

## CONSTRAINTS FACED BY WOMEN ENTREPRENEURS IN JAMMU

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### ABSTRACT

*The study was undertaken with the objective to study the constraints faced by the women entrepreneurs in Jammu District of J&K. Data collection was done between October 2001 to October 2002. The sample consisted of 240 women entrepreneurs. 83.33% women entrepreneurs favoured the establishment of units near their homes and were reluctant to go to far off. 82.5% of women entrepreneurs faced financial problem since they could rarely provide collateral security, which is required to get bank credits. 62.5 % of women entrepreneurs were not aware of the incentives meant for them. A significant portion i.e. 58.33% women entrepreneurs faced negative attitude of society. In the present study, only 16.66% women entrepreneurs faced problems on account of their counterparts rather they were found to be supportive. It is observed that 82.5% women entrepreneurs did not acquire any training before establishment of their projects. 87.5% women entrepreneurs came across the problem of marketing of both raw material and finished goods. 92.91% of women entrepreneurs revealed that the support of Government was inadequate. 59.58% of women entrepreneurs expressed that family constraints did not allow a woman to be a successful entrepreneur. Problems will always exist and need to be tackled as a challenge in good spirit. Women entrepreneurs need to reorient their attitude and promote leadership qualities in order to take decisions.*

**Key words:** Women entrepreneurs; Incentives; Security; Reorient

### INTRODUCTION

The concept of entrepreneurship has assumed prime importance, both in research and action for accelerating economic growth in developing countries. The study of entrepreneurship is always full of exciting discovery about the profile, resourcefulness and can be studied for the purpose of understanding the behaviour of entrepreneurs. It is now being increasingly recognized that the entrepreneurship development is an integral part of the strategy of industrial development. The word 'Entrepreneur' is derived from the French word 'Enterprendre' which means 'to undertake'. By the early 16th century, the 'entrepreneur' meant 'man engaged in leading military expeditions'. Webster's New World Dictionary (1968) defines the entrepreneur as 'a person who organizes and manages a business undertaking, assuming the risk for the sake of profit'. The history of women entrepreneurship is ancient but it grew and developed after 2nd world war in the world and has reached to remarkable position now. Problem of unemployment is a major concern for almost all the countries of the world. This problem has assumed alarming dimensions in India especially in the state of Jammu and Kashmir because the private sector has not grown as per the requirements and expectations. Women entrepreneurship is almost non existent in Jammu and Kashmir. Although much is done for women to overcome the barriers and meet the challenges. A lot of schemes are announced, a lot of paperwork is done but a contact with women entrepreneurs reveal that they need a lot of encouragement, help and support of Government. An attempt has been made to study the story of their relative success or failure. It is felt

that their problems and difficulties are likely to have wider significance. Accordingly, the study was undertaken with the objective to study problems and constraints faced by women entrepreneurs and to analyze the causes of their relative success or failure.

### METHODOLOGY

The study was conducted in Jammu District of J&K State. The sample consists of 240 respondents from a variety of industrial activities. The standard method was employed to collect information regarding the organization and the institutions helping women entrepreneurs. The task of the data collection was done between October 2001 to October 2002. The list of Women Entrepreneurs was procured through Women Entrepreneur Wing of District Industries Center, Jammu and the J&K Women Development Corporation, Jammu. A pilot study was conducted to assess the validity and reliability of the schedule. Interview was used as the main tool for getting information. The data was processed, tabulated and classified. Analysis was done on the basis of data organized. This provided the basis for conclusion being drawn and recommendations made.

### RESULTS AND DISCUSSION

The constraints faced by the Women Entrepreneurs have been reflected in table 1.

As indicated in the table 1, 83.33 % Women Entrepreneurs favoured the establishment of units near their homes and were reluctant to go to far off places not even industrial estates, which had readily available infrastructure. On the other hand,

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there is no provision, as it prevails in the neighbouring state of Himachal Pradesh, where a small industrial area is set up, in case 10 or smaller prospective entrepreneurs approach the government for undertaking an industrial venture. 82.5% of Women Entrepreneurs faced financial problems since they could rarely provide collateral security, which is required to get bank credits. Even the financial institutions are skeptical of entrepreneurial abilities of women and do not like to risk their funds. 62.5 % of women entrepreneurs were not aware of the incentives meant for them. This lack of awareness can possibly be attributed to their unconscious resistance to do overwhelmingly craving for white-collar jobs.

Table1. Constraints faced by the women entrepreneurs.

S.No.	Constraints faced	Number of respondents	% age
1.	Raw material	168	70
2.	Power and Fuel	200	83.33
3.	Financial Problems	198	82.5
4.	Transport	117	48.75
5.	Storage	120	50
6.	Labour	113	47.8
7.	Lack of awareness and guidance	150	62.5
8.	Marketing Problems	210	87.5
9.	Competition	103	42.91
10.	Inadequate Govt. Support	223	92.91
11.	Male Domination	40	16.66
12.	Family/social constraints	143	59.58
13.	Negative attitude of society	140	58.33
14.	Training	198	82.5
15.	Lack of Mobility	200	83.33

A significant portion i.e. 58.33% women entrepreneurs faced negative attitude of society. In the present study, only 16.66% women entrepreneurs faced problems on account of

their counterparts rather they were found to be supportive. It was observed that 82.5% women entrepreneurs did not acquire any training before establishment of their projects. 87.5% women entrepreneurs came across the problem of marketing of both raw material and finished goods. 92.91% women entrepreneurs revealed that the support of Government was inadequate. 59.58% Women Entrepreneurs expressed that family constraints did not allow a woman to be a successful entrepreneur. Family pressure hamper the woman to establish their business ventures.

## CONCLUSION

Women entrepreneurs need to reorient their attitude and promote leadership qualities in order to take decisions. The problems are multidimensional and need to be solved by coordinated and sincere efforts of entrepreneurs, promotional agencies and government assistance without red tapism, incentives and concessions. Entrepreneurship in women can be promoted and explored through suitable training programmes. There is absolute need for occupational diversification. Formal education in India is not vocationalised, hence is not conducive to a proliferation of entrepreneurial activities. Entrepreneurship should be introduced as a compulsory/optional subject right from the secondary level of education so that the students are exposed to the concepts and skills of entrepreneurship. A crop of new teachers, with expertise in entrepreneurship, is required for introducing the subjects at different levels. Government should establish shopping complexes especially for women entrepreneurs. Government should assist the female entrepreneurs throughout the marketing process. Land should be acquired by the Government and put under the management of DICs for allotment to women entrepreneurs. The J&K Women Development Corporation should make due publicity of its schemes through print and electronic media for the awareness and benefit of the prospective women entrepreneurs. The development of day nurseries, day care centres, crèches preferably located in the vicinity of industrial estates could enable the prospective women entrepreneurs, to some extent, enter the business.

## REFERENCES

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