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MODERN CHALLENGES TO WOMEN ENTREPRENEURSHIP DEVELOPMENT: A STUDY OF DISTRICT RAJOURI IN JAMMU AND KASHMIR STATE

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ABSTRACT

Entrepreneurship is a modern innovation which is getting rapid popularity because of its unique characteristics. Entrepreneurship now a day's offers multiple employment opportunities to youths and also acts as a strong source in the development of a nation's economy. Women entrepreneurship is also a modern concept with its roots in general entrepreneurship. This concept has been latterly introduced so that women can get opportunities for jobs and display their talents. Women entrepreneurship as is a modern development needs a concern on various issues which include new opportunities as well as challenges. Present study seeks to interpret the perception of women entrepreneurs regarding various factors which could act as barriers to women entrepreneurship development in future in Rajouri district of Jammu and Kashmir. The paper further highlights various factors which could have a strong impact on entrepreneurship business. The study documents a survey of two hundred and sixty four women entrepreneurs involved in different fields of business in Rajouri district of Jammu and Kashmir.

KEYWORDS

entrepreneurship development, entrepreneurship mechanism, complementary policy, strategic Allianz, contingencies etc

INTRODUCTION

Entrepreneurship is generally defined as a dynamic process of creating incremental wealth. This wealth is created by the persons who assume the major risk in terms of equity, time and career commitment of providing value for some product or service. The product or service itself may or may not be unique but the unique value must be infused by entrepreneur through proper allocation of necessary skills and resources. An entrepreneur is thus an individual who bears the risk of operating a business in the face of uncertainty about future conditions.

The process of entrepreneurship is actually very complex. Its certain characteristics make it quite different for an ordinary person. A person involved in entrepreneurship business should have or immediately need to develop certain traits such as risk taking ability, self confidence, optimism, independence, creativity, foresight, effectiveness, future oriented etc. Women entrepreneurship is relatively a new phenomenon for developing countries. The percentage of women in involved in entrepreneurship business is quite high in case of developed countries like Norway, Australia, UK, USA etc . The concept of entrepreneurship among women is showing a rising trend in India from the last ten years. With the growing recognition that women also have their unique talents which could be harnessed for development and creating employment opportunities for others who are not suited for a entrepreneurship career.

Developing women entrepreneurship has become an important part in national development. But the concept of women entrepreneurship which is gaining popularity also faces multiple obstacles in its way. In past, the concept of entrepreneurship among women was confined to certain identified areas of business only. These areas were agricultural development, handicrafts, weaving, cottage and other small businesses. But in present era women entrepreneurship is changing its roles and responsibilities at a faster rate and is indulging into its new trends of development. This rapid change in entrepreneurship phenomenon is bringing a new challenge for women.

In the present investigation, an attempt has been made to identify and highlight some factors which as per the perception of respondents are acting as major challenges to women entrepreneurship. The paper also pin points the factors which are considered to be more challenging and also the factors which have a low or moderate level of affect on women entrepreneurship development in the area under consideration. The paper further assesses various strategies and tools which could be used to reduce the impact of identified factor on the development of women entrepreneurship in Rajouri district of Jammu and Kashmir.

OBJECTIVES

1. To access the perception of women towards factors which can obstruct entrepreneurship development among women.
2. To highlight major factors which can hinder women entrepreneurship development mechanism in future.
3. To study the impact of different factors on women entrepreneurship development process.
4. To access the degree of impact of each factor on women entrepreneurship in future.
5. To recommend different strategies which can bring uniformity and flexibility in implementing new processes for women entrepreneurship.

MATERIAL AND METHODS

Present study has been worked out with the help of primary data. The primary data has been collected from different women involved in entrepreneurship business in different sectors of the economy. The data was collected on the basis of a pretested questionnaire along with an ordinary rating scale to rate the factors under consideration. All the women involved in entrepreneurship business were personally visited and primary impact analysis has been designed to determine the ground reality. The data and information so collected has been analyzed statistically and certain cartographic has been applied to represent the impact of each factor on women entrepreneurship development.

RESULT AND DISCUSSION

There have been a lot of factors which are continuously creating hurdles in development of socio economic conditions of women. The impact of these factors in different in different segments depending upon the nature and characteristics of different cultures and areas. The factors which are greatly responsible for degrading women entrepreneurship have been given as follows:

1. MALE DOMINANT SOCIAL ORDER

The values for factor "Male dominant social order" has been tabulated in table 1.

The analysis of values reveals that 27% respondents consider this factor as one of the biggest challenge in women entrepreneurship development while 33% consider that this factor will have an impact but of secondary nature. 13% of respondents have a neutral opinion regarding this factor. Moreover 16% respondents consider that the impact of this factor can be neglected but up to some extent only while 11% respondents consider that this factor can never affect entrepreneurship growth among women in future in the region which is under consideration.

TABLE 1:- MALE DOMINANT SOCIAL ORDER

Strongly Agree	Disagree	Neutral	Disagree	Strongly Disagree
71	88	34	42	29
27%	33%	13%	16%	11%

2. UNFAMILIAR BEHAVIOR OF FINANCIAL INSTITUTIONS FOR ISSUING LOANS

The value for factor "Unfamiliar behavior of financial institutions for issuing loans" has been tabulated in table 2.

The analysis of table values reveals that 25% of respondents predict a great impact of this factor in future while 38% respondents consider its impact but up to some level only. 17% of the total respondents have no decided opinion. Moreover 14% consider that the impact of this factor can be controlled to a maximum level while remaining 6% respondents consider that this factor can never affect the development of entrepreneurship process among women.

TABLE 2:- UNFAMILIAR BEHAVIOR OF FINANCIAL INSTITUTIONS FOR ISSUING LOANS

Strongly Agree	Disagree	Neutral	Disagree	Strongly Disagree
66	99	46	38	15
25%	38%	17%	14%	6%

3. FAMILY OBLIGATIONS

The values for factor "family obligations" has been shown in table 3.

The analysis of values shows that 18% respondents believe that this factor will be one of the biggest challenges to women entrepreneurship development while 21% consider its future impact up to some defined level only. 25% respondents have a neutral opinion. Moreover 23% respondents don't consider its impact and remaining 13% deny considering this factor as a source which could hinder the development of entrepreneurship among women in the region.

TABLE 3:- FAMILY OBLIGATIONS

Strongly Agree	Disagree	Neutral	Disagree	Strongly Disagree
48	56	67	60	33
18%	21%	25%	23%	13%

4. PERCEPTION OF HAVING LOW MANAGEMENT SKILLS

The values for factor "Perception of having low management skills" has been tabulated in table 4.

The analysis of values shows that 14% respondents consider a strong impact of this factor in future on women entrepreneurship while 19% considers its moderate effect. 22% respondents have a neutral opinion. Moreover 29% doest consider its impact to some extent while remaining 16% consider it as an irrelevant factor to be taken as to predict future arena of women entrepreneurship in the region.

TABLE 4:- PERCEPTION OF HAVING LOW MANAGEMENT SKILLS

Strongly Agree	Disagree	Neutral	Disagree	Strongly Disagree
38	50	59	75	42
14%	19%	22%	29%	16%

5. MALE-FEMALE COMPETITION

The values for factor "Male-female competition" have been tabulated in table 5. The analysis of values shows that 11% respondents consider that the factor male- female competition will have a great impact on women entrepreneurship development in future while 15% considers its effect but of moderate nature. 26% respondents have undecided opinion regarding this factor.

Moreover 31% consider its negligible effect on women entrepreneurship while remaining 17% believe that this factor will never act as a constraint to the entrepreneurship development among women.

TABLE 5:- MALE-FEMALE COMPETITION

Strongly Agree	Disagree	Neutral	Disagree	Strongly Disagree
28	41	68	83	44
11%	15%	26%	31%	17%

6. KNOWLEDGE OF ALTERNATIVE SOURCE OF RAW MATERIAL AVAILABILITY

The values for factor "Knowledge of alternative source of raw material availability" has been tabulated in table 6.

The analysis of table values reveals that 11% respondents consider a far reaching impact of this factor while 17% respondents consider a moderate effect of this factor on women entrepreneurship. A large group i.e. 37% respondents have a neutral opinion. Moreover 23% respondents consider no impact of this factor on women entrepreneurship while other 12% respondents consider this as an irrelevant factor to be taken to examine its negative impact on entrepreneurship progress among women.

TABLE 6:- KNOWLEDGE OF ALTERNATIVE SOURCE OF RAW MATERIAL AVAILABILITY

Strongly Agree	Disagree	Neutral	Disagree	Strongly Disagree
27	46	97	62	32
11%	17%	37%	23%	12%

7. KNOWLEDGE OF LATEST TECHNOLOGY

The values for factor "Knowledge of latest technology" has been shown in table 7.

The analysis of values shows that 22% respondents strongly believe that knowledge of latest technology can affect entrepreneurship process while 36% consider its impact up to some extent only. 17% respondents have a neutral opinion.

Moreover 14% respondents don't think that Knowledge of latest technology can affect the ongoing process while 11% totally deny considering it as a factor which can act as a constraint in the way of entrepreneurship development.

TABLE 7:- KNOWLEDGE OF LATEST TECHNOLOGY

Strongly Agree	Disagree	Neutral	Disagree	Strongly Disagree
58	96	44	37	29
22%	36%	17%	14%	11%

8. EDUCATION LEVEL

The value for factor "Education level" has been tabulated in table 8.

The analysis of values reveals that 15% respondents consider a strong impact of education level on entrepreneurship development while 13% consider a small level of impact. 23% respondents have a neutral opinion regarding this factor. Moreover 33% respondents don't consider the impact of this factor while remaining 16% strongly condemn to the statement that education level will have an impact of women entrepreneurship development in future in the district under consideration.

TABLE 8:- EDUCATION LEVEL

Strongly Agree	Disagree	Neutral	Disagree	Strongly Disagree
40	33	60	89	42
15%	13%	23%	33%	16%

9. LOW RISK TAKING ATTITUDE

The values for factor "Low risk taking attitude" have been tabulated in table 9.

The analysis of values reveals that 14% respondents a higher level of impact of this factor on women entrepreneurship while other 18% consider its impact to be very low or moderate. 35% respondents have no decided opinion. Moreover 20% respondents don't consider its impact while 13% witness its irrelevancy to be considered as a factor which could affect women entrepreneurship development.

TABLE 9:- LOW RISK TAKING ATTITUDE

Strongly Agree	Disagree	Neutral	Disagree	Strongly Disagree
37	48	92	54	33
14%	18%	35%	20%	13%

10. MOTIVATION LEVEL

The values for factor "Motivation level" has been tabulated in table 10.

The analysis of values reveals that 14% respondents predict that motivation level will have a great impact on the development of women entrepreneurship while other 16% consider its impact but up to certain limit only. 14% respondents have a neutral opinion. Moreover 32% don't consider the impact of motivation level of women on entrepreneurship development while remaining 24% strongly deny considering this factor for evaluating status of women entrepreneurship in future in the region under consideration.

TABLE 10:- MOTIVATION LEVEL

Strongly Agree	Disagree	Neutral	Disagree	Strongly Disagree
37	42	38	84	63
14%	16%	14%	32%	24%

11. HIGH PRODUCTION COST

The values for factor "High production cost" has been tabulated in table 11.

The analysis of values reveals that 23% respondents predict great impact of this factor on entrepreneurship process while 29% consider its moderate impact in near future.

22% respondents have a neutral opinion. 11% respondents don't consider its impact at all while remaining 15% suggest its irrelevancy for consideration as a factor which can affect women entrepreneurship in Rajouri district of Jammu and Kashmir.

TABLE 11:- HIGH PRODUCTION COST

Strongly Agree	Disagree	Neutral	Disagree	Strongly Disagree
61	76	58	29	40
23%	29%	22%	11%	15%

12. LACK OF PARTICIPATION IN DECISION MAKING

The values for factor "Lack of participation in decision making" have been tabulated in table 12.

The analysis of values reveals that 18% respondents believe that this factor will have a great impact on women entrepreneurship while 27% consider moderate effect of this factor. 25% respondents have no decided opinion regarding this factor. Moreover 17% respondents don't consider its impact up to some level while remaining 13% consider that this factor can never have any impact on women entrepreneurship development process in Rajouri district of Jammu and Kashmir.

TABLE 12:- LACK OF PARTICIPATION IN DECISION MAKING

Strongly Agree	Disagree	Neutral	Disagree	Strongly Disagree
48	72	66	44	34
18%	27%	25%	17%	13%

13. SHORTAGE OF TRAINING PROGRAMS FOR WOMEN

The values for factor "Shortage of training programs for women" have been shown in table 13.

The analysis of values reveals that 17% respondents consider that Shortage of training programs for women can greatly hinder the process of women entrepreneurship while 18% consider that this factor can effect but up to some defined limit. A greater percentage of respondents i.e. 36% have no decided opinion.

Moreover 15% accept that this factor cannot affect entrepreneurship among women while 14% totally oppose the statement that this factor can effect entrepreneurship development among women in future.

TABLE 13:- SHORTAGE OF TRAINING PROGRAMS FOR WOMEN

Strongly Agree	Disagree	Neutral	Disagree	Strongly Disagree
45	49	93	41	36
17%	18%	36%	15%	14%

CONCLUSION

The present assessment of various factors identified for acting as constraints to women entrepreneurship development showed a dominant effect on women entrepreneurship development process in Rajouri district of Jammu and Kashmir.

All the identified factors have some level of impact as per the perception of women involved in entrepreneurship business. The factors which showed a higher level of effect have been identified as male dominant social order, unfamiliar behavior of financial institutions for issuing loans, knowledge of latest technology and high production cost. The other factors which showed a low or moderate concern by respondents as factors affecting women entrepreneurship have been identified as family obligations, perception of having low management skills, education level and level of motivation among entrepreneur women.

RECOMMENDATIONS

1. The complementary policy issues in entrepreneurship education should include increasing women enrolment in various training programs.
2. More seminars and workshops should be sponsored for women who could help them to start new business and prepare business plans for their business.
3. The govt. and other supporting agencies should provide a separate framework so that there could be a separate allocation of funds for women who are involved in entrepreneurship business.
4. The women involved in entrepreneurship business should be allowed in greater percentage to participate in decisions both at business as well as at operational level.
5. The women should seek and keep tracks of sources from where they could get raw material at an affordable price.
6. There is a need for proper maintenance of environment in terms of policy making, gender issues, contingencies and working environment.
7. The women should be exposed to modern technology so that they can upgrade and modify their production processes.
8. There is a need for the development of a strategic Allianz of women who can properly discuss business issues and take feasible actions.
9. The entrepreneur women should seek out knowledgeable advisors, coaches etc for the purpose of their carrier enhancement and development.
10. There is a need for proper installation of information centre's which could provide information regarding all business issues to entrepreneur women.
11. The govt. should also arrange for marketing stalls at local as well as at national level so that entrepreneur women can easily get their products sold to masses.

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