CHAPTER 3

SOCIO-ECONOMIC BACKGROUND OF WOMEN ENTREPRENEURS AND LEVEL OF WOMEN EMPOWERMENT

3.1 INTRODUCTION

Finance is the life blood of all activities. Hence, women should be empowered financially. The Central and State Governments have implemented a series of self-employment and income generation programs to enhance women empowerment. But these have failed to solve the problem of rural poverty, self-employment and women empowerment. An effective tool for women empowerment in kokrajhar Districts of Bodoland Territorial Region (BTR) Assam is entrepreneurship as indicated by this study. Besides, Government and private sectors also motivate women entrepreneurs in different dimensions. This chapter is planned to find out women entrepreneurs' socio-economic status in Kokrajhar Districts of BTR Assam. In order to assess it, personal data were collected and analyzed. Personal variables are age, religion, income, occupation, education, marital status, family type, membership in Self Help Group etc. It is an honest attempt to discover the socio-economic conditions of women and their empowerment through entrepreneurship in Kokrajhar Districts of BTR Assam.

3.2 ASSESSMENT OF WOMEN EMPOWERMENT

Women empowerment is a qualitative variable which cannot be quantitatively measured. Hence in quantifying the qualitative variable namely women empowerment, scaling technique is employed. By employing scaling technique and consolidating the scores in a systematic way women empowerment is measured. Women empowerment measures the empowerment of the women entrepreneurs in the seven major categories of women empowerment indicators. They are Economic level indicators, Social level indicators, Political level indicators, Government level indicators, Professional level indicators, Legal level indicators and Personal level indicators. In each of the seven categories of women empowerment indicators are asked. There are 38 questions asked

under seven of the above categories. For each level of indicators the empowerment of women entrepreneurs is assessed at five levels. They are very high, high, moderate, low and very low. The scoring pattern of the women empowerment is given in table 3.1

Table 3.1:-Women Empowerment Scores

Sl. No	Women Empowerment	Sores
1	Very High	5
2	High	4
3	Moderate	3
4	Low	2
5	Very Low	1

Table 3.1 shows women empowerment scores. The table indicates the scoring rates as '5' scores for very high, '4' score for high, '3' score for moderate, '2' score for low and '1' score for very low. Using this scoring pattern women empowerment is assessed.

On the basis of women empowerment scores, the respondents are categorized into four categories on the basis of the empowerment index. They are

- 1. Respondents with very high level empowerment
- 2. Respondents with high level empowerment
- 3. Respondents with low level empowerment and
- 4. Respondents with very low level empowerment.

Empowerment Index – An Empowerment index was developed to find out the level of empowerment of women entrepreneurs. Weighted score formula was considered in developing the index and by various dimensions of empowerment were also considered. The formula of Empowerment Index is mentioned below.

Empowerment Index =
$$\frac{\text{Weighted Score}}{\text{Maximum Score}} \times 100$$

Weighted Score = 5xVH+4xH+3xM+2xL+1xVL

(VH=Very High, H=High, M=Moderate, L=Low, VL=Very Low)

Maximum Score = Total respondents x 5

Based on empowerment index percentages, the range is prepared to differentiate the level of empowerment from one another. The level has been categorized as:

Table 3.2:- Empowerment Index Range (%) and Empowerment Level

Range (Percentage)	Empowerment Level
0% - 25%	Very low
25% - 50%	Low
50%-75%	High
75%-100%	Very High

3.3.1 Age of Women Entrepreneurs and Level of Empowerment

Age is one factor by which empowerment of women may be measured. Entrepreneur's capacity and empowerment level is measured by age. The age wise classification of women entrepreneurs is presented in Table 3.3 level of empowerment of women entrepreneurs are presented in Table 3.4

Table no 3.3:- Age of Women Entrepreneurs

Age in Years	Frequency	Percentage
21-30 years	64	29
31-40 years	70	32
41-50 years	51	23
51 and above	35	16
Total	220	100

Explanation-Table no3.3 reveals 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.

The table clearly indicates that the age group of below 40 years is mostly involved in entrepreneurship and they have high empowerment.

Table 3.4:- Age and level of women Empowerment

	Level of women Empowerment								
Age	Moderate		High		Very High		Total		
	No	%	No	%	No	%	No	%	
21-30 years	2	3.1	62	96.9	0	0	64	100	
31-40 years	7	10	63	90	0	0	70	100	
41-50 years	5	9.8	45	88.2	1	2	51	100	
51 and above	1	2.1	34	97.9	0	0	35	100	

Source-Field Survey

Explanation-Table 3.4 reveals 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.

The Table further reveals that out of 204 women entrepreneurs having high level women empowerment, 96.9% are between 21-30 years, 90% are between 31-40 years, 45 88.2% are between 41-50 years and the remaining 97.9% are above 51 years. It also clearly shows that only 2% women entrepreneurs having high level women empowerment in age group between 41-50 years.

3.3.2 .Religion of Women Entrepreneurs and Level of Empowerment

Religion plays a pivotal role in the lives of both men and women, more so in the case of rural women. The social and cultural lives of women are woven around their religion and community which would heavily impinge upon their empowerment. There are three major religions in the target area viz., Hinduism, Christianity and Islam.

Religion wise classification of women entrepreneurs in the study area is presented in Table 3.5 level of empowerment of women entrepreneurs are presented in Table 3.6

Table 3.5:- Religion of Women Entrepreneurs

Religion	No of Respondents	Percentage		
Christian	66	30		
Hindu	147	67		
Muslim	7	3		
Others	0	0		
Total	220	100		

Source: Field Survey

Explaination-This table no 3.5 shows 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.

This is clear from the above table maximum numbers of women were Hindu.

Table 3.6:- Religion and Level of Empowerment

	Level of women Empowerment									
Religion	Moderate		High		Very High		Total			
	No	%	No	%	No	%	No	%		
Christian	6	9.1	59	89.4	1	1.5	66	100		
Hindu	7	4.8	140	95.2	0	0	147	100		
Muslim	2	28.6	5	71.4	0	0	7	100		
Others	0	0	0	0	0	0	0	100		

Explanation-Table 3.6 depicts 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% is 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% is very highly empowered.

It is clear from the Table 3.6 that out of 7 women entrepreneurs who belongs to Muslim religion 71.4% of women entrepreneurs have high level women empowerment, 28.6% are moderately empowered and 0% are very highly empowered.

It is evident from the Table that the Hindu respondents have high level of empowerment.

3.3.3 Community of women Entrepreneurs and Level of Empowerment

Community plays a pivotal role in deciding the level of empowerment of women. Community represents a social group to which the women belong. On the basis of community women entrepreneurs are classified as General, OBC, SC and ST.

Community wise classification of women entrepreneurs is presented in Table 3.7 and community and level of empowerment of women entrepreneurs are presented in Table 3.8

Table 3.7:- Community of women Entrepreneurs

Community	No of Respondents	Percentage
General	51	23
OBC	55	25
SC	26	12
ST	88	40
Total	220	100

Source-Field Survey

Explanation- This table depicts that 40% of women entrepreneurs belongs to ST Community, followed by 25.33% of OBC, 11.33% of women entrepreneurs are SC community. However 23.33% of women entrepreneurs belongs to General category.

This is clear from the study that maximum number of women entrepreneurs in Kokrajhar district belongs to ST community.

Table 3.8:-Community and Level of women Empowerment

	Level of women Empowerment									
Community	Mod	Moderate		High		Very High				
	No	%	No	%	No	%	No	%		
General	4	7.8	46	90.2	1	2.0	51	100		
OBC	6	10.9	49	89.1	0	100	55	100		
SC	0	0	26	100	0	0	26	100		
ST	5	5.7	83	94.3	0	100	88	100		

Explanation- Table 3.8 depicts that out of 51 women entrepreneurs who belong to General category, 90.2 % respondents are highly empowered, 7.98% are moderately empowered and 2% are very highly empowered. The table further shows that out of 55 who belongs to OBC category 89.1% of women entrepreneurs have high level empowerment, 10.9% have moderate level empowerment and 0% is very highly empowered.

It is clear from the Table 3.7 that out of 26 women entrepreneurs who belongs to SC category 100% of women entrepreneurs have high level women empowerment, 0% are moderately empowered and 0% are very highly empowered and out of 88 ST category respondents 94.3% have high level of empowerment, 5.7% of respondents have moderate level empowerment and 0% have very high level empowerment. It is evident from the Table that the SC community respondents have highest level of empowerment.

3.3.4 Marital Status of women Entrepreneurs and Level of Empowerment

Marriage has a significant role in deciding the social status and living conditions of women. Marital status of women is a factor which allows or restrains the freedom of movement. On the basis of marital status women entrepreneurs are classified as married and unmarried.

The marital status-wise classification of the women entrepreneurs under the study is presented in Table 3.9 and marital status and the level of empowerment of women entrepreneur is presented in Table 3.10

Table 3.9:-Marital Status of women Entrepreneurs

Sl no	Marital Status	No of Respondents	Percentage
1	Married	163	74
2	Unmarried	57	26
3	Total	220	100

Source-Field Survey

Explanation-This table shows that 74% women entrepreneurs were married and 26% women entrepreneurs were unmarried.

This is evident that most of the women entrepreneurs in Kokrajhar district were married.

Table 3.10:- Marital status and level of women empowerment

	Level of women Empowerment								
Marital Status	Moderate		High		Very High		Total		
	No	%	No	%	No	%	No	%	
Married	12	7.4	151	92.6	0	0	163	100	
Unmarried	3	5.3	53	93	1	1.8	57	100	

Explanation- Table no 3.9 depicts 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.

The table further shows that 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.

3.3.5 Education level of Women Entrepreneurs and Level of Empowerment

Education is the prime avenue for empowering women. Education can pave the way for overall development of women. Female literacy is not only an end in itself, but also serves as a catalyst for improving the overall performance in other segments too. The educational attainment of women has a significant bearing on the entrepreneurship of women. The women entrepreneurs encountered in this study had different levels of educational attainments such as below Class 10, 10th Pass, 12th Pass, Graduation and above graduation post graduate and professional degree.

The educational level-wise classification of the women entrepreneurs under the study is presented in Table 3.11 and the educational level and the level of empowerment of women entrepreneur is presented in Table 3.12.

Table 3.11:- Education level of Women Entrepreneurs

Sl No	Educational Level	No of Respondents	Percentage
1	Below Class 10	55	25
2	10 th Pass	81	37
3	12 th Pass	35	16
4	Graduate	31	14
5	Above Graduation	18	8
6	Total	220	100

Explanation-This table shows that 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. It is evident 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).

Table 3.12:- Education and level of women empowerment

Education	Level of women Empowerment									
	Moderate		High		Very	Very High				
	No	%	No	%	No	%	No	%		
Below Class 10	8	14.5	47	85.5	0	0	55	100		
10 th Pass	1	1.2	80	98.8	0	0	81	100		
12 th Pass	3	8.6	31	88.6	1	2.9	35	100		
Graduate	1	3.2	30	96.8	0	0	31	100		
Above Graduation	2	11.1	16	88.9	0	0	18	100		

Source-Field Survey

Explanation-Table no 3.12 depicts 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. The table further shows that out of 81 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.

It is clear from the Table no 3.12 that out of 35 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 evident from the above table that the women entrepreneurs who are class 10th pass have highest level of empowerment.

3.3.6 Type of Family and Level of Empowerment

The type of family structure plays a significant role to determine the level of women empowerment. The family and its members play a vital role in the success of business of women entrepreneurs. A true knowledge of the family structure hence becomes important. Family set - up may either be of joint or nuclear pattern. Both the family structures have their own advantages and disadvantages in motivating and shaping the women entrepreneurs. Women come from two different types of family such as joint family and nuclear family.

Type of family-wise classification of the women entrepreneurs is presented in Table 3.13 and type of family and the level of women empowerment of women entrepreneurs in the study area are presented in Table 3.14

Table 3.13:- Type of Family

Sl No	Type of Family	No of	Percentage
		Respondents	
1	Joint Family	77	35
2	Nuclear Family	143	65
3	Total	220	100

Explanation- This table depicts 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.

Table 3.14:-Type of family and level of empowerment

		Leve	el of wome	en Empo	werment			
Type of family	Mod	lerate	High		Very E	ligh	Total	
	No	%	No	%	No	%	No	%
Joint Family	7	9.1	70	90.9	0	0	77	100
Nuclear Family	8	5.6	134	93.7	1	0.7	143	100

Source-Field Survey

Explanation-Table no 3.14 depicts 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.

3.3.7 Monthly income of women entreprenurs and Level of Empowerment

Monthly income is a key factor in determining the economic status of women entrepreneurs. Income serves as an indicator of the economic security of a household. It signifies the economic assistance that the women entrepreneur contributed to her family once she established her business. The income earned by an entrepreneur per month is an important criterion which generates 'self-worth' and 'self-respect' for the entrepreneur. It also enhances her purchasing power and her status at home and in society. It is also the source from which women allocate a part as savings.

The monthly income wise classification of the women entrepreneurs in the study area is presented in Table 3.15and the monthly income and level of women empowerment of women entrepreneurs in the study area is presented in Table 3.16

Table 3.15:- Monthly incomes of women entreprenurs

Sl No	Monthly income in Rs.	No of Respondents	Percentage
1	Below 10,000	29	13
2	10,000-20,000	83	38
3	20000-30,000	46	21
4	30,000-40,000	34	15
5	40,000 and above	28	13
6	Total	220	100

Source-Field Survey

Explanation- This table shows 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

Rs. 10000. This has been found 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.

Table 3.16:- Income and level of Empowerment

		Level	of wome	n Empo	werment			
Income	Mode	erate	High		Very	High	Total	
	No	%	No	%	No	%	No	%
Below 10,000	3	10.3	26	89.7	0	0	29	100
10,000-20,000	5	6.0	77	92.8	1	1.2	83	100
20000-30,000	3	6.5	43	93.5	0	0	46	100
30,000-40,000	4	11.8	30	88.2	0	0	34	100
40,000 and above	0	0	28	100	0	0	28	100

Source-Field Survey

Explanation- Table no 3.16 depicts that total 29 women entrepreneurs earns below Rs.10,000 years of where 89.7% respondents are highly empowered, 10.3% are moderately empowered and 0% is very highly empowered. It also reveals 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. It is clear from the above table that total 46 respondents earns 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 above table that the women entrepreneurs earning above Rs.40,000 have highest level of empowerment.

3.3.8 Year of Experience of Women Entrepreneurs and Level of Empowerment

Women entrepreneurs' empowerment also depends on their years of experience. The establishment period of units is important, particularly for women-led units, since it signifies the duration and extent of entrepreneurial activity among women. Only women entrepreneurs who possessed a minimum of three years of experience were selected as samples. It serves as an indicator of the business's stability and longevity. The years of experience may differ from one woman entrepreneur to another woman entrepreneur.

Table no 3.17 shows the years of experience-wise classification of women entrepreneurs and years of experience and the level of empowerment of women entrepreneurs in the study area is presented in Table 3.18

Table 3.17:-Year of Experience of Women Entrepreneurs

Sl No	Year of experience	No of Respondents	Percentage
1	3-6 years	115	52
2	6-9 years	46	21
3	9-12 years	26	12
4	12 years and above	33	15
5	Total	220	100

Source-Field Survey

Explanation- This table depict that 52.67% women entrepreneurs were having 3-6year 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.

This is clear from the above table 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.

Table 3.18:- Years of experience and level of empowerment

		Level	of women	Empowe	rment					
Year of	Mode	rate	High		Very H	igh	Total	Total No %		
Experience	No	%	No	%	No	%	No	%		
3-6 years	8	6.96	106	92.17	1	0.87	115	100		
6-9 years	2	4.3	44	95.7	0	0	46	100		
9-12 years	4	15.4	22	84.6	0	0	26	100		
12 years and above	1	3.0	32	97	0	0	33	100		

Source-Field survey

Explanation- Table no 3.18 depicts that out of 115 women entrepreneurs who 3-6 years of experience, 92.17% respondents are highly empowered, 6.96% are moderately empowered and 0.87% is very highly empowered.

The table further shows that 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.

It is clear from the above table that 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.

It is evident from the Table 3.18 that the women entrepreneurs who have more than 12 years of experience have highest level of empowerment.

3.3.9 Occupation of women entrepreneurs before becoming entrepreneurs and Level of Empowerment

Women entrepreneurs were engaged in other occupations before they started their business. Most of the women entrepreneurs were house wife before their venture.

The information regarding occupation before becoming entrepreneurs is shown in table 3.19 and level of women empowerment and occupation of women entrepreneurs is illustrated in table 3.20

Table 3.19:-Occupation of women entrepreneurs before becoming entrepreneurs

Sl	Occupation	No of	Percentage
No	before	Respondents	
	becoming		
	entrepreneurs		
1	Student	48	22
2	Job	29	13
3	House Wife	143	65
4	Total	220	100

Source-Field Survey

Explanation- This table shows 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. This is clear from the above explanation that maximum numbers of women entrepreneurs in kokrajhar district were housewife before becoming entrepreneurs.

Table 3.20:- Occupation and Level of Empowerment

		Leve	l of wome	en Empo	werment			
Occupation	Mod	erate	High		Very	High	Total	
	No	%	No	%	No	%	No	%
Student	4	8.3	44	91.7	0	0	48	100
Job	3	10.3	26	89.7	0	0	29	100
House Wife	8	5.6	134	93.7	1	0.7	143	100

Source-Field Survey

Explanation-Table no 3.20 depicts 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.

It further shows that 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.

It is evident from the Table 3.20 that the women entrepreneurs who were house wife before becoming entrepreneurs have highest level of empowerment.

3.3.10 Training received by women entrepreneurs and Level of Empowerment

In addition to a basic education, women entrepreneurs should possess specialised technical skills in their respective business domains. One can get this by means of professional training or technical education. This investigation aims to determine the extent to which women entrepreneurs acquire the requisite training.

The information regarding training received by women entrepreneurs is shown in table 3.21 and level of women empowerment and training received by women entrepreneurs is illustrated in table 3.22

Table 3.21:-Training received by women entrepreneurs

Sl No	Training	No of Respondents	Percentage
1	Yes	114	52
2	No	106	48
3	Total	220	100

Source-Field Survey

Explanation- This table shows that 52% women entrepreneurs took some training and 48% women entrepreneurs did not take any training. This is clear from the above explanation that training in some specific business field made women efficient in their business. They gained skills from their training.

Table 3.22:- Training received and Level of Empowerment

	Level of women Empowerment							
Training	Mode	erate	High		Very H	ligh	Total	
received	No	%	No	%	No	%	No	%
Yes	8	7	106	93	0	0	114	100
No	7	6.6	98	92.7	1	0.5	106	100

Explanation-Table no 3.22 depicts 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.

3.3.11 Membership in SHG and Level of Empowerment

Self Help Groups play a major role in poverty alleviation in rural India. SHGs have significantly empowered poor people especially in rural areas by lending to the small borrowers easily through SHGs, this has helped many women's to avail the facility to start-up and grow their business.

The membership-wise classification of the women entrepreneurs under the study is presented in Table 3.23 and the membership in SHG and the level of women empowerment of women entrepreneurs in the study area is presented in Table 3.24

Table 3.23:- Membership in SHG

Sl No	Membership in SHG	No of Respondents	Percentage
1	Yes	150	68
2	No	70	32
3	Total	220	100

Explanation-The table depicts that 68% of women entrepreneurs have membership in SHGs and 32% does not have membership in SHG.

It is evident that most of the women entrepreneurship have joined membership in SHG and availed the benefits of it.

Table 3.24:-Membership in SHG and Level of Empowerment

	Level of women Empowerment							
Membership in	Mode	rate	High		Very H	ligh	Total	
SHG	No	%	No	%	No	%	No	%
Yes	8	5.3	141	94	1	0.7	150	100
No	7	10	63	90	0	0	70	100

Source-Field Survey

Explanation-Table no 3.24 depicts 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.

3.3.12 Nature of Work of Women Entrepreneurs and Level of Empowerment

The nature of work or type of entrepreneurial activity taken up by women is considered to be an important variable under the study. The nature of work of women entrepreneurs were classified into two groups that is trading/services and manufacturing /processing units.

The nature of work classification of women entrepreneurs under the study is presented in Table 3.25 and the occupation and the level of empowerment of women entrepreneurs in the study area is presented in Table 3.26

Table 3.25:-Nature of Work of Women Entrepreneurs

Sl No	Nature of Work	No of Respondents	Percentage		
1	Trading/Services	85	39		
2	Manufacturing/Processing Units	135	61		
3	Total	220	100		

Source-Field Survey

Explanation- The table no 3.25 represents 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.

Table 3.26:-Nature of work and level of empowerment

Nature of Work	Level of women Empowerment							
	Moderate		High		Very High		Total	
	No	%	No	%	No	%	No	%
Trading/Services	6	7.1	79	92.9	0	0	85	100
Manufacturing/Processing Units	9	6.7	125	92.6	1	0.7	135	100

Source: Field Survey

Explanation- Table no 3.26 depicts 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.