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Use of Information and Communication Technologies (ICT): A Study of Women Entrepreneurs of Kashmir

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Abstract

In Kashmir, business is one of those spheres where women lag behind men because it is still considered to be a male preserve. However with high unemployment rates in Jammu and Kashmir, younger educated women are starting their entrepreneurial enterprises. The use of ICT in these enterprises is crucial in this era of digitalization and it has changed the overall scenario of doing business.

This paper has used the qualitative research approach to explore and analyze the experiences of the women entrepreneurs with respect to the use of ICT in their business ventures. Women entrepreneurs owning and managing a micro enterprise were taken into the study. The study has used an interview method for data collection. Indepth interviews were conducted with the participants. The study has used inductive thematic analysis for the generation of the results. Two main themes have emerged from the study. The themes along with the respective sub- themes are:

1. Merits of using ICT (better communication among the workers, improved workplace efficiency and cost reduction, recruitment of indigenous and talented workers, innovation and strategic thinking, better outreach to the potential consumers).

2. Barriers in using ICT (Cost of implementation, interrupted internet services, digital frauds and ICT literacy).

Key Words

Women entrepreneurs, experiences, Information and Communication Technologies

Introduction

UNESCO has defined ICT as forms of technology that are used to transmit, process, store, create, display, share or exchange information by electronic means. It includes not only traditional technologies like radio and television, but also modern ones like cellular phones, computer and network, hardware and software, satellite systems etc as well as the various services and applications associated with them, such as videoconferencing. ICT has more recently been used to describe the convergence of several technologies and the use of common transmission lines carrying very diverse data and communication types and formats. Information and communication technologies (ICT) play a significant role in majority of the aspects of modern society. ICT have changed the ways of communication, information seeking, work culture, business establishments and how we manage our social lives. The ICT sector is, and is

expected to remain, one of the largest employers. India is the third-largest start-up hub in the world with over 9200 technology start-ups in 2017. According to OECD (2003), there is convincing evidence of the positive impact of ICT investment on the gross domestic product (GDP) growth. The World Bank Group (2006) reports that those firms which use ICT become efficient and more competitive in developing countries. Madon (2000) proposed a conceptual framework which explains the interaction between the internet and socioeconomic development in developing countries. According to this framework the internet has a positive impact on four main factors i.e., economic growth, social well-being, political well-being and the physical environment through sustainable development. Information and communication technologies such as mobile phone, internet usage, and broadband adoption are the main drivers of economic growth in MENA (Middle East and North Africa) and SSA(Sub Sahara Africa) developing countries over the period 2007–2016 (Bahrini & Qaffa, 2019). So the implementation of Information and Communication Technologies (ICTs) are often linked with the development and poverty reduction. Looking at the ICT market in India, it is one of the fastest growing in the world contributing over 13 percent to country's Gross Domestic Product(GDP) and 550 million internet connections and over 500 million smart phone users (International Trade Administration, 2020). ICT industry has contributed enormously in promoting the economic growth of India through employment generation, direct GDP contribution, exports revenue generation, emergence of new services, workforce transformation and business innovation. The emergence of the industries like the Facebook app industry alone created over 1,82,000 jobs in 2011. ICT has also helped to the rise of entrepreneurship by making it much easier for self-starters to access best practices, marketing legal and regulatory information and investment resources (Jakar, 2015). India has larger percentage of young people in its demographic profile as well as larger unemployment rates because of various reasons. As far as Jammu and Kashmir is concerned, it is one among the top states which are hit by unemployment issue. The unemployment rate in Jammu & Kashmir up to April 2021 has been 11.4% which is higher than the national average of 8.0% for the same period (CMIE, 2021). With high unemployment rates and a young population, the economy of India as well as J&K is very vulnerable. This might be the reason that young educated people are trying their luck by starting their entrepreneurial ventures. In India micro, small and medium sized enterprises (MSMEs) are responsible for a significant portion of the production and employment. In India, there is major contribution of Micro, Small & Medium Enterprises (MSMEs) in the expansion of entrepreneurial endeavors through business innovations. The contribution of MSMEs in all India GDP for the year 2018-19 has been 30.27 % (Government of India, Ministry of Micro, small and Medium Enterprises, 2020-21). Although females comprise very less percentage of the ownership of MSMEs as compared to males but they have started to mark their increasing appearance. According to the latest (2020-2021) Annual Report of Department of MSME, males owned 79.63% of enterprises as compared to 20.37% women. According to the same report, women own 20.44% of the small enterprises which is highest among the three categories of micro, small and

medium enterprises. Women tend to own micro businesses and explore new markets as compared to men (Mor, 2018).The business managed by males is found to be more profitable as compared to that of women (Boyer & Blazy 2014; Woodward et al., 2011). This can be attributed to innovation and upgradation skills of males in their businesses (Laguir & Den Besten, 2016). Moreover the use of ICT has been increasing in these enterprises from the past years due to digitalization of India.

Methodology

This study has implemented qualitative research approach and information has been gathered from the women entrepreneurs to explore their experiences of running their enterprises using Information and Communication Technologies. Considering the fact that the owner is the main decision maker and manager of a micro enterprise, women entrepreneurs owning non-agricultural micro enterprises were taken in the study. Purposive sampling technique has been used to recruit the participants. A total of 20 women entrepreneurs were taken into the study. The details of the participants are provided in the table below. The study has used in-depth interview method for data collection. The interviews were audio recorded after taking due permission from the participants. The questions were kept open-ended to get deeper insights of the experiences. Before the interview process, the participants were explained the purpose of the study and were given the choice to quit the study at any point of time. Each interview lasted for almost 30-50 minutes. The interviews were conducted in both Urdu and English languages. The interviews were transcribed and then read several times to get in-depth insights. The researchers used manual coding to arrive at the codes. The researchers read the transcripts and worked independently to develop the codebook. The codebook was further refined on subsequent coding and re-coding process which was again done independently by the researchers. The codes were generated inductively from the codebook. Themes were generated after identifying the patters in the already generated codes. The emerging themes were reviewed to make sure their accurate representation of the data by comparing the themes against the transcribed data. After doing this, some changes were done to make the themes more accurate. Finally the naming of the themes and sub-themes was done.

Name	Age (in years)	Marital Status	Type of Enterprise owned
1. Afreen	35	Married	Textile and Garments
2. Mehnaz	32	Unmarried	Beauty and Skincare products
3. Rumaisa	38	Married	Textile and Garments
4. Zahida	25	Unmarried	Eatery
5. Sheza	28	Unmarried	Bakery
6. Mehar	39	Married	Textile and Garments
7. Sadaf	37	Married	Stitching Boutique
8. Mudasira	29	Married	Embroidery Boutique
9. Rukhsat	37	Widowed	Beauty Parlour
10. Nazneen	37	Married	Eatery
11. Tabasum	35	Married	Stitching Boutique

12. Saba	27	Unmarried	Textile and Garments
13. Nasrin	33	Married	Eatery
14. Sumaira	23	Unmarried	Beauty Parlour
15. Nasreen	30	Unmarried	Stitching Boutique
16. Rukhsan	32	Unmarried	Textile and Garments
17. Mahwish	36	Married	Bakery
18. Insha	32	Married	Eatery
19. Rukaya	35	Married	Embroidery Boutique
20. Iram	32	Married	Boutique

Table 1: Basic information about Participants *Source (Field Survey)

Findings

Two main themes emerged from the study, viz. merits of using ICT and barriers in using ICT by entrepreneurs. These themes were categorized into sub-themes. The first theme i.e., merits of using ICT include the perceived benefits and successes in the growth and development of the business enterprises of the women entrepreneurs by making the use of ICT tools. The second theme i.e., barriers in using ICT describe the various obstacles and challenges faced by the women entrepreneurs which limit and restrict the use of ICT in their enterprises. The themes further constitute various respective sub-themes.

Merits of using ICT

These comprise the advantages and benefits of using ICT in the business enterprises by the women entrepreneurs. The sub-themes of this theme include better communication among the workers, improved workplace efficiency and cost reduction, recruitment of indigenous and talented workers, innovation and strategic thinking, better outreach to the potential consumers.

Better communication among the workers

The effective key towards the success of a micro business unit largely relies on the effective communication among the workers and together with the suppliers. Since a micro enterprise operates with fewer people, it becomes more elemental to communicate well in order to achieve better cooperation and effective division of labor. Most of the entrepreneurs in this study affirmed that they use landline, mobile phones, social media and messenger for communication and collaboration purposes.

'Mobile phones and social media have made our work much easier. Being a manager of an enterprise and a homemaker at the same time brings lot of challenges and it is when ICT comes to our rescue. When I am not able to assist or supervise my colleagues, I call them up or facetime them whenever needed. Members too connect to each other through these modes to get updates related to the progress of the work among themselves and the customers. Without proper communication and collaboration achievement of goals is not possible.'(Rumaisa)

Improved workplace efficiency and cost reduction

This is one of the most important merits of using ICT as both the time and manual labor are saved. The women entrepreneurs asserted that by the use of ICT, the rudimentary routine tasks like manual billing, tagging, record keeping and data analysis became easy and simple. It also saved both time and money which was spent on the manual labor and thus has improved efficacy at the workplace to a greater extent. This has also benefitted them in utilizing the human resource on other important works. The women said that the use of ICT tools has made their economies more efficient because it helps in the minimization of the human errors and human resource use which leads to the reduction in the costs of their goods.

'Earlier I used to have three workers for managing the billing, tagging and record keeping tasks but now only one person is enough to deal with all this using ICT. It has also made the workplace efficient by reducing the human errors in computing. It takes me minimal human resource for information management. I use most of the human resource for other productive purposes.'(Afreen)

Recruitment of indigenous and talented workers

The options of remote and virtual working have also been possible only because of the ICT. It has given a chance to the talented indigenous workers and proved beneficial for the enterprises, the workers and revival of the traditional artworks. By making the use of ICT tools, the women entrepreneurs and workers are in a conducive position to balance their work and life by working remotely from their homes only.

'It is very challenging to recruit appropriate artists for the successful running of any venture. I run a fashion boutique and need different artists for cutting, sewing, embellishment or ornamentation works. The percentage of well trained traditional art workers is less in Kashmir and majority of them are not ready to work at our boutiques rather prefer to work from their homes. Our enterprise has recruited a few of these traditional workers. We deliver them the raw materials, instructions for the artworks are explained to them via various ICT platforms, they prepare it and then again our workers get that to the boutique.'(Tabasum)

Innovation and strategic thinking

ICT and internet has played a great role in enhancing the critical thinking among the enterprises. By using new ideas available on internet, the entrepreneurs get a better comprehension of the different processes to become more competitive and customer friendly. The organization and interpretation of these ideas finally contribute towards new and enhanced products and services to the market. By exploring the business ideas around the world, the women entrepreneurs have added a value to their enterprises/ ventures which has helped them in the increase of competitiveness, creativity and profitability.

'Innovation is no doubt the key towards the success of an enterprise. Without innovation, we cannot keep our pace with the changing tastes of the customers. It is the innovation and strategic thinking in terms of making the use of right technologies, processes and procedures which makes us different from others in the market place. Sometimes we have to innovate according to the tastes of the customers, the market conditions and others parameters as well.'(Mudasira)

Better outreach to the potential consumers

The use of ICT by the women entrepreneurs has enormously benefitted the expansion and reach of the products and goods to the vast masses of customers. The entrepreneurs said that they are actively using the social networking sites like Facebook, WhatsApp and Instagram to make a maximum outreach to the people by

displaying their products of their respective pages on these sites. Using these tools also make them more responsive to the customers because the product information is at the finger tips of the customers.

'Earlier we didn't use social networking sites or online mode of shopping for our products so the reach of our products was limited to a certain chunk of people only. After using the networking sites and online mode, the number of customers and orders has increased many folds. People from any part of the valley can view our products from our social networking site pages or our website and place an order. ICT has widened our markets.'(Insha)

Barriers in using ICT
This includes the obstacles and challenges faced by the women entrepreneurs which restrict them from making a prevalent use of ICT in their business. The sub-themes of this theme include cost of implementation, interrupted internet services and digital frauds and ICT literacy.

Cost of implementation
The installation and implementation of the different ICT tools like a broadband, fax, card swipe machines, scanners, CCTV cameras, biometric system, fire alarms etc is costly for the small investors of micro enterprises. Further they need to train the respective workers for this separately or hire persons who have a prior experience of the same. Due to this, it becomes a little expensive but yields profit in the long run as compared to the costs by saving the need of large human resource for the same tasks.

'I had not installed the broadband and card swipe machines at my retail shops which made the dealings fussy and hectic for both workers and customers. I was reluctant to do so because I knew that it would cost me good amount of money. Then one of my friends suggested the implementation of these tools. Yes, it was expensive in the beginning but in a matter of just months, it started reaping double fold positive results. There is now neither any need to main long tiring cashbooks nor the need to make manual bills. Everything is sorted now.' (Saba)

Interrupted internet services
Frequent internet shutdowns in Kashmir make the women entrepreneurs less enthusiastic about using the ICT. Many women entrepreneurs affirmed that they had to face a great loss in their businesses in the recent years as internet services were shut for considerable time. For some of these entrepreneurs who work online only, the ban on high speed internet proves fatal for them. On one hand it becomes very difficult for the entrepreneurs to upload the product images on their social media handles or websites and on the other hand it is again an uphill task to download any image and placing orders on low speed.

'No doubt ICT provides an opportunity to a new entrepreneur to start and promote his/her business without having heavy infrastructure. One can start a business at home only by using Facebook, Instagram and e-commerce to run a business. But relying wholly on internet in Kashmir would prove fatal because there are frequent internet shutdowns. This might be the reason that most of the entrepreneurs prefer both online and offline business rather than sticking to one mode only. Entrepreneurs like me who have no office infrastructure and work online only are mostly affected by this.' (Mehnaz)

Digital frauds and ICT literacy
The increasing number of digital frauds, data breaches and limited ICT literacy to use is one of the most important reasons which render the women entrepreneurs

apprehensive of using e-commerce and other ICT tools related to digital transactions and online payments. The women said that in order to work on e-platforms one needs to have a good knowledge of the associated technologies.

 'I have been working offline for years now. I feel safe this way only as I have suffered a loss due to digital fraud. A good amount of money vanished from my account mysteriously. On enquiring, the bank officials told me that I have been a victim of digital fraud as I had provided my bank details to fraudsters.'(Mehar)

Discussion and Conclusion

The study offers significant insights about the experience of using information and communication technologies in the business by women entrepreneurs in Kashmir. We found that the women entrepreneurs got benefitted through internet adoption, social media, e- commerce and competitiveness brought by using ICT which is consistent with the study of Lai et al. (Lai, Wang, Hsieh, &Chen, 2007; Ukpere, Slabbert, & Ukpere, 2014).We also found that the women entrepreneurs face barriers like financial constraints, lack of skills and expertise in using ICT in their businesses. These findings are consistent with the previous studies (Cavalcanti, 2006; Malhotra, Kanesathasan, &Patel, 2012). The study identifies that the business enterprises of the women entrepreneurs in Kashmir have definitely been benefitted largely by the use of Information and Communication Technologies. It has proven beneficial in enhancing communication and collaboration among the workers, suppliers and customers. It has also improved the efficiency by making the use of automated technologies. It has elevated the competitive advantage to the business of the women entrepreneurs by ways of innovation, strategic thinking and extended outreach to the potential customers. The study also recognizes the challenges faced by the women entrepreneurs which make them endangered to use ICT in their business. Majority of the women entrepreneurs have started their micro enterprises with small chunks of money so the implementation cost of Information and Communication Technologies act as a hurdle in its installation for the starters. Frequent suspension of internet services in Kashmir has been one of the leading causes of making the women entrepreneurs less enthusiastic about the use ICT in their business proceedings. Increasing number of digital frauds and less literacy about ICT also make them vulnerable susceptible. The women should invest in educating their staff by recruiting or outsourcing knowledgeable ICT specialists to reap benefits.

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