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## ENTREPRENEURIAL BEHAVIOUR OF RURAL WOMEN IN DAIRY FARMS: A STUDY OF DHARWAD DISTRICT

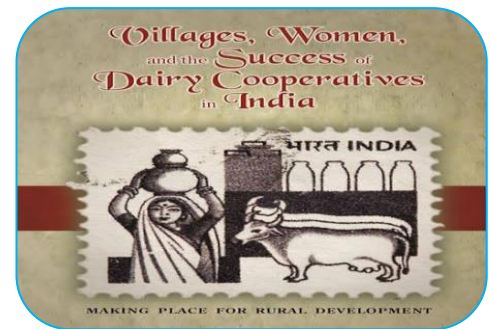
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### ABSTRACT

Rural Women Entrepreneurs contribute to the economic development and social advancement of the nation. Rural women play an essential role in dairy farming in rural Karnataka. The manufacturing and sale of dairy products is a significant area for women's empowerment and entrepreneurship. All members of Dairy Cooperative Societies are given extensive knowledge by the governmental schemes and actions with Karnataka Milk Unions. It guarantees rural women's business growth, empowerment, effective involvement, and equitable opportunity at various levels of economic, social, and dependency decision-making. Through the Women Dairy Cooperative Societies (WDCS) in Dharwad, Karnataka, this research attempts to analyse Rural Women Dairy Entrepreneurship assists in empowering and developing rural women.



**KEYWORDS:** Karnataka, Dharwad, KMF, Rural Women's Empowerment, Entrepreneurship, Women Dairy Co-Operative Societies.

**"I gauge a community's development by the level of advancement that women have attained." -  
Dr. B. R. AMBEDKAR**

### I. INTRODUCTION:

Dairying has become an important secondary source of income for millions of rural families and has assumed the most important role in providing employment and income generation opportunities particularly for marginal and women farmers. Dairy farming in Karnataka, as elsewhere in the country, is largely characterized by the prevalence of dairy enterprises that are mostly subsidiary occupations alongside the main agricultural activity of the farmers. Karnataka stands sixth in milk production in the country and it occupies the third position with respect to milk production under the cooperative sector in the country.

Rural Women dairy entrepreneurship development is an important part of human resource development. Dairy entrepreneurship enhances financial independence and self-esteem of rural women to empower socially and economically. The entrepreneurial potentials of rural women have gradually been changing and growing the role and economic status in society. During the last two decades, rural women have entered the field of entrepreneurship in growing numbers. Rural women dairy entrepreneurship is the capacity for innovations and quality to introduce innovative techniques in dairy business operations.

In addition to improving family nutrition standards and generating ongoing revenue, dairy businesses next to agriculture also help combat poverty and the unemployment problem. Dairy is increasingly being seen as having the potential to contribute more positively to rural welfare and poverty reduction through creating jobs at the farm level. Dairy farming that is sustainable and profitable will enable rural residents to start their own businesses and earn money. One of the world's most populous nations is India. The two biggest issues in rural India are poverty and unemployment. One of the most important and essential factors in determining growth is human resource management. People with an entrepreneurial spirit contribute to the advancement of a country's development.

#### ❖ DAIRYING IN KARNATAKA

In Karnataka and Dharwad, the analysis indicated that growth in milk production has increased significantly in the past 3 decades. Overall, except during 2000-01 to 2009-10 period for Karnataka. As of July, 2020 there were 14 Milk Unions covering all the districts of the state with 14682 Dairy Cooperatives functioning and 25.30 lakh milk producers. Bengaluru and Kolar milk unions are larger unions in the state contributing around 25 per cent to total dairy cooperatives and milk producers in Karnataka, while contributing around 34 per cent to average milk procurement. The wide spread establishment of WDCs was possible in Karnataka through STEP scheme which was implemented by KMF with the support of Government of Karnataka. The total number of WDCs registered in Karnataka is of 4494 and currently functioning ones among them is 4046. Around 60 per cent of WDCs are set up through STEP in Karnataka over the years.

#### II. STATEMENT OF PROBLEM:

The expansion and sustainability of Micro, Small, and Medium-Sized Enterprises (MSMEs) have become important drivers of economic growth on a global scale. In this setting, rural women business owners are essential to promoting inclusive economic growth and empowerment. With a focus on the possibilities and obstacles they face along the way to entrepreneurship, the current study seeks to understand how dairy farm entrepreneurship affect rural women entrepreneurs. While Dairy farm entrepreneurship provides potential for rural female entrepreneurs, they also confront a number of obstacles that limit their expansion and viability. The main goal of this study is to examine the major difficulties that rural women face when running dairy farms.

#### III. NEED OF THE STUDY:

The current study aim to know the how rural women are engaging in the dairy farm entrepreneurship for getting financial independence as title of "**ENTREPRENEURIAL BEHAVIOUR OF RURAL WOMEN IN DAIRY FARMS: A STUDY OF DHARWAD DISTRICT**", which focuses on how dairy farm entrepreneurship helping rural women entrepreneurs to boost economic development.

#### IV. OBJECTIVES OF THE STUDY:

The specific objectives are given below:

1. To study the rural women dairy farms milk production in Dharwad district.
2. To identify the milk Union-Organized women's dairy co-operative organizations were officially recognized and working in Dharwad district.
3. To analyse performance of rural women dairy co-operative societies in Dharwad district.
4. To examine the development of rural women dairy farm entrepreneurship in Dharwad district.
5. To study entrepreneurial behaviour of rural women in Dairy farms in Dharwad district.

#### V. METHODOLOGY:

The present research is based on Primary and Secondary data and aimed to study women dairy cooperatives evolution and especially in Dharwad District, Karnataka. The indicators used in study are growth rate and percentages. Also latest available data regarding number of dairy cooperatives, number of dairy producers, milk procurement details and status of exclusive WDCs in Dharwad district

has also been collected and presented. The tools used in the study are growth rate to assess change in milk production and percentages for easy understanding of major dairy cooperative union. The study also majorly based on the secondary data collected from the various published sources of Karnataka Milk Federation (KMF), Department of Economics and Statistics, Karnataka, etc. The data regarding milk production Karnataka and Dharwad were collected for the period from 2018 to 2023 from Dharwad milk union.

## VI. RURAL WOMEN ARE DRIVING DAIRY GROWTH:

With a market value of 9.95 lakh core, milk is the single largest agricultural product in the nation, accounting for 30% of its agricultural Gross Value Added (GVA) and directly supporting more than 8 core rural families. Women make up around 70% of the workforce in the dairy industry. India continues to be the world's greatest milk producer, generating roughly 24% of the world's milk output thanks to the participation of millions of women farmers. Around 2.2 lakh villages (180 lakh dairy farmers) are served by dairy cooperatives to support equitable growth in the dairy industry. Dairy cooperatives have almost 59 lakh women as members, making up roughly 33% of the total membership. In all areas of dairy cooperative business and government, women are now active participants. Women members serve on milk union and state federation boards as well as on management committees of village-level dairy societies. Including artificial insemination, feed advice, animal health care services, etc., these are now being performed by an increasing number of women.

### ❖ DHARWAD MILK UNION LIMITED RURAL WOMEN DAIRY CO-OPERATIVES GROWTH IN DHARWAD DISTRICT:

The Karnataka Milk Mahamandal (Kahama) successfully managed by the dairy farmers of Karnataka State is one of the top Co-operative Milk Mahamandals in the whole of South India. Among the 16 District Cooperative Milk Unions of the State, the Karnataka Milk Mahamandal has 26.44 lakh milk producers out of more than 15453 milk producers' cooperative societies operating at the rural level. The mission of the Mahamandal is the upliftment of rural areas through dairy development. Due to Kahama's cooperative dairy development programs over the last four decades, the dairy industry in Karnataka state has been able to progress from a situation of milk scarcity to a situation of abundance. Dharwad Co-operative Milk Producers Union Ltd. (DAMUL), which serves the districts of Dharwad, Haveri, Gadag and Uttara Kannada, was established in March 1986 and registered under the Karnataka Co-operative Act. The infrastructure of DAMUL, which has 995 functional DCSs spread throughout 28 taluks, allows it to process 2.10 lakh liters of milk per day and create 10 tonnes of milk powder, 9 tonnes of butter, and 4 tonnes of ghee. It has chilling centres with a combined capacity of 92 TLPD in Haveri (20 TLPD), Hirekerur (20 TLPD), Gadag (Mallasandra) (20 TLPD), Sirsi (20 TLPD), Rona (10 TLPD), and Kumta (2 TLPD). In the union, there are 351 Automatic Milk Collection units and 18 Bulk Milk Coolers. The union buys an average of 2.34 lakh kg of milk per day, sells 0.96 lakh litres per day, and produces 0.09 litres of curd per day. Excellence: Well-known for its 10g butter chiplets, Kuduke Mosaru (set curds in an earthen pot) and premium Dharwad peda.

**Table 1: Milk production and per day availability of milk in Dharwad District (2018-2023)**

SL. NO	YEAR	PRODUCTION (MILLION TONES)	STORAGE OF MILK (KGS/DAY)
1.	2018-19	198.9	55498
2.	2019-20	189.4	51905
3.	2020-21	166.8	45706
4.	2021-22	181.2	49645
5.	2022-23	195.3	53525
<b>Total</b>		<b>931.6</b>	<b>256279</b>

Source: Annual report 2022, Dharwad Co-operative milk producers Union Ltd.,(DAMUL)

The table 1 reflects that Milk production and per day availability of milk in Dharwad District and total production for the various years for (2018-2023). After the pandemic year 2019-20 milk production has significantly increased to 166.8 to 195.3 in 2022-23 where, per day storage of milk is also increased from 45706kgs in 2020-21 to 53525kgs in 2022-23 Dharwad District.

- The production of milk in 2018-20 was significantly higher than the year 2020-22.
- It represents that Dairy cooperatives significantly increasing production procurement of milk in Dharwad District.

**Table-2 Growth of Milk Production and Procurement in KGs by Talukha wise in Dharwad District Milk Union from 2018-2023**

SL. No	Taluks	Years				
		2018-19	2019-20	2020-21	2021-22	2022-23
1	Alnavar	0	1748	1999	2440	2606
2	Annigeri	0	2284	1718	2002	1980
3	Dharawad	16985	13374	12786	12216	12225
4	Hubballi	11162	10754	7381	8390	8642
5	Hubballi Urban	0	0	1979	2349	2881
6	Kalaghatagi	11220	11532	10590	11196	13179
7	Kundagol	6591	6048	5068	6602	7818
8	Navalagund	8540	6165	4186	4449	4194

**Source: Annual report 2022, Dharwad Co-operative milk producers Union Ltd.,(DAMUL)**

The table 2 reflect that Milk production and procurement of milk in Dharwad District for the various years for (2018-2023). After the pandemic year 2019-20 milk production and procurement has significantly increased in Dharwad District.

- The production of milk in the years 2020-21, 2021-22, 2022-23 were significantly higher than the years 2018-20.
- It represents that Dairy cooperatives significantly increasing production procurement of milk in Dharwad District.

**Table 3: Compound Growth rate of Milk production from the year 2018-2023**

To assess the variation in milk production in Karnataka and Dharwad for the period 2018 to 2023, compound growth rates were worked out using following form of exponential function-

$$Y = ab^t u_t \dots (1)$$

Where, Y = Milk production, t = time in years, u = error term, a and b are parameters to be estimated, b = (r+1), r = compound growth rate in per cent per annum

Thus,

$$Y = a(r+1)^t u_t \dots (2), \text{ on making log transformation of above equation:}$$

$$\log Y = \log a + \log (r+1) t + \log u_t \dots (3), 'r' = (\text{Antilog of } b - 1) \times 100 \dots (4)$$

The significance of compound growth rate (CGR) was tested by using student 't' test:

$$Y = \frac{r}{SE(r)}$$

The standard error of CGR is given by:  $( ) = ( x ) ( \log ) \dots ( 6 )$   
 Where,  $\log e = 0.4323$ .

SL. No	Talukhas	Growth%
1	Alnavar	49%
2	Annigeri	-13%
3	Dharawad	-9%
4	Hubballi	-20%
5	Hubballi Urban	46%
6	Kalaghatagi	14%
7	Kundagol	29%
8	Navalagund	-32%

**Source: Annual report 2022, Dharwad Co-operative milk producers Union Ltd.,(DAMUL)  
 CGR: Calculated MS Excel software.**

Table 3 reflect that Compound growth rate of milk production and procurement in Dharwad district from 2018-2023 to be analysed. In the positive growth rate Alnavar Talukh is about 49 percentages. Hubballi Urban is about 46 percentages, Kalghatagi is about 14 percentages and Kundagol is about 29 percentages. Where of decrease growth rate clearly represent of Annigeri is at -13 percentages, Dhaward is about -9 percentages, Hubballi is about -20 percentages and Navalgund is about -32 percentages.

- \* Growth of with milk Production proportionate Increase in Alnavar, Hubballi Urban, Kalagatagi and Kundagol Talukas.
- \* Growth of with milk Production proportionate Decrease in Annigeri, Dharwad, Hubballi and Navalgund Talukas.
- \* Milk Production of Dharwad district is not proportionally growing equal of rural women dairy co-operatives growth.

**Table 4: Development of Organization and WDCS Operations Dharwad STEP Programmes in (Numbers)**

Taluks	No. Of Milk Unions Registered	No. Of Milk Unions in Function
Alnavar	03	02
Dharwad	36	31
Hubli	15	14
Hubli Urban	09	08
Kundagol	20	19
Navalgund	15	10
Annigeri	08	06
Kalghatagi	32	24
<b>Total</b>	<b>138</b>	<b>114</b>

**Source: Annual report 2022, Dharwad Co-operative milk producers Union Ltd. (DAMUL)**

The above table 4 reflects establishing exclusive women's dairy co-operatives were the first step in this process. Next, participants will engage in employment and income-generating activities that offer extensive training based on skill improvement needs. Step also aims to inform women about self-help organisations and credit access options. Increase awareness through a planned programme, offering support services, improving women's work opportunities, fostering backward and forward connections, boosting women's confidence, and developing leadership abilities.



**Table 5: Overall entrepreneurial behaviour of rural women in dairy farms:**

Sl. No.	Dimension	Category	Dharwad Taluk (n1=120)		Annigeri Taluk (n2=120)		Total (n=240)	
			No.	%	No.	%	No.	%
1	Innovativeness Mean = 13.08 S.D. = 0.81	Low (<12.67)	29	21.11	22	13.33	51	17.22
		Medium (12.67-13.48)	57	52.22	76	73.34	133	62.78
		High (>13.48)	34	26.67	22	13.33	56	20.00
2	Achievement Motivation Mean = 10.63 S.D. = 0.80	Low (<10.23)	23	14.44	16	6.67	29	10.56
		Medium (10.23-11.03)	76	73.34	90	88.89	166	81.11
		High (>11.03)	21	12.22	14	4.44	35	8.33
3	Economic Motivation Mean = 13.28 S.D. = 0.87	Low (<12.84)	11	12.22	18	20.00	29	16.11
		Medium (12.84-13.71)	36	40.00	49	54.44	85	47.22
		High (>13.71)	43	47.78	23	25.56	66	36.67
4	Technical Competency Mean = 34.52 S.D. = 3.27	Low (<32.89)	21	12.22	27	18.88	48	15.56
		Medium (32.89-36.16)	61	56.67	69	65.56	130	61.11
		High (>36.16)	38	31.11	24	15.56	62	23.33
5	Decision Making Ability Mean = 13.07 S.D. = 0.93	Low (<12.6)	27	18.89	30	22.22	57	20.56
		Medium (12.6-13.53)	59	54.44	69	65.56	128	60.00
		High (>13.53)	34	26.67	21	12.22	55	19.44
6	Risk Bearing Ability Mean = 10.6 S.D. = 0.87	Low (<10.17)	44	37.78	49	43.33	93	40.56
		Medium (10.17-11.03)	58	53.33	53	47.78	101	50.56
		High (>11.03)	18	8.89	18	8.89	36	8.89
7	Information Seeking Behavior Mean = 15.65 S.D. = 1.10	Low (<15.10)	20	11.11	13	3.33	33	7.22
		Medium (15.10-16.20)	68	64.44	99	87.78	157	76.11
		High (>16.20)	32	24.44	18	8.89	50	16.67
8	Leadership Ability Mean = 13.11 S.D. = 0.97	Low (<12.62)	33	25.56	33	25.56	66	25.56
		Medium (12.62-13.60)	45	38.89	49	43.33	94	41.11
		High (>13.60)	42	35.56	38	31.11	80	33.33
9	Management Orientation Mean = 13.13 S.D. = 0.98	Low (<12.64)	29	21.11	32	24.44	61	22.78
		Medium (12.64-13.62)	49	43.33	74	60.00	113	51.67
		High (>13.62)	42	35.56	24	15.56	66	25.55
10	Self-Confidence Mean = 10.58 S.D. = 0.86	Low (<10.15)	48	42.22	73	70.00	121	56.11
		Medium (10.15-11.01)	42	35.56	30	22.22	72	28.89
		High (>11.01)	30	22.22	17	7.78	47	15.00

Source: Data collected by field work, Multi correlation analysis.

It is evident from the table 05 reflect that 41.11% of the rural women in dairy farms from Dharwad taluk had medium entrepreneurial behaviour, while 33.33% had high followed by low (25.56%) level. In Annigeri taluk majority (63.33%) had medium entrepreneurial behaviour, 26.67 per cent had low level followed by high (10.00%) level of entrepreneurial behaviour.

In pooled situation majority (52.22%) had medium entrepreneurial behaviour, nearly one fourth (26.11%) belonged to low level followed by high (21.67%) level.

The possible reasons for the medium entrepreneurial behaviour of the respondents might be due to the fact that a majority of them belonged to medium level in majority of the components like innovativeness, achievement motivation, economic motivation, technical competency, and decision making ability, risk bearing ability, information seeking behaviour, leadership ability and management orientation.

## CONCLUSION:

Rural women entrepreneurs take on a difficult task by starting a business in order to fulfill their own needs and achieve financial independence. The socio-economic situation will improve, rural women dairy entrepreneurs will be empowered, and the weaker groups in rural regions will be strengthened in particular. Dairy farm entrepreneurship encourages rural women to start businesses and expand their involvement in socio-economic development. The government should take the initiative by offering financial help, delivering various training courses, offering marketing support, etc. Women who run their own businesses can have a significant impact on other women's self-confidence and knowledge of the importance of independence.

The situation in the dairy industry is quickly changing due to the growing appreciation for the dynamic work done by women and the inherent benefits of their empowerment in a changing economy. There have been relatively few studies that analyze the progress of rural dairy women from a gender viewpoint.

By analyzing the rise of women's economic standing in the dairy industry in rural Dharwad District, this article hopes to help close gender gaps. It highlights the challenges women face as they enter the field of progressive dairy farming and become rural dairy entrepreneurs. Enhancing rural women's holistic development by increasing their participation at all levels of dairy-related activities would improve their knowledge, awareness, self-confidence, and social standing. Women's active participation has a multiplier impact since it raises the family's children's educational attainment, secures the family's food and nutritional security, and ensures equality and equity in society.

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