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SCENARIO OF WOMEN ENTREPRENEURSHIP IN KASHMIR

FARAH FAYAZ QURAIISHI
RESEARCH SCHOLAR
DEPARTMENT OF COMPUTER SCIENCE
UNIVERSITY OF KASHMIR
KASHMIR

DR. MUSHTAQ A DARZI
PROFESSOR
THE BUSINESS SCHOOL
UNIVERSITY OF KASHMIR
KASHMIR

ABSTRACT

Entrepreneur, being one of the most important inputs in the economic development of a country or of regions within the country, are not born but are transformed by motivations. Women are expected to innovate, initiate or adopt an economic activity. Present study of women entrepreneurs was undertaken in order to know the status of women entrepreneurs in the state of J&K, the reasons for their working, and the problems faced by women entrepreneurs. The information for the study was collected both from the primary as well as secondary sources. For the purpose of primary data, eighty entrepreneurial units established by women entrepreneurs were purposively selected, and a well-designed questionnaire as well as discussion with the related women was used to collect data. The secondary sources used to collect data included various journals, books, annual reports, magazines etc.

KEYWORDS

women entrepreneur.

INTRODUCTION

Entrepreneurship is the purposeful activity of an individual or a group of associated individuals, undertaken to initiate, maintain or organize a profit oriented business unit from the production or distribution of economic goods and services (Cole, 1954). The entrepreneur is a visionary and an integrated person with outstanding leadership qualities. He has desire to excel and gives top priority to research and development. He/She always works for the well-being of society. More importantly, entrepreneurship activities encompass all fields (sectors and factors) a spirit of enterprise for the welfare of mankind (Desai, 1997). After making so much advancement in entrepreneurship by men, women also did not lag behind and entered into the field of entrepreneurship. The risks, challenges and opportunities provided to the women in this digital era are growing rapidly that the job seekers are turning into job creators. They are flourishing as designers, interior decorators, exporters, publishers, garment manufacturers and still exploring new avenues of economic participation (Verheul et. al. 2006; Jahanshahi et. al, 2010).

In Kashmir, the emergence of women entrepreneurship is comparatively of recent origin after 70's when self-employment scheme was started by Government. It was thought to be one of the ways of facing un-employment problem. Due to economic restructuring and social acceptance more and more women have started establishing enterprises. Being women for whom the social barriers are now breaking and acceptance coming in, one can say that women entrepreneurship is in its infancy and transitory period. There has been a worldwide favour to improve women well-being through eradication of ignorance. Their participation and contribution in economic betterment of a country cannot be ignored. With economic empowerment, they entered the field of business and entrepreneurship. They are making significant influence in all segments of economy, in most of the cities of India including Kashmir. Their chosen areas include education, beauty-parlors, retail trade, laundries, restaurants, manufacturing etc.

WOMEN ENTREPRENEURSHIP IN KASHMIR

Geographically the Kashmir exhibits the same trades of socio-economic environment as are prevalent in the rest of the country. The Kashmir valley is exceptionally poor in so far as the overall entrepreneurship development is concerned. The state over the years could not develop a strong viable industrial base. But there are some "pull" and "push" factors which are responsible for the emergence of women entrepreneurs in the Kashmir valley. In the first category, a woman started her own enterprise with her desire to do something new. This is mainly because over the years the educated women have become ambitious, acquired experience and gained self-confidence. The second category opted for business to get over financial strains and pressure due to family circumstances, and majority of women entrepreneurs in the valley fall in this category.

✓ **Status of Women in Kashmir - Pre-Independence**

In the traditional Kashmiri society women generally remained confined to or round the family. Their world of activities was confined within the borders of their particular household. While not considered equal, inside as well as outside their families, they were usually subjugated, abused, discriminated and maltreated in social life. Actually they remained dependent on their males. The life cycle of female dependency was supported by culture and religion (Dabla, 1991). The fact that majority of women in traditional Kashmir were economically productive cannot be denied, as they worked in different world-famous handicraft sector in large numbers and also contributed to agriculture. However, they had no control on the income of the family. Like other traditional societies, Kashmiri society was also completely male dominated. In the past the practice of wife beating was considered "normal" in the family context (Dabla, 1991).

✓ **Status of Women in Kashmir- Post-Independence**

Women of minority Kashmiri pandit community proved 'carriers of change' and 'local agents of change' in the broader social dynamics. Their constant interaction with Muslim women had decisive impact on the later. They responded to cultural and other changes much earlier than many communities in India. Thus in the changing scenario women belonging to all classes, groups and communities started coming out of their homes for the attainment of formal education and even taking up careers in different governmental and non-governmental organization.

Thus in post-independence decades three developments related to women took place. These developments according to Dabla et. al. (1991) are:

1. Firstly, there emerged a mass consciousness among women (and other members of the society too) about their rights within as well as outside their homes.
2. Secondly, the Kashmiri women in general achieved a fair degree of social and cultural mobility which also helped in fast breakdown of the institutional structure of the traditional family.
3. Thirdly, most importantly, the Kashmiri women at large developed motivation and interest in coming out of their homes for various purposes like education, employment and entertainment.

✓ *Status of Women in Kashmir in Today's World*

During the last few decades, there has been a global concern to bring women into mainstream economic activities so as to ensure their equality and empowerment. The journey towards achieving this goal has thus started at different levels. To materialize the dream of empowerment of women, it is essential to emphasize on areas relating to skill up gradation, training and technology transfer, marketing and exports, production of specialized handicraft items by women, networking and collaboration of various agencies, access to information and counseling, simplification and popularization of new schemes.

OBJECTIVES

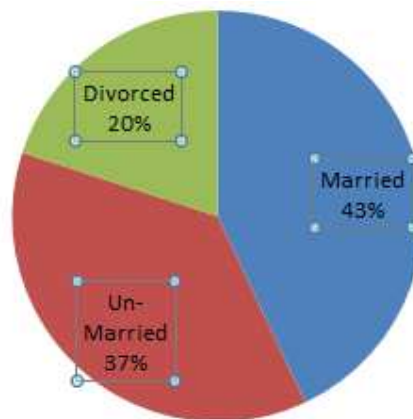
The objective of the present study has been to assess the status of women entrepreneurship in Kashmir, explore the problems they face and address the issues for proper policy implications.

RESEARCH METHODOLOGY

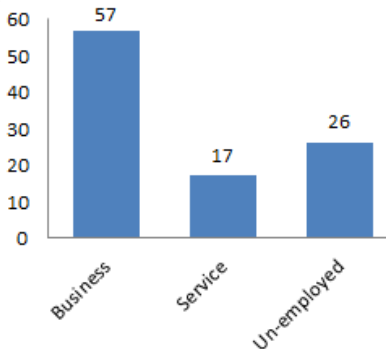
The data for the study was collected from primary as well as secondary sources. The secondary sources used to collect data included various journals, books, annual reports, magazines etc. For the purpose of primary data, eighty entrepreneurial units established by women entrepreneurs were purposively selected. The units selected included beauty parlors, boutiques, tilla works, educational institutes and printing works. A well-designed questionnaire was used to collect information. Subsequent discussions were also held to fill the information gaps.

RESULT AND DISCUSSIONS

The information collected from the sample respondents depict that 37% of the entrepreneurs selected were unmarried. The young women opt to become entrepreneurs so that they could be financially independent. But women entrepreneurs also aim at supplementing the family income. The marital status of the entrepreneurs is depicted in Figure 1. Most of the entrepreneurs were married (43%) and 37% and 20% were unmarried and divorced respectively.

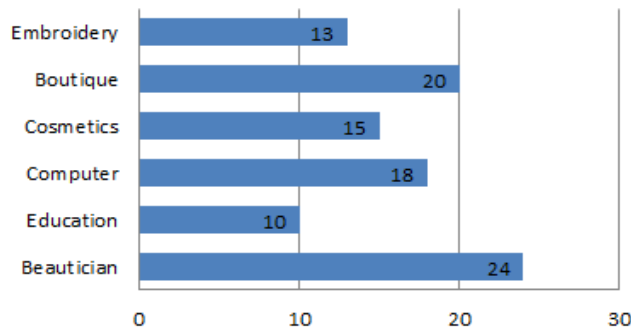
FIGURE 1: MARTIAL STATUS

Women are a part of a family tree. She wants this tree to nourish and grow well. She herself does not want to miss any opportunity in contributing to its nourishment. Her contribution adds up to the economic strength of the family tree. Figure 2 depicts that a high percentage of the family occupation of husband/father/guardian of the unit holders is business, while as there are also a good portion of women (26%) whose husband/father/guardian are unemployed. In these cases, the contribution of women entrepreneurs is the only source of family income. 17% of women had them in service.

FIGURE 2: OCCUPATION OF HUSBAND/ GUARDIAN/ FATHER

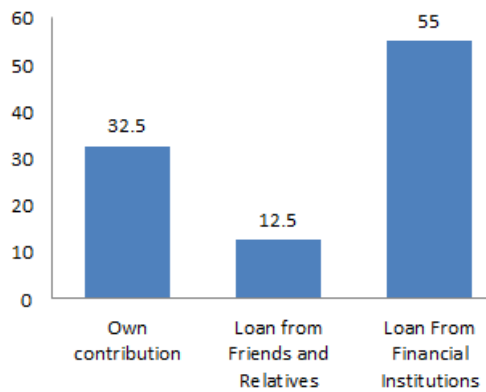
The entrepreneurs not only earn their livelihood but also generate the employment opportunities to other persons. The employees engaged in their units were both skilled and unskilled depending upon the job they have to perform. The line of business was found to be mostly beauticians (24%), followed by boutiques (20%), computer institutes (18%), cosmetics (15%), embroidery units (13%) and education (10%).

FIGURE 3 : LINE OF BUSINESS



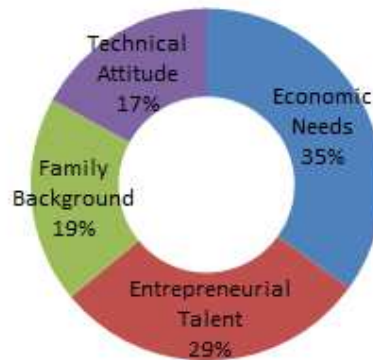
Nearly 50% of the unit holders have established their units with the help of various financial institutions (Figure 4). It further indicates that there are a good percentage of these entrepreneurs who financed their projects out of their own resources.

FIGURE 4: MEANS OF FINANCING



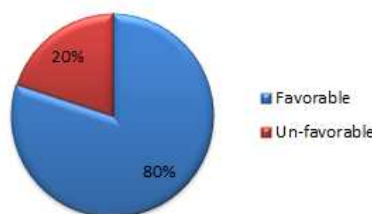
The purpose of establishing the units is recorded in Figure 5. Different women entrepreneurs have got different reasons for starting their unit. Some of them have started it in order to supplement their family income while as others want to be financially independent.

FIGURE 5: PURPOSE OF ESTABLISHMENT



Women’s economic empowerment is absolutely essential for raising their status in society. But trouble starts when the society itself creates a discouraging environment. The study observes that around 80% of respondents were lucky enough to have a favourable patting hand behind their back (Figure 6).

FIGURE 6: ATTITUDE OF FAMILY



In traditional society, women’s role was limited to the family. Since being the bearer of the children was fully occupied with her role as a mother and homemaker. However, in due course of time, factors like urbanization, industrialization and women’s education have profoundly changed these traditional conditions. This has led to change in women’s role at home. However, women still have to devote time to the family. Figure 7 shows that 60% of the women entrepreneurs claim to give some time, if not enough, to their families.

FIGURE 7: TIME DEVOTED TO FAMILY

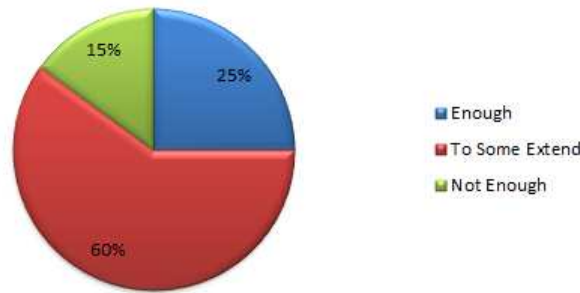


Figure 8 depicts the harassment factor felt by the women entrepreneurs. A small group (35%) of the entrepreneurs, agreed to have gone through harassment at some stage while as others do not feel any kind of harassment.

FIGURE 8 :HARASSMENT FACED BY WOMEN

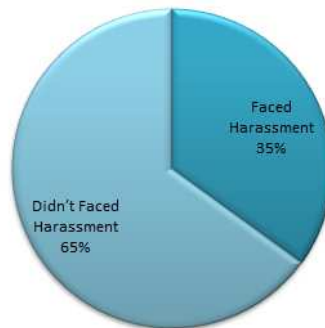
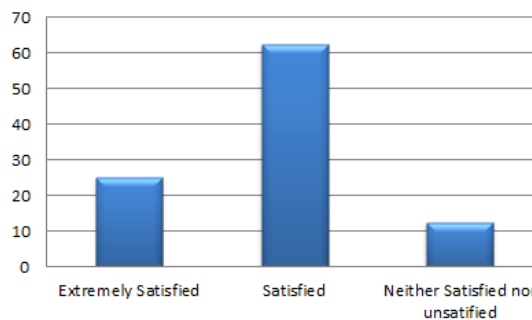


Figure 9 depicts the satisfaction level of respondents with the profit they earn from their entrepreneurial units for their livelihood. It was found that nearly 85% of them are either highly or nearly satisfied with their profits.

FIGURE 9 : SATISFACTION FROM RETURNS OF UNIT



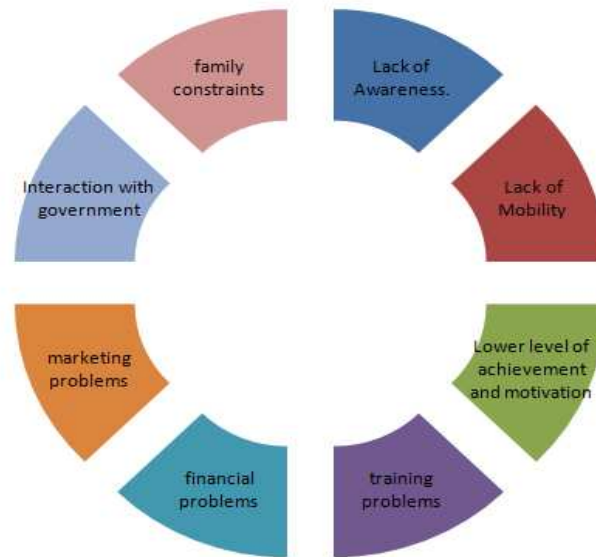
ATTITUDE TOWARDS WOMEN ENTREPRENEURSHIP IN KASHMIR

During the various interviews and discussions, some of the negative and positive attitudes faced by the women entrepreneurs in Kashmir valley have been identified.

- ✓ Negative Attitude to women entrepreneurship:
- *The lack of spouse and family support given to women entrepreneur:* Family obligations also bar women from becoming successful entrepreneurs. Women have their prime responsibility for children, home and older dependent family members. Few women can devote all time and energies to their business.
- *Orthodox thinking of society:* Although we live in 21st century, yet this part of world is still in the mind set of orthodox sentiments. Women entrepreneurs are not believed to be socialistic. Many women have to crush their dreams due to this orthodox thinking of the society.
- *Lack of educational need to spur successful entrepreneurship:* Ignorance of new technologies due to illiteracy bars them from taking advantage arriving from there. They are unskilled in their use and little often enable to do research and gain the necessary training. Lack of technical training also prevents them to use technology.
- *Competition with men:* It has been observed that males have particularly negative attitudes about women seeking to achieve entrepreneurial success. The result of which is that few women survive as entrepreneur and there is a high drop rate.

Some other problems faced by women entrepreneur in Kashmir includes lack of awareness, lack of mobility, lower level of achievement and motivation, financial problems, training problems, marketing problems, Interaction with government officials, family constraints etc.

FIGURE 10: PROBLEMS FACED BY WOMEN ENTREPRENEUR



✓ **Positive Attitude to Entrepreneurship**

Much is done for women to overcome the barriers and meet these challenges at the international and national level. A lot of schemes are announced, a lot of paper work is done but a contact with these women reveals that they need a lot of encouragement, help and support of Government. Starcher (2012) states, "to some, women in the developing world are considered as the best hope for lifting their families and villages out of poverty. According to Third UN Conference on least developed countries, all sectors of society – both national and international must tackle the problem faced by women entrepreneurs because of the potential benefits of their success for the entire nation.

The advantage of building on existing skills and abilities is that a woman can be more rapidly channeled into production without much training. There are many cases where traditional skills can be used in the larger economy. For example, women's involvement in food production, embroidery, tailoring can be turned to economic use through the sale of crops, prepared foods etc.

CONCLUSIONS

Women entrepreneurship is a new development in Kashmir. Women have started coming out of their four walls and are participating with men in different entrepreneurial units and showing good results. The present study observed different issues pertaining to women that hamper their fast development which include lack of support from family, orthodox thinking of society, lack of technical knowledge, competition, lack of awareness, financial and marketing problems etc. Advantages with these women are their will and commitment besides skills and abilities. All types of women whether married or not, literate or illiterate, poor or rich are entering into the business and are satisfied with their performances in terms of results. These women are also trying to balance the work and family life. The following suggestions are put forth for making women entrepreneurship a success.

- The banks can play an important role by lending money to women entrepreneurs without collateral security.
- Banks, Government agencies etc. should launch awareness and publicity campaigns about schemes available for women.
- The Government can also help women in marketing their products through its outlets at various levels.
- The family members can also be involved in the business with a view to share the burden of entrepreneurial work.
- Vocational training be imparted to women in different trades
- Training organizations should provide them support by constant monitoring and follow-up.
- Men should be educated about role of women in society and family.

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