

## **A STUDY ON PROSPECTS OF DAIRY BUSINESS IN CUDDALORE DISTRICT IN TAMILNADU – A SPECIAL REFERENCE TO WOMEN ENTREPRENEURS**

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### **ABSTRACT**

*Empowerment of women is essential for economic and social development of a society. They can be empowered economically by way of encouraging them to become entrepreneur. For this purpose the government has taken initiative by way of providing financial assistance and conducting awareness programmes among women to become entrepreneur. In the district of Cuddalore in Tamilnadu, a considerable number of women are doing dairy business by maintaining milch animals. Majority of them are doing their business are either micro are small in size. But dairy business in the district has wide scope for its prospects. In this context, the research work studied the prospects of women entrepreneurs in the study area in dairy business. The researcher selected Cuddalore district in the state of Tamilnadu as study area and the researcher selected a total of 450 micro and small women entrepreneurs as sample of the study. primary data were collected from them through questionnaire. The statistical tools of simple percentage, mean, standard deviation, coefficient of variation and correlation analysis were applied for the study. The study identified that majority of the sample women entrepreneurs in the study area doing dairy business were aware about the business opportunities of personal sale of milk to customers, sale of milk products (curd, butter milk, butter, ghee etc.) and sale of calves of milch animals. Significant positive relationship was identified between awareness level among the respondents on various business prospects with the socio-economic variables of age of the respondents, educational level of the respondents, location of their business and their business level.*

**KEYWORDS:** *Entrepreneur, Prospects, Dairy Business, Feed, Cattle, Milk and Calves.*

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### **INTRODUCTION**

Women empowerment refers to the process of equipping women with knowledge, skills, resources, and agency to make informed decisions, participate in social, economic, and political spheres, and challenge gender inequalities. In India, women's empowerment holds immense relevance as it has the potential to drive progress and development. It is not only crucial for achieving gender equality but is also a catalyst for India's progress and development as it unlocks the full potential of women and fosters a more inclusive and prosperous society. Grassroots organizations play a significant role in empowering women by providing them with the necessary support, resources, and opportunities to thrive. Through their initiatives, they actively promote women's empowerment, advocate for their rights, and work towards creating a more equitable society. Women's empowerment can take various forms and encompass different aspects of life. Economic

empowerment focuses on enhancing women's economic capabilities and opportunities. This includes access to financial resources, job opportunities, entrepreneurship, skill development, and equal pay for equal work. Political empowerment aims to increase women's participation and representation in political decision-making processes. This involves promoting women's leadership, advocating for gender-responsive policies, and ensuring equal political rights and opportunities. Social empowerment focuses on challenging and transforming societal norms, attitudes, and practices that limit women's rights and opportunities. It involves promoting gender equality, addressing gender-based violence, promoting women's rights, and raising awareness about women's issues. Education empowerment emphasizes providing equal access to quality education for girls and women. It includes initiatives to eliminate gender disparities in education, promote girls' enrollment and retention, and provide opportunities for women's lifelong learning. Legal empowerment aims to ensure women's access to justice and protection of their rights under the law. It involves initiatives to promote gender-responsive legal frameworks, address discriminatory laws and practices, and provide legal support and services for women. Among them making them as entrepreneur is most successful way of empowering them. In this context, the researcher studied the prospects for dairy business carried out by women entrepreneurs in Cuddalore district of the state of Tamilnadu in doing dairy business.

## REVIEW OF LITERATURE

**Meena P.C. et al (2017)** in their study found the weaknesses in dairy industry in India namely, Dairy development programs have not been fully implemented as per the needs of the region in different agro – climatic zones, Lack of marketing avenues for the dairy produce, Non-availability of software for preparing needed dairy schemes / projects, Lack of infrastructure for offering dairy business management programmes. **Selvakumar M and Yoganathan G (2019)** evidenced that due to investment problems, minimum amount of income from dairy business, treated as female business and dairying any members from family for that reason serious issue for the dairy business. **Sarkar A and Dutta A (2020)** identified that growth opportunity in milk production through high yielding milch animals and exporting the surplus dairy products to overseas countries are the two prospective areas where India has a wider scope to perform. Although breeding improvement research and studies have been taken up but endeavor in exporting dairy products is still to get momentum. **Priyadharshini P and Anshuman P (2021)** found that women entrepreneurs faced many problems in various aspects of finance, marketing, health and family. After independence, law guaranteed equal rights and equal opportunities in education and employment for women. But unfortunately, the government sponsored development activities benefited only a small section of women i.e. the urban middle class.

**Anand D.D. (2022)** concluded that a policy level intervention was necessary to converge three factors: high yielding cows, fodder or feed availability and marketing facilities. Nutrition efficient feeding practice, mineral mapping of fodder and feed, Government support for mechanization to cut down labour cost and, strengthening of the quality infrastructure facilities were essential for productivity enhancement in the dairy sector. Modernization and automation of the dairy sector necessitated the intervention of the youth by extending credit facilities at cheap rates. **Yadav P and Singh K (2023)** found that the productivity of cattle is comparatively very low with that of developed and also developing countries in the world. Maximum of the milk products are consumed domestically, which are also handled by the unorganised sector. Promoting indigenous cattle with the available resources and inputs from the government can boost production of milk in the country. **Rani V.S. and Sundaram N (2023)** evidenced that women's empowerment and female entrepreneurship were positively correlated. The majority of female business owners, whether in urban and rural areas, struggled with financial issues and job pressure. Governmental programmes and policies support female entrepreneurs by

giving them training, funding, and marketing help. **Begum A, Ahmed B and Murthy S.S. (2023)** found that the most significant of the factors which affected the women entrepreneurs were raising capital, lack of entrepreneurial environment, lack of government support, marketing and sales, and safety. Women required better government policies and financial assistance.

### Objectives

The study has been undertaken with the following objectives.

- To study the prospects for dairy business carried out by women entrepreneurs in Cuddalore district of the state of Tamilnadu.
- To assess the relationship between prospects for dairy business carried out by women entrepreneurs in the study area and their socio-economic variables.
- To study the relationship between prospects for dairy business carried out by women entrepreneurs in the study area and their business-related variables.

### METHODOLOGY

In the present research paper, the researchers purposed to analyse the prospects of women entrepreneurs in Cuddalore district who are doing dairy business at micro and small level. For this purpose the researcher selected Cuddalore district in the state of Tamilnadu as study area. The researcher selected a total of 450 micro and small women entrepreneurs who were doing dairy business in the study area as sample size of the study. The researchers used convenient sampling method to select the sample respondents. The researchers framed a well structured questionnaire to collect primary data from the respondents and data were collected and analysed using appropriate statistical tools such as simple percentage, mean, standard deviation, coefficient of variation and correlation analysis.

### RESULTS AND DISCUSSION

In the study area there are many opportunities for women entrepreneurs doing dairy business related to their business such as sale of feed for cattle, selling milk products, selling calves etc. For the purpose of understanding the awareness level of the respondents on various opportunities available for sample women entrepreneurs doing dairy business in the study area, the researcher identified a total of 8 opportunities and they are analysed and the results are presented in the below table.

**Table 1: Awareness of the Respondents about Business Prospects**

SN	Business Opportunities	Aware	Not Aware	Total
1	Sale of feed to cattle owners at their residence	223 (49.6)	227 (50.4)	450 (100.0)
2	Personally selling milk	317 (70.4)	133 (29.6)	450 (100.0)
3	Selling milk products (curd, buttermilk, butter etc.)	319 (70.9)	131 (29.1)	450 (100.0)
4	Selling milk & milk products as commercial venture	143 (31.8)	307 (68.2)	450 (100.0)
5	Selling milch animals of high productivity	201 (44.7)	249 (55.3)	450 (100.0)
6	Service centres for financial assistance and for business	141 (31.3)	309 (68.7)	450 (100.0)
7	Setting up a shop to sale dairy feeds	130 (28.9)	320 (71.1)	450 (100.0)
8	Selling calves	245 (54.4)	205 (45.6)	450 (100.0)

Source: Primary Data

There are many opportunities before women entrepreneurs doing dairy business in Cuddalore district, feed is very important for cattle to give high productivity of milk. Hence the respondents in the study area have more opportunity by way of selling cattle feed from their residence or from the place of their dairy business, which will increase their income level through expanding their business. The results of the above table indicates that 49.6 per cent of the respondents had awareness about opportunity for business by way of sale of feed for cattle from their residence or from the place of business and 50.4 per cent of the respondents did not have awareness on the above business opportunity of selling cattle feeds to cattle owners from their place of residence or business. It could be observed by the researcher that major portion of the sample women entrepreneurs doing dairy business in the study area are selling milk to organized sector or to unorganized sector merchants such as milk store, tea stall etc. But, now a day people want to have fresh milk rather than packed milk, since they believe that fresh milk is healthier than packed milk. But number of suppliers of fresh milk is very low, hence there are wider opportunities for milk producers to sale milk personally to customers, but this requires high human effort, because the entrepreneur or employer should move personally to the residence of the customers and provide milk. Even though, it is considered as one of the major scope for expanding their business. The results of the above table shows that majority of the sample women entrepreneurs in the study area doing dairy business (70.4 per cent) were aware about personal selling of milk to the place of residence of the customers and 29.6 per cent of the respondents were not aware about the business opportunity by way of selling milk personally to customers, which includes identification of customers, method of delivering the product etc.

Rather than selling milk, production and sale of milk products such as curd, butter milk, butter, ghee etc. will be more profitable to the women entrepreneurs doing dairy business in the study area. But this activity requires high human effort and expertise knowledge on production of quality milk products, if it is possible, the women entrepreneurs in the study area may utilize this opportunity and can earn more through dairy business what they are earning now. The results of the above table reveal that majority of the sample women entrepreneurs doing dairy business in the study area (70.9 per cent) were aware about production and sale of such as curd, butter milk, butter and ghee and 29.1 per cent of the respondents were not aware about production and sale of the above milk products. Since, these respondents merely producing milk from milch animals and they sale it to either organized or unorganized sector customers. If the customers utilize this opportunity could earn more income. Another major opportunity before the women entrepreneurs doing dairy business in the study area is marketing milk and milk products as commercial ventures. Commercial ventures collect milk from small entrepreneurs doing dairy business, pack them in attractive way and market them through efficient channel of distribution. An opportunity before the women entrepreneurs doing dairy business in the study area is marketing milk and milk products as commercial ventures. For this purpose the women entrepreneurs may take initiative by way of collecting milk from small entrepreneurs doing dairy business in and nearby places of the respondents and they may market milk and allied products to customers in attractive manner. It will help them to widen their market size and they can earn more income through marketing of milk and milk products, which will take up them to next level of entrepreneurship. The results of awareness of the respondents regarding the business opportunity show that the majority of the sample women entrepreneurs in the study area doing dairy business (68.2 per cent) were not aware about the business opportunity that to market milk and milk products as other commercial ventures doing and 31.8 per cent of the respondents were aware about this type of business opportunity before them.

Another business opportunity before the women entrepreneurs doing dairy business in the study area is to sale of milch animals with high productivity in the market. Small and medium size entrepreneurs doing dairy business in the study area want to buy milch animals which give higher productivity, i.e., high yield of milk. The respondents may use this opportunity and they may produce and grow milch animals with quality feed as high productivity milch animals and the same may be sold in the market at high price, which will give additional income to the respondents and little additional effort and a reasonable additional capital are required for them. For doing this the entrepreneurs should have adequate awareness about the business related opportunity. The results of the above table reveal that the majority of sample women entrepreneurs doing dairy business in the study area (55.3 per cent) were not aware about the business opportunity by way of producing and selling milch animals with high productivity and 44.7 per cent of the respondents were aware about the above business opportunity. The entrepreneurs doing dairy business and other business are struggling financially due to lack of availability financial assistance for their business. On the other hands there are many financial assistance schemes for entrepreneurs doing any business and there are special financial assistance schemes for the entrepreneurs doing dairy business. But most of the micro and small size entrepreneurs were not aware about various financial assistance schemes which are helping for their business. This problem may be converted by the respondents as their business opportunity in the study area by way of establishing service centers to guide and help them to apply for various financial assistance schemes / programmes with a services charges. This business opportunity will help the respondents to earn additional income, since the entrepreneurs doing dairy business are free from work during day time. The results of the above table show that majority of the women entrepreneurs doing dairy business in the study area (68.7 per cent) were not aware about the business opportunity by way of establishing service centers to serve the needy entrepreneurs through guiding and helping to apply for various financial schemes offered by the government and financial institutions.

Another business opportunity available for the sample women entrepreneurs in the study area doing dairy business is to set up a separate shop for selling feed for animals. There are varieties of fees available in the market for milch animals. In many places no shops are available for animal feed and in some places few shops are available. If the respondents utilize this opportunity by establishing separate shop for selling animal feeds will give them benefit by way of additional income through this business and can utilize feed for their own animal farm at affordable cost. It could be known from the results of the above table that majority of the sample women entrepreneurs in the study area doing dairy business (71.1 per cent) were not aware about the business opportunity of setting up specialized shops for selling feed for animals and only 28.9 per cent of the respondents were aware about the business opportunities of establishing specialized shops for animal feeds. Selling calves of milch animals is another business opportunity before the women entrepreneurs doing dairy business in the study area. The price of milch animals is high, but price of calves of milch animals is low, hence majority of the entrepreneurs in the study area want to buy calves and they grow and use them for their dairy business through getting milk. It can be used as a business opportunity by the women entrepreneurs in the study area doing dairy business. For this purpose they need not take separate effort, instead of them they can produce and sale milch calves in the market or to the needy persons at affordable price. This will help them to earn more in the dairy business. It was observed from the above table that majority of the sample women entrepreneurs in the study area doing dairy business (54.4 per cent) were aware about the business opportunity of selling calves of milch animals and 45.6 per cent of the respondents were not aware about the business opportunity.

Table 2 brings out the results of descriptive statistics of awareness among the respondents about business opportunities available for them, which includes mean, standard deviation and coefficient of variation.

**Table 2: Descriptive Statistics of Business Prospects**

SN	Business Prospects	Weighted Average Score	Weighted Average	SD	CV	Rank
1	Sale of cattle feed at their residence	673	1.50	0.61	40.79	IV
2	Personally selling milk	767	1.70	0.57	33.44	II
3	Selling milk products (curd, buttermilk, butter etc.)	769	1.71	0.84	49.15	I
4	Selling milk & milk products as commercial venture	593	1.32	0.43	32.63	VI
5	Selling high productivity milch animals	651	1.45	0.34	23.50	V
6	Service centres for financial assistance	591	1.31	0.44	33.50	VII
7	selling up a shop to sell dairy feeds	580	1.29	0.51	39.57	VIII
8	Selling calves	695	1.54	0.38	24.60	III
	Overall	665	1.48	0.62	41.96	

**Source:** Primary Data

Table 2 reveals that the calculated weighted average for the business prospect of “selling milk products (curd, buttermilk, butter etc.) was highest among the variables, which stood at 1.71, hence it is ranked first and there was moderate level of deviation in awareness level among the respondents from the mean value as shown by the results of SD (0.84) and CV (49.15 per cent). Followed by the respondents had high level of awareness on the business prospects of personal selling of milk to customers. Moderate level of awareness was found among the respondents about the business opportunities of sale of calves (Weighted Average: 1.54) and sale of cattle feeds at residence (Weighted Average: 1.50), the results of SD and CV exhibits that there was low level of deviation in awareness level among the respondents on the business prospects of sale of calves and moderate level of deviation was identified in awareness level on the business prospect of sale of cattle feed at residence. Lower level of awareness was found among the respondents on the business prospect of setting up a specialized shop for selling cattle feeds, since it recorded lowest weighted average at 1.29 and little moderate level of deviation was identified in awareness level on the business prospects as shown by the results of SD (0.51) and CV (39.57 per cent). Lower level of awareness was also evidenced among the respondents on the business prospects of establishing service centers to guide and help entrepreneurs for applying financial assistance schemes, lower level of deviation was found in awareness level on the business prospect as shown by the results of SD and CV.

### **Relationship between Prospects for Business and Socio-Economic Variables**

Their awareness level may vary based on their socio-economic variables such as marital status, age, education, type of family, family size, location of the business and their income level. In order to find the relationship, the researcher applied correlation analysis, for this purpose the following null hypothesis was framed and the results are presented in the following table.

$H_0$ : There is no significant relationship between awareness on various business prospects for the respondents and socio-economic variables.

**Table 3: Relationship between Prospects for Business and Socio-Economic Variables**

SN	Variable	Correlation Coefficient	p-value	Sig.	Ho Result
1	Marital Status	0.135	0.425	Not Significant	Accepted
2	Age	0.425	0.012	Significant	Rejected
3	Education	0.531	0.000	Significant	Rejected
4	Type of Family	0.113	0.084	Not Significant	Accepted
5	Family Size	0.243	0.127	Not Significant	Accepted
6	Location	0.346	0.018	Significant	Rejected
7	Income	0.448	0.000	Significant	Rejected

Source: Primary Data

Table 3 shows that the determined correlation coefficient between awareness level of the respondents on business prospects with the age of the respondents stood at 0.425, its calculated p-value was 0.012, it was statistically significant at 5% level, hence the null hypothesis was rejected and therefore significant positive relationship was found between awareness level among the respondents on various business prospects and their age. The computed correlation coefficient between awareness level of the respondents on business prospects with the educational level of the respondents was 0.531, its calculated p-value was zero, it was statistically significant at 1 per cent level, hence the null hypothesis was rejected and therefore significant positive relationship was identified between awareness level among the respondents on various business prospects and their educational level. The computed correlation coefficient between awareness level of the respondents on business prospects with the location of their dairy business was 0.346, its calculated p-value was 0.018, it is statistically significant at 5 per cent level, hence the null hypothesis was rejected and therefore significant positive relationship was found between awareness level among the respondents on various business prospects and location of their business. The calculated value of correlation coefficient between awareness level of the respondents on business prospects with the income level of the respondents was 0.448, its calculated p-value was zero, it was statistically significant at 1 per cent level, hence the null hypothesis was rejected and therefore significant positive relationship was evidenced between awareness level among the respondents on various business prospects and income level of the respondents.

#### Relationship between Prospects for Business & Business Variables

The awareness level of the sample women entrepreneurs doing dairy business on prospects for their business may vary based on their business related variables such as their primary occupation, type of animals held, number of animals held, time spent for dairy business, experience in doing dairy business and whether the respondents do dairy business as part time / full time. In order to find the relationship, the researcher applied correlation analysis, for this purpose the following null hypothesis was framed and the results are presented in table 4.

H<sub>0</sub>: There is no significant relationship between awareness on various business prospects for the respondents and business related variables.

**Table 4: Relationship between n Prospects for Business & Business Variables**

SN	Variable	Correlation Coefficient	p-value	Sig.	Ho Result
1	Primary Occupation	0.423	0.000	Significant	Rejected
2	Animals had	0.214	0.075	Not Significant	Accepted
3	No. of animals had	0.341	0.012	Significant	Rejected
4	Time spent	0.201	0.065	Not Significant	Accepted
5	Experience	0.583	0.000	Significant	Rejected
6	Part time/ full time	0.344	0.047	Significant	Rejected

Source: Primary Data

Table 4 reveals that the calculated value of correlation coefficient between awareness level of the respondents on business prospects with primary occupation of the respondents stood at 0.423, its calculated p-value was zero, it was statistically significant at 1 per cent level, hence the null hypothesis was rejected and therefore there was significant positive relationship between awareness level among the respondents on various business prospects and primary occupation of the respondents. The computed correlation coefficient between awareness level of the respondents on business prospects with the number of milch animals held by the respondents was 0.341, its calculated p-value was 0.012, it was statistically significant at 5 per cent level, hence the null hypothesis was rejected and therefore significant positive relationship was found between awareness level among the respondents on various business prospects and their number of milch animals held by the respondents. The determined correlation coefficient between awareness level of the respondents on business prospects with experience of the respondents in doing dairy business stood at 0.583, its calculated p-value was zero, it was statistically significant at 1 per cent level, hence the null hypothesis was rejected and therefore there was significant positive relationship between awareness level among the respondents on various business prospects and experience of the respondents in doing dairy business. The computed correlation coefficient between awareness level of the respondents on business prospects with the factor whether the respondents do the business as full time / part time was 0.344, its calculated p-value was 0.047, it was statistically significant at 5 per cent level, hence the null hypothesis was rejected and therefore significant positive relationship was found between awareness level among the respondents on various business prospects and the factor whether the respondents do the business as full time / part time.

## CONCLUSION

Empowerment of women is essential for economic and social development of a society. They can be empowered economically by way of encouraging them to become entrepreneur. For this purpose the government has taken initiative by way of providing financial assistance and conducting awareness programmes among women to become entrepreneur. In the district of Cuddalore in Tamilnadu, a considerable number of women are doing dairy business by maintaining milch animals. Majority of them are doing their business are either micro are small in size. But dairy business in the district has wide scope for its prospects. In this context, the research work studied the prospects of women entrepreneurs in the study area in dairy business. The study identified that majority of the sample women entrepreneurs in the study area doing dairy business were aware about the business opportunities of personal sale of milk to customers, sale of milk products (curd, butter milk, butter, ghee etc.) and sale of calves of milch animals. Significant positive relationship was identified between awareness level among the respondents on various business prospects with the socio-economic variables of age of the respondents, educational level of the respondents, location of their business and their business level. Among them the quantum of relationship was high with the variable of educational level, it is because highly educated people may have high level of awareness. Significant positive relationship was found between awareness level among the respondents on various business prospects with the business related variables of primary occupation of the respondents, number of milch animals held by the respondents, experience of the respondents in doing dairy business and the factor whether the respondents do the business as full time / part time. Among them the quantum of relationship was high with the variable of experience of the respondents in doing dairy business.

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