

“Women Entrepreneur Engaged in Clothing Boutique Industry in Jaipur: Challenges and Opportunities”

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Abstract

With increasing awareness of women's position and economic standing in society, the latent entrepreneurial potentials of women have steadily changed in the globalized arena. Women in India are now on a level with males. They've progressed from being referred to as 'homemakers' to 'career-oriented' women. Modern-day women are determined to defy stereotypes and carve out a space for Women entrepreneurs to generate new jobs for themselves and others, as well as of managerial, and organizational to society. In this paper, we have studied the women who engaged in the boutique clothing industry in Jaipur city and the qualities of women. Various policies have been issued by the government for women to run their businesses successfully. Depending upon the complexity, data will be categorized, tabulated, and analyzed using a number of statistical methodologies. Conduct a review of the clothing boutique industry's possibilities and challenges in the literature. Based on the findings of the literature review, a questionnaire will be developed to identify the viewpoints of women who own clothing boutiques in Jaipur city on talent management and employee productivity improvement.

Key Words: Women entrepreneur, government policies, globalized arena, management and employment productivity.

Introduction

Jaipur, often referred to as the "Pink City," is renowned for its rich cultural heritage, vibrant markets, and intricate craftsmanship. Among the various industries that thrive in this historical city, the clothing boutique sector stands out as a significant contributor to the local economy. Women entrepreneurs in Jaipur have increasingly become key players in this domain, leveraging their creativity and business acumen to carve a niche in the competitive market. This phenomenon not only highlights the entrepreneurial spirit of women in Jaipur but also underscores the evolving landscape of gender roles in the business world. The clothing boutique industry in Jaipur is characterized by a unique blend of traditional and contemporary fashion, attracting both local and international customers. Women entrepreneurs in this sector face a myriad of challenges that range from societal expectations and financial constraints to market competition and the need for continuous innovation. Despite these hurdles, many women have successfully established and expanded their boutiques, driven by a passion for fashion and a determination to achieve economic independence. One of the primary challenges faced by women entrepreneurs in Jaipur's clothing boutique industry is accessing adequate financial resources. However, the opportunities for women in this industry are equally compelling. Furthermore, government initiatives and support programs aimed at promoting women's entrepreneurship provide crucial assistance in the form of training, subsidies, and networking opportunities. In conclusion, the clothing boutique industry in Jaipur offers a dynamic and promising landscape for women entrepreneurs

Various Schemes Provided by the Government for Women Entrepreneurs

1. Rajasthan State Industrial Policy

The Rajasthan State Industrial Policy has established an independent Entrepreneurship and Management Development Institute in Jaipur to promote entrepreneurship throughout the state. The department assists entrepreneurs from underserved groups, such as SC/STs and women. It has specific provisions for women's participation in the workplace. It will concentrate on improving women's entrepreneurship in the clothing boutique industry.

2. Bhamashah Yojana

The Yojana aims to create a better society for women by empowering them to contribute to the prosperity of the country. This Yojana was purchased by the government in 2008, every woman in the home must create a Bhamashah card. Bhamashah card to be made in the name of the women of the house for the effective use of all cash and non-cash benefits under various public welfare schemes of the government.

3. Dena Shakti Scheme

The bank establishes a platform for female entrepreneurs to apply for business loans. Women who want to start a business or expand an existing one can apply for a loan through the scheme.

4. Oriental Mahila Schemes

Oriental Bank has been operating this Oriental Women Development Scheme in India. Only women are included in this plan, and they are entitled to a 51 percent share. Women borrowers can obtain up to a 25% interest rate reduction via this program. No collateral is required for SSI (Small Scale Industries) loans starting at Rs.10 lakhs and up to Rs.25 lakhs. The period of repayment is within a period of 7 years. Under this a concession of 2% loan interest rate is also given to the women entrepreneur.

5. Mahila Udhayam Nidhi Scheme

It has been started by PNB. Under these schemes, loans are given to women. The loan amount can be repaid very easily by the women entrepreneur in a period of 10 years. The maximum loan amount that can be given under the same scheme is Rs 10 lakh.

REVIEW OF LITERATURE

Kaushik Gala, Brandon A. Mueller (2024), examines the role of entrepreneurial ecosystems in supporting women's entrepreneurship in India. It emphasizes the significance of access to networks, mentorship, and funding

Women's Entrepreneurship (2022): Conducted by **L. M. Maia, A. R. M. Reis, & E. R. Silva**, this review underscores the major challenge of access to finance faced by women entrepreneurs, highlighting gender bias and discrimination within financing institutions.

Kaushik Gala, Brandon A. Mueller, Religion and Entrepreneurial Exits :(2024) Divine Attributions and Eternal Time-frames, *Journal of Management, Spirituality & Religion*

Rawat Worakantak, Robert Newbery, Jonathan Kimmitt,(2024) Entrepreneurial finance and institutional logics in an emerging economy, *International Small Business Journal: Researching Entrepreneurship*, **Heiko M. Schmidt, Martha Eugenia Reyes-Sarmiento, Sandra Milena Santamaria-Alvarez,(2024)** Raising a start-up with the ecosystem: A practice perspective on support within entrepreneurial ecosystems, *Scandinavian Journal of Management*

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Objectives of the Study:

- To determine how economic indicators, affect the growth of female entrepreneurship in the clothes boutique sector.
- To look at the difficulties faced by female business owners.

- To determine the degree to which female entrepreneurs have achieved success in their fields

Measurement Instrument

The research is in the stage of exploration. The primary data was gathered through a survey and a structured interview. In the current study, we adopted the main elements of the questionnaire based on the data collected through personal interaction and based on the literature available and further used confirmatory factor analysis.

We have used 6 factors (challenges) which have been further divided into the sub-elements (Variable) as per the table:

S.No	Factor (Challenges)	Sub elements (Variables)
1	Cultural and Social Barriers	9
2	Lack of business knowledge	5
3	Marketing Issues	5
4	Managerial incompetence	4
5	Insufficient training and experience	4
6	Economic factor	3

PROCEDURE AND PARTICIPANTS

The quota sampling method was used to identify female entrepreneurs. Websites, peer-reviewed journals, Economics surveys, and books, were used to gather secondary data.

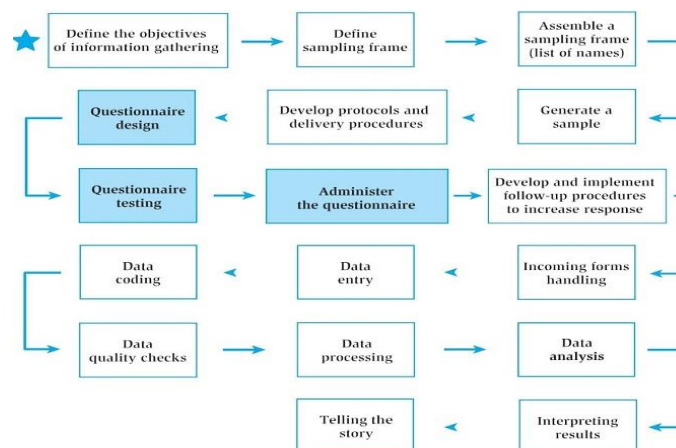
Pilot Study: This study employed a practical sampling method. Primary data was collected by a standardized questionnaire from 181 entrepreneurs in JAIPUR, with the essential variables for women entrepreneurs underlined. The questionnaire's reliability was evaluated using the **Cochran method** for clothing boutique industry.

As was already said, there are several ways to deliver surveys.

- Mobile; Postal Service; Mail; Website; In-Person; Hybrid Mode (using more than one method to deliver a questionnaire)

The questionnaire is divided into three sections: Section 1. Cantered on facts about entrepreneurs in general. Section 2. Includes getting the companies' profiles. Section 3. Challenges faced /facing by the Women Entrepreneurs.

Questionnaire Design: Part of the Survey Process



Data Analysis

The study uses both primary and secondary data sources. Here on variables of women entrepreneurs, statistical package for social science (SPSS) were used for factors, testing, and analysis. The data analysis technique used in this study is chi-square test of independence. Chi-square test is a statistical test used to determine the relationship between two categorical variables. It tests whether the observed frequencies of categories in one variable are independent of the categories in the other variable.

Women's Entrepreneurs Face Difficulties:

In India, women entrepreneurs face numerous challenges, with some of the most pressing issues highlighted below.

The Funding Issue: Funds are the "lifeblood" of any firm, big or small. Due to two factors, women entrepreneurs face a funding shortfall. Firstly, because women's access to external sources of finance is limited, they do not own any property that may be used as collateral when seeking financing from outside sources. Second, clothing boutique industry consider them lesser secure, which undermines the women's faith in the mortgage. Clothing boutique industry cannot authorize their business at any moment. Women entrepreneurs were certain to rely on their funds in these circumstances

Over-Dependent on Intermediaries: Women entrepreneurs are frequently dependent on middlemen who grab a large portion of the revenues. They take a higher profit margin, which has a negative impact on selling prices and leads to the loss of customers.

Raw Material Shortage: Women entrepreneurs face unique challenges a scarcity of raw materials and necessary production efforts and they are taken that one on the one hand, high prices of beset crude material, and raw material at the lowest possible concessions on the other hand, many women's cooperatives have been let down 1971, which was contained in Each clothing boutique industry, demonstrated how the scarcity occurred raw materials signals the end of a firm run by female business owners. The cost of raw materials accounts for the majority of the final product price. Because demand for the products decreases, the company's indecisiveness about quality or cost results in significant losses (Raut et al., 2020).

Women Entrepreneurs Face Difficult Competition: Women entrepreneurs lack a logistical framework and are unable to raise large sums of money for crusades and advertising. They must compete in a tough competition to promote their products with organized division and their male counterparts. Women's businesses are finally liquidated as a result of this type of rivalry.

Entrepreneurial Women's Movement: The Women Entrepreneurs Movement in India is severely lacking for a variety of reasons. A single lady who wants to start a business remains mute, unsure whether she will be permitted. Many also expressed their dissatisfaction with the officials' humiliating attitude towards to the business's launch.

Family Bonds: Women's entrepreneurs are frequently responsible for family members, as men are typically considered to have a lower role in this regard. Married women are expected to strike a healthy balance between their personal and professional lives. Her total immersion in her personal situation leaves her with little or no vitality and time for her work.

Lack of knowledge and skills: In India, a large percentage of women, maybe as high as 60%, do not attend school, and hence poor education might be regarded a cause of socio-economic difficulties. Women are not considering entrepreneurship, modern tech, or market information due to a lack of quality education. There is indeed a demand for little achievement motivation among female entrepreneurs. In this manner, the necessity for education causes problems for women entrepreneurs when it comes to establishing and operating businesses.

Less Risk-Captivating Capacity: In India, women often have a fundamentally secure life. They were less educated and financially reliant on male family members in particular. All of this has reduced their ability to tolerate the danger of becoming entangled in the business. A successful entrepreneur's ability to take risks is a crucial trait.

Status Of Women Entrepreneurs In India

The Indian market has changed dramatically since mid-1991, thanks to the Indian governments polices of economic privatization, globalization, and liberalization. Till in the 1990s, the majority of women entrepreneurs worked in the unorganized sector, such as agriculture. Clothing boutique industry are examples of boutique industries. Since 1991, as a result of increasing industrialization, the status of women in India has changed tremendously & urbanization, as well as social policy. Considering all of the social obstacles, India is brimming with female entrepreneur great successes.

Motivating factors for rural women entrepreneurs: Internally and external variables, according to R. A. Sharma (2012), encourage a person to become an entrepreneur. Aspiration considerations, driving factors, and enabling variables are among them. Both these key drivers designed to encourage entrepreneurship among women include economic independence, economic interest, and career goals. Women sometimes pursue such a job route to realize their inner potential and calibre, and therefore obtain self-satisfaction.

Rural Women Entrepreneurs' Challenges: When it comes to starting a business, rural women entrepreneurs confront numerous challenges. Lack of sufficient capital, problems in road transport and advertising, highly perishable of commodity markets and trying to compete demand associated with domestic tasks, problems in licensing requirements, finding staff with the necessary skills, and a dearth of time as the result of women entrepreneurs in upgrading their skills in synchronization with drastic changes occurring in the corporate environment are all significant issues faced by women entrepreneurs. Finance, social support, marketing, life balance, poor education, and technical skills were discovered to be the key issues that women entrepreneurs encounter from the start through the development of their businesses.

JAIPUR's Barriers to Women Entrepreneurship:

While drafting the query with in questionnaire below the most major hurdles to entrepreneurs, social, clothing boutique industry, and economic issues experienced by women entrepreneurs were considered in this study. 32 variables are framed as barriers to entrepreneurs and questioned among women entrepreneurs in order to examine the major issues that women entrepreneurs face in running a firm or their concerns.

Table: the link between factors and variables

1: Factor	Impact of variable	Estimate	AVE	CR
1. Cultural and Social Barriers	1. Support from family and friends is limited.	0.899**	0.51	0.77
	2. Insufficient accountability and support from friends and family	0.895**		
	3. Government financial aid is inadequate.	0.417*		
	4. The federal structure's legal stumbling blocks	0.820**		
	5. Culture and the social setting	.485**		
	6. Increased competition	0.974*		
	7. Inability to bear bad consequences	0.546**		
	8. Gender discrimination	0.920**		
	9. String support from the Strong ties.	.944**		
	1. Workers' refusal to cooperate	0.737**	0.50	0.70

2. Factor: Insufficient training and experience	2. Training Deficit	0.717**		
	3. Insufficient experience	0.743*		
	4. Doubts about one's self-assurance	0.611**		
	5. Problems at the Management Level	0.623**		
	6. Lack of vocational training	0.714**		
3:Factor: Lack of Business Knowledge	1. Fixing costs is difficult.	0.832**	0.67	0.87
	2. Legal and social protection is insufficient.	0.874*		
	3. Institutional training is insufficient.	0.815**		
	4. Lack of technical expertise on	0.891**		
	5. Inventory knowledge deficit	0.927		
4:Factor: Marketing Issues	1. Environmental Discouragement Threatening	0.686**	0.51	0.72
	2. Approaching a marketing challenge is difficult.	0.701**		
	3.Lack of Knowledge in Digital Marketing	0.904**		
	4. Lack of vocational training	0.595**		
5:Factor: Economic Factor	1. My business is not offering a good product at a competitive price	0.534**	0.50	0.71
	2. I Can't find qualified labour for my business	0.926*		
	3. There is the maintenance of accurate record of sales/ expenses in my enterprise.	0.533**		
	4. I am satisfied with the financial facilities given by banks and other lending institution.	0.840**		
6:Factor: Managerial incompetence	1. Planning Errors	0.652	0.65	0.83
	2. execution flaws	0.899**		
	3. The family domain's psychological disturbance	0.939**		

Conclusion

Based on the data analysis performed, the following conclusions can be drawn regarding the impact of various factors on elected women entrepreneurs in the clothing boutique industry.

First, the analysis shows that age has a significant influence on women entrepreneurs in the clothing boutique industry. The data shows that there is a significant difference in the number of entrepreneurs in different age groups, with the highest number of entrepreneurs falling in the age group of 31 to 50 years.

Second, education has a significant influence on women entrepreneurs in the clothing boutique industry. The data shows that postgraduate women are more likely to become entrepreneurs in this industry, compared to those with only a graduate degree.

Third, marital status also has a significant impact on women entrepreneurs in the clothing boutique industry. The data indicates that married women are more likely to become entrepreneurs in this industry compared to unmarried women.

Fourth, religion also has a significant influence on women entrepreneurs in the clothing boutique industry. The data shows that a majority of women entrepreneurs in this industry are Hindu.

Finally, the type of family does not appear to have a significant impact on women entrepreneurs in the clothing boutique industry. The data indicates that women entrepreneurs in this industry come from both joint and nuclear families.

In summary, the paper provides evidence that age, education, marital status, and religion have a significant influence on women entrepreneurs in the clothing boutique industry, while the type of family does not have a significant impact.

The Study's Discussion and Management Implications:

Reflecting on the various parts of the study, it is clear that significant steps must be taken to improve the status of women entrepreneurs in the country, beginning with enhancing female education. Government-sponsored training programs should be established to familiarize young entrepreneurs with the ins and outs of the business. Women entrepreneurs should be given special regulations and exemptions. Apart from that, the country's socio-cultural environment needs some revision, as the rules of the past no longer apply to the current situation. As a result, society must stop denigrating women and begin to empower them.

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