

## **Gender and Entrepreneurship: Micro Level Perspective and Analysis on Gender Related Challenges in Jammu and Kashmir**

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### **ABSTRACT**

*Entrepreneurship when generally discussed is more often referred as an endeavor of man. It is a matter of fact that across the ages man is found to dominate the area of entrepreneurship and women have rarely come into play as they are found to pursue family and society satisfying roles more than economic associated roles. The fact that for a place like Jammu and Kashmir, the foremost thing that makes people to be what they want to be or not to be, is quite effectively determined by the social construct of the very place. Be it gender or be it the consideration of constraints around, both play a significant role in creating a certain social structure which determines the carrier prospects of people over there. The paper aims to present a micro level perspective and analysis of challenges that women encounter while choosing to be entrepreneurs, breaking the age old shackles and stereotypes of marginalizing women entrepreneurs by considering entrepreneurship are male gendered only. The research undertaken is quite interpretative in nature and capitalizes exclusively on women entrepreneurs. The study attempts to explore the interpretations and perceptions of women entrepreneurs of Jammu and Kashmir regarding their stints in the hitherto male dominated world and ventures. It also throws some light on the contribution of women entrepreneurship in the economic development of the family in general and that of state in particular.*

**Keywords:** Gender, Women Entrepreneurship, challenges, Empowerment.

### **INTRODUCTION:**

Entrepreneurship when generally discussed is more often referred as endeavor of man. Even though social sciences have been swept by the theories of gender since 1960,s and the male centered paradigm across the social theorizing has been challenged very seriously (Lingas, 2013). But still it is an agreed statement that across the ages man is found to dominate all social domains and so the domain of entrepreneurship is not an exception. Entrepreneurship and entrepreneur are considered male gendered only (Lewis, 2006). Sex typing of occupations has been a very common trend of the day.) Entrepreneurship is often depicted as a form of masculinity and the terms “entrepreneur” and “male” have become too much interchangeable. If we see historically, women are mostly identified with silence, deprivation and marginalization and are considered as the weaker or second sex, although the reality is that sex is just a biological determinant of a person, while as the gender is a social construction. It is only from the 5<sup>th</sup> five year plan (1974-78) onwards that role of women is explicitly recognized with a market shift in the approach from women welfare to women development and then empowerment. No doubt women are becoming increasingly important in the socio-economic development of both developed and developing economies (Josaine, 2006) but still they are rarely seen into activities like entrepreneurship as mostly they are found to pursue family and society satisfying roles than economic associated roles (Jennings and Brush, 2013). Women are termed as the better halves but hardly are accepted as better halves of business or other related activities. Studies reveal that substantial differences are recorded

between an identity of an individual (concept of self) in general and the identity of gender in particular. Men and women with respect to their entrepreneurial behavior are found to have totally different orientations. Gender identity is found to shape the way entrepreneurs view themselves, understand their world around, approach to their life, approach for others and even their aspirations (Hoang and Gimeno,2010). Identity is the fundamental bridging concept between an individual and his / her social sphere (Hoang and Gimeno, 2010) and Gender identity is the essential element of a many sided conception of self that situates individuals within the social structure (Wood and Eagly, 2010). Studies reveal that Individuals are constructed socially through social interactions and multiple social identities and socio-demographic variables like education, age, work history, relative experience, family environment, birth order and even occupations of parents influence the them extensively and so there choice of career. Individuals throughout their life are taught what behavior is desirable and acceptable and what not especially when we refer to girl. Gender and sex are both created as identities of a person with reference to its social and biological recognition. Gender identification is considered as an essential element of many sided conception of self situating individuals within social structures (Wood and Eagly, 2010). (Bal, 2016) mentions that society is trapped into glaring gender gaps. Be it employment, health and decision making, no equal participation can be recorded. The gender therefore is found to play a decisive role in the entrepreneurial performance of an individual as it influences the perceptions of knowing their abilities and exploiting their talent in certain fields. Infact (Bal 2016) talks about the most sensitive issue of birth of a female fetus and says that before we delve into the other of issues of gender, it is imperative to clear that do males and females even have an equal opportunity to be born. From being born to death, every time a women in engulfed into tentacles of social sanctions. The role expectations, nature of families and even the set of responsibilities assigned certainly play a role in the future prospectus of a person and so their career. It is seen that women entrepreneurs donot get any structured entrepreneurial input and so are deprived of being entrepreneurs. The empowerment of women can make an empowered nation, as women are traced to be more thoughtful, with a good value system. women are most of the times found to have very less social capital to bring to self employment as gender differences in opportunity access like education and work is very common (Carter and Brush 2005). Always men are found to leverage higher levels of entrepreneurial experience than that of women. Even the greater limitation to access the personal savings and have lower patterns of remuneration is not a new thing to persist. Chronic social construction of the gender has resulted in affecting adversely the potential exploitation, opportunity access and under performance of women as gender no longer has been a personal idea of the one self, rather it has become the reality of some natural and extrinsic aspects together. The gender identity has no longer remained just as a division of two main groups who have their actual and distinct identity but has become something to be portrayed as per the will and desire of the society. Everything is society is attributed as per social will, be it the selection of toys for a child, be it the selection of dress, or be it the profession, nothing is to free from such created social clutches. So for the domain of entrepreneurship is concerned, even though it makes the way for human resource development, but still it is hardly recognized as a door of development and empowerment for women. Rather women entrepreneurship is found as the complex construct affected by the various antecedents and extraneous factors (Jamali, 2005). It is only now that a little bit change in perception is observed about the women entrepreneurship and women are being appreciated for their constructive approaches and that too with certain limits and restrictions. Moreover the importance of raising the economic productivity of a place lies in raising the economic development of women, therefore activities like women entrepreneurship have become the area of concern.

#### **OBJECTIVES:**

1. To study the socio economic profile of women entrepreneurs.
- 2.To explore the underlying reasons for under representation of women entrepreneurs.

#### **Socio-economic profile of women entrepreneurs in Jammu and Kashmir:**

The field of entrepreneurship since three decades has not been much encouraged by the people of Jammu and Kashmir for the reason of low financial security associated with it due to constant insurgency in the state. The study reveals that mostly people want Government jobs or even if someone has an inclination for entrepreneurship, circumstances around them make them reluctant in being entrepreneurs. The sociologists analyze the behavior and characteristic of entrepreneurs in terms of socio-economic parameters like family, sex, age , values and marital status as all these factors play an important role in forming and changing mindset of a person for being or not being an entrepreneur. Infact the socio-cultural and economic environment create an important climate for the survival of enterprises. Rather the degree to which a place is entrepreneurial or not is

more dependent on the socio-economic condition of that place. The socio-economic factors exercise a strong influence on personality and personal background of entrepreneurs. The socio economic study of the women entrepreneurs did not reveal something unusual except that since past 6 to 7 years only, the seed of entrepreneurship has started to germinate in the minds of people in Jammu and Kashmir and so in the minds of some women too. Jammu and Kashmir Entrepreneurship Development institute has played an incredible role for such awareness in the state. The socio-economic profile of the study reveals that majority of the women lie in the age group of 25 to 35 years and just 3 women out of 20 were above 40. The study revealed that now the tendencies for being entrepreneurs have started to develop and an entrepreneurial orientation is seen to persist. It has been found that all of these women entrepreneurs are highly qualified with at least Bachelor's degree, even some of them have attended some national and international courses in entrepreneurship development in different states and countries. The study therefore reflects that although women are trying to come into the area of entrepreneurship, but only the educated women are seen into play. Since most of the women of Jammu and Kashmir are skilled with the traditional skills of art and embroidery but no such type of women has started any venture where she could make recognition of herself and her art. The reason for such a lag is that uneducated women donot know and understand the contemporary language of entrepreneurship and so cannot take it as the means of their economic prosperity and so there financial independence. The study also reveals that most of the women were unmarried except a few, which reveals that marriage is become a limiting factor for women to be entrepreneurs and that is why married women are reluctant to be entrepreneurs. Majority of these women entrepreneurs have strong backing of social and financial support, although some of them have taken some financial assistance from some financing bodies. But the study reveals that majority belongs to a financially strong section of society and only few are there who had some financial constraints. The study therefore reveals that women entrepreneurship in Kashmir is becoming the part of already economically sound people and the needful are again deprived of it besides the state has come with some special financial assistance schemes like Himayat, National Minorities Development and Finance Corporation (NMDFC), Jammu and Kashmir Women's Development Corporation, Jammu and Kashmir Bank etc. Therefore summing up the socio economic study of the women entrepreneurs, it is clear that besides the fact that entrepreneurship for women is a very nascent thing and only now some room for it has started to develop but a new set of problems is seen to have emerged in which economically weaker women are landing again in the same zone of misery as they have been and nothing has changed for them except a few.

### **Women Entrepreneurs in Jammu and Kashmir:**

The values and culture of a place are found to shape the system of any society and institutions associated with it. Similarly to shape the entrepreneurial environment of a place, resources and social recognition for such an environment is indispensable. Entrepreneurship is one of the best and sustainable activities when no other economic activities are available (Rochinet.all 1998). The cultural importance of any institution basically determines its value of existence. Likewise people from multiple places have different perspectives of cultural sanctions to the different institutions of the society. The gender empowerment refers to the extent of women participation in a country's economic and political activities. Cultural importance is emphasized too much for the recognition of any institute (Specht,1993). So when we talk about the cultural sanction of the women entrepreneurship in Jammu and Kashmir, a very bleak picture comes on the forefront as the society of Kashmir is staggering with a shattered social and cultural fabric ( as a result of armed conflict in general and conflict of values and ideologies in particular). The career choice of women in Jammu and Kashmir is confined to certain activities like teaching, office work, nursing and to some extent medicine. Moreover marriage is most of the times considered as an ultimate career of a girl. Study shows that the job of teaching is highly appreciated and encouraged. A girl who is teacher by profession has a good marriage market than that of others. The reasons for so much preference for teaching profession of the women lies in the fact that she has to leave and come home within a favorable time frame of family i.e, 10.am to 4.pm. Moreover the teaching job is found safer and teachers enjoy 4 month winter vacations. All these things are considered and women in teaching are given a due preference in the marriage market of Kashmir. Although things are changing and we have female entrepreneurs like Saniya from Srinagar, who bakes cakes at home but still feels that being a woman entrepreneur people donot take you seriously and most of the times donot appreciate and so continuously you need to prove yourself and that too particularly when you start from a scratch. The young women are found to slowly take up the central stage at starts ups and entrepreneurship (Source: Greater Kashmir, October 17, 2017.) But still women cannot escape themselves from the deadly clutches of present social and religious norms that hardly allow them the economic freedom and so the step ahead for being an entrepreneur. I remember a male respondent who has

used his wife's eligibility criteria to avail the financial assistance and started a clinic, still says that women should not be given any assistance for taking up entrepreneurship as a career choice, as it is beyond their capacity and capability. They can be best in managing home only and not managing the public dealing. The irony here is that the level of expectations that society holds for women is confined to the family affairs only. (Bari, 1997) says that even financial institutions do not cooperate the women entrepreneurs while doubting their capability. The female entrepreneurs face difficulties because of the social structures around which includes work places, family and even an organized social life (Aldrich, 1979). The sex typing of occupations has become a very common language of society and so has been documented by many national and international studies (Anker, 1998). Sexism has become the most challenging threat as it in a way leads to sexual exploitation, economic manipulation and so the economic inequality. Innumerable structural barriers are faced by women in securing an independent existence in Kashmir (Source: Blog.stears, by Shazia Malik 14/10/17). Infact if women create a small place in the society they are never recognized as a persons who have achieved some status because of their effort and their hardwork, rather they are seen as intruders and the spaces outside their homes i.e, public spaces are deemed as the property of males only(Source: Blog.Stears, by Shazia Malik 14/10/17).The fact that entrepreneurship is one of the best way for integrating and empowering the marginalizing groups and create an upward mobility basically creates a sense of insecurity among the dominating groups and therefore most of the times we find them too much reluctant to give an equal chance and opportunity to women to fight the battle and show their existence.

### **Problems faced by women in Jammu and Kashmir:**

A very common view, rather reality of today is that any society can develop only when it is very strongly favoring the gender equality. The position and the status of women in any society is the reflection of its civilization. Women are found be very patient (Soundarapadian, M 2008) and so women are found to accept the things as they are. Development of women entrepreneurship enables men to understand and appreciate the abilities of women and helps in the rationalization of domestic life. Unfortunately the women who opt for entrepreneurship in Jammu and Kashmir are strongly discouraged by the social views and opinions. (Allen et.all 2007) says that female entrepreneurs are mostly an untapped and undervalued resource with the potential of boosting the economic success. Females in Jammu and Kashmir are being viewed mostly in terms of their traditional roles as mothers and home makers, although some women are found performing many other productive roles besides this one. The socio-political and economic impinging in Jammu and Kashmir is constantly affecting the perception in varying degrees for women in being successful entrepreneurs. Socio-cultural and political factors are responsible for the gender bias besides having policies of equal opportunity of women in education and jobs (Anker,1998). Although the past decades have been found relatively progressive and an influx of women into different sectors is witnessed. This is worth to mention that in Jammu and Kashmir all entrepreneurs irrespective of gender are facing hurdles and constraints in light of daunting financial constraints and a serious political stalemate erupted since 3 decades. The study also reveals that majority of the respondents were of the opinion that least access to soft loans for women entrepreneurs, high interest rates, lengthy and vigorous procedures for loan applications affect them upto a large extent. Financial issues particularly at the start of enterprise are one of the severe factors which make them suffer. It is revealed by the study that women face more problems compared to the men interms of education, financial aspect and do face multiple socio-cultural limitations. Women are mostly found revolving around factors like opportunity and finance, even though opportunity access is the mainstream fundamental issue for women entrepreneurship. Since both human and social capital are indispensable for the growth of entrepreneurship and so when an access to both these capitals is not as per the need, problems persist with a strong gravity. The study also reveals that least social contact affects their entrepreneurial career in terms of their growth and exposure. Moreover it is also revealed in the study that general lack of experience and exposure also restricts women to venture out and deal with clients and the required offices. (Sharma,2013) in her study talks about the problems faced by the Indian entrepreneurs and mentions that family ties, lack of education, male dominated societies, social barriers and problems of finance are some of the basic hampering reasons for women entrepreneurship. Women in Kashmir do suffer terribly due to lack of these capitals besides suffering for main capital iss an implied fact. As gender is one of the detrimental factors that affects the fate and value of the women very extensively due to the staunch patriarchal values present in the culture. Women entrepreneurs in Kashmir are found to face problems because of the same patriarchal mindset of society and the inferior status given to women for being a weak and fragile creature. The study shows that regarding the concept of entrepreneurship human capital and the environmental factors are entirely different in the state as compared to the other states as more often women revealed about

short terms goals and motivations except a few, who want to see themselves as successful entrepreneurs. It is also found that gender biased obstacles proves extremely detrimental to them. Moreover the fact that women is ready rather have gained much access to the duties and roles that upto now were reserved for the men only is also proving harmful for the growth of women as an entrepreneur as the men over there are not ready to assume roles traditionally reserved for women. (Truman, 1993) also talks about the least access of women to seek the business related knowledge. (Roomi and Parrott, 2008) says that supporting mechanisms for entrepreneurship development also place multiple restrictions on the businessmen and create hurdles for them. Culture in Kashmir has made them good subordinates and the executors of the decisions taken by the male members of the society as males are more confident as compared to females. Even studies also reveal that women are psychologically more dependent on males as compared to the males. Although the constant transformation of the social fabric of the state reveal a change in the status of the women, with the literacy growth as an important parameter and the upcoming of women entrepreneurs too but still the capacity of the women to manage a firm is always taken doubtful as the customs of society put women and men on different footings. Women are everywhere burdened with multiple roles of household, child rearing, agriculture and other activities of her family. The 1991 National Sample Survey shows that women share only 14.1 percent of employment and only a meager of 6.5 percent of them are employed in Government jobs. Therefore women entrepreneurship is haunted by multiple problems and snags which mostly include the social sanction for women to be an entrepreneur, their lack of confidence for being an entrepreneur and overcome the age old status of being subordinate and segregated. Social aspect have most of the times direct and most significant impact on the development of women and their career and the suffocated gender construction leads to the development of certain interaction pattern based on the social conservatism prevailing in Kashmir. Studies show that historically credit access and terms have discriminated against women on the basis of gender. Moreover custom and religion laws too play a significant role in sex role stereotyping. The apprehensions about women being subordinate and incapable of handling certain professions have led to the mental corruption. Although perception of women being less capable is proved wrong by the multiplicity of role performance run quite parallel in their life span, still women are preferred for the manual work mostly and men for the intellectual work. Financial constraints, managerial constraints, too much technical difficulties, inferiority complex for taking the entrepreneurship as the last resort left for them, least cooperative attitude of bank officials or other financial bodies to finance the women entrepreneurs while doubting their capability even after having the desirable qualifications and the courses leads to the lag between men and women entrepreneurship. As the studies also reveal about the reluctance of family and banks to take risks on projects set by the women entrepreneurs (Source: The business and Industry Magazine, 1989). The promotion of entrepreneurship among women in Kashmir necessitates removing institutional and family constraints, enhancing information flows, providing access to credit, skill development programmes, trade support services, technical and business support services etc. It is also therefore very imperative to get away with this by up to date counselling, improved communication among female entrepreneurs and improve their interest by improved set of training courses.

### **Training needs for women:**

The fact that self-employment is recognized as an important panacea generating a category of entrepreneurs and lead to the economic prosperity of a place. In order to develop a well efficient entrepreneurial environment of the state, the indispensability of the training is quite visible. (McClelland, 1961) suggests that entrepreneurship qualities can be acquired and developed through training. Studies reveal that trained entrepreneurs give better than non trained ones. It is observed that entrepreneurs who have attended some training programmes either from Jammu and Kashmir Entrepreneurship Development Institute or from some other training institutes perform exceptionally well than those who have not been exposed to any entrepreneurial environment before. The role of entrepreneurship development is quite essential for entrepreneurship development. (Patel, 1987) in his study refers training as an intervention model as the entrepreneurs very deeply get influenced by the circumstances and the environment around him. The basic philosophy in training the entrepreneurs is to accelerate the efficiency of human resource by improving personal entrepreneurial competencies (PECs) of a person and remove the barriers that hamper the growth and development of their entrepreneurial domain. The study also shows that those women entrepreneurs who have attended some training programmes or some related courses are more confident and understand the entrepreneurial technicalities and language more than those who have not. The study shows that all the women entrepreneurs want to attend such type of training courses which can help them to be more entrepreneurial in nature and give up the conventional methods of dealing and managing their enterprises. Besides management, EDPs need to be more effective by engaging the women with conviction and commitment to

understand the task of good planning, organizing, designing, directing and implementing.

### RECOMMENDATIONS:

Since for the place like Jammu and Kashmir, we donot observe the same level of entrepreneurial structure for the women as we have at other places as of some. As study shows only now the things have started to change and the nature of change is also very gradual, therefore in order to deal with it a sensitive approach is required to make the society entrepreneurially favorable for the women. Social sanction of any change makes the change to gain stability and retain itself in the social fabric. Since it is a very gradual process and so women need to come initially with such ideas and business options which may not prove detrimental for their rest social life and may not add to their sufferings. As venturing new areas may prove difficult for the women over there as entrepreneurially they are extremely alienated since long. The women need to come with ideas that will become the ways for her economic independence, better social life and social status. Moreover the gap between male and female entrepreneurship need to be eradicated by focusing on women entrepreneurship and implementing some more schemes favorable to women. Women entrepreneurs should be encouraged and the identity of women entrepreneurs should be portrayed very positively. The general perception that women are not allowed to take part in the economic activities in Islamic societies should be changed, because there have been examples of female entrepreneurs from the very early history of Islam itself (Shah, 1998). A proper monitoring mechanism to ensure that all policies and schemes are used for the needful is very important and the inappropriate uses of funds need to be stopped.

### CONCLUSION:

To sum up it can be said that socio economic factors hold an essential driving force for the women entrepreneurship in Jammu and Kashmir. The entrepreneur becomes a role performer inconformity with the role expectations of gender. Although women entrepreneurship has attracted increasing attention in the recent years in light of concrete evidence of its economic growth and development but still the social construction of gender interweaves her effort and orientation into different pattern and socially described and acceptable system. The insights obtained encountered the permeation of entrepreneurship with traditional male stereotypes and societal attitudes that are not supportive of the work of women as entrepreneurs. The macro level constraints that include financial issues, vigorous and lengthy methods as well as the social recognition for women entrepreneurship prove as structural barriers for the female entrepreneurship advancement. Therefore it becomes very clear that along with the institutional support of the state, social support for the social acceptance of the institution of entrepreneurship for women is indispensable for the growth of women entrepreneurship in the state.

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