

A Structure of Women Entrepreneurship in Urban and Semi-Urban Areas of Indore District

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ABSTRACT

Times are changing and so are the women. An entrepreneurial venture is now not only taken up by the urban females but is also gaining popularity amongst the semi-urban areas. The present paper studies the varied range of activities which the women entrepreneurs are taking up to establish themselves and earn a livelihood. The male dominating business world is now witnessing the presence of women entrepreneurs competing with them in almost all the fields. Women entrepreneurs are moving ahead in all spheres. There are several activities which are gaining popularity simultaneously in both urban and semi-urban regions of Indore district. The study found that the venture which is related to beauty treatments and beauty products was more in vogue in the urban background as compared to its semi-urban areas. The other enterprises are equally preferred by urban as well as semi-urban women in the district. These women entrepreneurs are assertive, persuasive and willing to take risks. They are managing to make a position for themselves in the male dominating world by their diligence, hard work and perseverance. The study also elicits the reasons for taking up an entrepreneurial venture which converges at the point of achieving economic independence and self-recognition.

Key words: Women Entrepreneurship, Pull & Push factors, women enterprises

INTRODUCTION

Entrepreneurship has gained utmost importance as it is the major ingredient for the development of the economy. It can be the development of the industry, any kind of regional growth or employment opportunities, all are dependent on Entrepreneurship. In other words we can say that an Entrepreneur lays the foundation on which industrial development and employment openings help in building up a developed society. Rise in the per capita income, an elevated standard of living, increase in individual savings and taxes, all add to the revenue of the government leading to a balanced development of the nation as a whole.

The world has witnessed drastic changes in the economies of various nations, markets and industries. The credit of this change goes to the Entrepreneurs around the globe who have brought innovation in the services/products, brought new organizations into existence and even changed the means of production. The entrepreneurs introduced new and latest technology for more productive uses and thus brought about the reallocation of resources for optimal utilization. Many innovations have brought about a change in the society and altered its style and way of living. The introduction of many services has also given rise to new service industries.

India, during its 40 years of independence from 1947 to 1980's developed its entrepreneurial capabilities in the basic industries like steel, fertilizers, rail wagon building, locomotives, cars, cement and chemicals and so on. All these industries were conceived and developed by a host of entrepreneurs namely, J.N.Tata, J.R.D. Tata, G.D.Birla, DhirubhaiAmbani, Oberoi, O.P.Munjal and many more.

The Service Industry boomed during the last decade with the advent and growth of Information Technology (IT). A group of entrepreneurs in India, and Indians abroad have made a name for themselves in the above said industry. Entrepreneurs like N.R.Narayan Murthy, Azim H. Premji, Sam Pitroda, Gururaj Deshpande are well known names. India is proud to have entrepreneurs in the field of Biotechnology also in the recent years.

WOMEN ENTREPRENEURIAL ACTIVITIES

There have been years of legislative efforts, still women find discrimination in the work front. However, start-ups on a small and medium scale have offered women a platform for economic expression. Women in a large number have realized that the best way to break the 'glass ceiling' which prevents them from moving up is to start their own business. In fact, women are opening business at a rate about twice that of the national average (**Collen De Baise (2005)**).

The trend of women entrepreneurship has not only spread in the metros but also in smaller towns. This change has basically come due to the change in social attitudes in urban area, breaking up into smaller families, escalation in the living standards, and day by day growing awareness of economic independence. Recognizing ones' potentials, credit and other facilities given by the government for setting up an enterprise has further encouraged the entrepreneurial activity.

To name a few successful women entrepreneurs, Shehnaz Hussain, Tarla Dalal, Indra Nooyi, Kiran M. Shaw, Naina Lal Kidwai, Ekta Kapoor and Rajni Bector who have made a name for themselves in their respective fields which are very different from each other. Their entrepreneurial fields range from herbal products to cooking delicacies to film production and frozen desserts to bakery products.

REVIEW OF LITERATURE:

The term “**Entrepreneur**” was first defined by the Irish-French economist Richard Cantillon. An **entrepreneur** is a person who has possession of a new enterprise, venture or idea and is accountable for the inherent risks and the outcome (**Sullivan, Arthur; Steven M. Sheffrin -2003**).

According to **Onuoha (2007)**, “Entrepreneurship is the practice of starting new organizations or revitalizing mature organizations, particularly new businesses generally in response to identified opportunities.” According to **Schumpeter (1976)**, an entrepreneur is willing and able to convert a new idea or invention into a successful innovation. For **Frank H. Knight (1921)** and **Peter Drucker (1970)** “entrepreneurship is about taking risk”. **Bolton and Thompson (2000)** have defined an entrepreneur as “a person who habitually creates and innovates to build something of recognized value around perceived opportunities”. **Hisrich (1990)** defined that an entrepreneur is characterized as “someone who demonstrates initiative and creative thinking, is able to organize social and economic mechanisms to turn resources and situations to practical account, and accepts risk and failure”. **Thomas and Mueller (2000)** argue that the study of entrepreneurship should be expanded to international markets to investigate the conditions and characteristics that encourage entrepreneurial activity in various countries and regions. The concept of entrepreneurship is a complex phenomenon. Broadly, it relates to entrepreneur, his vision and its implementation. The key player is the entrepreneur. Entrepreneurship refers to a process of action he undertakes to establish his/her enterprise. It is a creative and innovative response to the environment. Whatever may be the definition of entrepreneur, entrepreneurs across the world have been considered as instrumental in initiating and sustaining socio-economic development.

Today's world is changing at a startling pace. Political and economic transformations seem to be occurring everywhere. These changes have created economic opportunities for men and women who want to own and

operate businesses. Although entrepreneurship is a relatively new concept in many developing and transition economies, women in these economies have started playing an important role. Today, women in advanced market economies own more than 25% of all businesses, whereas women-owned businesses in Africa, Asia, Eastern Europe, and Latin America are growing rapidly (Mayoux, Linda -2001). Entrepreneurship all over the world is helping women to assert themselves in improving their economic and social status (Patricia Day, H.V 2002).

Women entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise” (Rajeshwari, N 2001). Government of India (1984) defined women entrepreneurs as an enterprise owned and administered by women and having a minimum financial interest of 51 per cent of the share capital and have at least 50 per cent women employees”. However, the validity of this concept was challenged and finally the scheme has dropped the second requirement, but the first is applicable even today.

Women's enterprise development can play a key role in poverty alleviation and employment. Entrepreneurship among women offers the possibility of independence and flexibility to combine income with family and other lifestyle choices (Kantor Paula 2001). Governments and other development authorities nowadays have identified entrepreneurship for women as one of the key areas for their development policies (Mayoux, Linda 2001). Women through entrepreneurial activities not only earn their livelihood, but also provide support to their family well-being. The emergence of women as entrepreneurs is a significant development for securing them a place in the society. This proves to be an important contribution to their household economy and thus to their development in gaining confidence, decision-making experience and an enhanced control over their lives (Mayoux, Linda 1995).

Kumar (1995) in his study concluded that the entrepreneurs had mainly the ambitions of becoming self-reliant, materializing their ideas and skills, making money, continuation of family business and gaining social prestige and power. Dissatisfaction with their previous jobs, dependency situation, lack of gainful employment, etc. was the important reasons that have compelled them to take up entrepreneurship. According to Begum (1993), self-confidence, job skills and technical qualification, government policy, calculated incentives, etc. serve as motivational factors. Most of the women were engaged in business primarily for creating employment for themselves. In their study, Ahwireng et al. (2002) observed that the young entrepreneurs were motivated to go into business by a number of factors which include the need to be their own boss, the desire to make money, the desire to support their families and themselves, and also the need to achieve. Serazul Islam (2012) concluded those entrepreneurs' psychological characteristics and socio-economic conditions played motivational role to undertake risky ventures. On the other hand, lack of gainful employment was the main compelling factor to be entrepreneurs.

OBJECTIVES

1. To focus on various enterprises run by women entrepreneurs in tertiary sector in Indore district.
2. To test the pattern of women entrepreneurship in urban and semi-urban areas of the district.
3. To identify the factors that act as a pushing force for the women to step in the entrepreneurial world.

METHODOLOGY

Indore, the largest city in Madhya Pradesh State is also the commercial capital of the State of Madhya Pradesh. It occupies a very important place on industrial map of Madhya Pradesh and has witnessed many women venturing into entrepreneurial activities. The present study thus concentrates on various dimensions of women entrepreneurship in Indore district.

The study was done to assess the entrepreneurial activities among women in Indore district. The necessary **primary data** was collected through **personal interview schedule**. Govt. published records proved to be an important source of **secondary** information.

Of five tehsils in the district, two tehsils namely **Indore** and **Mhow** are selected by following **purposive sampling method**. The main reason for selecting Indore is attributed to the fact that it is a commercial capital of Madhya Pradesh and women at large are able to find numerous options to show their entrepreneurial potential. On the other hand, Mhow tehsil, which is not only a cantonment area, but also has few population pockets of tribals. It was interesting to study the entrepreneurial traits of people of this semi-urban region that presented an in-depth understanding of geographical variation in entrepreneurial activities within Indore district. A total of 255 women entrepreneurs were selected. 170 of them being from Indore Tehsil (represented as urban entrepreneurs) and 85 being from Mhow Tehsil (represented as semi-urban entrepreneurs). These 255 women entrepreneurs were selected by following purposive sampling and Snow ball techniques.

Further, **Z Test for difference between Proportions** of women enterprises in urban and Semi-Urban regions is used. The null hypothesis $H_0: p_1 - p_2 = 0$, is tested, where p_1 is the proportion of women enterprises from urban areas p_2 the proportion from semi-urban areas. The **Z Test** for difference between Proportions is computed by the given equation.

$$\frac{(\bar{p}_1 - \bar{p}_2) - 0}{\sqrt{\bar{p}(1 - \bar{p})\left(\frac{1}{n_1} + \frac{1}{n_2}\right)}}$$

WOMEN ENTERPRISES IN URBAN AREAS

The study is focused on women entrepreneurs in Indore district of which two tehsils have been taken into consideration. These two tehsils are namely Indore which is dominated by urban population and on the other hand MHOW which comprises of mainly rural population. As the urban population of Indore is growing, it is also providing ample of opportunities for the females to come forward and prove themselves in the business world. Education and professional courses have opened many avenues for the ladies to step forward and exploit their talent. Talking about talent varies from hobby classes to cookery to designing and so on and so forth. The detailed entrepreneurial ventures wherein the urban females in the district are involved in, is illustrated in Table: 1

The most popular venture for the women was found to have a **beauty parlour (17.64%)** with facilities ranging from spa to basic haircuts. High education level is not required for this profession and very soon these entrepreneurs are able to provide jobs to other females also after doing a professional course themselves.

Cooking and catering (7.05%) to the taste buds of the people has also turned into a profitable entrepreneurial activity where these ladies operate **Tiffin centres (11.76%)** and provide packed food to the working clients in offices and also students who are away from their homes. The study also brought to our notice that people throwing parties at home place orders for desserts, puddings, special dishes in bulk which are cumbersome to cook at home.

Table : 1
Entrepreneurial activities in Tertiary Sector in Urban areas

S.N.	Women Enterprises in Urban areas	URBAN	
		Numbers	Percentage
1.	Parlours	30	17.64
2.	Tuition/ coaching	14	8.23
3.	Tiffin centre	20	11.76
4.	Catering	12	7.05
5.	Boutiques	12	7.05
6.	Tailoring/ stitching	08	4.70
7.	Kitchen/beauty products (Tupperware/Amway)	10	5.88
8.	Creches/Jhulaghar	04	2.35
9.	Kinder Garten schools	03	1.76
10.	Financial services/ insurance agents/fund advisors	01	0.58
11.	Bakery/confectionary products	06	3.52
12.	Health/yoga services	05	2.94
13.	Kirana and daily needs shop	03	1.76
14.	Gifts and curio shop/xerox	08	4.70
15.	Florists	02	1.17
16.	Hobby classes(dance, painting,music,art,murals)	08	4.70
17.	Professionals (doctors, C.A. etc)	08	4.70
18.	Corporate training programs	03	1.76
19.	Providing papad , pickle etc for others	06	3.52
20.	Handicrafts	02	1.17
21.	software developers	01	0.58
22.	Exhibition of suits/ sarees	03	1.76
23.	Maids and attendants service	01	0.58
	TOTAL	170	100.00

Another venture which is spreading at a high pace is of opening a **Boutique (7.05%)** of suits, dress material and sarees. Keeping the fashion trends and choice of the ladies in their neighbourhood in mind, these female entrepreneurs are flourishing with clients and their demands. Some of these women entrepreneurs also offer services of **tailoring and stitching (4.70%)** to their customers.

There are some ladies who convert their hobby into an entrepreneurial venture. A fast developing activity which is catching craze amongst the younger ladies is **bakery and confectionary (3.52%)** products. These women with the help of latest communication methods like Whatsapp and text messages spread a word around and contact people who provide them orders for tailor made cakes with **special themes** and **customized handmade chocolates**.

Ladies who are well educated and do not wish to move out of the house but still want to earn and support the family expenditure take to **coaching (8.23%)** as an easy option. This venture helps them to earn and also keep in touch with their studies thus, serving the society in their own special way.

Another entrepreneurial activity which many ladies in the urban area have adopted is the sale of **kitchenware (Tupperware)** and **beauty products (5.88%)** like Avon, Amway, Oriflame etc. With the modern amenities and rising lifestyle such kitchen products witness an increasing demand and thus help these ladies to benefit financially. In the same manner the survey found out that there are females who run **Hobby classes (4.70%)** where they cater to the interests of others and provide guidance for **stitching, painting, mural work** etc.

Flowers and Bouquets (1.17%) are always in demand throughout the year. Any celebration be it a marriage, an engagement, birthdays, farewell, welcome or any other occasion, flowers prove to be a decent and elegant option. Many of these ladies have bought a small patch of land in the outskirts of the city and are engaged in farming of seasonal flowers. While there were others who buy them from wholesalers on a regular basis and thus earn from it.

It is a universal fact that we all love children but especially women who enjoy their company when they are just learning to talk and explore the world around. Such females with a small amount of capital are able to open **Crèches (2.35%)** or as commonly known, “**Jhula Ghar**”. This is a place where the working ladies can leave their small children when out on work. The extended version of the **Crèches** is the **Pre-primary School (1.76%)** which can be easily afforded by females who are ready to spend a few thousands in their venture. This entrepreneurial activity helps the females to provide basic education to tiny tots who are getting ready for their admission in big schools

The study also came across female entrepreneurs who take **Yoga and Reiki classes (2.94%)** at home or on a visiting basis. Women earn a handsome amount by providing guidance in Yoga and benefiting the people from the healing power of touch.

The growing student population in Indore has also given several opportunities for ladies to earn a considerable amount by investing a few thousand. **Xerox machine (4.70%)** and print out is one such option. Trading of stationary & small gift items which the children or adults may require at times also adds to their profit.

Professional education in the IT sector has helped the female entrepreneurs to earn by working on various developed **software for companies (0.58%)** managing their data, managing portals and websites, providing solution to their day to day technical problems etc. The study helped to identify a number of female entrepreneurs who provide **financial consultancy** and act as **Fund advisors (0.58%)** to people who seek guidance and are not very much exposed to the financial investment pattern or trend. These ladies have been observed to have a knack in the money matters and the share market trends. A number of females were found to be working as **Insurance agents / consultants** and helping people to benefit from schemes which best suits the client's requirement. A few were found to be acting as **property brokers** for renting of houses and shops in the residential locality.

Doctors, Lawyers, Pathologists (4.70%) are some of the professions where the females were seen to start their venture thus providing service to the society. These were seen to complete their study and start their practice on a private basis, not working for any other and earn for themselves and serve the people around on reasonable fees.

Another important entrepreneurial venture which the study brought into light was the **Training programs (1.76%)** arranged by the females to the various corporate offices. This stretched from **HR training to communication to soft skill development** and many more which are essential for the people working in corporate houses.

The study also revealed that there were many urban females who own and run **kirana shops (1.76%)** and are able to fulfil the daily requirement of the people of the neighbourhood. They not only have the **grocery items** and confectionary but also make arrangement to deliver the items at your doorstep if the bill is of a considerable amount.

Another interesting service provided by a couple of female entrepreneurs came to the limelight. These ladies provide you **females for domestic help (0.58%)** and also attendants for old and sick people. The domestic help i.e. the maids are available for cleaning, utensils, washing, child care, body massage etc on a monthly or hourly payment/ work basis.

Handicraft items (1.17%) like stuffed toys, decorated “thali” for pooja, perfumed & decorative candles, pen stands, jewellery and dry fruit boxes are some of the things which fall into the seasonal demand category. They are in demand during festivals and marriage season. They arrange for **saree / suits exhibitions (1.76%)** also at various clubs and social groups in order to display and sell their items.

WOMEN ENTREPRISES IN SEMI-URBAN AREAS:

A look at the rural women entrepreneurs gives us a totally different picture which also helps them to earn a livelihood and contribute to the household expenditure. Table: 2 illustrates various women enterprises run by Women in semi-urban areas.

Table : 2
Entrepreneurial activities in Tertiary Sector in Semi-urban areas

S.N.	Women Enterprises in Semi-Urban areas	SEMI-URBAN	
		Numbers	Percentage
1.	Kirana shops	08	9.41
2.	Bamboo baskets and brooms	07	8.23
3.	Poultry products	02	2.35
4.	Parlours	06	7.05
5.	Tuitions	04	4.70
6.	Embroidery and stitching	05	5.88
7.	Smocking work	16	18.82
8.	Jute and cardboard gift articles	02	2.35
9.	Fresh fruits and vegetables	08	9.41
10.	Tiffin centres	05	5.88
11.	Tea and snack stall	05	5.88
12.	Daily needs and confectionary	02	2.35
13.	Papads, pickle etc.	07	8.23
14.	Suits and sarees shop	02	2.35
15.	Decorative candles and wooden sceneries	02	2.35
16.	Yoga and hobby classes	04	4.70
	TOTAL	85	100.00

In Mhow region the study witnessed several ladies who run their own **Kirana shops, (9.41%)** quite small in size but able to cater to the needs of the semi-urban population. The daily requirement of pulses, cereals, cooking oil and freshly **ground spices** are provided by these ladies like red chilli powder, turmeric, coriander etc. The weekly or fortnight visit of these women entrepreneurs to the neighbouring Haat Bazars was also made to sell the same hand ground spices and other items ranging from eggs, fish and **bamboo baskets (8.23%)** etc.

The study also found that female entrepreneurs who were skilled but not educated were able to earn a living by utilizing their skill of **embroidery and stitching (5.88%)**. Mhow is famous for its **Smocking dresses. (18.82%)** This is a peculiar kind of hand embroidery which requires patience and dedication.

Many females were found to be providing the **parlour facility at the doorstep (7.05%)**. These entrepreneurial women take appointments from the upper middle class females especially the Army Officers wives and provide them with the beauty services.

Taking **home tuitions (4.70%)** whether it is on a one to one basis or in a group is also another entrepreneurial venture which is found in the semi-urban areas. This activity was found to be not as flourishing as it is in Indore city.

Handicrafts (2.35%) like bamboo baskets of various shapes and sizes, jute bags with embroidery, embroidered table runners and mats, stuffed toys, hand knit sweaters etc. are some of the items which are made and sold by these women entrepreneurs and it does not require much of capital also. Their covered veranda is sufficient to display them in a neat and presentable manner. **Fresh fruits and vegetables (9.41%)** are also sold by many females who move around in the town with a hand driven cart and cater to the needs of the local customers. Many of them have fixed a place in the local market and earn a living by **supplying these daily requisites**. Many female entrepreneurs were found to **set up a tea stall (5.88%)** with a couple of fast moving snacks for quick refreshment. They earned a substantial amount on the Haat days and on the other days worked as part time help in other big restaurants or **roadside “Dhabas”**.

A large number of semi-urban females were found to be supplying homemade items to the **grocery shops**. These items included **“papads”, “Moong daal Badi”, pickle, chutney (8.23%)** etc. This entrepreneurial activity was done by females in a group or ladies of a large joint family where they did not have to pay for any outside help.

After having an in-depth assessment of enterprises run by women entrepreneurs in the district, it is very vital to analyse the comparative picture of nature of such enterprises in urban and semi-urban regions of Indore district. The comparative assessment is based on following major categories of women enterprises. The main purpose is to investigate whether various enterprises are equally popular among women entrepreneurs in urban and semi-urban regions of Indore district. Table: 3 have helped to divide the various women entrepreneurial activities into broad categories. We have taken into consideration only 5 main categories which cover a large chunk of the activities.

Table : 3
Major Broad Categories of Women Enterprises in the District

S.No.	Category	Activities included
1	Beauty Parlours	Beauty parlours, selling of beauty products of Avon, Oriflame etc.
2	Boutiques	Boutiques, Tailoring & stitching, embroidery and Smocking, exhibitions of suits & sarees
3	Educational	Tuitions, Coaching in groups
4	Tiffin centres & Bakery	Tiffin centres, catering, confectionary, baking, customized chocolates
5	Trading	Kirana/grocery items, papads, pickles, spices, gift items

In order to assess the divergence, if any, among various categories of women enterprises in urban and semi-urban areas of Indore district, the following null hypotheses are tested by applying Test for Significance for Difference between Proportions of Categories of Enterprises run by Women in Urban and Semi-Urban regions.

- Hypothesis (H₀)₁ :** The “**Beauty Parlours**” as an entrepreneurial activity is equally preferred by urban as well as Semi-urban women in the district
- Hypothesis (H₀)₂ :** The proportion of Women entrepreneurs running their “**Boutiques**” does not differ significantly in urban and semi-urban areas.
- Hypothesis (H₀)₃ :** “**Education**” as an entrepreneurial activity is equally chosen by urban as well as Semi-urban women.
- Hypothesis (H₀)₄ :** “**Tiffin Centres & Bakery**” as an entrepreneurial activity shows equal adoptability among urban and Semi-urban women entrepreneurs in the district.
- Hypothesis (H₀)₅ :** The proportion of Women entrepreneurs indulged in “**Trading**” activities does not differ significantly in urban and semi-urban areas.

The results are illustrated in Table: 4 as below -

Table: 4
Test for Difference between Proportions of Enterprises in Urban and Semi-Urban regions

S.N	Category Name	Proportion (urban)	Proportion (semi-urban)	S.E	Z Value	Remark
1	Beauty Parlours(X ₁)	0.23529	0.07058	0.051	3.2244	Significant*
2	Boutiques (X ₂)	0.13529	0.27058	0.052	2.6486	Significant*
3	Educational (X ₃)	0.08235	0.04705	0.034	1.0372	Insignificant
4	Tiffin centres & Bakery (X ₄)	0.15294	0.11764	0.046	0.7630	Insignificant
5	Trading (X ₅)	0.1000	0.16470	0.043	1.4905	Insignificant

* indicates Significant at 5% level of significance.

The illustration (**Table: 4**) shows very clearly that there is a significant difference between the first two categories, namely **Beauty Parlours and Boutiques**. The rest of the categories do not show any significant difference between the urban and semi-urban group.

The study found that the venture which is related to **beauty treatments** and beauty products was more in vogue in the urban background as compared to its semi-urban counterpart. The reason for this difference was mainly education and the living standards which made the females more beauty conscious. This consciousness gave rise to the flourishing business of beauty parlours and like activities. On the other hand the semi-urban ladies were not very particular of the treatments and facilities provided by these parlours. Thus, the disparity was seen. Similar case was seen for **Boutiques** in the urban area. The latest fashion trends and higher lifestyle helped the boutiques to do well in the urban areas. The semi-urban belt however was not able to encourage the lady entrepreneurs to invest in Boutiques, stitching and tailoring. The foremost reason was the population which was not very much into the Boutique culture and they could not generate sufficient demand in the area. The females of semi-urban areas preferred to visit the urban Malls and Boutiques in order to find latest trends and patterns.

The other three categories of **Education, Tiffin centres and Trading** do not find any significant difference between the urban and semi-urban belt. Coaching and tuition classes are equally preferred by the women

entrepreneurs of semi-urban areas in this district. The students were found in large number in both the areas who were availing of the above mentioned facilities. Importance of Education is spreading far and wide and people from all the spheres are taking keen interest to enhance the educational level. The Tiffin centres that are catering to the requirement of the students and office goers are also able to make a place for themselves in both the areas. Trading of grocery and other daily needs venture started by the women entrepreneurs is doing almost same in the both urban and semi-urban areas. It does not require a large amount of capital and also keeps the women busy. They are able to earn a substantial profit and cater to the requirement of the neighbourhood. The items displayed and sold by the female entrepreneurs are in demand by one and all in both the areas of the study.

REASONS FOR STARTING AN ENTERPRISE

The study helped us understand the several reasons which influenced the females to venture into a business. These reasons ranged from economic requirement to talent exploitation. The former was the reason for a large number of females of the semi-urban belt in comparison to the city dwellers. Continuing their family business was the reason for almost the same number of respondents in both the areas. Securing economic independence and money aspirations was however the dominant reason to be seen in the urban females. Exploiting own talent with the help of family support was another reason which was dominantly found in Indore region. It was also identified in Mhow belt but was in less number. Being your own Boss and have complete freedom in decision making was the reason which was only seen in urban women entrepreneurs and we could also find a few who were into the venture to just kill their spare time. However, such reasons were not to be found in the semi-urban belts as they did not have such freedom in their thought process nor so much of spare money to spend at leisure just to kill their free time. To have a better say in the family and to support the family expenditure were the foremost reasons of the semi-urban women entrepreneurs as they believed that working will not only help their family financially but it will also elevate their position in the family as they were sharing the household expenses and helping to raise the standard of living. A very comprehensive illustration of various push and pull factors is presented in Table: 5.

Table : 5
The Prime Reasons for Starting an Enterprise

Reason for Starting an Enterprise	URBAN		SEMI-URBAN		TOTAL	
	No.	%	No.	%	No.	%
Struggle against poor financial condition	19	11.18	31	36.47	50	19.60
To earn living following divorce/ separation, etc	13	07.65	09	10.59	22	08.63
To suffice present & future educational needs of children	25	14.71	07	8.24	32	12.55
Lack of other employment opportunities	14	08.24	04	4.71	18	07.06
For Securing Economic Independency	28	16.47	10	11.76	38	14.90
Money Making aspirations	12	07.06	02	02.35	14	05.49
Sense of Self- achievement by exploring	15	08.82	03	03.53	18	07.06
Encouragement & support from family and friends	09	05.29	04	04.71	13	05.10
Wanted to be your own Boss/ do something on own (Control, Freedom and self-decision Making)	06	03.53	0	00.00	06	02.35
For better Say in the family & Society with improved Social Status	17	10.00	13	15.29	30	11.76
To continue in the family occupation	05	02.94	02	02.35	07	02.75
To pass leisure time	03	01.76	0	00.00	03	01.18
Others (Need for flexible schedules, Dissatisfaction with salaried jobs, Redundancy, waiting for marriage, gap in the market, etc)	04	02.35	0	00.00	04	1.57
TOTAL	170	100.00	85	100.00	255	100.00

The study revealed the fact that the most important reason to start an entrepreneurial venture by the women was the need for money. The poor financial condition of the family or the insufficient income of the family forced the ladies to step into the business world. 19.60% of the women were into the venture due to the poor financial condition of the family. The share of semi-urban women entrepreneurs who entered the business due to poor financial conditions were much more than their urban counterpart. Financial condition was not the only reason for the urban female entrepreneurs. They entered into business activities to acquire economic independence exploit their skill, talent and wanting to be their own Boss. This reason was not very prominent amongst the semi-urban female entrepreneurs. The women entrepreneurs who wanted to have a say in the family and a better status in the society were more to be seen in the semi-urban (15.29%). But, on the contrary doing a business only to kill their spare time was only the case amongst the urban females (1.76%).

CONCLUSION

We can conclude from the study that women entrepreneurs are moving ahead in all spheres. They are not only venturing into the traditional business ideas but are ready to explore various fields and prove their mettle. The changing technology, professional courses, finance availability, government schemes etc. are all acting as a catalyst for the women to set up their entrepreneurial ventures. The study found that the venture which is related to beauty treatments and beauty products was more in vogue in the urban background as compared to its semi-urban counterpart. The other enterprises are equally preferred by urban as well as Semi-urban women in the district. The study also brought into the light some of the important reasons which act as a pushing factor to the females to stand on their feet and step into the entrepreneurial world. Be it their need for economic independence, exploiting their talent or proving their worth in the business world. This is for sure that the women entrepreneurs are not only moving ahead in the urban background but also in the rural areas they are able to move out of their conservative thought processes and start their venture. The fast moving times will witness successful women entrepreneurs in almost all the fields which have been till now under the male dominance.

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