CHAPTER-1

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India has a population of more than one hundred crores. Almost half of this population constitutes women. Since time immemorial, women have contributed their might for the overall growth and development of the economy. Although the women folk over a period of time, in the history of this nation suffered a great setback with regard to their overall development, due to gender discrimination, now women are highly competent in achieving their targets. Anthropology being the holistic study of man tries to focus its attention in knowing the role of women and their participation in nation building process and so on in different periods of human history through a feminist perception. Feminine Anthropology came to prominence only after 1970s. But prior to this, the eminent anthropologists like Margaret Mead, Alice Fletcher, and Emily Martin had worked sufficiently on different facets of feminine issues. Feminism and anthropology present a feminist anthropology based on difference and points out that Gender is bound up with other markers of social difference including class, ethnicity and race which affects the experience of gender. The theoretical school of feminist
anthropology emerged in 1970s in the form of stunning attacks on the discipline's male basis. The feminist advocates argued in a different way and that too the voices of women were totally unheard and their contribution was totally neglected. Hence, they criticized that the anthropology prior to 1970s was male dominated and hence nothing could be achieved. Moore (1988) makes reference to an environment which has moved on from the notion of male bias introduced by Reiter (1975) who pioneered the focus on women outside of the dominant western male discourse and knowledge, highlighting the importance of gender in all aspects of their writings. Feminine anthropology tries to understand the women entrepreneurship in various spheres as well. The present study deals with the women entrepreneurship and how women are involved themselves both voluntarily and involuntarily in transforming themselves as good entrepreneurs. As we know that women entrepreneurship encourages, support and empower women regarding business and to assist in establishing women business owners through gathering and sharing of knowledge and information. Women enterprise was first established in 1998 to provide a support network for women in business. The researcher being the head of the Bakery Unit in the University of Agricultural
Sciences, Dharwad has organized several training camps in order to make the womenfolk who are economically, socially and educationally backward and who are in a disadvantageous position to make them free from several bondages which include making them to lead an economically independent life when compared to other women folk in the society. The researcher apart from having conducted several training camps at the University of Agricultural Sciences has gone to several places like Kachavi, Yamanur, Thilavalli, Mallapur, Santholi, Housabhavi, Somapur, which are adjacent villages and motivated the women folk to involve in income generating activities such as bakery and so on to earn extra money for their financial improvement.

Nehru states “Freedom depends on economic condition even more than political. If a woman is not economically free and self-earning, she will have to depend on her husband or someone else and dependents are never free”

The economic status of women is now accepted as an indicator of stage of development of the society. After independence, the country has witnessed rapid political, economic, technological and social changes. These changes along with rapid industrialization have affected the standard of
living. This industrial revolution has forced the women to take up gainful employment which can raise the total family income.

Women are the major partners in food production by undertaking the most tiring and time consuming works in the process, but their contribution is not recognized through recorded evidences. The International Labour Organization Report (1980) states that women constitute about half (Fifty percent) of the world’s population, do two thirds of the world’s work, received 10.00 percent of the world’s income and own less than one percent of the world’s property.

The World’s Women Report (1985) findings reveal that women almost do all the world’s domestic work with additional outside work, which means that women work, a double day, i.e., women grow half of the world’s food but own hardly any land (Rajuladevi, 1987).

The incidence of women’s participation in the labour force and their contribution to the total family income are higher in households but with lower economic status. The poor families are mostly dependent upon women’s economic productivity. Even where there is a male earner, women’s earning form a major part of the income of poor households.
Moreover, women contribute a larger share of what they earn than male to the basic family maintenance and increase in women’s income also contributes more directly to better child health and nutrition (World Bank, 1989).

As a matter of fact, most of the women in India have the capacity and talents, but they are unable to get jobs due to the problem of unemployment. One best way for women to engage themselves in gainful employment or income generation is through development of entrepreneurial skills and becoming independent entrepreneurs.

An entrepreneur is a highly respected word. Entrepreneur refers to the skill of discovering new economic opportunities, managing the business, taking risk and introducing innovations (Sundaram, 1989). Schumpeter (1961) defined entrepreneur as "a dynamic agent of change, or the catalyst who transforms increasingly physical, natural and human resources into corresponding production possibilities."

The development of women entrepreneurial skills gained its importance in India after the declaration of the International Decade for women by the United Nations organization, that is, from 1975–85. The hidden entrepreneurial potentials of women have gradually started
changing with the growth sensitivity to the role and economic status in the society. Women are increasingly becoming conscious of their existence, their rights and their work situations.

According to Nigam (1992) next to agriculture, manufacturing the household enterprises constitute the single biggest source of employment for women.

Besides another aspect of better returns for the household employment or entrepreneurship, is through formation of cooperatives. Sen and Jansi Rani (1990) said that in order to reduce the dependence of women, institutional intervention in the private domain is perhaps one of the effective means. Such intervention helps the family to redefine the priorities of allocations in a more egalitarian manner and its ability to earn identifiable income.

In order to provide opportunities to rural women to improve their lot by taking up economic activities, it is necessary to organize them by identifying various sectors in which they are involved. Cooperative is the best tool in this regard which helps women in social and economic development.
Objectives of the Study

1. To train the women in the preparation of Bakery Products so as to make them good entrepreneurs

2. To make women economically independent by involving themselves in the preparation of Bakery Products

3. To facilitate the women to have additional income by selling Bakery Products

4. To facilitate the women to own and run bakery on their own by becoming good entrepreneurs
Review of Literature

Scholastic studies on women have come in abundance. But the present study made on anthropological lines is entirely different since it is based on empirical data and this data has been collected through qualitative, intensive and in-depth fieldwork conducted in different villages, in and around Dharwad.

It is the accepted fact that women's income in the family is very essential and important in relation to the nutritional, economic and educational upliftment of the family. Formation of women cooperatives, increase the employment opportunities for women, increase her social participation and the horizons of her knowledge. Hence, this study is attempted to know about the entrepreneurial qualities of women member of cooperatives and their activities.

As research conducted in the past would be of immense utility to understand the various dimensions of the proposed study and helps in discussing the results. Later, literature pertaining to this study has been reviewed and presented under the following sub headings.
Women Entrepreneurship

Education and age of women entrepreneurs

Caste and entrepreneurship

Economic contribution of women entrepreneurs

Types of enterprises

Problems of women entrepreneurs

Cooperatives and women

**Women Entrepreneurship**

Reghuvanshi (1982) in his study on ‘Appropriate technology to help rural women’ estimated that rural women are not employed in any remunerative work for 247 days in a year and they are in need of gainful employment. Further, he said that women are in need of training on entrepreneurship formation, mobilization of necessary funds and also in productive employment.

Vinze (1987) in her book ‘Women Entrepreneurs in India’ has given 10 important characteristics of good entrepreneurs. They are Sense of efficiency, Risk taking, Openness to feedback and learning from experience, Need for independence, Hope for success, Competition and collaboration, Flexible authority relationship, Concern for society, Social consciousness and Dignity of labour.
Thangamuthu and Manimekalai (1989) studied 'Generation of employment for women through Development of Women and Children in Rural Area (DWCRA) with a sample size of 60 beneficiaries in Tiruchirapalli district and found that the employment status has improved substantially through the introduction of DWCRA as the unemployed as well as the other wage earners were provided with self-employment.

Anna and Pillai (1990) conducted a study on "women entrepreneurs in Kerala" with a sample of 102 women entrepreneurs and found that 72 per cent of the respondents joined entrepreneurship to gain independent economic status and unemployment was the compelling reason to start an enterprise. They also reported that 43 per cent of the respondents believed that they were the products of self-development. Further, they also reported that encouragement of the members of the family was the factor facilitating entrepreneurship, which rated high (26.43%), followed by the success stories of entrepreneurs was the second factor with 23.86 per cent score.

Saxena (1990) conducted a study on 'Cooperation and women enterprise development' with sample of 10
entrepreneurs and found that the joint families, where all the entrepreneurs lived had played an important role in the starting of the business.

Mangai and Leelavathi (1992) did case studies on women entrepreneurs in Coimbatore district and are of the opinion that the efforts of the women have been encouraged and supported by the family and friends which had been a major source of inspiration and motivation for all the entrepreneurs.

Nigam (1992) made an attempt to examine the role of women as household workers engaged in manufacturing activities in India and has used the census data to highlight the growth of household industry. She found that 56.36 per cent of women in manufacturing are engaged in household industry as self-employed wage earners doing a variety of activities like beedi making, food processing, garment workers, spinners, potters, basket makers, lace and zari workers, repair workers, etc.

It was found from the census that (1981) 73.00 per cent of rural women are engaged in household industry work. The trends in growth rate of household industry workers during the decade 1971-81, has striking feature. The female workers
growth rate is extremely higher compared to the male workers in almost all the states except West Bengal. A very high growth rate in female workers is seen in states like Nagaland (1142.5%), Sikkim (670.8%), Jammu and Kashmir (206.89%) and Tripura (184.09%).

**Education and Age of the Women Entrepreneurs**

Chaturvedi (1968) in her study on women organisations in Jabalpur block found that only 37.00 per cent had education above primary standards. It also revealed that 68.00 per cent members of such organisations belonged to the middle age group i.e., they were below 35 years.

The study conducted under the leadership of Mohiuddin (1987) by faculty of women’s studies in Kerala revealed that most of the successful women entrepreneurs were illiterates and had acquired the previous traditional skills, whereas the all the successful entrepreneurs of Kerala were educated and took both family based and non-family based entrepreneurship and had higher profits.

Singh (1987) was of the opinion that the basic constraint in the development of women in rural areas is their illiteracy. It is difficult for them to understand various programmes and schemes of government. To remove the constraint, it is
essential that various cooperative education programmes should be organised.

Devasia (1988) conducted a study on Cooperatives as a strategy for rural social development and found that membership in cooperatives helped them in many ways. Nearly 90 per cent of the respondents said that being members of the cooperative helped them to provide education to their children.

Gopu and Namasivayam (1990) in their study on 'Performance of women cooperatives' that the members of women cooperative under study have studied between elementary and higher secondary schooling.

Nikhade and Patwardhan (1990) found that family income and type of family were significantly associated with types of household production. Age and Education of the home makers were not significant in their study on economic contribution of home makers through household production with a sample size of 80 home makers.

Natarajan and Thenmozay (1991) conducted a case study in 'Entrepreneurial development programme for women' with a sample size of 27 women and found that out of the 18 graduates, seven women have become successful
entrepreneurs and out of the seven high school studied women, four have setup their own business units.

Jothimani and Revati (1992) observed in their study on DWCRA in Periyar district of Tamilnadu, that 57.00 per cent of the beneficiaries were illiterates.

Malar Mangai and Leelavathy (1992) revealed from the studies of women entrepreneurs in Coimbatore district of Tamilnadu that all the sample units were educated and 50.00 per cent of them were educated up to high school level and more. The study supports the view that the educated women seem to be more enterprising. They also found that education has an influence on income because educated women were courageous to take up ventures like camphor manufacturing and others and were aware of the organisational support that they needed.

Nigam (1992) found that in rural areas female literacy among household workers is only 20.90 per cent where as it is 32.60 per cent in urban areas.

Sivasankaraiah and Ramappa (1993) found from their study on Impact of DWCRA that out of the total 105 beneficiaries of DWCRA, about 85 per cent were illiterates and the remaining had primary level of education.
Caste and Entrepreneurship

Chaturvedi (1968) in her study on Women organisations in Jabalpur block of Madhya Pradesh found that 75.00 per cent members belonged to high and middle caste families.

Yadav and Azad (1987) conducted a study on 'Role of women in allied enterprises for rural development'. They revealed that the proportion of educational level at all caste groups, are heterogeneous and they also differ significantly from each other. Only 22.00 per cent are illiterates from upper caste, whereas almost 77.00 per cent are illiterates belonging to scheduled caste.

Jothimani and Revathi (1992) conducted a ‘Study of the Development of Women and Children in Rural Areas (DWCRA.)’ in Periyar District of Tamilnadu and found that large majority of the respondents were Hindus, further of them 19.00 per cent hailed from scheduled caste and scheduled tribes.

Manimekalai and Rajendra (1993) found that of the total beneficiaries identified for DWCRA scheme, Scheduled Castes constituted nearly 50.00 per cent indicating the worst economic condition in which they are living.
Sivasankaraiah and Ramappa (1993) found in their study on Impact of DWCRA on rural areas that 41.00 per cent of the beneficiaries belonged to Scheduled Castes, 27.00 per cent to Scheduled Tribes and remaining belonged to the backward classes.

**Economic contribution of Women Entrepreneurs**

Shanta and Subramaniam (1985) studied the 'Success story of women's cooperatives and found that the members of Tiruchirapalli Ladies stationery goods manufacturing cooperative society Limited earn on an average Rs. 3/- to 5/- per day as wages apart from bonus and profits. The members felt that they can earn some bread for the family and have cultivated the habit of savings.

Rao and Vimala (1987) found from their study on Development of Women and Children in Rural Areas (DWCRA) of Andhra Pradesh that many of the DWCRA participants have started Bank account either in their name or in their children's name as desired by the DWCRA authorities. The families have been asked to open a Bank account and maintain pass books.

Mohiuddin (1987) is of the opinion that most of the rural family women are directly or indirectly involved in income
generation activities out of the necessity of family members.

Thangamuthu and Manimekalai (1989) revealed in their study at Rirucharapalli district on 'generation of employment for women through DWCRA' that an additional income of Rs. 285/-, Rs. 460/- and Rs. 347/- has accrued to participants in the three activities namely laundry work, masala powder making and wax candle art.

Gopu and Namasivayam (1990) in their study on 'performance of women cooperatives in South Arecot district', that larger number of women have received greater share of wages. Large number of active members has earned more than the average wages. In the four tailoring societies, the contribution of labour varied from 43.17 per cent to 75.94 per cent.

Grover and Grover (1990) revealed in their study on Measurement of Behavioural changes in women through income generation projects that the two small scale enterprises namely 'Papad and Wadiam making' and 'Bakery production' showed differential changes in behaviour both in social and economic terms. Within the same time span, Bakery group experienced higher economic and social status compared to the other group. The reasons may be because the
Bakery being a new skill in which women were very much interested. Economic profitability seems to play a role of significant importance which influences the social and psychological status.

Indira (1990) revealed in her study on 'women entrepreneurs in the slums of Hyderabad and Secor:darabad' that more percent of the respondents (49.70%) earned Rs.200/- to Rs.400/- every month and 30.60 per cent were earned between Rs. 401/- to Rs. 750/- per month.

Nikhade and Patwardhan (1990) conducted the study on 'Economic contribution of home makers through household production' and found that among the three categories of household production, the highest average income (Rs.784.00) is of home makers from the "Crafts and others", followed by category of eatables (Rs. 494.44). When the entire household production is considered, the contribution in the family income was 20.29 per cent by the home makers. When economic contribution of eatables compared with stitching and knitting, no significant difference was noticed. However, when these two categories were compared with crafts and others category the difference was considerable.

Jothimani and Revathi (1992) found that out of the total
120 beneficiaries studied, 46 had earned Rs. 2,400/- and below from the trade of which some of them stated that they had received almost Rs. 3,000/- to Rs. 3,500/- while the rest of the beneficiaries got above Rs. 3,600/- to maximum of Rs. 6,600. They also found that 48 per cent of the beneficiaries saved the extra income for future and 16 per cent invested in constructing the house.

Mangai and Leelavathy (1992) found that out of the total 30 respondents, 13 were getting Rs. 1,000 to Rs. 3,000 income from their units. Nine came under the income range of Rs. 3,000 – Rs. 6,000. Entrepreneurs involved in traditional enterprises like tailoring, food processing, etc., could earn Rs. 1,000 – Rs. 3,000, whereas the units like beauty parlour, computer, camphor unit, etc., brought forth appreciable economic returns.

Prem Kumar and Rahul Kumar (1992) found in their study on DWCRA that on an average an additional income of Rs. 280/-, Rs. 395/-, Rs. 280/- per day has accrued to the participants of tailoring, dairy and mat weaving trades, respectively. They also found that low income and low level of employment were observed in tailoring and mat weaving trades. But more number of days of employment and more income is observed in daily trade.
Krishnabai and Devadas (1993) found that regular stitching of garments enabled the women to earn a maximum of Rs. 252/- per month in their study on ‘Development of Women through income generating activity utilising sewing’.

Sarkar (1993) conducted a case study on “Women in Development” and revealed that there has been a perceptible improvement in the economic status of the families to which the DWCRA beneficiaries belong. These beneficiary groups have become forms of articulation of the problems faced by the poor rural women.

It was inferred by the survey conducted by Sivasankaraiah and Ramappa (1993) that 42 per cent of the beneficiaries were earning income between Rs. 3,600/- and Rs. 5,000/- per year and 33 per cent were earning in between Rs. 5,000/- and Rs. 6,000/-. 

**Types of Entrepreneurship**

Mohiuddin (1987) in his study revealed that the women entrepreneurs of Andhra Pradesh have taken traditional family based enterprises like Basket making, coir work, tailoring, embroidery work, candle making, papad making, etc. On the contrary, the educated women entrepreneurs of Kerala took both traditional as well as non-traditional enterprises like
mosaic tiles, crockery, painting, food processing, packing and Bamboo works, batik painting, readymade garments, etc.

Yadav and Azad (1987) conducted a study on “Role of women in allied enterprises for rural development” and found that majority of the illiterate women were confined to agriculture work (56.36%), of these the inclination of scheduled caste women towards agro based industry was more when compared to the other castes.

The study conducted by Anna and Pillai (1990) revealed that the highest ranked reason for selecting the particular line of industry was that it was easy to set up (Scored 35.02%). It was followed by the reason ‘no difficulty in securing the technical know’ with 23.70 per cent.

Indira (1990) conducted a study on ‘Women entrepreneurs in the slums of Hyderabad and Secunderbad’ and found that out of the total 300 women, 24.30 per cent were vegetable vendors, 16.00 per cent were engaged in petty business, 15.30 per cent were washer women, 7.70 per cent were doing tailoring and 4.70 per cent were involved in Beedi making. The other activities were garland making, selling steel utensils or pots, cane work, cobblers, basket makers, etc.
The study conducted by Nikhade and Patwardhan (1990) with the sample size of 80 home makers revealed that 33.75 per cent were engaged in preparation of various types of eatable, 43.75 per cent were engaged in stitching and kitting and 22.50 per cent were doing crafts and other items.

Saxena (1990) in his study on 'Cooperation and women enterprise development' found that the Bhagini Nivedita Sahakari Bank is working with objective to support women to undertake activities in the field of trade and commerce in order to infuse them the spirit of self-reliance, enterprise and cooperation. The bank gives loans to women for enterprises like milk and confectionary shops, powdering spices, tailoring, making soft drinks and squashes, etc.

Premkumar and Rahul Kumar (1992) conducted a study on 'How does DWCRA scheme operates' (a case study in Gulbarga district with the beneficiaries of the three trades tailoring, Dairy and mat weaving as sample of the study) found that all the respondents are very happy about the enterprise they have taken up.

Manimekalai and Rajendran (1993) revealed that the trades identified for the DWCRA scheme were largely related to agriculture which could exploit the locally available resources,
traditionally practiced and involved less risk and less investment.

Sivasankaraiah and Ramappa (1993) revealed that most of the beneficiaries of DWCRA belonged to bamboo basket making trade, and mat weaving trade in the four selected villages.

**Problems of Women Entrepreneurs**

Raguvanshi (1982) in his study on ‘Appropriate technology to help rural women’ estimated that in rural areas women face the problem of unemployment for 247 days in a year and women should be provided training in entrepreneurship, financial help and productive employment.

Shanta and Subramaniam (1985) found that the main problems the Tiruchirappalli Ladies stationary goods manufacturing cooperative society faced was the purchase of raw material in the open market which becomes too costly.

Mohandas (1987) listed the problems of women cooperative such as poor membership, inadequate cooperative education, poor capital base, lack of diversification, absence of marketing channel, difficulty in input procurements from his study on ‘status of women in Kerala’.

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Rajuladevi (1987) conducted a study in West Bengal and found that average earnings of female agricultural labourers are lower than that of males for the same type of work.

Vinze (1987) in her study on 'Women entrepreneurs in India' revealed that women entrepreneurs suggested that the formalities and procedures adopted by banks should be more flexible. Small scale industrial units and women entrepreneurs generally enjoyed the support of central and state governments as well as financial institutions.

Thangumuthu and Manimekhalai (1989) revealed that the major problems of DWCRA respondents were raw material shortage, lack of common work shed and irregular marketing.

Indira (1990) in her study on 'women entrepreneurs in the slums of Hyderabad and Secunderabad' found that a large majority (51.00%) of the women expressed lack of financial assistance as the main problem they faced.

Nikhade and Patwardhan (1990) revealed that 51.25 per cent home makers stated that they were not getting desirable price for their produce. More than one-fifth (20.25%) of home makers stated that there was great physical and mental exertion. Other problems were non-cooperation of family members and difficulty in getting raw material.
Jothimani and Revathi (1992) found that the major problems of DWCRA beneficiaries were raw material shortage, lack of common work shed and irregular marketing.

Premkumar and Rahul Kumar (1992) also have found that marketing of the ready-made garments was the major problem in the respondents of tailoring trade.

Manimekalai and Rajendran (1993) found that most of the men were not willing to take up new venture under DWCRA, though they remained unemployed because of the male dominant families, where husbands were not interested in sending their wives to take up new occupation. Secondly most of the women were reluctant to go outside their villages to take up training.

**Cooperatives and Women**

The success story of the Kaira District Cooperative Milk Producers Union Limited, Anand (1983) is one example of successful cooperative which is a model for development all over India and even Asia. This cooperative union has its roots in the villages. This is a system that is collectively owned, operated and controlled by farmers. In short, Anand Pattern means utilisation of local resources in most profitable manner at the grass root level. The society started with eight small
cooperatives at village level in 1946 and now it has about 895 societies with 3,27,000 members in 1981.

Shanta and Subramaniam (1985) have analysed the working of the Tiruchurapalli Ladies stationery goods manufacturing cooperative society Ltd., at Pudur. The society was the outcome of interest and leadership taken by Smt. Janakiammal. It has 25 members and the three years records show that the society has increased its membership from 25 to 68.

Choudary (1986) opined that women should be trained, motivated and brought in to a cooperative fold to form cooperative societies for activities such as a Dairy, poultry, screen printing, etc., or any other production, distribution and service units in order to put an end to the exploitation of unorganised female labour force and serve greater economic gain and employment.

Kamat (1986) defined cooperative as an association of people as a homogeneous group, coming together voluntarily to overcome a common need or to do business in a democratic way with a view to protecting and promoting their interests.
Molly and Saradha (1987) revealed that there are a total of 5688 registered women cooperatives in the country and the membership is around 1.23 lakhs. They also found that the percentage of share of women in membership and share capital is about 40 per cent in the Ollukkara service cooperative Bank in Trichur district of Kerala.

Mohandas (1987) reported from his study on ‘Women and cooperative development in Kerala’ that the extent of participation of women in cooperatives is dependent on two factors, viz., The proportion of women members in cooperatives and the member of women cooperative. In Kerala though the percentage of women benefiting from cooperative society is higher, the membership percentage is very low. Government of Kerala is trying to help women cooperatives through providing share capital and working capital grants.

Singh (1987) states that the formation of women cooperatives can help in educating the women in overcoming the problem of inadequate funds and also helps in marketing of their products produced at their houses and women can have their own funding arrangements.

Devasia (1988) studied three different types of cooperatives and found that 29 per cent of the members were
females in all these societies. But in case of milk cooperative, nearly half the respondents it, 44 per cent were females. She also found that a vast majority joined the cooperative because either the members of the family or their friends encouraged them to do so. 89.33 per cent of the respondents were happy that they joined cooperative. Eighty six per cent of marketing cooperative, 94 per cent of service cooperative and 78 per cent of the handicrafts cooperatives agreed that they experienced mutual help.

Thangamuthu and Manimekalai (1989) found that all the female beneficiaries who were found to live below poverty line prior to DWCRA implementation have now crossed the poverty line and all the participants of DWCRA programme were satisfied with the working of the scheme as it provided regular employment and income.

Gopu and Namasivayam (1990) have studied six women cooperative societies at South arco district in their study on 'Performance of women cooperatives'. They have observed that there was an increase in membership trend from 275 in 1985-86 to 2833 in 1988-89. The authors were also of the opinion that there was bright scope for women cooperative societies if they are willing to expand their activities.
A study conducted in Chittoor district by Sen and Jansirani (1990) to study the impact and factors responsible for successful organisation of dairy women into cooperative societies. This study revealed that introduction of all women dairy cooperative society provided a conducive situation where in the women attempted to bring the inputs supply and output management at the door steps of real producers. After formation of this 'Mahila Cooperative Milk Producers Society', lot of incentives from Ford Foundation were received and also women managed all the activities of the society like procurement of milk, sampling, testing, maintenance of records, etc. Another important finding was that the income had raised considerably and also the awareness of women in income generation.

Kulandaiswamy (1991) conducted a study on 'women participation in dairy cooperatives' and found that the percentage of women milk producers was slightly higher in dairy villages (7.80%) than control villages (5.70%). Both dairy villages and control villages exhibited identified pattern in respect of the performance of the functions relating to milk production and sales.
Jothimani and Revathi (1992) in their study in Periyar district found that 62.00 per cent of the DWCRA beneficiaries felt that they were in a better situation after receiving the DWCRA help, while 28.00 percent opined that there was no significant improvement in their economic status for having the employment.

Premkumar and Rahul Kumar (1992) conducted a study on ‘How does DWCRA scheme operates: a case study’ in Gulbarga district and revealed that the employment status was substantially improved from DWCRA scheme and the respondents were satisfied with the working of the scheme.

Rao (1992) states that the cooperatives play an important role in influencing the people trapped in illiteracy, poverty and suffering from social deprivation towards social and economic changes and offer unlimited possibilities of participation in economic resurgence.

Garg (1993) in his article on ‘Basic cooperative values’ states that cooperative society is an enterprise formed and directed by an association of users, applying with in itself the rules of democracy and directly intended to serve both its own members and community as a whole.
Sarkar (1993) mentions about the new strategy adopted by the district authorities for effective implementation of DWCRA involving non-governmental organisations and financing institutions (Bankers). The non-governmental organisation and financial institution (Bankers) adopt DWCRA group and provide them the necessary training and financial help. They supervise the activities of the group till it stands on its own feet.

Government of India is playing a very important role in helping women to form cooperative societies and increase their socio-economic status through these societies. The scheme DWCRA was implemented by government of India with the help of UNICEF in 1987.

**Methodology:**

Doing research in Anthropology is unique to itself due to its fieldwork tradition. The strength of Anthropology lies in fieldwork. This fieldwork requires intensive, in-depth and qualitative fieldwork from the researcher which expects the researcher to stay with the people in the field for a quite longer period of time. Learning and speaking the native language is a must for a researcher to explore the information needed for this study.
All anthropologists opine unanimously that the strength of Anthropology lies in field work. This field work tradition has placed anthropology on the top amongst all social sciences. This field work based on intensive, in-depth and qualitative has attracted the attention of all scholars beyond frontiers.

The important tools of research have been used to complete this work. Observation, Interview, Case Study methods have been extensively used to gather the sufficient information which was needed for my study. Since doing research in anthropology involves intensive, in-depth and qualitative field work with the information to collect the required data for this work. Much of the data has been collected through Participant observation. The researcher involved intensively among the informants who too involved in the preparation of bakery products. Most of the information collected through interviewing the case studies i.e., Women entrepreneurs added extra strength to this work. As a result of this, the information collected has been cross checked with the information available through key informants.

Observation and Interview are the tools which were used extensively. Informants were interviewed with both structured and unstructured questionnaire. Sufficient care has been
taken to interview the informants whenever they are free and that too in isolation. The informants were told and made to know what type of work the researcher is intended to study and how it is going to be benefited the informant. Here are a few case studies which reveal the benefits they have received after having received the training in Bakery Products.

Anthropology is the holistic study of man. It has been defined in different ways by different authors depending upon its understanding to them. Among them the definition of Herskovits (1940) appears as if it is very comprehensive one and it runs like this “Anthropology is the study of man and his works”. Whatever human beings do, come under the purview of anthropology. It has several branches of its own. Studying in a specie both biological and cultural aspects might be the specialty of anthropology. Side by side with other branches of anthropology, Anthropology of women also gained much popularity, wherein the study or women, their problems and prospectus were highlighted as and when the specialist attempted to study them over the years. Anthropology of women is solely devoted for the study of women from several attributes by using both Emic and Etic perspectives.
Since the dawn of civilization, women have been constantly contributing their might for the overall development of the economy. Among such several attempt women folk have engaged themselves in various activities such as weaving, handicrafts and bakery items and so on to earn little money which are used for running the family and women never looked down in the economic sphere of the family/community/society at large. Hence the topic chosen for my research work proves beyond doubt that women can also involve in various income generating activities independently of man. Out of such activities, the involvement of women in the preparation of bakery products got sufficient rewards to them specially in the field of income generation to the family to have sound economic position.

Two villages have been selected to do field work for my research work. These two villages are very much nearer to the university where I am working. These two villages are multi-caste ones and have sufficient women entrepreneur. The total populations of the villages as per village panchayat census are 3721 and 2946 respectively. In these two villages I found 461 and 371 households mainly depending upon agriculture. It is interesting to note that majority of these households depend
upon landless agricultural laboring activity. They frequently
go out of home for earning a living. The social composition of
the villages consists of Lingayats, Viswakarma, Kuruba,
Madiwalar, Muslims and Harijans.

The Lingayats are the dominant ones both in terms of
numerical number as well as economically. This itself gave
raise to many opportunities for the non lingayat communities
to work as agricultural labourers for them. The soil of the two
villages are red soil and mixed with sand. Hence it is very
fertile for the cultivation of groundnut, Jawar and other crops.
The social harmony of these two villages, are also remarkable
in character. Perfect harmony is seen between the caste
groups and also among the service castes takes. Harijans and
other backwards classes have worked as agricultural
labourers but now slowly the so called ‘Harijans’ have
transformed themselves as cultivators of the land. As a result
of this owing to their hard work and good earning they go on
taking lands for sale and expanding their fields. Though
Viswakarma are not significant numerically yet they have
sway over the other populations. One speciality of these
villages is for the preparations of ornaments they go. People go
to them with the intentions that they do not deceive them and
that too they are not much costlier when compared to urban
based pattars. Educationally also these two villages are doing better in educating their children. In these villages two primary schools are there. Primary and upper primary classes are being run there. For primary more than 262 students and for upper primary 202 students are there. For high school and above that they have to go to Dharwad only. Out of the two villages where I did fieldwork in only one village an Ayurvedic doctor comes from Dharwad daily for practice. He comes around 8.30 a.m. in the morning and goes back around 5.00 p.m. in the evening. The villagers are very happy regarding the medical facility they are getting. Doctor tries to attend all patients with all patience. For major health disorders he advises the villagers to consult good and reputed doctors in Dharwad city. Many a times he accompanied them to different doctors also. The villagers had very good attachment with the doctor for his affections as well. Public utility services such as banks and post offices are not there in these villages yet people go to their adjacent villages for financial transactions. The people of these two villages found no problem with regard to post offices. Invariably every family possesses one or two mobile phones for their day today communication. As a result of this they don’t depend upon post office. With regard to electricity is concerned people are
happy that they get sufficient power for their tube wells to water their field. One more reason for selecting these villages are in these two villages, two women entrepreneurs are there who were trained by me only. They prepare bakery items at home and send to various bakeries in Dharwad city and earn quite a handsome amount to lead a comfortable life.

Social organisation of the village rests on marriage practices and family types which are quite interlinked with kinship. The marriage practice which is prevailing in the society is that most of them have gone for marriage within the known relatives. When this was asked about why they go for such marriages, they told very bluntly that unless we do so we cannot survive. This is for the simple reasons that they depend upon agriculture. They try to prefer a girl for marriage from an agrarian background. So that she can adjust herself to the family. As far as possible they try to have sister's daughters or mother's brother's daughter for marriage of their sons. Territorially also they don't go faraway. Within the radius of 10-15 kilometres only they try to find out and arranges for the marriage. Out of the 461 and 371 households more than 60% of them have married within the relation. Those who have gone for marriage outside their relations have faced the problems of adjustability. Very often they quarrel
and create disturbance in the family and always try to have privacy and so on.

**Family Types:**

Till recently these two villages had more or less joint family system. Owing to employment opportunities they got outside their village that too in nearby urban centres they are bound to set up their own families, as a result of this nuclear families exist more and more in place of joint family system have now become nuclear ones. For agrarian families joint family is one of the best boons. They need more and more hands to do agricultural work. As a result they do not put any restrictions on excess births in the families. Even today we do find extended families wherein two or more brothers reside under a single roof. This type of living served the purpose. Joint venture in cultivation of land and also joint supervision of the agricultural activity makes them to do well in their respective fields. The striking point here is that the emergence of nuclear families in big number gave a death blow to joint family system. Thereby today people are not taking any interest in agricultural activities. As a result of this agriculture has become marginalized and so on. Fragmentation of land due to inheritance rights is also another
important reason for not doing well in agriculture. Too much fragmentation leads to division of cultivable land into mere pieces and unproductive in reality. As a result of it, out of 3789 and 4080 acres cultivable land of these two villages has lost its significance.

**Flora and Fauna:**

Every village irrespective of its ecology has some common trees such as Neem, Tamarind, Mango and such other trees which have direct impact on agriculture. These trees are of much value and use to the villagers in general and agriculturists in particular. The ecological relation with the farmer decides everything in Nature.

**Fauna:**

Since the villages are dominated totally by the agriculturists such animals which have direct relation with the people for mutual benefit and survival are being found here. Bullocks and buffaloes are being used maximum. Bullocks are used for cultivation and buffaloes are used for both milk and other items. Buffaloes dung will be used as a solid manure for their fields. Along with these animals the pet ones like dog and cat are also found here. Man has been using the services of these in their day to day affairs and as and when need be.
The Panchayat System:

These two villages have their own panchayat system. These panchayats are to regulate the behavior of its members. This village panchayat has members from each and every caste. Because of this it is possible to give justice to the people impartially. We know that man is a gregarious animal. He not only quarrels with the people but also indulges in various criminal activities. In these two villages the Lingayat community has it chairman and Kuruba as vice-chairman. The numerically significant castes have its members in the panchayat. These panchayats deal with several issues and solve many disputes which arise in between the castes, depending upon the severity of the offence the chairman awards punishment. Once the punishment is given, it cannot be taken back. The offender has to undergo punishment. Sometimes inter village disputes also arises and to deal with this panchayats of both the villages meet and decide the case based on the merit. For this both the villagers are responsible and act according to the decision of the panchayat. The striking feature is that in these two villages police personnel's entry is very minimum. Much of the cases have been solved by the panchayat itself. This itself shows the dominancy of the panchayat in these villages.