

# Empowering Women Entrepreneurs In Jammu: Unveiling Opportunities And Key Competencies.

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## Abstract:

The employment landscape in Jammu is witnessing a transformative shift with the remarkable growth of women entrepreneurs. This study delves into the opportunities, challenges, and contributions of women entrepreneurs in the region, shedding light on the evolving dynamics of their journey in the workforce. To study the entrepreneurial competencies, opportunities, process, performance and constraints of women entrepreneurs Jammu district was selected. Out of Jammu, a sample of 75 women entrepreneurs were interviewed from seven sub divisions namely Jammu South, Jammu North, R.S.Pura, Marh, Akhnoor, Chouki Choura and Khour purposively who have procured loan from banks of 50,000 or more and also those who are running their unit successfully from the last two or more years. The study revealed that most of the respondents belonged to 38-50 years of age, were married, educated up to high school, had nuclear family system, medium family size, high level of family education, mostly engaged in business, belonged to general caste, hailing from urban areas, earn between 1.5 lacs to 10 lacs annually, were not a member of any social organization and had 7-12 years' experience of running an enterprise. Majority of respondents had low level of risk orientation, high achievement motivation, job satisfaction and medium level of change proneness. Most of the respondents took decision jointly with their family members related to home and enterprise and found to be in medium and high level of information source utilization and mass media exposure category respectively. A great majority of the respondents (98.7%) had market, transport, training, raw material, credit and power facilities. Regarding entrepreneurial competencies, majority of the respondents were found to be highly concerned for quality of work, were engaged in service related enterprises, had sole-proprietorship and manage their business from their home. The final chapters employ statistical analyses, including correlation and regression, to examine the relationship between entrepreneurial competencies and performance. The Results elucidated that majority of the women entrepreneurs reported, being an entrepreneur their work burden and responsibilities has increased, had lack of knowledge about the various agencies working for women entrepreneurs, small budget for advertisement of their products, and faced problems relating to constant need of finance. In conclusion, this research contributes valuable insights into the nuanced challenges and opportunities shaping the journey of women entrepreneurs in Jammu. The findings serve as a guide for formulating strategies and interventions that promote gender-inclusive entrepreneurship, ultimately fostering sustainable economic development in the region.

**Key words:** Opportunities, Entrepreneurial, Competencies, Women entrepreneurs.

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## I. Introduction:

**“Empowered women empower nations, and in the realm of business, a woman entrepreneur is a force of innovation and resilience, proving that success knows no gender. As Maya Angelou wisely said, 'Success is liking yourself, liking what you do, and liking how you do it.'”**

In developing countries, women entrepreneurship is a recent phenomenon. Women make up almost half of the world's population. Therefore, there is an increasing interest to encourage their entrepreneurial efforts in order to alleviate the rising unemployment crisis in countries all over the world. The establishment of a sustainable society where women are not regarded second class citizens is especially significant to women's entrepreneurial potential for the social and economic growth of countries worldwide. Although in practically all world economies, women strive for a position in business circles, over the years, many good developments have developed. Strategies for improving the economic situation of women were undermined throughout the past decade, in particular by encouraging entrepreneurship in the developing countries.

Women take on an expanding role in recent years as drivers of growth in countries all over the world and entrepreneurship for women has been taken on a vital level. There has been an increasing effort towards this approach in previous decades. No one can underestimate the relevance of the presence of women in a nation's workforce. Any economy's financial progress requires an expanded supply of women in business as 50% of the world's population is female. The rise in women's empowerment has made it possible for women to play a business role. It began when women like Brownie Wise, Estee Lauder and Ruth Handler became very successful in the western world. During the 1900s, "female entrepreneur" became to be a universally accepted phrase due to a liberal and progressive attitude and the rise of feminism. Research in the field also began with the emergence of female entrepreneurship. In the west women's entrepreneurship began to investigate and in undeveloped nations women's entrepreneurship found its way (Brush, 1992). Women entrepreneurship is a well-studied topic in the Indian context. Based on a review of the trends in entrepreneurship growth and development in Indian institutions, more research on female entrepreneurs than in male business owners has been done (Batthini and Tripathy, 2005).

The entrepreneurial landscape in Jammu presents a unique context for women entrepreneurs. Jammu, known for its rich cultural heritage and scenic beauty, has witnessed a growing interest in entrepreneurial ventures in recent years. Women entrepreneurs in Jammu face a range of opportunities that stem from the changing socio-economic dynamics and the increasing recognition of the importance of gender equality in entrepreneurship. The region's diverse industries, including tourism, handicrafts, agriculture, and information technology, offer potential avenues for women to establish and grow their businesses. Simultaneously, women entrepreneurs encounter various challenges and constraints that influence their performance and success. Cultural and societal norms, limited access to resources and financing, inadequate infrastructure, and gender-based discrimination are among the factors that affect their entrepreneurial journey. Understanding these constraints is crucial to identify the necessary support mechanisms and policy interventions that can empower women entrepreneurs.

This study aims to explore the opportunities and entrepreneurial competencies of women entrepreneurs in Jammu. By examining the socio-economic landscape, policy environment, and gender dynamics, we can gain valuable insights into the experiences of women entrepreneurs and identify strategies to foster their growth and development. The findings of this study will contribute to the existing literature on women entrepreneurship and serve as a foundation for policymakers, business support organizations, and other stakeholders to design targeted interventions and initiatives that empower women entrepreneurs in Jammu. By creating an enabling ecosystem that addresses the constraints and leverages the opportunities, we can pave the way for the advancement of women entrepreneurship in the region, fostering economic growth, empowerment, and inclusivity.

## **OBJECTIVES OF THE STUDY**

The study has the following objectives:

1. To study the opportunities and access available to women entrepreneurs in Jammu.
2. To study the entrepreneurial competencies of women entrepreneurs in Jammu.

## **II. REVIEW OF LITERATURE**

**Arif & Anwar (2021)** In view of entrepreneurial and strategic orientations, this article intends to establish the strategic perspective of enterprise among female firms in Jammu and Kashmir (J&K), India. The authors examined original data from a sample of 438 J&K entrepreneurs for the purpose of assessing the hypotheses. Statistical tools, such as factor analysis and structural equation modelling, were applied after data collection and filtration. In J&K women entrepreneurs have been shown to take great account of innovativeness, proactivity, risk-taking, aggressive competitiveness and independence in their firms. They strategically take decisions, network with stakeholders and strategically leverage their resources to showcase strategic entrepreneurship with dimensions both enterprise and strategic. Leadership showed unimpressive outcomes in all its forms in the present investigation. This study showed that the type of entrepreneurship widespread in the J&K region might be seen as more sustainable than innovative or any other forms of sustainability. Because of this, its contribution to the state economy has thus far been negligible.

**Khan and Zaffar (2018)** Women are the family that leads to society and, finally, to the nation. In building nations, they play an important role. Its participation in economic activities is necessary to increase productivity and promote economic progress. In numerous countries worldwide, there are developing unemployment difficulties. In order to handle such crises, it prepares the path to encourage business operations. Today's trend throughout the world has shown that women play a major role in entrepreneurship. They create jobs not only for themselves but also for others, and so contribute significantly to the economic development of countries all over the world. This study was undertaken with the use of self-developed questionnaire in just three districts in the Kashmir region: Srinagar, Budgam and Anantnag. There are 50 women entrepreneurs in the sample. The objective of the study is to emphasise the different opportunities that the women in Kashmir have to do their own activities. The report highlights the role played by J&K government and several financial and commercial banks in Kashmir in assisting women entrepreneurs financially. The survey also reveals the reasons

why Kashmiri women select their job as entrepreneurs. The article also outlines the primary hurdles women experience in establishing their own business units and recommends strategies to resolve problems and challenges to promote and expand women's enterprise in Kashmir.

**Ahmed (2018).** Entrepreneurship development in developed/underdeveloped countries is a generally recognised source of employment. The development of entrepreneurship is an essential source of economic development worldwide. The world today faces the unemployment problem and entrepreneurship is a crucial role in the economic crisis. The Indian economy also faces the issues of poverty and unemployment. The government and many other organizations have recently focused on promoting a nationwide entrepreneurial environment to tackle the unemployment crisis. The Jammu and Kashmir region consists of three regions: Jammu, Ladakh, Kashmir and the Himalayan. The state has been suffering difficulties in recent years. The State has registered 12548926 populations according to the 2011 census. From 2001 to 2011 the State registered 23.7% of its population. Because of the significant population growth, J&K suffers the unemployment problem. The Kashmir and Jammu is India's industrial retroactive state and unable to attract industrial investment. Jammu and Kashmir are facing significant political turmoil. No matter many obstacles, the state is on the path of industrialization. In recent years, the state economy has been facing serious issues. Only few sources of employment therefore work in the state and development of entrepreneurship is one of them. JKEDI fosters mentality, awareness; expertise's and changes people's attitudes (Jammu & Kashmir Entrepreneurship Development Institute). This paper analyses and focuses on the challenge of J&K entrepreneurship. The study also focused on the start-up strategy to boost the business environment in the country.

### **III. RESEARCH METHODOLOGY**

The present study was carried out in the Jammu District of UT of Jammu and Kashmir. The sampling procedure for this research was centred on selecting a representative sample of women entrepreneurs in the Jammu District to collect data for analysis. A list of women entrepreneurs was procured from the DIC (District Industries Centre) office. Out of those lists total 75 women entrepreneurs will be selected on the basis of following criterion:

- Those who have procured loan from bank of Rs. 50,000 or more.
- Running the enterprise (minimum) from the last two years

As per objectives, data will be collected through well-structured pretested interview schedule personally by the researcher. The Jammu District was divided into seven sub divisions. We treated these divisions as separate strata, allowing us to gather a diverse range of perspectives. Within each stratum, we selected respondents through a random process. A set of 21 independent variables (socio- personal & economic, psychological & communication, entrepreneurial and situational variables) and one dependent variable, (entrepreneurial performance in term of physical and financial performance) constituted the variables for the study. Data were collected with the help of duly pre-tested structured interview schedule.

#### **ANALYSIS OF DATA:**

The inferences were drawn on the basis of frequency, percentage, mean score, correlation-coefficient and multiple regression.

### **IV. RESULTS AND DISCUSSIONS:**

The information was elicited as per the objective of the study. The findings of the study has been reported in the following sections:

#### **1. Infrastructure and access for women-owned businesses .**

#### **2. Entrepreneurial characteristics of female entrepreneurs**

The global economy has seen a rise in the influence of female entrepreneurs, who are playing a crucial role in driving innovation, creating jobs, and fostering economic development. In the city of Jammu, India, there has been a recent surge in female entrepreneurship, with women making significant contributions in various sectors and boosting the region's economic landscape. This thesis aims to uncover the opportunities available for female entrepreneurs in Jammu, as well as their skills and capabilities that contribute to their entrepreneurial success. Jammu provides a unique environment for female entrepreneurs, combining cultural traditions, a strong entrepreneurial culture, and a growing demand for products and services. The region's abundant cultural heritage and diverse community create a fertile ground for female entrepreneurs to thrive.

#### **1. Infrastructure and access for women-owned businesses:**

Women entrepreneurs play a vital role in Jammu's dynamic entrepreneurial landscape, driving innovation, economic growth and social transformation. In order to fully unleash their potential, it is important to provide an enabling environment that provides adequate services and support services. By meeting these critical needs with reliable transportation, technology, adequate facilities, financial empowerment, business development

training, legal guidance, marketing support and advisory networks, we can create a living organism wom program where women entrepreneurs can thrive with their entrepreneurial spirit to contribute to the development of Jammu.

The data collected from the respondents to study in depth and represented in **Table-1**

**Table 1. Infrastructure and access available to women entrepreneurs (Situationalvariable)**

Opportunities/ facilities Available to women entrepreneurs.	Sub Divisions							Total N=75
	Jammu South n=13	Jammu North n=12	R.S.Pura n=12	Marh n=12	Akhnoor n=11	Chouki Chaura n=10	Khour n=9	
<b>Market facilities</b>	13 (100)	12 (100)	11 (91.7)	12(100)	11(100)	10(100)	9(100)	74 (98.7)
a) Yes	00	00	01(1.3)	00	00	00	00	1 (1.3)
b)No	10(76.9)	10(83.3)	9 (75.0)	10(83.3)	00	00	00	61 (82.4)
<b>Distance</b>	0 (00)	00	1(8.3)	00	00	8(80.0)	8(88.9)	2 (2.7)
a) Up-to 10 K.M.	3 (23.1)	2(16.6)	1(8.3)	2(16.3)	11(100)	2(20.0)	00	11 (14.9)
b) 11-20 K.M					00	00	1(11.11)	
c) 21 & above					00			
<b>Transport facilities</b>	12 (92.3)	11 (91.7)	11 (91.7)	12(100)	10(90.9)	8(80.0)	7(77.8)	64 (85.3)
a) Yes	1 (7.7)	1 (8.3)	1 (8.3)	00	01(9.01)	02(20.0)	02(22.2)	11 (14.7)
b)No		7 (38.9)						36 (56.3)
<b>Distance</b>	8(61.5)	3 (16.7)	8 (66.6)	10(83.3)	7(66.7)	6(60.0)	5(55.6)	17 (26.6)
a) Up-to 5 K.M.	3(23.1)	1(8.3)	2 (16.6)	2(16.3)	3(27.2)	01(10.0)	2(22.2)	11 (17.2)
b) 6-10 K.M	1(13)		1 (8.3)	00	00	01	00	
c) Above 10 K.M								
<b>Training facilities</b>	8 (61.5)	8 (66.7)	8 (66.7)	7(58.3)	7(63.6)	5(50.0)	5(55.6)	38 (50.7)
a) Yes	5(38.6)	4 (33.3)	4 (33.3)	5(41.6)	4(36.3)	5(50.0)	4(44.4)	37 (49.3)
b)No		5(62.5)	5(62.5)					20 (52.6)
<b>Place of training</b>	6 (75.0)	2 (25.0)	2 (25.0)	5(71.4)	5(71.4)	5(100)	5(100)	15 (39.5)
a) Local	00	1 (12.5)	1 (12.5)	2(28.5)	2(28.5)	00	00	3 (7.9)
b) Delhi/Gurgaon	2 (25.0)			00	00	00	00	
c) Chandigarh								
<b>Raw material availability</b>	13 (100)	11 (91.6)	12(100)	12(100)	10(90.9)	8(80.00)	8(88.9)	70 (93.3)
a) Yes	00	1 (4.0)	00	00	01(9.01)	2(20.00)	1(11.11)	5 (6.7)
b)No	3(23.0)	3 (12.5)						18 (25.7)
<b>Distance</b>	2 (15.3)	6 (25.0)	5(41.6)	5(41.6)	3(30.00)	3(37.5)	2(25.00)	18 (25.7)
a) At the door step	8 (61.5)	3 (62.5)	4 (33.3)	4 (33.3)	3(30.00)	2(25.00)	3(37.5)	34 (48.6)
b) Within state			3 (23.0)	3 (23.0)	4(40.00)	3(37.5)	3(37.5)	
c) Other states								
<b>Credit facility</b>	13 (100)	12(100)	12 (100)	12 (100)	11(100)	10(100)	9(100)	75 (100)
a) Yes (Banks)	00	00	00	00	00	00	00	00
b)No								
<b>Power facilities</b>	13 (100)	12 (100)	12 (100)	12 (100)	11(100)	10(100)	9(100)	75 (100)
a) Yes	00	00	00	00	00	00	00	00
b)No								

**Market Facilities Availability:** The availability of market facilities in Jammu and its surrounding areas was excellent, as reported by the respondents. In Jammu South, all participants (100%) confirmed that they had easy access to market facilities, making it convenient for them to buy or sell goods and services. The trend continued in Jammu North and Marh, where a high percentage (91.7%) also reported access to market facilities, indicating their widespread availability in the area. Similarly, in R.S.Pura, Akhnoor, Chouki Choura, and Khour, the respondents reported full access to market facilities (100%), with the exception of a small percentage in R.S.Pura (91.7%). However, this still represents a high level of accessibility in these regions.

**Distance from Market:** The majority of responders in all regions (varying from 75% to 100%) were located within a 10-kilometer radius around the market, guaranteeing easy access. There were fewer respondents in the distance range of 11-20 km, with presence ranging from 0% to 20% in various regions. Very few answers (between 0% and 23.1%) were located more than 20 kilometers away, indicating that these people had less direct access to markets.

**Transport Facilities:**

**Availability:** Generally high, falling between 77.8% and 100%, suggesting sufficient possibilities for business travel.

**Distance Covered by Transport Facilities:** Variable, with percentages within a 5–10 Kilometer range ranging from 55.6% to 83.3%, indicating accessibility variations within shorter distances.

**Credit Facility:** Found consistently in every location (100%), exhibiting financial inclusivity and implying that business owners in these places have equal access to financial services for their needs.

**Power Facilities:**

Completely (100%) present in every area, guaranteeing a steady supply of electricity for commercial activities and promoting efficiency.

**Training Facilities:**

**Jammu South:** Of the respondents, 65.4% said they have access to training facilities, while 34.6% said they didn't.

**Location of Training:** Of those with access to facilities, 25.0% went to Delhi/Gurgaon for training, while 75.0% used local training.

In Jammu North, 31.8% lacked training facilities, compared to 68.2% who did.

**Location of Training:** 16.7% attended training in Chandigarh, while 83.3% attended local training. R.S. Pura found that whereas 25.0% lacked access to training facilities, 75.0% did.

**Location of Training:** All participants (100.0%) who received training made use of Nearby facilities.

**Marh:** A sizable portion (83.3%) reported having access to training facilities, while none Reported not having any.

**Raw Material Availability:**

**Jammu South:** 15.4% of respondents reported shortages, while 84.6% said they had access to raw supplies.

**Jammu North:** Only 12.5% said

That raw materials were unavailable, whereas an even larger percentage (87.5%) reported having access to them. **R.S. Pura:** 20.8% reported shortages, but 79.2% claimed having availability to raw supplies. **Marh:** Just 8.3% of people experienced shortages, while a significant majority (91.7%) had access to basic resources.

The results of this study indicate that training resources were generally accessible in the surveyed regions, although the percentages varied. Additionally, most entrepreneurs had access to raw materials, indicating a conducive environment for business endeavors. Notably, the training facilities mainly utilized local resources, highlighting the significance of localized support and resources in promoting entrepreneurial growth.

**V. Regions and Entrepreneurial Characteristics:**

All the respondents were assessed for 15 entrepreneurial competencies identified by McClelland, EDI, Ahmedabad, rank-wise, level of possession of each competency and overall possession of entrepreneurial competencies. The results are presented in Table 2.

**Rank wise possession of entrepreneurial competencies**

From Table 2, out of the total sample majority of the respondents were found to be concerned for high quality of work (I rank) systematic planners (II rank), possessed problem solving ability (III rank), committed to work (IV rank) and persistent (V rank). Least observed entrepreneurial competencies were: efficiency orientation (XIII rank), initiativeness (XII rank), persuasion and use of influence strategies (XI rank each).

Entrepreneurial competencies of women	Jammu South n=13		Jammu North n=12		R.S.Pura n=12		Marh n=12		Akhnor n=11		Chouki Chaura n=10		Khour n=9		Total N=75	
	Mean score	Rank	Mean score	Rank	Mean score	Rank	Mean score	Rank	Mean score	Rank	Mean score	Rank	Mean score	Rank	Mean score	Rank
<b>Initiative</b>	1.44	XI	1.92	IX	1.56	X	1.92	XI	1.63	IX	2.0	VII	1.89	X	1.64	XII
<b>Sees and acts on opportunities</b>	1.88	VII	2.36	IV	1.84	VII	2.22	VI	1.95	IV	2.4	IV	2.33	III	2.03	VI
<b>Persistence</b>	1.68	IX	2.08	VI	2.36	IV	2.08	VIII	1.77	VII	2.2	VI	2.11	VII	2.04	V
<b>Knowing</b>	2.08	III	1.52	XII	2.40	III	2.3	V	2.05	II	2.25	V	2.13	VI	2.00	VII
<b>Concern for high quality of work</b>	2.16	II	2.60	II	2.80	I	2.7	II	2.4	I	2.8	I	2.57	II	2.52	I
<b>Commitment to work contact</b>	1.92	VI	2.36	IV	2.44	II	2.35	IV	1.9	V	2.45	III	2.23	V	2.24	IV
<b>Efficiency orientation</b>	1.52	X	1.80	X	1.44	XI	1.8	XIII	1.55	X	1.9	IX	1.77	XI	1.59	XIII
<b>Systematic Planning</b>	2.28	I	2.76	I	2.16	V	2.75	I	2.3	III	1.9	IX	2.68	I	2.40	II
<b>Problem solving</b>	1.96	V	2.44	III	2.36	IV	2.4	III	2.05	II	2.5	II	2.33	III	2.25	III
<b>Self confidence</b>	1.96	V	1.92	IX	1.92	VI	2.05	X	1.95	IV	2.25	V	2.21	V	1.93	IX

<b>Assertiveness</b>	2.00	IV	2.24	V	1.68	VIII	2.3	V	1.95	IV	2.4	IV	2.28	IV	1.97	VIII
<b>Persuasion</b>	1.36	XII	2.00	VII	1.60	IX	1.8	XIII	1.4	XII	1.9	IX	1.73	XII	1.65	XI
<b>Use of influence strategies</b>	1.76	VIII	1.96	VIII	1.24	XII	2.1	VII	1.8	VI	2.2	VI	2.08	VIII	1.65	XI
<b>Monitoring</b>	1.44	XI	1.76	XI	1.56	X	1.9	XII	1.5	XI	2.0	VII	1.83	X	1.59	XIII
<b>Concern for employee welfare</b>	1.56		1.52	XII	2.00	VI	2.0	IX	1.65	VIII	2.1	VIII	2.03	IX	1.69	X

The table 2 presents the competency assessment results for different regions in Jammu, including Jammu South, Jammu North, R.S.Pura, Marh, Akhnoor, Chouki Chaura, and Khour. The competencies evaluated are listed, and the mean scores along with the corresponding ranks are provided for each region. **Initiative:** Jammu South and Akhnoor scored the highest and lowest, respectively. The overall initiative seems to be lower in Jammu North and R.S.Pura. **Sees and acts on opportunities:** Jammu North and Marh show higher scores, indicating a better recognition and response to opportunities. **Persistence:** Chouki Chaura and Marh demonstrate strong persistence, while Jammu South and Chouki Chaura rank lower in this aspect. **Knowing:** Jammu South and Marh exhibit better knowledge-related competencies compared to other regions. **Concern for high quality of work:** R.S.Pura and Marh show the highest concern for high-quality work, while Jammu South and Khour rank lower in this competency. **Commitment to work contact:** R.S.Pura and Marh again lead in commitment, while Jammu South and Khour score comparatively lower. **Efficiency orientation:** R.S.Pura and Marh excel in efficiency orientation, whereas Akhnoor and Khour rank lower.

**Systematic Planning:** Jammu South, Marh, and Chouki Chaura demonstrate strong systematic planning abilities. **Problem-solving:** Jammu North and Marh score higher in problem-solving, while Jammu South and Khour show lower competency.

**Self-confidence:** Jammu South and Marh exhibit higher self-confidence, while Jammu North and Chouki Chaura rank lower.

**Assertiveness:** Marh and Akhnoor show higher assertiveness, whereas Chouki Chaura and Jammu North rank lower.

**Persuasion:** Jammu North and Marh demonstrate better persuasion skills, while R.S.Pura and Chouki Chaura rank lower.

**Use of influence strategies:** R.S.Pura and Marh exhibit effective use of influence strategies, while Khour and Chouki Chaura rank lower.

**Monitoring:** Jammu North and Marh show better monitoring skills, while Jammu South and Chouki Chaura rank lower.

**Concern for employee welfare:** R.S.Pura and Marh exhibit higher concern for employee welfare, while Jammu South and Khour score comparatively lower. Marh consistently performs well across multiple competencies, showcasing a comprehensive set of skills.

Jammu South tends to score high in areas such as initiative, knowing, and self-confidence but lags in efficiency orientation and concern for high quality of work. Jammu North excels in recognizing and acting on opportunities but may need improvement in persistence and systematic planning. R.S.Pura shows strength in commitment, efficiency orientation, and concern for high quality of work but may require enhancement in initiative and systematic planning. Chouki Chaura and Khour, in general, seem to have areas for improvement across various competencies.

**Prevailing levels of entrepreneurial skills among female business owners**

The collected data has been analyzed to know the entrepreneurial skills of Jammu regions and has been presented in Table-3

**Table-3**

Competencies	Level of Possession	Jammu South n=13	Jammu North n=12	R.S.Pura n=12	Marh n=12	Akhnoor N=11	Chouki Choura N=10	Khour N=9	Total N=75
<b>Initiative</b>	<b>High (12-13)</b>	4 (30.8%)	5 (41.7%)	6 (50.0%)	7 (58.3%)	3 (27.3%)	6 (60.0%)	7 (77.8%)	38
	<b>Medium (10-11)</b>	6 (46.2%)	5 (41.7%)	4 (33.3%)	3 (25.0%)	5 (45.5%)	2 (20.0%)	2 (22.2%)	27
	<b>Low (8-9)</b>	3 (23.1%)	2 (16.7%)	2 (16.7%)	2 (16.7%)	3 (27.3%)	2 (20.0%)	0 (0.0%)	14
<b>Sees and acts on opportunities</b>	<b>High (15-16)</b>	3 (23.1%)	4 (33.3%)	4 (33.3%)	5 (41.7%)	2 (18.2%)	5 (50.0%)	6 (66.7%)	29
	<b>Medium (13-14)</b>	7 (53.8%)	6 (50.0%)	7 (58.3%)	5 (41.7%)	5 (45.5%)	4 (40.0%)	3 (33.3%)	37
	<b>Low (11-12)</b>	3 (23.1%)	2 (16.7%)	1 (8.3%)	2 (16.7%)	4 (36.4%)	1 (10.0%)	0 (0.0%)	13
<b>Persistence</b>	<b>High (14-15)</b>	2 (15.4%)	2 (16.7%)	3 (25.0%)	3 (25.0%)	2 (18.2%)	3 (30.0%)	4 (44.4%)	19
	<b>Medium (12-13)</b>	4 (30.8%)	3 (25.0%)	2 (16.7%)	5 (41.7%)	4 (36.4%)	3 (30.0%)	3 (33.3%)	24
	<b>Low (10-11)</b>	7 (53.8%)	7 (58.3%)	7 (58.3%)	4 (33.3%)	5 (45.5%)	4 (40.0%)	2 (22.2%)	36
<b>Knowing</b>	<b>High (15-16)</b>	4 (30.8%)	5 (41.7%)	5 (41.7%)	6 (50.0%)	3 (27.3%)	4 (40.0%)	5 (55.6%)	32
	<b>Medium (13-14)</b>	5 (38.5%)	5 (41.7%)	4 (33.3%)	4 (33.3%)	4 (36.4%)	3 (30.0%)	2 (22.2%)	27
	<b>Low (11-12)</b>	4 (30.8%)	2 (16.6%)	3 (25.0%)	2 (16.6%)	5 (45.5%)	3 (30.0%)	1 (11.1%)	20
<b>Concern for high quality of work</b>	<b>Low (13-14)</b>	3 (23.1%)	5 (41.7%)	2 (16.7%)	2 (16.7%)	4 (36.4%)	3 (30.0%)	2 (22.2%)	21
	<b>Medium (15-16)</b>	4 (30.8%)	2 (16.7%)	5 (41.7%)	4 (33.3%)	3 (27.3%)	1 (10.0%)	3 (33.3%)	22
	<b>High (17-18)</b>	5 (38.5%)	6 (50.0%)	5 (41.7%)	7 (58.3%)	4 (36.4%)	5 (50.0%)	3 (33.3%)	35
<b>Commitment to work</b>	<b>Low (7-8)</b>	2 (15.4%)	1 (8.3%)	2 (16.7%)	0 (0.0%)	2 (18.2%)	2 (20.0%)	0 (0.0%)	9
	<b>Medium (9-10)</b>	5 (38.5%)	3 (25.0%)	3 (25.0%)	4 (33.3%)	4 (36.4%)	2 (20.0%)	4 (44.4%)	25
	<b>High (11-12)</b>	6 (46.2%)	8 (66.7%)	7 (58.3%)	8 (66.7%)	5 (45.5%)	4 (40.0%)	5 (55.6%)	43
<b>Efficiency orientation</b>	<b>Low (9-10)</b>	7 (53.8%)	6 (50.0%)	5 (41.7%)	4 (33.3%)	3 (27.3%)	3 (30.0%)	4 (44.4%)	32
	<b>Medium (11-12)</b>	4 (30.8%)	4 (33.3%)	5 (41.7%)	5 (41.7%)	4 (36.4%)	3 (30.0%)	3 (33.3%)	28
	<b>High (13-14)</b>	2 (15.4%)	2 (16.7%)	2 (16.7%)	3 (25.0%)	4 (36.4%)	3 (30.0%)	2 (22.2%)	18
<b>Self confidence</b>	<b>Low (11-13)</b>	3 (23.1%)	3 (25.0%)	4 (33.3%)	2 (16.7%)	5 (45.5%)	3 (30.0%)	2 (22.2%)	22
	<b>Medium (14-16)</b>	2 (15.4%)	3 (25.0%)	3 (25.0%)	5 (41.7%)	3 (27.3%)	2 (20.0%)	4 (44.4%)	22
	<b>High (17-19)</b>	8 (61.5%)	7 (58.3%)	6 (50.0%)	7 (58.3%)	2 (18.2%)	3 (30.0%)	3 (33.3%)	36
<b>Assertiveness</b>	<b>Low (7-8)</b>	2 (15.4%)	3 (25.0%)	5 (41.7%)	4 (33.3%)	4 (36.4%)	2 (20.0%)	1 (11.1%)	21
	<b>Medium (9-10)</b>	3 (23.1%)	3 (25.0%)	3 (25.0%)	2 (16.7%)	3 (27.3%)	2 (20.0%)	3 (33.3%)	16
	<b>High (11-12)</b>	8 (61.5%)	7 (58.3%)	5 (41.7%)	7 (58.3%)	4 (36.4%)	4 (40.0%)	5 (55.6%)	40
<b>Persuasion</b>	<b>Low (7-8)</b>	5 (38.5%)	4 (33.3%)	4 (33.3%)	3 (25.0%)	2 (18.2%)	2 (20.0%)	1 (11.1%)	21
	<b>Medium (9-10)</b>	5 (38.5%)	4 (33.3%)	4 (33.3%)	6 (50.0%)	5 (45.5%)	2 (20.0%)	2 (22.2%)	28
	<b>High (11-12)</b>	3 (23.1%)	5 (41.7%)	4 (33.3%)	3 (25.0%)	4 (36.4%)	4 (40.0%)	6 (66.7%)	29
<b>Monitoring</b>	<b>Low (5-6)</b>	4 (30.8%)	2 (16.7%)	2 (16.7%)	3 (25.0%)	4 (36.4%)	2 (20.0%)	1 (11.1%)	18
	<b>Medium (7-8)</b>	5 (38.5%)	4 (33.3%)	3 (25.0%)	4 (33.3%)	2 (18.2%)	3 (30.0%)	3 (33.3%)	24

	<b>High (9-10)</b>	4 (30.8%)	7 (58.3%)	7 (58.3%)	5 (41.7%)	5 (45.5%)	3 (30.0%)	5 (55.6%)	36
<b>Concern for employee welfare</b>									15
	<b>Low (5-6)</b>	3 (23.1%)	2 (16.7%)	2 (16.7%)	2 (16.7%)	3 (27.3%)	2 (20.0%)	1 (11.1%)	
	<b>Medium (7-8)</b>	4 (30.8%)	3 (25.0%)	3 (25.0%)	5 (41.7%)	3 (27.3%)	3 (30.0%)	4 (44.4%)	25
	<b>High (9-10)</b>	6 (46.2%)	8 (66.7%)	7 (58.3%)	7 (58.3%)	4 (36.4%)	3 (30.0%)	4 (44.4%)	39

**Initiative:**

The study has revealed the performance of entrepreneurs in each sector. Areas like Khour and Chowki Chaura showed high performance in most cases (77.8% and 60.0% respectively), while Jammu South showed high performance at 30.8%. The coefficients were mostly similar across the regions but differed mainly in Jammu South (46.2%) and Akhnoor (45.5%). Minimal arrangements were minimal in many places but notably absent in Khour.

**Appearances for opportunities and actions:**

These skills reflect how entrepreneurs recognize and respond to opportunities. Areas such as Khour and Chouki Chaura showed impressive shares (66.7% and 50.0% respectively) with high potential for opportunities. Compared to other areas, Jammu South and RS Pura have the highest moderate rates (53.8% and 58.3% respectively). Jammu South (38.5%) and Marh (41.7%) showed a lesser tendency to take a greater percentage of chances.

**Growth:**

Perseverance refers to an entrepreneur's determination to pursue his or her goals. Areas such as Khour and Chouki Chaura again showed a strong presence in high persistence (44.4% and 30.0% respectively). Majority in Jammu North (58.3%) and RS Pura (58.3%) showed the lowest persistence. Decline was particularly evident in Jammu South (30.8%) and Marh (41.7%). The results detailed in the thesis go into details of the skill sets that entrepreneurs in various sectors have demonstrated within Jammu.

**Knowing:**

**High (15-16):** Khour (55.6%) exhibited a high level of professionalism. Marh (50.0%) and Jammu North (41.7%) showed significant percentage in this category.

**Moderate (13-14):** Most of the local respondents fell in this category, varying in proportion, ranging from 22.2% in Khour to 41.7% in Jammu South and Jammu North.

**Low (11-12):** A large proportion fell in this category in many places, with high rates seen in Akhnoor (45.5%) and Jammu South (46.2%).

**Concern for High Quality of Work:**

**Low (13-14):** Akhnoor (36.4%) and Jammu North (41.7%) showed higher percentage in this category.

**Medium (15-16):** Most communities showed moderate attitude towards quality of work, with percentages varying from 30.8% in Jammu South to 50.0% in Chouki Chaura.

**High (17-18):** Jammu North (50.0%) and RS Pura (41.7%) had more entrepreneurs who showed more concern for quality of work.

**Work Commitment:**

**Low (7-8):** Marh and Khour showed no response in this category, while Jammu South (15.4%) and Chouki Chaura (20.0%) had the lowest percentage.

**Medium (9-10):** The percentage varies from place to place, with notable numbers in Chouki Chaura (44.4%) and Jammu North (25.0%).

**High (11-12):** Highly shown in Jammu North (66.7%) and Marh (66.7%).

**Skill identification, reliability, predictability, inspiration, monitoring, employee welfare concerns:**

The breakdown follows the same pattern with low, medium, and high percentages of regions, provisionally reflecting the strengths and weaknesses of these efforts:

**Resource efficiency measures:** Akhnoor and Jammu South exhibited low performance measures (53.8% and 50.0% respectively). **Self-confidence:** There was also a high percentage of self-confidence (61.5% and 55.6% respectively) in Jammu South and Khour. **Assertiveness:** High level of assertiveness was evident in Jammu South (61.5%) and Jammu North (58.3%).

**Oppression:** The level of oppression across departments was distinct, with statistically different figures in the lower and higher groups. **Worth watching:** Jammu North (58.3%) and Chouki Chaura (55.6%) show higher

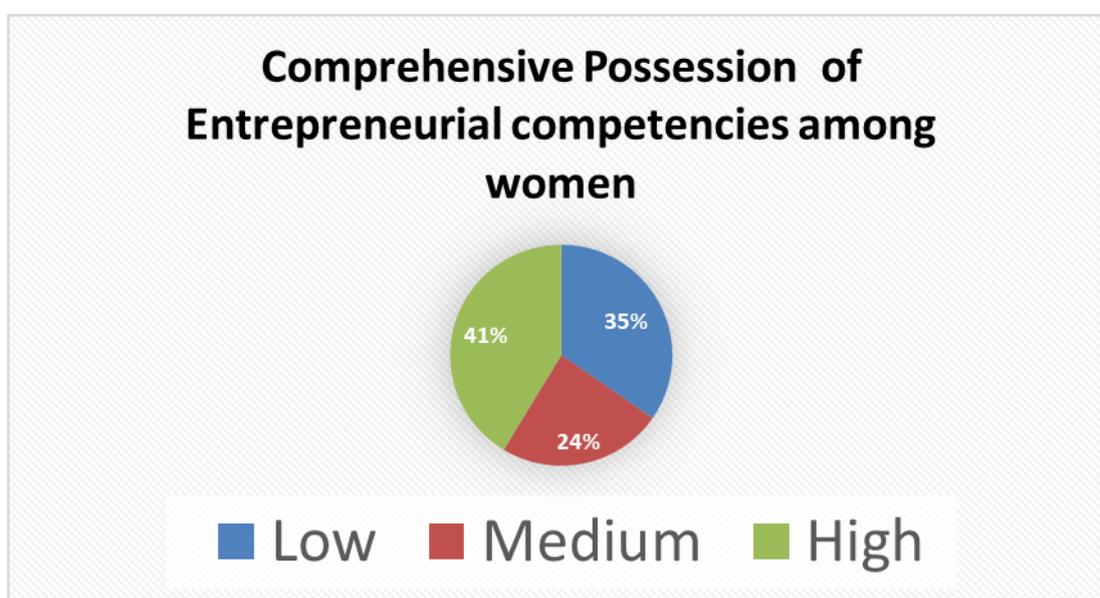
percentage of high viewing. **Concern for employee welfare:** Marh and Khour showed greater concern in this sector as compared to other sectors.

**Comprehensive Possession of Entrepreneurial competencies among women**

Data in Table 5 and fig 1 revealed that majority of the respondents (41.3%) were found having high level of competencies, followed by low (34.6%). Only 24.0 per cent respondents had medium level of entrepreneurial competencies.

Figures in parentheses indicate percentages

Levels of entrepreneurial competencies	Sub divisions							
	Jammu South n=13	Jammu n=12	R.S. Puran=12	Marh n=12	Akhnoor n=11	Chouki Chaura n=10	Khour n=9	Total N=75
Low	5(38.4)	4	4	4	3	4	2	26(34.6)
Medium	3(23.0)	3	3	3	4	3	2	18(24)
High	5(38.4)	5	4	5	4	3	5	31(41.3)



The Levels of Entrepreneurial competencies are categorized as Low, Medium, and High, with the corresponding number of cases and percentages indicated in parentheses. In the Low level category, Jammu South has the highest number with 5 cases (38.4%), followed by R.S. Pura, Marh, and Akhnoor. In the Medium level category, Jammu South again leads with 3 cases (23.0%), followed by R.S. Pura, Marh, and Akhnoor. In the High level category, the highest number of cases (38.4%) is observed in Jammu South, followed by R.S. Pura, Marh, and Akhnoor. The overall distribution illustrates that Jammu South has the highest total cases across all levels, with a total of 26 cases (34.6%) in the Low category, 18 cases (24%) in the Medium category, and 31 cases (41.3%) in the High category. These findings provide insights into the regional distribution and severity of cases in Jammu.

**VI. Summary And Conclusion:**

The global economy is gaining momentum due to female entrepreneurs driving innovation, creating jobs, and fostering economic development. In Jammu, India, female entrepreneurs are making significant contributions in various sectors. This thesis explores the opportunities and skills of female entrepreneurs in Jammu, focusing on their unique environment, cultural traditions, entrepreneurial culture, and growing demand for products and services. The region's diverse community and abundant cultural heritage provide a fertile ground for female entrepreneurs to thrive. Opportunities available and entrepreneurial competencies of women entrepreneurs

Majority of the respondents reported access to good market resources ranging from 91.7% to 100%. Transportation is generally highly available to majority (77.8% to 100%) and variable accessibility over short distances. Credit and power supply always available in all areas, which means additional charges and a stable electricity to supply. Training centers varies in accessibility by location, with most using local training resources. The availability of infrastructure was well reported by the majority at the local level, fostering a positive

environment for work. Regarding entrepreneurial competencies of respondents, results in the present study indicated that majority of the respondents were found to be highly concerned for quality of work (I rank) systematic planners (II rank), possessed problem solving ability (III rank), committed to work (IV rank) and persistent (V rank). Least observed entrepreneurial competencies were: efficiency orientation (XIII rank), initiativeness (XII rank), persuasion and use of influence strategies (XI rank each). Regional employee characteristics scores from different regions show different levels of performance with Chouki Chaura showing the highest perception and Jammu south the lowest. Jammu South tends to score high in areas such as initiative, knowing, and self-confidence but lags in efficiency orientation and concern for high quality of work. Jammu North excels in recognizing and acting on opportunities but may need improvement in persistence and systematic planning. R.S.Pura shows strength in commitment, efficiency orientation, and concern for high quality of work but may require enhancement in initiative and systematic planning. Chouki Chaura and Khour, in general, seem to have areas for improvement across various competencies. Comprehensive Possession of Entrepreneurial competencies among women found that majority of the respondents (41.3%) were found having high level of competencies, followed by low (34.6%). Only 24.0 per cent respondents had medium level of entrepreneurial competencies.

## **VII. Suggestions And Recommendations:**

Based on the findings presented in the thesis on female entrepreneurs in Jammu, India, there are several suggestions and recommendations to further support and enhance the entrepreneurial ecosystem for women in the region by enhancing the Training Programs specifically tailored for female entrepreneurs, considering the varied accessibility across locations. Promoting Infrastructure Development at the local level to create a conducive environment for work. This includes improving connectivity, ensuring reliable power supply, and establishing accessible training centers. Financial Support and Incentives should be provided to female entrepreneurs, recognizing their contributions and potential. This could include grants, low-interest loans, or subsidies for business development. Networking Opportunities to Facilitate networking opportunities for female entrepreneurs to connect with mentors, peers, and potential business partners. Building a strong support network can contribute to knowledge sharing and collaborative initiatives. Recognize the regional differences in entrepreneurial competencies and performance. Conducting ongoing research to monitor the effectiveness of current support programs and identify evolving needs. This will enable policymakers to adapt strategies based on real-time data.

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