

## **Challenges of Apparel Women Entrepreneurs: With Special Reference to Agra**

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### **Abstract**

*An entrepreneur is someone who establishes a business and embodies qualities such as confidence, creativity, and leadership. Women's growing participation in entrepreneurship challenges traditional gender roles imposed by patriarchal norms and signifies progress in women's empowerment. The conventional perception of women as homemakers who support their husbands is gradually being replaced by their active involvement in business ownership and entrepreneurial ventures. In Agra, however, it has been observed that most women entrepreneurs primarily operate in the apparel sector or manage small-scale enterprises. To understand the challenges faced by these women, a study was conducted involving 49 female entrepreneurs engaged in various business activities. The findings highlighted several obstacles, including limited access to financial resources, difficulties in marketing, and the struggle to balance societal expectations and personal responsibilities. Recognizing the economic importance of fostering female entrepreneurship, the study emphasizes the need for government initiatives to support women entrepreneurs. Tailored programs focusing on financial assistance, skill development, and market access can play a crucial role in ensuring their businesses thrive and grow.*

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### **Keywords: Women Entrepreneur, Apparel Industry, Challenges of Entrepreneur**

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As Vivekananda (2019) aptly stated, “There is no chance for the welfare of the world unless the condition of women is improved; it is not possible for a bird to fly on only one wing.” This quote underscores the paradox of India’s progress. While the country recently earned global acclaim as the first Asian nation to achieve a successful Mars mission on its maiden attempt, it still ranks 108th out of 146 countries in the World Economic Forum (WEF) Gender Gap Index, the same position it held in 2017 (Ministry of MSME, 2021).

Overcoming societal barriers, women have started to break through the glass ceiling and are now actively involved in various business sectors. Educated women increasingly resist being confined to traditional domestic roles and demand equal respect and opportunities from their partners. However, Indian society, with its deeply entrenched traditions and patriarchal setup, continues to hinder women’s progress toward equality (Sathyadevi & N.P, 2016). Despite these challenges, the nation is witnessing inspiring success stories of women entrepreneurs.

The trend of working women transitioning into entrepreneurs has gained traction globally. Yet, in India, women’s economic participation remains limited. Female labor force participation is recorded at only 32%, with women constituting just 13.78% of the self-employed workforce. Among the 52% of self-employed individuals, most women operate at a

micro level, significantly limiting the potential of entrepreneurship as a tool for socio-economic empowerment and equity (Patnaik, 2021).

According to the Global Alliance for Mass Entrepreneurship (GAME), women entrepreneurship in India faces significant constraints, with over 80% of ventures relying on family funding and limited networks for sales. Additionally, 86% of women-owned businesses are self-funded and run as solo ventures. Women entrepreneurs contribute a mere 3.09% to India's total industrial output, with most of their activity concentrated in four sectors: textiles and apparel, food, health and wellness, and education (Bhagnari, 2020).

Although numerous government schemes and benefits exist to support women entrepreneurs, 84% of women still depend on their husbands, families, or the sale of personal assets to finance and sustain their businesses. Deep-rooted socio-economic challenges continue to limit women's access to stable employment and reliable incomes, leaving their entrepreneurial potential underutilized (Patnaik, 2021).

This context highlights the urgent need for targeted interventions and systemic support to empower women entrepreneurs and harness their contributions to India's economic growth.

### **Concept of entrepreneurship**

The term "entrepreneur" was first introduced in a business context by the French economist Richard Cantillon in the 18th century. He is credited as the originator of the term, having developed one of the earliest theories of entrepreneurship. Cantillon described entrepreneurs as risk-takers, encompassing individuals such as merchants, farmers, craftsmen, and other sole proprietors.

Peter F. Drucker later defined an entrepreneur as someone who consistently seeks out change, responds to it, and leverages it as an opportunity. Similarly, Joseph A. Schumpeter recognized entrepreneurs as innovators and agents of change, treating them as integral to economic growth. According to Schumpeter, entrepreneurs are the fundamental drivers of economic equilibrium, fostering innovation and transformation in the market.

### **Women: Harbingers of Change**

The era when women confined their lives within the four walls of a home is a thing of the past. Today, women stand shoulder-to-shoulder with their male counterparts, crafting inspiring stories of success through their determination, intelligence, and hard work. An increasing number of women are broadening their entrepreneurial pursuits and making their mark in the business world.

Traditional skills once considered hobbies are now being transformed into sustainable livelihoods. Many women are starting home-based businesses in areas such as textiles,

catering, embroidery, boutiques, crafts, and more. They have begun entering the highly competitive world of business, striving for economic independence, and carving out a space for themselves in the entrepreneurial landscape (Ministry of MSME, 2021).

### **Transforming Homemakers into Entrepreneurs**

Women are the backbone of society, and empowering them leads to the empowerment of the entire world. The Ministry of Micro, Small, and Medium Enterprises (MSME) has played a pivotal role in fostering women entrepreneurs through various schemes designed to nurture their talent and help them establish their own identities. Under the Prime Minister's Employment Generation Programme (PMEGP), women have set up 1.38 lakh projects since its inception up to January 23, 2019, accounting for approximately 30% of the total projects under the scheme.

Women entrepreneurs under PMEGP are categorized as a special group and are entitled to subsidies of 25% for urban projects and 35% for rural projects. Furthermore, their required personal contribution is only 5% of the project cost, compared to 10% for general beneficiaries. During 2016-17 and 2017-18, the Khadi and Village Industries Commission (KVIC) reported that women entrepreneurs launched 30,437 projects under the khadi program, with margin money assistance totaling ₹85,305 lakh.

Beyond MSME, the Government of India has introduced several initiatives aimed at empowering and ensuring the safety of women. Programs such as *Beti Bachao, Beti Padhao, Stand Up India, Mission Indradhanush, Mudra Yojana*, and entrepreneurship-focused schemes like *TREAD (Trade Related Entrepreneurship Assistance and Development), Mahila Udyam Nidhi Scheme, Annapurna Scheme, Stree Shakti Package for Women Entrepreneurs, Bhartiya Mahila Business Bank Loan, Dena Shakti Scheme, Udyogini Scheme, and Cent Kalyani Scheme* have significantly contributed to the welfare and growth of women across the country (Ministry of MSME, 2021).

These efforts reflect the government's commitment to transforming homemakers into entrepreneurs, enabling women to achieve economic independence and contribute to the nation's progress.

### **Women Entrepreneurs in the Apparel Industry**

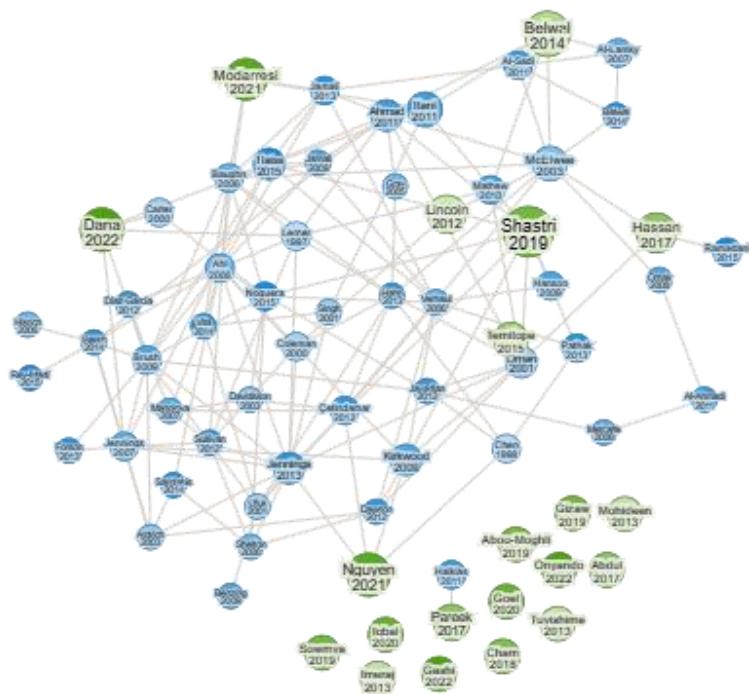
As Pandit Jawaharlal Nehru famously remarked, "When women move forward, the family moves, the village moves, and the nation moves." Over the past decade, women's entrepreneurship has been recognized as a critical yet underutilized driver of economic growth. Women entrepreneurs now play a vital role in the global entrepreneurial ecosystem, contributing significantly to economic development.

The apparel industry has seen remarkable growth in women-led ventures. What was once considered a hobby or a home-based activity has transformed into a thriving business domain. Today, women entrepreneurs are leading successful fashion boutiques and shaping the industry with creativity and innovation (Shah & Mehta, 2009).

By combining traditional skills with modern business practices, women in the apparel sector have carved out a significant niche for themselves, proving that their contributions are indispensable to the economy and society at large.

## LITERATURE REVIEW

Classification of Literature Review: A broad classification of the previous paper is given as follows:



**Source:** *Self constructed with the help of Research Rabbit software*

A literature review involves the analysis of various secondary sources, including books, journals, articles, reports, case studies, and other materials relevant to the research topic. The primary purpose of a literature review is to identify existing studies, highlight gaps in the research, and provide insights that can guide and inform future investigations. By synthesizing prior findings, the literature review serves as a foundation for understanding the subject area and framing new research directions.

### **1.0 Studies on Problems and Challenges of Entrepreneur**

Women entrepreneurs in India face a range of challenges and opportunities as they navigate the business landscape. According to Pallvi (2020), societal and familial opposition, lack of

confidence, limited financial access, mobility restrictions, and inadequate education remain key obstacles. The study underscores the importance of empowering initiatives, mass awareness campaigns, and support systems to educate and motivate women toward entrepreneurship. Similarly, research by Shakila and Melwya (2021) highlights financial constraints, conflicts between family and work obligations, and difficulties in sourcing raw materials and accessing markets. They suggest that support from family, society, government, and financial institutions can significantly improve marketability and profitability, allowing women entrepreneurs to surpass their male counterparts in success.

In Kerala, Iyer (2016) identifies financial constraints, inadequate institutional support, marketing challenges, societal attitudes, and a lack of skilled workers as major hurdles for women entrepreneurs in Ernakulam District. The study advocates for improved access to credit, institutional reforms, and governmental interventions to enhance entrepreneurial efficiency. Similarly, Sathyadevi and N.P (2016) examined women entrepreneurs in the Pattambi Block Panchayat, Palakkad District, and found that formal education and family support were key factors contributing to their success. Financial constraints and lack of workspace were also noted as significant challenges, reinforcing the need for family encouragement to boost confidence and business expansion.

A study conducted in Mysore District by Veena and Nagaraja (2014) highlights inadequate institutional support and societal attitudes as major barriers. They recommend increasing awareness about women's economic contributions and providing structured skill training programs to empower them. Meanwhile, Sahoo (2020) emphasizes that women entrepreneurs are a driving force in the corporate world, often balancing family responsibilities with business ventures. The research calls for more entrepreneurial awareness, orientation, and skill development programs to fully unlock their potential.

Dr. B. Ramesh (2018) further discusses the critical role women play in economic development despite challenges in a male-dominated society. The study notes that with adequate family, societal, and governmental support, women entrepreneurs can overcome barriers and achieve business growth and profitability. Research by Mauchi, Mutengezanwa, and Damiyano (2014) presents a case study from Mashonaland Central Province, revealing that most women entrepreneurs in the region were involved in traditional businesses like retailing and services, often operating for less than three years due to challenges in growth and sustainability.

A study by Ruiying Xiao (2024) examined the impact of female leadership on corporate financial constraints in China. The research found that companies with female CEOs or a

higher proportion of women in top management experienced reduced financial constraints. However, the influence of female board members was less definitive. These findings suggest that female leadership can enhance corporate financial resilience, which is crucial for women entrepreneurs in the apparel sector.

Aditi Bhatia-Kalluri's (2021) research, while not specific to the apparel industry, addressed the challenges rural micro-entrepreneurs in India face in adopting e-commerce. The study highlighted infrastructure limitations and information asymmetries as significant barriers. Given the increasing importance of online sales in the apparel industry, these insights are pertinent for women entrepreneurs seeking to expand their market reach.

Research by Petrescu and Suciu (2024) explored perceptions of entrepreneurship among graduate students, focusing on challenges related to cultural biases and gender discrimination. The study revealed that women continue to face limited representation in leadership roles and are often perceived as less capable in business. These biases can hinder the growth and success of women entrepreneurs in the apparel industry.

On a global level, Jahanshahi, Pitamber, and Nawaser (2010) highlight that government development initiatives have largely benefited urban, middle-class women, leaving rural and underprivileged women with limited support. They call for more inclusive policies, better schemes, and development programs to encourage entrepreneurship across all demographics. Lastly, Gaur, Kulshreshtha, and Chaturvedi (2018) acknowledge the increasing acceptance of women entrepreneurs in the economic landscape, aided by financial institutions and special banking cells. However, societal and familial challenges persist, with many women choosing entrepreneurship for its work-life balance advantages, demonstrating their growing significance as economic contributors.

Overall, the literature suggests that while women entrepreneurs in India face significant challenges, supportive measures from family, society, and government can help them thrive in the business sector. Addressing these issues through policy interventions, financial access, and skill development programs is crucial for fostering a more inclusive entrepreneurial environment.

## **2.0 Studies related to Problems of entrepreneurs in Apparel or Textile Industry**

Women entrepreneurs in the fashion and apparel sector face numerous challenges that impact their growth and success. Rao and H.G. (2012) conducted a study on women entrepreneurs in Coastal Karnataka, highlighting key obstacles such as limited access to finance, intense competition, and a shortage of skilled labor. Their research emphasizes that formal education and training play a crucial role in helping women overcome these barriers and establish

successful enterprises in the fashion and apparel industry. Similarly, Viswapriya and Mayilvaganan (2020) examined the challenges faced by women micro-entrepreneurs in the textile industry of Tirupur District, Tamil Nadu. They found that 65% of women engaged in the sector were unskilled, which restricted their entrepreneurial potential. The study advocates for targeted training programs and support systems, particularly through self-help groups in ready-made garment production, to enhance women's contribution to the textile industry.

Government initiatives have played a role in fostering women entrepreneurship in the textile and technical textile sectors, as discussed by Gurusamy, Umamaheswari, and Rajasekar (2012). Despite India's strong presence in apparel exports, the study argues that the country has missed growth opportunities due to the inadequate development of women entrepreneurs in the textile sector. It calls for increased awareness and structured support to help women capitalize on emerging opportunities. A case study by Chandwani, Bulsara, and Gandhi (2015) on Jaishree Kabra, an entrepreneur in the garment sector in Surat, presents a unique perspective. Unlike many others, Kabra reported no significant barriers in her entrepreneurial journey, illustrating that success is possible with determination and support. However, the study acknowledges the presence of broader structural challenges that need to be addressed to create a more favorable business environment for women entrepreneurs.

Shah and Mehta (2009) explored the specific challenges faced by women entrepreneurs in the fashion design industry in Ahmedabad. Their study identifies barriers such as low confidence, inadequate financial support, socio-cultural constraints, male-female competition, limited mobility, a lack of professional attitude, and insufficient knowledge of the latest technological advancements. To help women overcome these hurdles, the research emphasizes the need for improved educational opportunities and professional development programs in the fashion industry.

Overall, these studies indicate that women entrepreneurs in the fashion and apparel sector continue to struggle with financial constraints, skill shortages, and societal barriers. Addressing these issues through enhanced education, skill development, and supportive policies will be critical in fostering a more inclusive and growth-oriented entrepreneurial ecosystem for women in the industry.

### **Summary of research gap**

From the literature reviewed, it is evident that while significant research has been conducted on the challenges faced by women entrepreneurs in various regions of India, there is a noticeable gap in studies specifically addressing the situation in Agra, particularly in the

context of the apparel industry. Most existing studies highlight the broad range of challenges faced by women entrepreneurs, such as financial constraints, lack of education and training, socio-cultural barriers, and market competition, but these studies are not specific to the Agra region.

In Agra, the pace of women entrepreneurship development remains relatively slow, and the reasons behind this stagnation have not been adequately explored. The lack of focus on Agra, especially in the context of women entrepreneurs in the apparel sector, suggests that there is a need for targeted research to understand the unique challenges faced by these women. By conducting research specifically in Agra, it is possible to uncover region-specific issues that may be hindering the growth of women-led businesses, such as local economic conditions, societal attitudes, or specific barriers within the apparel industry.

This study, therefore, aims to fill the existing research gap by examining the challenges faced by women entrepreneurs in Agra, with a particular focus on the apparel industry. The findings could offer valuable insights into the specific obstacles faced by women in this region, helping to inform policies and initiatives that can support the growth of women entrepreneurship in Agra. By identifying and addressing these challenges, suitable measures can be developed to foster the development and success of women entrepreneurs in the region, ultimately contributing to broader economic growth and gender equality.

### **Statement of the Problem**

The increasing participation of women in the global workforce has paved the way for a significant rise in the number of women entrepreneurs across different sectors. In India, women constitute a substantial portion of the population and represent the second-largest group of potential entrepreneurs. Despite this, women remain a largely underrepresented and neglected segment of India's paid labor force. Recognizing the critical role women play in the nation's economic development, the Government of India has initiated numerous developmental programs since the fifth Five-Year Plan (1974–78) to foster entrepreneurship among women.

However, despite these efforts, it continues to be a major challenge for the government and supporting agencies to effectively identify and engage potential women entrepreneurs, assess their status, and understand the specific challenges they face. The goal is to optimize the benefits of promotional measures and ensure sustainable growth of women entrepreneurship across the country. Over the years, the promotion of women entrepreneurship has become an important area of debate among academics, policymakers, and support agencies.

While several studies have been conducted in the southern regions of India, there has been limited research on women entrepreneurship in specific regions, such as Agra. Despite the government's special incentives and concessional packages designed to encourage women entrepreneurship, there are significant barriers at every stage of development that hinder their progress. These challenges pose a serious threat to the growth and success of women-led businesses.

Therefore, it is crucial to conduct more specific studies on women entrepreneurship in Agra and similar regions to gain a better understanding of the unique problems faced by women entrepreneurs. Addressing these challenges through targeted research will help develop tailored strategies and interventions that can support the growth and empowerment of women entrepreneurs, leading to broader economic development and greater gender equality.

### **Objectives of the study**

- To identify the current scenario of Women Entrepreneurs in Agra Region.
- To find out the problems of Women Entrepreneurs.
- To suggest the prospects of women entrepreneurship in the Apparel Industries.

### **Scope of the Study**

The study aims to focus specifically on the apparel or textile-related industries run by women entrepreneurs in the Agra region. The primary objective of the research is to identify and understand the challenges faced by women entrepreneurs in the textile and apparel sectors, particularly in the context of Agra, without distinguishing between urban or rural settings. The study encompasses both registered and unregistered units, as these are crucial to accurately representing the entrepreneurial landscape in the region.

A critical aspect of the study is that it includes women entrepreneurs operating in both formal and informal sectors, as data from official records, such as MSME or District Industry Centre (DIC) reports, often fails to reflect the true representation of women-led businesses. This is due to issues like closures of registered units or instances where male entrepreneurs are listed as the owners, yet women are running the businesses without receiving formal recognition or ownership. This discrepancy makes it essential to broaden the scope of the research to include both registered and unregistered units, ensuring that the study reflects the real situation of women entrepreneurs in the apparel and textile industries of Agra.

By focusing on this comprehensive approach, the study seeks to provide a more accurate and holistic understanding of the challenges and opportunities faced by women entrepreneurs in Agra's apparel and textile sector.

## Purpose of the Study

The purpose of this study is to examine the challenges and issues faced by women business owners, particularly in the Agra district of Uttar Pradesh. The study aims to provide an in-depth understanding of the obstacles and opportunities for women entrepreneurs in the textile and apparel sectors in this region. The research investigates the conditions under which women entrepreneurs operate, with a particular focus on those involved in handlooms, boutiques, knitting and embroidery businesses, carpet production, and factories that manufacture jute bags.

## Methodology

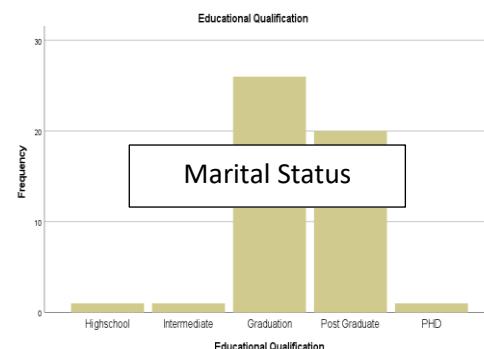
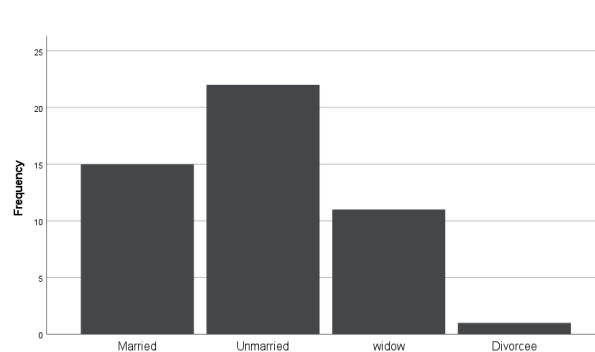
The study uses both primary and secondary sources of data. Primary data was collected through purposive sampling, selecting 49 female entrepreneurs who are engaged in various sectors of the textile and apparel industry. The purposive sampling technique was chosen to ensure that the sample includes only those women who are actively involved in their businesses, providing a targeted insight into the challenges they face.

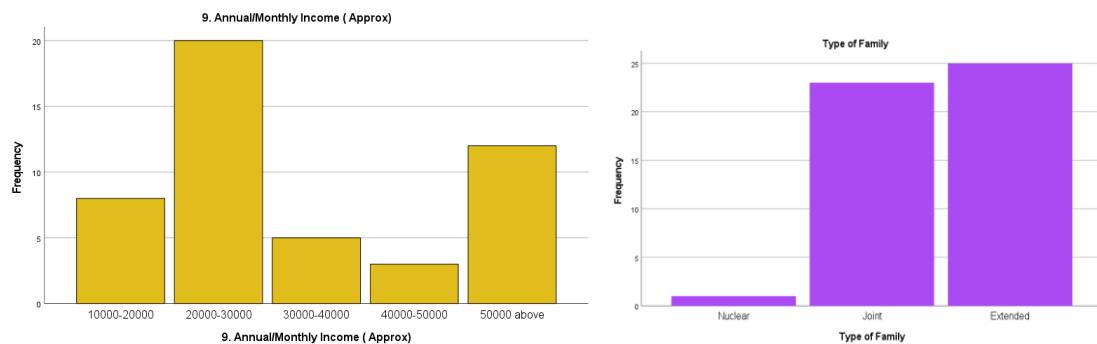
A semi-structured interview schedule was developed as the primary data collection tool. This interview schedule was designed to gather detailed, qualitative information regarding the issues these female business owners confront in their operations. The interviews provided an opportunity to understand the unique difficulties related to managing handlooms, boutiques, knitting, embroidery, carpets, and jute bag manufacturing businesses.

Through this approach, the study aims to identify the key barriers to growth and development for women entrepreneurs in Agra, offering valuable insights into the specific context of the region and the industries they operate in.

## Results and Discussions

### Demographic Variables





## **Problems of Women Entrepreneurs**

### **Financial Problems of Women Entrepreneurs**

Finance is a critical element for the success of any business and is often referred to as the "lifeblood" of entrepreneurial ventures. It is essential for acquiring supplies, tools, equipment, and for engaging in innovation. Capital serves as a lubricant for the production process, enabling businesses to function smoothly. However, for many women entrepreneurs, financial barriers remain one of the most significant challenges they face.

A lack of funding can discourage potential women entrepreneurs from starting new businesses, as many are unable to access the necessary financial resources to launch and sustain their operations. This financial gap can prevent women from acquiring the required fixed and working capital, which are essential for business growth and stability. Without adequate capital, it becomes difficult for women to invest in business expansion, infrastructure, or technology, which in turn limits their ability to innovate and remain competitive in the market.

This lack of access to finance is particularly pronounced for women in rural areas or those without the necessary social connections, and it can perpetuate existing gender inequalities. Many women entrepreneurs are often unable to secure loans or financial support from traditional financial institutions, due to factors such as limited credit history, collateral requirements, and biases against women-owned businesses. Therefore, addressing financial constraints is essential for the growth and development of women entrepreneurship. Support mechanisms such as easier access to credit, government grants, microfinance, and other funding options can significantly contribute to empowering women entrepreneurs and fostering their success in the business world.

The table below presents the nature of problems faced by women entrepreneurs in the Agra region, along with their frequency and percentage distribution:

S.No	Nature of Problems	Frequency	Percentage
1	High cost of required machines	17	34.69%
2	Difficulties in obtaining financial aid	19	38.77%
3	Lack of knowledge about government subsidies	14	28.57%

**Analysis:**

- **High cost of required machines:** 34.69% of women entrepreneurs face the challenge of acquiring machinery due to high costs. This indicates a barrier to scaling their businesses and modernizing their operations.
- **Difficulties in obtaining financial aids:** 38.77% of respondents cited difficulties in accessing financial support, which is the most common challenge. This reflects the broader financial constraints faced by women entrepreneurs in securing necessary funds for business development.
- **Lack of knowledge about government subsidies:** 28.57% of women entrepreneurs lack awareness of available government subsidies, which limits their ability to benefit from schemes that could support their growth.

These findings highlight the financial struggles that many women entrepreneurs encounter, emphasizing the need for improved access to financial resources and awareness programs on government incentives.

**2. Marketing Problems of Women**

The table below outlines the marketing problems faced by women entrepreneurs in the Agra region, along with their frequency and percentage distribution:

S.No	Nature of Problems	Frequency	Percentage
1	Lack of demand in the local market	23	46.93%
2	Competition from major brands	19	38.77%
3	Lack of marketing competency	7	14.2%

**Analysis:**

- **Lack of demand in local market:** 46.93% of women entrepreneurs report that a lack of demand in the local market is a significant challenge. This points to potential issues related to market research, customer awareness, or product-market fit.
- **Competition from major brands:** 38.77% face competition from larger, well-established brands, which can affect their ability to capture market share, especially in price-sensitive or brand-conscious markets.

- **Lack of marketing competency:** 14.2% of women entrepreneurs struggle with marketing skills, which limits their ability to promote their products effectively and reach a wider customer base.

These marketing challenges indicate the need for support in market analysis, branding strategies, and enhancing marketing capabilities to improve the visibility and demand for products from women-owned businesses.

The table below presents the social problems faced by women entrepreneurs in the Agra region, along with their frequency and percentage distribution:

S.No	Nature of Problems	Frequency	Percentage
1	Dominance of male	29	59.18%
2	Family commitments	15	30.61%
3	Personal health issues	5	10.20%

#### **Analysis:**

- **Dominance of male:** A significant 59.18% of women entrepreneurs report that male dominance is a primary issue. This highlights the patriarchal societal structure where major decisions are often made by male family members, particularly husbands. This can limit the autonomy of women in business operations.
- **Family commitments:** 30.61% of women entrepreneurs face constraints due to family responsibilities, such as caring for young children or dependent in-laws. This adds additional burden to their professional lives, limiting their time and energy for business growth.
- **Personal health issues:** 10.20% of respondents cite personal health issues as a barrier. This indicates that physical well-being can affect the ability of women entrepreneurs to fully engage in business activities, potentially leading to increased absenteeism or decreased productivity.

These social challenges emphasize the need for addressing gender dynamics, providing family-friendly policies, and supporting the well-being of women entrepreneurs to ensure they can balance personal and professional responsibilities effectively.

#### **Suggestions and conclusions**

The study's findings offer valuable insights into the factors affecting the growth of women entrepreneurs, particularly in the Agra region. Based on these findings, the following suggestions have been put forward to help improve the entrepreneurial ecosystem for women:

**1. Selection of Potential Female Entrepreneurs:** A structured method should be developed to identify potential female managers and entrepreneurs at the outset. This would involve assessing their capabilities and developing necessary skills and philosophies from the early stages.

**2. Comprehensive Training Programs:** Women entrepreneurs need access to training that focuses not only on technical skills but also on **Achievement Motivation-Training**. Support should also include management training and technical orientation, which would be vital for boosting confidence and competence in running their businesses effectively.

**3. Support for SC/ST Community Members:** Members of the **SC/ST community** face additional challenges due to lower access to education and training. Special motivational programs should be tailored to this group, helping them unlock their potential by providing them with adequate training, education, and counseling. Such initiatives would encourage goal-oriented behavior and entrepreneurial growth.

**4. Building Networks for Support:** To create a conducive environment for entrepreneurship, networks should be established for providing **social safety net services**, access to working capital, and connecting vulnerable groups with resources. These networks will offer the necessary backing and encouragement for women entrepreneurs to thrive.

**5. Technology and Machinery Access:** Many female entrepreneurs face difficulties in selecting the right technology and machinery for their businesses. To address this, **Machine and Process Banks** could be created, providing women with comprehensive information on suitable machines and technologies. These platforms would also offer guidance on technology transfer and appropriate machinery selection.

These suggestions aim to address the financial, social, and personal challenges that women entrepreneurs face in Agra. By implementing such measures, the growth of women-owned businesses can be supported, creating an environment where women entrepreneurs are empowered to succeed and contribute significantly to the economy.

### **Limitations of the study**

The limitations of the study are as follows:

**1. Limited Time and Resources:** The availability of time and resources was a constraint, which limited the quantity of data collected and analyzed. This restricted the ability to draw more comprehensive conclusions from a larger dataset.

**2. Language Barrier:** To ensure effective communication with uneducated women entrepreneurs, the study was conducted in Hindi. While this was necessary for ensuring

comfort and clarity, it may have introduced language biases or limitations in expressing certain technical or specific business-related terms.

**3. Small Sample Size:** Due to time constraints, the study relied on a relatively small sample size. This limited the ability to generalize the findings across a larger population of women entrepreneurs in the Agra region, potentially affecting the representativeness of the data.

**4.** Despite these limitations, the study provides valuable insights into the challenges faced by women entrepreneurs in the apparel industry in Agra. However, future research could address these limitations by expanding the sample size, conducting the study in multiple languages, and allowing for more time and resources for data collection and analysis.

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