

Rural Entrepreneurship Development and Women in Jammu and Kashmir



Sociology

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ABSTRACT

The economy of border state of Jammu & Kashmir has suffered from disturbed conditions prevailing in the State since past 24 years. Both the Centre and state governments are trying to put the economy back on the rails by enabling the average person to get employment opportunities. In a state ridden with violence and having a population of 5, 00,000 unemployed youth, the challenges before J&K state are immense. In this scenario, the thrust is on employment generation for youth-both boys and girls in the state. Women entrepreneurship, particularly rural women entrepreneurship is one of the prime areas of concern for the government. Rural women of Jammu and Kashmir, who could not do much in all these years due to violence and conflict, are being encouraged to start entrepreneurial activities.

The present paper focuses on the entrepreneurship development programmes in J&K and the role of women in Jammu and Kashmir in entrepreneurship development programmes. The papers seek to study the rural entrepreneurship development programmes initiated by J&K government and its various agencies for the women, identify the problems faced by rural women entrepreneurs in J&K and suggest strategies for better rural women entrepreneurship development.

Introduction

With the opening up on Indian economy and globalization, more and more women are getting educated, seeking employment or taking up entrepreneurial activity especially in medium and small scale enterprises. Traditionally, women in India have been generally found in low productive sectors such as agriculture and household activities. Human Development Report 2004 ranks India 103 in Gender related Development Index (GDI). As per 2001 census, women constitute nearly half of India's population. Out of this total, 72% were engaged in agriculture, 21.7% in other non agricultural pursuits with only 6.3% in household industries.

As more and more women are receiving education, they face the prospect of unemployment. In the present scenario, it is quite difficult for both the Centre and state governments to provide employment to people in government sector. To provide alternatives, self employment can prove to be the best option available to generate income. Women entrepreneurship can also prove to be an effective strategy to solve the problems of rural and urban poverty. Women entrepreneurs may include a woman or a group of women who initiate, organize and run a business enterprise. As women across India are increasingly becoming aware about the importance of financial empowerment and are coming forward to the business arena with ideas to start small and medium enterprises, the women especially in rural areas of our country, need to be empowered to be successful entrepreneurs.

The border state of Jammu and Kashmir is faced with an armed conflict since past 24 years. The economy of Jammu & Kashmir has suffered from disturbed conditions prevailing in the State. Both the Centre and state governments are trying to put the economy back on the rails by enabling the average person to get employment opportunities. In a state ridden with violence and having a population of 5, 00,000 unemployed youth, the challenges before J&K state are immense. In this scenario, the thrust is on employment generation for youth-both boys and girls in the state. Women entrepreneurship, particularly rural women entrepreneurship is one of the prime areas of concern for the government. Rural women of Jammu and Kashmir, who could not do much in all these years due to violence and conflict, are being encouraged to start entrepreneurial activities in the areas like agriculture (including horticulture), food processing, handicrafts and handlooms, tourism etc which have been the mainstay of J&K economy and continue to hold significant potential for growth and employment. Rural based micro enterprises have been encouraged by the government under its various schemes like Integrated Rural Development Program (IRDP), Training of Rural Youth for Self Employment (TRYSEM) and

Development of Women and Children in Rural Areas (DW-CRA). The aim is to empower women, especially living in rural areas of J&K, through entrepreneurial programs.

Objectives of the study

1. To know about the entrepreneurship development programmes in J&K.
2. To understand the role of women in Jammu and Kashmir in entrepreneurship development programmes.
3. To study the rural entrepreneurship development programmes initiated by J&K government and its various agencies for the women.
4. To identify the problems faced by rural women entrepreneurs in J&K
5. To suggest strategies for better rural women entrepreneurship development.

Methodology

The data for the present study has been taken from both primary and secondary sources in Jammu and Kashmir. The primary sources have been the officers of J&K Labour and Employment Department, J&K Rehabilitation Council, J&K Women Development Corporation, J&K Entrepreneurship Development Institute, Director Industries etc. A detailed questionnaire was used for primary sources who were contacted for the present study. Besides, the secondary sources including various government documents, reports, books, research papers in journals, J&K economic surveys, magazines and periodicals have been consulted thoroughly for the present study.

Limitations of the study

The present study which is based on both primary and secondary sources could have been broadened by including more information and data regarding rural women entrepreneurship. More data could have been collected from rural areas of Jammu and Kashmir.

Growth in women entrepreneurship in Jammu and Kashmir

In recent years, entrepreneurship has gained wide popularity globally. More and more women are coming out and contributing to the workforce. The workforce participation rate of females in rural sector was 26.1 in 2009-10 (NSS 64th Round) while that for males was 54.7. In Urban sector, it was 13.8 for females and 54.3 for males. Among the States/Union Territories, workforce participation rate of females in the rural sector was the highest in Himachal Pradesh at 46.8% and in the urban sector it was the highest in Mizoram at 28.8%.

Table 1: Work Participation Rates of Women in percentage in India

Year	Total	Rural
1981	19.7	23.1
1991	22.3	26.8
2001	25.7	31.0

Source: Census 2001

In Jammu and Kashmir, the rate of participation of women in workforce out of total women was 22.45 % as per Census 2001. This can be attributed to the conflict-situations that have been prevailing in the state since past over two decades and its women have not remained untouched by it. Things are now changing and more women are coming out to become entrepreneurs. However, there is much responsibility on the shoulders of the government and its various agencies for creating opportunities to facilitate their process of becoming women entrepreneurs especially keeping in view the fact that in a state like Jammu and Kashmir, the problem of unemployment is chronic and the problem of unemployment among educated women is also increasing. Thus, there is a need for more rural women entrepreneurship development in Jammu and Kashmir.

Table 2: Participation of Women in SSI Sector in Jammu and Kashmir

Number of female employees			No. of enterprise managed by women	No. of women enterprise
Registered SSI sector	Unregistered SSI sector	Total		
3313	8153	11466	5640	5742

Source : Eleventh Five Year Plan document (2007–2012), Agriculture, Rural Development, Industry, Services and Physical Infrastructure, Volume III, Planning Commission, Government of India, 2008

Challenges faced by women entrepreneurs in J&K

The main challenges faced by rural women in business are educational & work background. They have to balance their time between work & family. Some of the challenges faced by rural entrepreneurs are:

- 1. Traditional mindsets:** The greatest deterrent to rural women entrepreneurs is being females as in the traditional patriarchal society, it is generally perceived that women are not good in business and it would be huge risk to finance their entrepreneurs.
- 2. Mobility constraint:** Though things are changing slowly in Jammu and Kashmir but it is still perceived that a woman's place is inside the house. A woman willing to become entrepreneur, especially in rural areas of J&K faces huge mobility constraints which become more pronounced due to insecurity rising out of the conflict in J&K.
- 3. Lack of capital and finance:** Traditional sources of finance like banks are still not quite open to lending money to women entrepreneurs. The financial institutions discourage women entrepreneurs on the belief that they can at any time leave their business. Women also not have adequate finance or legal knowledge to start an enterprise.
- 4. Low levels of literacy:** The female literacy rate in J&K is just 58 & which is 20 % less than its male literacy rate. It further decreases in rural areas. The rural women are not much educated or trained in any skills which can become an impediment in their business ventures.
- 5. Lack of family support:** Many a times the women do not have support of their families too who think that the women may not be a successful entrepreneur and would be a loser in her ventures. Even social and cultural settings may in-

fluence her family's opinions and would prevent her from starting her own enterprise.

- 6. Poor confidence levels:** Owing to the traditional mindsets of her family members, friends and social settings, a woman may have lack of confidence and faith on her own capabilities. Low confidence levels can hamper her proposed business ventures.
- 7. Inadequate infrastructure:** A rural women entrepreneur may also face problems regarding poor infrastructure as she may have to be dependent on her office staff and other people for many things including marketing and sales of business and she can be misled about it.

Opportunities for rural women entrepreneurs – J&K initiatives

The Jammu and Kashmir government and the Centre has taken a number of initiatives for rural women entrepreneurs including introducing the Scheme for Empowerment of Skilled Women under which loans are given to women entrepreneurs through J & K Women's Development Corporation. The various governmental agencies working for the promotion of rural women entrepreneurship are as below:

J&K State Women's Development Corporation (JKWDC)

Jammu & Kashmir State Women's Development Corporation was incorporated in the year 1991 under the Companies Act 1956 but started functioning in 1994. The JKWDC is implementing a number of Developmental Schemes for Socio-Economic Upliftment of Women with a special focus on the families living Below Poverty Line (BPL) & Women belonging to Minorities, Backward & Other Classes.

Objectives

1. Identification & promotion of women entrepreneurs.
2. Conducting awareness camps and identifying women for various activities by which they can be empowered.
3. Identification of Activities, Trades for skill upgradation training and subsequent framing of Self Help Groups amongst them for providing micro credit.
4. Strengthening and institutionalizing the saving habits among rural women and the control over economic resources.
5. Creation of confidence and awareness among members of SHGs regarding women's status, health, education, sanitation, hygiene, legal rights, economic upliftment and other socio- economic as well as political issues.
6. To make the women self reliant by helping them to establish income generating units by providing soft loans at a very low rate of interest.

The above objectives are fulfilled with the help of following centrally sponsored schemes which are operational at present with the Women's Development Corporation.

National Minorities Development & Finance Corporation

Women belonging to Minority Community viz. Muslims, Buddhists, Sikhs, Christians and Zoroastrians are being financed under this scheme at a nominal rate of interest 6% p.a simple to be liquidated within a period of 5 years. Maximum loan amount for an individual beneficiary is Rs. 1.00 lakh.

National Backward Classes Finance & Development Corporation

Women belonging to backward & other classes as prescribed under State SRO 126 are being financed under this scheme at a very low rate of interest 4% p.a up to Rs.. 50,000/- & 6% p.a up to Rs.1.00 lakhs for which the repayment period is 5 years.

National Handicapped Finance & Development Corporation

Handicapped women with 40% disability are being financed under this scheme at a very low rate of interest 3% up to Rs. 50,000/- and 4% p.a up to Rs. 1.00 lakh which is to be liquidated within a period of 7 years.

Educational Loan

Education loan is also provided to the women beneficiaries under each of the above mentioned schemes for professional/technical trainings.

Micro Credit loan

Micro Credit facilities are also provided to Self Help Groups (SHGs) at the rate of 5% for which repayment period is 3 years.

Sher-I-Kashmir Employment and Welfare Programme

The Corporation is also implementing a J&K government scheme entitled "Empowering Skilled Young Women, 2009" scheme taking a lead role in the implementation of Sher-I-Kashmir Employment and Welfare Programme (SKEWP) envisaged by the Government to create self-employment avenues for educated unemployed youth. The nominal interest of 6% charged on the credit being provided to prospective entrepreneurs is well taken by the unemployed youth women and in fact the Corporation is getting encouraging response in all parts of the state.

The Corporation is implementing the following loan pattern under single window at present on the following National pattern for the schemes which are discussed in detail in the following paras:

G.O.I (Central Share) = 85%

State Govt. share = 10%

Beneficiary's share = 5%

Rate of interest = 4% to 6%

Repayment = 20-24 equal quarterly installments (5 to 6 years)

Jammu and Kashmir Entrepreneurship Development Institute

Jammu & Kashmir Entrepreneurship Development Institute is providing a pro-entrepreneurial environment to foster the progress and prosperity of the state. The EDI is assisting the government in formulating and implementing its policies for entrepreneurship development by helping the practicing and potential entrepreneurs through a host of services like research, consultancy, information, training and education. It is also helping to develop entrepreneurship and entrepreneurship culture in the State of Jammu and Kashmir through awareness generation, entrepreneurship education, skill up gradation, knowledge dissemination, attitudinal modification and developing linkages with National and International organizations to make entrepreneurship the most important component of State Economy. The institute offers an effective platform to the exciting and potential entrepreneurs to share their experiences for common good, discuss important issues and in turn gain wisdom enabling them to street their ventures towards profitability. Established by the state Government in March 1997 as a society of the Government of Jammu and Kashmir, the Institute started its regular activities from February, 2004 and established three regional centres at Jammu, Kashmir and Ladakh. Its objectives are:

1. Inculcate entrepreneurial values amongst the educated youth and motivate them of entrepreneurship as a viable career option.
2. Get the entrepreneurship courses introduced in the education system to entrepreneurs and create jobs for others.
3. Create conducive support environment for entrepreneurship by orienting bankers and other officials of the support system.
4. Institutionalize entrepreneurship development through cadres of competent trainer motivators.

The EDI has a Cluster Programme for Development of handicrafts clusters. The cluster based approach is being applied for crafts development especially in areas of skill development, setting up of common facility centres and market linkages. The project aims at effective integration of scattered artisans and helping them to rebuild and ensure modernization cum development of increased productivity and higher unit value realization.

Role of Jammu and Kashmir Bank

Jammu & Kashmir Bank has opened its Rural Self-Employment Training Institute (RESTI) which aims at providing skill-based training to rural Below Poverty Line persons and other youth for self-employment. Following the intensive short-term programmes where industry experts are called on to teach, participants are given an aptitude test and interested persons are provided with information about government schemes with subsidies that will help them start up their own business ventures.

Role of Khadi and Village Industries Commission in Jammu and Kashmir

The KVIC is also working in the area of providing self-employment opportunities in rural areas of Jammu and Kashmir and implement new programmes like National Programme on Rural Industrialization. KVIC has identified certain cluster group of industries as a first step for implementing for this programme. It is also spreading awareness about Prime Minister's Employment Generation Programme (PMEGP). Maximum of Rs 25 lakhs for manufacturing sector and Rs 10 lakhs for service sector are provided under this scheme for individuals with education qualification above 8th standard and selected through interview process by the District Task Force Committee headed by the District Magistrate /Dy Commissioner / Collector. After completion of two weeks of EDP training, first installment of bank loan is released. Nearly 90-95% of project cost is sanctioned by the banks with 10% of the project cost in case of general category and 5% in case of weaker section beneficiaries.

Success stories of few rural women entrepreneurs in Jammu and Kashmir

Since past over one decade, Kashmiri women entrepreneurs are braving social taboos and carving a niche for themselves in this male-dominated field in the state of Jammu and Kashmir. From establishing food-processing units to cultivating flowers for foreign markets to setting up fitness clubs and printing press, these women have made a name for themselves. Most of these women are from rural Kashmir.

Rubeena Tabasum, a women entrepreneur from rural Kashmir, hails from a remote village of Yarikalan in Chadoora in Jammu and Kashmir's Budgam district. A recipient of the Women Entrepreneur Award, 2007 conferred by J&K Bank, Rubeena, who is in her early 30s, was inspired by a radio programme to venture into floriculture. With financial assistance from J&K Bank, a ten-day training from EDI (Entrepreneur Development Institute) and a technical know-how by the Department of Agriculture of J&K government, she ventured into the cut flowers trade. Today, she owns five greenhouses of carnations and lilies and an open field of gladioli, employs over a dozen workers and has an annual turnover between Rs 2-3 million. Rubeena has also received a five-year grant under technological mission of National Horticulture Board (NHB) with which she has set up a small nursery of aromatic plants like Lavender and Rosademisene.

Nusrat Jahan Ara, another Kashmiri florist who hails from Dadoora in south Kashmir's Pulwama district, is among eight women entrepreneurs who have been recently conferred with the TATA TIE Stree Shakti award by the Tata Group and the TIE Mumbai chapter. This award is given to outstanding women entrepreneurs across the MSME (micro, small and medium enterprise). Nusrat, 34, who owns enterprise named "Petals Agritech", is the founder of cut flower industry in the state. She is also the president of a 2,000-strong J&K Flowers Association. She entered cut flower business in 2000 with literally no financial support. Now, she is recognized as the most successful women entrepreneur in the Valley. Her annual turnover is touching Rs 2 crore.

Dr.Qurat, 35, a resident of Buchpora, Srinagar who did her Bachelors in Unani Medicine (BUMS) started a fitness centre after struggling to find a job in Srinagar for few years. She got guidance from J&K Entrepreneurship Development Institute (JKEDI) where she underwent a training of 20 days which resulting in setting up a fitness centre which provides a complete treatment

package for highly obese, weak immunity cases and cholesterol patients. The treatment involves a blend of homeopathy and advanced gym gadgets including the Sona Steam bathrooms. Dr.Qurat's is the only initiative of its kind in Kashmir valley.

Conclusion and suggestions

According to Census 2011, the male population of Jammu and Kashmir is 66, 65,561 while female population of J&K is 58, 83,365. Of this, the rural population of the state is 91, 4,820 and urban population is just 31, 14,106. This border state has 6652 villages and most of the people in Jammu and Kashmir reside in rural areas. Women constitute a sizeable percentage of population in these villages of J&K yet they have not been brought under the main stream of development. There is a dire need to mobilize the rural women so that they are able to contribute towards the path of progress and prosperity and can prove to be effective agents of change for better society.

Keeping in view the changes in the field of work and globalization, more and more women entrepreneurs of Jammu and Kashmir, like rest of India, need to be trained and guided for rural entrepreneurship as they face impediments in the matter of organizing and running businesses on account of their generally low levels of skills and for want of support system. Their capacities need to be enhanced to set up small and medium scale industries on their own initiative. Entrepreneurship development for women can be an important factor in economic development in a region like J&K.

Though various financial institutions and developmental agencies like NABARD (National Bank for Agricultural Research and development), SWDC (State Women's Development Corporation) etc. are helping rural women entrepreneurs to come forward, yet the government needs to create guidance cells for these women where easy information can be provided to them. Most common problems faced by rural women entrepreneurs in Jammu and Kashmir are inadequate awareness, lack of institutes imparting training to potential entrepreneurs, funding problems, no access to power supply, lack of proper communication channels, inadequate marketing facilities, competition, outdated regulations, lack of raw materials, high cost of production, etc. Besides, rural women are not much aware and literate as to handle all the legal and other formalities involving in loan taking and establishing an Industrial Unit. They also lack confidence in their ability to run the entrepreneurship. They need guidance, information and capacity building and training in functional areas such as finance, literacy skills, marketing, production and managerial skills.

The urgent need in Jammu and Kashmir is to create a favourable atmosphere to increase self employment for women and thus promote rural women entrepreneurship in the state. Women need to be imparted training for entrepreneurship, leadership and managerial roles so that they can establish their own business units and run them effectively.

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