

## **Role of Jammu and Kashmir Women's Development Cooperation Towards Upliftment of Women: A Sociological Study in Three Districts of Kashmir Valley.**

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### **Abstract:**

In order to uplift these vulnerable groups, the Indian government has developed many schemes for the development of subaltern people, such as Scheduled caste, Scheduled tribe, and other backward classes through various institutions. In any culture, the women's sector is a group that is equally susceptible. We attempted to learn about the JKWDC's current initiatives for women's development in union territory and their contribution to the socioeconomic advancement of women through this study. This paper examines the policies and framework developed by JKWDC to support women entrepreneurs, with a particular focus on the elements that motivate female entrepreneurs.

**Keywords:** Upliftment, socioeconomic, Vulnerable, Schemes, Subaltern.

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### **Introduction**

"To make someone strong and more confident, controlling their life and claiming their rights" is how the Oxford American Dictionary defines "empowerment." The process of empowerment deals with the origins and organization of power. Women are empowered when their full potential is realized and when they are inspired to use it to become really empowered. The process of empowerment works to counteract the influences that aim to impede women's advancement in society, politics, and the economy. In order to achieve the overall empowerment of the country, women's empowerment is an inevitable process. The social, political, and economic facets of empowerment are included. Women are unquestionably valuable partners in the national economy, but women's empowerment is still required for the economy's general development and growth. India's constitution forbids sex-based discrimination in all areas of legal rights. India's efforts to empower women are greatly influenced by a wide range of factors, such as the country's physical location (rural or urban), level of education, social standing (caste and age, caste, and class). There are policies on women's empowerment in various areas, including as health, education, economic opportunity, gender-based violence, and political engagement, at the federal, state, and local levels. Empowering women is a major issue in the twenty-first century on all fronts, whether it be national or worldwide. This goal can only be accomplished if everyone in society works together to eliminate this threat. For a life to be

fruitful and reproductive, both men and women must fully participate and work together. This includes sharing household upkeep and child-rearing duties.

Due to their excessive workloads, lack of resources, and other factors, women face threats to their lives, health, and well-being everywhere in the world. Women receive less formal schooling than males do in most parts of the world, yet at the same time, women's knowledge, skills, and coping mechanisms are frequently overlooked. Power dynamics that prevent women from leading healthy and satisfying lives are present in all spheres of society, from the most intimate to the most visible. In order to bring about change, policies and programs must be implemented that will increase women's access to stable employment and financial resources, lessen their heavy domestic responsibilities, remove legal barriers to their engagement in public life, and increase social awareness through mass media and education campaigns. Furthermore, elevating women's standing increases their ability to make decisions at all levels and in all areas of life, particularly in reproduction and sexuality. For population programs to be successful over the long run, this in turn is crucial.

Experience has shown that when actions are taken to raise the position of women at the same time, population growth and development are most successful. Globally and in India especially, women's empowerment has garnered a great deal of attention and significance in recent years. Women Development Corporations are one of the main projects the Indian government has launched to solve the issue that women confront. These companies have a significant impact on women's socioeconomic growth by giving them the tools, resources, and opportunities they need. Enhancing Economic Empowerment, Developing Skills, Fostering Entrepreneurship, Ensuring Social Welfare, Advocacy and Policy Development are the areas of focus for these corporations. While working with this corporation to help women economically. To start a firm, financial aid is given in the form of grants, loans, and subsidies. It instills self-reliance in women. Women receive skill development training to prepare them for employment in the industrial sectors.

Women Development Corporation has as one of its core principles the promotion of entrepreneurship. Companies help and promote women who want to start successful businesses. They support and mentor women who want to launch their own businesses. aids in understanding financial management and marketing tactics as well. Additionally, this organization protects women's social welfare. They carry out a number of programs to protect women's health, safety, and wellbeing, such as raising awareness of gender-based violence and providing access to healthcare services and counseling support rights based on gender. Promoting gender equality and influencing policy change require strong advocacy and policy development. This gives women a voice in the decision-making process, raises awareness of the difficulties they confront, and advocates for laws that advance women's rights (WDC).

Jammu and Kashmir Union Territory experienced the same thing. The State Women's Development Corporation was established in 1991 under the Companies Act of 1956 with the goal of promoting the socioeconomic advancement of women, with a particular emphasis on women from lower socioeconomic groups and those living in poverty. Women Development Corporation was established in Jammu and Kashmir as well in an effort to close this job gap. This organization has developed

various initiatives to narrow the job gap between rights based on gender. The development of policies and advocacy are essential for advancing gender equality and influencing legislative. In addition to being a fundamental human right, women's empowerment is also the cornerstone of a society that is harmonious, prosperous, and sustainable. For this reason, this institution's primary goal was to identify and develop women entrepreneurs and to organize awareness campaigns that would allow women to be recognized for engaging in activities that generate revenue. Through this organization, self-help groups and skill-up training were offered first in order to foster self-confidence and microcredit. Additionally, it strives to raise awareness of women's standing in relation to health, education, hygienic practices, and legal rights. Political, social, and economic rights.

### **Review of Literature**

P. Babu (1978), The study was an attempt to find out the Sociological factors that contribute to the development of small entrepreneurs. The study showed that Community and family background contributed to the success of prospective entrepreneurs, formal Education has not been a positive factor in entrepreneurship development, providing infrastructure Facilities alone will not promote entrepreneurship development and the Association of Small Scale Industries has to play an important role in identification and development of entrepreneurs, a strong Policy to support the entrepreneurs is called upon, as the economy demands the growth of women Entrepreneurs., the education and other factors like the background for entrepreneurship is not a criteria For entrepreneurial growth, risk bearing attitude and innovation prove to be more encouraging towards growth.

Mayers (1981), conducted a research study to analyse the effect of economic pressure on the Employment of married women. The study reveals those married women with comparatively low economic background and having more financial burdens are coming for wage employment and Undertaking other economic activities. Women who cannot be employed, due to other responsibilities can be encouraged to use their skills by availing the policies of the government. The policies are run through a network of schemes that help them to financially support themselves as well as add up to the economy.

Lehrer Sara (1981), studied the effects of a women's conference on participants attitude towards Women's role in society. It was observed that the conference did not make much effect on changing the Attitude of participants towards women's role in the development of society. The perception of women in the past has cajoled them to think in the direction of other people. Women have realized their own potentials as entrepreneurs but they need the encouragement from the state. The environment for women entrepreneurs to bloom can be created by the government through policies designed for women entrepreneurs.

V Krishnamoorthy and R Balasubramani (April 2014), identified the important women Entrepreneurial motivational factors and its impact on entrepreneurial success. The study identified Ambition, skills and knowledge, family support, market opportunities, independence, government subsidy and satisfaction are the important entrepreneurial motivational factors. The study also concluded that Ambition, knowledge and skill, independence dimensions of entrepreneurial motivational has the Significant impact on entrepreneurial success.

Tambunan, (2009), made a study on recent developments of women entrepreneurs in Asian developing

Countries. The study focused mainly on women entrepreneurs in small and medium enterprises based on data analysis and review of recent key literature. This study found that in Asian developing Countries SMEs are gaining overwhelming importance; more than 95% of all firms in all sectors on Average per country. The study also depicted the fact that representation of women entrepreneurs in this region is relatively low due to factors like low level of education, lack of capital and cultural or Religious constraints. However, the study revealed that most of the women entrepreneurs in SMEs are From the category of forced entrepreneurs seeking for better family income.

Greene et.al. (2003), evaluate the research & publication contribution in the area of women Entrepreneurship. The study categorized various journal & resources of research on the basis of certain Parameters concerned with women entrepreneurship like gender discrimination, personal attributes, Financing challenges, business unit, context and feminist perspectives.

Mohiuddin (1998) described in his work on woman entrepreneurs that the half of the whole Population in Bangladesh is woman. The proper economic growth of the country is not possible Without the involvement of the large portion. This work also added the expansion and management of rural sector of rural woman entrepreneurs.

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Reddy et al(1990) presented that majority in rural areas of India are illiterates and involved in traditional household occupation. The position of women in traditional Society is entirely different from that of women in modern society. The literacy of women stresses the importance of occupational mobility among women.

### **Objectives;-**

1. To identify the deficiencies in the existing policies.
2. Make appropriate suggestions to make it effective mechanism for empower the women.
3. Impact of the policies/activities of the corporation upon the general beneficiaries.

### **Methodology**

The present study was undertaken to know Role of Jkwdc towards upliftment of women. The information for the study was gathered from both married and unmarried women. A survey was conducted by collecting responses from various training centers of **JKWDC**, through questionnaire designed for eliciting information for the purpose.

### **SAMPLING**

For the purpose of this study 50 women were selected through purposely random basis to know the gap between actual and expectations.

### **METHODS OF DATA COLLECTION**

Working of **JKWDC** was studied and assessed for all the activities undertaken, financial assistance provided, training imparted and number of beneficiaries benefited from the programme were analyzed to know the progress made towards upliftment of women. Apart from this on-spot information from the women undergoing different technical training programme was collected through a well structured questionnaire.

### **TOOL USED**

A questionnaire was designed for the collection of data and it was divided into the following sections :

#### **SECTION A**

The section included questions pertaining to name residence , educational status, marital status etc. The section included questions on the benefits drawn by the beneficiaries by the corporation,

#### **SECTION B**

Their perception regarding working of the corporation and the role played by the corporation for upliftment of women.

### **ANALYSIS OF DATA**

After collecting the information data was carefully scrutinized and coded, so that all the information could be brought to approximate. The data was condensed into a master chart ;then tabulated and presented with the help of tables and figures as per the needs of the study.

### **ANALYSIS OF PRIMARY DATA**

The present study was conducted to assess the “Role of **JKWDC** towards upliftment of women.” A number of 50 sample were selected from three training centers of **JKWDC**

. Questionnaire-cum-interview method was used to obtain the desired information . After collecting the information data was carefully scrutinized and coded, so that all the information could be brought to proximity. The data was condensed into mater chart, then tabulated and presented with the help of tablets and figures as per the needs of the study.

### **Limitations**

The main limitation of the current study were that it has been confined to only three districts of Kashmir i.e Baramulla, Kulgam, Budgam. While rest of the districts has been excluded. Moreover, research has been done by collecting a sample of only 60 women beneficiaries taken into consideration cost and time available to research. Thus, keeping in view, the above limitation further research should be done on the set topic by increasing the sample size and extended the study to other districts of Kashmir to generalize the result.

### **Result and Findings; - Table 1.1: Major Concern of the respondents.**

Major Concern	N	%
Low stipend	50	83.3
Short Period of training course	10	16.6
Total	60	100%

Table 1.1 reveals the major concern of the beneficiaries. All the beneficiaries reported that they received low stipend. When the study intended to know the amount of stipend received by the beneficiaries, it was observed that they got Rs. 500 / day as stipend during exhibition. When asked to the respondents whether they need longer duration of training, all of them said that they need longer duration of training. The respondents said that the corporation should come up with ideas for alternate activities and different training programme so that ample and sufficient employment would be created for J&k women in order to enable to them to live a dignified and honourable life.

**Table: 1.2 Suggestion for improving the working of the corporation.**

Statement	Married	%age	unmarried	%age
Should it open more and more training programme	4	13.3	5	16.7
Should it enhance the period of training	6	20	4	13.3
Should it provide more and and more finance	6	20	9	30
Should it provide interest free assistance	14	46.7	12	40
Total	30	100	30	100

Table:- 1.2, identifies that both married and unmarried had equally suggested the different statements for improvement of the corporation. Majority of the beneficiaries who were married suggested that the corporation should provide interest free assistance respondents who were unmarried (40) suggested the same. Respondents also suggested that the corporation should open more and more training program, 20% married and 13.3% unmarried beneficiaries suggested that the corporation should enhance the period of training program, 20% married beneficiaries and 30% unmarried beneficiaries suggested that corporation should provide more and more finance.

**Table :- 1.3, Performance of corporation**

Performance	Number of respondents	%age
Excellent	17	28.3
Good	36	60
Average	5	8.3

Poor	2	3.3
Very Poor	-	-
Total	60	100

The above table depicts that 28.3% of the beneficiaries were of the opinion that the performance of the corporation was excellent 60% observed that performance was good, least number (3.3%) of beneficiaries remarked that the performance of the corporation was good as per the response of the respondents.

**Table 1.4, Nature of Economic activities undertaken by women covered under Microfinance scheme.**

Nature of Business activity	Baramulla	%age	Budgam	%age	Kulgam	%age
Needle work and Embroidery	8	40	7	35	8	40
Stitching and Tailoring	10	50	5	25	3	15
Dairy	-	-	-	-	7	35
Craft work	-	-	4	20	2	10
Beauty parlor	2	10	4	20	-	-

Table 1.4 shows various economic activities adopted by women in District Baramulla, Budgam, and Kulgam under study. The above table shows that about 50% in Baramullah, 25% in Budgam and 15% in Kulgam, were engaged in stitching and tailoring, when enquire about the reason it was, they said that this type of business can be run and managed by within the residents. Needle work and embroidery was also a preferential business for the women reason of choosing this activity was the most of the household are already engaged in this type of activity and this business involved lesser mobility because this type of business is also being conducted with the residential house.

Dairy farming was also preferred by the women of Kulgam i.e 35% which was preferred by the women as business venture because these types of activities are usually carried own in the vicinity on the agriculture holding. Marketing of the milk products dose not involve regress making strategies because the dealers usually go on spot with their load carries fro taking over the milk.

Now women in Kashmir are beauty conscious so they usually visit beauty parlors.

Considering this fact educated women are coming forward to establish this type of business.

**Table I.5 Major challenges faced by women entrepreneur during establishing their business**

**units.**

Major challenges	N	%
Legal and administrative formalities	5	6.0
Lack of Finance	25	30.1
Gender stereotype behaviour	18	21.6
Lack of knowledge	10	12.0
Competition	5	6.0
All of the above	21	25.3

The above table shows that around 30.1% women are entrepreneur of our sample have rated that lack of finance was the major challenge faced by them during established business units in Kashmir. While on the other hand, a little% of them have rated others as a major challenge I,e Legal and administrative formalities, lack of knowledge.

**Conclusion**

**Recommendations**

1. The corporation should increase the amount of stipend which they provide monthly to the Under its scheme, corporation provides Hassel free loans/ financial assistance to the women folk ranging from Rs 50,000 to RS 2.5 lakh for starting small scale income generating activities. Besides this, JKWDC gives an opportunity to the beneficiaries and loan holders to take part in the exhibitions held by JKWDC . It also provides loans to the students living below poverty line to complete their degrees. Most common problems faced by women entrepreneur in all the three districts were inadequate awareness, lack of institute imparting training to potential entrepreneurs, funding problems, no access to power supply, lack of proper communication channels, inadequate marketing facilities, competition, lack of raw material etc. Besides women were not much aware and literate as to handle all the legal and otherformalities involving in loan taking and establishing an Industrial unit. They also lack confidence in their ability to run the entrepreneurship. Emphasis is primarily on development of an individual women who could complete in the society and gradually become self-reliant which is important for overall progress and development of the state.beneficiary.
2. The corporation should create more and more awareness generating camp and should provide opportunities to beneficiaries to take part in the exhibition held by JKWDC.
3. The corporation should provide different type of training, like candle making, embroidery, tila work, Kangri making etc.
- 4.While fixing repayment schedule, it should be ensured that at least two-years moratorium is available to the beneficiaries to the commencement of commercial production.

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