

ROLE AND IMPACT OF WOMEN ENTREPRENEURS FOR THE RURAL DEVELOPMENT IN JAMMU, J&K, INDIA AND ITS MAJOR SOCIO-ECONOMIC FACTORS

Gurmeet Kour¹, Dr Urmila Yadav²

¹Research scholar, SHSS, Sharda University, Greater Noida, Uttar Pradesh, pincode:201310 Email id: gurmeett.workk@gmail.com

²Associate professor, Sharda University, Greater Noida, Uttar Pradesh, pincode:201310



Corresponding Author

Gurmeet Kour,
gurmeett.workk@gmail.com

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ABSTRACT

In this paper we explore the role and impact of women entrepreneurs for the rural development in jammu, j&K, India and its major socio-economic factors. "Promoting an alternative job scenario in rural communities is the role of entrepreneurship. Economic capital, manpower, supplies, money, machines and management are the factors driving the rural ownership of entrepreneurs. Furthermore, the variables depend on the elements of caste, profession, salaries, expertise, talents and other abilities. Social capital, the literature review portion, was described from the point of view of several thinkers. In sustainable urban development, there are perceived to be influential factors and the associated problems are planned accordingly. It was found that almost 50 percent of the Indian population is female, but male dominance is witnessed in the business domain, including banking, trade and industry. The proportion of female entrepreneurs in India is as low as 7%, led by the Gujarat and Maharashtra states in the charts. Given the ability of women, it is critical that necessary steps through entrepreneurial platforms are guided towards their economic empowerment. In addition to the underlying stereotype that women are weak and indecisive, in their attempts to grow their businesses such as health issues, social factors, cultural factors, casting factors, economic factors, political factors, women entrepreneurs face various obstacles. Issues affecting female entrepreneurs were examined in rural areas and found that most female entrepreneurs were ranked as lacking good leadership. Their level of leadership in order to become a successful entrepreneur was not as strong as necessary. Enterprises are facing difficulties with regard to inadequate funding and limited capital funds. Only a very negligible percentage decrease was not a major improvement. The author may therefore suggest that. A strategy for Women Entrepreneurs focus on empowerment by training and capacity building projects should be built by government." If our educational institutions, colleges and organisations join this resolution with increasing emphasis on women's business education, the future will see more women entrepreneurs. Without proper planning, rural entrepreneurship won't be built. It is therefore necessary to provide training for rural women to enhance their entrepreneurial skills and set out their paths to emancipation.

Keywords: Women Entrepreneurs, Rural Development, Jammu, Jammu and Kashmir, India, Socio-Economic Factors

1. INTRODUCTION

Jammu division in jammu and kashmir, India is a male-dominated region, and it is assumed that women depend on male members economically and socially. As they become more aware of personal needs and seek greater equality, the degree of dependency among high- and middle-class women appears to diminish. In recent years, women's entrepreneurship in jammu has gained sharp momentum, but the question is whether these figures include either women-owned and run enterprises or men-owned enterprises. The ability to be independent, achievement orientation, etc. are some of the common driving factors of women entrepreneurs across regional borders. At the start-up and organizational level, female entrepreneurs have to face several challenges in jammu. The predominant explanation for the non-availability of funding for women is their failure to have equity because on their behalf they have no land. Women have decreased

mobility and independence and have to play dual roles, one at home, one in industry, hampering the growth of entrepreneurship. Similarly, some stereotypes related to gender sometimes hinder female entrepreneurs. The government of India has taken policy measures to promote the status and level of female entrepreneurship in the region. But very few entrepreneurs will reach out for help, implying that it is important to revitalise the entire system. Technological developments have decreased the obstacles facing women entrepreneurs. In addition to technological change, society's mental transformation is required to change society's mindset and create a forum for democratic entrepreneurship for women.' Women entrepreneurs are increasingly seen as driving economic growth.' Entrepreneurship for women is clearly a step towards poverty, integrity and justice.

Growth in women's entrepreneurship is an important element of human capital in any region, an aspect that is severely lacking in rural jammu, j &K, India in particular. More growth in urban upper-class families in towns is evident. The community that has enormous body-political effects is rural women. No country can succeed without introducing women into the socioeconomic development of any nation. This research highlights the feminist perspective on women's research into entrepreneurship while providing new directions for research at the intersections of gender, social and business entrepreneurship.

2. LITERATURE REVIEW

The influence of families on the growth of women's entrepreneurship was analyzed and noticed that most respondents (75.2 percent) were married. Socio-cultural and societal practices indicate that it is the holy responsibility of parents to marry their all sons and daughters, however in the case of daughters, in particular, parents feel much more obligated to marry them as soon as possible. The valuation of assets owned by a family is a major indicator of a healthy family condition. The research found that 39.2% of woman entrepreneurs faced the difficulty of accessing start-up funding as a major obstacle and accepted it as a major obstacle. About 16.4% of women entrepreneurs considered it challenging to get financial support from financial institutions and speak about the financial institution. Since the dissemination of data was not up to the mark, most woman entrepreneurs were ignorant of the female entrepreneur scheme of the government. Let entrepreneurs aware of steps by the government to resolve financial hurdles (Chandr and Arora, 2013). The Sivaganga District Rural Entrepreneurship Analysis is being reviewed and addresses tasks, expectations, concerns and the need to strengthen initiatives for rural entrepreneurship. In this context, the aim of the research is to consider rural entrepreneurship needs, rural entrepreneurship modes, rural entrepreneurship tasks and issues, and rural entrepreneurship influences. The author concludes that it is very challenging to promote and inspire rural entrepreneurs and, with diminished incentive, rural entrepreneurs face many barriers. It is also important for our government to provide young people who come from rural and urban areas with entrepreneurship training. It will be a medium for improving the standard of life of rural citizens, economic empowerment and sustainable growth by rural entrepreneurship with regard to rural development (Raju and Bhuvaneswari, 2014)

The author reflects on the problems of rural women entrepreneurs and analyzes the middle-aged plurality of rural women entrepreneurs, led by young rural women entrepreneurs. Around half of entrepreneurs were married, and most women had only high-class schooling, while fewer had 10th grade education. It was also observed that the professional status of an organisation wouldn't matter sufficiently. Vaghela (2013) noticed that the concept of female empowerment was not exposed to most female entrepreneurs. Thus, the bulk of women started business because of family tradition. The norm was not up to the mark for female entrepreneurs. There were many difficulties confronting rural women, including social, physical, sexual, marketing, technical and educational challenges.' Because of these constraints, they were unable to compete with other entrepreneurs.' Approximately 65 percent of woman entrepreneurs had formal education and 37 percent of women had expertise in apparel and apparel design, as shown in the study, but not really enthusiastic about their plan. The rise of female entrepreneurs has often contributed to prior experience, and most women have previous entrepreneurial experience. In the present report, the author identified certain constraints for women entrepreneurs, such as lack of financing, increased rivalry, lack of skilled employment, lack of confidence and lack of family support (Rao et.al., 2012).

Shradha Shivani, Mukherjee and Raka Sharan(2006) presents the results of an empirical study conducted in India to explore the ties between entrepreneurial performance achieved by male and female entrepreneurs and socio-cultural variables such as gender, religiosity, family structure and family support, and suggests the systemic steps needed to

ensure entrepreneurship development in this context. Anil Kumar reflects on exploring the social and financial framework of companies that are run by woman entrepreneurs and the challenges that women encounter in industry. The author also lists women's view of different problems relating to entrepreneurship and poses a query as to the degree to which the enabling institutions have met the needs of women entrepreneurs. A paper which is a theoretical analysis of the existing situation of women entrepreneurs in the nation was proposed by Piyali Ghosh, Cheruvalath and Reena (2007). The various difficulties they encounter are addressed, reflecting on their degree of education and socio-cultural disadvantages. In order to tackle those challenges, it often proposes certain alternatives. This involve supplying them with appropriate preparation, cultivating an entrepreneurial mindset,' attributional augmentation,' recognizing their entrepreneurial drive, and, most notably, eliminating the discriminating social customs placed on them.

Bhowmik Krishna (2006) explored the need for women to take up jobs, the different employment prospects and the mindset of their life partners towards women's employment. The author reveals the obstacles women face in their dual success at home and outside the home and analyses the marginalisation of women by exploiting them and examines the need for women's empowerment and related issues, such as ongoing government and non-governmental organisation approaches and strategies.

3. METHODOLOGIES

Research design is the research plan, structure, and strategy formulated to solve research objectives. Research Design is derived from following method of data collection.

- *Primary Data Collection*
We have selected and interviewed 162 respondents from Jammu division of the state of Jammu and Kashmir, India
- *Secondary Data Collection*
Paper used the secondary sources for data like reports of RBI and NABARD, NSSO, JOURNALS, AND BOOKS and PAPERS published in this area. This is the smaller part of this paper, but still significant.

4. RESULTS AND DISCUSSIONS

To promote entrepreneurship, the rural area idea was created. A rural area offers all the required services that business units require. Out of 162, 62 respondents had their units based in rural areas. For several factors classified in the table, entrepreneurs should locate the enterprise unit in rural areas.

Table 1: Reason for located in rural area

S.No	Reason	No. of women entrepreneurs	Percentage
1	Utilization of Govt. subsidies	42	25.92
2	Easy availability of shed	18	11.11
3	Cheap land	22	13.58
4	Financial concessions	15	9.26
5	Concessions in electricity	32	19.75
6	Continuous power supply and water supply	18	11.11
7	Good infrastructural facilities	15	9.26
	Total	162	100

- *Reasons for selecting the units by Women entrepreneurs*

An effort was made in this segment to analyze the motivating influences affecting the units to be chosen by entrepreneurs. There might be more than one driving factor for woman entrepreneurs. In the chart, these details are presented

Table 2: Arguments for Women Entrepreneurs to Pick Units

S.No	Reason	No. of women entrepreneurs	Percentage
1	Low Capital Investment	44	27.16
2	To earn money	48	29.62
3	Previous experience	32	19.76
4	To do something constructive	12	7.40
5	To continue family business	10	6.18
6	Any others	16	9.88
	Total	162	100

- *Reason for difficulties in starting the entrepreneurial units*

There are many explanations for the company's start-up difficulties. It may be laws and regulations, working capital of power link raw materials, plant development and others, which are presented in the table

Table 3: Explanations for the difficulties found in launching women's business units

S.No	Reason	No. of women entrepreneurs	Percentage
1	Difficulties in rules and regulations for getting government assistance.	46	28.39
2	Difficulties in getting power connection.	31	19.14
3	Difficult in procuring raw materials	24	14.82
4	Lack of working capital	30	18.52
5	Delay in the construction of plant	22	13.58
6	Others reasons.	9 5.	55
	Total	162	100

- *Educational qualification*

Education offers the requisite expertise and skills to run an organization. The table provides descriptions of the professional credentials of the sample female entrepreneurs.

Table 4: Wise grouping of woman entrepreneurs in educational terms

S.No	Reason	No. of women entrepreneurs	Percentage
1	Illiterate	35	21.60
2	Upto SSLC	42	25.93
3	Upto HSC	61	37.65
4	UG	10	6.17
5	PG	8 4.	9
6	Technical qualification	6	3.7
	Total	162	100

- *Reasons for starting women enterprise units*

In this segment, an attempt has been made to explore the motivating factors that influence entrepreneurs to start units. There might be more than one driving factor for woman entrepreneurs. In the chart, these details are presented

Table 5: Arguments for launching women's business divisions

S.No	Reason	No. of women entrepreneurs	Percentage
1	Desire for Implementation of innovative idea.	12	3.67
2	Desire for independent activity.	24	7.33
3	Encouragement of Govt. assistance	32	9.79
4	Ideal of self employment	45	13.76
5	Possibility of provide employment to others.	44	13.46
6	Possibility of available special subsidies for this enterprise.	53	16.21
7	Familiarity with the activity.	23	7.04
8	Generation of more income	79	24.15
9	Others reasons.	15	4.59
	Total	162	100

- *Reason for success of the enterprise*

In this portion, an effort was made to analyze the inspiration and contribution of performance factors influencing the entrepreneurs to the units' progress. There might be more than one driving factor for woman entrepreneurs. In the chart, these details are presented

Table 6: Significant factors leading to female entrepreneurs' performance

S.No	Reason	No. of women entrepreneurs	Percentage
1	Self confidence	53	21.90
2	Capacity hard work	23	9.50
3	Ability to communicate	11	4.55
4	Efficiency in the business	32	13.22
5	Problem solving ability	23	9.50
6	Organized way of working	12	4.96
7	Capacity for risk- taking	9 3.	72
8	Motivation/determination/ tenacity of purpose.	18	7.43
9	Knowledge about the area of work	22	9.10
10	Innovative creativity	25	10.33
11	Honesty	6 2.	48
12	Emotional stability.	8 3	.31
	Total	162	100

All these factors are the barrier in the growth of women. The family responsibilities of women also hinder them to concentrate on business activities.

Table 7: Main Socio-Economic Factors

S.No	Reason	No. of women entrepreneurs	Percentage
1	Family obligations	23	9.5
2	Finance problem	23	9.5
3	High Cost of Production	62.	48
4	Lack of Education	11	4.55
5	Lack of Self Confidence	32	13.22
6	Legal Formalities.	83	0.31
7	Limited Managerial Skill	93.	72
8	Limited Mobility	25	10.33
9	Low Risk Bearing Capacity	22	9.1
10	Male Domination	53	21.9
11	Scarcity of Raw Materials	18	7.43
12	Tough Competition	12	4.96
	Total	162	100

5. DISCUSSION

The male-dominated dysfunction in culture is the blocking of women's road to market. In any sector, there is prejudice against them, they are deemed poor, their admission is dependent on the male members' approval. All these factors are a barrier to women's development. Women's family commitments often prevent them from concentrating on company practices. A married female entrepreneur has to combine household tasks and company activities perfectly. They're expected to do all the domestic tasks, take care of the kids, spouse, in laws that take a lot of time and energy away. They will not completely commit themselves to company operations. Only very hardworking and enthusiastic woman will effectively perform the dual position.

The root cause of the socio-economic crisis is illiteracy in region. The bulk of females are also illiterate. And women who are educated are less educated than their male peers. This has contributed to a loss of understanding of technologies, marketing, modern manufacturing processes, government funding and policies. Success is quite complicated without the current comprehension of these items. By default, women are shy; they lack confidence in their power and competence. Self-confidence is ultimately a guiding force in the effective management of the company. And family members are hesitant to stand amid their rise in entrepreneurship. They must work hard to achieve a compromise between domestic and company operations.

Women companies suffer from insufficient financial resources and working capital at all times. Generally, they do not have land in their names, to use them to obtain loans as collateral security. Male family members do not want to spend their money in women's businesses. In general, banks and financial institutions are hesitant to provide financial assistance to female creditors on the grounds of their lower creditworthiness and higher risk of company failure. Women entrepreneurs face intense competition from organised corporations and male entrepreneurs with rich experience and the ability to apply new technology to market management. Women entrepreneurs usually use low technology, finding it hard to catch the market and cope for their products is difficult. In managerial roles such as preparing, scheduling, arranging, leading etc., woman entrepreneurs are not successful. To get stuff accomplished, they have to depend on intermediaries or employees, who may take the unfair benefit of the scenario. Therefore, women's restricted management abilities are a limitation for them to operate the company effectively. The unavailability of raw materials is another challenge confronted by woman entrepreneurs. They find it difficult, when prices are very high, to obtain adequate quantities of the requisite raw materials and other essential inputs for output. They may not also have adequate awareness of alternate suppliers of raw materials.

The low level of women's education offers a low level of self-confidence in entrepreneurship, which is a continuing risk-taking operation. It takes a high risk mentality to spend capital, retain activities and plough back cash for surplus generation. The risk rate is also increased by lack of infrastructure, hesitation in taking fast decisions, unplanned progress. Women do not as easily move from one location to another as men can. Moving alone and calling for space to hang out for company reasons throughout the night are always treated with wary eyes. Different incidences of women

and torture often prevent them from going to different locations alone. Owing to non-adaptation or poor transition to emerging technologies, which is a major factor in high manufacturing costs, women entrepreneurs risk technology obsolescence. High manufacturing costs often lead to ineffective administration, lack of expertise and other causes. Efficiency must be improved and efficient capability extended in order to reduce the cost of output. The challenge in dealing with different legal formalities is another barrier for woman entrepreneurs. They find it impossible to focus on the smooth running of their organization because of the existence of unethical activities in government offices and bureaucratic delays for different items such as permits, power, energy, shed allocation.

6. CONCLUSION

Over the last decade, women's entrepreneurship has been described as an engine of economic growth. Women should be granted a share of any element of the feminist method. In particular, the role of women in the growth of entrepreneurship in central and urban India should be improved. The proportion of women in rural areas has been shown to be comparatively lower than males, but more so in urban areas. Both in society at large and in the social sciences, female pioneers are greatly ignored. There are several factors that threaten the role of women's entrepreneurship in rural India. The economic activities of rural women are usually restricted to domestic duties, and their autonomy outside the home is often greatly limited by prevailing patriarchal values. Rural women lack ownership of property and power, including land. They still lack the ability for decision-making. Thus, the supremacy of men in family decision-making restricts the influence of women over financial resources. In general, because lack of literacy, less political participation, sexism, rigid social norms, religious constraints, and persecution by their counterparts, especially in rural areas, women are less attractive in the labour market.

7. SUGGESTIONS

It is important to render the training programs more structural, taking into account the socio-economic context of women entrepreneurs. Professional preparation and professional knowledge that enable them to grasp the manufacturing process and the management of production should be expanded. Facilities for part time training, mobile training centers, etc. Training programs that draw more and more women to training centres can be delivered. The government needs to provide women with better educational facilities. In order to shift derogatory societal views against women, education and knowledge programs should be arranged. It is important to improve the mindset of the elderly about the ability of girls and their position in society.

Quick financing for female entrepreneurs could be given at low and concessional rates by banks and financial institutions. For this specific reason, some finance cells could be opened and women could be hired in order to give women's psychology and circumstances due consideration. Such gender sensitization should be maintained in order to train funders to regard women with dignity and respect as people in their own right. In order to resolve psychological problems, i.e. lack of trust, low risk taking ability, advice should be given to current and future female entrepreneurs with the aid of NGOs, psychologists, professional people and management specialists.

The government should make publicity and sales assistance affordable. The limited and imported raw materials needed should be made accessible at priority and concessional prices to woman entrepreneurs. It is worth listening to the voices of woman entrepreneurs. One way to promote this is the establishment of government offices for women's business ownership. These cells may have programme duties, such as the provision of women's business centres, the arranging of information seminars and the provision of web-based data. Evaluating the impact of policies relating to female entrepreneurs on the advancement of female companies and the degree to which such enterprises take advantage of them should be conducted on a regular basis." The aim should be to find means of enhancing the productivity of those who should be maintained. It is not possible to resolve the problems of women entrepreneurs only through government intervention. There should be woman entrepreneurs who can offer brilliant ideas, convince fellow entrepreneurs and decision makers and be willing to transform them into practice. In order to solve traditional entrepreneurship challenges, self-help mutually assisted groups must be formulated.

CONFLICTS OF INTEREST

None.

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