Respondents

6.2.2 Membership Profile of the Respondents

6.2.3 Socio-Economic Profile of the Respondents

6.2.4 Attitude of Members towards Dairy Co-operatives

6.2.5 Attitude of Members towards the Services

Rendered by the Society

6.2.6 Problems Faced by the Members in the Society

6.2.7 Over All Empowerment of the Members

6.2.8 Decision Making Empowerment

6.2.9 Economic Empowerment

6.2.10 Social Empowerment

6.3 Suggestions

6.3.1 Suggestions to the Government

6.3.2 Suggestions to the Union

6.3.3 Suggestions to the Women Members in the Society

6.4 Conclusion

6.5 Scope for Further Research

CHAPTER-VI

SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION

6.1 Introduction

Madurai Aavin plays a major role in transforming the weaker section into worthy people with modest earning capacity. Though there are many schemes available through the Government, the dairy co-operative society is worthy and productive to change the status and self-respect of the rural women members. In the present study an attempt is made to study the role of dairy co-operatives in rural women empowerment in Madura Aavin. The Co-operative Movement enhances the status of women by offering employment opportunities and improves women on social and economical aspects. Dairy Co-operative societies have not only created employment opportunities but also provided a stable and sustainable source of income that enables them to climb steadily out of poverty, while providing better living conditions and opportunities for their families. The study has been descriptive in nature. The researcher has used both primary data and secondary data. A sample of 500 women members were selected by Proportionate Random Sampling Technique from the selected co-operative societies in Madurai Aavin Union. This chapter presents the summary of findings and offers suggestions for the betterment of rural women members.

6.2 Summary of Findings

6.2.1 Personal Profile of the Respondents

- 6.2.1.1** Out of 500 respondents, 130 members were selected from Theni, 100 respondents were taken from Andipatty, 75 members from Chellampatti, 70 respondents were preferred from Peraiyur, 50 members were chosen from Usilampatti, 40 respondents were pick out from Vadipatty, and 35 respondents were from Melur.
- 6.2.1.2** Out of 500 members, the most important age groups among the members are 40-49 years and 30-39 years. More than 80 percent of the respondents belong to the age above of 30 years.

- 6.2.1.3** Out of 500 members, 79% of the total respondents were literate. The highest literacy level of the members of the study was school level.
- 6.2.1.4** The majority of the sample members being 41 percent belong to the backward, 27 percent belongs to scheduled caste and 18 percent of the respondents belong to scheduled tribe and 5percent belongs to Most Backward class.
- 6.2.1.5** Out of the total respondents, 89 percent of the respondents were married.
- 6.2.1.6** Out of 500 respondents, 170 respondents were agricultural labor, 125 respondents were involved in dairy farming, 100 respondents home maker. The main occupational background among the members is agriculture labour and dairy farming.
- 6.2.1.7** Out of the total respondents, the highest family income noticed among the respondents belonging to Rs 72001- 96,000.
- 6.2.1.8** The dominant family system among the members is the nuclear family System.
- 6.2.1.9** The important family size among the members ranges from 3 to 4 members.

6.2.2 Membership Profile of the Respondents

- 6.2.2.1** The members have high experience level from 11-15 years tenure of membership in the society.
- 6.2.2.2** The majority of the respondents' main motivators to join the society were family members and friends.
- 6.2.2.3** The majority of the respondents stated that main reason for joining the dairy Co- operative society is for regular income, loan facility and regular milk collection by the society.
- 6.2.2.4** The majority of the sample members owned 2-3 numbers of animals.
- 6.2.2.5** High cost of feed were ranked first, followed by high price of animal at second, low productivity at third, short supply of grazing facility at fourth, lack of cattle shed at fifth, lack of water facility at sixth, insufficient loan facility at seventh, High cost of labour at Eight, difficulty with artificial insemination at ninth, insufficiency of

veterinary facilities at tenth ranks the problems faced in the production of milk.

6.2.3 Socio- Economic Profile of the Respondents

- 6.2.3.1.** There is significant difference in the membership participation of the respondents in other organizations before and after joining the society.
- 6.2.3.2** The average milk yield has marginally increased and the amount of milk sold out has increased considerably after joining the society.
- 6.2.3.3** There is significant difference in the average milk yield, self consumption and the sold out before and after joining the society.
- 6.2.3.4** There is no significant difference between the opinions about the owned residence with the demographic characteristics such as literacy level, income earned per annum, tenure of membership and number of animals owned by respondent and there is a significant difference with the demographic characteristics such as respondent's zone, age, community, marital status, type of occupation, type of family, number of family members.
- 6.2.3.5** There is no significant difference between the opinions about the details of leased residence with the demographic characteristics such as respondent's zone, literacy level, community, marital status, type of occupation, type of family income earned per annum and number of animals owned by respondent and there is a significant difference with the demographic characteristics such as age, tenure of membership and number of family members.
- 6.2.3.6** There is no significant difference between opinion about the details of rented residence with the demographic characteristics such as respondent's zone, income earned per annum, type of family, number of family members, number of animals owned by respondent and there is a significant difference with the demographic characteristics such as age, literacy level, community, marital status, type of occupation and tenure of membership.
- 6.2.3.7** There is no significant difference between opinion about the source

of income from cooperatives does not vary with the demographic characteristics such as literacy level, number of animals owned by respondent and there is a significant difference with the demographic characteristics such as age, community, marital status, type of occupation, respondent's zone, income earned per annum, tenure of membership, type of family, number of family members, and respondent's reasons for joining the society.

- 6.2.3.8** There is no significant difference between opinion about the source of income from salary do not vary with the demographic characteristics such as marital status, type of family, number of family members, literacy level, type of occupation and there is a significant difference do vary with the demographic characteristics such as age, community, literacy level, respondent's reasons for joining the society, respondent's zone, number of animals owned by respondent, income earned per annum, tenure of membership, and respondent's reasons for joining the society .
- 6.2.3.9** There is no significant difference between opinion about the source of income from rent with the demographic characteristics such as number of family members, age, respondent's zone, community, type of occupation, number of family members, income earned per annum and there is a significant difference with the demographic characteristics such as marital status, literacy level, type of family, tenure of membership, respondent's reasons for joining the society and number of animals owned by respondent.
- 6.2.3.10** There is no significant difference between opinion about the source of income from interest with the demographic characteristics such as age, community, respondent's reasons for joining the society and there is a significant difference with the demographic characteristics such as respondent's zone, income earned per annum, number of family members, marital status, literacy level, type of occupation, type of family, tenure of membership, and number of animals owned by respondent.

- 6.2.3.11** There is no significant difference between opinion about the source of income from business income with the demographic characteristics such as literacy level, community, type of family, number of family members, income earned per annum, and tenure of membership and there is a significant difference with the demographic characteristics such as age, respondent's reasons for joining the society, respondent's zone, marital status, literacy level, type of occupation, and number of animals owned by respondent .
- 6.2.3.12** There is no significant difference between opinion about the source of income from wages do not vary with the demographic characteristics such as age, literacy level, number of family members, tenure of membership and there is a significant difference with the demographic characteristics such as community, income earned per annum, type of family, respondent's reasons for joining the society, respondent's zone, marital status, literacy level, type of occupation, and number of animals owned by respondent.
- 6.2.3.13** There is no significant difference between opinion about the society loan borrowed by the respondents with the demographic characteristics such as age, community, type of occupation, income earned per annum, type of family, number of animals owned and there is a significant difference with the demographic characteristics such as respondent's zone, literacy level, marital status, number of family members and tenure of membership.
- 6.2.3.14** There is no significant difference between opinion about the personal loan borrowed by the respondents with the demographic characteristics such as respondent's zone, literacy level, type of family, number of family members and there is a significant difference with the demographic characteristics such as age, community, marital status, tenure of membership, type of occupation, income earned per annum, and number of animals owned by respondent.

- 6.2.3.15** There is no significant difference between opinion about the details of Jewel loan borrowed by the respondents with the demographic characteristics such as age, number of family members and there is a significant difference with the demographic characteristics such as community, marital status, tenure of membership, type of occupation, respondent's zone, literacy level, type of family, marital status, income earned per annum, and number of animals owned by respondent.
- 6.2.3.16** There is no significant difference between opinion about the details of Agriculture loan borrowed by the respondents with the demographic characteristics such as respondent's zone, age, literacy level, type of occupation, income earned per annum and there is a significant difference with the demographic characteristics such as number of family members, community, marital status, tenure of membership, type of family and number of animals owned by respondent.
- 6.2.3.17** There is no significant difference between opinions about the details of Education loan borrowed by the respondents with the demographic characteristics such as respondent's zone, age, tenure of membership, type of occupation and there is a significant difference with the demographic characteristics such as literacy level, income earned per annum, number of family members, community, marital status, , type of family and number of animals owned by respondent .
- 6.2.3.18** There is no significant difference between opinion about the details of Home loan borrowed by the respondents with the demographic characteristics such as respondent's zone, community, and income earned per annum and there is a significant difference with the demographic characteristics such as age, type of occupation, literacy level, number of family members, tenure of membership, type of family, marital status, and number of animals owned by respondent.

- 6.2.3.19** There is no significant difference between opinion about the details of Trade loan borrowed by the respondents with the demographic characteristics such as literacy level, marital status, tenure of membership, type of family, type of occupation, and number of animals owned by respondent and there is a significant difference with the demographic characteristics such as age, respondent's zone, community, income earned per annum, and number of family members.
- 6.2.3.20** There is no significant difference between opinion about the details of loan from moneylenders borrowed by the respondents with the demographic characteristics such as literacy level, marital status, type of occupation, number of animals owned and tenure of membership and there is a significant difference with the demographic characteristics such as type of family, age, respondent's zone, community, income earned per annum, and number of family members.
- 6.2.3.21** The correlation between the value of equipment and machinery, consumer durables before and after is high for those items that have no major change in the value. The value of land has seen great change and the value of the livestock owned have not shown a drastic rise.
- 6.2.3.22** There is significant difference in the mean value of land, equipments and machinery, consumer durables, livestock, and savings by the respondents before and after joining the society.
- 6.2.3.23** There is no significant difference between opinion about the food expenses spent by the respondents after joining the society with the demographic characteristics such as literacy level, type of family, tenure of membership, number of family members, number of animals owned by respondent and there is a significant difference with the demographic characteristics such as marital status, type of occupation, age, respondent's zone, community, income earned per annum.

- 6.2.3.24** There is no significant difference between opinion about the clothing expenses spent by the respondents after joining the society do not vary with the demographic characteristics such as literacy level, income earned per annum, type of family and there is a significant difference with the demographic characteristics such as tenure of membership, number of family members, number of animals owned by respondent, marital status, type of occupation, age, respondent's zone, community.
- 6.2.3.25** There is no significant difference between opinion about the children education expenses spent by the respondents after joining the society do not vary with the demographic characteristics such as literacy level, number of family members, number of animals owned by respondent, type of occupation, age, community and motivational factor for joining this milk society and there is a significant difference with the demographic characteristics such as respondent's zone, marital status, income earned per annum, type of family, and tenure of membership.
- 6.2.3.26** There is no significant difference between opinion about the marriage expenses spent by the respondents after joining the society with the demographic characteristics such as literacy level, marital status, number of family members and there is a significant difference with the demographic characteristics such as number of animals owned by respondent, type of occupation, age, community, respondent's zone, income earned per annum, tenure of membership and type of family.
- 6.2.3.27** There is no significant difference between opinion about the medical expenses spent by the respondents after joining the society with the demographic characteristics such as age, number of family members, community, type of occupation, income earned per annum, tenure of membership, type of family, and number of animals owned by respondent and there is a significant difference

with the demographic characteristics such as literacy level, marital status, and respondent's zone.

- 6.2.3.28 There is no significant difference between opinion about the social ceremony expenses spent by the respondents after joining the society with the demographic characteristics such as tenure of membership and there is a significant difference do vary with the demographic characteristics such as age, number of family members, community, type of occupation, income earned per annum, type of family, number of animals owned by respondent, literacy level, marital status, and respondent's zone.
- 6.2.3.29 There is no significant difference between opinion about the fuel and electricity expenses spent by the respondents after joining the society with the demographic characteristics such as literacy level, respondent's zone, number of family members, community, type of occupation and tenure of membership and there is a significant difference with age, income earned per annum, type of family, number of animals owned by respondent, marital status.
- 6.2.3.30 485 respondents forming 97 percent of the total respondents felt that there was an increase in the status of their family in the village, all respondents felt that there was an increase in the desire for education in the family, 410 respondents forming 82 percent of the total respondents felt that there was an increase in intake of nutritious food, 460 respondents forming 92 percent of the total respondents felt that there was an increase in women's participation in decision making, all respondents felt that there was an increase in the power to assure leadership , 465 respondents forming 93 percent of the total respondents felt that there was an increase in the power to protest against social evils.

6.2.4 Attitude of Members towards Dairy Co-operatives

- 6.2.4.1 With regard to the attitude of members towards dairy co-operatives, the highest variation was observed for the following variables, “ Self employment, with a mean satisfaction score of 4.4420, Availability of

training, with a mean satisfaction score of 4.3900 and Facilities at Insemination Centers with a mean satisfaction score of 4.1560.

6.2.4.2 With regard to the attitude of members towards dairy co-operatives, the **lowest variation** was observed for the following variables, “Cost of fodder with a mean satisfaction score of 2.3300, Availability of fodder with a mean satisfaction score of 2.8540 and Labours management with a mean satisfaction score of 3.1720.

6.2.4.3 With regard to the attitude of members towards dairy co-operatives, the **highest variation** are exhibited in their standard deviation was observed for the following variables, Reasonable income, with a standard deviation of 1.00177, Availability of high yielding animals, with a standard deviation of 0.99377 and “Cost of fodder, with a standard deviation of 0.96486.

6.2.4.4 With regard to the attitude of members towards dairy co-operatives, the **lowest variation** are exhibited in their standard deviation was observed for the following variables, Veterinary services, with a standard deviation of 0.57600, Self employment, with a standard deviation of 0.58251 and Availability of training, with a standard deviation of 0.70633.

6.2.5 Attitude of Members towards the Services Rendered by the Society

6.2.5.1 With regard to the attitude of members towards services rendered by the society to their members, the **highest variation** was observed for the following Statements, “The Society provides ready market for milk, it avoids middleman in marketing milk”, with a mean agreement score of 4.4640, “The society makes payment of milk on the basis of fat and SNF and thus they get a fair price for milk”, with a mean agreement score of 4.3400 and “the emergency service doctors active in time to serve the animals in distress”, with a mean agreement score of 4.2960.

6.2.5.2 With regard to the attitude of members towards services rendered by the society to their members, the **lowest variation** was observed for the following Statements, “The veterinary doctors give all necessary services to keep the animals healthy”, with a mean agreement score of

3.9740, “The cattle bought with the help of the society are insured” with a mean agreement score of 3.7760 and “The Society helps getting the loans and subsidies in time” with a mean agreement score of 3.9740.

6.2.5.3 With regard to the attitude of members towards dairy co-operatives, the **highest variation** are exhibited in their standard deviation was observed for the following statements, “The Society helps getting the loans and subsidies in time”., with a standard deviation of .15628, “The Society collects milk at one’s doorsteps”, and “we do not face the problem of transportation”, with a standard deviation of .88872 and “The cattle bought with the help of the society are insured”, with a standard deviation of .87827.

6.2.5.4 With regard to the attitude of members towards dairy co-operatives, the **lowest variation** are exhibited in their standard deviation was observed for the following statements, “The society makes payment of milk on the basis of fat and SNF” and thus they get a fair price for milk, with a standard deviation of .55228, “The Society provides ready market for milk, it avoids middleman in marketing milk”, with a standard deviation of .56687 and “The emergency service doctors active in time to serve the animals in distress”, with a standard deviation of 0.58743.

6.2.6 Problems faced by the members in the society

With regard to the various problems faced by the members in the society were subject to factor analysis using the Extraction Method of Principal Component Analysis. The factors significantly loaded are:

- Lack of power and gender equality
- Lack of literacy
- Financial barriers
- Political interference
- Right of inheritance

6.2.7 Over all Empowerment of the members

- 6.2.7.1** 315 respondents forming 63% of the total respondents stated that they were decisionaly empowered after becoming member of the milk society, and the rest of the 185 respondents forming 37% of the total respondents stated that they were highly decisionaly-empowered after becoming member of the milk society.
- 6.2.7.2** 300 respondents forming 60% of the total respondents stated that they were economically-empowered, 25 respondents forming 5% of the total respondents stated that they were economically-neither empowered nor not empowered, and the rest of the 175 respondents forming 35% of the total respondents stated that they were highly economically-empowered after becoming member of the milk society.
- 6.2.7.3** 160 respondents forming 32% of the total respondents stated that they were socially-empowered, 20 respondents forming 4% of the total respondents stated that they were socially-neither empowered nor not empowered, and the rest of the 320 respondents forming 64% of the total respondents stated that they were highly socially-empowered after becoming member of the milk society

6.2.8 Decision Making Empowerment

- 6.2.8.1** With regard to decision making empowerment of the members in their family after joining the society, the highest agreement following statements, “My involvement in family decision making is allowed”, with a mean agreement score of 4.4500, “ I am allowed to involve with regard to children's marriage decisions”, with a mean agreement score of 4.3100 and “I am free to decide whether to work or not”, with a mean agreement score of 4.3000.
- 6.2.8.2** With regard to decision making empowerment of the members in their family after joining the society, the lowest agreement following statements, “I am allowed to improve my own educational qualification”, with a mean agreement score of 1.4900, “I am not allowed to take decisions”, with a mean agreement score of 1.5300 and

'I am not allowed to take decisions regarding children', with a mean agreement score of 1.6200.

6.2.8.3 With regard to decision making empowerment of the members in their family after joining the society, the statement with high variation in opinion are exhibited in their standard deviation was observed for the following statements, 'I do not vote on my own discretion', with a standard deviation of .85520, 'I am not allowed to pursue higher studies' , with a standard deviation of .74881 and 'I am allowed to improve my own educational qualification', with a standard deviation of 0.70063.

6.2.8.4 With regard to decision making empowerment of the members in their family after joining the society, the statement with low variation in opinion are exhibited in their standard deviation was observed for the following statements, 'I am not aware of the medical care of my family', with a standard deviation of 0.25540, 'My children's future is not in my hands', with a standard deviation of 0.31320 and 'It allows me to decide my children's education', with a standard deviation of 0.33199.

6.2.8.5 Factor analysis of Decisional empowerment variables

With regard to the decision making empowerment of the members in their family after joining the society were subject to factor analysis using the Extraction Method of Principal Component Analysis. The factors significantly loaded are

- Allow to take family planning decisions.
- Curtailing higher studies and involvement in children's marriage decision.
- Create awareness to take medical care of the family.
- Allowed to take family decision.
- Vote on my own discretion.
- Suggestions are accepted regarding savings,
- Allowed to take decisions regarding children's education.
- Allowed to take decisions regarding children's marriage.

6.2.8.6 Regression estimation of Decisional empowerment

The power of the regression analysis is represented by the R^2 is healthy 0.736, and the 'F' test of the model shows that the significant of the model is high as the significant of F is 0.000 which is less than 0.05. predictors, namely, their involvement in family decision making is allowed, they are not allowed to work, they did not allowed to pursue higher studies, they allowed to decide their children's education, they allowed to involve with regard to children's marriage decisions, they do not vote on their own discretion, while decision regarding savings arises, their suggestions are accepted, they are not allowed to take family planning decisions on their own, they decide their children's future, they have an awareness to take medical care of family, they decide the birth control aspects, they are not allowed to take decisions regarding children, they vote on their own, they are free to decide whether to work or not, they are not allowed to take decisions, and their children's future is not in their hands are statistically significant at 95 % confidence as their significant levels are less than 0.05.

6.2.9 Economic Empowerment

6.2.9.1 With regard to economic empowerment after joining the society, the highest variables was observed for the statement 'Increase number of days of employment in a year, with a mean agreement score of 4.4600, 'Inculcates in me a habit of savings', with a mean score of 4.4400 and 'Enables me to generate additional income', with a mean score of 4.2200.

6.2.9.2 With regard to economic empowerment after joining the society, the low variables was observed for the statement, 'Helps me for setting up business', with a mean agreement score of 3.3300, 'Improves my bargaining power', with a mean agreement score of 3.8000 and 'Enables the society to mobilise funds', with a mean agreement score of 3.8100.

6.2.9.3 With regard to economic empowerment after joining the society, the statement with high variation in opinion are exhibited in their standard deviation was observed for the following statements, 'Helps me for setting up business', with a standard deviation of 1.19329,

'Improves my capability to acquire more assets', with a standard deviation of .88315 and 'Enables me to get loan from Co-operate society at nominal and reasonable interest', with a standard deviation of .84054.

- 6.2.9.4** With regard to economic empowerment after joining the society, the statement with less variation in opinion are exhibited in their standard deviation was observed for the following statements, 'Enables me to generate additional income, with a standard deviation of .41466, 'Increase number of days of employment in a year, with a standard deviation of .49890 and 'Inculcates in me a habit of savings, with a standard deviation of .58915'.

6.2.9.5 Factor analysis of Economic empowerment variables.

With regard to the economic empowerment of the members after joining the society were subject to factor analysis using the Extraction Method of Principal Component Analysis. The factors are significantly loaded are

- Increasing income
- Improved bargaining power
- Increase in employed days
- Capability to acquire assets
- Enabling the society to mobilise funds

6.2.8.6 Regression estimation of economic empowerment.

The power of the regression analysis is represented by the R^2 is healthy 0.613, and the 'F' test of the model shows that the significant of the model is high as the significant of F is 0.000 which is less than 0.05. The t test shows that predictors, namely, inculcates in them a habit of savings, improves their capability to acquire more assets, helps them for setting up business, helps them to increase their income and develop investible funds, increase in number of days of employment in a year, enables them to having economic wellbeing, independence and self-sufficiency, improves their bargaining power, enables the society to mobilise funds, enables them to get loan from co-operate society at nominal and reasonable interest are

statistically significant at 95 % confidence as their significant levels are less than 0.05.

6.2.10 Social Empowerment

6.2.10.1 With regard to social empowerment after joining the society, the highest variables was observed for the statements, ‘ It improves my personal qualities like friendliness’, with a mean agreement score of 4.6000, ‘It helps me to serve others in society’, with a mean agreement score of 4.2700 and ‘It helps to solve problems independently, with a mean agreement score of 4.22600’.

6.2.10.2 With regard to social empowerment after joining the society, the low variables was observed for the statements, ‘It enables me to solve social problems of the members’, with a mean agreement score of 3.4500, ‘It helps to secure membership in other organizations’, with a mean agreement score of 3.6200 and ‘It gives opportunities to assure leadership in the village development’, with a mean agreement score of 4.0400.

6.2.10.3 With regard to social empowerment after joining the society, the statement with high variation in opinion are exhibited in their standard deviation was observed for the following statements, ‘It gives opportunities to assure leadership in the village development, with a standard deviation of .97996’, ‘It enables me to solve social problems of the members, with a standard deviation of .96403 and ‘It promotes the sense of social responsibility’, with a standard deviation of .94667.

6.2.10.4 With regard to social empowerment after joining the society, the statement with low variation in opinion are exhibited in their standard deviation was observed for the following statements, ‘It improves my self –confidence’, with a standard deviation of .40772, ‘It helps me to serve others in society’, with a standard deviation of .56368 and ‘It improves my personal qualities like friendliness’, with a standard deviation of .58368.

6.2.10.5 Factor analysis of Social empowerment variables.

With regard to the decision making empowerment of the members in their family after joining the society were subject to factor analysis using the Extraction Method of Principal Component Analysis. The factors significantly loaded are:

- Promotion of social responsibility
- Ability to solve social problems
- Increase in patience
- Improved friendliness
- Improved self -confidence

6.2.9.6 Regression estimation of social empowerment

The power of the regression analysis is represented by the R^2 is healthy 0.652, and the 'F' test of the model shows that the significant of the model is high as the significant of F is 0.000 which is less than 0.05. The t test shows that predictors, namely, it gives a societal status, especially, among relatives and neighbourhood, it helps to secure membership in other organizations, it helps me to serve others in society, it helps to solve problems independently, it enables me to solve social problems of the members, it improves my personal qualities like patience, it improves my personal qualities like friendliness, it promotes the sense of social responsibility, it gives opportunities to assure leadership in the village development are statistically significant at 95 % confidence as their significant levels are less than 0.05.

6.3 Suggestions

On the basis of the major findings of the study, the researcher has offered useful suggestions to the Madurai District Co-operative Milk Producers' Union Limited (Aavin) for tuning their services for the betterment of women empowerment. As there is no major pitfall in the Union as well as the women empowerment in this study, some effective services and their utilization are commended and advised to continue in the same direction. These suggestions are given in three different headings to the Government, Union and members.

6.3.1 Suggestions to the Government

- 6.3.1.1** Large number of educated young women and general youth who fall in the age group between 18 years and 29 years can come forward to become the members in dairy co-operative societies and carry out dairy activities either part-time or full time. Hence an orientation drive can be organized at frequent intervals for youngsters hailing from rural areas to take dairy business as their career.
- 6.3.1.2** Effective co-operative awareness programmes should be worked out and implemented through Co-operative Unions in every state, Co-operative training institutes, Women development Corporations, Panchayati Raj Institutions and Educational institutions. Co-operative society and Union of the district should motivate more women members to participate effectively by creating awareness programmes. The other women population should be motivated to associate themselves into co-operative societies in order to enhance their socio-economic status. Leadership development programmes can also be conducted for women in order to enhance their leadership qualities. This avoids exploitation. Local newspaper, radio and television channels can also be explored for the purpose of creating awareness among the needy people.
- 6.3.1.3** Live stock population of the society members can be increased by the construction of common cattle shed in rural areas. Because of lack of cattle shed and maintenance facilities of cattle, members do not want to increase their livestock. If the Government earmarks the area for common cattle shed it would reduce the maintenance cost of cattle to the members and the Government can generate additional income through allocation of land for cattle shed.
- 6.3.1.4** The price of cattle feed is being a heavy burden to the society members. Government may supply the cattle feed to the members through the Public Distribution System to the society members. Government should also take the necessary steps to reserve adequate acreage of suitable land for raising fodder, in order to curtail the rise in prices. The loan and subsidy scheme may be implemented for the purchase for cattle feed. Subsequently the members could be benefited by the subsidy and make the payment for cattle feed in easy installments.

6.3.1.5 Regarding the social empowerment to the members, community development programmes can be consolidated by the formation of co-operatives. Both these together can go a long way in satisfying the socio- economic needs of women. The Co-operatives institutions have ready-made surveys about the size of the family and the officials can easily convince the rural people about the importance of family welfare. The ultimate objective of any co-operative is to provide better living to its members and their families and therefore, the work of family welfare programmes can be associated with the existing network of co-operative institutions. Co-operative milk Societies can also help to promote female literacy, mother care, child nutrition and environmental sanitation. The Government can organize healthcare, camps for children family planning, sanitary awareness, community development; adult literacy programmes etc., Women can take the responsibility of limit in family size and for family planning. This will maintain their better health level and enable them to work energetically. As the milk co-operative societies are found in almost all villages when compared to other co-operative societies the Government can make use of these societies as an agency for their schemes.

6.3.2 Suggestions to the Union

6.3.2.1 Yet there is no practice in Madurai Aavin Union to appraise the performance of SHG members who are under the category of 'B' class members by giving bonus and incentives on the basis of proportionate of milk supplied to the society. Disparity among the Self-Help-Group members and co-operative society members should be avoided. Madurai Aavin Union can set its objective towards Self-Help Groups also.

6.3.2.2 The Union can give adequate power to the societies and the members regarding their local administration. Effective functioning of the societies will automatically result in the level of milk production etc.

6.3.2.3 The Madurai Aavin Union can organize an orientation programme to sensitize the members on Entrepreneurial Development programme to start new business venture for to produce natural fertilizer and Bio-gas exclusively from cow dung. Further the by-product and waste materials from the process of Bio-gas are utilized as fertilizers in farming field. As a result, the members

could know about the new business and generate additional income from the marketing of products.

6.3.3 Suggestions to the Women members in the society.

6.3.3.1 From the study, we understand that the sustainable growth and development in dairy sector were restrained due to low literacy level of members. When the members are well educated and acquire knowledge in dairy as scientific work and professional approach, administration of co-operative society, could understand the advanced techniques and scientific methods to increase milk production. The members with professional approach on Dairy business can escape from the exploitation by others. The adequate knowledge would enable them to run co-operative society profitably.

6.3.3.2 In order to overcome from the financial barriers of the members, they can get special training programs for preparing milk products like rose milk, buttermilk, ghee etc., preserving & packaging and marketing the products. They can get technological knowledge.

6.4 Conclusion

Madurai Aavin Union plays a significant role in rural economy. As dairy co-operatives are run on democratic system, they have inculcated in the farmers a more democratic approach regarding the problems of their lives and also increased their awareness of their rights in society.

To sum up, it can be said that the Madurai Aavin Union aims to enhance the empowerment of rural population. It has facilitated marketing of their milk and enabled them to earn more income, generating employment opportunity, get training in the cattle management etc. Perhaps better marketing opportunities may build confidence among rural womenfolk especially. The society has also supported the ‘future’ of its members as well to upkeep the milch animals by implementing insurance schemes. Dairy co-operative societies have also inculcated a habit of thrift and savings by making them to use banking facilities availed to the members. From this study, the researcher has also identified the real impact of dairy co-operatives in rural development is the special reference to women. Earnings from the dairy co-operatives women achieve self reliance, to educate their children, participation in other social organizations etc. Madurai Aavin Union plays a vital role to empower the rural women via economically, socially and decision-making in their family.

It is because of the society's efforts, women empowerment has become a reality. In rural areas women members in the society are becoming self reliant they, no doubt, improve in the standard of living.

This visualizes the strength of women empowerment in the co-operatives. If dynamic women empowerment is encouraged in the field of co-operatives, this in turn will strengthen co-operative society in all walks of life.

On an overall assessment, it can be concluded that Madurai Aavin Union is rendering fruitful services to the society concerned, especially to women. The survey reveals that the Indian rural women are able to enrich their lives. They are fully satisfied with services rendered by these co-operative societies. They get recognition in the society and also economic independence in the family. Hence, it is needless to say that dairy co-operatives are playing a very important role in the empowerment of women through various schemes.

6.5 Scope for Further Research

Women constitute powerful human resources and they have been ignored for a long period, by accident women have the necessary intelligence, imagination, perceptiveness, sense of steadfastness, dedication and the virtue of patience and perseverance. The participation and involvement of women in co-operative societies will empower women in India.

The researcher hopes that the present study will pave the way for future research to pursue research in the area of women empowerment. In the light of the experience gained by the researcher, the following topics have been suggested for further research

- A study of empowerment of women through exclusively Women Dairy Co-operative societies.
- Problems and prospects of rural women in Dairy Co-operatives.
- A comparative study of women empowerment between General Societies and women Dairy Co-operative societies.
- A comparative study of empowerment of women through Dairy co-operative societies and Self-Help Groups.
