



Empowering women: A study of entrepreneurial challenges in Kolkata

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Abstract

Feminism has played a crucial role in empowering women to enjoy equal rights, foster self-development, self-dependent, upgrade economic and social status. Among various means of empowerment, entrepreneurship Development is considered one of the most effective tools. Women are making significant improvements and performing an excellent job in the field of entrepreneurship. Women entrepreneurship is necessary for the overall growth of a nation, and in order to achieve the target, the problems of women entrepreneurs should be highlighted and addressed from time to time. This paper examines the entrepreneurial ecosystem in Kolkata district with the main focus on the different challenges faced by women entrepreneurs. Kolkata, being a cultural as well as a commercial hub, serves as a compelling background to explore the dynamics of women's entrepreneurship. This paper investigates the various challenges faced by women entrepreneurs in Kolkata, such as business-related, financial-related, market-related, society-related, and family-related challenges, etc. The challenges are further divided into internal and external constraints or problems. A structured questionnaire was used to gather primary data from the 280 respondents, i.e., entrepreneurs of the Kolkata district. The questionnaire is designed based on a 5-point Likert scale and mainly comprises three parts, viz., the socio-economic profile, internal constraints, and external constraints of women entrepreneurs. The reliability of the data is tested by a satisfactory cronbach's alpha value. Factor analysis was performed on both internal and external constraints separately. The mean score of all the constraints is derived and among all the business-related issues and financial constraints are more crucial. Same is done in case of external constraints and its highlight that infrastructure constraints and less access and awareness about the govt. schemes and help are the crucial challenges women entrepreneurs face in Kolkata. Further overall influence of the internal constraints is checked by applying one sample independent t-test. The findings reveal that both internal constraints and external constraints, significantly influence Women Entrepreneurs in Kolkata district. These challenges can be addressed through required policy formation, proper financial support, organizing awareness programs etc. for overall growth of entrepreneurial ecosystem in Kolkata.

Keywords: Women entrepreneurship, entrepreneurial challenges, Kolkata, factor analysis

Introduction

Entrepreneurship Development is nothing new and can be traced back to ages in India. However, it has witnessed a remarkable growth in the twenty-first century. Entrepreneurship, particularly, women entrepreneurship, has become one of the crucial factors for economic development and social change across the globe. The past few years have shown the growth of women entrepreneurship in India. Women have entered a variety of professions and services by successfully escaping the confines of their families. All these have become reality only due to the empowerment. Empowerment is nothing but getting the rights to do things according to their will. Empowerment has created awareness of their rights and helps them to fight against the gender-related violence and discrimination by improving their self-worth and decision-making power. Entrepreneurship is one of the vital tools for women's empowerment. For women, entrepreneurship represents a path from destitution to affluence, from complete reliance to equality, from work in agriculture to industry and service sector entrepreneurs, and ultimately to opportunity entrepreneurs. It results in financial independence, improved self-confidence and esteem, status and recognition in society, achievement, social change and improved entrepreneurial skills, gender equality, and mobility, etc. Women are showcasing their business talent and running enterprises successfully. A Women entrepreneur is known for her determinant and hard work which help them to

become financially independent and fulfil their dreams. Since the status of women is considered as one of the important economic indicators, the government should focus on creating more policies that support women's rights, and opportunities and target their overall welfare.

Being, a metropolitan city and the capital of west Bengal, Kolkata is perfect for the growth and development of entrepreneurship development, as it is not only a place where tradition and modernity blend perfectly, but also and a city with significant historical places and busy markets. Being the major economic centre of eastern India, the entrepreneurship is not new in Kolkata and has a magnificent history of successful small-scale enterprises, handicrafts and textile industry. Keeping these favourable circumstances at one side, there is still a difference in entrepreneurial growth of men and women in Kolkata.

Despite the continuous progress towards gender equality and women's empowerment, the presence of challenges makes it impossible to realize women's entrepreneurial potential fully in Kolkata. Apart from the opportunities, their entrepreneurial journey also witnessed several challenges caused by socio-cultural traditions, monetary problems, legal frameworks, etc. women entrepreneurs experienced problems such as cultural constraints, limited access to resources, less support from the government, etc., Further, gender discrimination leads to unequal distribution of opportunities, such as financial assistance, technical help, market and network support, etc., affecting their long-term

growth and scalability. These challenges create significant obstacles for the success of their business and hence very crucial for policy formation to empower women.

The necessity of implementing unique Entrepreneurial Development Programmes (EDPs) for women has been emphasised by the new industrial policy. In addition, the notion now has a network of institutions supporting women entrepreneurs. A crucial component of this network is the financial institution and the commercial banks. Women's Entrepreneurship Development Programmes (EDPs) raise women's awareness of entrepreneurship.

Review of Literature

A study by Swati *et al.* (2024) ^[15] examines the hurdles faced by women entrepreneurs in the digital era, such as limited access to funds, low digital literacy, and few supporting networks for women entrepreneurs, etc. Singh *et al.* (2022) ^[13] highlight that the most of the women entrepreneurs faced challenges in work-life balance and agreed that some women entrepreneurs suffer due to spending more time on family responsibilities. The study emphasises the need to target the challenges, *viz.*, education barriers, male dominance, risk aversion, etc., for women entrepreneurship development in the region. Kumar (2021) the paper examines the status of women entrepreneurs and identifies the numerous constraints, such as social, economic and cultural restrictions, lack of management skills, mobility constraints and dual responsibilities, etc., that women entrepreneurs have to face in Northeast India. Salem, (2020)) conducted a study highlighting the challenges confronting women entrepreneurs to foster empowerment and entrepreneurship. It identifies issues, gauges awareness of new opportunities, and proposes solutions. The study underscores women's entrepreneurship's pivotal role in economic growth and development. The study of Amutha, S. (2019) highlight the women entrepreneurs' challenges such as limited family support (due to prioritisation of domestic roles), educational and market knowledge gaps, and financial problems in business setup and operations. These barriers hinder women's entrepreneurial success, necessitating support in identifying opportunities, expanding markets, improving skills, and accessing resources and networks. P.A. *et al.* (2018) reveal that most of the women entrepreneurs, with a degree level of education, encounter financial, marketing, production, health and work facility-related challenges and hence need financial assistance and support from the government and other voluntary organizations. Vadivu *et al.* (2018) highlight that educational qualification, lack of business skills, economic condition, time management, and employee-related difficulties are the common problems faced by women entrepreneurs in Tirupur district of Tamil Nadu. Colaco & Hans (2018) ^[3], emphasizes the role and challenges of rural women entrepreneurs through the variables like females' proprietary establishment, gender wise societal values' perception, and self-perception towards entrepreneurship of India. The study shows that there is no significant difference in proprietary establishment in rural and urban India. However, societal and gender norms, lack of confidence, mobility constraint, low risk-taking abilities are some serious challenges need to addressed by implementing the policies and strategies especially designed for the same.

Research Gap

Most of the studies highlight the problems women entrepreneurs faced while starting their businesses, but very little research has been focused on the problems encountered while running the business in Kolkata. A detailed study, of the problems arising from the commencement to the successful running of business, may offer a significant new perspective on women's entrepreneurship development. There are various studies related to women entrepreneurs across the various megacities in India, especially those that are the capitals of the states, as well as regarding, have addressed the related issues like the growth of women entrepreneurship, motivating factors, challenges, support, etc. There has been less research done in this respect for the Kolkata district. This research targets the lack of past statistical studies on various constraints faced by women entrepreneurs during their business journey, with the focus on the Kolkata district. By thorough analysis, this study gives a clear understanding of the various problems by classifying them into internal and external constraints, which in turn helps in improving awareness and support systems, which are much needed for the overall growth of the entrepreneurial ecosystem, especially for women in Kolkata.

Objectives of the study

The present study has been carried out with the following objectives.

1. To study the socio-economic profile of the women entrepreneurs in Kolkata.
2. To identify the key constraints such as business, financial, marketing, social and family related constraints faced by women entrepreneurs.

Research Hypothesis

Null Hypothesis (Ho): Internal and external constraints influence the women entrepreneurship in Kolkata

Alternative Hypothesis (H1): Internal and external constraints do not significantly influence the women entrepreneurship in Kolkata.

Research Methodology

1. **Research Design & Data:** The study includes a quantitative research design for inferential results. Purposive and snowball sampling was used to gather primary data in the form of structured questionnaire from women entrepreneurs in Kolkata. The questionnaire is mainly comprising of two parts: the first part covers socio-economic profile, second covers internal and external problems of women entrepreneurs in Kolkata.
2. **Sample Design:** The data was gathered in the form of questionnaires from 280 women entrepreneurs, operating their business in Kolkata. The responses are measured on 5-point Likert scale ranging from strongly disagrees to strongly agree.
3. **a. Area of study:** Kolkata,
b. Sample targeted people
Only female entrepreneurs (Aged up to 65), and currently operating their own business in particular

Kolkata district were the target sample for the study.

Data Analysis: Results and interpretation

This study analyses whether constraints have any impact on the women entrepreneurship. It further classifies the constraints into internal and external constraints and examines their significant impact on women

entrepreneurship separately. The findings of the various statistical analyses are presented below.

Reliability Statistics

Before proceeding to further analysis, the reliability test was conducted by using Cronbach alpha. Table 1 shows the values assigned to Internal and external problems faced by women entrepreneurs.

Table 1: Reliability Statistics:

Dimension	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	No. of Items
Internal problem of women entrepreneurship	.826	.828	16
external problem of women entrepreneurship	.707	.771	18

The table confirms the reliability of the data of both internal constraints and external constraints faced by women entrepreneurs in Kolkata. The value obtained here indicated good consistency in both cases.

1. The demographic profile of the respondents is as follows

Out of the total 50.4% of the respondents belongs to the group of 25-35 years, followed by the group of 36-45 years (28.2%), 46-59 years (17.9%), and below 25 years (3.6%) respectively. The majority i.e., out of 280, 236 respondents are married (84.3%). Most of the women entrepreneurs have completed their graduation (37.9%), followed by post graduate and above (26.4%), higher secondary (17.9%), secondary (7.9%), Primary education (6.4%) and professional qualification (3.6%) respectively. Out of 280, 88 respondents (31.4%) have annual income ₹200000 to ₹500000, 30% earns between below ₹200000, 28.6% earns between ₹500001 to ₹1000000 and only 10% earns above ₹1000000.

2. The business profiles of the respondents are as follows

Majority i.e., 20.7% of the respondents are engaged in toy business, followed by food business (12.9%), boutiques (11.4%), coaching centres (8.6%), handicrafts and interior decoration each (7.9%), 3Ps [papad, pickles and spices] (6.4%), and consulting services (5.7%), Education and training (5%), Beauty parlour and Baking each (4.3%), Nursery and crèches (3.6%), and others (1.4%) respectively. Out of 280, 126 respondents are doing business for more than 10 years, followed by 86 respondents (30.7%) of 6-10 years, 62 respondents (22.1%), and only 6 respondents (2.1%) having less than 2 years of business experiences respectively.

3. In this study Factor analysis has been used to determine the underlying dimensions of 16 items of internal constraints of the women entrepreneurs and it is found that the total variance explained by the five factors were 65.624%. But before that, the suitability of the Factor analysis has been checked through Kaiser-Meyer-Olkin (KMO) measure and Bartlett's test of sphericity and the result has been presented in the following table.

Table 2: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.801
Bartlett's Test of Sphericity	Approx. Chi-Square	909.528
	Df	120
	Sig.	.000

4. Table 2 presents the KMO –value (0.801) and the p-value of Barlett’s test is less than .000, confirmed that the correlation matrix is not an identity matrix,

demonstrating the appropriateness of the data for factor analysis. The analysis was executed by selecting the Eigen values greater than one.

Table 3: Rotated Component Matrix

Internal problem of women entrepreneurship	Components				
	1	2	3	4	5
No business experience	.886				
Lack of proper business knowledge	.771				
Advertising and publicity related problem	.706				
Uncertainty of the business	.638				
No proper planning of the business	.545				
Lack of technological support in marketing the products		.794			
Improper knowledge about consumer behaviour and industry trends		.729			
Challenge in payment collection		.699			
High Interest rates on loan			.797		
Lack of sufficient capital			.765		
Low profit			.667		

Less financial support from govt., bank and other financial institutions			.617		
Fear of failure or no risk-taking ability				.715	
Lack of decision-making skills				.665	
Poor knowledge about the marketing management					.802
Competitions with large market players					.629

Based on the component rotated matrix’s output, factor 1 has five items of internal constraints, all related to business, hence named as Business constraints. Factor 2 comprised of three factors and determine as marketing constraints. Factor

3 comprised of four factors related to financial problems, hence named as financial constraints. Factors 4 and 5 have two factors each and named as managerial constraints and competitive market constraints respectively.

Table 4: t- Test Results of Major Internal constraints of women entrepreneurs

Components	Mean	SD	Rank	T	Sig.
Business constraints	3.8257	.7205	1	19.170	.000
Marketing constraints	3.1890	.86378	5	15.867	.000
Financial constraints	3.7482	.84957	2	14.737	.000
Managerial limitation	3.3750	.83843	4	7.484	.000
Competitive constraints	3.4536	.68233	3	11.123	.000

Significant at 5% level (p<0.05)

5. For further analysing the internal constraints i.e., to know the significant impact of those major internal constraints on women entrepreneurship independent t-test has been conducted and the result has been shown in table no 4. It is evident from the table that all the five identified internal constraints have significant impact on women entrepreneurship at 5% level of significance

(p <0.05). Further business constraints seemed most critical factor (Mean=3.8257, t=19.170, p=.000), followed by Financial constraints (Mean=3.7482), competitive constraints (Mean= 3.4536), managerial constraints (Mean=3.3750), marketing constraints (Mean=3.1890) respectively.

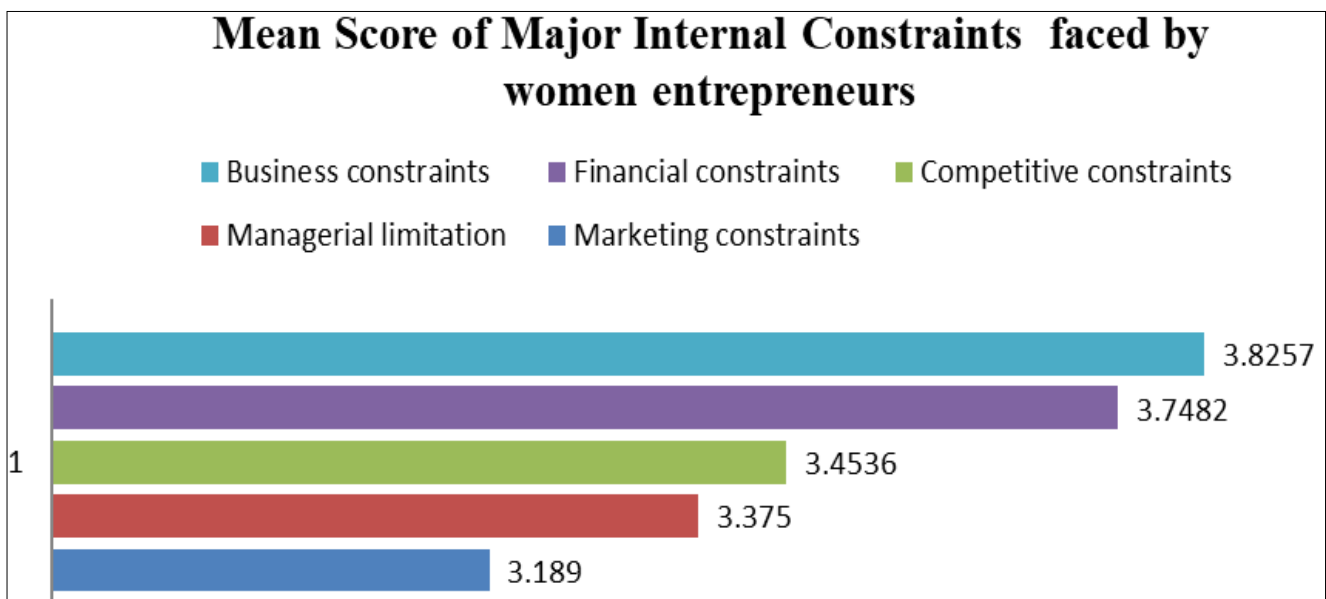


Fig 1: The major internal constraints faced by women entrepreneurs

6. Hypothesis statements

Null Hypothesis (Ho): Internal constraints do not significantly influence women entrepreneurship in Kolkata

Alternative Hypothesis (H1): Internal constraints influence women entrepreneurship in Kolkata

Table 5: Descriptive statics and t-test of internal constraints score

Statistics	Values	One sample t-test for mean with 3 as test value	
		T	Sig.
N	280	21.909	.000
Mean	3.6443		
SD	.4921		
Variance	.242		
Skewness	-.989		
Kurtosis	1.367		
Minimum	1.89		
Maximum	4.51		

Further one-sample t-test was conducted to analyse whether internal constraints significantly impact women’s entrepreneurship. It is found that the mean influence score for the internal constraints (3.6443) greater than the neutral test value (3.0) which means that internal constraints are considered significant challenges (p-value<0.05) in their entrepreneurial journey by the women entrepreneurs in

Kolkata. Here negative value of skewness (-0.989) implies that majority of women entrepreneurs agreed with the same.

7. Similarly, the Factor analysis is performed for the external constraints of women entrepreneurship and to check its suitability KMO and Barlett test have been performed (Table 6) and before that the reliability is also confirmed by good Cronbach Alpha value.

Table 6: KMO Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.696
Bartlett's Test of Sphericity	Approx. Chi-Square	2106.206
	Df	153
	Sig.	.000

Table 7: Rotated Component Matrix

External problem of women entrepreneurship	Components					
	1	2	3	4	5	6
Gender discrimination and demotivation	.815					
Lack of interaction and support by other entrepreneurs	.782					
No support of the family	.757					
Criticism by the society	.681					
Cultural constraints	.671					
Inadequate space for work		.969				
Difficulty in finding the workplace		.966				
Inadequate warehousing services		.808				
Difficulty in using the digital tools and software for business operations			.966			
Poor technological skill and knowledge			.956			
High cost associated with the use of technology			.523			
Overdependence on male family members				.833		
Trouble in work-life balance				.751		
Overburden of family related works				.748		
No support from govt.					.996	
Less training and programs organized for the development of women entrepreneurship					.994	
Difficulty in getting the govt. assistance due to complicated procedures involved						.783
Unaware of the financial schemes and helps available for women entrepreneurs						.711

8. Here all six variables all total explained 75.128%. of the variance. Based on the output of Component rotated matrix factor1 consists of five variables and named as social constraints. Whereas factors 2, 3 and 4 have three variables each and named as infrastructural constraints,

technological constraints, and family related constraints respectively. Factors 5 and 6 have two variables each and determined as Govt. support related constraints and access and awareness constraints respectively.

Table 8: t- Test Results of Major External constraints of women entrepreneurs

Components	Mean	SD	Rank	T	Sig.
Social constraints	3.1200	1.06248	5	2.067	.000
Infrastructural constraints	3.733	.96228	1	12.775	.000
Technological constraints	3.3667	1.05584	4	5.821	.000
Family constraints	3.4190	1.16666	3	6.021	.000
Govt. support constraints	3.1143	3.49683	6	.548	.000
Access and awareness constraints	3.6929	.62209	2	18.670	.000

Significant at 5% level (p<0.05)

9. The significance of major external constraints have been examined by applying independent t-test and it is evident from the table 8 that infrastructural constraints

(3.733) was most crucial challenges and govt. support constraints (3.1143) was least crucial external challenges faced by women entrepreneurs in Kolkata.

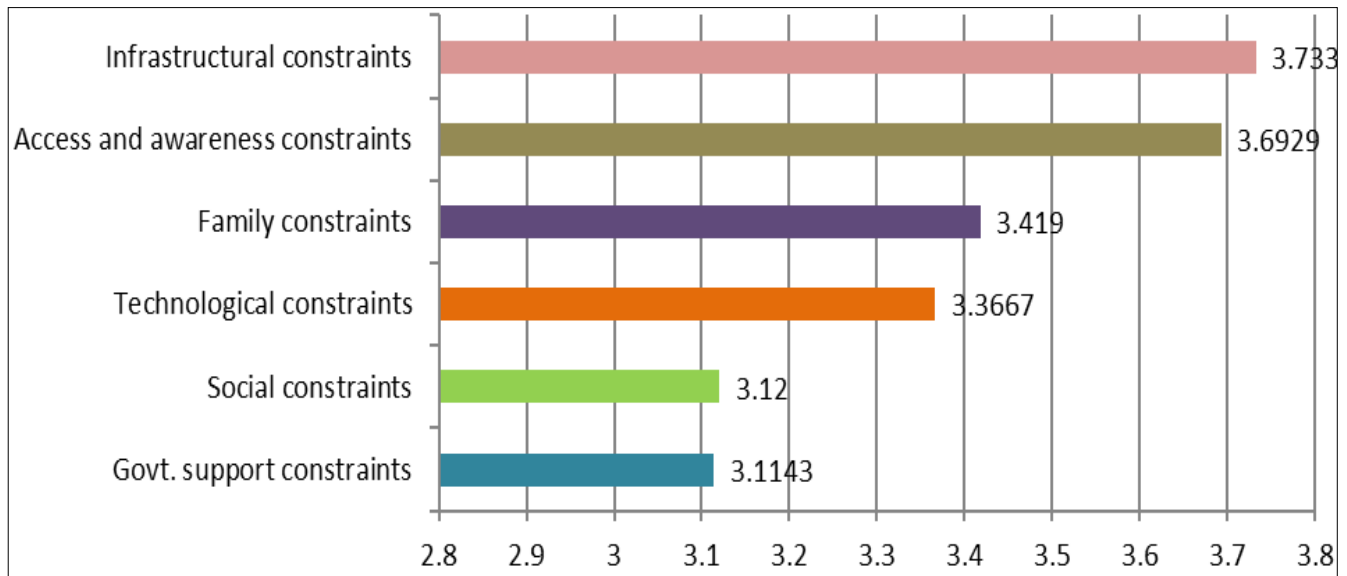


Figure 2: Mean score of external constraints of women entrepreneurs

Hypothesis statements

Null Hypothesis (Ho): Internal constraints do not significantly influence women entrepreneurship in Kolkata

Alternative Hypothesis (H1): Internal constraints influence women entrepreneurship in Kolkata

Table 9: Descriptive statics and t-test of external constraints score

Statistics	Values	One sample t-test for mean with 3 as test value	
		T	Sig.
N	280	9.259	.000
Mean	3.4198		
SD	.73680		
Variance	.543		
Skewness	5.534		
Kurtosis	49.595		
Minimum	2.25		
Maximum	10.18		

A one-sample t-test was conducted to examine whether internal constraints influence the women entrepreneurship or not. Based on the above table, the mean influence score for the internal constraints (3.4198) greater than the test value (9.259) i.e., null hypothesis cannot be rejected. It means that external constraints significantly influenced women entrepreneurship in Kolkata as here p-value is less than 0.001.

Conclusion

It is quite evident from the study that both internal and external constraints are crucial and impact the entrepreneurial journey of women in Kolkata. Among all these constraints, business and infrastructural constraints are the most critical while marketing constraints and government support constraint are considered least critical among internal and external constraints by the women entrepreneurs.

As the study highlights the business and financial constraints as crucial, more efforts should be given on availability of funds (low interest rates), easy access to the funds, financial literacy etc. Furthermore, focus should be on filling the gap of managerial and skill development

which can be done through arranging proper entrepreneurial trainings and programs from time to time. Apart from that arrangement should be done for the collaboration with industry experts in order to improve their knowledge and skills. As at present everything has become digital so there is scope for the improvement in their technological and digital knowledge to run their business smoothly. Work-life conflict is one of the important aspects of hurdles of women entrepreneurs. So, there is an urgent need of changing the society’s perception towards entrepreneurs and this could be achieved only through awareness campaigns, childcare support, and equal participation of the males in their household works etc.

Since this study is conducted within the Kolkata districts, it may not fully represent the experiences of women entrepreneurs in other regions of India and hence there is scope for future in depth study of these challenges in other parts of the country.

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