

ROLE OF WOMEN ENTREPRENEURSHIP IN PROMOTING WOMEN EMPOWERMENT WITH SPECIAL REFERENCE TO KOKRAJHAR DISTRICT

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CHAPTER 7

SUMMARY OF FINDINGS AND CONCLUSION

In this chapter, the outcome of the study has been discussed. The factors of women empowerment are multi-dimensional in nature. These variables are economic, social, political, governmental, professional, legal and personal. These variables are studied in terms of age, religion, monthly income, community, marital status, education, type of family, occupation, membership in Self Help Group and years of experience of the respondents. With a view to systemize, the findings have been given chapter wise. As Chapter 1 and 2 are Introductory and review part the findings have been drawn from chapter no 3, 4, 5 and 6.

7.1 Summary of Findings

7.1.1 Finding on chapter 3 entitled “Socio-economic and Empowerment level of Women Entrepreneurs”

The findings of the study are summarized and presented below:

1. It is found that out of 220 women entrepreneurs 29% women entrepreneurs belong to the age group of 21-30 followed by 32 % women entrepreneurs from 31-40, 23% women entrepreneurs from 41-50 and 16% women entrepreneurs belong to the age group of 51 and above.
2. It is found that out of 15 women entrepreneurs having moderate level women empowerment, 3.1% women entrepreneurs are between 21 to 30 years ,10% are of 31-40 years, 9.8% are between 41-50 years and the remaining 2.1% women entrepreneurs are above 45 years old, among 204 women entrepreneurs having high level women empowerment,96.9% are between 21-30 years, 90% are between 31-40 years, 88.2% are between 41-50 years and the remaining 97.9% are above 51 years and only 2% women entrepreneurs having high level women empowerment in age group between 41-50 years.
- 3.It is found that that level of education is increasing among women in Schools and Higher Secondary level but the percentage of women entrepreneurs in higher education was quite low (14%graduates and 6.33% post graduate). 25.67% women entrepreneurs were below class 10

pass, 37.67% women entrepreneurs were class 10 pass, 16.33% women entrepreneurs were 12th Pass, 14% were graduated and 6.33% women entrepreneurs were above graduate.

4. The study revealed that majority of women entrepreneurs with the percentage of 67.67 were Hindu followed by 30% of women entrepreneurs were Christian and 2.33% women entrepreneurs were Muslim. It is found that maximum numbers of women were Hindu.

5. The study finds that out of 66 women entrepreneurs who belong to Christian religion, 89.4% respondents are highly empowered, 9.1% are moderately empowered and 1.5% are very highly empowered. The table further shows that out of 147 who belongs to Hindu religion 95.2% of women entrepreneurs have high level empowerment, 4.8% have moderate level empowerment and 0% are very highly empowered. Further among 7 women entrepreneurs who belong to Muslim religion 71.4% of women entrepreneurs have high level women empowerment, 28.6% are moderately empowered and 0% are very highly empowered. The study reveals that the Hindu respondents have high level of empowerment.

6. The study found that out of 55 women entrepreneurs who have studied below class 10, 85.5% respondents are highly empowered, 14.5% are moderately empowered and 0% are very highly empowered, out of 81 respondents class 10th pass women entrepreneurs 98.8% of women entrepreneurs have high level empowerment, 1.2% have moderate level empowerment and 0% are very highly empowered, among 35 respondents class 12th pass women entrepreneurs 88.6% of women entrepreneurs have high level women empowerment, 8.6% are moderately empowered and 2.9% are very highly empowered and out of 31 graduated women entrepreneurs 96.8% have high level of empowerment, 3.2% of respondents have moderate level empowerment and 0% have very high level empowerment. Further out of 18 women entrepreneurs, who have above graduation qualification, 88.9% are highly empowered, 11.1% are moderately empowered and 0% are very highly empowered. It is found that women entrepreneurs who are class 10th pass have highest level of empowerment.

7. The study found that 40% of women entrepreneurs belong to ST Community, followed by 25.33% of OBC, 11.33% of women entrepreneurs are SC community. However 23.33% of

women entrepreneurs belong to General category. It is revealed from the study that maximum number of women entrepreneurs in Kokrajhar district belongs to ST community.

8. The study found that 74% women entrepreneurs were married and 26% women entrepreneurs were unmarried. It is clear from the study that most of the women entrepreneurs in Kokrajhar district were married.

9. It has been found that out of 163 married women entrepreneurs category, 92.6 % respondents are highly empowered, 7.4 % are moderately empowered and 0% are very highly empowered, out of 57 unmarried women entrepreneurs 93% of women entrepreneurs have high level empowerment, 5.3% have moderate level empowerment and 1.8% is very highly empowered.

10. The study found that 35% women entrepreneurs stay in joint family and 65% women entrepreneurs stay in nuclear family. This is clear from the above table that nuclear family structure is increasing in present society.

11. It has been found that out of 77 women entrepreneurs, who are staying in joint family, 90.9 % respondents are highly empowered, 9.1 % are moderately empowered and 0% are very highly empowered. The table further shows that out of 143 women entrepreneurs, 93.7% of women entrepreneurs have high level empowerment, 5.6% have moderate level empowerment and 0.7% are very highly empowered. It is evident from the above table that women entrepreneurs who are living in a nuclear family have higher level of empowerment.

12. It is found that 38% women entrepreneurs income was Rs 15000- Rs 20,000 followed by 21.67% women entrepreneurs income was between Rs 20,000-Rs 25000, 11.33% women entrepreneurs income was between Rs 10,000-Rs 15000, 8% women entrepreneurs income was Rs 25000- Rs 30000 and 7.67% women entrepreneurs income was Rs 30000 and above, 13.33% women entrepreneurs income was below Rs 10000. It revealed that maximum number of women entrepreneurs in the study area was earning income between Rs 15000- Rs 20000 per month. It has been observed that establishing a business has altered the earnings of women entrepreneurs. This enhanced the financial state of women entrepreneurs and empowered them to make decisions. Financial autonomy empowers women entrepreneurs to elevate their quality of life. Through this, they provide financial assistance to their family.

13. It is found that total 29% women entrepreneurs earn below Rs.10,000 per year where 89.7% respondents are highly empowered, 10.3% are moderately empowered and 0% is very highly empowered.

14. It is found that out of total 83 respondents earning income between Rs.10,000-Rs.20,000, 92.8% of women entrepreneurs have high level empowerment, 6% have moderate level empowerment and 1.2% is very highly empowered, total 46 respondents earn income between Rs.20,000-Rs.30,000 in which 93.5% of women entrepreneurs have high level women empowerment, 6.5% are moderately empowered and 0% are very highly empowered, out of 34 respondents earning income between Rs.30,000-Rs.40,000, 88.2% have high level of empowerment, 11.8% of respondents have moderate level empowerment and 0% have very high level empowerment and total 28 respondents are earning above Rs.40,000, 100% of respondents are having high level empowerment. It is evident from the study that the women entrepreneurs earning above Rs.40,000 have highest level of empowerment.

15. The study found that 52.67% women entrepreneurs were having 3-6 years of work experience, 20.67% women entrepreneurs were having 6-9 years of work experience, 12.33% women entrepreneurs were having 9-12 years of work experience and 14.33% women entrepreneurs were having 12 and more years of experience. It revealed that most of the women entrepreneurs from Kokrajhar district were having 3-6 years of experience and the numbers of women entrepreneurs have increased in the recent years.

16. It is found that out of 115 women entrepreneurs who have 3-6 years of experience, 92.17% respondents are highly empowered, 6.96% are moderately empowered and 0.87% is very highly empowered, out of 46 respondents who have 6-9 years of experience, 95.7% of women entrepreneurs have high level empowerment, 4.3% have moderate level empowerment and 0% is very highly empowered, out of 26 respondents with 9-12 years of experience, 84.6% of women entrepreneurs have high level women empowerment, 15.4% are moderately empowered and 0% are very highly empowered and out of 33 respondents having more than 12 years of experience, 97% have high level of empowerment, 3% of respondents have moderate level empowerment and 0% have very high level empowerment.

17. It is found that 65.33% women entrepreneurs were housewife before starting up their business followed by 22% women entrepreneurs were students and 12.67% women entrepreneurs were in job. The study found that maximum numbers of women entrepreneurs in kokrajhar district were housewife before becoming entrepreneurs.

18. It is found that out of 48 women entrepreneurs who were students before becoming women entrepreneurs, 91.7% respondents are highly empowered, 8.3% are moderately empowered and 0% is very highly empowered, out of 29 respondents who were doing job before becoming women entrepreneurs, 89.7% of women entrepreneurs have high level empowerment, 10.3% have moderate level empowerment and 0% are very highly empowered and out of 143 respondents who were house before becoming entrepreneurs 93.7% have high level of empowerment, 5.6% of respondents have moderate level empowerment and 0.7% have very high level empowerment.

19. This table shows that 52% women entrepreneurs attained training and 48% women entrepreneurs attained any training.

20. It has been found that total 114 women entrepreneurs have received training during doing business where 93% respondents are highly empowered, 7% are moderately empowered and 0% are very highly empowered and total 106 women entrepreneurs have not receiving training while doing business where 92.7% of women entrepreneurs have high level empowerment, 6.6% have moderate level empowerment and 0.5% are very highly empowered.

21. It is found that 68% of women entrepreneurs have membership in SHGs and 32% does not have membership in SHG. It is evident from the study that most of the women entrepreneurship who have joined membership in SHG and availed the benefits of it.

22. It has been found that total 150 women entrepreneurs have joined membership SHG where 94% respondents are highly empowered, 5.3% are moderately empowered and 0.7% are very highly empowered and total 70 women entrepreneurs have not joined any membership in SHG where 90% of women entrepreneurs have high level empowerment, 10% have moderate level empowerment and 0% are very highly empowered. It is clear from the above table that women entrepreneurs who have joined membership in SHG have highest level of empowerment.

23. It is found that 39% of women entrepreneurs are engaged in trading/services and 61% of women entrepreneurs are engaged in manufacturing/processing unit. It is evident that most of the women entrepreneurs are engaged in manufacturing/Processing units.

24. The study found that total 85 women entrepreneurs are engaged in trading/services where 92.9% respondents are highly empowered, 7.1 % are moderately empowered and 0% are very highly empowered and total 135 women entrepreneurs are engaged in manufacturing/processing units where 92.6% of women entrepreneurs have high level empowerment, 6.7% have moderate level empowerment and 0.7% are very highly empowered.

7.1.2 Finding on chapter 4 entitled “Motivating Factors for Women Entrepreneurs”

i. The study found that 27% women entrepreneurs were agree and 26% women entrepreneurs were strongly agree that they had started their business due to their family responsibilities. However 1% of women entrepreneurs were not sure 44% women entrepreneurs were disagree to this and 2% women entrepreneurs were strongly disagree to this factor of encouragement. It has been found from the study that family responsibilities had compelled women entrepreneurs in the Kokrajhar District to start their business. They were doing their business for their family.

2. It is found that 47% women entrepreneurs were strongly agree and 37% women entrepreneurs were agree that economic need of the family influence them to start their business. However 11% women entrepreneurs were disagree and 5% were strongly disagreeing. The study revealed that most of the women entrepreneurs in the study area said that economic needs of the family forced them to start a business. They started their business to fulfill the needs of their family

3. The study found that 57% women entrepreneurs were agree and 20% women entrepreneurs were strongly agree that they had a desire to be independent that is why they started their business. However 4% women entrepreneurs were not sure and 11% were disagree and 8% of women entrepreneurs were strongly disagree on this..This is evident from the study that most of

the women entrepreneurs wanted an independent life, freedom to take their own decision that's why they started their business

4. It is found that 35% women entrepreneurs were agree that their family members' advice them to start their business and 10% women entrepreneurs were strongly agree. However 49% women entrepreneurs were disagree, 6% of women entrepreneurs were strongly disagree to this factor of encouragement and 0% women entrepreneurs were not sure. This is evident from the study that Families have played an important role in making a woman to a woman entrepreneur. Families encouraged them to live their own dreams and become independent. Most of the women entrepreneurs were inspired by the advice from their family members for starting their enterprises

5. It is found that 60% women entrepreneurs were agree and 5% of women entrepreneurs are strongly agree that they started their business to secure their family and to build up their own career. However 22% women entrepreneurs were disagree to this factor and said it did not encourage them to start their business and 7% women entrepreneurs were not sure on this, 6% women entrepreneurs were strongly disagree to this factor. It is revealed from the study that maximum number of women entrepreneurs' area started their business to give a secured and smooth life to their family members and an assured career to their own.

6. The study found that 24% women entrepreneurs were agree and 9% women entrepreneurs were strongly agree that they did not get a suitable job. However 57% women entrepreneurs were disagree to this factor and said starting their business was their own choice and 8% women entrepreneurs were not sure on this and 2% women entrepreneurs were strongly disagree to this and said their interest was in doing business. It is revealed that women entrepreneurs in the Kokrajhar district felt that non availability of jobs made women to starts their own business for some extant.

8. It is found that 47% women entrepreneurs were agree and 21% women entrepreneurs were strongly agree and said that personal satisfaction was one of their factors of encouragement to start a business. However 23% women entrepreneurs were disagree, 4% women entrepreneurs were strongly disagree and 5% women entrepreneurs were not sure on this.

9. It is found that 78% women entrepreneurs were disagree and 7% women entrepreneurs were strongly disagree to this factor and said they were not influenced by any success story. However 5% women entrepreneurs were agree and 8% women entrepreneurs were strongly agree to this factor of encouragement. While 2% of women entrepreneurs were not sure. It is observed from the study that only few women entrepreneurs were influenced by stories of successful entrepreneurs and in this hope they started their business. Successful women entrepreneurs' stories inspired them and encouraged them to start their own business. Majority of the women entrepreneurs were not motivated to start their business by the success stories of other women entrepreneurs.

10. This table explains that 73% women entrepreneurs were disagree and 14% women entrepreneurs were strongly disagree to the family business as the factor of encouragement. However 10% women entrepreneurs were agreeing and 1% women entrepreneurs were strongly agree to this factor and said that they are expanding their family business, 2% women entrepreneurs were not sure on this encouraging factor. It is revealed from the study that some women entrepreneurs were encouraged by their family business and majority of women entrepreneurs in the study area were not encouraged by this factor.

11. The study found that 41% women entrepreneurs were agree and 13% women entrepreneurs were strongly agree that the reason behind starting their business was, they wanted to become a successful entrepreneur. However 36% women entrepreneurs were disagree followed by 7% women entrepreneurs strongly disagree and 3% women entrepreneurs were not sure to this factor of encouragement. It has been observed that everyone has some dreams only few people live their dream. Women entrepreneurs in the study area were having a dream to become an entrepreneur and they were living their dream. They started their business to be a successful entrepreneur. However some of them were not having such dream.

12. The study found that 62% women entrepreneurs were agreeing and 20% women entrepreneurs were strongly agree and said the purpose for them to start a business was to enjoy a better life and improve standard of living. However 8% women entrepreneurs were not sure and 9% women entrepreneurs were disagree on this factor of encouragement. Whereas 1% of women entrepreneurs were strongly disagree. It has been found that maximum number of women entrepreneurs said the purpose for them to start a business was to enjoy a better and improve

standard of living .They agreed that they wanted to give a better future to their children and a smooth life. This made them to start their business.

13.It is found that 51% women entrepreneurs were agree and 7% women entrepreneurs were strongly agree and said factor of high profitability encouraged them and they started their business. Whereas 8% women entrepreneurs were strongly disagree,20% women entrepreneurs were disagree and 14% women entrepreneurs were not sure on this factor of encouragement. It revealed that maximum number of women entrepreneurs said high profitability encouraged them to start their own business. They said that where there is a risk, there is high profit. Thus, the researcher has found that many factors have influenced women entrepreneurs of Kokrajhar district.

7.1.3 Finding on chapter 5 entitled “Relationship between Women Entrepreneurship and Women Empowerment”

7.1.3.1 Findings based on empowerment index

1. Regarding empowerment index it is found that that selected women entrepreneurs of kokrajhar district have high level of empowerment in all seven dimensions viz. economic level, social level and political level, government level, professional level, legal level and personal level. Empowerment index range calculated with the help of empowerment index formula using likert scale and weighted score is found to be above 50% (which signifies high level of Empowerment) in all dimensions interpret that selected women entrepreneurs have high level of empowerment level in all dimensions.

It has been found from the study that selected women entrepreneurs are highly empowered in all seven dimensions of economic level, social level and political level, government level, professional level, legal level and personal level.

2. It is found from the empowerment index of economic level indicator that women entrepreneurs empowerment score is above 50% in all variables of economic level indicators which means empowerment level of selected women entrepreneurs are high in all economic indicators viz in control over income, empowerment on purchasing power for personal use, bank credit worthiness and savings level. The women

entrepreneurs have very high empowerment index in purchasing power for business purpose.

3. It has been found that empowerment index of women entrepreneurs on social level indicator that women entrepreneurs empowerment score is above 50% in all variables of social level indicators which means empowerment level of selected women entrepreneurs are high in all social indicators viz. social participation in local institution, social decision making power, freedom to visit friends or relatives, respect in society and respect in family. Thus, it can be inferred from the study that all the women entrepreneurs selected for study are socially empowered.
4. It is found from the empowerment index of women entrepreneurs on Political indicator levels that empowerment score is above 50% in all variables of political level indicators which means empowerment level of selected women entrepreneurs are high in all political indicators viz. very highly empowered in awareness on voting right, moderately empowered in awareness on awareness on right to equality, participating in political local council, MLA, M.P and conducting government programmes.

It is revealed from the study that women entrepreneurs are highly empowered in political level and most of women entrepreneurs have proper awareness on their voting rights and on right to equality, they are participating in political level activities and also conducts government programmes.

5. It is found from the empowerment index of women entrepreneurs on government indicator levels that women entrepreneurs empowerment score is above 50% in all variables of government level indicators which means empowerment level of selected women entrepreneurs are high in all government indicator viz. participation in government programs, participation in government training, getting employment opportunity, financial assistance from government.

It is revealed that women entrepreneurs selected for study are highly empowered in government level indicators.

6. It is found from the empowerment index of women entrepreneurs of women entrepreneurs on Professional indicator levels that women entrepreneurs empowerment score is above 50% in all variables of professional level indicators which means

empowerment level of selected women entrepreneurs is high in all professional indicators viz, special traits in business, decision making skill, and application knowledge in business, leadership qualities, team spirit and solution in critical situation.

7. It is found from the empowerment index of women entrepreneurs of women entrepreneurs on Legal Level indicator that women entrepreneurs empowerment score is above 50% in all variables of legal level indicators which means empowerment level of selected women entrepreneurs are high in all legal indicators viz, receiving legal rights, equal rights with men, appeal against violence, Equal participation of family properties, Legal power related to justice, prosecutors, lawyers, etc. Thus, it can be inferred from the study that all the women entrepreneurs selected for study are highly empowered under Legal level indicator.
8. It is found from the empowerment index of women entrepreneurs of women entrepreneurs on Personal Level indicator that women entrepreneurs empowerment score is above 50% in all variables of personal level indicators which means empowerment level of selected women entrepreneurs are high in all personal indicators viz, Physical Mobility (come out from four walls), family bond & relationship, Health and Sanitation, Achieving Self-Confidence, Perceiving Mental Satisfaction. Thus, it can be inferred from the study that all the women entrepreneurs selected for study are highly empowered under Personal level indicator.

7.1.3.2 Findings based on Chi-square test

1. It has been found the study regarding the relationship between the marital status and Empowerment level of women entrepreneurs. It has been observed that there is no

significant relationship between marital status and all the parameters of empowerment taken under study level of women entrepreneurs as Chi-Square test results at 1 degree of freedom the chi-square value is 3.623 and the significant value i.e. P- value is 0.57 which is greater than the standard significant value of 0.05 so the null hypothesis is accepted that that is no relationship between marital status and empowerment level of women entrepreneurs.

2. It is observed from the Chi-Square test results for the family type and total empowerment level that there is no significant relationship between the family type and empowerment level of women entrepreneurs as at 1 degrees of freedom the chi-square value is 0.963 and the significant value i.e. P- value is 0.326 which is greater than the standard significant value of 0.05 and null hypothesis is rejected.
3. It is observed from the Chi-Square test results for the income and total empowerment level of women entrepreneurs at 1 degree of freedom the chi-square value is 2.985 and the significant value i.e P- value is 0.084 which is greater than the standard significant value of 0.05 so the null hypothesis is accepted. It is found from the results that there is no significant relationship between the income and empowerment level of women entrepreneurs.
4. It is observed from the Chi-Square test results of the educational qualification and total empowerment level at 1 degree of freedom the chi-square value is 4.030 and the significant value i.e P- value is 0.045 which is less than the standard significant value of 0.05 so the null hypothesis is rejected. It has been found that there is significant relationship between the education qualification and empowerment level of women entrepreneurs and the women entrepreneurs who are class 10th pass are more empowered compared to those who are below class 10.
5. It is observed from the Chi-Square test results for the years of experience and total empowerment level at 8 degrees of freedom the chi-square value is 0.007 and the significant value i.e. P- value is 0.932 which is more than the standard significant value of 0.05 so the null hypothesis is accepted and it is found that there is no significant

relationship between the years of experience and empowerment level of women entrepreneurs.

6. The Chi-Square test results for the type/nature of work of women entrepreneurs and total empowerment level at 1 degree of freedom the chi-square value is 0.013 and the significant value i.e. P- value is 0.911 which is more than the standard significant value of 0.05 so the null hypothesis is accepted. It has been found from the results that there is no significant relationship between the type of entrepreneurs and empowerment level of women entrepreneurs.

7.1.4 Finding on chapter 5 entitled “PROBLEMS AND CHALLENGES FACED BY WOMEN ENTREPRENEURS”

1. It is found that 19% of the women entrepreneurs said that they always face financial constraint, 23% of women entrepreneurs said that they sometimes face financial constraints and 29% women entrepreneurs said they often face such problems. However 18% women entrepreneurs said they rarely face this constraint and 10% women entrepreneurs said they never face such constraint. The study revealed that women entrepreneurs in Kokrajhar district were suffering from lack of finance. According to the responses given by women entrepreneurs, some of them said that banks have taken a negative attitude while providing finance to them. They discourage women borrowers on the belief that they can quit the business at any time and become housewives again. The result of this, women entrepreneurs have to depend on their own saving and loans from family and relatives.

2. It is found that 24% of the women entrepreneurs said they often faced tough competition, 15% women entrepreneurs sometimes faced and 28% women entrepreneurs always faced tough competition. Whereas 21% of women entrepreneurs rarely and 12% women entrepreneurs never faced tough competition. The select women entrepreneurs were affected with tough competition. However this competition encourages women entrepreneurs to do well in their business and allow them to face that positively.

3. It has been found that 68% women entrepreneurs have never faced problem regarding family support followed by 8% women entrepreneurs rarely, 4% women entrepreneurs sometimes

faced. However 9% women entrepreneurs often faced this and 11% women entrepreneurs always deal family support regarding problem. It is evident from the study that women entrepreneurs in the Kokrajhar district were getting adequate support from their spouse/family.

4. It is found that 29% women entrepreneurs often and 11% always face role conflict in their day to day life. However 21% women entrepreneurs never face followed by 22% rarely and 17% sometimes face such problem. It is clear from the above explanation that women were facing role conflict in balancing their business and household work. Some of the women entrepreneurs come from joint family background; they have to perform more responsibilities in comparison to other women entrepreneurs.

5. It is found that 22% women entrepreneurs rarely and 17% women entrepreneurs always confront mobility problem. However 11% women entrepreneurs said they sometimes and 29% women entrepreneurs said they often confront mobility related problem and 21% of women entrepreneurs never faced mobility related problem. Women entrepreneurs said they had to travel or go out of the village/town for purchasing raw material for their business. And it is not easy for them to go alone. That's why they had to depend on their husband/family member.

6. It is found those 31% women entrepreneurs said they always faced lack of professional/technical knowledge followed by 17% women entrepreneurs often and 18% women entrepreneurs sometimes faced. However 4% of them rarely and 30% of women entrepreneurs never faced such problem. This has been found that most of the women entrepreneurs in kokrajhar were facing lack of professional/technical knowledge women. They said that "if they were technically qualified, they could have enhanced their business to a greater extent."

7. It is found that 35% of women entrepreneurs often face overload of work problem followed by 16% women entrepreneurs always, 19% women entrepreneurs sometimes face this problem. However 22 % rarely and 8% never face overload of work problem while running their business. It is observed that overload of work was one of the major problems. They were taking overload of work problem in a positive sense. They said that as the business expands responsibilities increase and work load increases.

8. It is found that 30% of women entrepreneurs often face infrastructure problem and 9% women entrepreneurs always face this. However 16% women entrepreneurs never, 24% women entrepreneurs rarely and 21% women entrepreneurs sometimes face infrastructure problem.

9. It is found that 66% women entrepreneurs never face managerial problem followed by 15% sometimes, 14% rarely and 5% often face such problem.

10. It is found that 36% women entrepreneurs never face male dominance regarding problem, 22% women entrepreneurs rarely face and 19% women entrepreneurs sometimes face this problem. However 13% women entrepreneurs often and 10% women entrepreneurs always face male dominance related problem. This is evident from the above table that for some extent male dominancy was prevailing in areas. Whereas women entrepreneurs were quite confident in their business and they were not affected with such male dominance while running their businesses.

11. It is found that 35% women entrepreneurs never face marketing problem, 22% women entrepreneurs rarely face and 20% women entrepreneurs sometimes face such problem. However 11% women entrepreneurs said they often face marketing problem and 12% always face such problem. It is evident from the study that women entrepreneurs were slightly influenced by marketing problem.

12. It is found that 60% women entrepreneurs never face middle man regarding problem followed by 18% women entrepreneurs rarely and 10% women entrepreneurs sometimes face problem created by middleman. Women have small businesses in their local area and most of them run from their homes. So they feel that this is not a major problem for them. However 6% women entrepreneurs often and 6% women entrepreneurs always face this problem while running their business. It is evident from the study that problem of middle man was not an obstructing issue for women entrepreneurs from while running their business. There were few women entrepreneurs who were slightly affected with this problem.

18. It is found that 69% women entrepreneurs never face unequal treatment, 9% women entrepreneurs rarely face, 15% women entrepreneurs sometimes and 3% women entrepreneurs often face unequal treatment in the society and 3% women entrepreneurs always face unequal treatment in their social sphere. This has been found that women entrepreneurs in study area had

not faced unequal treatment while running their business. According to the findings of the study, women entrepreneurs faced a plethora of obstacles like intense competition, multiple roles, marketing difficulties, a lack of support from their families, excessive workload, financial difficulties, inadequate education, role conflicts, insufficient infrastructure, and inadequate marketing skills.

7.2 CONCLUSION

The development of a nation is contingent upon providing abundant possibilities to its female population. Women constitute a significant demographic within society. Promoting entrepreneurship among women is an effective strategy for empowering women since it enables them to escape the cycle of poverty and exert more influence in economic, social, and political domains. Entrepreneurship plays a crucial role in the advancement of our country. The progress of a nation will be achieved not only by male entrepreneurs but also by women entrepreneurs. The instrument is highly efficient in promoting social and economic development among women, making it an ideal tool to address the increasing unemployment rates among rural women. It significantly contributes to job creation within the existing social structure and serves as a powerful means for women to supplement their family's income while fulfilling their domestic responsibilities. Entrepreneurship offers a superior option for women to enhance their own empowerment. Currently, the Government of India is undertaking many initiatives to support and empower micro and small business entrepreneurs, with the aim of promoting the overall progress of the country. The government has prioritised the necessity of organising specialised entrepreneurial support and training initiatives for women, enabling them to establish their own enterprises. Banking institutions have introduced multiple loan plans to facilitate lending to micro and small women enterprises. The current study examines the role of women entrepreneurship in promoting women empowerment in the Kokrajhar area and highlights the positive relationship between women entrepreneurship and women empowerment. Women entrepreneurs in the Kokrajhar area are engaging in economic self-empowerment. They are acquiring enhanced authority over their income and assets. Personally, they are perceiving self-confidence, recognition within the family, and respect in society. As far as the social

empowerment of women entrepreneurs is concerned, they are now becoming a part of decision making within the family. However, the mobility of women entrepreneurs is limited in certain regions. Lack of awareness and little knowledge and understanding of information and technology among rural women significantly impedes their progress and hinders their growth to some extent. Women entrepreneurs were quite aware of their constitutional and legal rights and possessed a strong understanding of their constitutional and legal entitlements bestowed upon them by the Indian constitution and government. Several influential reasons motivated women entrepreneurs in the Kokrajhar area to initiate their economic ventures. However, the primary determinant that influenced them the most was the desire to have an enhanced and protected lifestyle. Nevertheless, entrepreneurs have numerous challenges in managing their firm; they also have to face many problems in running their business, but that does not stop them from growing their business.

7.3 SUGGESTIONS

Based on the opinions of women entrepreneurs, the following suggestions can be made. The researcher examined the current issues and difficulties that exist in both society and the family. The primary issues have been identified and suitable recommendations have been provided to the women business owners.

1. Most women entrepreneurs in the Kokrajhar area have not chosen to engage in online selling of their products or services through social media platforms or advertising. Currently, social media serves as an excellent platform for marketing and selling products. Women entrepreneurs in major urban areas have optimised their product sales and significantly increased their businesses. Social media is an excellent platform that facilitates connectivity among a vast number of individuals and provides a substantial client base. Training centres such as DIC and other local authorities can motivate women

entrepreneurs to establish a company website and utilise social media platforms to sell their products, thereby fostering business expansion.

2. According to the research, married women are participating more in entrepreneurial activities in comparison to unmarried women entrepreneurs. So the government and non-government organisations can set up Young Women Entrepreneurs Forums that can encourage young women entrepreneurs to explore new business fields and enhance their businesses.
3. Professional training empowers women entrepreneurs to optimise their business operations across all domains. The establishment of a government-run training institute aimed at enhancing the technical acumen and entrepreneurial ingenuity of women micro-entrepreneurs is highly recommended.
4. Women entrepreneurs in Kokrajhar district have to depend on their own savings due to the unhelpful attitude of banks when providing finance to them. So banks should play a positive role to provide loan to women entrepreneurs so that they can have adequate finance to establish their business.
5. Government agencies, banks, and other financial institutions ought to simplify the procedures, formalities, rules, and laws related to registration and obtaining assistance from them.
6. NGOs can assist small entrepreneurs in identifying emerging market areas and devising strategies for distributing products and services produced by women entrepreneurs. Insufficient funding and inadequate infrastructure women entrepreneurs face a dearth of financial resources for business expansion. It is imperative that banks and other financial institutions take action to resolve this matter. The NGOs can facilitate their access to government loans.
7. The majority of women entrepreneurs in the study area had less awareness about government programmes and different schemes. If they clearly know about the schemes they can easily participate in the programmes.
8. The majority of women entrepreneurs in the Kokrajhar area lack awareness of information and communication technology (ICT). Information and communication technology (ICT) can play a crucial role in empowering women entrepreneurs, making them autonomous, strong, and powerful in the sphere of entrepreneurship. ICT offers prospects, resources,

and knowledge for fostering entrepreneurial growth. The government should arrange regular ICT awareness workshops and establish free computer facilities in rural areas to offer fundamental computer and internet education.

9. The financial agencies should establish a dedicated unit for women entrepreneurs, who can seek assistance if they encounter financial difficulties. Financial, marketing, and technical support should be offered to entrepreneurs based on the results of this cell's evaluation of their abilities.

7.4 Limitations of the study and Scope for future research

As it has been stated in the preceding pages, this study aims to have a comprehensive picture of empowerment of women entrepreneurs in Kokrajhar district. The list of women entrepreneurs provided by DIC Kokrajhar, DRDA and Kokrajhar Municipal Board is used to locate the women entrepreneurs initially. The women entrepreneurs were personally and individually contacted and interviewed by the researcher. Accessibility of the researcher to the rural areas was somewhere very difficult since they were much far from the main town of Kokrajhar. It was a herculean task to make women willing to answer the questions in the interview schedule. Many women initially were reluctant to answer. They also expressed unwillingness for several questions. Some women entrepreneurs categorically denied answering the questions. However, with great difficulty the responses could be obtained. The researcher feels that the study is an exhaustive one covering various facts related to women entrepreneurship and empowerment in Kokrajhar district.

This study is not an end in itself but it gives enough impetus to future researches to undertake further research in the area of women empowerment in the years to come. In the light of the experience gained through the present study, it has been felt worthwhile to identify some topics for further research. Accordingly the following topics have been identified and it is left to the future researchers to evaluate the feasibility of undertaking research on Measuring empowerment level among women entrepreneurs and homemakers in the district, comparative study of women empowerment between registered and unregistered women entrepreneurs, A

Study on the role of Government schemes related to Women Empowerment in Kokrajhar district and many more relevant studies of women empowerment and entrepreneurship in BTR

For undertaking research on the above topics or any issue connected with them the researchers can draw inspiration from the present study.