

Entrepreneurship among Muslim Women: A Study of Dewas District, Madhya Pradesh

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Abstract

Women constitute an important segment of the social and economic structure of a society. Their participation in entrepreneurial activities can contribute to household income, economic independence, employment generation and wider socio-economic development. However, women's participation in entrepreneurship continues to be influenced by educational, economic, familial, social, cultural and institutional conditions. The present study examines entrepreneurship among Muslim women in Dewas District of Madhya Pradesh, with particular focus on women's inclination towards entrepreneurship and selected demographic and socio-economic characteristics. Primary data were collected from 100 Muslim women through a structured questionnaire. The study adopts a descriptive and analytical approach. Percentage analysis and one-way analysis of variance (ANOVA) were used to examine differences in entrepreneurial inclination across selected demographic groups. The findings indicate statistically significant differences in entrepreneurial inclination across educational qualification groups ($F = 6.469948$, $p = .002304$) and age groups ($F = 5.217982$, $p = .002218$). In contrast, marital status did not produce a statistically significant difference ($F = 0.319408$, $p = .727340$). The study also identifies family support, financial accessibility, social norms, entrepreneurial knowledge, training, confidence, market access and institutional support as important dimensions influencing women's entrepreneurial participation. The study concludes that strengthening educational opportunities, entrepreneurial skills, financial literacy, institutional support and family-level encouragement can contribute to greater entrepreneurial participation among Muslim women in Dewas District.

Keywords: Muslim women, entrepreneurship, women entrepreneurs, entrepreneurial inclination, education, social constraints, Dewas District, Madhya Pradesh.

1. Introduction

Entrepreneurship is increasingly recognised as an important mechanism for economic development, employment generation, poverty reduction and individual empowerment. Entrepreneurial activity provides individuals with opportunities not only to generate income but also to exercise economic decision-making, develop productive skills and participate more actively in the economic life of their communities.

Women's entrepreneurship has acquired particular significance because women's participation in economic activity can influence both individual and household welfare. An economically active woman may contribute to household income, improve the allocation of family resources and increase her capacity to make decisions concerning education, health and other household

priorities. Entrepreneurship can therefore be understood not merely as an economic activity but also as a potential instrument of women's empowerment.

Women entrepreneurs may operate through a wide range of activities, including home-based enterprises, tailoring, food processing, handicrafts, retail activities, services, small-scale manufacturing and other forms of self-employment. The nature and scale of these activities are often influenced by education, family circumstances, availability of finance, market opportunities, social networks and access to training.

Despite the growing importance of women's entrepreneurship, women's participation remains influenced by gender-based social structures. Family responsibilities, restrictions on mobility, limited access to finance, lack of business experience, inadequate entrepreneurial training and social expectations may reduce women's ability to initiate or expand businesses.

The issue becomes particularly relevant when examining Muslim women because their entrepreneurial participation needs to be understood within the interaction of gender, family, education, economic circumstances and community-level social structures. The present study therefore focuses specifically on Muslim women in Dewas District of Madhya Pradesh.

2. Entrepreneurship and Muslim Women

Entrepreneurship has historically been associated with trade, commerce, production and independent economic activity. From an Islamic perspective, trade and commerce have an important historical association with Muslim societies. The source study discusses the participation of women in economic activities within Islamic traditions and argues that women are not categorically excluded from business and economic transactions, provided that such activities are undertaken within accepted ethical and social boundaries.

In the Indian context, Muslim women's economic activities include various forms of self-employment and home-based work. The source study refers to activities such as beedi rolling, zari work, readymade garments, agarbatti production and chikankari-related work. Such activities demonstrate that Muslim women do participate in economic production, although a considerable proportion of these activities may be small-scale or home-based.

The distinction between economic activity and entrepreneurship is important. A woman may undertake paid work without necessarily owning or controlling an enterprise. Entrepreneurship generally involves some degree of independent decision-making, organisation of resources, risk-bearing and management of an economic activity. Consequently, the study of Muslim women's entrepreneurship requires attention not only to whether women work but also to their inclination and ability to initiate, operate and develop entrepreneurial activities.

3. Socio-Economic Context of the Study

Madhya Pradesh has a significant Muslim population. The demographic figures used in the source study report that Muslims constituted approximately 6.57% of the population of Madhya Pradesh, representing about 47.75 lakh persons according to Census 2011. Dewas District had a total population of 1,563,715, with Muslims constituting approximately 11.14% of the district population. Hindus represented approximately 88.03% of the district population.

The demographic composition of Dewas makes the district an appropriate setting for a focused study of Muslim women's entrepreneurship. At the same time, district-level information specifically relating to Muslim women's entrepreneurship is limited. The source study identifies

the lack of adequate community-specific data as one of the reasons for undertaking research in Dewas District.

4. Review of Literature

4.1 Women and Entrepreneurship. Women entrepreneurs contribute to household welfare as well as local economic development. Entrepreneurship can provide women with an alternative or additional source of income and may create opportunities for economic independence. However, women's entrepreneurship is influenced by several structural and individual-level factors. The source study identifies lack of education, limited self-confidence, family

responsibilities, inadequate financial resources, restricted mobility, insufficient training and male-dominated social structures among important challenges.

4.2 Education and Entrepreneurial Participation. Education can enhance an individual's ability to acquire information, understand business procedures, communicate with institutions, evaluate opportunities and manage an enterprise. Higher educational attainment may consequently contribute to entrepreneurial confidence and awareness. The source study found that respondents with lower levels of formal education generally demonstrated lower entrepreneurial inclination, while women with postgraduate and professional qualifications demonstrated comparatively higher inclination.

4.3 Family and Social Environment. Family support can play an important role in women's entrepreneurial decisions. Women frequently have domestic and caregiving responsibilities in addition to economic activities. Family attitudes can therefore either facilitate or restrict entrepreneurship. The source study highlights denied family support, patriarchal social structures, limited freedom in decision-making, social expectations, reluctance regarding interaction with unrelated men and community acceptance of women's authority as relevant social factors.

4.4 Financial Constraints. Access to finance is another important dimension of entrepreneurship. Women may encounter difficulties related to awareness of financial assistance, financial literacy, loan procedures, documentation, interest rates, credit requirements and repayment schedules. The questionnaire results in the source study show high scores for lack of awareness about financial assistance/limited financial literacy, complicated loan procedures, documentation requirements, repayment schedules and difficulty obtaining loans.

4.5 Skills, Experience and Training. Entrepreneurial success requires knowledge and skills relating to business administration, management, marketing, financial planning and risk assessment. The source study identifies lack of business experience, limited managerial ability, insufficient business-administration knowledge and inadequate access to training as important issues.

5. Research Gap

Although women's entrepreneurship has received increasing academic attention, there remains a need for more geographically specific research examining Muslim women in smaller districts of India. The literature often examines women entrepreneurs as a broad category without sufficiently considering differences associated with community, locality, household structure, educational background and social environment. The source study specifically identifies the limited availability

of information concerning Muslim women in Dewas District as an important justification for undertaking the research. The present study therefore attempts to contribute district-level evidence regarding the entrepreneurial inclination of Muslim women and its association with selected demographic and socio-economic characteristics.

6. Objectives of the Study

1. To study entrepreneurship among Muslim women in Dewas District of Madhya Pradesh.
2. To examine the entrepreneurial inclination of Muslim women in Dewas District.
3. To examine the demographic and socio-economic characteristics of Muslim women in the study area.
4. To examine the relationship between educational qualification and entrepreneurial inclination.
5. To examine the relationship between age and entrepreneurial inclination.
6. To examine whether marital status is associated with differences in entrepreneurial inclination.
7. To identify major social, financial, educational and institutional factors affecting women's entrepreneurial participation.

7. Research Hypotheses

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HI 2: There is no significant difference in entrepreneurial inclination among Muslim women across different age groups.

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HI 3: There is no significant difference in entrepreneurial inclination among Muslim women across different marital-status groups.

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8. Research Methodology

8.1 Research Design. The study follows a descriptive and analytical research design. Primary and secondary information were considered. The primary research focuses on Muslim women residing in Dewas District.

8.2 Sources of Data. Primary data were collected through a structured questionnaire. Secondary information was drawn from existing literature and demographic sources.

8.3 Sample Size. The original study collected responses from 100 Muslim women.

8.4 Sampling. The source study reports the use of convenience sampling for selecting the 100 respondents.

8.5 Data Analysis. Percentage analysis was used to describe demographic characteristics. One-way ANOVA was used to examine whether entrepreneurial inclination differs significantly across selected demographic groups. The analysis was interpreted at the 5% significance level.

9. Demographic Profile of Respondents

9.1 Age. The age distribution was: Up to 20 years—16%; 21–35 years—50%; 36–50 years—25%; 51–65 years—7%; above 65 years—8%. The largest group consisted of women aged 21–35 years.

9.2 Educational Qualification. No formal education—3%; primary—1%; secondary—11%; higher secondary—14%; undergraduate—26%; postgraduate—24%; diploma/certificate—10%; professional courses—11%. Undergraduate respondents constituted the largest group, followed by postgraduate respondents.

9.3 Marital Status. Single—30%; married—55%; divorced—7%; widow—8%. Married women represented the largest group.

9.4 Family Structure. Joint family—51%; nuclear family—49%.

9.5 Family Income. Less than I 2,50,000—15%; I 2,50,000–I 5,00,000—36%; I 5,00,000–I 10,00,000—20%; I 10,00,000–I 20,00,000—22%; I 20,00,000 and above—7%.

10. Entrepreneurial Inclination among Respondents

Women aged 21–35 years represented the largest age category and were reported to demonstrate a relatively high inclination towards entrepreneurship. Women in the 36–50 years category demonstrated a moderate level of inclination, while the youngest group showed comparatively lower inclination.

Educational attainment also showed a noticeable pattern. Women with lower levels of formal education demonstrated relatively low entrepreneurial inclination, while women with postgraduate and professional qualifications showed higher levels of inclination.

The source study further indicates differences according to family structure and income. Women from joint families were reported to have lower inclination than women from nuclear families. Women from lower-income households demonstrated lower entrepreneurial inclination, whereas some higher-income categories demonstrated greater inclination.

Parental educational background also appears relevant. Respondents whose parents had lower educational attainment were reported to have comparatively lower educational and entrepreneurial inclination, whereas respondents whose parents had graduation or higher qualifications showed greater inclination.

11. Major Entrepreneurial Factors Identified by Respondents

11.1 Educational and Skill Constraints. The questionnaire results indicate that lack of education, lack of business experience, limited managerial ability and insufficient knowledge of business administration were recognised as important concerns.

11.2 Social and Family Constraints. Several social factors were identified, including lack of family support, patriarchal social structures, lack of role models, restricted decision-making, limited expression, social-security concerns and reluctance within the community to accept women's authority.

11.3 Financial Constraints. Respondents identified lack of awareness about financial assistance/limited financial literacy, complicated loan procedures, documentation requirements, interest rates, credit requirements, inadequate government financial assistance and difficulties in obtaining loans.

11.4 Market and Business Constraints. Respondents also identified difficulties related to finding suitable physical locations, competition and the possibility of exploitation by intermediaries.

12. ANOVA: Educational Qualification and Entrepreneurship

The ANOVA results were: Between Groups SS = 6.643772, df = 2, MS = 3.321886, F = 6.469948, p = .002304; Within Groups SS = 49.803018, df = 97, MS = .513433; Total SS = 56.446790, df = 99.

The calculated F-statistic was 6.469948, while the critical F-value was 3.090187. The p-value was .002304, which is below the 0.05 level of significance. Therefore, the null hypothesis is rejected.

The group means were: Up to secondary level or below = 2.296296; secondary level to graduation = 2.511111; postgraduate or professional level = 2.950617. The results indicate a statistically significant difference in entrepreneurial inclination across the educational groups examined.

13. ANOVA: Age and Entrepreneurship

The ANOVA results were: Between Groups SS = 7.913872, df = 3, MS = 2.637957, F = 5.217982, p = .002218; Within Groups SS = 48.532920, df = 96, MS = .505551; Total SS = 56.446790, df = 99.

The calculated F-statistic was 5.217982, compared with a critical F-value of 2.699393. The p-value was .002218, which is lower than 0.05. Therefore, the null hypothesis is rejected.

The reported means were: Below 20 years = 2.756944; 20–35 years = 2.520000; 35–50 years = 3.106667; above 50 years = 2.209877. The result establishes that at least one age group differs from another; a post-hoc test would be required to identify specific pairwise differences.

14. ANOVA: Marital Status and Entrepreneurship

The ANOVA results were: Between Groups SS = .369312, df = 2, MS = .184656, F = .319408, p = .727340; Within Groups SS = 56.077480, df = 97, MS = .578118; Total SS = 56.446790, df = 99.

The calculated F-statistic was .319408, lower than the critical F-value of 3.090187. The p-value was .727340, which is greater than 0.05. Therefore, the null hypothesis is not rejected.

The reported means were: Unmarried = 2.759259; married = 2.658586; divorced/widow = 2.577778. Although descriptive means differ slightly, the differences are not statistically significant according to the ANOVA result.

15. Summary of Hypothesis Testing

Educational qualification and entrepreneurship: F = 6.469948, p = .002304 — statistically significant; H₀ rejected.

Age and entrepreneurship: F = 5.217982, p = .002218 — statistically significant; H₀ rejected.

Marital status and entrepreneurship: F = .319408, p = .727340 — not statistically significant; H₀ not rejected.

16. Discussion

The findings demonstrate that entrepreneurship among Muslim women in Dewas District cannot be explained by a single factor. Rather, entrepreneurial inclination appears to emerge from the interaction of demographic characteristics, education, family environment, financial accessibility, social attitudes, skills and institutional conditions.

Education represents one of the most important dimensions identified by the study. The statistically significant ANOVA result suggests that entrepreneurial inclination differs across educational groups. Education may contribute to entrepreneurial development by increasing awareness, communication abilities, confidence and knowledge concerning business opportunities and formal procedures.

Age was also statistically significant. The differences observed across age groups suggest that entrepreneurial

inclination is not uniform across the life course. Age may be associated with differences in experience, confidence, household responsibilities, financial requirements and exposure to economic opportunities.

Marital status, on the other hand, was not statistically significant. This is an important finding because descriptive differences between marital groups should not automatically be interpreted as evidence of a statistically meaningful relationship.

The descriptive results further highlight the importance of family background and income. Lower-income respondents showed comparatively lower entrepreneurial inclination, while women from some higher-income categories showed greater inclination. This may indicate that financial security can influence women's capacity to consider entrepreneurial risk.

The questionnaire results additionally demonstrate that entrepreneurial participation is affected by social and institutional conditions. Lack of family support, patriarchal attitudes, limited decision-making, lack of role models, inadequate training, financial-literacy problems and difficulties in obtaining loans can create barriers to enterprise formation and development.

17. Policy Implications

17.1 Strengthening Entrepreneurial Education. Entrepreneurship education should be integrated with higher education, vocational education and community-based training, with particular attention to women with lower educational attainment.

17.2 Improving Financial Literacy. Women need greater awareness of available financial assistance, loan procedures, eligibility conditions and repayment requirements.

17.3 Expanding Skill Development. Training should cover business administration, bookkeeping, digital marketing, e-commerce, financial management, product development and customer management.

17.4 Strengthening Family Support. Community-level awareness programmes can help families recognize women's entrepreneurship as a productive economic activity.

17.5 Developing Mentoring and Role Models. Mentorship programmes can connect aspiring women entrepreneurs with established entrepreneurs.

17.6 Improving Market Access. Women entrepreneurs should receive assistance in connecting with local markets, digital platforms, exhibitions, self-help groups and business networks.

17.7 Simplifying Institutional Procedures. Simplification of documentation and loan procedures and better local guidance could improve access to formal financial and institutional support.

18. Conclusion

Entrepreneurship can provide Muslim women with opportunities for income generation, economic independence and greater participation in local economic development. The present study

examined entrepreneurship among Muslim women in Dewas District of Madhya Pradesh using primary data from 100 respondents.

The findings demonstrate significant differences in entrepreneurial inclination according to educational qualification and age. Educational qualification produced an F-value of 6.469948 with a p-value of .002304, while age produced an F-value of 5.217982 with a p-value of .002218. Both results are statistically significant at the 5% level. In contrast, marital status produced an F-value of .319408 and a p-value of .727340 and was therefore not statistically significant.

The study also identifies a range of social, financial, educational and institutional issues that may influence entrepreneurial participation. These include lack of education, insufficient business experience, inadequate training, limited family support, patriarchal attitudes, lack of role models, restricted decision-making, financial-literacy limitations, loan-related difficulties and market constraints.

The overall findings indicate that increasing entrepreneurship among Muslim women requires a multidimensional

approach. Education and skill development need to be accompanied by improved access to finance, institutional support, market opportunities, mentoring and supportive family and community environments.

For Dewas District, policies designed around the circumstances of Muslim women could contribute to greater entrepreneurial participation and economic empowerment. The study therefore supports the need for continued district-level research and policy interventions aimed at strengthening women's entrepreneurial capabilities and opportunities.

19. Limitations of the Study

The study is based on a sample of 100 respondents and therefore the findings should be interpreted within the context of the study sample. The original study used convenience sampling, so the findings cannot automatically be generalised to all Muslim women in Dewas District. The study focuses primarily on entrepreneurial inclination and selected demographic and socio-economic factors. A larger study could additionally examine enterprise ownership, enterprise size, turnover, employment generation, business survival and entrepreneurial performance. ANOVA establishes whether statistically significant differences exist among groups but does not by itself establish causal relationships.

20. Original Contribution of the Study

The principal contribution of this study is its district-level focus on Muslim women in Dewas District of Madhya Pradesh. Rather than treating women entrepreneurs as a homogeneous population, the study focuses on the particular demographic and socio-economic context of Muslim women. The study contributes empirical evidence regarding the relationship between entrepreneurial inclination and educational qualification, age and marital status. It also brings together educational, social, financial, family and institutional dimensions in understanding women's entrepreneurship.

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