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WOMEN ENTREPRENEURSHIP DEVELOPMENT IN KASHMIR – PROBLEMS AND REMEDIES

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ABSTRACT

The emergence of globalisation has led to the dramatic expansion of small and self-employment sector as an important part of economic development. It has opened new doors for the establishment of women entrepreneurship. Women have been coming forward to start their activities in trade, manufacturing and services sectors. In Jammu and Kashmir, the emergence of women entrepreneurship is comparatively of recent origin. It was under the self-employment scheme started by the government after 70's that women entrepreneurship in the state started blooming. Promotion of women entrepreneurship was considered to be an effect means to tackle the problem of unemployment among women. However, the dream could not realise fully because of certain critical issues. The present paper attempts to analyse and highlight various problems which the growth of women entrepreneurship in Kashmir is confronted with There are four big obstacles in the growth of women entrepreneurship in Jammu and Kashmir. These are dependence, dominance, discrimination and denial of rights of women, the solution of these problems needs a clear thinking and effective action at various fronts. The paper also suggests various ways for the promotion of the women entrepreneurship in Kashmir.


KEYWORDS

Kashmir, entrepreneurship development, women entrepreneurship.

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INTRODUCTION

 Globalisation has increased the importance of entrepreneurship as an integral part of economic development throughout the world. Women entrepreneurship is a significant subscriber to this economic development. A nation cannot achieve the goal of her socio-economic transformation without the development of women. The participation and contribution of women in the upliftment of a country cannot be ignored, today we see that business, trade and entrepreneurship have no longer remained the sole domain of men. In fact there has been a phenomenal increase in the number of the self-employed. Women with the advent of globalisation not only create jobs for themselves and others but also provide the society with solution to different management organisation and business problem.

SCENARIO IN KASHMIR

Despite various hardships, women in Kashmir have started to accept the entrepreneurship as a respectable profession. This has changed the mind set of men. The Kashmiri women, who till recent past, remained confined in their homes or working in offices and banks, have now achieved new heights in business by establishing their own ventures. The Kashmiri women entrepreneurs have not only achieved financial success but have also helped to put Kashmir on industrial map. They have made their presence felt on the business scale in the state. From establishing food – processing units, cultivating flowers for foreign markets, setting up of printing press, setting up of educational institution in private sector, establishment of retail trade centres, restaurant laundries, beauty parlours in services and manufacturing centres, these women have given their male counter-part a run for their money. As per the data available the annual turnover of some women entrepreneurs ranges between Rs.5 to 10 million. Some even cater to the requirements of international market. The government on its part is also trying best to encourage women entrepreneurs in Kashmir. The data of last 3 years shows that at least 66 women in district Srinagar only are operating registered and functional small scale industrial units, while 56 others are in the provisional stages of registration. For the rest of the state, the number of women entrepreneurs could be gauged from the loan taken from different financial institution. During the last 3 years, the women entrepreneurs in the state have taken the financial assistance between Rs. 300 – 350 million from various banking institutions. The other factors which guide and motivate women entrepreneurs in Kashmir include personnel attitude, preference, income level, education level, personnel interests etc. however, the fact of the matter is that the women in Kashmir have lower rate of participation in entrepreneurial activities than men.

REVIEW OF LITERATURE

The potential of women entrepreneurs has not been realised in an optimal order, even though they are an important source of economic growth and prosperity, many studies have shown that entrepreneurial activities make women more independent and allows them effectively balance their roles of wives and mothers (Lincoln, 2012; Woldie & Asersua, 2004). Developing women's entrepreneurial capacity would go a long way in harnessing their capability to identify and Capitalise on entrepreneurial opportunities within their environment and empower them economically and socially (Shane, 2003)

The women's contribution is said to exist across various Economic sphere, extending to the wider process of social transformation in transition environments (Walter et al., 2006).

A UNIDO report of 2001 stresses the wider social impact of women entrepreneurial activity not only to the women themselves but to the wider operating environment. Around one- third of all business in the formal sector is owned by women and they represent the majority of businesses in the informal sector (Adermi et al., 2008; Bardasi et al., 2007).

The women entrepreneurs face several challenges in their business operation as shown by various studies from time to time (Kantor, 1999; Mattis, 2004; Nichter & Goldmark, 2009).

The emphasis of research has been on women generally lacking the requisite human and external resources for starting and developing their own businesses ranging from financial constraints, government policies, in fractures and technology factors, lack of assets, lack of information, competition, tax burden, low level

of education, work experience, motivation socio culture actors and family responsibility, networking and access to training (carter, 2000; Chen et al., 2002; DTI, 2005; Mordi et al., 2010; rutashobya & Nchimbi, 1999; Verhuel and Thurik, 2006; Woldie & Adersua, 2004)

The disadvantaged status of women in the society is the result of complex relationship of differential factors stated above operating in the business environment. The women in business around the world share the need for freedom as motivation for starting business in Europe and Asia (Berley & Westhead, 1994; McElwee & AL- Riyami, 2003; Moore & Buttner, 1997).

OBJECTIVES OF THE STUDY

The study has been undertaken to achieve the following objectives:

1. To examine the current scenario of women entrepreneurs in Kashmir.
2. To Study various problems and challenges faced by women entrepreneurship In Kashmir.
3. To suggest various measures for the improvement of women entrepreneurship in Kashmir.

SCOPE AND LIMITATIONS OF THE STUDY

Owing to the vast scope of the subject, the study has been confined to Kashmir division only. Poor response by the subjects of enquiry and financial constraints also served as the impediments in the extension of the volume of study.

RESEARCH METHODOLOGY

To achieve the stated objectives, both the primary and secondary data have been used. Primary data comprises personnel interviews and discussion with the subjects. Journals, magazines, research publications, Government reports and seminars and conferences volumes constitute the secondary data of the study.

DISCUSSIONS

PROBLEMS

The main problems faced by the women entrepreneurs in Kashmir are as follows:

Lack of risk bearing power: Women have poor risk bearing power. They grow dependent. The decision of their family especially their parents dominate them.

Shortage of finance: Women entrepreneurship also suffers due to inadequate financial resources. The procedure for obtaining bank loan is complicated. Women entrepreneurs even face problems in getting requisite working capital for day to day financing of their business.

Marketing problems: Women entrepreneurs often depend upon the middlemen for marketing their products. These middlemen exploit the women entrepreneurs; they also find it difficult to study the market trend. They also lack energy to invest and win the confidence of the customers and to popularise their products.

Stiff competition: Women entrepreneurs have often to face stiff competition from organised industries and male entrepreneurs having vast experience in global market.

limited managerial ability: Women entrepreneurs usually are not experts in each and every function of the enterprise.

lack of entrepreneurial attitude: Women entrepreneurs have no entrepreneurial bent of mind. The basic characteristic of an entrepreneur such as innovation, risk bearing etc. are absent in women entrepreneurs.

Family responsibilities: An important duty of a women is to look after her children and other family members. A very little time and energy is left for her business. She has to make a balance between domestic activities and business activities.

Social attitude: There is a complete discrimination against women in Kashmir. They do not get equal treatment in a male dominated society. The male ego puts barriers in their progress

lack of awareness: Majority of the women in Kashmir are not aware about technological developments, marketing knowledge etc.

Lack of training: A large member of women has no proper and sufficient technical and professional training to set – up a new venture.

Legal formalities: Women entrepreneurs find it extremely difficult in complying with various legal formalities in obtaining licences etc.

Travelling: Women entrepreneurs cannot travel from one place to another freely as men do, women have some peculiar problems like staying out in nights at distant places etc.

Conflicting situation in Kashmir: The prevailing conflicting situation due to political instability and. about 25 years old turmoil has acted an as another major obstacle in the development of women entrepreneurship in Kashmir.

REMEDIES

The following measures may be adopted to remove the impediments in the growth of women entrepreneurship in Kashmir:

Creation of special financial cells: The commercial banks and other financial institutions engaged in providing finance to industrial establishment in Kashmir must create special cells for providing hassle free finance to women entrepreneurs.

Concessional rate of interest: The financial institutions should provide finance to women entrepreneurs at special concessional rates of interest. Also the repayment procedure should be made easy.

Proper supply of raw-materials: Women entrepreneurs should be ensured of proper supply of scare raw- material on priority basis.

Changing the social attitude: It is essential to change the negative social attitude towards women. The parents need to be made aware of the potentiality of the girls and their role in family and society.

Providing training facilities: In order to increase the skill and expertise needed to start and run the enterprise, training facilities should be provided to women entrepreneurs to attract more and more women entrepreneurs. Additional facilities like shipment, transport facilities etc. should be provided.

Setting of marketing co-operatives: Women entrepreneurs should be encouraged and assisted in setting up marketing co-operatives. These co-operatives will help in getting the inputs at reasonable rates to enable the women entrepreneurs to sell their products at profitable prices. This way the middle men can be avoided which in turn will enable these entrepreneurs to draw the benefits of their ventures.

CONCLUSION

Women entrepreneurship is gaining momentum in Kashmir. Kashmir women have the potential to set up and manage business enterprise their own successfully. But they need guidance, encouragement and support. Government and NGO's should serve the women entrepreneurs on priority basis. Women in Kashmir should join the main stream of the state economy and contribute to state's economic development with the help of their family members, NGO's and he government

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