



INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS AND MANAGEMENT

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RURAL ENTREPRENEURSHIP IN JAMMU AND KASHMIR: OPPORTUNITIES AND CHALLENGES

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ABSTRACT

Rural development is more than ever before linked to entrepreneurship. Institutions and individuals promoting rural development now see entrepreneurship as a strategic development intervention that could accelerate the rural development process. Furthermore, institution and individuals seem to agree on the urgent need to promote rural enterprises, development agencies see rural entrepreneurship as an enormous employment potential. Politicians see it as the key strategy to prevent rural unrest; farmers see it as an instrument for improving farm earnings and women see it as an employment possibility near their homes which provides autonomy, independence and a reduced need for social support. To all these groups, however, entrepreneurship stands as a vehicle to improve the quality of life for individuals, families and communities and to sustain a healthy economy and environment. WTO is fostering globalization and competition worldwide and India is no exception. In the era of internationalization, Indian rural entrepreneurs have more challenging opportunities. They should strive to grab opportunities by overcoming their problems with a view to make them competitive globally. This paper provides a complete look about scope, opportunities and challenges for rural entrepreneurs in agriculture, horticulture, handicraft, handloom and sericulture in the state of Jammu and Kashmir.

KEYWORDS

Rural, Handicraft, Entrepreneurship, Horticulture, Opportunities.

INTRODUCTION

The word 'entrepreneur' is derived from the French word 'entreprendre' which means 'to undertake'. In the early 16th century the French men who organized and led military expeditions were referred to as 'entrepreneurs'. After 1700, the term was applied to other types of adventures, mainly civil engineering like construction of roads, bridges and building¹.

The term 'entrepreneur' was applied to business initially by the French economist, Cantillon, in the 18th century, to designate a dealer who purchases the means of production for combining them into marketable products².

Rural development is more than ever before linked to entrepreneurship. Institutions and individuals promoting rural development now see entrepreneurship as a strategic development intervention that could accelerate the rural development process. Furthermore, institutions and individuals seem to agree on the urgent need to promote rural enterprises, development agencies see rural entrepreneurship as an enormous employment potential. Politicians see it as the key strategy to prevent rural unrest; farmers see it as an instrument for improving farm earnings and women see it as an employment possibility near their homes which provides autonomy, independence and a reduced need for social support. To all these groups, however, entrepreneurship stands as a vehicle to improve the quality of life for individuals, families and communities and to sustain a healthy economy and environment.

The entrepreneurial orientation to rural development accepts entrepreneurship as the central force of economic growth and development accepts entrepreneurship as the central force of economic growth and development, without it other factors of development will be wasted or frittered away. However, the acceptance of entrepreneurship as a central development force by itself will not lead to rural development and the advancement of rural enterprises. What is needed in addition is an environment enabling entrepreneurship in rural areas. The existence of such an environment largely depends on policies promoting rural entrepreneurship. The effectiveness of such policies in turn depends on a conceptual framework about entrepreneurship, i.e., what it is and where it comes from. Moreover, the entrepreneurship concept, what it means and where it comes from, in the foundation for policies promoting entrepreneurship and the key to understanding the role of entrepreneurship in development.

Defining entrepreneurship is not an easy task. There are almost as many definitions of entrepreneurship as there are scholar books on the subject³. To some entrepreneurship means primarily innovation, to others it means risk-taking, to others a market stabilizing force and to others still it means starting, owing and managing a small business. Accordingly, the entrepreneur is then viewed as a person who either creates new combination of production factors such as new methods of production, new products, new markets, find new sources of supply and new organizational forms; or as a person who is willing to take risks; or a person who, by exploiting market opportunities, eliminates disequilibrium between aggregate supply and aggregate demand, or as one who owns and operates a business⁴.

It is false to assume that socially and economically depressed areas will transform into fast growing areas by injection of external investment funds and external expertise. Without entrepreneurial capabilities which are well developed or potentially available, external funds will be wasted on projects that will not provide long term economic growth. Consequently instead of becoming more and more integrated into other economically and socially rich areas, such areas will become increasingly isolated, depopulated, poorer and therefore less and less capable of attracting people who, given other available resources, would make an impact from a development standpoint. Entrepreneurial, orientation to rural development, contrary to development based on bringing in human capital and investment from outside, is based on stimulating local entrepreneurial talent and subsequent growth of indigenous companies. This in turn would create jobs and add economic value to a region and community and at the same time keep scarce resources within the community. To accelerate economic development in rural areas, it is necessary to increase the supply of entrepreneurs, thus building up the critical mass of first generation entrepreneurs⁵, who will take risks and engage in the uncertainties of a new venture creation, create something from practically nothing and create values by pulling together a unique package of resources to exploit an opportunity. By their example they will stimulate an autonomous entrepreneurial process, as will as a dynamic entrepreneurship, thereby ensuring continuous rural development.

It is important to stress that rural entrepreneurship in its substance does not differ from entrepreneurship in urban areas. Entrepreneurship in rural areas is finding a unique blend of resources, either inside or outside of agriculture. This can be achieved by widening the base of a farm business to include all the non-agriculture uses that available resources can be put to or through any major changes in land use or level of production other than those related solely to agriculture. Thus, a rural entrepreneur is some one who is prepared to stay in the rural area and contribute to the creation of local wealth. To some degree, however, the economic goals of an entrepreneur and the social goals of rural development are more strongly interlinked than in urban areas. For this reason entrepreneurship in rural areas is usually community based, has strong extended family linkages and a relatively large impact on a rural community.

SIGNIFICANCE OF RURAL ENTREPRENEURSHIP

Diversification into non- agricultural uses of available resources such as catering for tourists, black smithing, carpentry, spinning, etc. as well as diversification into activities other than those solely related to agricultural usage, for example, the use of resources other than land such as water, woodlands, buildings, available skills and local features, all fit into rural entrepreneurship. The entrepreneurial combinations of these resources are, for example: tourism, sport and recreation facilities, professional and technical training, retailing and wholesaling, industrial application (engineering, crafts), servicing (Consultancy), value

added (Products from meat, milk, wood, etc) and the possibility of off-farm work. Equally entrepreneurial, are new uses of land that enable a reduction in the intensity of agricultural production, for example, organic production. Dynamic rural entrepreneurs can also be found. They are expanding their activities and markets and they find new markets for their products and services beyond the local boundaries.

Although agriculture today still provides income to rural communities, rural development is increasingly linked to enterprise development. Since national economies are more and more globalized and competitions is intensifying at an unprecedented pace, affecting not only industry but any economic activity including agriculture, it is not surprising that rural entrepreneurship is gaining in its importance as a force of economic change that must take place if many rural communities are to survive. However, entrepreneurship demands an enabling environment in order to flourish.

OBJECTIVES OF THE STUDY

1. To identify the economic pattern of rural entrepreneurship in the area (J&K).
2. To review the opportunity for rural entrepreneurship in J&K.
3. To study the challenges for rural entrepreneurship in J&K.

METHODOLOGY ADOPTED

Significant part of the study depends on secondary sources. But information has also been obtained from primary sources which include interviews, comments, observations, opinion, notes, etc. of the persons concerned with the rural sector. The primary information was also gathered through discussion with persons in District Industries centre (DIC), DSEO, Chief Agriculture office, ACD Office. Materials for the present study were collected from the published records available in the library of Baba Ghulam Shah Badshah University, Rajouri (J&K), DSEO, District Industries Centre, Rajouri, various Economic survey, magazines, journals, annual reports and periodicals, have also been gone through to derive information pertaining to the present study.

LIMITATIONS OF THE STUDY

Nothing is perfect so is this study. The present study suffers from certain limitations. The study is based on the information from secondary source which reduce the degree of reliability. However, attempt has been made to collect maximum information from the official record of agriculture sector in general and J&K in particular on the various aspects of the study. Most of the departments neither publish the information nor do they allow the outsiders an access to their records, internal workings etc. on the pretext of maintaining secrecy. This restricts the data availability. It was difficult to collect all the necessary data from grass-root level.

GEOGRAPHICAL SCENARIO

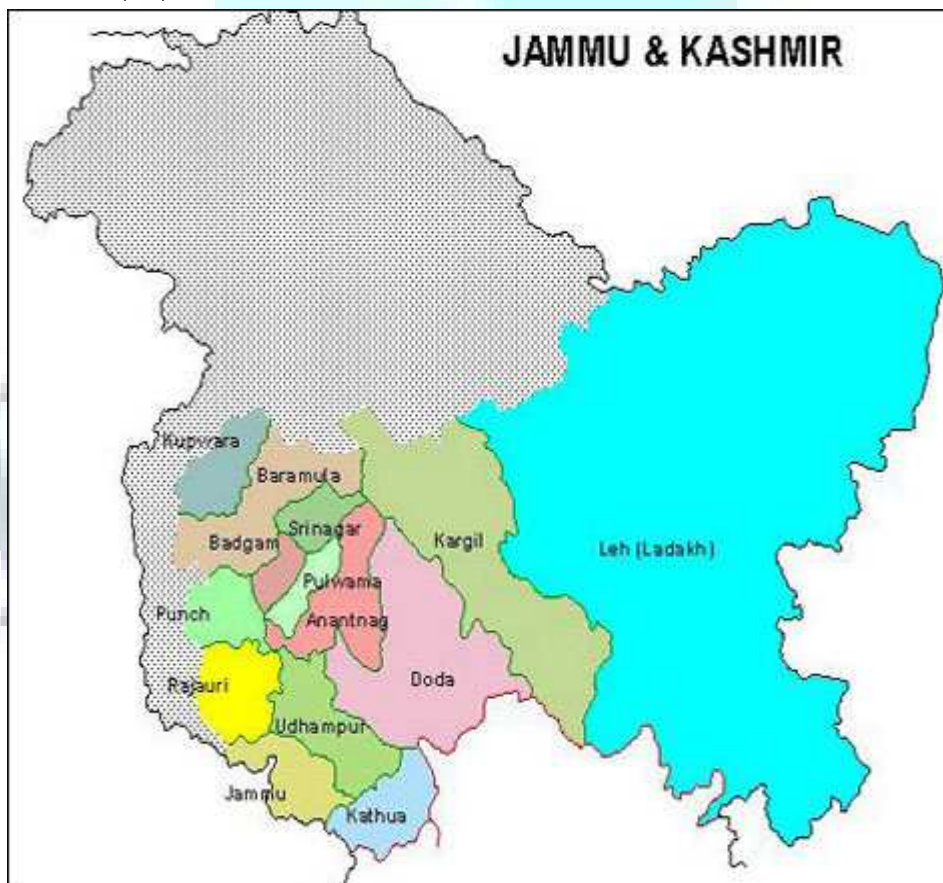
The State of Jammu & Kashmir is situated in the extreme north of India and is bounded by china in the north and east, by Afghanistan in the north-west, by Pakistan in the west and by the States of Punjab and Himachal Pradesh in the south.

The State of Jammu & Kashmir can be divided into three regions i.e

- i) Ladakh
- ii) Kashmir Valley and
- iii) Jammu.

There were fourteen districts in J&K at the time of 1981 Census and their number remained the same even in 2001 census. Census could not be conducted in 1991 due to disturbed conditions prevailing in the State. The State of Jammu & Kashmir has 14 district, 59 sub- Districts (Tahsils), 121 CD Blocks, 6,652 villages and 75 towns (of which 72 are statutory and 3 census towns). The state covers an area of 222, 236.0 Km².⁶

According to the census 2001, the total population of Jammu & Kashmir state is 10,143,700 which is 0.99 percent of the total population of the country. Out of this population 5,360,926 are male and 4,782,774 females.⁷



OPPORTUNITIES FOR RURAL ENTREPRENEURSHIP

AGRICULTURE

Jammu and Kashmir is basically an agrarian economy. The dependence of rural labor force on agriculture and allied activities is quite substantial as it directly or indirectly, supports about 70 percent of population. As per census 2001, 18.38 lakh persons comprising 15.92 lakh cultivators and 2.46 lakhs as agricultural labourers depend directly on Agriculture for their livelihood forming about 49 percent of the total working force (37.54 Lakh persons).

PRODUCTION OF MAIN CROPS

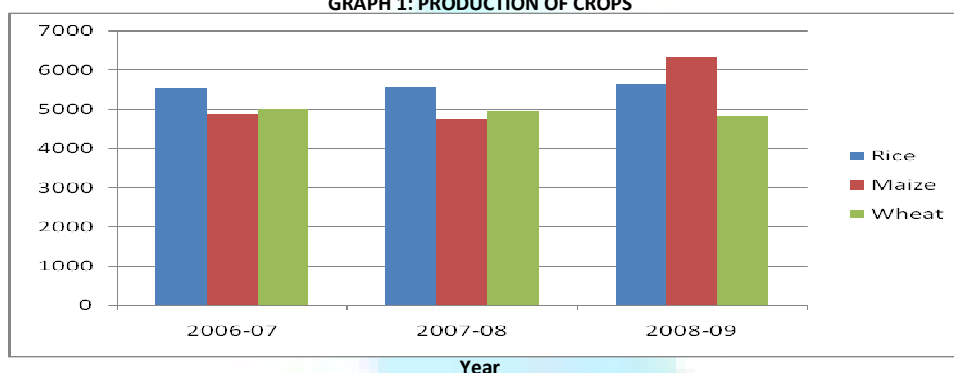
Production of main crops during the period 2006-07 to 2008-09, has been computed in Table 1.

TABLE 1: PRODUCTION OF CROPS

Year	Rice	Maize	Wheat
2006-07	5546	4869	4983
2007-08	5574	4751	4959
2008-09	5638	6332	4835

Source: Agriculture production deptt., J&K

GRAPH 1: PRODUCTION OF CROPS



SAFFRON

Kashmir's agriculture has an international identity. The world's best saffron is grown in the valley and its major intensity is in district Pulwama and Budgam. Nearly 98% of total area in the state under the crop is cultivated in Kashmir province only. Its cultivation in Jammu division is limited to district Kistwar only.

HORTICULTURE

Horticulture provides ample opportunities for sustaining large number of agro industries which generate substantial employment opportunities.

J&K is well known for its horticultural produce both in India and abroad. The state offers good scope for cultivation of all types of horticultural crops covering a variety of temperate fruits like apple, pear, peach, plum, apricots, almond, cherry and sub tropical fruits like mango, guava, citrus litchi, phalsa, berete.

PRODUCTION

The overall production of fruit has been recorded to be 16.91 lakh metric tones for the year 2008-09.

TABLE 2: PRODUCTION OF FRUIT

Year	Fresh Fruits				Dry Fruits				Total Fruits
	Apple	Pear	Others	Total	Walnuts	Almond	Others	Total	
2006-07	1222.18	43.09	108.41	1373.68	114.93	15.18	0.22	130.33	1504.01
2007-08	1311.85	45.86	120.31	1477.92	146.78	11.26	0.24	158.28	1636.20
2008-09	1332.81	47.38	150.74	4530.94	147.64	12.17	0.25	160.06	1691.00

Source: Directorate of Horticulture (P&M), J&K.

The production of fruit for 2008-09 was 16.91 lakh metric tones with 15.31 lakh metric tones fresh and 1.60 lakh metric tones dry fruit.

OPPORTUNITIES FOR RURAL ENTREPRENEURSHIP IN INDUSTRY

Unfortunately, J&K has not been able to attract investments in this sector and remained an industrially backward state due to its unique economic disadvantages rising out of remoteness and poor connectivity, hilly and often inhospitable terrain, weak resource base, poor infrastructure, sparse population density, shallow markets and most importantly a law and order situation threatened by militancy. Nevertheless, many small and medium scale industries have come up basically in the traditional sectors along with some new areas like food processing, agro-based units and metallic and non metallic products. However, natural factors are more conducive for handicrafts, village and small scale industries.

HANDICRAFTS

Handicraft activities occupy an important position in the economic structure of J&K state. Being environment friendly these activities are best suited to the state as they are more labour intensive and less capital intensive in nature, therefore, having scope for employment generation at a large scale. J&K handicraft products have won world wide fame for their attractive designs, functional utility and high quality craftsmanship. In absence of large scale industries in the State, handicrafts remained a key economic activity from times immemorial. Crafts like shawls, crewels, namdha, chain stitch, wood carving, costume jewellery, kani shawls and carpets hold a significant share in the overall production and export of the state. Silken carpets in particular constitute a specialty having no parallel in quality and design at national level and therefore, occupy an important position in the international market. The handicraft sector of the State has great contribution towards foreign exchange earnings to the State and country in particular. Handicraft sector also plays an important role in the development and the welfare of artisans.

The sector engages approximately 3.74 lac artisans in manufacturing handicraft products in J&K State.



PRODUCTION AND EXPORT OF HANDICRAFT GOODS

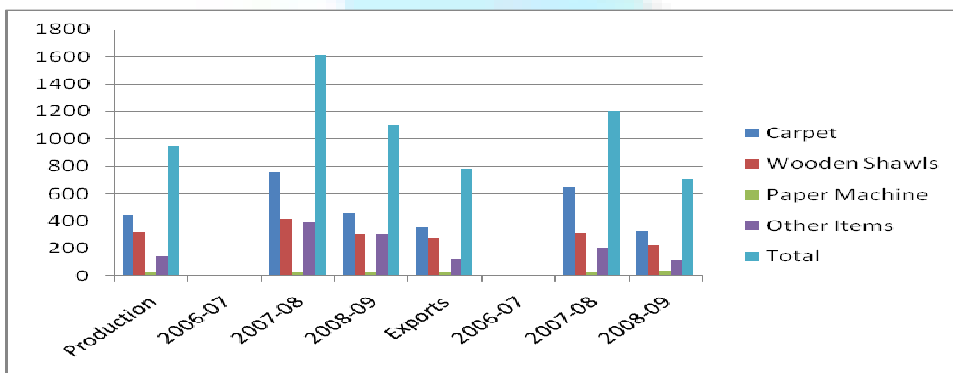
Production of various handicraft goods for the year 2008-09 stood at Rs 1100 corer. Exports of handicraft have also maintained an upward trend. The export figure of handicraft goods worth Rs 705.50 corers during 2008-09 become low as compared to previous years due to the global recession in the world market.

TABLE 3: PRODUCTION AND EXPORT OF HANDICRAFTS GOODS

Year	Carpet	Woollen Shawls	Paper Machine	Other Items	Total
Production					
2006-07	450.00	320.00	35.00	144.50	950.00
2007-08	761.27	420.58	37.92	394.82	1614.59
2008-09	457.60	303.45	35.49	303.46	1100.00
Exports					
2006-07	351.50	275.00	31.50	127.00	785.00
2007-08	649.02	310.29	33.65	207.51	1200.47
2008-09	326.00	226.5	41.00	112.00	705.50

Source: Economic survey 2009-10, Directorate of Economic & Statistics, J&K.

GRAPH 2: PRODUCTION AND EXPORT OF HANDICRAFTS GOODS



Source: Economic survey 2009-10, Directorate of Economic & Statistics, J&K.

HANDLOOMS

The tradition of weaving by hand constitutes one of the richest and most vibrant aspects of the economic and cultural heritage of the State. This industry is a labour intensive cottage industry having considerable employment potential after Agriculture, Tourism and Handicraft sector. The industry is centuries old known for specialized weaving for Pashmina shawls, Raffal shawls, silk sarees, Kishtwari Blankets, loies, chashme Bulbul Blankets in hilly areas of the state, cotton check bed sheets and long cloth in Jammu and Kathua district. The production of these textile goods, having great demand in the National and International market. Handloom is low energy sector with no adverse impact on environment as weaving is totally pollution free activity.



SERICULTURE

J&K state has a significant role in view of its unique climate condition in the country for the production of bivoltine silk, which is one of the priority areas of the Indian silk Industries. India is the 2nd largest producer of Silk in the world after china. It is an agro based cottage industry with a high capacity of employment generation in the rural areas. It has the capacity to ameliorate the economic condition of small areas by providing employment opportunities in pre and post cocoon activities and is useful in upliftment of cultivators’ income. Sericulture activity covers plantation of mulberry trees, culturing of silkworms, production of cocoons and raw silk. One of the features of this farm based economic enterprise is the involvement of women. While cultivation of mulberry and harvesting of

leaf is carried out by male members, silk worm rearing is done mostly by women. The rearing of silk worms is done in rural areas, and the reeling and weaving is confined mostly to urban areas.

About 22,000 rural families in 2,300 villages are presently associated with silkworm. Annually about 800 MTs of cocoons are produced in the State generating an income of about 800.00 lacs by generating four lacs Mandays in different departmental activities and one lac Mandays in post cocoon sector. About 1.50 lac meters of silk cloth are produced per annum which again generates income and employment, in the state.

India has the unique distinction of producing all four varieties of silk viz; Mulberry, Eri, Tasar and Muga. Mulberry alone, accounts for 92.5% of the total raw silk production in the country, whileas Eri with 5.3%, Tasar 1.7% and Muga with 0.5%, accounts for rest of the production⁸.

OPPORTUNITIES

Opportunities for rural entrepreneurship in J&K are as follows:

1. The state has borders with Pakistan, Tibet and china which offers excellent opportunities for pursuing trade with these countries. Restoration of old trade links and opening of new trade links will certainly help the state economy.
2. The state has huge number of skilled manpower available which on account of shortage of resources remains mostly unutilized. This skilled manpower is available particularly in handicrafts, handlooms, sericulture and other export oriented sectors of the economy.
3. The natural factors are more conducive for handicrafts, setting-up of small and medium scale industries in the traditional sector along with some new areas like food processing, agro based units.
4. Handicraft sector has a tremendous potential for foreign exchange earning and creating more employment opportunities in the state.
5. GOI, Economic Survey (2009-10): Directorate of Economics of Economics & Statistic, J&K. P. 229.
6. Food processing offers tremendous opportunity for rural entrepreneur.
7. Opportunity in modern packaging.
8. Manufacturing of sports goods like cricket bats.
9. Handicrafts is more labour intensive and less capital intensive in nature.
10. In absence of large scale industries in the State, handicrafts remained a opportunity for rural entrepreneurship.
11. Climate for sericulture is good opportunities for rural entrepreneurs.
12. Strong base of traditional skills not found else where.
13. Untapped natural resources.
14. A natural environment which can be utilized by the entrepreneurs in the field of sericulture, fisheries, floriculture, livestock, agriculture, handlooms etc.
15. Rural entrepreneurship can reduce the migration of skilled labours from J&K to another state.
16. Opportunities in the field of making Taat, Grass Taat, Kangri, etc.

CHALLENGES

Main challenges for rural entrepreneurship are as follows:

1. The Jammu & Kashmir State has suffered badly from disturbed condition prevailing in the state for almost more than two decades.
2. The Jammu and Kashmir State with its varied and diversified geographic, agro-climatic and topographic features poses very peculiar and unique problems for rural entrepreneurs.
3. Closed corner location, remoteness and isolation from major markets, scattered population, and lack of economic infrastructure and dislocation of normal civic life during the last two decades all these factors and characteristics define special developmental challenges.
4. Remoteness and isolation is a major challenge. It is landlock and located far from the major markets.
5. High transport costs make it harder to turn to the major markets to compensate for the drawbacks of the small size of its domestic markets.
6. Due to adverse climatic conditions during winters, agricultural activities remain suspended as a result of which, only one crop is sown during the year in most path of the state.
7. Because of its small domestic markets J&K is relatively un-diversified in its production structure and exports.
8. Inadequate double cropping due to lack of irrigation facility in some areas and climatic difficulty in others.
9. Inadequate research in the field of agriculture in the state.
10. Horticulture is no doubt contributing substantially to the State GDP but there are certain problems which are providing as hindrances for further growth of this sector. The problem areas are:
Absence of post Harvest infrastructure non- establishment of cold storages has locked the growth of Horticulture.
Surprisingly there is not even a single cold storage facility for apple preservation in the valley. The lack of this facility forces the entrepreneurs to sell their produce at cheaper rates.
11. There is inadequacy of agro-processing facility 30% of apple produced in the state are of low grade which can be processed for value addition rather than direct sale.
12. Locational disadvantage is another issue of concern. The main consumption markets of the country are far away from production centers in the state. Lack of modern and efficient infrastructure like fast means of connectivity aggravates the problem of transporting the fruits especially of perishable nature to the main markets of the country.
13. A major constraint to the development of agriculture in J&K is the fact that only 50% of the ultimate irrigation potential of the state has been harnessed.
14. J&K state is also deficient in rainfall;
15. Hilly terrain.
16. Small and fragmented land holdings.
17. Fragile soil in hilly areas susceptible to soil erosions.
18. Lack of training and awareness.
19. Lack of market links and tie up.
20. Distant market and higher air freight.
21. Less market accessibility due to poor communication/road links.
22. The handloom sector adversely affected by the machine made fabrics and trade liberalization is facing multifaceted challenges from the textile sector. Poor productivity of weavers increased cost of production of handloom cloth, cheaper synthetic substitutes in textile sector and changing consumer tastes has given a serious blow to the handloom sector.
23. The production of quality bivoltine silk is still a challenge.

SUGGESTIONS

WTO is fostering globalization and competition worldwide and India is no exception. In the era of internationalization. Indian rural entrepreneurs have more challenging opportunities. They should strive to grab opportunities by overcoming their problems with a view to make them competitive globally. In order to attract more entrepreneur the need of the hour is to provide more subsidy in the agriculture, handloom, handicraft, horticulture and sericulture sector. Rural entrepreneurs should use latest technologies in different production process of cocoons in sericulture. The production of quality bivoltine silk is still a challenge.

Rural entrepreneurs should shift from conventional sun drying of cocoons to the concept of hot air drying. The Hot Air Dryer will facilitate the timely drying of cocoons on scientific lines in bulk (3000 kgs per shift) which will help the farmers to maintain the quality of cocoons and to fetch better prices and timely disposal of the cocoons.

Diversification of agricultural activities is the need of the hour to keep up with the changed circumstances. State Government should come forward for establishment of cold storage for apple. Rural entrepreneurs are using old marketing techniques they should use of IT in marketing, and use of modern packaging.

Rural entrepreneurs should go in the field of horticulture because one hectare of land planted with fruit trees provides additional employment for one thousand mandays.

Rural entrepreneurs should make attractive designs, functional utility and high quality craftsmanship. To give boost to handloom sector, the government should focus on product design, diversification and provide credit facilities to rural entrepreneurs.

Microfinance is widely accepted as a 'miracle cure' for eradication of poverty. There are more than 20,000 microfinance institutions operation in developing countries. These institutions should come forward to provide credit facility to rural entrepreneurs.

CONCLUSION

Rural Entrepreneurship has an important role to play in the development of a country. It is one of the most important inputs in economic development. The number and competence of entrepreneurs affect the economic growth of the country. Entrepreneurship has been termed as the fuel of economic progress and the prime mover of economic growth and development. Finally, the study concludes with the observation that rural entrepreneurship is a prestigious area in the rural development of the nation. They are playing a pivotal role in India's economic development. Thus entrepreneurship is the best way to fight the evil of unemployment.

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Sd/-

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